



Healthy  
York County  
Coalition

# 2009 Housing Summit



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Department of Community and Economic Development*

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## Introduction

Information contained in this document was gathered over the course of six months through extensive discussions. Housing experts and interested community partners reviewed barriers to affordable, accessible and quality housing opportunities for all York County residents and potential solutions to impact those issues. The contents serve as a primer for the soon-to-be-appointed Housing Advisory Council of the City and County of York County and the work it will undertake.

However, the process that led to the formation of the Housing Advisory Council of the City and County of York County was much more extensive than a six-month community dialogue.

In 2006 the Healthy York County Coalition (HYCC) Housing Task Force released a study entitled, "Affordable Housing Expansion Strategy." The goal of the study was to analyze York County's need for affordable housing between 2006 and 2011 and the capacity of local housing developers to meet that need. The study concluded by outlining recommendations to assist in expanding the availability of affordable housing in York County. Those recommendations included:

- a call to nurture existing non-profit organizations;
- continue to view housing as a regional issue; and
- establish a cycle of planning and implementation so that only one major revitalization project is being developed at any given time in York County.

At the same time, the Criminal Justice Advisory Board, Local Housing Options Team, and the York/Adams Smart Growth Coalition were studying housing related issues and developing their own recommendations for change. Those efforts further emphasized the need to improve the coordination of regional planning efforts to address the full continuum of housing services and populations in need.

Members of the Housing Task Forces concluded that the most effective way to have a positive impact on housing would be to create a Housing Advisory Council of the City and County of York County. By-laws outlining the authority, role and duties of the proposed organization were drafted and approved by the task force which included staff from the York County Planning Commission and the York City Community Development Department.

The Housing Advisory Council by-laws state that the Council will be jointly appointed by the County Commissioners and the Mayor of the City of York. The council will advise elected officials for the County and the City on issues related to the development of affordable housing and housing related support services. Specific duties of the council include:

- Establish methods for obtaining input on housing needs and priorities, which may include surveys, interviews, and public meetings; conducting focus groups;

- and convening ad hoc panels
- Assist in the development of the Consolidated Plans for housing and community development that are compatible with State, County, City and other community partners
  - Assist in developing a process to establish housing priorities for the allocation of funds
  - Assist in the development of the Fair Housing Plan and strategies to address the barriers to choices for fair housing
  - Assist in the development of the Continuum of Care to address homelessness in York County.

City and County government staff met with the County Commissioners and the Mayor of the City of York and accessed their support for the creation of a Housing Advisory Council of the City and County of York.

As is true in many professions, planning for housing occurs in silos. There are special groups addressing homelessness, others looking at populations with special needs and still others concerned about affordable or workforce housing. The task force successfully advocated for county and city government to be more holistic in their planning for housing and to coordinate those efforts. However, members recognized a need to lay the groundwork for the advisory board's success with the community by demonstrating that the city and county are willing to work together to make this happen.

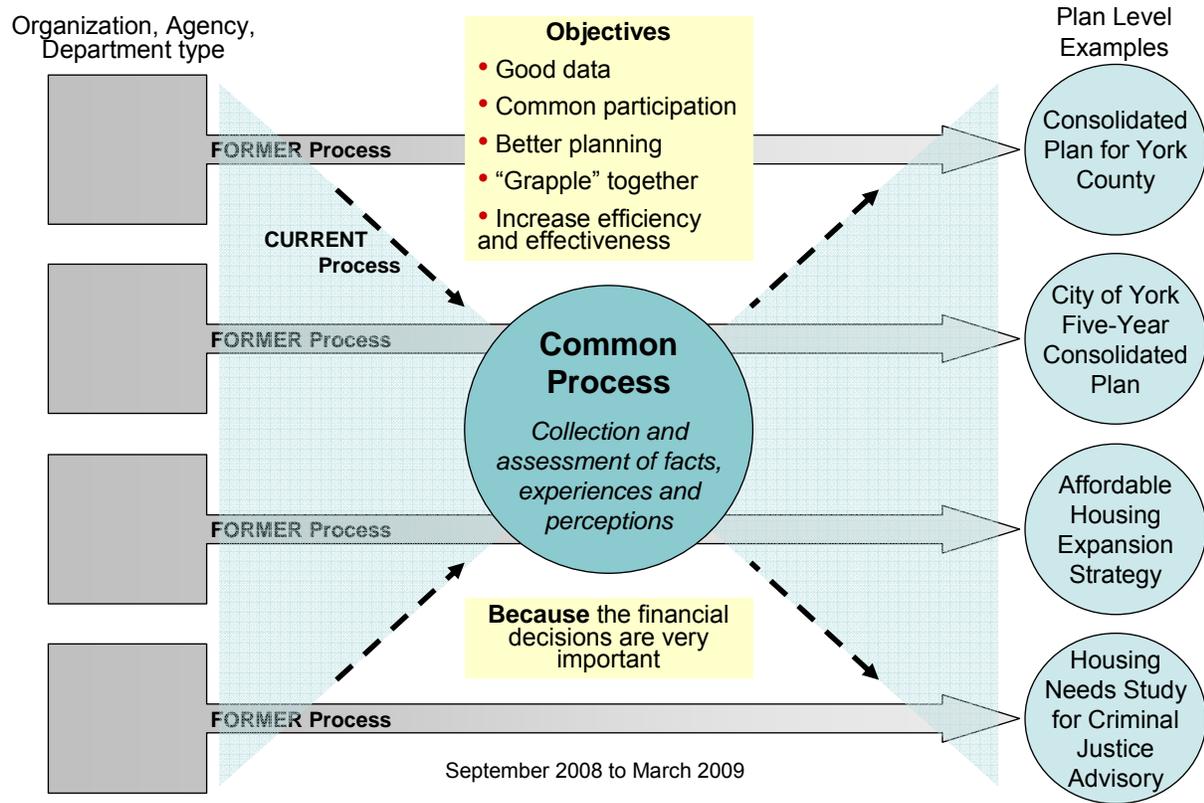
In the fall of 2008, the HYCC Housing Task Force partnered with the York County Planning Commission and the York City Community Development Department to host a series of housing workshops. Key informants in seven different areas of housing were invited to attend meetings to identify housing issues and potential strategies to address these barriers.

Feedback from the meetings will be incorporated into the Five-Year (2010-2014) Consolidated Plans of both York County and the City of York, and the York County Comprehensive Plan.

The HYCC Housing Task Force utilized resources provided by the Pennsylvania Department of Community and Economic Development to host the HYCC Housing Summit held in March of 2009. The Summit provided a venue for communicating the workshop results to the broader community and provided participants with an opportunity to map out next steps for integrated local solutions. The objectives of the event were to:

- expand awareness of the range of housing needs and opportunities throughout our community;
- develop the framework for an active and viable York County/City Housing Advisory Council; and
- motivate participants to become more actively engaged in housing issues.

**Introducing a different methodology** promoting heightened coordination, integration of data assessment and newfound efficiency in Housing Planning



# Housing Workgroup Data



*YORK COUNTY HOUSING SUMMIT WORKGROUP #1  
TUESDAY, SEPTEMBER 30, 2008  
6:00pm - 7:45pm*

**HOUSING TOPIC: AFFORDABLE HOUSING**

**FACILITATOR: JOHN McCAMBRIDGE**

**AGENDA:**

1. Welcome/Introductions
2. Purpose of Housing Workgroups
3. Housing Affordability Considerations
4. Barriers to Affordable Housing
  - a. Cost of Housing
    - i. Median Family Income vs. Average Purchase Price
    - ii. Population Trends
    - iii. State of the Market/Mortgage Foreclosure
    - iv. Cost of Utilities
    - v. Rental Unit Affordability
  - b. Housing Type & Units Available
  - c. Regulatory Barriers
    - i. Supply of Land & Design Standards
      - (1) Zoning & Subdivision Regulations
      - (2) Building Codes & Enforcement
      - (3) Building Costs
      - (4) Incentives for Affordable Housing
  - d. Administrative Streamlining/Processing Fees
  - e. Lack of Knowledge Concerning Affordable Housing Program
    - i. County/City Programs
  - f. Other Barriers
5. Survey Completion/Conclusion

**Housing Workgroup #1 – Affordable Housing Data Sets**

**Population of York County**

1990	2000	2007
339,574	381,751	421,049

**Population of York City**

1990	2000	2007
42,192	40,862	40,226

**Median Family Income – County**

1990	2000	2007
\$37,590	\$52,278	\$61,988

**Median Family Income – City**

1990	2000	2007
\$21,812	\$30,762	Not available at this time

**Median Housing Value - County**

1990	2000	2007
\$88,413	\$117,287	\$180,000

**Median Housing Value – City**

1990	2000	2007
Information not available	\$44,450	\$69,900

**Median Rent Paid (not including utilities)**

1990	2000	2008
\$329	\$602	\$677

**Mortgage Foreclosures (Cumulative year-to-date)**

September 11, 2008	September 22, 2008	September 30, 2008
528	574	

**Interest Rates**

1990	2000	2007
10.045%	8.135%	6.45%

**Utility Costs – Section 8 Utility Allowance**

1990	2000	2007
Waiting for info from HA	\$70 – 2 BR	\$123 – 2 BR

## **Affordable Housing Workshop**

**9/30/2008**

- Minimum wage is not a livable wage (single or family)
- Credit – past history (started to mentor)
- Hard to find affordable, quality rental property – long waiting lists, unable to get subsidy
- Young single mom, couple of kids, not in the City with bad credit and low wage
- Even with subsidy it is hard
- Housing Authority up to 3,000 waiting list for 50% and below, non-elderly, single; 2,800 for public housing program; Housing Authority does about 400-500 processed a year
- Safety net used to be Section 8, but it stopped getting bigger as the needs got bigger
- PCAH (council for affordable housing)
- The workforce of essential jobs for a community (police, fire, grocers, tellers, etc.) are being squeezed out of new homes in the community they work
- Hard to buy a new house these days – quarter of a million typical, so we are buying townhouses
- Why are new housing costs the way they are? Why can't it take place "in" a community where you want to both live and work instead of being forced elsewhere?
- 30% of housing is taxes and utilities and going up
- Concern for rising taxes, utilities 5-6 years down the road
- Lower income usually wind up in older homes which stresses their extra costs due to home inefficiencies
- Taxes in the boroughs are now knocking people out of housing options
- People need home ownership experience and knowledge, need "applied" abilities
- Near future – utility deregulation will severely hit the dollars available
- Conservative ownership (not overbuying) is now returning
- People will be forced to sell quick at a loss just to get dollars – will lead to property abandonment
- The foreclosure crisis will lead to a rental crisis
- The homeless youth: lack transportation to schools where they use to live
- Problem of landlords being expected to pay increasing utilities
- Are fewer predatory lenders around, but they'll be back

- Hyperinflation in construction costs making it difficult to restock older homes
- More special needs (closing of Harrisburg Hospital)
- Transportation costs encourages people toward the city
- Maybe we will see change through government elections
- Veterans coming back with special needs but we seem to be better prepared
- We need to bring partnerships to the table – take back our neighborhoods
- Fewer people are coming up from Maryland
- Let's focus on existing neighborhoods
- Should do more efficient development – less space
- Existing housing prices are pulling back
- Older population will double by 2012
- Encouraging that we are thinking more County wide – good to be planning and driven at County level while at the same time we are acting locally
- Zoning for density just encourages urban sprawl, takes up green space and costs more
- We should give incentives for market rate affordable housing included in all development; we would avoid population concentration and could start de-concentrating
- Must educate municipal officials – give reasons to make it “not painful, but positive”
- Community Development Block Grant – 400 housing units built due to incentives – carrot of sidewalks
- How to share the burden without it being political suicide?
- Difficult – 72 municipalities, 16 schools districts and often not working together
- County should be planned as a county
- Municipalities can plan together, only 30% doing joint planning
- We are #1 county for regional police
- The County requires joint planning and execution
- The next step: joint zoning
- Must make known and educate what affordable housing is
- We must sell the understanding and importance having the kind of community where 1) our kids can live, and 2) where our parents can stay

- Worker housing – progressively trouble to have housing in the area where we work
- Adams County progress: dollars are set aside for rehabilitation in return for exclusive rights for special needs
- Continuing to see applications to develop within the City, but with fewer dollars
- Need to get less stupid regulations tied to dollars – some are good reasons but often really hinders, like sprinklers in single homes, prevailing wage issues
- Federal requirements policing falls to local; i.e. lead paint doubles rehab projects, Community Development Block Grant going down; procurement processes come back with bigger bids because of definitions of homelessness
- State requirements also can hinder; historic reviews, wage rates, uniform building codes
- Local requirements: again historic review, bidding and bonding takes little contractors out, zoning requirements, fees in entitlement processes not curtailed
- In these processes, the decision maker dynamics add costs: not caring how long it takes, not caring about fees, not getting all the questions out at one time – all adds costs to developers, which in turn turns into more cost to York Countians
- Prices are driven up by out of county developers and have driven up land prices as well
- Lancaster County people only seem to do business with Lancaster builders
- Maryland defines affordable housing as “up 83”
- We’ve warped the market, but growth is OK
- In the City, an inefficient inspection process is rentals done by fire and other residences inspected by housing
- Fees paid to inspection and licensing should go back into housing
- Through State could provide incentive through fair share development in municipalities and with cash incentive for including 10% affordable when developing
- How to overcome the political suicide resulting for these incentives that encourage affordable housing?
- We also need to pay attention to moderate income
- Use density bonuses
- Plan near boroughs and municipalities where transportation and infrastructure exists

- Certainly see new housing, but driving around the old and it seems better; need to build according to land and zoning; need to return to general layouts, grid layouts which affords walk-ability for aspects of living, i.e. walk to school
- With more regulations, the worse it got
- Affordable housing not only a City problem
- Problem for elderly, fixed income, need tax rebates, major tax reform
- Keep in mind affordability means different things to different people
- York is blessed and unique with strong non-profits, institutions and newspapers, YCPC is best and well run

*YORK COUNTY HOUSING SUMMIT WORKGROUP #2  
THURSDAY, OCTOBER 2, 2008  
6:00pm - 7:45pm*

**HOUSING TOPIC: HOUSING FOR SPECIAL NEEDS POPULATION**

**FACILITATOR: JOHN McCAMBRIDGE**

**AGENDA:**

1. Welcome/Introductions
2. Purpose of Housing Workgroups
3. Special Needs Population Consideration (Homeless and Non-Homeless)
  - a. Sub-population Identification
    - i. Elderly
    - ii. Severely Mentally Ill (SMI)
    - iii. Developmentally Disabled
    - iv. Physically Disabled
    - v. D & A
    - vi. HIV/Aids Population
    - vii. Disabled Households
4. Market Analysis of Facilities & Services to Serve Special Needs Persons
  - a. Needs
    - i. Supportive Housing
    - ii. Supportive Services
      1. Case Management
      2. Counseling
      3. Transportation
      4. Health Care
      5. Job Training/Retaining
      6. D & A Programs
      7. In-home Services
5. Special Needs Population Housing Barriers
  - a. Lack of Safe, Decent Affordable Housing
  - b. Lack of Funding and Other Resources
  - c. Lack of Understanding of Housing Options by the Target Population
  - d. Incomplete Acceptance of Recovery Concept
  - e. Organizational and Systemic Needs
  - f. Other Barriers
6. Survey Completion/Conclusion

**P41. AGE BY TYPES OF DISABILITY FOR THE CIVILIAN NONINSTITUTIONALIZED  
POPULATION 5 YEARS AND OVER WITH DISABILITIES [19]**

*Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data*

<b>Municipality</b>	<b>Total disabilities tallied:</b>	<b>Total disabilities tallied for people 5 to 15 years:</b>	<b>Total disabilities tallied for people 16 to 64 years:</b>	<b>Total disabilities tallied for people 65 years and over:</b>
Carroll township	1,046	52	664	330
Chanceford township	1,147	74	797	276
Codorus township	1,067	42	606	419
Conewago township	1,760	91	1,206	463
Cross Roads borough	121	6	92	23
Dallastown borough	1,927	10	901	1,016
Delta borough	171	9	105	57
Dillsburg borough	507	22	293	192
Dover borough	629	29	420	180
Dover township	5,470	294	3,483	1,693
East Hopewell township	521	13	379	129
East Manchester township	1,172	28	768	376
East Prospect borough	107	4	35	68
Fairview township	3,173	136	1,969	1,068
Fawn township	496	6	307	183
Fawn Grove borough	124	11	42	71
Felton borough	181	3	106	72
Franklin township	783	38	484	261
Franklintown borough	110	4	59	47
Glen Rock borough	388	26	217	145
Goldsboro borough	174	20	94	60
Hallam borough	447	16	303	128
Hanover borough	4,755	131	2,799	1,825
Heidelberg township	575	50	398	127
Hellam township	1,339	71	859	409
Hopewell township	1,268	103	794	371
Jackson township	1,354	53	817	484
Jacobus borough	311	11	179	121
Jefferson borough	135	9	79	47
Lewisberry borough	56	18	20	18
Loganville borough	269	10	101	158
Lower Chanceford township	778	47	550	181
Lower Windsor township	1,543	132	1,055	356
Manchester borough	570	42	336	192

<b>Municipality</b>	<b>Total disabilities tallied:</b>	<b>Total disabilities tallied for people 5 to 15 years:</b>	<b>Total disabilities tallied for people 16 to 64 years:</b>	<b>Total disabilities tallied for people 65 years and over:</b>
Manchester township	2,052	45	1,176	831
Manheim township	721	44	504	173
Monaghan township	355	0	214	141
Mount Wolf borough	342	15	203	124
Newberry township	3,459	127	2,474	858
New Freedom borough	699	48	375	276
New Salem borough	138	4	70	64
North Codorus township	1,885	92	1,161	632
North Hopewell township	853	38	538	277
North York borough	563	43	340	180
Paradise township	823	83	502	238
Peach Bottom township	908	43	582	283
Penn township	2,950	143	1,651	1,156
Railroad borough	42	0	33	9
Red Lion borough	1,896	52	1,087	757
Seven Valleys borough	166	0	84	82
Shrewsbury borough	916	14	547	355
Shrewsbury township	1,301	25	860	416
Springettsbury township	5,406	80	2,633	2,693
Springfield township	630	7	438	185
Spring Garden township	2,813	101	1,421	1,291
Spring Grove borough	473	17	261	195
Stewartstown borough	281	31	170	80
Warrington township	817	46	604	167
Washington township	593	16	437	140
Wellsville borough	75	0	68	7
West Manchester township	5,896	209	3,025	2,662
West Manheim township	1,111	16	819	276
West York borough	1,360	59	694	607
Windsor borough	368	31	243	94
Windsor township	2,959	112	1,959	888
Winterstown borough	139	3	85	51
Wrightsville borough	691	9	537	145
Yoe borough	264	22	218	24
York city	17,159	876	12,377	3,906
York township	6,997	181	3,602	3,214
Yorkana borough	34	4	26	4
York Haven borough	257	68	167	22

U.S. Census Bureau Census 2000

## **Special Needs (Persons with Disabilities)**

10/2/2008

### Daily Experiences

- ▶ Competing needs
  - ▶ People we serve have different needs
  - ▶ The homeless priorities outnumber the non-homeless
  - ▶ A lot of elderly needs
  - ▶ We are dealing with multiple categories
  - ▶ Surprised physical disabilities was not higher
  - ▶ The calls are about not being able to afford where they live – on the edge toward homeless
- 
- The mentally disabled and drug and alcohol have destroyed their families
  - If a felon can not get subsidized housing
  - The physically disabled may be more socially-acceptable
  - The system forces the resources to be reactive
  - People can flip back and forth between non-homeless and homeless
  - Must pay attention to the needs of 1 in the high rise vs. the 94
  - The homeless are the emergencies that detract from pro-activity
  - The people often wait till the crisis before we hear from them
  - When the programs are designed to meet very specific needs, it. . .
  - Forces the physically disabled to be transient
  - Forces people into pigeon holes, which again splinters the whole approach
  - Which begets another round of specific need program designs
  - Must be remembered, becoming disabled is a natural way of life eventually for everyone
  - A lot of funding seems to track the homeless, the crisis
  - Who is homeless has such different definitions
  - There are issues of communication – knowing the options
  - How can we better tie services into housing? We need to
  - But we can not do it with tenants to force them into service assistance
  - There is just not the dollars for supportive services
  - We just can not find suitable apartments for families (2 BR for \$372 + utilities)
  - Affordable is not suitable

- They can not stick it out without basic services; transportation is a big issue
- **Working well or helpful**
  - ▶ When Section 8; consumers pay a % and landlords know they will get paid
  - ▶ Housing alliance referrals; get transitioned nicely with 1<sup>st</sup> month's rent and security deposit
  - ▶ Medical assistance waivers for transitioning physical disabled; the money ("value") follows the person
  - ▶ A well-run recovery house
  - ▶ With Bell, when people cooperate through the group home program
  - ▶ Community Progress Council now doing the Housing Alliance
  - ▶ Great collaboration of agencies and organizations through personal phone calls and contacting – knowing the players
  - ▶ The County assistance rental program – without the paperwork!
  - ▶ The Access bridge program; when the program includes preferences and rewards; when the people are known to be following the program
  - ▶ Home Funds is a good program; good providers, commitment for 30 years, low income emphasis
  - ▶ The Home modification program; ramps, wide doors
  - ▶ York College of Nursing partnership helps tremendously
  - ▶ Treatment Courts – report before the judge, a whole team of resources sits down
  - ▶ College interns
  - ▶ Programs where doctors treat people in their homes
- Good staffs with providers here, but overwhelmed
- A month long waiting list for child psychologists – even while York County has the largest staff per capita ratio to population
- Not enough funding – “and it will be cut by 10% this year”
- Getting people to access the services a big vicious cycle – we have a 50% no show rate, yet a 3 month waiting list, lots of inefficiency of service ratios
- Same thing with the Free Healthcare program with volunteer dentists and surgeons – a 50% no show rate, then the volunteers drop out
- In home services could improve the “show” rate possibly
- There is much confusion in what people perceive related to group homes – qualified or not
- People don't seem to know the options specifically; do no know the details of the living arrangements
- How can we get more bridges to services?

- We've lost the benefits of what Medical Assistance used to provide with break-off programs into networks of Unison and Gateway; causes more travel, more confusion and tough to coordinate between different services
- We have specialists in a field to work with people, but not on a higher level of coordination
- Systemic stress between our prisons and mental health system; closing of state hospitals has led to prisons housing the mentally ill; they were shoved out with 3 days of medications with no housing options
- Now prisons have segregated populations for the mentally ill
- Re-entry planning is difficult
- Counselors at prisons have 1:150 inmate ratio
- If you had a windfall of funding, where would you put it?
- Transitional housing
- More transitional housing – from prisons to transitional housing to permanent housing programs
- Programs that deal with housing first – rapid re-entry that works – the most key variable for the mentally ill and other disabilities
- Revamp Housing and Urban Development (HUD) guidelines
- Mixed income housing development
- Develop a low income housing project

Programs which provide service toward safety with support and stability (the 3 S's)

YORK COUNTY HOUSING SUMMIT WORKGROUP #3  
TUESDAY, OCTOBER 7, 2008  
6:00pm - 7:45pm

**HOUSING TOPIC: PLANNING FOR GROWTH**

**FACILITATOR: JOHN McCAMBRIDGE**

**AGENDA:**

1. Welcome/Introduction
2. Purpose of Housing Workgroups
3. General Growth Considerations and Review of Trends
4. Planning for Growth
  - a. Planning and implementation tools
    - i. Comprehensive plans
    - i. Zoning Ordinances
    - ii. Subdivision and Land Development Ordinances
    - iii. Sewage Facilities Plan
    - iv. Capital Improvement Plans
    - v. Official Map
  - b. Build-out Scenarios
  - c. Average home sales costs/numbers within Growth Areas
    - i. Types of Housing (Retirement Villages, Mixed Income)
  - d. Minimizing Impacts/Green Options
  - e. Economic Development
5. Other factors to consider
6. Survey Completion/Conclusion

## ***PLANNING FOR GROWTH - DATA SET***

### **Comprehensive Plan**

A Comprehensive Plan is a guide for future growth, development, land use, and community character. It is an advisory document; not a regulatory ordinance. The Pennsylvania Municipalities Planning Code (MPC) requires counties, but not local municipalities, to “prepare and adopt a comprehensive plan.” All plans, whether individual or multi-municipal, are required to be given a complete review every 10 years. Other benefits of comprehensive planning include allocation of land for a variety of uses to accommodate population and growth; early identification of housing, community facility and public infrastructure needs; and designation of sensitive natural and cultural features that warrant protection.

- 93% (67 out of 72) of the municipalities in York County have an adopted Comprehensive Plan. Two municipalities are working on adopting one.
- 33% (24 out of 72) of the municipalities in York County either have adopted a joint comprehensive plan or are working on adopting one.
- 46% (31 out of 67) of the municipalities adopted their comp plan more than 10 years ago. Seven of those are in the process of updating that comp plan.

### **Zoning Ordinance**

A Zoning Ordinance is composed of two parts, the text and the map. The text of a zoning ordinance sets forth the community development objectives, establishes the zoning districts, permitted uses, and the necessary technical provisions to regulate the use of land and structures including, but not limited to, bulk, height, area, setback, and coverage. The zoning map delineates the boundaries of the specific districts or zones created in the ordinance. The MPC requires general consistency between a municipality’s Zoning Ordinance and Comprehensive Plan.

- 94% (68 out of 72) of the municipalities in York County have an adopted Zoning Ordinance. One municipality is working on adopting one.
- Of the municipalities with adopted Zoning Ordinances, 23% (16 out of 68) of the ordinances have been adopted more than 20 years ago. However, amendments have been made to the majority of those and three are currently in the process of updating their Zoning Ordinance.

### **Subdivision and Land Development Ordinance (SALDO)**

The SALDO establishes rules, regulations and standards governing the subdivision and development of land within the municipality. The ordinance requires that all proposed subdivision and land development plats of land situated within the municipality be submitted for review and approval of the governing body. The major purposes of subdivision and land development regulations are to provide adequate sites for development and public use; to maintain reasonable and acceptable design standards; and to coordinate public improvements with private development interests.

- 92% (66 out of 72) of the municipalities in York County have an adopted SALDO. One municipality is working on adopting one. Those who do not have an adopted SALDO, use the York County SALDO.
- Of the municipalities with an adopted SALDO, 42% (28 out of 66) of the ordinances have been adopted more than 20 years ago. However, amendments have been made to the majority of those and three are currently in the process of updating their SALDO.

### Sewage Facilities (Act 537) Plan

The Pennsylvania Sewage Facilities Act (Act 537 as amended) was enacted to correct existing sewage disposal problems and prevent future problems that pose a threat to public health and safety, as well as to the environment. To meet this objective, the law requires all municipalities to develop and implement a Comprehensive Official Sewage Facilities Plan that addresses present and future sewage disposal needs. The Act 537 Plan looks at wastewater management alternatives, evaluates those alternatives and selects a course of action appropriate for the needs of the municipality. Additionally, municipalities with individual approved Plans should update the Plan if they have on-lot septic system malfunctions, contaminated wells, or a need to upgrade a sewage treatment plant or extend sewer lines beyond the existing service area. Act 537 Plans should be consistent with, and based upon, the Comprehensive Plan.

- All municipalities in York County have an Act 537 Plan that has been approved by DEP.
- Most Act 537 Plans are local municipal plans, but a few rural municipalities continue to fall under the 1972 County Plan.
- Gradually, DEP is requiring municipalities that adopted the County Plan to develop a local Plan since the County Plan has not been updated.

### Capital Improvement Plan (CIP)

The Capital Improvements Plan is a document endorsed and approved by the governing body of the municipality that schedules all planned expenditures on capital improvements, usually for a 5 to 10 year period. A CIP sets priorities for projects and explains how projects will be financed. The CIP can be used to assure that spending policies are coordinated with public facilities and infrastructure improvements planned for in the Comprehensive Plan. Projects that implement the goals of the municipality's Comprehensive Plan should be given priority.

- Four municipalities in York County have a Capital Improvement Plan.

### Official Map Ordinance

An Official Map is a land use ordinance that is prepared and adopted in accordance with Article IV of the MPC. This land use technique assists in the implementation of the Comprehensive Plan and the Capital Improvements Plan. It allows a municipality to reserve private land for future public use, such as roads, parks, greenways and community facilities. Following notification of a landowner's intention to build, subdivide or otherwise develop the land covered by the reservation, a municipality has one year to acquire the property or begin condemnation proceedings.

- Five municipalities in York County have an adopted Official Map Ordinance.
- An Official Map can cover all of a municipality or only part of it.
- Only in the acquisition phase must the municipality have an accurate metes and bounds survey prepared by a licensed surveyor.

### Buildout Scenarios :

The build out analysis uses census data, YCPC population projections, and reported building permits to project future dwelling unit need. An analysis of the existing capacity of the municipality is then conducted using the existing zoning regulations and York County Assessment data. This information is then used to determine the ability of the municipality to accommodate projected future residential development.

Minimize Impacts/Green Options:

**Alternative Residential Developments:** Houses and streets are positioned in a manner that protects identified sensitive features and open space areas. Types of Alternative Residential Developments: Cluster, PRD, TND, Conservation by Design.

**Agricultural Protection:** Land is zoned so that in certain areas outside of designated growth areas, housing development is limited. Common tools to limit develop are sliding scales and the use of develop rights.

**Landscaping:** Provisions w/in ZO's and SALDO's which require street trees, landscaping within parking areas, alternative stormwater control devices, and the protection of sensitive environmental areas such as, but not limited to, woodland canopies, stream corridors, steep slopes, wetlands, and ground water sources.

**Transportation:** Provisions w/in ZO's and SALDO's which require traffic impact studies, shared parking, park and ride locations, pervious pavement, "complete" streets, etc.

## Planning For Growth

10/7/2008

What is the overall effectiveness of City and County housing planning? Range from 4 to 7 out of a 1-10 scale, 10 being highly effective, average for the 9 present participants = 5.11

Rationales:

- ▶ Would have been higher if we had done a better job of moderating natural resource impacts
  - ▶ We have inadequate legislative tools and capacities to integrate the economics with community impact analyses
  - ▶ Not being able to clearly foresee the budgets for development
  - ▶ Decision-makers are not held up to standards because it is optional
  - ▶ Some municipalities need to have better connectivity between projected revenues to realistic budgets and plans
  - ▶ A lack of enforcement given to us by legislation
  - ▶ A significant level of competition – many competing groups
  - ▶ An arbitrary break down to municipality boundaries but the issues are not set that way
- 
- A lot of good planning with a lot of good intentions, but we have unintended fragmentation
  - We must do effective capacity planning for affordable housing outside of the city and boroughs
  - Quality education must be a connection and part; how do we pull school districts up by the boot straps?
  - Affordable housing must be inclusive and thought of as “for all income levels”; affordable housing as a % of income as 25-30%
  - The school district definitions are not connected with housing planning
  - Should connect rental development to where kids go to school
  - Transportation limitations: we must either create costly transportation system or a better affordable housing mix with the current system
  - We have an overabundance of development, but in an environment of “keep it away from us” or we “can’t have commercial and residential co-exist”
  - When people hit 70-80 in age, many can’t drive any longer
  - We need more education on more traditional housing development; the decision-makers need a deeper sense of all the factors

### **What drives fragmentation?**

- ▶ The municipality boundaries are drawn with an inability to change that tradition
  - ▶ A racially keep-segregated attitude
  - ▶ We have an 18<sup>th</sup> century system built for a different time
  - ▶ The issue is complex and confusing to many; i.e. transportation, environment, etc.
- 
- Maryland has a strong and forcefully implemented County government; with some amount of Marylander perceived negative reaction, hence a move toward affordable housing in York County – resulting in sprawl
  - It would help if we planned and implemented together
  - We need an enforceable County plan; now York County is a recommending body to the municipalities, with no ability to guard special lands/properties
  - How can we purchase land to guard the watershed?
  - We have little to no strength in the non-profits
  - Leadership can be held accountable because it is “closer to home”, however the municipalities have a deep “not in my backyard” position

### **To decrease fragmentation in plan execution, how can we overcome what officials see as “political suicide”?**

- ▶ Economic climate will make it a “have to” and “how are we going to deal with it?”
  - ▶ Down from the State, big carrots and big sticks
  - ▶ By figuring out the benefits – seeing impact, money saved, higher quality of life, higher education, impact on poverty and lessening of racial divide
  - ▶ Candidates need a qualifying test to run
  - ▶ Candidates need experience in budget, administration and environment
  - ▶ Provide training and awareness in the planning process
  - ▶ Leaders must step forward to provide the leadership
- 
- We must improve our ability to sell our ideas and concepts – educate to the benefits
  - How did we get from dozens of school districts to 16 school districts (note: all incumbents were defeated in the very next election)
  - Neighborhood schools need to stay strong
  - But schools are anti-growth
  - Municipalities and school boards need to be included in the planning process; include education during the planning process and during plan development

## How to improve the Comprehensive Planning process?

- ▶ Integrate with 537 and watershed planning; every municipality would participate
  - ▶ Needs to be more top-down, vertical and horizontal integration – state to region to county to municipality – and enforceable
  - ▶ Even do more multi-municipality plan funding
  - ▶ Define your plan criteria and components even more; 10-12 of them; land use, etc.
  - ▶ Elevate the importance of planning more than funding because we can not force it down the municipalities
  - ▶ County should come up with analysis on where and how to plan – lay the ground rules – the context for investment of the County; it could differ depending on the area – the components must be defined
  - ▶ County should integrate in this what is already does well, which is substantial
  - ▶ Find even more potential benefits of cooperation; economic benefit alone does not seem to be enough
  - ▶ It must make sense to the pocketbooks of residents
  - ▶ The carrots just have to be bigger because the efficiency gains are not big enough in savings
  - ▶ Could see it as well from bigger geographic regions – or rather the issue is changing the framework
  - ▶ Find new ways to educate; illustrate with all the new tools available, a whole series of population maps
  - ▶ View opportunities and problems at the appropriate level using new tools
- Vision is missing; the municipalities live from budget to budget
  - There is a reason why we do not have 72 separate municipality water systems; as different integration and merger took place, costs went up but so did service and quality and then in the long run it costs a lot less than having to change all 72 systems separately – we had a motivator, we had a crisis
  - The County needs to have an “alerting”, no “alarming arm”
  - Then, it needs a “charming” arm with education in the schools for children; children projects – “Here’s your town, now what do you want to do with it?” – educate, tap the youth
  - Start with educating the components of a well defined and done plan; show people Montgomery and Bucks county and say, this is where you are going
  - Fund absolutely only when maintaining collaborations and partnerships – must demonstrate impact, costs and benefits and be tested over time
  - Lock up all the support issues to housing into the bigger pots of money; must have more municipalities, must have larger scope of issues covered
  - Need incentives to municipalities in order to develop comprehensive plans
  - Give multi-year tax breaks for the residents when two municipalities merge
  - Give the tax breaks at each level, state, county and municipality

- Joint zoning is where the teeth are; could be a tax sharing type thing with also revenue sharing – we need tax incentives
- Get tax incentive, KOZ focus in specific housing development (City); use in connection with historic and decaying, pride in neighborhood criteria; the State compensates
- Get residents into existing housing
- Need organizations that buy land; Lancaster has a 12 person body that does purchasing; we have 3
- Change in the utility code in order to buy land to preserve and protect the watershed

*YORK COUNTY HOUSING SUMMIT WORKGROUP #4  
TUESDAY, OCTOBER 14, 2008  
6:00pm - 7:45pm*

**HOUSING TOPIC: HOUSING REHABILITATION AND REVITALIZATION**

**FACILITATOR: JOHN McCAMBRIDGE**

**AGENDA:**

1. Welcome/Introductions
2. Purpose of Housing Workgroups
3. Considerations of Housing Rehabilitation and Revitalization in York County
4. Barriers to Housing Rehabilitation and Revitalization
  - a. Existing Housing Stock
    - i. Age and Condition of Homes
  - b. Rehabilitation/Revitalization Procedural Barriers
    - i. Acquiring Properties
    - ii. Estimating Costs
    - iii. Regulatory Barriers
      1. Restrictive Land-Use Barriers
    - iv. Building/Construction Codes
      1. Fire Safety
      2. Energy Efficiency
      3. Historic Preservation
      4. Environmental Factors (Lead Based Paint, Asbestos)
    - v. Qualified Contractors
    - vi. Rental Rehabilitation
  - c. Economic Concerns
    - i. Costs of Renovation vs. Financial Resources Available
      1. Costs of Materials & Labor
      2. Housing Rehabilitation Programs
  - d. Programmatic Barriers
    - i. Lack of Knowledge Concerning Housing Rehabilitation Programs
    - ii. Administrative Streamlining/Processing Fees
  - e. Other Barriers
5. Survey Completion/Conclusion

**Population of York County**

1990	2000	2007
339,574	381,751	421,049

**Population of York City**

1990	2000	2007
42,192	40,862	40,226

**Median Family Income – County**

1990	2000	2007
\$37,590	\$52,278	\$61,988

**Median Family Income – City**

1990	2000	2007
\$21,812	\$30,762	Not available at this time

**Median Housing Value - County**

1990	2000	2007
\$88,413	\$117,287	\$180,000

**Median Housing Value – City**

1990	2000	2007
Information not available	\$44,450	\$69,900

**Median Rent Paid (not including utilities)**

1990	2000	2008
\$329	\$602	\$677

**Mortgage Foreclosures**

September 11, 2008 528	September 22, 2008 574	September 30, 2008
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**Interest Rates**

1990	2000	2007
10.045%	8.135%	6.45%

**Utility Costs – Section 8 Utility Allowance**

1990	2000	2007
Waiting for info from HA	\$70 – 2 BR	\$123 – 2 BR

**York County Housing Rehab Cases**

Year	Cases Completed	Total Spent
2006	19	\$291,305
2007	18	\$236,962
2008 (ytd)	16	\$165,391

**Lead Paint Stabilization Cases**

Year	Cases Completed	Total Spent
2006	9	\$291,447
2007	2	\$77,180
2008 (ytd)	0	\$0

**Variables and causes for successful projects**

- ▶ For development project in West York, had adequate secondary money – soft money, don't have to pay back right away and at lower rate
  - ▶ When the County is supportive of the project through Home Funds
  - ▶ The Federal Rehabilitation Credit Program 2006; including agreeing to keep historic features as best as possible
  - ▶ The building itself; the building has to work; it's the type of available stock; not every building can become affordable housing
  - ▶ When the project opens up to the whole neighborhood as a system; the street-scape, lighting, including cosmetic if that's what could work with – we work with what we have in multiple dimensions
  - ▶ When we have multiple projects combined into one project; do owner-occupied, do façade, do whole house, include down-payment program
  - ▶ Sheer scope of a project brings more attention
  - ▶ When it include abated taxes bundled; City, County, School, for 10 years
  - ▶ The Retap and Lerta programs
  - ▶ When proper awareness is achieved; applications can be confusing, so when there is transferability of applications, awareness is enhanced
  - ▶ The more buy-in, the more that people refuse to see the project fail
  - ▶ Need the critical mass of resources within a definable area; overcoming the negative of the large amount of work and time going into acquiring the funds
  - ▶ Need for a huge subsidy in the early years of a project; overcoming the not easy assess to capital
  - ▶ When it is a State initiative
  - ▶ When a project is started with soft money, when it is started with an incredibly motivated developer, or started with a good \$ subsidy to launch with
  - ▶ The necessity drivers: multiple municipalities and they are stronger as a team
  - ▶ When we have Non-profit motivation: lots of community meetings and evaluations and then constantly re-evaluating
  - ▶ In the for profit circumstance, projects can be recession proof and it is primarily funding driven and non-cyclical in nature. There could be more money available (i.e. rentals) for example
  - ▶ Vacancy has never been an issue; viability is the issue
  - ▶ When good networking is taking place; lots of bouncing of ideas off of many people and organizations
  - ▶ Often “layman” projects are excellent for doing rehabilitation projects themselves
  - ▶ Where there is a willingness, money, talent – that makes a statement
  - ▶ When an appropriate end user is committed to the property
  - ▶ Can be an individual committed person, but always ends up in some form of partnership – i.e. Old York Homes partnership
- Problems encountered with existing housing stock – lead-based paint, asbestos, neglect, unknown or poor original construction and poor location (i.e. not convenient to jobs, healthcare, etc. . . . next to crack house)

- Additionally, with existing, perceptions or thinking we know the end-users may not be accurate, such as with mental health and mental retardation
- The Cash-for-home deals can go much faster than putting together a good rehabilitation project
- We receive a negative “outcry” from certain neighborhood based upon their perceptions of certain populations
- That a lot of homes are attached makes it difficult or impossible to control the attachments or de-attachment – simply hard to structurally do it
- The application of different municipality rehabilitation building codes is difficult
- Some officials have a wonderful “work with” attitude; some others have a “live by my rules” or get out attitude
- Often just can not build under the existing codes; it is very difficult to apply “new construction” standards to rehabilitation
- It is so necessary to have the “neighborhood overlay” to help overcome barriers
- Putting together a good project must include being very aware of the long-term operational costs
- Recognize you will run into more operational/maintenance issues; all new wiring and mechanical systems costs more for sure
- Adopt-a-house was cost effective, but not now; not for historic and affordable; everyone has criteria to add that must be met – ends up not viable
- It needs to be recognized that just because something is old doesn’t mean that it should be revitalized
- We don’t own enough of the duplexes; it’s a shuffle game to make a project work
- Original homes were not built to accommodate space for cars, no backyard space; some homes were not build well in the first place; there needs to be some amount of selectively cleared space; maybe like “shared” outdoor space, shared outdoor and parking space
- Home Ownership Associations requiring a lot which makes working together difficult; may end up causing difficult decisions and relations
- It is such a barrier to overcome the safety perception – going to bring in drugs, sex and rock-n-roll
- Do we have the contractor workforce and skills to be available for needed rehabilitation?  
Don’t know that we do

- Often time the bidding out affordable projects ends up getting what you pay for in contractors – not the correct skills
- Procurement procedures can increase costs with all the built-in inflated costs coming back to you
- Using “Design-build firms” and/or “fixed price contracts” may be an option; the design process includes the contractors in the process, contractors are included and share the risks; it is also a more streamlined process and goes faster; helps eliminate many risks from the beginning and there is excellent project tracking as you go through the project.
- We operate with a fixed number going in and we make it work. I think only once we’ve had to come back for more
- There is a need to rehabilitate existing housing
- True for rehab, but especially acute for market-rate housing, is the need to support it with safe, secure parking and storage capacity for housing in the City; there is actually a current very strong demand
- We have three (3) times the number of applications for City renovations than we have housing available; people are showing a lot of interest in the downtown scene, entertainment, etc.
- We do face this “worry” about this is going to bring down the value of my property
- Can we streamline or standardize some application processes when essentially we are applying for the same project with the City, County and possibly a banking institution at the same time? It can take 4-5 months to maybe get a money commitment and it is unknown of course from which source at the time
- The City and County processes are actually easiest; the others can take months and can be left high and dry without options at that point
- Is it possible to establish a fund developers could tap into in order to get projects moving?
- It is impossible to not talk about or not integrate schools in supporting getting projects moving
- A distinct housing target is the dual income no kids (DINKS) and market-rate retirees
- A difficulty is sustainability and stable appropriate end-user turn-over; a problem is often an end-user comes in and does one rehabilitation project and then moves out; without appropriate end-user consistency, one project does not truly revitalize the area
- The crime issues/perceptions/problems need to change somehow; is it factual or not – a higher crime rate in the City?

- There is a huge amount of prejudice against York city and against investment
- One can make something look beautiful but it does not help long-term if people do not feel safe
- Right now, the City is blessed comparatively – we work to make homes safer
- The mentality must change; we need a clear purpose – a place to come to enjoy, embracing different economic backgrounds
- Right now, we have too many vacant properties
- Litter-control, cleanliness needs added to the list for housing supports

*YORK COUNTY HOUSING SUMMIT WORKGROUP #5  
THURSDAY, OCTOBER 16, 2008  
6:00pm - 7:45pm*

**HOUSING TOPIC: FAIR HOUSING**

**FACILITATOR: JOHN McCAMBRIDGE**

**AGENDA:**

- Welcome/Introductions
- Purpose of Housing Workgroups
- Fair Housing Considerations
  - Evaluation of Current Fair Housing Profile
- Impediments to Fair Housing
  - Sale/Rental of Housing
    - Prejudices/NIMBYism
      - Families with Children
      - Minority Populations
      - Persons with Disabilities
    - Cost of Housing
    - Type of Housing Units Available
    - Existing Transportation System
  - Predatory Lending
  - Regulatory Barriers
    - Zoning & Subdivision Regulations
      - Types of Dwellings Permitted
      - Housing Densities
      - Building Codes & Enforcement
      - Sewer & Water Tap-In Fees
  - Lack of Knowledge Concerning Housing Programs
    - County/City Programs
  - Other Barriers
- Survey Completion/Conclusion

**In a word, what is fair housing?**

- ▶ Not substandard
  - ▶ Choices
  - ▶ Not discriminatory
  - ▶ Equal
  - ▶ Equal access
  - ▶ Understanding
  - ▶ Safe, sanitary
- 
- For situation of denied handicapped parking; both parties came to the table, just getting together, communicating – responding and timely
  - The effects of predatory lending; well intended people who didn't know what they were getting into with resetting of ARMS
  - A disproportionate portion of the victimized: minorities and lower income; some community targeting – racial and age demographics
  - Predatory lending in great part has been eradicated through public awareness both nationally and community
  - Racist graffiti on home entrances from where Marylanders are coming in; poor response officials who do not show sympathy
  - Language can be another targeted population
  - Effects of unfair housing: made to feel unwelcome, denied, having to pay more, steerage to certain areas and ethnic intimidation through property damage
  - Most cases seem to appear in rental properties – race, disability, persons with children – refusal to rent, certain rules apply to different populations (i.e. had to pay \$20/mo. for washer/dryer while others did not)
  - Multi-racial couples where the deal became “off” only after the spouse showed up
  - For rentals: denied and/or different terms and conditions

**Negative forces**

- ▶ Fear: different, won't get paid, won't be able to rent other units, ignorance
- ▶ Always showing the worst of the worst – become desensitized to it
- ▶ Not wanting to even talk about it – “here we go again” topic

**Positive forces**

- ▶ Education
- ▶ Highlighting where rich diversity is that doesn't contain the fear
- ▶ Going beyond just being fair – recognizing it's a bigger cycle breaking, not to experience limiting choices

- Must keep in mind the law is more than 1) eliminating discrimination; it is also 2) open and integrated housing
- Seems so prevalent to mostly show “worst case”
- There are the clear economic realities of fearing being stuck with potential losses from damaged properties from renters
- Particularly in our current economy, the most important color tends to become “green”
- From sellers we don’t seem to get these types of issues (a few cases of “I wouldn’t do that to my neighbors”.)
- But sometimes it’s the buyers who want a particular neighborhood
- “Green” doesn’t necessarily trump race, but does have impact
- Must keep in mind the other impediments to choice: lack of transportation, access to employment, perception of education. . . “will my children be accepted?”
- Why does lack of transportation exist? . . . because don’t want certain people to move around
- A lot of people do not recognize discrimination. Some just take it and simply move on
- Community opposition to density/low income projects is based in racism
- Zoning and permitting decisions can be a negative to the handicapped
- Zoning flexibility can exist in the community but still with opposition to housing projects for transition-type need populations
- Abundance of housing available for rehab could simply be because the availability causes the concentration

**A cycle:**

Available housing → Needs for service access → make it affordable → higher density → homogeneous population concentration → negative tax base impact → more available housing → etc.

- Legislation is fine, what we need is enforcement and education; put a face on the unfairness, must have partnership with schools, must be neighbor to neighbor
- Legislation does need changed to provide greater power to the County to make decisions on housing and land use; can help avoid “It’s their backyard”
- Have criteria that if going to do a housing project of a certain size, then a specified percentage must be for lower income or a range of income – the goal is economic diversity

- Developers or officials often ask, “Is it Section 8?” as if that will mean a racial population who do not want to work
- Institute a county-wide Human Relations Commission with one of the goal to further fair housing
- Educate decision-makers on implications of where they choose to put their dollars; need more education of different types of housing available
- Must “change the face” – the picture in people’s head is skewed from the *real* face
- Show the “face” – change the picture; series of Lancaster ads showed a college graduate, a day care worker, a grandmother, a handicapped grocery store stocker. . .
- The elderly are eligible for many services; they and often families do not know about them; they view “getting something” is welfare, and there is so much misinformation like if I receive fuel assistance I’ll get a lien on my property
- Encourage employer-assistance; houses are where the jobs are; where the services are (or access
- Improve communications to landlords: call the landlord, a lot of times the fix is completed (is that just luck?); bring them in to explain the program; becoming more familiar with housing program; helping consumers to be better advocates
- Much miscommunication: not understanding what they need, do they really care about what they and others need? (seems today they do not see it); when faced with apparent “no options”, do we really want to make a change? The law is known. It just must be established
- If I can get better I take it; but do I care? How to find the caring community?
- York City – we still need a lot of help; lack of work, child abuse . . . looking for help because we are told it is there
- We are helping people to learn how to budget, to fix their credit – Housing Alliance a great help
- We must make people understand that there are open doors
- I would like the planners to survey – in order to better judge, understand the trends and issues of fair housing – merely “counting” does not reflect the true problem

*YORK COUNTY HOUSING SUMMIT WORKGROUP #6  
THURSDAY, NOVEMBER 6, 2008  
6:00pm - 7:45pm*

**HOUSING TOPIC: HOMELESSNESS**

**FACILITATOR: JOHN McCAMBRIDGE**

**AGENDA:**

1. Welcome/Introductions
2. Purpose of Housing Workgroups
3. Homeless Population in York County
  - a. Point-in-Time Data
  - b. Services/Housing Inventory
4. Homeless Needs Considerations
  - a. Sheltered & Unsheltered Homeless
  - b. Subpopulations
    - i. Chronically Homeless
    - ii. Veterans
    - iii. Victims of Domestic Violence
    - iv. MH/MR
    - v. D & A
  - c. Persons Threatened with Homelessness
5. Reasons for Homelessness
  - a. Cost of Housing
  - b. Eviction/Mortgage Foreclosure
  - c. Income Stability
  - d. Domestic Violence
  - e. Substance Abuse
  - f. Lack of Mainstream Service Providers/Outreach
  - g. Other Reasons
6. Discharge Planning
  - a. Foster Care
  - b. Health Care
  - c. Mental Health
  - d. Corrections
7. Survey Completion/Conclusion

**Walk-in/phone/daily experience level**

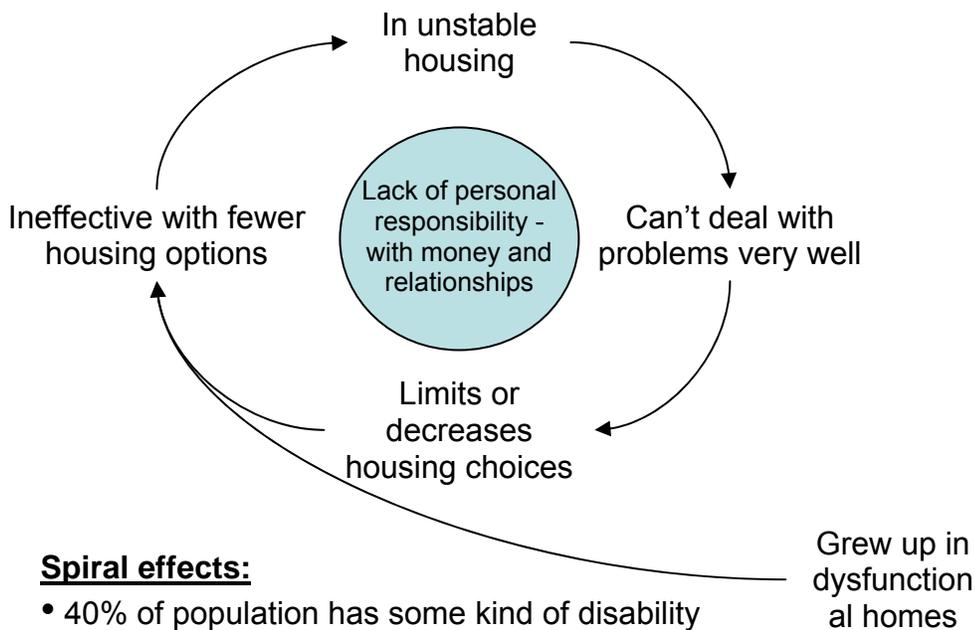
- ▶ Transitional from criminal process (men)
  - ▶ Transitional from institutions (men)
  - ▶ Youth rebellion – parents want them out
  - ▶ Mental Health institutions closing – just walking around
  - ▶ Transitional homes for men working to stay in jobs
  - ▶ Substance abuse very high in the homeless (D&A)
  - ▶ People who have burned their bridges with family and friends
  - ▶ Not holding a job due to other issues
  - ▶ Some do not want to work
  - ▶ Victims of domestic violence
  - ▶ Families not wanting to take them in because they are afraid of them as abusers
  - ▶ Poor money managers
  - ▶ Mentally ill not taking their meds and getting into trouble with crimes and behaviors
  - ▶ Street people getting into the emergency room with all their health problems
  - ▶ Having been in substandard housing and evicted due to city codes
  - ▶ Adolescents “aged out” of care with no family to go to
  - ▶ Independent Living is a choice and option not taken
  - ▶ Families don’t want them back
  - ▶ Fires and foreclosures
  - ▶ Their behavior makes them undesirable to tenants and neighbors; landlord evictions and people who are frightened as neighbors
  - ▶ Minimally job skilled
- 
- Problems will not be solved just by building more houses; treatment must be somewhere as a support system
  - Use the Housing First model; start with housing and put it with support services
  - Yet how can we work on problems without some kind of housing?
  - Can’t force them to take their meds legally
  - Transitional housing is successful when the tenants are ready to set goals and work on them
  - Works when they are able to pay off their debts while only paying a minimum program fee
  - But bottom line – only 15% fit the criteria, while 25% of those shade the truth and only then, 10% really work on the program
  - Some just get a doctors note saying they can’t work just to get in a program and then don’t work it
  - There is a lack of vouchers for subsidization; only so many that goes to a County
  - Then, there is also lack of housing availability; waiting list is currently 3,200
  - There are tons of “men” options, but a dearth for the women

- Speaking to is it worse, better or the same – seeing an increase in homelessness, providers are asked to provide more without more resources
- Parents are saying, “I can’t afford you anymore, you have to go” – can’t afford sticking together
- We have had lots of growth, lots of home building, but rentals have not kept up as a percentage of this growth
- Young working families with children can’t afford to rent
- Workforce housing is what we have been creating, not housing appropriate for the voucher system
- Can’t forget the “hidden” homeless who tend to stay with friends and family and just keep moving around every so often
- 803 homeless children last year
- 2,473 homeless in York County
- The mentally ill in prison are just not released, even after serving their time, because there is no place to go

**When asked for the top two reasons for homelessness, the group responded:**

- ▶ Income stability – 9
- ▶ Cost of housing – 6
- ▶ Substance abuse – 5
- ▶ Domestic Violence – 2
- ▶ Eviction/foreclosure – 0
- ▶ Lack of mainstreaming services – 0

# One Cycle for Homelessness



## Spiral effects:

- 40% of population has some kind of disability
- Do not understand options and choices
- System definitions of “poverty”
- Lack of hope – need for education!

- Kids seem to get lost in the program
- The make-up in the household just sends it to the next generation
- We want to spend resources on the positive outcomes
- Lying has to be one important criterion for acceptance into a program
- Our staffs need the ability to make strong connections with the people
  - ▶ Training the staffs to understand the people wherever they are
  - ▶ Must take the time
  - ▶ Our demeanor means EVERYTHING
  - ▶ Must encourage them through their vulnerability
- The flipside is – as we pick them up, as we set up services, there still has to be the willingness to change in the person – we have to get to the correct 10 out of a 100
- Use the bridge/transitional housing options – need the funding and support for intensive work with them over the 18 to 24 months
- HUD wants us to jump right from the homeless to permanent housing, but we see the need for at least around 25-50 more transitional units
- The biggest need is for single women from 18-25 years old

- Use the Housing First model (keep them in housing regardless of behavioral failures) – statistics are now coming out positive that this works at higher percentages – pay for housing costs while deeply working on problems
- Is there enough permanent housing available for this type need?
- The County sought an agency/organization to step up to this type of housing but no one came forward
- It could be setup by any definition population we want – chronically homeless or otherwise
- What segment of the population has no access to other programs – women and women with children!
- People are rejected mostly because they do not follow-through
- We reject those who lie
- The high need of the people for something to believe in – faith-based housing options
- HUD's definition of the homeless needs to change – too many different definitions – HUD and Housing Assistance Programs have different definitions
- How do we get to the verifiably home-less?

**Are there better ways to do things within the funding process?**

- ▶ Use the same application for different sourced programs
  - ▶ Do your best to combine all criteria into one process
  - ▶ Overcome different reporting requirements for different funding sources
  - ▶ Use the United Way model – form a consortium of consensus funding choice – “the tip jar” principle
- How to overcome people being preventing from getting employment due to criminal backgrounds – lots of homeless connected to crime somehow – temporary employment agencies now are starting to not let them in – use a 5 year standard?
  - Better use the discharge planning system to really get to what the actual issues are – as opposed to taking it superficially
  - Prisons and hospitals do not do discharge planning or rather, re-entry planning
  - Alleghany County as done excellent re-entry processes – only 5% recidivism; able to get them to supportive housing, stick with them with resources for 90 days for both job and housing support; tax payer funded
  - Need to emphasize 18-25 year olds; hone in on transitional age and focus more on services than independent living

*YORK COUNTY HOUSING SUMMIT WORKGROUP #7  
WEDNESDAY, NOVEMBER 12, 2008  
6:00pm - 7:45pm*

**HOUSING TOPIC: INFRASTRUCTURE**

**FACILITATOR: JOHN McCAMBRIDGE**

**AGENDA:**

1. Welcome/Introduction
2. Purpose of Housing Workgroups
  
3. General Infrastructure Considerations
  
4. Capacity and Cost Issues
  - a. Public water and sanitary sewer
    - i. Location of current service areas
    - i. Proposed expansions
  - b. Transportation
    - i. Condition
    - i. Congestion
    - iii. Public Transit
  - c. Schools
    - i. Enrollment - historical and projected
    - ii. New construction
  - d. Solid Waste
  - e. Emergency Services
    - i. Fire protection
    - i. Police protection
    - ii. EMS
  - f. Flood Mitigation
  - g. Community Facilities
    - i. Senior Centers
    - i. Community Centers
    - iii. Medical Facilities
    - iiii. Libraries
  - h. Recreation and Parks
    - i. Trails/Pedestrian Travel
  - i. Chesapeake Bay Initiative
- Other factors to consider
5. Survey Completion/Conclusion

**Public water and sanitary sewer:**

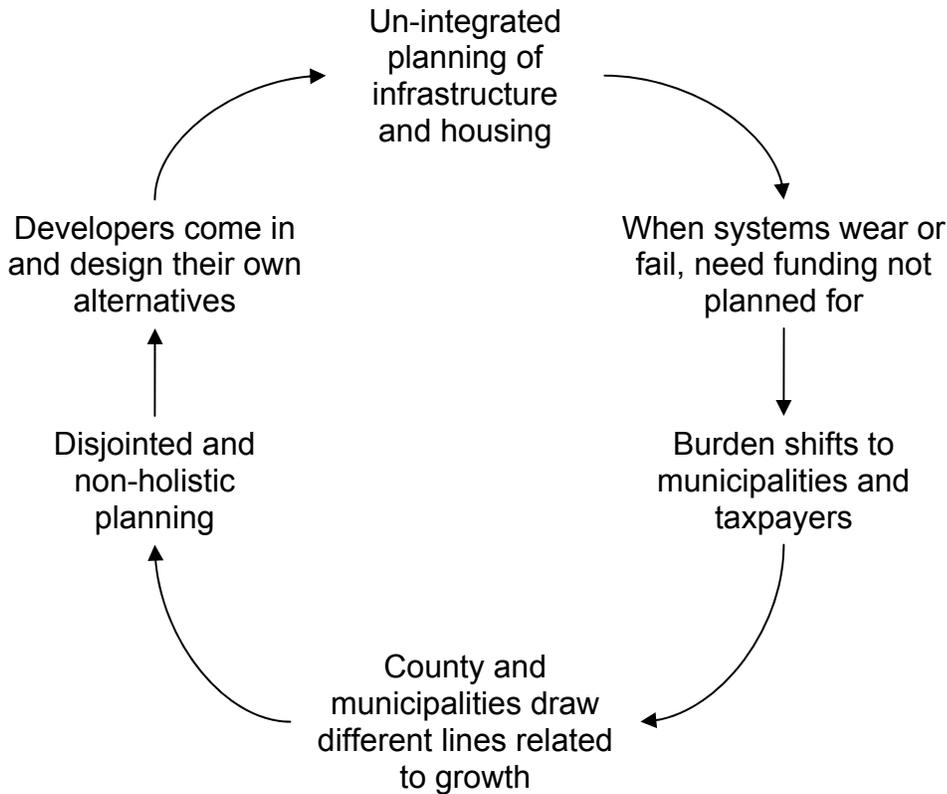
- ▶ Crisis of aging, pipe, gas, overhead just more and more expensive
- ▶ Municipalities having trouble replacing without further burdening their populations
- ▶ Resource availability with water table status

**Transportation:**

- ▶ The need is far outweighing the funding
- ▶ Projects on a 12 year plan term just keep rolling over to the next 12 year plan
- ▶ Bridges are very old

- Water and sewer infrastructure could help establish growth when we look to develop where it currently exists
- Municipalities and the County are drawing different lines related to growth
- We could first run the utilities and then develop; could control by not running utilities
- Developers can come in and say they don't need those and can come up with their own alternatives; but then we often deal with failed systems after the fact and down the road from development – and the municipalities must come to the rescue
- Transit crisis: increasing fares, reduced travel routes with no amenities (i.e. shelters); high resource costs just leads to deferring the problem
- Proposed solutions must consider impacts to the public; unaddressed issues must also be required to consider impacts to the public
- Schools: Schools are clearly driven by development; one municipality example model saw effectiveness in a liaison committee with schools, but not as active as it once was
- Related to schools – have to talk taxes
- As times and populations change, school districts should seriously consider and reshape themselves appropriately (i.e. Southwestern and Hanover as one example)
- The heavy reliance on the local tax system in our school tax environment definitely shapes where people choose to live and how they live
- One example raised of a school who made a decision to chase a purported higher quality system (i.e. sought their teachers) which then drove up taxes and reduced housing options
- These infrastructure decisions “push people around”!

# Slippery Slope of Infrastructure Support Related to Housing



- In PA, the municipalities are not allowed to grow, which turns it into a pro-developer environment, which ultimately gets us stuck with the sins of the past.
- Municipalities more than ever want to jointly plan
- The Municipality Planning Code (MPC) must be completely rewritten
- Consolidating municipalities is allowed by referendum, by vote
- Currently some trend to turn homes in city or borough areas in rentals, but they are often not as well kept; people then begin avoiding the city, then it's "take another cornfield"
- Some infrastructure suffers due to tax structure, which adds burden on local systems (i.e. libraries in MD much better tax supported than in PA; emergency services not tax supported)
- Some infrastructure systems are clearly working on the capacity for the future (i.e. sewer system is building for future success right now, solid waste is doing the same)

## Medical Facilities:

- ▶ Rehab hospital at Apple Hill
- ▶ Capacity at York Hospital expanding but expensive
- ▶ Primary care is a dispersed strategy, specialty care is centralized

- ▶ Memorial Hospital in West Manchester Township – cost prohibitive?
  - ▶ Hanover – not sure
  - ▶ Housing impacts – primary care will follow development, population growth will drive demand
- The costs of asphalt and fuel is really stymieing transportation
  - We need mandates and regulatory oversight – city has capacity to give (i.e. water, etc.), but yet people want to build outside the current capacity areas
  - Put elderly housing closer to urban areas in order to facilitate proximity to existing infrastructure
  - Should consider positive dynamic difference between appointed officials vs. elected officials in their decision-making – would tend to take a more comprehensive and longer-term view
  - Municipalities have been forced to deal with developer’s actions; too expensive and would have to spend \$100-200k to create ordinance for impact fees in order to influence developers
  - The County should keep pushing and educating municipalities to plan together
  - It is a positive development that Municipalities are doing more together – sharing equipment (i.e. snow plows, etc.), doing shared bidding – we can build on this
  - We should do joint zoning as well; it should be looked at, every municipality needs to look beyond its lines
    - ▶ Done jointly, and then close up the books
    - ▶ Use implementation agreements
    - ▶ Use shared zoning concept
  - The County must put teeth to planning requirements; can’t just say you’re encouraged “to look at it”
  - Do shared planning and then a fair sharing
  - Take the long view: begin educating young people to serve their communities in an integrated and comprehensive way – it’s like succession planning
  - Kids don’t understand PA civics – elect municipal officials who choose to coordinate
  - Must overcome or alter the tax issues; “see” the fee (i.e. cost per bag example) or do a tax increase; may pay more locally and know where it is going
  - The MPC is the overriding handcuffs to Municipalities and the County
  - The cost of completing an ordinance is huge and generally unacceptable; should it be the big hammer or the cooperative partner?

- Long-term thinking does not typically plan the infrastructure in an integrated way; no one anticipates and includes in the analysis the on-going infrastructure upkeep; the wrong people are “solving” the problem and then the tax payer must come in and bail out the failed private system
- Potential view is to broaden the planning areas and do not shrink from the ordinance process – when they are a quality product, they can have a 40 year or more run – what if we had the County complete the ordinance exacting some kind of impact fee and it were adopted by Municipalities
- Old cities and boroughs have been forced to build out and then are trapped in inadequate funding through taxes – it all needs to be County systems
- Require adoption of Official Maps including infrastructure as a requirement with authority
- Must overcome the legal implications and fees in order to work the impact fee concept
- Put forth a model ordinance, set forth with criteria adopted by the majority of Municipalities – developers will be less likely to challenge
- Keep working to regionalize services – emergency, police, and fire system
- Use State facilities – intra State mutual aid processes, less restrictive, Title 35
- Volunteer service core may not be available
- Should focus and include quality of life – houses built right on top of the street and impacts to value, impacts to transportation, how school taxes may go up, more time commuting, less time with family, at more cost . . . all quality of life dynamics
- Simply, we need more “compact” housing with excellent infrastructure

# **Workshop Themes and Questions for Consideration**



## Affordable Housing

How can we improve our understanding of the playing field: 1) present area median income (AMI) category populations, 2) present housing availability where, at what costs, and 3) reasonable future predictions, trends of both?

What are meaningful “partnerships brought to the table”? What are several clear models? Are models in need of change? What are new ones we need? Sounds like partnerships need to even be broader in the future?

What are project *incentive bundles* (nice combinations of several things) that hit the attractive point, turn heads, get the actions in gear for the right people? What bundles really work? Why? Are upfront incentive ever combined with *performance rewards* – *after the achievement* of certain goal targets? Neighborhood mix, population mix, housing type mix? What reward bundles could work when combined with upfront incentives?

What exactly are the components for “taking back our neighborhoods”? How would we know they worked?

People seemed quite down about the problems about affordability. What can be done to build a more positive spirit?

How can we assess the suggested rental crisis? What models can effectively address needed *affordable* rentals, (sound, clean and safe) if the case?

### **Themes and issues:**

- Overcoming pessimism – it tends to close the mind to options and opportunities
- Finding the correct “go” packages given multiple constituent interests – it can be done
- Understanding the differences of 1980-90’s affordability vs. 2008 affordability. Is it quite different, and if so, what does today’s definition imply for project needs?

## **Special Needs**

What are the too strict project criteria specifically? What would be a smarter way to do it?

Like the nursing students associated with several housing projects, can other types of students be the “eyes and ears program” tying services together based on communications and networking?

Or, just plainly, what are new creative ways to link services with housing needs?

How will the decision criteria be set to better understand viability and success potential between the Housing First model vs. more traditional transitional housing?

“Good” transitional housing was mentioned several times as significantly important. At a more specific level, what are the qualitative and quantitative specifications for *good* transitional housing?

### **Themes and Issues:**

- Being more creative and resourceful in linking services
- How to strengthen and expand the existing cases of excellent agency coordination?
- Cutting the no-show rate in half, taking baby steps, trying something different over and over
- Coming to grips with re-entry complex quandaries – sounds like some potential success models exist to be studied and understood

## **Planning For Growth**

What are *new ways* to overcome, work around, and create some kind of mental-shift with fragmentation? How can our people develop the will and plan regardless of systemic fragmentation? (. . . to not be able to change the laws or regulations cannot be used as an excuse; that, is to deny one’s conviction!)

How can the County and City draw its criteria lines differently from the municipalities so that they encourage and demand municipality collaboration? Water shed, existing utilities and transportation, existing schools, etc.?

Do the clear benefits really exist for mixed housing neighborhoods (or little communities), integrated with the water shed, utilities, schools, transportation, commercial? If the benefits do not seem to stand out rationally for people, how can it be freshly educated and motivated?

How can we specifically improve the accuracy and breadth of all-inclusive implementation costs and cost projections over time for a development project?

**Themes and Issues:**

- Guarding against making any constituent group *the enemy*; finding mutual benefits
- Freezing out thinking and doing options because we think nothing can be done unless the laws or boundaries change; how to effectively act within and accepting the context of no law or boundary changes
- How to build workable incentive packages to reduce fragmentation

**Rehabilitation and Revitalization**

How can the City make progress on and overcome perceptions and realities of people being attracted to living there? . . . Seeing the safety and security, seeing the façade attractiveness, seeing desired and diverse commercial integrated, seeing appropriate parking and storage provided, etc.?

What new cost effective technologies could be used for attached-residencies which dramatically improve costs and structural soundness?

How can design-build firms and fixed price contracts be used to a much higher degree quickly and efficiently?

Are there other city-models for dealing with property vacancy more effectively?

How can we leverage the implementation of the piling up renovation applications? How can we break free those obviously attractive?

## **Themes and Issues:**

- Future sustainability of good rehab projects (keeping them clean, safe and affordable)
- Learning from other county/city effective models
- Deeper understanding for the criteria and needs of rehab vs. new; making rehab attractive for constituent groups
- The rehab project is always more than just the building – dealing with the broader system as a standard (the neighborhood, mutual benefits of constituents, etc.)

## **Fair Housing**

How can feasibility and positive perception be built for *range-of-income* diversity within development projects? How do other communities do this successfully?

What would be easier ways to report and fix unfair pricing and fee structures where they exist?

What are more efficient and accurate ways to communicate and educate service availability to those who could use them?

## **Themes and Issues:**

- Increased awareness and education of definitions and options; resolving issues more quickly
- How to keep fairness (for all constituents) when resolving fair housing issues and questions
- Maintaining objective criteria (courageously if need be) and facing head on misperceptions and misrepresentations

## **Homelessness**

If the Housing First model has demonstrated effectiveness, what the reasons we haven't pulled a coalition or necessary partnership together and how do we make it happen?

What are the program features for Allegheny County's re-entry process successes? What can be adopted in York City and County making sure it is accommodating to our uniqueness while not being watered down to the point of ineffectiveness?

How do we improve appropriate housing availability for women in general and women with children?

What are new models for connecting support services with housing effectively?

How can we assess accurately whether rental availability is falling behind demand and if so, what would trigger building effective capacity?

What would incentivize educational programs for children and youth working today to develop their future living skills and responsibility?

### **Themes and Issues:**

- Finding fresh ways to come to grips with re-entry problems and facts
- Ever-present reality of the surrounding social context – housing and services, services and housing
- Invention of new models which break into the negative cycles little by little – and with potential conviction, big by big

### **Infrastructure**

How do we establish an even broader cooperation and joint planning with multiples of municipalities? It's said to be a better environment for this. Talking and doing are different. How do we *do*? What ways? What incentives? What mutual benefits? What avoidances of negatives? In what politically palatable ways?

How can we make following-the-existing-infrastructure so attractive it becomes the preferred choice of naturally? How can we make this issue into a pro-developer position?

How feasibly can this *blanket*, multi-municipality supported ordinance related to impact fees be built? How can we do that? Does it make sense or how can we make it sensible? It likely should not turn into an anti-developer position, so how can it be *sensible* all around?

Maybe this is more a question for the people with planning expertise . . . instead of community-minded experts from their own fields. How do we much more deeply assess concepts like

quality of life criteria, compact housing, etc. objectively from both experiences of other counties/cities and quantitatively?

What incentive packages could utilities provide to bring developers to existing infrastructures that both saves the utilities downstream investment and makes the developers happy in the mean time, without raising taxes on the rest of the people? (I don't think long-term it does any good to cast any one group or entity the enemy.)

**Themes and Issues:**

- Understanding constituent motivators at a deeper dynamic level; are we forcing our thinking into *either/or* choices or rather can we seek multiples of *and*
- Creatively dealing with limited financial and otherwise resources; avoid wishful thinking and the paralysis it can spawn
- Consideration in decision-making of both long and short-term costs; giving insightful credit to longer-term costs avoidances; must be accurate and educated

# Housing Summit

## Breakout Group Discussions



## Planning for Growth and Infrastructure

*Check-marked, starred or otherwise highlighted*

### Breakout 1

- "Sunset provision" on documents older than 20 years
- Consider future work on the zoning ordinance/Development Guidelines Report (YCPC); also dwelling types, and when to do LD plan
- *County-wide TDR? . . . inter-governmental cooperative agreement process may work*
- In the County Comprehensive Plan make an outright recognition of the need for affordable housing - then zoning ordinances support this (multi- and single family)
- *Density bonuses to incentivize affordable housing*
- Interpretation of MPC is a variable; County guidance could add clarity
- Land development process is a barrier to affordable housing (i.e. time, cost, NIMBY's); *additional factors - coordination with funders; then, extensions after extensions; then reactive not proactive - Need identification of properties at risk*
- *Public transit issues in Hanover area, especially for seniors*
- "Carrot and stick" approach is needed by County Commissioners; enactment of ordinances/affordable housing; use bully pulpit
- *Funding priorities of County need to be reevaluated*
- Agricultural land preservation funding tied to infrastructure funding; preservation then offsetting growth costs elsewhere

### Breakout 2

- Barrier - sewerage area of a municipality not in an area which allows multi-family . . . discriminatory ACTION - end bad planning
- *Incentivize multi-municipal projects and plans and consistency with the County ACTION Education and awareness*
- *Locating tax-credit 55+ and 62+ projects in boroughs/near services - makes sense (50% may be without vehicles); same for those of lower income ACTION - use existing patterns of development or recreate in others areas, adaptive reuse*
- *Extension of public transit may enable low/mod housing options to occur in areas previously un-served or under-served by public transit*
- Concentrations of low/mod in the city makes market-rate rehab/renovations in urban core cost-prohibitive

- *Certain areas of county, while at risk (low/mod specifically) are still viable with private sector developers. Where then is the biggest need for public-sector dollars?*  
*ACTION - do work where the market cannot take care of itself; strategic investment of public dollars*
- *Blended communities, not pockets of poverty; availability of public transit can lead to segregation; makes projects directed to certain areas and not possible in others*
- *Blend private sector analysis with selection/location of housing projects*
- *Is provision for infrastructure consistent in growth areas?*

### **Breakout 3**

- *Increase efforts to educate the general public*
- *A lot of follow-through is necessary (ex. of Rusk Report/urban sprawl); follow-through is stagnant*
- *Refocus priorities. . . where do we need affordable housing?*
- *More affordable housing*
- *More transit options*
- *Ignoring areas to the point of decay - get refocused*
- *Form consensus; get buy-in*
- *County should incentivize buy-in; cooperation*
- *Aging housing stock*
- *Targeting investments based on an analysis of certain criteria (i.e. sewer, water, zoning)*
- *Home/land holding value in areas outside the city*
- *"Stigma" with affordable housing*
- *HARB can hinder the ease with which a property can be rehabbed*
- *Affordable housing vs. workforce housing*
- *New home construction prices many out of the market*
- *Incentivize mixed income-levels in housing/mixed housing types*
- *Aging population*
- *More sensible communities - "Community" vs. "subdivisions"*
- *Lack of reliable and safe child care*
- *Be positive about the city, accentuate the positive aspects and change perceptions; boroughs too*

## Rehabilitation and Revitalization

*Check-marked, starred or otherwise highlighted*

### Breakout 1

#### BARRIERS

- Fast acquisitions of non-profits
- Competition from speculators (flippers)
- Funding gaps/multi-and single family
- Large number of abandoned properties
- Lead-based paint
- Land (slum) Lord - lack of regulation/code
- Break-even - no/go

#### ACTION STEPS

- *Streamline programs and have better coordination/communication between agencies*
- Building non-profit capacity
- Build partnerships with builders and contractors
- *Build contractor capacity (training)*
- Cooperation with Banks/City/County/Agencies
- *Improve marketing/ York "branding"*
- Involve schools and social welfare
- Adopt and enforce and encourage housing codes County-wide
- Better prepare buyers (credit counseling for home-buyers)
- Rehab program for sub-standard rental properties (incentives)
- *Use HUD's multi-family preservation program (and USDA)*
- County queue for multi-family preservation
- *Ease-up on historical preservation requirements*
- Build consensus and then act
- Strengthen capacity for management of rental rehab
- *Educate developers*

## **Breakout 2**

### **BARRIERS**

- Rehab "scams"
- Concern about gentrification/displacement
- Visibility in existing properties
- Difficulty of rehabing occupied manufacturing

### **ACTION STEPS**

- Educate public on programs available
- Educate and promote visibility for physically disabled owners and visitors (provide models)
- Common sense use of historic standards
- Sync RETAP program/expand to boroughs and schools (use assessment as tool)
- Encouraging energy-efficient rehab/new ordinances
- Promote value of living in boroughs
- Incentives for problem owners to rehab
- Better packaging/marketing of programs available (client-centered models)
- *Create greater political will for rehab/ County Commissioner driven*
- *Enact and enforce property maintenance codes*
- Encourage use of HUD, PFHA and USDA MFH preservation programs and improve process
- *Remove regulatory barriers for rehabbing for accessibility*

## **Breakout 3**

### **BARRIERS**

- Lead Based Paint

### **ACTION STEPS**

- *Rental rehab and development incentives/program (explore funding sources)*
- Relax historic preservation standards/if makes sense
- *Develop political will for rehab*
- Educate public on impediments to rehab
- Create incentives for use conversions for white elephant building - affordable housing

- Incent County Comprehensive Plan for conversions of white elephant buildings (tax abatements, priority points, \$'s)
- Prioritize expiring use MFH housing
- Improve contractor's education on Lead Based Paint mitigation
- Address paranoia on L Lead Based Paint misconceptions by the public
- Action/coordinate funders, players and programs to produce better results

## Special Needs

*Check-marked, starred or otherwise highlighted*

- Aging out of Foster Care (identify need and numbers - support systems)
- *Re-entry issues - support service, employment opportunities*
- Community education
- Have support services mandated into re-entry housing
- Lack of choice/geographic barriers
- *Educate and build diverse communities*
- *Access to housing for those with criminal records is challenging (limitations on those served)*
- Tell the truth: false applications prohibit housing
- Explore tax incentives for employers
- *Partnerships and coordination amongst social service agencies (training)*
- *Team to help individuals with the physical transition*
- Aging population needs assistance
- Community Education: Mental health
- Education regarding legitimate transition/recovery houses
- Landlord education: PREP, Center for Independent Living
- *Interagency trainings for special needs populations*
- Transportation huge issue
- Education to offenders and others about your options; be "up front" with workers
- Private landlords mimicking strict HUD requirements for housing
- Expand housing and services outside the city
- Expand outreach and education (PREP to encourage more landlords)
- Court-commit individuals released from prison to remain in permanent housing
- For those under age 60 who need personal care supports, use available services/resources
- When individuals with disabilities are discriminated against, file a complaint with HRC
- *Need for re-entry housing (identify legitimate programs)*
- Talk to probation departments
- *Discharge planning for all systems (prisons, foster care, D & A facilities)*

- *Better coordination between organizations and transitional housing to permanent housing*
- Expand social service base outside the city

## Fair Housing

*Check-marked, starred or otherwise highlighted*

- *Housing for those with MH issues or recovery*
- *Need Human Relations Commission County-wide*
  - Barriers with Harrisburg; delay in receiving technical assistance; distance; Human Relations Commission representative available only once a month
- *Education - what to do when you encounter discrimination; protocol/ written*
- Use testing - identify specific areas of discrimination
- Barrier for those being discharged from Nursing homes (age and disability)
- Need for County-wide HRC
- Barriers to using state HRC office in Harrisburg
- *Encourage reporting of violations - education*
- *Get the community concerned about housing discrimination (education in schools)*
- *Need for testing to know what needs there are*
- Partner with York City HRC (relationships with social service agencies)
- County complaints difficult to report (goes to Harrisburg) - County-wide resources needed
  - Easier way to make complaints (transportation, long distance)
- Support Healthy York lobbying for County HRS
- York County Community Against Racism also supports

## Affordable Housing

### Breakout 1

**[Participant Question]** - The lower/higher income population is going to increase – where does that leave the middle class? What are we predicting in the future for them?

**[Presenter Answer]** – More housing is needed for middle income people. This discussion has been brought up and debated at numerous events. No answer at this time.

**[Presenter Comment]** - We have an increasing mismatch of housing stock and need

What does affordable housing mean to you? The general public?

- People think affordable housing is for the poor and welfare
- Stability
- People “want”, but may not be able to “afford.” They get confused between what “I want”– “I can’t afford.” “I should be able to have that, but I can’t afford it.”
- Being able to keep a roof over your head on a fixed income
- Utilities gets overlooked or not factored in a housing mortgage payment when calculated.
- It’s going to bring renters into the neighborhoods - which will bring down property value and increase crime.

How are some of the figures mentioned in the presentation changing now? How do you think the affordable housing landscape may have changed in today’s market?

- People are becoming more financially conservative when they are thinking about housing
- With ARM resets, you are seeing a lot more people that can’t afford

What do you think increased foreclosures mean for the county?

- A need for more rental units
- A need for more affordable rental units. Average person can’t afford market rent because of layoffs.
- Stimulus package provides hope for those facing foreclosure

What happens when you have an increased demand and a stable or barely increasing supply?

Any statistics from 2006 surprise you?

- 30-60 Area Median Income is growing
- 55 and older growing
- Statistics are not the public perception

Comment about a Hanover development - Heard from the community from previous public meetings for other developments

- Crime, safety, decreasing property values, congestion, burden on schools were the main concerns at the onset
- People who fought originally became supportive

How do we as a community address mismatches about perception and reality?

- Have borough officials visit a project
- Build advocates through meetings
- The public perception issue is a project by project endeavor.
- Direct neighborhood contact needs to be made.

Where do you perceive in the county the need for affordable housing?

- Everywhere

Are we as a community doing a good job of addressing where housing is needed? Are you being forced to be located in certain areas?

- Yes
- Focused on where the funds are
- Many issues related depending on single or multifamily
- Changing public perception comes much later
- Mismatch of where the need is and where the project is able to be done

Would we see any overlap between issues and what is needed?

- It's putting the face on the variety of housing needs and types needed. On what it means in general – fair housing, lower income housing

What types of things would deter a developer from putting a project in a certain area?

- Don't look at it that way, look at it in the fashion of where is the money. Where is the City/County support?
- If it's in a difficult to develop neighborhood, the project design has to be sufficiently large enough to have an impact on the neighborhood.
- Don't do scattered sites. Have to protect investors and the community's interest.
- Public housing around York County exists. Doesn't look like typical public housing. This was intentional. In going into these communities, the first approach was to go to the officials and let them see other subsidized housing that the agency had. What drives the ability to rent the units are transportation, location to jobs and other services. To go to the far-out areas of York County becomes difficult because the need is there but it's hard to send someone to an area where there is no transportation, jobs or inadequate amount of medical services.

How much of a mismatch is there between the need and the supportive services?

- You don't receive funds if you don't match your services with your project.

Where are the things that the local municipal or the county government need to do to help address the issue? How do we resolve the problems?

- They have to want to. There are limited resources, including money. Where are the priorities?

- It would be nice if there is a plan how to use the stimulus money that is available now. Who is going to orchestrate the money because it's coming so fast? Things that are done first may not correspond with the things that need to be done most
- (Presenter) Stimulus funds are for things that are already in the pipeline. HUD needs to issue guidance.

**[Participant Question]** - When you talk about fair housing and the 72 municipalities around York County, would zoning become an issue? Such as “not in my town?” Could a potential project be disallowed because of discrimination? Would zoning be changed not to have a certain type of project?

- Yes. Zoning is an issue. Related density is an issue.
- There are actually ordinances against rental housing. Some high-density developments have to go through additional processing.

**[Participant Question]** - Why didn't those larger projects get funded? What is a lack of funding? Did the neighbors resist?

- Not enough funding
- There was a lack of communication and coordination.
- There was needless competition amongst groups.
- Politics came into play.

**[Participant Question]** – Can the county prioritize according to their perspective, the projects that should go through or not?

- There was a time when municipalities received community development funding. There had to be an agreement for particular types of funding.
- Prefer patchwork quilt style. The local person can be met face to face for discussion.
- Structural weakness we have because of high growth, the number of dollars coming back into our community is based on a formula that is outdated. The County needs to sue the Commonwealth to get the formula changed. All Human Service agencies in York County get funded less than other PA counties.

Other comments: Messages to be sent back to the organizers.

- People are stretching their funds to an unreasonable limit. Heating bills and other costs are hurting everyone.
- For the resale market as far as homeownership, \$250k+ properties was the choice in selecting homes to show. Now, the target is \$150k or lower for first-time home-buyers.

## **Breakout 2**

**[Participant Comment]** – Studies show that 55% of adults return home. The demand has changed.

Why haven't some of the projects advanced?

- A lot of discussion, things blocking the way. Not sure exactly what.

- Some of the projects – people can't come to a consensus of what the project is to look like at the end. These people are throughout the community – political circles and neighborhood organizations.
- Funding – lack of, and timing issues.

**[Participant Question]** – Will PHFA do a public announcement about the funding that is available due to the stimulus package?

(Presenter Answer) - Not sure at this time. PHFA is most likely finalizing calculations, etc.

Were there some elements of surprise with the statistics or things that you didn't already know?

- The household statistics were surprising. Why is that? What sort of alignment is going on through the future?

What is your definition of affordable housing?

- Transportation (i.e. to work) costs are not being taken into consideration.
- 30% statistic is not really valid. Some folks choose to go higher in home-ownership because of buying an asset that is going to "appreciate". People are still making choices for luxury rentals. Others do not have that option.

In regards to those percentages of cost-burden households, is that different here or part of the national trend?

- **[Presenter Answer]** Not really different nationally. PHFA uses 40-45% of annual income when doing their studies, based on what people actually do. They consider this percentage for affordable housing.

**[Participant Question]** – Isn't everything based on your gross and not your net income? This is why people are over-extended. Most services to the poor individuals are based on your gross income. This is not realistic.

**[Presenter Answer]** – Different programs have different ways of being calculated. There are significant differences.

**[Participant Question]** - Do the rental numbers include utilities? In talking to the utility companies, we are being told to expect 300% increases.

**[Presenter Answer]** – Yes, based on HUD's fair market rent.

How are people planning for the upcoming utility increases?

- Many of us aren't dealing with people in the \$60-70,000 income range. We deal with those who receive SSI and Social Security. What are the solutions to house these people?

How do you define affordable housing? And how does the public define affordable housing?

- Part of the shift in terminology with low-income – affordable housing, work-force housing. It has changed to millions and millions of working people needing affordable housing. State-wide average of what people are being paid and what you can afford does not match.

- Most people do not receive government assistance for housing directly. They get it through interest rate reductions in the mortgage.
- Property taxes are a big issue with affordability – especially if they are not working now.
- Since 1986, the tax credit program has been requiring people to pay rent – at relatively high rates. We haven't really been building new affordable housing. The typical HUD housing we had in the past – rent is truly based on income.

What is your interpretation on where we are locally and nationally on affordable housing?

- Becoming less and less housing for those who need it. More and more people on the bottom rungs of our economy who have not been fairly dealt with. More and more people are falling behind.
- Our wages are steady and not going up as quickly with the cost of housing. When you talk about affordable housing – people do not want “those types” in their neighborhood.

How much of a different impression does the public have when you speak of affordable housing?

- Typical in the county. Graduates cannot find a job so they move from the area.

What has been in the news this week in the housing area? Where are those people going?

- Foreclosure
- People are going into rentals.
- Many families are doubling up. Then they get into lease violations and potential evictions. It's a survival issue. They may or may not get approval from the Landlord.
- Homeless count is undercounted. Homeless are living with friends and relatives. Only the truly desperate are being counted.

Where are the demands and the needs for affordable housing?

- Everywhere
- More concentrated in the inner cities. Many times people cannot afford vehicles. More so in the city than the county.
- In Adams County, tourism is a big industry. Housing is being built. Layoffs are many. All of a sudden people are in desperate need.

What is the mismatch between where the need is and where supportive services are?

- Transportation
- You need to get people to services
- Cannot find housing in the County that has access to the many services that are needed for clients.
- Don't want to put former inmates into City house because the chances are the crime will be repeated. Cannot find housing in the County. Former inmates prefer the county.

Where are all the jobs, the major employers?

- You cannot think about properties in the City. Tax rates are too high.

- We try to put housing near school districts where families want their children to go. Try to target transportation. Need to be careful of where you place a project just because the space is there.

**[Participant Comment]** – The private sector housing and where it is located is a factor. There is a huge private market of rentals that may not be in the best or safest condition for families. It may be the only type of housing available.

**[Participant Comment]** – York Housing Authority (YHA) has properties throughout York County. Some of the areas are receptive. The community doesn't want YHA there. People's attitudes about public housing and low-income people needs to be changed. People assume public housing tenants do not pay rent. Living in the city personally, taxes have gone up 100%. Can see why people buy property and rent. City does not assess taxes fairly. Many working individuals qualify for public housing. The perception of public housing is wrong.

Does race come into play?

- No, people think public housing is beneath them in general. Sex, color, and/or religion do not affect this thought. People feel public housing is a "bad thing". There are great, hard working people in public housing.
- It's economic discrimination
- People who actually need public housing feel that other people on public housing do not need it as much as they do.

What are the messages that you want to send back to the organizers? What should the County do?

- Break the stigma of affordable housing for everyone, including those living in it, so they don't have to feel ashamed or different.
- Try not to single those out those living in affordable housing. Come up with a new word instead of low-income, public housing. Can you just state a new housing project instead of an affordable housing project? Must use new words.
- Discrimination needs to stop.
- Communities need to get together.
- There has to be an assessment of where the need is now, not in 2005. There's a whole group of people that cannot come up with funds to pay the affordable housing we are referring to. People are one step away from being on the street. There are many people on limited income paying high rents. There's a whole class of people to be dealt with.
- Use a more-realistic calculation of what is low-income. Do not use gross income in considering someone low-income. Take into consideration health care and child care costs.
- Don't call it public housing or low-income – call it middle class.
- There is a lot of trouble with Slum Lords. That is a big problem.

### **Breakout 3**

Where were they any revelations to you in this report? Things that you didn't expect?

- According to the stats, we no longer have a middle class.
- The number of homes and rental units are in severe damage of going under.

How might the current market impact housing affordability?

- Just by what is shown in the pipeline, people are gearing up for more money towards rental. As more and more homes go into foreclosure, there is an increase in rentals.
- It's interesting that the median sales price and how it's fluctuating – it could actually be the same home. My own home depreciated in value 20%.
- 8% is the average of depreciation in home values.
- When you see families using 50% of their income for housing, that's fine if there is no other debt. If the car or washing machine breaks down, there is no extra money. These families cannot save for any disaster. They are one step away from being homeless.

What is the definition of affordable housing for you? How do you think, as a housing advocate, your definition of affordable housing might differ from the public's perception?

- The question becomes can I feed my children or put a roof over their head. Constantly robbing Peter to pay Paul. Never catch up.
- People are saying there is help most of the time for very low income people. Usually you don't make enough to make ends meet, but you make too much for program guidelines for assistance.
- Affordable housing depends on a person's situation. Each situation is unique. There is no technical definition.
- All housing is affordable to somebody.

Is HUD's 30% the right number to describe affordable housing?

- You have to base the percentage on who is buying.
- The definition used to be 25%. There was a gasp from the industry at the time when it was raised to 30%. There was a time that if a family's income was so low, that family also needed some sort of service assistance – budget counseling, etc. The dollars for that fluctuated so greatly.
- There isn't funding in any of these stimulus projects to affect the need.
- The relationship between the demand and the investment does not match.

Does tax credit housing benefit any of your population groups?

- YHA's market is affected by their service design. The greatest demand is the poorest of the poor at 30% and below.
- Frustration for things on the pipeline is that it's not even close to tapping the needs.
- There is a demand for elderly housing. Our elderly population is growing.
- Elderly can find housing in 3 to 6 months in York County. Families have to wait years.
- In three years, we may not be able to service the elderly population.
- Elderly housing waiting list is over a year.

**[Participant Comment]** - It is important to touch on affordable employment. When you live somewhere and are paying 30% of your income, you are paying that towards your rent. There may be a huge significance in trying to pay all your other bills in trying to sustain your housing. There are services out there that are based on your gross income. Your eligibility is based on the gross and not the net.

What is the public's definition of affordable housing?

- Fear factor comes into play
- 30% is unrealistic. 50% is more realistic. The rate cap that will go away with utilities is scary.
- We as a society have raised our debt tremendously.
- Affordable housing at the municipal level – “we don't want developments for poor people” – especially the boroughs.
- Can we use other terms instead of affordable housing?
- Disparity in demographics. Majority are in the City. The York Haven area is very low income. There is nothing in the pipeline for places like York Haven and Mount Wolf. Nobody is reinvesting in properties. People who need homes are moving to other places such as the City. What does it take to get the pipeline started in a township or borough. The demand in other areas is great. When families become homeless, they are sent to York City.
- You can't put affordable housing in Railroad. There is no public transportation. You are forced to put it where the services are offered. The population is not financially viable enough to have a vehicle. We are forced to keep projects centered in the City.

What other kinds of services need to be brought in?

- There is difficulty when public budgets are cut. Transportation is a “soft-item” budget.
- Social services are a critical component. With every significant development, there should be some capacity to link to services. Affordable housing that is subsidized in one way or another, should have some type of outside support. This need is much greater in affordable housing than in the greater population. It is true with elderly, those with disabilities and the general population.
- We are at an obvious cross-section where people in institutions or nursing facilities are transitioning out. There is a population that is being added; where do you come up with housing? The movement of people into the community and the lack of housing is very near a tipping point.

General comments:

- The stimulus is not going to be a big stimulus for rehabilitation.
- With the utility caps going to expire soon, how are they going to affect low-income projects such as tax credits? Are these tax credit and other projects going to continue to be viable without additional subsidy?
- Energy-improvement opportunities need to be sought out. A developer or management company could take steps to become more energy efficient.
- There is a need to quickly ramp up the expertise at the local level (county/region) where people do business, to quickly be able to look at products and access the cost advantages and be able to go after simple financing. We have to do this relatively quickly and come up with a solution.
- For families without much equity in a house, they have to find ways to become energy efficient fairly quickly.

What other obstacles addressing this community haven't we identified?

- There are people with no credit. People with criminal backgrounds. They don't meet the qualifications for housing. Where do these people go? They can't get housing. It prolongs reuniting the family if housing is a qualification.
- It costs money to take care of a family. People cannot afford a mortgage, bills, and maintenance. People don't make enough money.

What message do you want to get back to the organizers?

- Do people have general perceptions of affordable housing? When you hear affordable housing do you think "poor people", "people with no money", "people receiving subsidy"?
- We need to get away from the phrase "housing". Utilize homes for families and senior citizens.
- With our economy and things taking a turn for the worse, there are more working families now. More people are in the working category.
- A rule of thumb for rehab would be "demolition, if cheaper". It was too expensive to rehab. Our dollars are doing anything but growing. They are tighter and more competitive.
- This summit is a good place to start. Everyone seemed to need information. The general consensus is that a network to move forward is needed. This is a good starting point.
- The pipeline of housing is where people are having problems – i.e. foreclosures.
- The need isn't just for low income. A single parent with children has additional costs that are paid just to work and provide a roof for their family. The majority of us are affected. No one wants to be generalized. We are the working poor. Have to work to survive – lights or food, juice or toilet paper.
- The simplest way to keep from increasing the homeless numbers is to come up with more affordable housing, including subsidized housing.
- Start holding Slumlords accountable.
- Would rather spend dollars keeping someone from being homeless.
- Change the term affordable housing to affordable homes.
- Change the term to homes for the elderly or families.
- You can't get assistance in trying to be self-sufficient because you do work.
- There are many people who can't receive assistance when needed because they "make too much".
- True disconnect between the regulators and those who need assistance.
- **[Rural Development Comment]** – If you are "in-between", you suffer. There are rules and regulations to follow as to who receives assistance.

After a home is rehabilitated, is it more likely to require ongoing maintenance than new construction?

- Yes, by nature of being an older home.
- With some of the newer construction that is being put out, you have the same problems as older homes.

## **Homelessness**

### **Person barriers/eligibility**

- Credit problems
- Employment, lack of
- Criminal record

### **Other housing**

- Affordability (even for working, intact families)
- Current economy
- Recovery Houses - unregulated
- Foreclosures
- Resources/partners
- Participation in RHAB
- Not enough housing for low income
- MH and D/A problems XZ
- Lack of support services
- Homeless come into hospital for shelter
- Economic situation - need subsidies
- No resources for near-homeless
- Need increased resources
- Affordability in Harrisburg with services
- Transitional housing for specific populations
- Short time period for planning for housing
- Lack of education of resources, needs and services (various levels: agencies, people and politics)
- Information and data: who is homeless and why homeless
- Inconsistent homeless definitions
- Lack of self sufficient skills
- Working income not enough to support housing
- Jobs
- Recovery houses bringing in outsiders without resources and taxing the community
- Accessible housing and resources
- Foreclosures - need resources for people with bad credit
- Meds and services for MH population
- Not being able to connect with housing and services
- Women, effect on women
- Financial education and credit
- Healthcare for homeless
- Looking for partners
- Working and intact families cannot find affordable housing
- Criminal record barriers/felony convictions
- HUD priorities: the chronic homeless
- Employment
- Participation in rehab
- Lack of resources
- Library has influx
- Lack of permanent support housing
- Publicize/educate the larger condition

## **People**

Lack of self sufficient skills: homeless living in abandon buildings (families)  
Evictions leading to homelessness  
Re-occurring homelessness for Seriously Mentally Ill (SMI) population  
SMI population not taking meds; leads to homelessness - both the people and the system

## **Housing**

Lack of

1. transitional ( why did we have vacancies on Point In Time night?)
2. permanent support housing
3. resources for near/hidden homeless (TH require DA clean, H lines w/DA)
4. accessible housing
5. bigger than 8

## **Services**

Need for

1. homemaker services
2. meds and services for MH/DA
3. healthcare
4. financial planning/counseling

## **System**

- Lack of affordable housing
- Fragmented homeless system
- Inconsistent homeless definitions
- Short time period to plan for housing for people
- Lack of education of needs/services/resources by agencies/people/politics
- Lack of data - who, how many, why homeless
- Evictions that lead to homelessness
- Fragmented system
- Re-occurring homelessness for SMI populations
- Not taking meds leading to homelessness
- Homeless living in abandon housing (families)

## **Services**

- 5 new counselors at prisons
- Transitional Case Management for re-entry and stabilization in community (up to 6 months)
- Cost/benefit analysis
- Discharge planning - be proactive
- [www.Banking.pa.us](http://www.Banking.pa.us) office of Financial Education

## **Actions**

1. Create county-based homeless planning group
2. Develop homeless resource materials, including program eligibility plus contacts; improve access to assistance and knowledge and awareness of resources for the homeless
3. Increase public awareness: needs of homeless knowledge
4. Improve efforts: discharge planning from public institutions (e.g. jail, hospitals)
5. Improve D&A services plus collaboration with housing opportunities
6. Improve access to housing and services in the rural parts of the county
7. Have data driven planning including cost/benefit analysis
8. Educate/publicize data results and participants to raise awareness (and dollars) about systemic gaps - stopping the cycle, ongoing help

## **Actions (another group)**

1. Community Progress Council: 846-4600
2. Clear criteria
3. Expand knowledge of resources
4. Use the existing services and resources - refer to program
5. Public service announcements
6. Pro-active outreach
7. Cards
8. County-based homeless planning group

## **Issue 1: TH vacancies**

1. Good resource list with criteria for eligibility
2. Communicate the network
3. Resources for those with D&A (housing and services)
4. Workgroup around D&A, services and housing opportunities
5. Ongoing mentoring and personalized/need Case management/life skills
6. Requirement of services

## **Population**

- Hidden homeless
- HUD definition
- Increasing number of homeless
- Undiagnosed MH issues
- Increasing number of visible homeless

## **Needs - housing focused**

- More emergency shelters
- More transitional housing
- Waiting list at Housing Authority
- Lack of affordable housing

## **Services**

- Coordinated person-centered approach
- MH and DA services
- Undiagnosed MH
- No funding for MH housing support

## **Program/Organization/Other**

- Homeless prevention
- Organized, long-term, multi-focused approach
- E. S. for P. w/disabilities
- Limited resources
- Funding guidelines/restrictions
- Location of resources

## **Priority List**

- Need more shelters
- Location of E.S. resources
- Slumlords and inappropriate housing
- HUD vs. HAP definitions
- Funding guidelines/restricting
- Undiagnosed MH
- Homeless prevention
- WL at PHA
- Organizational, long-term, multi-focused approach
- Lack of transitional housing
- No funding for MH housing support

## **Goal: Increase permanent support housing**

1. Resource list with eligibility criteria/who to contact
2. Coordinated support - set protocols, include boroughs and school districts
3. Something greater than referral - dollars
4. Geographic distribution of resources
5. Housing First - rapid re-housing for families

## **Goal: Develop coordinated homeless resource network**

1. Broader knowledge: the homeless regardless of agency affiliation
2. Increase public awareness
3. Increase knowledge about how and where to get assistance
4. Information sharing
5. Hotline/point person
6. Roundtable lunches/regularly scheduled meetings
7. Lead/main agency would have homeless focus
8. Address geographical location and urban/rural/sub-urban differences

## **Resource notes:**

- mkinard@bellsocialization.com
- To sign-up for bridge email: fpcginny@hotmail.com

# HOUSING SUMMIT

## ACTION STEPS



Housing Topic	Priority Count	Housing Action Steps
HL	42	Create county-based homeless planning group
FH	37	Need for county-wide Human Relations Commission (barriers are distance to Harrisburg, transportation, and long-distance phoning)
HL	33	Improve efforts regarding discharge planning from public institutions (e.g. jails, hospitals)
AH	32	Identify un-served populations and income gaps and create resources to develop housing opportunities
SN	27	Need for re-entry housing for those with criminal records (CJAB Report supported)
SN	24	Inter-agency training, coordination and cooperation
PGI	21	Change philosophy of "new is better"; encourage adaptive reuse and reinvestment in older communities
SN	19	Developing a team/support group that will assist individuals into housing (transition to permanent housing, discharge planning)
RR	17	Ease up on Historical Review impediments
RR	17	Educate, enact, enforce property/maintenance/housing codes in county boroughs and townships
AH	17	Immediately begin to identify/create programs to assist those impacted by electric deregulation
AH	16	Quickly identify aspects of stimulus plan that we can utilize to address housing needs
PGI	12	Density bonuses to incentivize affordable housing
RR	11	Develop incentives for white elephant building conversions, rental rehabilitation SFH program
PGI	11	Encourage/incentivize multi-municipality plans and projects
HL	11	Improve access to housing and services in the rural parts of the county
HL	10	Increase public awareness and knowledge of resources for the homeless
HL	9	Conduct data driven planning including cost/benefit analysis
FH	9	Education on the Fair Housing Act and what to do when you encounter discrimination
HL	9	Improve Drug and Alcohol services and collaboration with housing opportunities

AH	7	Work plan for addressing foreclosure problems locally from housing needs and service perspective
HL	6	Develop homeless resource materials that include eligibility to improve access to assistance
AH	6	Increase developments (ownership and rentals) in the pipeline
PGI	5	Extension of public transit to make more communities accessible
FH	4	Get the community concerned about housing discrimination
RR	4	Increase coordination/communication between public and non-profit agencies
PGI	3	Agricultural land preservation tied to infrastructure funding
PGI	3	Change perceptions of the city and older boroughs
RR	3	Greater political will for rehabilitation, pushed by the county commissioners
AH	2	Address terminology and put faces to the problem (education and PR)
FH	2	Encourage reporting of violations
PGI	2	Re-evaluate priorities related to affordable housing and funding – strategic investment
PGI	1	Be proactive not reactive in identification of risks
PGI	1	Coordination of funding between public and private
RR	1	Education (for developers, public, Muni. Officials) on rehabilitation barriers and benefits
SN	1	Explore options for those aging-out of foster care
HL	1	Increase public awareness about the needs of the homeless
RR	1	MFH – increase use of HUD and USDA programs for MFH rehabilitation
RR	1	Push rehabilitation by marketing high quality of life in York city and boroughs
PGI	1	Stop ignoring areas until they are at the point of decay
RR	1	Use all funding sources to achieve client-centered rehabilitation
PGI	0	“Community” vs. subdivision; blended communities and not pockets of poverty
SN	0	Community education on benefits of diversity (inclusion of those with special needs)
PGI	0	Consider aging population in type and location of affordable housing
RR	0	Educate, promote, remove barriers for visit-ability/disability rehabilitation improvements

FH	0	Housing for those with MH issues or in recovery
PGI	0	Increase follow-through
PGI	0	Increased education and awareness
FH	0	Need for testing to identify specific areas of discrimination
AH	0	Proactively engage service providers, developers, owners to link housing to supportive services including transportation

HL	Homelessness
FH	Fair Housing
AH	Affordable Housing
SN	Special Needs
PGI	Planning for Growth and Infrastructure
RR	Rehabilitation and Revitalization

# Note of Thanks

Pennsylvania Department of Community and Economic Development

County Commissioner Christopher B. Reilly  
and  
The Honorable Mayor John S. Brenner

## HYCC Housing Summit Planning Committee

George Barnock, York County Planning Commission  
James Crosby, City of York  
George Klaus, USDA Rural Development  
Mindy McGee, City of York

Penny Myers, York Area Development Corporation  
Chris Rafferty, York County Planning Commission  
Robin Rohrbaugh, Healthy York County Coalition  
Allan Vandersloot, United Way of York County  
Anne Walko, York County Planning Commission  
Shanna Weist, Realtors Association of York and Adams Counties

## Housing Summit Presenters, Facilitators and Scribes

Barbara Hodas, Diana T. Myers and Associates  
Leigh Howard, Diana T. Myers and Associates  
Kelly Blechertas, York County Human Services  
Felicia Dell, York County Planning Commission  
Anne Walko, York County Planning Commission  
Michael Kearney, Mullin & Lonergan  
Steve Snell, Realtors Association of York and Adams Counties  
Joyce Santiago, York Area Development Corporation  
Armand Magnelli, Livable Communities  
George Klaus, USDA Rural Development  
Kelly Hildebrecht, York County Planning Commission  
Stephanie Seaton, York City Human Relations Commission  
Debbie Loucks, Housing Authority of the City of York  
Patrick Cicero, Mid Penn Legal Services  
Jessica Mockabee, York County Human Services

John McCambridge, McCambridge Consulting Group

WellSpan Health Public Relations and Marketing Department