

**CITY OF LEBANON, PA**  
**CONSOLIDATED PLAN**  
**FY 2010 - 2014**  
**JANUARY 1, 2010 - DECEMBER 31, 2010**

**2010 ACTION PLAN SUBMISSION**

**SUBMITTED TO:**  
**U.S. DEPARTMENT OF HOUSING**  
**AND URBAN DEVELOPMENT**  
**PENNSYLVANIA STATE OFFICE**  
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# THE CITY OF LEBANON FIVE-YEAR CONSOLIDATED PLAN

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## • EXECUTIVE SUMMARY

The City of Lebanon has prepared a Consolidated Plan (CP) for Housing and Community Development Programs at the direction of the U.S. Department of Housing and Urban Development (HUD) for Fiscal Years 2010-2014. Lebanon, Pennsylvania has prepared a Five Year Strategic Plan in order to strategically implement federal programs that fund housing, community development, and economic development activities with the municipality. Through a collaborative planning process, involving a broad range of public and private agencies, the City has developed a single, consolidated planning and application document for the use of federal entitlement funds available through the Community Development Block Grant (CDBG) Program. The City is not an entitlement community under the HOME Investment Partnerships Program (HOME), ESG Program or the HOPWA Program. Lebanon will submit this Five Year Strategic Plan to the U.S. Department of Housing and Urban Development (HUD).

The Five-Year Consolidated Plan (CP) for Lebanon will serve the following functions:

- A planning document that enables the City to view its HUD funding, not in isolation, but as one tool in a comprehensive strategy to address housing, community development, and economic development needs.
- An application for CDBG Program funds under HUD's formula grant.
- A strategy document to be followed in carrying out HUD's programs.
- An action plan that provides a basis for assessing performance in carrying out use of CDBG Program funds.

Community Development Block Grant (CDBG) funds are to address needs outlined in the Strategic Plan and anticipated to be available over the next five years. The three overarching objectives guiding the proposed activities are to:

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

The ability of the City to successfully implement its activities will be measured by performance outcomes. Outcomes show how program and activities benefit a community or the people served. The three outcomes that will illustrate the benefits of each activity funded by the CDBG program are:

- Improve availability/accessibility
- Improve affordability, and
- Improve sustainability.

All future activities funded in the next five years will support at least one objective and one outcome. The City's framework for realizing the objectives and outcomes included the following goals:

- Improve affordability of decent housing.
- Improve availability/accessibility of decent housing.
- Improve sustainability of decent housing.

- Improve affordability of suitable living environments.
- Improve availability/accessibility of suitable living environments.
- Improve sustainability of suitable living environments.
- Improve affordability of economic opportunity.
- Improve sustainability of economic opportunity.

To address the needs identified in the CP, the City of Lebanon has detailed a strategy based on concentrating resources in target neighborhoods. The following details the goals and strategies that the City proposed to address these needs.

#### Affordable Housing

- **Goal – Preserve the Housing Stock Through Rehabilitation**  
Over the next five years, rehabilitate 50 homes for lower income homeowners.
- **Goal - Increase Home Ownership**  
Over the next five years, provide homeownership assistance to 100 lower income households.
- **Goal - Improve Rental Housing Opportunities**  
Over the next five years, provide assistance to develop and/or rehabilitate 50 apartment units for lower income renters.

#### Nonhousing Community Development

- **Goal - Improve Public Facilities**
  - Park and Recreation Facilities
  - Parking Facilities
  - ADA accessibility
  - Historic preservation
- **Goal – Improve and Maintain Infrastructure**
  - Water/Sewer Improvements
  - Street and Sidewalk Improvements
  - Flood Drainage Improvements
- **Goal – Support Vital Public Services**
  - Crime Awareness
- **Goal – Support for Urban Revitalization and Economic Development**
  - Rehabilitation of publicly and privately owner commercial and industrial facilities.
  - Construction and expansion of infrastructure in support of commercial development
  - Economic Development assistance to businesses to expand and locate in the City of Lebanon

## **1. INTRODUCTION**

### **A. Purpose of a Five Year Consolidated Plan**

The City of Lebanon, Pennsylvania has prepared a Five Year Consolidated Plan (CP) in order to strategically implement federal programs that fund housing and community and economic development activities within the municipality. Through a collaborative planning process, involving a broad range of public and private agencies, the City of Lebanon has developed a single, consolidated planning and application document for the use of federal entitlement funds available through the Community Development Block Grant (CDBG) Program. The City of Lebanon will submit this CP to the U.S. Department of Housing and Urban Development (HUD).

The Five Year CP for the City of Lebanon will serve the following functions.

- **Planning Document**  
A planning document that builds on a participatory process with a bottoms-up planning approach.
- **Application Document**  
An application for CDBG funds and HOME funds under HUD's formula grant.
- **Strategy Document**  
A strategy to be followed in carrying out HUD programs.
- **Action Plan Document**  
An action plan that provides a basis for assessing performance in carrying out use of CDBG funds and HOME funds.

### **B. Prerequisite for Federal Funding**

The City of Lebanon must have an approved Five Year Consolidated Plan in place as a prerequisite to receiving funds under the following Federal programs.

- HOME Investment Partnerships Program.
- Emergency Shelter Grant Program.
- Low Income Housing Preservation.
- Section 202 - Supportive Housing for the Elderly.
- Section 811 - Supportive Housing for Persons with Disabilities.
- Supportive Housing Program.
- Section 8 Moderate Rehabilitation - Single Room Occupancy (SRO) Housing.
- Shelter Plus Care.

- HOPE VI - Revitalization of Severely Distressed Public Housing.
- Youthbuild - Hope for Youth.
- John Heinz Neighborhood Development.
- Lead-Based Paint Hazard Reduction.
- Regulatory Barrier Removal Strategies and Implementation.
- Competitive HOPWA grants.

Public housing authorities (PHAs) are required to obtain a letter of consistency with the City of Lebanon's Five Year CP as part of their Agency Plan submissions to HUD.

### **C. Overall Federal Goals for Consolidated Plan**

The overall goals of the housing, and community development and planning programs covered by this Five Year Consolidated Plan are to strengthen partnerships with other jurisdictions and to extend and strengthen partnerships among all levels of government and the private sector. This includes for-profit and nonprofit organizations to enable them to provide decent housing, establish, and maintain a suitable living environment, and expand economic opportunities for every American.

The Five Year Consolidated Plan process requires The City of Lebanon to state in a single document its plan to pursue these goals for all housing, community development, and planning programs. It is these goals against which HUD will evaluate the Five Year Consolidated Plan and the City of Lebanon's performance under the Five Year Consolidated Plan.

### **D. Five Year Consolidated Plan Development Process**

The Five Year Consolidated Plan has been developed in accordance with Title I of the Cranston-Gonzalez National Affordable Housing Act and pursuant to the requirements of the U.S. Department of Housing and Urban Development. The City of Lebanon must prepare a Five Year Consolidated Plan in order to apply for funding for certain HUD programs such as the Community Development Block Grant (CDBG) Program, HOME Program, and ESG Program. This document represents a five-year strategy for Federal Fiscal Years 2010 through 2014 for The City of Lebanon.

The City of Lebanon conducted a series of public meetings to solicit input into the preparation of the Five Year Consolidated Plan. The meetings were advertised in the *Lebanon Daily News*.

A public hearing was held at the City-County building on July 23, 2009. Minutes of the meetings, public hearing notices, and citizen comments can be found in Appendices 2 and 3.

In addition to community meetings, the City of Lebanon invited other governmental agencies and nonprofits to provide insight and input into the goals and actions that should be considered as a result of the Consolidated Planning Process. Each agency and nonprofit organization that serves the City of Lebanon was surveyed to identify specific needs and subsequent actions to address needs in individual communities.

Consultation with the Lebanon County Housing Authority was made to obtain data on the following:

- Public housing inventory.
- Section 8 Housing Choice Voucher Program.
- The Housing Authority's plans for public housing development activities.
- The physical condition of the public housing.
- The needs of public housing residents.
- The strategy for improving the management and operation of public housing and for improving the living environment for the residents.

The City of Lebanon also solicited input from social service and homeless agencies providing housing assistance and related services to low-income and moderate-income persons. Interviews were conducted to obtain input.

In agreement with 24 CFR 91.100(4), the City of Lebanon notified the adjacent units of government that it was completing this CP. Copies of the letters are contained in Appendix 2 of this document. The City of Lebanon also has sent a copy of the completed CP to the State of Pennsylvania, Department of Community and Economic Development. A copy of the letter transmitting the document to the State is in Appendix 4.

Copies of the Five Year Consolidated Plan were distributed to various public locations from September 21<sup>st</sup> to October 22, 2009 for public review and comment. The CP was displayed at the following locations.

- City Clerk's Office, City/County Building, 400 South 8<sup>th</sup> Street, Lebanon 9:00 a.m. to 4:00 p.m., Monday through Friday.
- Lebanon Community Library: 125 North 7<sup>th</sup> Street, Lebanon
- Senior Center: 710 Maple Street, Lebanon
- Webster Manor: Brock Drive, Lebanon

A second public hearing was held on October 22, 2009 to receive public input on the draft CP and Annual Plan. Copies of the Notice and Public Comments can be found in Appendixes 2 and 3.

On October 26<sup>th</sup> the City Council approved the Five Year Consolidated Plan for submission to HUD by November 1, 2009.

**E. Summary of Citizen Comments**

The City of Lebanon held two public hearings on the Consolidated Plan on July 23, 2009 and October 22, 2009 to receive public input on needs and on comments on the Consolidated Plan draft document.

A summary of citizen comments is in Appendix 3. Appendix 2 contains copies of sign in sheets and minutes from both public meetings.

The citizen comments received during the review period were incorporated in the CP submitted to HUD.

## **2. HOUSING MARKET ANALYSIS**

### **A. General Demographic Characteristics**

The following narrative describes the general demographic characteristics of the City of Lebanon. Section B of this Part describes the particular housing characteristics and conditions. Information is generally reported for the entire City of Lebanon, with the term “City” referring to Lebanon City. Some information is also provided by census tract.

Much of the statistical information in this Part of the CP was derived from census reports published by the U.S. Bureau of the Census. Because statistics in the Census data products are based on the collection, tabulation, editing, and handling of questionnaires, errors in the data are possible. Therefore, it is important to take care when reviewing the Census derived statistics.

In addition to errors occurring during the collection of the Census data, it is noted that much of the Census data presented in this CP is based on sample data from Census 2000 Summary File 3 rather than 100 percent reporting and is subject to sampling error. One hundred percent data from Census 2000 Summary File 1, where used, are subject to non-sampling error. Non-sampling error is confidentiality edits applied by the Census Bureau to assure the data do not disclose information about specific individuals, households, and housing units. Because of sampling and non-sampling errors, there may be discrepancies in the reporting of similar type of data, however, the discrepancies will not negate the usefulness of the census data to conduct the analysis.

#### **i. Population**

Population in the City of Lebanon peaked in 1960 at 30,045. The City’s population has decreased continuously since 1960. The greatest decrease was during the 1970s when the population declined by 10 percent from 28,572 in 1970 to 25,711 in 1980. While the population has continued to decline, since 1980 the rate has slowed. From 1990 to 2000, the population in the City decreased by 1.4 percent from 24,800 in 1990 to 24,461 in 2000.

**Table 2-1  
Population – 1900 to 2000**

Year	Population	Percent Change
1900	17,628	
1910	19,240	9.1
1920	24,643	28.1
1930	25,561	3.7
1940	27,156	6.4
1950	28,156	3.5
1960	30,045	6.7
1970	28,572	-4.9
1980	25,711	-10.0
1990	24,800	-3.5
2000	24,461	-1.4

Source: U.S. Bureau of the Census

The City of Lebanon has a broad range of age groups. The trends in age distribution in the City during the 1990s were different than those in the State. State-wide, the fastest growing age group was the elderly. In the City of Lebanon the only age group that increased was the school age population.

- The work force population, consisting of persons age 20 to 64, is the largest age group with 13,691. During the 1990s, the work force population decreased 1.9 percent from 13,954 in 1990.
- As of 2000, the City's preschool population, consisting of persons age 4 and under, was 1,805. The preschool population decreased by nine persons during the 1990s or 0.5 percent, from 1,814.
- From 1990 to 2000, the school age population, consisting of persons age 5 to 19 increased by 18.9 percent from 4,119 to 4,896.
- In 2000, there were 4,069 elderly persons age 65 and over residing in the City. The elderly population decreased by seven percent during the 1990s from 4,373 in 1990. The population of persons age 75 and over, however, increased by 10.8 percent during the 1990s from 1,874 to 2,076.
- The Census reports that in 2000 the median age within the City of Lebanon was 36.3 years, up from 34.5 years in 1990.

Persons per household in the City of Lebanon have continued to decrease. Much of the decrease is associated with the aging of the population. The overall reduction in household size also reflects broad demographic and economic changes in society, such as deferred age of first marriage, increased divorce rates, and longer life expectancy. The following table provides a review of persons per household in the City of Lebanon in 1990 and 2000 in comparison to the County and State.

**Table 2-2  
Persons per Household – 1990 and 2000**

	1990	2000
Lebanon City	2.37	2.32
Lebanon County	2.66	2.49
Pennsylvania	2.55	2.48

Source: U.S. Bureau of the Census

**ii. Population by Race and Persons of Hispanic Origin**

During the 1980s the population in the City of Lebanon began to diversify with a greater percentage of non-white persons. The trend continued in the 1990s. In 1990, there were 1,506 non-white persons in the City of Lebanon. Non-whites made-up 6.1 percent of the population. From 1990 to 2000, the non-white population increased by 130.3 percent to 3,469. In 2000, 14.2 percent of the population was non-white persons.

As shown in the following table, from 1990 to 2000, the City of Lebanon's population by race changed as follows.

- The white population decreased by 2,302 or 9.9 percent.
- The black population increased by 216 or 54 percent.
- The American Indian population increased by 43 or 179.2 percent.
- The Asian, Pacific Islander population decreased by 103 or 32.1 percent.
- The population of persons of other races increased by 1,263 or 166 percent.

The City's persons of Hispanic origin numbered 1,650 in 1990 or 6.7 percent of the population. Persons of Hispanic origin may give their race as white, black or other race. Therefore, the number of Hispanic persons is not added to the total number of non-white persons. From 1990 to 2000, persons of Hispanic origin increased by 2,366 persons or 143.4 percent. In 2000, 16.4 percent of the population was persons of Hispanic origin.

**Table 2-3  
Population by Race and Persons of Hispanic Origin – 1990 and 2000**

	White		Minority					Hispanic Origin			
	Total	% of Population	Black	Am. Ind. Eskimo	Asian, Pacific Islander	Other	Two or More	% of Population	Total Population	Total	% of Total
1990	23,294	93.9	400	24	321	761	**	6.1	24,800	1,650	6.7
2000	20,992	85.8	616	67	218	2,024	544	14.2	24,461	4,016	16.4

Source: U.S. Bureau of the Census

\*\*Not reported in 1990

iii. **Concentrations of Minority and Hispanic Households**

The following table presents households by race based on the race of the householder. Hispanic headed households are also presented. The data is presented by census tract. As defined by the Census, the householder is the persons, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person present, for the purposes of the Census any household member 15 years old and over serves as the householder.

**Table 2-4  
Households by Race and Hispanic Origin by Census Tract - 2000**

Census Tract	Total Households	White	Minority Households						Hispanic Origin Any Race Households	
			Black	Am. Ind., Eskimo	Asian, Pacific Islander	Other	2 or More Races	Percent Minority	Total	Percent
1	2,104	1,964	37	0	16	60	27	6.7	154	7.3
2	2,127	1,965	33	0	28	79	22	7.6	139	6.5
3	1,557	1,238	54	0	5	204	56	20.5	405	26.0
4	2,986	2,726	40	8	0	187	25	8.7	391	13.1
5	1,492	1,357	31	0	14	69	21	9.0	156	10.5
Total	10,266	9,250	195	8	63	599	151	9.9	1,245	12.1

Source: U.S. Bureau of the Census

A racial concentration is an area with double the regional average. The region defined by this CP for the purpose of determining concentrations is the Harrisburg-Lebanon-Carlisle Metropolitan Statistical Area (MSA), which consists of Cumberland, Dauphin, Lebanon, and Perry Counties. The 2000 Census reported 248,931 households in the MSA. There were 223,815 white households (89.9 percent) and 25,116 (10.1 percent) non-white households. There were 5,428 Hispanic persons of any origin, which was 2.2 percent of the households in the MSA.

A racial concentration in the City of Lebanon exists in those census tracts where 20.5 percent or more of the households, which is double the regional average in the Harrisburg-Lebanon-Carlisle MSA, are minorities. As shown in the above table, census tract 3, with 20.2 percent non-white households, contains a concentration of non-white households.

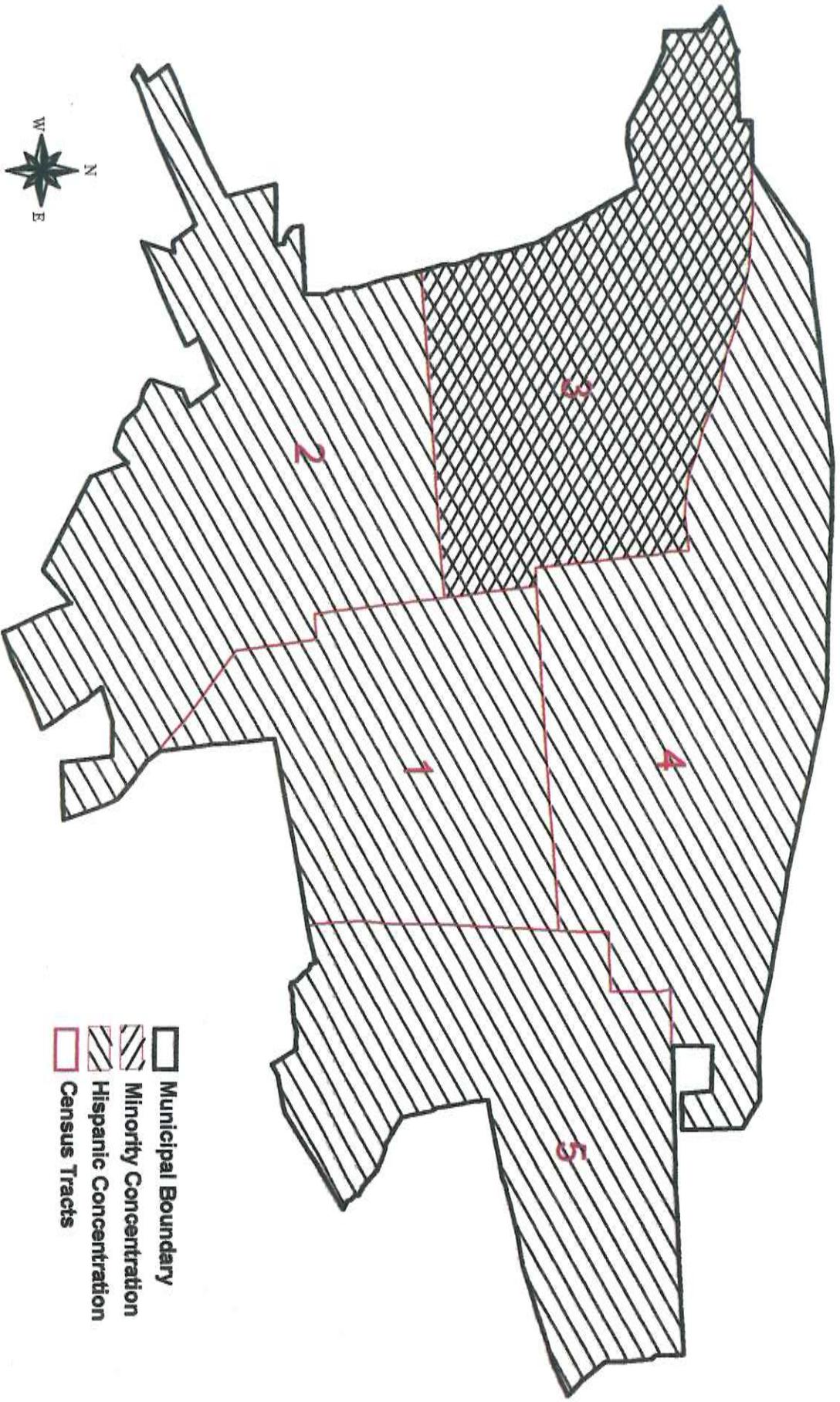
A concentration of Hispanic households exists in census tracts in Lebanon where 4.4 percent or more of the households, which is double the regional average in the Harrisburg-Lebanon-Carlisle MSA, are of Hispanic origin. As shown in the above table all of the census tracts exceed double the regional average and are considered concentrated.

The map on the following page shows the census tracts in the City of Lebanon that have a concentration of minority households and Hispanic households.

# Map 2-1

## Lebanon

### Minority & Hispanic Concentrations by Census Tract



-  Municipal Boundary
-  Minority Concentration
-  Hispanic Concentration
-  Census Tracts

2 Miles

**iv. Population Projections**

The long-term population trend in the City of Lebanon has been decline with population decreasing continuously since 1960. A major influence in the population decline has been the loss of jobs in the City, which led to residents leaving the community to find work, particularly younger residents who have higher birth rates. Additionally, new households to the region prefer suburban locations for various reasons including the availability of new housing with modern amenities at lower densities. While the economic climate has improved, the City of Lebanon is a largely developed community with limited land for new housing, particularly low density suburban style housing, that will sustain the migration of new households.

A major trend observed since the 1980s is non-white households, particularly Hispanics, have been moving to the City. During the 1990s there was an increase of about 2,400 persons of Hispanic origin in Lebanon. The migration has the loss of white households. The Hispanic population is attracted to the City for its lower cost housing and convenient access to services. The Hispanics are younger than the white population that they have replaced supporting increases in the population due to births.

Over the next five years, the population of the City of Lebanon is not expected to increase nor decrease substantially. Trends over the past few decades have shown the rate of decreasing population has slowed significantly. A recent influx of Hispanic residents, the increasing number of school age children and the lower cost of living in the City will continue to counteract the expected loss of the population through aging and those that elect to live outside the City. The desirability of living in the City will continue to improve as transportation costs rise, housing costs rise more quickly in the County than in the City, and empty-nesters find that convenience to services, cultural attractions and the smaller homes that require less maintenance make City life more enjoyable. The lower housing costs will also appeal to moderate-income households of all ages and races. Under this set of assumptions about population change it is anticipated that population change could vary from a decline of up to five percent 2000 decreasing the population to approximately 23,200 to an increase of one percent resulting in a population of about 24,700. Over the next five years, change population change in the City of Lebanon will not be substantial.

**v. Income**

The following table reports on household income in the City of Lebanon. The 2000 Census reported that the median household income in the City was \$27,619. Median household income in the City was two-thirds of the County-wide median household income of \$40,838. During the 1990s, median household income in the City of Lebanon increased by 26.1 percent from \$21,619. The following table provides a break down of households by household income in 1990 and 2000.

**Table 2-5  
Household Income – 1990 and 2000**

	1990		2000	
	Total	Percent of Total	Total	Percent of Total
Less than \$10,000	2,319	22.1	1,341	13.0
\$10,000 to \$14,999	1,438	13.7	1,143	11.1
\$15,000 to \$24,999	2,242	21.4	2,112	20.5
\$25,000 to \$34,999	2,023	19.3	1,733	16.8
\$35,000 to \$49,999	1,557	14.9	1,715	16.8
\$50,000 to \$74,999	589	5.6	1,505	14.6
\$75,000 to \$99,999	134	1.3	453	4.4
\$100,000 to \$149,999	114	1.1	216	2.1
More than \$150,000	58	0.6	69	0.7
Total	10,474	100.0	10,287	100.0
Median Household Income (\$)	21,619		27,259	

Source: U.S. Bureau of the Census

In 1990 there were 3,588 persons in the City of Lebanon below poverty, which was 14.6 percent of the persons for whom poverty was determined. By 2000, persons below poverty increased by 8.6 percent to 3,895. As of 2000, 16.2 percent of the population was below poverty. The following table provides a review of the population below poverty level in the City of Lebanon.

**Table 2-6  
Income Below Poverty Level – 1990 and 2000**

	1990	2000
Persons below poverty level	3,588	3,895
▪ Percent below poverty level	14.6	16.2
Persons 65 and over below poverty level	427	416
▪ Percent below poverty level	10.2	10.5
Families below poverty level	762	783
▪ Percent below poverty level	11.7	12.8
Families with children under age 18 below poverty level	667	691
▪ Percent below poverty level	19.9	21.1

Source: U.S. Bureau of the Census

**vi. Low Income**

The following table presents information regarding low income persons in the City of Lebanon. Low income persons have income at or less than 80 percent of the area median income and were calculated by HUD. HUD's formula for calculating low income persons considers persons residing in households, which consists of persons who live in housing units. The formula for calculating the universe of low income persons excludes persons residing in group quarters. The group quarter population includes persons under formally authorized, supervised care or custody such as correctional institutions, nursing homes, and juvenile institutions. The group quarter population also includes noninstitutionalized persons living in group quarters such as college dormitories, military quarters, and group homes. The range of income levels is based on the median family income (MFI) for Lebanon County in 2000, which for a family of four was \$50,300. Based on this data, the income levels were as follows.

- High Income (greater than 120% of MFI) \$60,360 and above.
- Middle Income (96% to 119% of MFI) \$48,288 to \$60,359.
- Moderate Income (81% to 95% of MFI) \$40,241 to \$48,287.
- Low Income (51% to 80% of MFI) \$25,151 to \$40,240.
- Very Low Income (less than 50% of MFI) \$-0- to \$25,150.
- Extremely Low Income (less than 30% of MFI) \$-0- to \$15,090.

HUD determined that there were 15,023 low income persons in the City of Lebanon. City-wide, 63 percent of the population was low income. HUD reported that in 1990, there were 13,045 low persons, which was 54.3 percent of the low income universe. To estimate low income households, the average household size for each of the census tracts as reported by the 2000 Census, was applied to the number of low income persons.

**Table 2-7  
Low Income Persons by Census Tract – 2000**

Census Tract	Low Income Universe	Low Income		
		Persons	Percent of Universe	Households
1	4,374	2,608	59.6	1,254
2	4,495	2,289	50.9	1,085
3	4,104	3,172	77.3	1,202
4	7,331	4,848	66.1	1,971
5	3,527	2,106	59.7	892
Total	23,831	15,023	63.0	6,404

*Source: U.S. Department of Housing and Urban Development*

HUD identifies low income census tracts as those where 51 percent or more of the population have incomes of 80 percent or less. Low income census tracts in the City of Lebanon are as follows.

- CT 1 – 59.6 percent low income.
- CT 3 – 77.3 percent low income.
- CT 4 – 66.1 percent low income.
- CT 5 – 59.7 percent low income.

**vii. Concentrations of Low Income, Minority, and Hispanic Households**

Table 2-4 shows census tracts by race of household and Hispanic households identifying those with concentrations. The following tables identify census tracts with a concentration of low income households and non-white households in addition to census tracts with a concentration of low income households and Hispanic households.

Map 2-2 shows the census tracts with low income concentrations in combination with concentrations of non-white households and Hispanic households.

**Table 2-8**  
**Concentrations of Low Income Households and Minority Households – 2000**

Census Tract	Low Income Concentration	Minority Concentration
3	77.3	20.5

*Source: Mullin & Lonergan Associates, Inc.*

**Table 2-9**  
**Concentrations of Low Income Households and Hispanic Households – 2000**

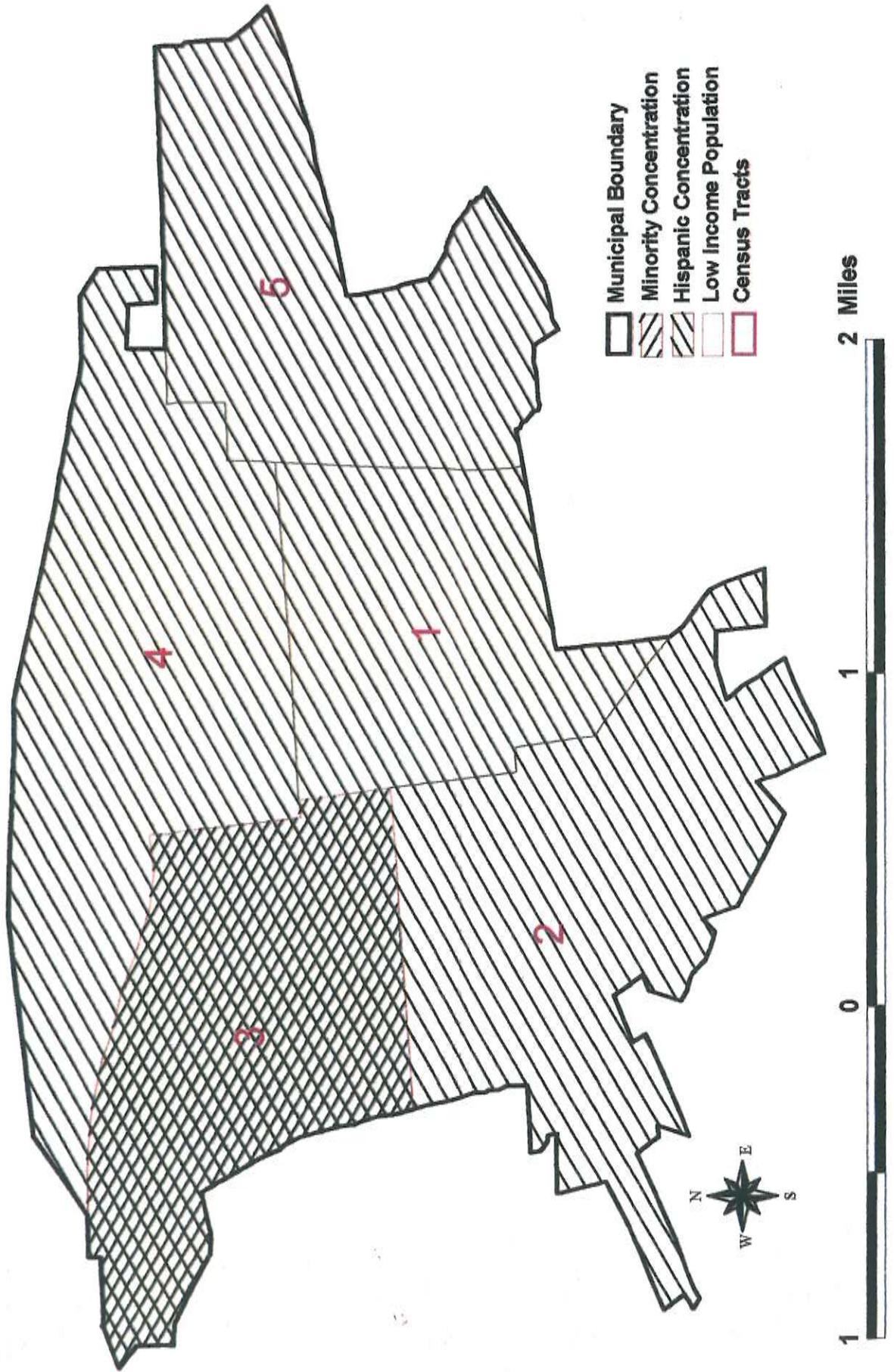
Census Tract	Low Income Concentration	Hispanic Concentration
1	59.6	6.7
3	77.3	20.5
4	66.1	8.7
5	59.7	9.0

*Source: Mullin & Lonergan Associates, Inc.*

# Map 2-2

## Lebanon

Minority & Hispanic Concentrations  
by Low Income Census Tract



**B. General Housing Stock Characteristics**

The following narrative describes the significant housing characteristics and conditions of the housing in the City of Lebanon. Tables are also presented describing the condition of the housing with some of the information presented relative to the housing stock County-wide.

**i. Number and Types of Housing Units**

The 1990 Census reported 10,996 housing units in the City of Lebanon. By 2000, total housing units increased by two percent to 11,220.

The Census contains information about “Units in Structure” as follows.

- 1-unit, *detached* is a structure detached from any other houses, that is with open space on all sides and 1-unit, *attached* is a 1-unit structure that has one or more walls extending from ground to roof separating it from adjoining structures and includes row houses, townhouses, double houses, or houses attached to nonresidential structures.
- Multi-family units contain two or more units per structure.
- Mobile homes as defined by the Census are mobile homes to which no permanent rooms have been added and does not include those used for business purposes or for extra sleeping space or those for sale on a dealer’s lot, at the factory, or in storage.
- Other as described by the Census includes boats, RV, vans, or any other living quarters occupied as housing units that does not fit in one of the other categories.

The following table identifies units per structure in the City of Lebanon as of 2000. The table compares the types of units in the City to those in Lebanon County outside the City.

**Table 2-10  
Units per Structure – 2000**

	City of Lebanon		Lebanon County outside City	
1-unit, detached and attached	6,937	61.8	30,434	79.9
two to four	2,270	20.2	2,971	7.8
five to nine	910	8.2	781	2.0
ten or more	1,047	9.3	1,030	2.7
mobile home	56	0.5	2,844	7.5
boat, RV, van, etc.	0	0.0	40	0.1
Total	11,220	100.0	38,100	100.0

Source: U.S. Bureau of the Census

**ii. Occupancy and Tenure of Housing Units**

In 1990, there were 528 vacant units in the City of Lebanon. During the 1990s, vacant units increased by about 81 percent. As of 2000 there were 954 vacant units. The 2000 Census identified 457 of the vacant units (48 percent of the total) as vacant for rent. There were 149 vacant for sale units, which was 15.6 percent of the vacant units. The remaining vacant units

included 199 (21 percent) that were classified as rented or sold, not occupied, 30 (3.1 percent) that were for seasonal, recreational, or occasional use, and 119 (12.5 percent) that were other vacant.

As of 2000 there were 5,157 owner occupied units in the City, which was 50.2 percent of the occupied units. In the County outside of the City, 79.1 percent of the occupied units were owner occupied. State-wide in 2000, the rate of home ownership was 71.3 percent. The rate of home ownership in the City decreased from 52.1 percent 1990.

The following table shows occupancy and tenure of the housing stock in Lebanon and in the County outside the City, in 2000. Map 2-3 graphically depicts this data.

**Table 2-11  
Occupancy and Tenure – 2000**

	Housing Units		Owner Occupied		Renter Occupied		Vacant	
	Total	Occupied	Total	% of Occupied	Total	% of Occupied	Total	% of Total
City of Lebanon	11,220	10,266	5,157	50.2	5,109	49.8	954	8.5
County Outside City	38,100	36,285	28,706	79.1	7,579	20.9	1,815	4.8

Source: U.S. Bureau of the Census

### iii. Housing Value and Rent

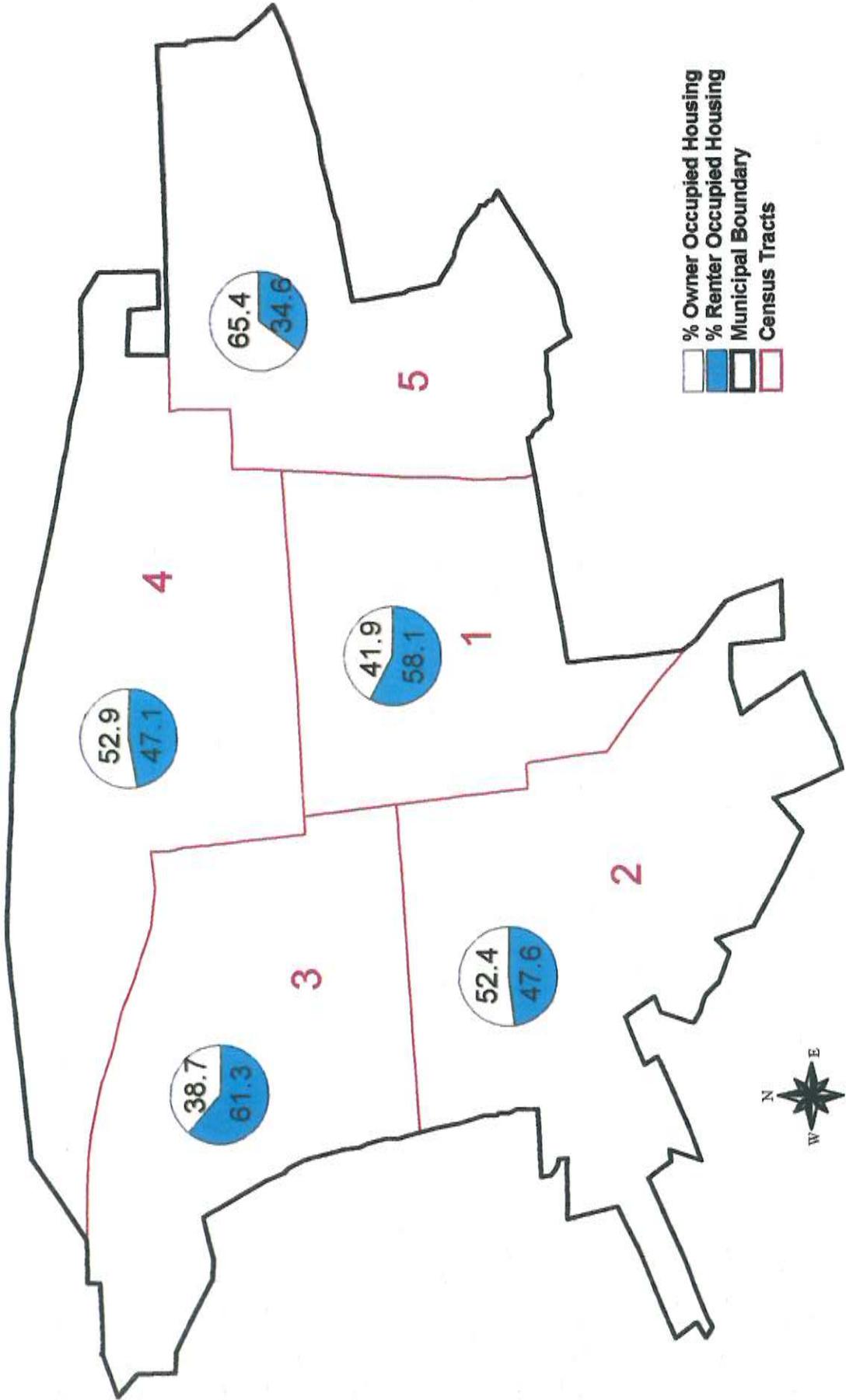
The 2000 Census reported that the median value of an owner occupied unit in the City of Lebanon was \$65,700. The median value of housing in the City was two-thirds of the median value of owner housing County-wide in 2000, which was \$99,200. During the 1990s median value in the City increased by 46 percent from \$45,100 in 1990. County-wide during the 1990s, median value increased by 40.7 percent from \$70,500.

The Census provides information regarding gross rent, which is the contract rent plus the estimated average monthly cost of utilities and fuels. City-wide in 2000 the median gross rent was \$411. The median gross rent increased by 32 percent from 1990 when the median gross rent was \$311 per month. County-wide in 2000 the median gross rent was \$470 per month. During the 1990s median gross rent in Lebanon County increased by 32.4 percent from \$355 in 1990.

The following table presents housing occupancy, tenure, and median value and median gross rent in the City of Lebanon for 2000, by census tract.

# Map 2-3 Lebanon

Owner Occupied & Renter Occupied  
Housing percentages by Census Tract



**Table 2-12  
Housing Characteristics by Census Tract – 2000**

Census Tract	Housing Units		Owner Occupied			Renter Occupied			Vacant Units	
	Total	Occupied	Total	% of Occupied Units	Median Value (\$)	Total	% of Occupied Units	Median Gross Rent (\$)	Total	% of Total Units
1	2,356	2,104	882	41.9	68,300	1,222	58.1	394	252	10.7
2	2,306	2,127	1,115	52.4	85,700	1,012	47.6	480	179	7.8
3	1,742	1,557	603	38.7	45,400	954	61.3	408	185	10.6
4	3,234	2,986	1,581	52.9	58,500	1,405	47.1	426	248	7.7
5	1,582	1,492	976	65.4	81,100	516	34.6	339	90	5.7
Total	11,220	10,266	5,157	50.2	65,700	5,109	49.8	411	954	8.5

Source: U.S. Bureau of the Census

**iv. Housing for Persons with HIV/AIDS**

Using Housing Opportunities for Persons with AIDS program funds, AIDS Community Alliance of South Central Pennsylvania (ACA) administers two housing assistance programs for individuals living with HIV who have completed an intake into its clinical program. The goal is to help people living with HIV to secure and maintain housing as a means of stabilizing health and self-sufficiency. The housing assistance programs are as follows.

- Short-Term Rental Assistance Short-Term Rental Assistance provides funds toward a month's rent or utility payments helping individuals and families in the clinical program get back on their feet by providing immediate financial assistance to alleviate a threat to permanent housing or essential utilities.
- Tenant Based Rental Assistance Tenant-Based Rental Assistance provides eligible individuals a limited amount of monthly rental assistance based upon their income and rent costs. The program helps assure permanent housing for individuals and families living with HIV.

**v. Housing for the Disabled**

The following is a list of housing opportunities for persons with disabilities in Lebanon.

- There are 15 accessible public housing rental units and 14 rental units assisted by local, State or federally funded programs.
- There are seven licensed personal care homes with capacity for 230 persons. As regulated by Pennsylvania's Department of Public Welfare, personal care homes are for elderly and mentally or physically disabled persons who are unable to care for themselves but who do not require 24 hour care and medical services that persons in a nursing home require.
- The Lebanon Housing Authority has 80 Section 8 vouchers that have been dedicated to mentally disabled persons, 55 of which are in use.

The Lebanon Housing Authority gives a preference to persons with a physical disability on its wait list.

- The Lebanon Redevelopment Authority administers an Affordable Housing Trust Fund to fund access improvements and adaptive modifications for persons with physical impairments. The maximum grant is \$5,000. The Area Agency on Aging also offers funds for access improvements.

**vi. Housing Condition**

Using indicators of housing deficiency available from the 2000 Census, the following provides an overview of the condition of the housing stock in the City of Lebanon.

- **Age.** The age of a structure is used to show the time the unit has been in the inventory and the duration of time over which substantial maintenance is necessary. The age threshold commonly used to signal a potential deficiency is represented by the year built with units that are 40 years old or over used as the threshold. The 2000 Census reported that 8,836 units, which were about 78.8 percent of the housing units in the City of Lebanon, were built prior to 1960. About 69 percent (3,520) of the renter occupied units were constructed prior to 1960. 87.2 percent (4,502) of the owner occupied units were constructed prior to 1960. 85.3 percent (814) of the vacant units were built before 1960.

**Table 2-13  
Age of Housing by Tenure and Vacant Units – 2000**

	Total	1990 – 2000		1980 – 1989		1960 – 1979		1940 - 1959		1939 or earlier	
		Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Owner	5,157	157	3.0	123	2.4	375	7.3	1,666	32.3	2,836	55.0
Renter	5,109	113	2.2	331	6.5	1,145	22.4	1,353	26.5	2,167	42.4
Vacant	954	0	0.0	0	0.0	140	14.7	268	28.1	546	57.2
Total	11,220	270	2.4	454	4.0	1,660	14.8	3,287	29.2	5,549	49.6

Source: U.S. Bureau of the Census

- **Crowding.** Crowding is directly related to the wear and tear sustained by the structure. More than one person per room (1.01) is used as the threshold for defining living conditions as overcrowded. In 2000 there were 265 housing units, representing 2.6 percent of the City's occupied housing stock, with more than one person per room. There were 63 crowded owner occupied housing units, which was 1.2 percent of the owner housing. There were 202 crowded renter occupied housing units, which was four percent of the renter occupied housing.
- **Housing costs that are in excess of acceptable limits.** Generally, when a household spends more than 30 percent of its gross income on housing it is considered excessive by housing economists and lending institutions and the household is classified as cost burdened. When households pay higher proportions of their incomes for housing, they

are forced to sacrifice other basic necessities such as food, clothing and health care. Additionally, households that are cost burdened may have trouble maintaining their dwelling. Cost burden is of particular concern among low income households who have fewer housing choices. The 2000 Census reported that City-wide there were 2,673 cost burdened households, which was 26 percent of the households. 33.6 percent of the renter households (1,718) were cost burdened and 18.5 percent (955) of the owner households were cost burdened. As shown in the following table, about 74 percent (1,971) of the cost burdened households had very low income with annual incomes of less than \$20,000 per year. The cost burdened very low income households living in the old housing are likely to face chronic housing problems.

**Table 2-14  
Cost Burdened Households by Tenure – 2000**

	Units	Cost Burdened		Annual Household Income In 1999 (\$)						
		Total	% of Total Units	Less than 10,000	10,000 - 19,000	20,000- 34,999	35,000- 49,999	50,000- 74,999	75,000- 99,999	100,000 or more
Owner Occupied	5,157	955	18.5	183	295	342	70	65	0	0
Renter Occupied	5,109	1,718	33.6	663	829	220	6	0	0	0
Total	10,266	2,673	26.0	846	1,124	562	76	65	0	0

Source: U.S. Bureau of the Census

- Exclusive use of plumbing. The sharing of facilities between households is used as an index of deficient housing conditions. The 2000 Census identified 110 (one percent) housing units in the City of Lebanon that lacked complete plumbing; 15 were owner occupied, 42 were renter occupied, and 53 were vacant.

**vii. Vacant For-Sale Units**

**Affordable to Households with Income at or Below 80% of MFI**

The 2000 Census reported that the homeowner vacancy rate in the City of Lebanon was 1.7 percent. The Comprehensive Housing Affordability Strategy (CHAS) Data prepared by HUD based on the 2000 Census reports 151 vacant for sale units in Lebanon. The following table lists the number of vacant for sale units in the City of Lebanon that are affordable to extremely low, very low, and low income households as follows.

- None of the units are affordable to households with incomes from 0 to 30 percent of median.
- 129 (85.4 percent) are affordable to households with income between 31 percent and 50 percent of median.
- 147 (97.4 percent) of the units are affordable to households with income above 50 percent of median.

**Table 2-15**  
**Vacant For-Sale Units Affordable to Households with Income at or Below 80% of MFI**

Unit Size	Vacant For Sale Units	Number Affordable to Households with Incomes		
		0-30% of Median	31-50% of Median	51-80% of Median
0 – 1 bedroom	10	0	10	10
2 – bedrooms	18	0	14	14
3 – bedrooms	123	0	105	123
Total	151	0	129	147

Source: HUD State of the Cities Data Systems: CHAS Data 2000

While the above table shows that the majority of the vacant for sale units are affordable to households in the City with income at 80 percent of MFI, the information from CHAS Data 2000 does not consider the habitability of the units. As shown in Section iv, the vacant housing in the City is old, with nearly half the vacant units built prior to 1939. The old age of the vacant housing is an indicator that the units may be in poor condition. Many of the old units are obsolete. The units are smaller with fewer bedrooms and bathrooms than newly built housing, and the rooms are small. The old units do not have amenities popular among modern households. About half the units lacking plumbing in the City are vacant. The units lack energy efficient building materials that help reduce overhead costs. In much of the City, the old housing is densely developed lacking off street parking and yards. The old units have potential for lead paint contamination. It is expected that the vacant for sale units require substantial rehabilitation to make them code compliant and to modernize. These costs reduce the affordability of the vacant for sale housing to low income households.

The City of Lebanon provides assistance to first-time homebuyers using a combination of CDBG funds, HOME funds administered by the PA Department of Community and Economic Development and the Lebanon County Act 137 Affordable Housing Trust Fund. The Redevelopment Authority of Lebanon County administers this program. The First-Time Homebuyer Program provides 17% of the purchase price for downpayment assistance with a maximum of \$15,300 to qualified buyers. Maximum eligible purchase price of a home was raised to \$99,000 in the summer, 2004. Up to \$5,000 is also available for rehabilitation that results in housing code compliance.

The need for the program and demand is evidenced by the number of inquiries and amount of activity completed in the prior years. In the past year, 51 buyers have been pre-qualified for purchase and 176 inquiries were received about the program. In 2003, 28 homebuyers were assisted. Lebanon County put Act 137 funds into this program as well, assisting 4 households.

**viii. Vacant For-Rent Units**  
**Affordable to Households with Income at or Below 80% of MFI**

The 2000 Census reported that the rental vacancy rate in the City of Lebanon was 6.5 percent. The CHAS Data reports 455 vacant for rent units in

Lebanon. The following table lists the number of vacant for rent units in the City of Lebanon that are affordable to extremely low, very low, and low income households as follows.

- 173 units (38 percent) are affordable to households with incomes from 0 to 30 percent of median.
- 427 (93.8 percent) are affordable to households with income between 31 percent and 50 percent of median.
- All of the units are affordable to households with income above 50 percent of median.

**Table 2-16**  
**Vacant For-Rent Units Affordable to Households with Income Below 80%**

Unit Size	Vacant For Rent Units	Number Affordable to Households with Incomes		
		0-30% of Median	31-50% of Median	51-80% of Median
0 – 1 bedroom	188	60	180	188
2 – bedrooms	229	95	209	229
3 – bedrooms	38	18	38	38
Total	455	173	427	455

Source: HUD State of the Cities Data Systems: CHAS Data 2000

Similarly as was noted with vacant for sale housing, the vacant for rent housing is old. The old age of the units negatively effect the desirability and habitability of the units.

Despite the availability of vacant for rent units that are potentially affordable to low income households, the Lebanon Housing Authority reports that as of March, 2004 there were 958 households on the waiting list for Section 8 tenant based assistance. Over two-thirds of the households on the waiting list had income below 30 percent of median. About two-thirds of the household were families with children.

**C. Assisted Rental Housing Inventory**

The following provides a review of the assisted rental housing in the City of Lebanon. Assisted rental housing includes public housing units owned and managed by a public housing agency. Assisted rental housing also describes the Section 8 Public Housing Choice Voucher Program as administered by the public housing agency. Finally, other assisted rental housing described by this Part includes units available to low income households assisted by local, State or federally funded programs.

**i. Public Housing Units**

The Lebanon Housing Authority (LHA) owns and manages 425 assisted rental housing units in Lebanon County. LHA is the largest provider of assisted housing in the City of Lebanon. The Board of LHA is appointed by the Mayor. LHA plays an important role in maintaining and managing housing for low income households in the City of Lebanon. LHA's mission is directed primarily to extremely low income renter households consisting of those with incomes between 0 and 30 percent of median income. LHA's housing program serves as the major source of housing for extremely low income households in the City of Lebanon. LHA's housing in the City includes 155 units (36.5 percent) available to the elderly, 257 units (60.5 percent) for family households, and 13 units (3.1 percent) that are accessible.

**Table 2-17  
Inventory of Public Housing**

Development	Total Units	Units		
		Elderly	Family/General	Accessible
Cedar Court	41	0	39	2
Gloninger Meadows	25	0	23	2
Modular Units	60	0	60	0
Scattered Sites	39	0	37	2
Stevens Towers	100	98	0	2
Washington Arms	60	57	0	3
Webster Manor	100	0	98	2
Total	425	155	257	13

*Source: Inventory of Assisted Rental Housing, Pennsylvania Housing Finance Agency, 2004*

**a. Condition of Public Housing**

LHA is a high performing public housing agency. The public housing stock is in good condition due to regular inspections, creation of a maintenance needs assessment, and the use of a maintenance schedule. Every effort is made to complete scheduled repairs. Lead paint has been abated in all of the units.

LHA will be undertaking comprehensive renovation of Stevens Towers. As part of the renovation LHA will combine 40 efficiency units to create 20 one-bedroom units. Upon completion of the renovations, Stevens Towers will contain 80 units for the elderly. LHA is eliminating the efficiency units in response to a change in demand by elderly households. Due to longer life spans there are now more couples.

Single elderly prefer one-bedroom units and couples prefer two-bedroom units.

LHA acts as the Community Action Agency in Lebanon County. As such, LHA offers a variety of programs that support the residents. Part D of this Section describes services administered by LHA.

**b. Section 504 Needs Assessment**

LHA is in compliance with the Section 504 requirements. LHA provides improvements necessary for handicapped and disabled families when required by law and when funding is available. When an existing accessible unit becomes available, priority assignments are made to the next occupant. The vacated unit is made available to existing public housing residents who are in need of accessible housing. Once that list is exhausted, the unit is available to persons on the waiting list.

LHA collects characteristic information about households on their waiting list. The list provides an indication of need for accessible units. Information on the waiting list is contained in Part 3 of this CP.

**c. Strategy for Improving the Management and Operation**

LHA strives to improve the management and operation of public housing. LHA staff continues to attend training in support of efforts to improve the day to day operation of public housing management and ensure they have the technical knowledge to maintain the property cost effectively.

**ii. Section 8 Housing**

LHA administers 625 Section 8 Public Housing Choice Vouchers. Under this program, LHA makes a payment to a private landlord on behalf of an eligible household. The unit must be inspected by LHA to determine that it meets certain housing quality standards. Information on the Section 8 waiting list is contained in Part 3 of this CP. 80 of the vouchers have been dedicated to mentally disabled persons, 55 of which are in use.

LHA has become actively involved with the County-wide Rental Property Owner's Association with a LHA staff member serving as President. Many of the members have housing outside of areas of high poverty concentration. LHA's involvement with the Association has helped expand housing choice for Section 8 tenants outside of areas of concentration. LHA has also provided members with lead-based paint training "safe work practices". LHA has appointed a full-time person to coordinate the voucher program and to place more emphasis on locating housing resources.

LHA reports that due to the new Flexible Vouchers that it received from HUD, it may lose 30 to 64 vouchers.

iii. **Other Assisted Rental Housing**

The *Inventory of Assisted Rental Housing* identifies 935 other rental housing units in the City of Lebanon available for low income households that are assisted by local, State, or federally funded programs. The other assisted rental housing includes 380 units (40.6 percent) for the elderly, 539 units (57.6 percent) for family households, and 16 units (1.7 percent) that are accessible. The following is a description of the other assisted rental housing in the City of Lebanon.

**Table 2-18**  
**Inventory of Other Assisted Rental Housing**

Development	Total Units	Units		
		Elderly	Family/General	Accessible
Bell Arms Apartments	19	0	19	0
Brookside Apartments	100	60	40	0
Green Lane Development	35	0	35	0
Highland Glen	95	0	90	5
Lebanon Towne House	100	91	0	9
Lebanon Village	200	0	200	0
Maple Terrace Apartments	20	20	0	0
Market House Place	40	38	0	2
Poplar Terrace	76	71	5	0
Spruce Park Apartments	150	0	150	0
Willow Terrace	100	100	0	0
Total	935	380	539	16

*Source: Inventory of Assisted Rental Housing  
Pennsylvania Housing Finance Agency, 2004*

Of the above listed Other Assisted Rental Housing units in the City of Lebanon, only Market House Place is due to have its period of compliance expire and be removed from the pool of affordable housing units for low income households over the next five years. This development is owned by a non-profit development corporation who expects to continue to operate it as low income affordable rental housing. However, several developments in adjoining municipalities are expected to pay-off their obligations to HUD and are at-risk of being lost to the affordable housing stock.

#### **D. Inventory of Facilities and Services for Homeless Persons**

Within Lebanon County there is a comprehensive range of services available to assist the homeless. Because the City of Lebanon is the only urbanized community in the County, the services are concentrated in the City. The following provides a review of facilities and services, the planning process for the facilities and services, and coordination of delivery of facilities and services.

Planning for assistance for the homeless is coordinated through the State and locally. In 1996, the Regional Homeless Assistance Process (RHAP) was initiated in Pennsylvania to cover 51 rural counties in the State. The Pennsylvania Department of Community and Economic Development and the Pennsylvania Department of Public Welfare organized and manage the State-wide Homeless Steering Committee (the Committee), to address needs and policies of the homeless. The Committee works with and through four rural Regional Homeless Advisory Boards (RHABs). The RHABs develop and maintain a Continuum of Care (CoC) in each region. Lebanon County and the City of Lebanon are part of the Central-Harrisburg RHAB. The RHAB, which is composed of representatives of social service agencies, local and State government, and public housing authorities, meets regularly throughout the year.

The RHAB serves to participate in the larger State-wide arena through the State Steering Committee. The planning for specific homeless housing and service activities occurs at the County level through local coalitions, all of which are represented on the RHAB. In Lebanon County local input is provided through a Local Housing Option Team (LHOT). The LHOT is a coordinated effort to bring together housing and human service professionals, people with disabilities and family members to address housing in their communities. The LHOT carries out activities in three areas: 1) developing and implementing housing needs assessments; 2) developing strategies for addressing the needs identified; and 3) developing specific housing initiatives.

The CoC planning process is further supported by the Homeless Assistance Program (HAP) County Contacts. HAPs are responsible for the coordination of State funded homeless programs in each County. Having preceded the CoC process, the HAP County Contacts have extensive knowledge of local homeless services and the needs of the homeless individuals and families in their County and serve as a liaison with local homeless service providers. They served as the key point person in their County during the January 2004 point-in-time survey, collecting all of the surveys for their County and submitting them to the State for analysis. The Human Services Administrator with Lebanon County Human Services serves as the HAP County Contact on the Central-Harrisburg RHAB providing input for the City of Lebanon and Lebanon County.

The following provides a review of facilities and services available in the region.

**i. Housing for the Homeless**

The following table identifies emergency shelter space in the City of Lebanon. Emergency shelter is a facility or program that offers a homeless persons or family a safe place to stay on a temporary basis, in most cases for a period up to 30 days. There is no emergency shelter space under development in Lebanon.

**Table 2-19  
Emergency Shelter**

Provider Name	Target Population	Year-Round Units/Beds			Total Beds
		Family Units	Family Beds	Individual Beds	
Agape Family Shelter	families with children	4	11	0	11
Domestic Violence Intervention of Lebanon Co.	victims of domestic violence	3	11	4	15
<b>Total</b>		<b>7</b>	<b>22</b>	<b>4</b>	<b>26</b>

*Source: Central Harrisburg Region of PA County Continuum of Care, 2004*

The following table identifies transitional housing in the City of Williamsport. Transitional housing is a facility or program that offers temporary housing with supportive services in most cases for up to two years. Transitional housing allows the homeless to stay while preparing to move towards independent living and secure permanent housing.

**Table 2-20  
Transitional Housing**

Provider Name	Target Population	Year-Round Units/Beds			Total Beds
		Family Units	Family Beds	Individual Beds	
Lebanon County Human Services	families with children	3	12	0	12
Lebanon Co. Bridge House	families with children	4	17	0	17
<b>Total</b>		<b>7</b>	<b>29</b>	<b>0</b>	<b>29</b>

*Source: Central Harrisburg Region of PA County Continuum of Care, 2004*

Additional transitional housing in Lebanon is under development. Domestic Violence Intervention of Lebanon County is developing eight family units with 24 beds.

There is no permanent supportive housing in Lebanon County and there is none under development.

**ii. Homeless Prevention**

- Lebanon County Human Services administers Housing Assistance Program (HAP) funds available from the Pennsylvania Housing Finance Agency. HAP funds are used to prevent eviction or obtain permanent housing. Lebanon County Human Services also administers Emergency Shelter Allowance (ESA) funds from the State. ESA funds are used to prevent eviction and to assist homeless households obtain permanent housing or temporary shelter.
- The Pennsylvania Housing Finance Agency provides funds for foreclosure abatement through its Homeowner's Emergency Mortgage Assistance Program (HEMAP). Tabor Community Services, Inc., located in Lancaster, administer HEMAP for residents of the City of Lebanon.

- Utility assistance is available from Lebanon County Human Services, which administers the State funded Low Income Energy Assistance Program (LIHEAP), which provides assistance with energy bills. Other agencies offering limited assistance with utilities are United Churches Fuel Bank and STEP Outreach.
- Lebanon County Housing Authority Social Services Program offers comprehensive assistance to all County residents who are homeless or facing homelessness including financial assistance and case management.
- Salvation Army Lebanon Corps. Operates a crisis intervention program offering emergency food, clothing, utility, fuel, rent, mortgage assistance, assistance with utilities, prescriptions, transportation assistance, and holiday food baskets.
- Housing Programs. Both the City and County operate housing rehabilitation programs that fund critical home repairs assisting with homeless prevention.

**iii. Outreach and Referral**

- Helping Our People In Emergencies (HOPE) interviews clients to determine needs and the extent of services required and makes referrals to other agencies. HOPE also provides food, clothing, and prescription assistance on an emergency basis.
- The Veterans Administration Medical Center provides outreach to homeless veterans. Outreach is conducted by three case managers from the VA Homeless services program. Case managers conduct outreach by visits to the emergency shelters, transitional housing, soup kitchen, and community agencies. The case managers also are available to accompany an emergency response team to locate homeless veterans in the community and to provide transportation services
- The Hispanic Outreach Program, formulated through the Lebanon County Housing Authority, offers case management services assisting with housing, employment opportunities, childcare referrals, budget counseling, educational programs, and client representation.
- Case management services for the mentally ill are available through the Lebanon County Mental Health/Mental Retardation Program.

**iv. Strategy to end Chronic Homelessness**

As described above, the Central-Harrisburg region is one of four Regional Continuums of Care within the Commonwealth of Pennsylvania's Regional Homeless Assistance Process. As such, its strategy, goals and action steps for ending chronic homelessness are formulated on the State level. At its first meeting on June 28, 2004, the Governor's Housing Cabinet, acting as the Interagency Council to End Homelessness, approved the vision, guiding principles, and priorities comprising Pennsylvania's Plan to End Homelessness. One of the four priorities in the Plan is to develop a Ten-Year Plan to End Chronic Homelessness. The CoC for the Central-Harrisburg

RHAB identifies three major barriers to ending chronic homelessness and the strategy for ending chronic homelessness as follows.

- Inadequate housing and supports for persons leaving institutions. Pennsylvania will continue to coordinate cross-departmental efforts to prevent homelessness among high-risk populations leaving State institutions. Implementation will begin on the four pilot projects involving 1) suspension rather than termination of Medical Assistance benefits for persons incarcerated in local jails; 2) transitional and permanent housing for “hard to place” leaving State correctional institutions; 3) housing training for inmates, Corrections and Parole Board personnel; and 4) comprehensive housing planning for individuals leaving State hospitals.
- Insufficient subsidized housing. The State proposes to increase the number of supportive housing units through the targeting and coordination of State resources and to provide technical assistance to increase local capacity.
- Inadequate funds for supportive services. Three strategies for ensuring that every chronically homeless individual receives serves include 1) continued outreach, linking persons in need to mainstream resources through case management; 2) continued and improved collaboration between service providers to ensure chronically homeless individuals have access to needed services; and 3) generate new resources to fill gaps in service for the chronically homeless.

**v. Supportive Services and Services for Subpopulations**

The following provides a review of the services in place that meet the needs of the homeless and those at risk in the City of Lebanon. Service providers indicate that a wide range of services that are readily available. While funds to support services are scarce and are increasingly harder to find, service providers indicate that there are sufficient services for the homeless and persons at risk of homelessness in the community.

The following provides a review of facilities and services that assist persons who are not homeless in the City of Lebanon who require supportive housing, and programs ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing. All of the support services assist homeless persons in the City of Lebanon.

Counseling

*Tabor Counseling Services (Lancaster)* – assists people with financial problems through assistance with budget planning, money management and planned debt liquidation.

### Day Care

*Child Care Information Services of Lebanon County* – offers referral to services and information regarding help with paying costs.

*Lebanon County Housing Authority Social Services* – provides childcare for up to 90 days for all income residents of the County who are beginning a job, need to maintain a job, enrolled in post high school education, or beginning job training..

*YMCA Child Care Services* – provides day care services at 12 locations in the County.

### Domestic Violence

*Domestic Violence Intervention* – offers 24-hour hotline, counseling, advocacy, children’s counseling, accompaniment, legal advocacy, information and referral, transportation, and public education.

*Sexual Assault Resource and Counseling Center (SARCC)* – provides support, counseling, accompaniment, and advocacy in addition to education and prevention programs.

### Drug and Alcohol

*Lebanon County Commission on Drug and Alcohol Abuse* - operating under the direction of the Lebanon County Commissioners, funds substance abuse treatment services through federal, State, County, and other funding services. Treatment services for low-income residents include substance abuse evaluation, outpatient counseling, intensive outpatient counseling, partial hospitalization, detoxification, residential rehabilitation, halfway house programs, and specialized residential services for pregnant women and women with children

### Education and Employment

*Developmental and Disability Services of Lebanon Valley* – provides job coaching for adults with disabilities.

*Lebanon Area Career Link* - is a cooperative effort with the State to provide one-stop delivery of career services to job seekers and employers.

*Lebanon Adult Education Center* – provides free training for adults in acquiring or improving reading, writing, and math skills in preparation for the GED exam.

*Lebanon County Housing Authority Social Services* – Bridges/Supported work program, available to all provides childcare for up to 90 days for all income residents of the County who are beginning a job, need to maintain a job, enrolled in post high school education, or beginning job training.

*Literacy Council of Lancaster Lebanon* – helps adults improve reading, writing, math, and English as a second language.

*PROBE, Potential Reentry Opportunities in Business and Education* – offers free intensive career counseling and assessment of basic skills and personal needs and career readiness classes.

*Quality Employment Services and Training (QUEST)* – offers vocational opportunities for people with disabilities ages 17 and over.

*South Central Employment Corporation* – offers varied programs to assist dislocated workers, veterans, older workers, and youth.

#### Elderly Services

*Lebanon County Area Agency on Aging* - assists residents with living independently through a variety of programs including home delivered meals, home care services to assist with activities of daily living, nursing home diversion program, care management, protective services, family caregiver support program, adult day care, and legal services.

*Senior Centers of Lebanon Valley* – offers activities and comprehensive services to enable the elderly to living independently.

#### Food

*Noon Meal Sites* – many days, houses of worship offer a free hot meal.

#### Hispanic Community Services

*Hispanic Outreach Program* – offers case management, information and referral services, translation services, liaison with Latino organizations, diversity training, and programs for the Latino community in addition to advocacy, representation on local boards, and task forces.

#### Health and Medical Care

*Children's Health Insurance Program (CHIP)* – is Pennsylvania's free or low-cost health care coverage program for children under 19 whose families earn too much to qualify for Medicaid, but not enough to purchase private insurance.

*Mental Health Association of Lebanon County* – educates and advocates for issues of mental health for all ages and works for the prevention of mental and emotional illness and for the adequate care and treatment for suffering from those illnesses.

#### HIV/AIDS

*AIDS Community Alliance of South Central Pennsylvania* – provides offers short term rental assistance and tenant based rental assistance, case

management services and referrals for persons with HIV/AIDS. Also prevention and risk reduction education programs for community at large.

### Home Repair

*Habitat for Humanity Lebanon County* - develops and rehabilitates housing for households with income from 35 to 60 percent of MFI. Households must contribute 200 hours of sweat equity, attend nine sessions of budget counseling, which includes home maintenance, and maintain their level of income without occurring additional debt. When the home is completed and all of the required sweat equity hours are finished, a \$500 downpayment is required. Households purchase the homes from Habitat with a zero percent loan. Mortgages are 20 to 30 years. Habitat has provided homes to 62 households in York County, 52 of which were in the City.

*Housing Development Corporation of Lancaster County* – administers assistance in Lebanon County with weatherization including heating system modification or replacement.

### Information and Referral

*Good Samaritan Hospital* – operates a 24-hour crisis intervention and information center offering information and referral on mental health, alcohol and drug abuse, and other specialized and supportive service needs.

### Legal Assistance

*Mid Penn Legal Services* - provides legal representation for civil cases, and to victims of domestic violence. The agency also provides children advocacy services.

### Mental Health Services

*The ARC of Lebanon County* – provides advocacy and case management.

*Crisis Intervention and Information Center* – is administered by Good Samaritan Hospital. The services targets information and referral services towards individuals dealing with mental health, alcohol/drug abuse, and marital and family conflicts.

*Halcyon Activity Center* – Offers rehabilitation services to promote community integration, development living and self management skills, and improvement of social competencies.

*Lebanon MH/MR Program* –through case management, MH/MR provides intake, assessment, and coordination of outpatient psychotherapy, psychiatric and psychological evaluation, medication monitoring, residential programs for the mentally retarded, vocational and social rehabilitation, short-term inpatient, partial hospitalization, early intervention services (birth to three years) and 24-hour emergency services.

Transportation

*Lebanon County Housing Authority Social Services* – assists persons on Medical Assistance who need assistance with transportation to medical appointments and pharmacy visits.

Veterans Services

*Lebanon County Veterans Affairs Office* – provides benefits counseling for veterans and their dependents.

Youth

*Cornwall Children's Center* – offers housing and counseling as an alternative to institutional care for emotionally disturbed children who can benefit from placement in the community and psychosocial rehabilitation.

*Developmental and Disability Services of Lebanon Valley* – provides early intervention services to children with leaning disabilities.

*Phoenix Youth Center, Inc* – provides offers varied services to enable youth to become productive members of society.

## **E. Barriers to Affordable Housing**

The cost of housing in the City of Lebanon is affordable. With a 2000 median value of \$65,700, housing in the City is approximately two-thirds the average cost of housing in the County outside the City, which is \$99,200. Using the below listed presumptions, a median value house in the City could be purchased by a household with an annual income of about \$25,000, which is low income.

- A housing expense to household income ratio of 30 percent.
- Five percent of the value of the unit was added to account for closing costs and origination fees.
- Monthly taxes and mortgage insurance were assumed at 0.25 percent of the sales price.
- Households would have a mortgage value of 95 percent and an interest rate of 6.75 percent on a 30-year loan.

CHAS Data 2000 identifies 9,790 occupied housing units in Lebanon that are affordable to households with income at or below 80 percent of MFI. CHAS Data 2000 reports that there are 602 vacant for rent or vacant for sale units that are affordable to low income households. The combined 10,392 occupied and vacant units are about 93 percent of the total housing stock reported by the 2000 Census in Lebanon.

As previously noted, much of the housing in the City is older than 40 years. The older units often need major repairs to building systems. The repairs, in addition to monthly maintenance on older units that lack energy efficient building materials used in new construction, increase the overall cost of the housing, limiting its affordability to low income households. The value of the older units as recorded by the Census, may not accurately reflect the cost of the unit that may require substantial rehabilitation to make it code compliant and to modernize it. The City continues to fund housing rehabilitation to assist low income households with needed repairs to improve the condition of the housing. It is expected, however, that despite the costs to improve the old units, households between 60 percent and 80 percent of median can afford the units and some improvements.

A more significant barrier to affordable housing is related to low skill levels that stifle the ability of households to earn sufficient incomes to afford housing. Over the last 20 years there has been a change in the population in the City of Lebanon. Whites, who were moderate and middle income, moved out and there has been a migration of Hispanics persons to the community. The Hispanics moving to Lebanon have lower incomes. The 2000 Census reported that the median household income for Hispanics in Lebanon was \$21,078. About 37 percent of the Hispanic population residing in the City was below the poverty level. Over one-third (34.4 percent) of the Hispanic population age 25 and over lacked a high school diploma indicating lack of skills required to find steady well paying employment that offers opportunities for advancement. The 2000 Census reports

that there were 1,253 Spanish speaking persons in Lebanon who “speak English less than well”.

During the 1990s, median household income increased at about half the rate of median housing value. Finding decent affordable housing is a problem for the Hispanic population in Lebanon. There will continue to be a need for services to assist all low income households. Just as important to improve living conditions for the low income Hispanic population in the City of Lebanon, there will remain a need for services including: financial literacy, immigration services, and education services including English as a Second Language.

### **3. HOUSING AND HOMELESS NEEDS ASSESSMENT**

#### **A. Current Estimates and Five-year Projects**

It is anticipated that a housing need for the next five-year period will be for improvements to the aged stock. Abatement of lead paint will be needed as part of improvements. Comprehensive accessibility improvements will also be needed to allow elderly persons to age in place and for the disabled to reside in the community. It is also anticipated that over the next five years that there will be the need for new housing to replace the deteriorated obsolete housing in the City of Lebanon. Additionally, there may be opportunities for converting structures from non-residential to residential uses; creating housing for modern living in convenient locations. Similarly, conversion of higher density housing to single-family housing will be needed to adapt the aged structures to modern units for a smaller population. Finally, it is anticipated that over the next five years there will be continued demand for home ownership by low income households who have moved to the City in recent years. It is not anticipated that the population will increase at all or significantly requiring new housing for an expanding population.

#### **B. Categories of Persons Affected**

The following provides an estimate of the number and type of households in need of housing assistance. The review considers need for the households by income as follows.

- Extremely low income households (income less than 30% of MFI).
- Very low income households (income less than 50% of MFI).
- Low income households (income between 51% to 80% of MFI).
- Households with income above 80 percent of MFI (moderate, middle, and high income).

Also considered are the needs for owners and renters, elderly households, small households, and large households.

The description of housing needs contained in this Part includes discussion of cost burden and severe cost burden, overcrowding, and substandard housing conditions being experienced, by income category. For the income categories enumerated, any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category as a whole, are identified.

This Part also contains a review of the needs of non-homeless special needs persons, including, persons with HIV/AIDS and their families and persons with disabilities.

**i. Housing Needs of Extremely Low, Very Low, and Low Income Households**

Much of the data reported in this portion of the City of Lebanon CP was derived from CHAS Data 2000. CHAS Data 2000 is a special tabulation prepared for HUD by the Census Bureau. HUD reports that the Census Bureau uses a special rounding scheme on special tabulation data. Therefore, there may be discrepancies between the data reported by CHAS Data 2000 and data reported by Census 2000 Summary File 3, which is the source of much of the data in other parts of this CP.

Using CHAS Data 2000, Table 3-1 reports on households with "Any housing problem." Information is presented for renters and owners. As defined by CHAS Data 2000, "Any housing problem" includes: 1) cost burden greater than 30 percent of income, and/or 2) overcrowding, and/or 3) without complete kitchen or plumbing. Table 3-1 also identifies cost burdened households. Cost burden is distinguished by households paying from 30 to 50 percent of their income and households paying more than 50 percent. Households paying more than 50 percent are classified as having a severe cost burden.

**Table 3-1  
Households with Housing Problems by Household Income - 2000**

Income Category of Household	Total	Any Housing Problem*		Cost Burden				Other Housing Problems**	
				30%-50%		More than 50% (Severe)			
		Total	%	Total	%	Total	%	Total	%
<b>Renter Households</b>									
Extremely Low (0-30% MFI)	1,535	998	65.0	445	29.0	532	34.7	21	1.4
Very Low (31-50% MFI)	1,215	564	46.4	404	33.3	83	6.8	77	6.3
Low (51-80% MFI)	1,192	204	17.1	140	11.7	10	0.8	54	4.5
Above 80% MFI	1,130	62	5.5	0	0.0	0	0.0	62	5.5
Total Renters	5,072	1,828	36.0	989	19.5	625	12.3	214	4.2
<b>Owner Households</b>									
Extremely Low (0-30% MFI)	359	277	77.2	114	31.8	163	45.4	0	0.0
Very Low (31-50% MFI)	734	288	39.2	156	21.3	122	16.6	10	1.4
Low (51-80% MFI)	1,237	307	24.8	259	20.9	24	1.6	24	1.9
Above 80% MFI	2,769	125	4.5	86	3.1	11	0.4	28	1.0
Total Owners	5,099	997	19.6	615	12.1	320	6.3	62	1.2
<b>All Households</b>									
Total All Households	10,171	2,825	27.8	1,604	15.8	945	9.3	276	2.7

Source: HUD State of the Cities Data Systems: CHAS Data 2000

\* Any Housing Problem – cost burden greater than 30% of income, and/or overcrowding, and/or without complete kitchen or plumbing.

\*\* Other Housing Problems – overcrowding and/or without complete kitchen or plumbing.

As shown in Table 3-1, CHAS Data 2000 reports 10,171 households in the City of Lebanon with 5,072 renters (49.9 percent) and 5,099 owners (50.1 percent). CHAS Data 2000 reports households with any housing problem as follows.

- 2,825 (27.8 percent) households have housing problems.
- 2,638 (93.3 percent) of the households with any housing problem are low income, with annual incomes at or below 80 percent of MFI. Low income households are most likely to have housing needs due to limited resources.
- 1,828 (36 percent) renter households have a housing problem. Renters make-up 64.7 percent of the 2,825 households with a housing problem.
- Table 3-1 shows that of the of the 5,072 renter households, 1,535 (77.7 percent) are extremely low, very low, and low income. CHAS Data 2000 indicates that 1,766 (96.6 percent) of the 1,828 renter households with a housing problem have incomes at or below 80 percent of MFI.
- 997 (19.6 percent) owner households have a housing problem. Owners make-up 35.3 percent of the 2,825 households with a housing problem.
- Table 3-1 shows that of the 5,099 owner households, 2,330 (45.7 percent) have income at or below 80 percent of MFI. CHAS Data 2000 indicates that 872 (87.5 percent) of the 997 owner households with a housing problem are low income.

CHAS Data 2000 provides information regarding cost burden by income category in the City of Lebanon. Table 3-1 identifies 2,549 of the 10,171 households, representing 25.1 percent of the total households, pay 30 percent or more of their household income for housing. 945 (37.1 percent) of the households pay more than 50 percent of their income for their housing costs.

- 1,614 (31.8 percent) of the 5,072 renter households are cost burdened. Renters make-up 63.3 percent of the 2,549 cost burdened households.
- 935 (18.3 percent) of the 5,099 owner households are cost burdened. Owners make-up 36.7 percent of the 2,549 cost burdened households.

Table 3-1 shows that the majority of the cost burdened households have annual income at or below 80 percent of MFI.

- There are 1,275 extremely low income households of which 1,245 (98.4 percent) are cost burdened. 977 (78.5 percent) are renters and 227 (21.7 percent) are owners. 695 (55.8 percent) of the 1,245 extremely low income cost-burdened households pay 50 percent or more of their income for their housing costs.

- There are 1,949 very low income households of which 765 (39.3 percent) are cost burdened. 487 (63.7 percent) are renters and 278 (36.3 percent) are owners. 205 (26.8 percent) of the 765 pay 50 percent very low income cost-burdened households or more of their income for their housing costs.
- There are 2,429 low income households of which 433 (17.8 percent) are cost burdened. 150 (34.6 percent) are renters and 283 (65.4 percent) are owners. 34 (7.8 percent) of the 433 low income cost-burdened households pay 50 percent or more of their income for their housing costs.
- There are 3,899 households with income above 80 percent of MFI of which 97 (2.5 percent) are cost burdened. All 97 are owners. 11 (11.3 percent) of the 97 households pay 50 or more of their income for their housing costs.

Cost burdened renters need decent affordable housing. Extremely low income households have the greatest need for continued assistance in the form of a subsidy or an affordable unit. Very low income and low income renters with a housing problem need assistance with supportive services, such as child care, health care, or transportation services. Assistance with supportive services reduces demands on their incomes freeing up income to pay for housing. Because the majority of the low income renters are experiencing cost burden, all would benefit from improved economic opportunities. To take advantage of higher skilled jobs that pay more and provide the potential for advancement, there will be the need for education and job training.

Low income owners are experiencing problems with cost burden. Because of the old age of the housing in the City, the owners need assistance with maintenance and upkeep with their units so that they do not deteriorate. Low income owners also need assistance with supportive services that reduce the competing demands on their limited incomes. Finally, low income owners would benefit from improved economic opportunities.

24 CFR 91.205(b)(1) requires that the analysis of categories of persons affected provide a description of overcrowding. CHAS Data 2000 does not identify overcrowding alone by income category. Part 2Bvi of this CP reports that the 2000 Census identified 265 housing units, representing 2.6 percent of the City's occupied housing stock, with more than one person per room. There were 63 crowded owner occupied housing units, which was 1.2 percent of the owner housing. There were 202 crowded renter occupied housing units, which was four percent of the renter occupied housing.

Through use of CHAS Data 2000 it is possible to calculate households by household income with "Other Housing Problems". Other Housing Problems excludes cost burden but includes overcrowding in addition to lack of complete kitchen or plumbing. Table 3-1 identifies the following about Other Housing Problems in the City of Lebanon.

- Of the 2,825 households with housing problems, 276 (2.7 percent) are classified “other” housing problems.
- 186 (67.4 percent) of the households are low income with annual income at or below 80 percent of MFI.
- 152 (81.7 percent) of the 186 low income households classified as having “other” housing problems, are renters.

ii. **Housing Needs of Elderly Households, Small Households, Large Households, and All Other Households**

This section considers housing needs based on type of households. For the purposes of this section, elderly households are one or two person households, either person 62 years old or older. Small households consist of two to four persons. Large households have five or more persons. All other households are those that do not fall into one of the three previous categories.

Table 3-2 shows the 5,072 renter households reported in the City of Lebanon by CHAS Data 2000. The households are distinguished by household type and income category. Table 3-2 also breaks down the 1,828 renter households with a housing problem, as reported in Table 3-1, by household type and income category. Table 3-2 reports the following.

- There are 1,207 elderly households, which make up 23.8 percent of the total renters of which 473 (39.2 percent) have a housing problem. All but ten of the elderly households with a housing problem are low income.
- 1,746 (34.4 percent) of the renter households are small households. 524 (30 percent) have a housing problem. 520 (99.2 percent) of the small households with a housing problem have income at or below 80 percent of MFI.
- 445 (8.8 percent) of the renter households are large households. 250 (56.2 percent) have a housing problem. 226 (90.4 percent) of the large households with a housing problem are low income.
- 1,674 (33 percent) of the renter households are all other households. 581 (34.7 percent) have a housing problem. 557 (95.9 percent) of the “All other households” with a housing problem are low income.

While numerically “All other households” have the largest number of households with a housing problem, a greater percentage of large households have a housing problem. It is expected that large households are overcrowded and in need of assistance with obtaining a larger unit.

**Table 3-2  
Renter Households by Household Type and Income With Any Housing Problem - 2000**

	Elderly Households				Small Households			Large Households			All Other Households		
	Total	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
Extremely Low (0-30% MFI)	1,535	490	241	49.2	500	337	67.4	104	79	76.0	441	341	77.3
Very Low (31-50% MFI)	1,215	342	163	47.7	361	136	37.7	165	112	67.9	347	153	44.1
Low (51-80% MFI)	1,192	243	59	24.3	427	47	11.0	90	35	38.9	432	63	14.6
Above 80% MFI	1,130	132	10	7.6	458	4	0.9	86	24	27.9	454	24	5.3
<b>Total Renters</b>	<b>5,072</b>	<b>1,207</b>	<b>473</b>	<b>39.2</b>	<b>1,746</b>	<b>524</b>	<b>30.0</b>	<b>445</b>	<b>250</b>	<b>56.2</b>	<b>1,674</b>	<b>581</b>	<b>34.7</b>

Source: HUD State of the Cities Data Systems: CHAS Data 2000

Table 3-3 shows the 5,099 owner households reported in the City of Lebanon by CHAS Data 2000. The households are distinguished by household type and income category. Table 3-3 breaks out the 997 owner households with a housing problem, as reported in Table 3-1, by household type and income category. Table 3-3 reports the following.

- There are 1,770 elderly owner-occupied households, which is 34.7 percent of the total owners. 361 (20.4 percent) have a housing problem. 331 (91.7 percent) of the elderly households with a housing problem are low income.
- 2,320 (45.5 percent) of the owner households are small households. 272 (11.7 percent) have a housing problem. 237 (87.1 percent) of the small households with a housing problem have income at or below 80 percent of MFI.
- 381 (7.5 percent) of the owner households are large households. 121 (31.8 percent) have a housing problem. 93 (76.8 percent) of the large households with a housing problem are low income.
- 628 (12.3 percent) of the owner households are "All other households" of which 243 (38.7 percent) have a housing problem. 211 (86.8 percent) of the "All other households" with a housing problem are low income.

Numerically elderly owners have the greatest number of housing problems. Large households and "All other households", however, have a significantly greater rate of housing problems. Elderly owners often experience housing problems due to fixed incomes that do not keep pace with inflation, particularly increased health care costs. Elderly owners sacrifice housing upkeep and maintenance to pay for other expenses. Large owners may be overcrowded, but also have limited income and the large household size compounds their housing needs. Low income owners of all types continue to need assistance to make housing affordable.

**Table 3-3  
Owner Households by Household Type and Income With Any Housing Problem - 2000**

	Total	Elderly Households			Small Households			Large Households			All Other Households		
		Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
Extremely Low (0-30% MFI)	359	213	149	70.0	38	24	63.2	39	39	100.0	69	65	94.2
Very Low (31-50% MFI)	734	425	116	27.3	220	116	52.7	42	34	81.0	47	22	46.8
Low (51-80% MFI)	1,237	485	66	13.6	397	97	24.4	113	20	17.7	242	124	51.2
Above 80% MFI	2,769	647	30	4.6	1,665	35	2.1	187	28	15.0	270	32	11.9
Total Owners	5,099	1,770	361	20.4	2,320	272	11.7	381	121	31.8	628	243	38.7

Source: HUD State of the Cities Data Systems: CHAS Data 2000

**iii. Disproportionately Greater Housing Problems**

Using CHAS Data 2000, the following considers the housing needs for all households in comparison to households by race in the City of Lebanon. Also considered are the housing needs of Hispanic households in comparison to all households. The review serves to consider disproportionately greater need. As defined by HUD, a disproportionately greater need exists when a particular racial or ethnic group has housing problems at least ten percentage points higher than the percentage of households in the category as a whole.

There are 3,942 renter households with income at or below 80 percent of MFI. Table 3-4 compares the percentage of households with housing problems for white non-Hispanic, black non-Hispanic, and Hispanic households. CHAS Data 2000 did not provide data regarding other race households in the City. Table 3-4 reports the following.

- 44.8 percent of all low income renters have a housing problem. A disproportionately greater need exists among total Black households at 74.1 percent and Hispanic households at 69.3 percent.
- There are 463 low income elderly renter households with a housing problem, which is 43.1 percent of the total. With 69.4 percent of Hispanic elderly households having a housing problem, there is a disproportionately greater need.
- There are 746 low income small and large households with a housing problem, which is 45.3 percent of the total. 59.1 percent of Hispanic small and large households have a housing problem, which is a disproportionately greater need.
- There are 557 low income "All other households" with a housing problem, which is 45.7 percent of the total. Among "All other households" both Black households and Hispanic households have a disproportionately greater need.

**Table 3-4**  
**Renter Households With Income at or Below 80 Percent of MFI Having Any Housing Problem by Race of Household and Hispanic Origin - 2000**

	Households 0 – 80% of MFI		Elderly Households			Small and Large Households			All Other Households		
	Total	% With a Housing Problem	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
White Non-Hispanic	2,962	40.2	1,008	434	43.0	1,021	393	38.5	933	363	38.9
Black Non-Hispanic	85	74.1	0	N/A	N/A	28	10	35.7	57	53	93.0
Total**	3,942	44.8	1,075	463	43.1	1,647	746	45.3	1,220	557	45.7
Hispanic	814	69.3	49	34	69.4	574	339	59.1	191	122	63.9

Source: HUD State of the Cities Data Systems: CHAS Data 2000  
Information regarding other races not reported.

\*\*Total low income renters from Table 3-1 and Total Household Type from Table 3-2.

There are 2,330 owner households with income at or below 80 percent of MFI. Table 3-5 compares the percentage of households with housing problems for White non-Hispanic, Black non-Hispanic, and Hispanic households. CHAS Data 2000 did not provide data regarding households of other races in the City. Table 3-5 reports the following.

- 37.4 percent of all low income owners have a housing problem. Among all low income households, there is no disproportionately greater need by race or Hispanic households.
- There are 331 low income elderly owner households with a housing problem, which is 29.4 percent of the total. There is no disproportionately greater need by race or Hispanic elderly households.
- There are 330 low income small and large households with a housing problem, which is 38.9 percent of the total. There is no disproportionately greater need by race or Hispanic small and large households.
- There are 211 low income “All other households” with a housing problem, which is 58.9 percent of the total. There is no disproportionately greater need by race or Hispanic “All other households.”

**Table 3-5**  
**Owner Households With Income at or Below 80 Percent of MFI Having Any Housing Problem by Race of Household and Hispanic Origin - 2000**

	Households 0 – 80% of MFI		Elderly Households			Small and Large Households			All Other Households		
	Total	% With a Housing Problem	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
White Non-Hispanic	2,116	38.4	1,124	335	29.8	638	263	41.2	354	215	60.7
Black Non-Hispanic	10	0.0	0	N/A	N/A	10	0	0.0	0	N/A	N/A
Total**	2,330	37.4	1,123	331	29.4	849	330	38.9	358	211	58.9
Hispanic	171	28.0	4	0	0.0	167	48	28.7	0	N/A	N/A

Source: HUD State of the Cities Data Systems: CHAS Data 2000  
Information regarding other races not reported.

\*\*Total low income owners from Table 3-1 and Total Household Type from Table 3-3.

**iv. Other Special Needs (Non-Homeless)**

Supportive housing is defined as living units that provide a planned services component with access to a range of services identified as necessary for the residents to achieve personal goals. Various populations with special needs require supportive housing. The needs of the sub-populations are described below. Because it is not possible to always determine the number of persons who have supportive housing needs, this CP uses a combination of census data and standards recommended by national agencies to determine the number of persons with supportive housing needs in the City of Lebanon. The information is supplemented with information collected through interviews with service providers in the City of Lebanon used to develop input for this CP.

**a. Elderly and Frail Elderly**

The 2000 Census reports that there were 4,069 persons age 65 and over in the City of Lebanon. Of the total elderly population, 2,076 was age 75 and over. The persons age 75 and over represented 51 percent of the City's elderly population. The Census reported the following regarding the elderly in the City of Lebanon.

- 1,595 (39.2 percent) of the persons age 65 and over reported that they had a long-lasting disability (six months or more). 796 (49.9 percent) of the elderly with a disability reported that they had two or more long-lasting disabilities.
- 200 (12.5 percent) of the 1,595 elderly with a disability reported that they had a self-care disability that limited their ability to dress, bath, or get around inside their home without assistance. 157 (78.5 percent) of the elderly with a self-care disability were age 75 and over.
- 786 (49.3 percent) of the elderly with a disability reported that their disability limited their ability to go outside their home alone to shop or visit a doctor's office. 584 (74.3 percent) of the elderly with a disability that limited the ability to go outside their home were age 75 and over.

CHAS Data 2000 reports on elderly households in the City of Lebanon with mobility and self-care disabilities. As defined by CHAS Data 2000, mobility and self-care limitations are 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching lifting, or carrying; and/or 2) a physical, mental or emotional condition lasting more than six months that creates difficulty with dressing, bathing, or getting around inside the home. CHAS Data 2000 provides the information by income category and reports on those with a housing problem. The data distinguishes by age, identifying elderly and extra elderly as follows:

- Elderly are one or two member households, where either person is 62 to 74 years.
- Extra elderly are one or two member households, either person 75 years or older.

As shown in the following table, CHAS Data 2000 reports the following about elderly households with a mobility and safe care limitation.

- Of 2,977 elderly households, nearly one-third (980) have a mobility and self-care limitation. 621 or about two-thirds are age 75 and over.
- 268 (27.3 percent) of the households with a mobility and self-care limitation, have a housing problem.
- 248 (92.5 percent) of the households with a housing problem have income at or below 80 percent of MFI. A larger number and percentage of low income households with a limitation are renters.

**Table 3-6  
Elderly Households with a Mobility and Self-Care Limitation - 2000**

	Total Elderly Households	Households with Mobility and Self-Care Limitation				
		62 to 74 years	75 and Over (Extra Elderly)	Total	With Any Housing Problem	
					Total	% of Households with a Limitation
<b>Renter Households</b>						
Low Income (0-80% MFI)	1,075	202	231	433	166	38.3
Above 80% MFI	132	10	20	30	0	0.0
Total Renters	1,207	212	251	463	166	35.8
<b>Owner Households</b>						
Low Income(0-80% MFI)	1,123	59	278	337	82	24.3
Above 80% MFI	647	88	92	180	20	11.1
Total Owners	1,770	147	370	517	102	19.7
<b>Total All Elderly Households</b>						
Total All Households	2,977	359	621	980	268	27.3

Source: HUD State of the Cities Data Systems: CHAS Data 2000

The Lebanon Housing Authority (LHA) has 155 housing units that are for the elderly. LHA reports that as of March 2004, there were 45 elderly on the public housing waiting list and 109 on the Section 8 list. *The Inventory of Assisted Rental Housing* prepared by the Pennsylvania Housing Finance Agency reports 380 other assisted rental housing units in the City of Lebanon for the elderly. Information regarding the demand for the other assisted rental housing units for the elderly is not available.

The needs of the elderly are as follows:

- Home maintenance assistance, including minor home repairs is the most needed supportive housing service.
- Adaptive modifications that allow them to remain in their homes as their physical conditions change.
- For people age 75 and over, the need for medical and other types of professional care rises sharply as evidenced by the large number of the elderly age 75 and over with self-care and go-outside the home disabilities.
- As people live longer, there will likely be more people in need of care because of dementia or other illnesses that diminish their mental capacity. The 2000 Census reports that there were 266 persons age 65 and over in Lebanon with a mental disability. 196 (73.7 percent) of the elderly persons with a mental disability were age 75 and over.
- The need for personal care and assistance with daily living is increasing. As baby boomers age and families grow smaller, there are more older people who need support and assistance and fewer family members to fill the traditional role of providing care. Where there are no family members to provide direct care, public and nonprofit agencies will need to be increasingly creative in finding means to help the elderly remain in the community.

**b. Persons with Disabilities**

The 2000 Census reported on non-institutionalized disabled persons age five and over. The enumeration excludes institutionalized disabled persons, which consists of persons under formally authorized, supervised care or custody in institutions. The Census clarifies that a disability is a long-lasting condition lasting six months or more.

- The 2000 Census reported that there were 22,280 non-institutionalized persons age 5 and over in Lebanon. 4,897 (22 percent) reported a disability. 36 percent of the disabled population reported two or more types of disability.
- There were 3,075 working age persons between the ages of 16 to 64 with a disability. 1,996 (64.9 percent) had a condition that limits the ability to work at a job. 916 (45.9 percent) of the working age persons with an employment disability were unemployed.
- 452 (9.2 percent) of the disabled persons had a self-care disability that limits the ability to dress, bath, or get around inside the home.

- 1,575 (32.2 percent) of the disabled persons had income below poverty.

The following provides additional information regarding the disabled in the City of Lebanon.

1) Mentally Disabled

The 2000 Census reports on the non-institutionalized population with a mental disability. The Census defines mental disability as an emotional condition that makes it difficult to learn, remember, or concentrate.

- There were 1,368 non-institutionalized persons age 5 and over with a mental disability, which is 6.1 percent of the 22,280 non-institutionalized persons age 5 and over in the City.
- 181 (13.2 percent) of the persons with a mental disability were children between the ages of 5 and 15.
- 921 (67.3 percent) were working age adults between the ages of 16 and 64. 647 (70.2 percent) were not employed.
- 266 (19.4 percent) were elderly persons age 65 and over. 196 (73.7 percent) of the elderly persons with a mental disability were age 75 and over.

The Lebanon County Department of Mental Health employs a Local Housing Options Team (LHOT) Coordinator. Finding suitable housing for persons with mental illness through working with local apartment owners and managers is a large part of the job. Developing new housing opportunities is also part of the job. Through the McKinney Vento program, a permanent supportive housing program for 10 homeless persons has been requested in 2004. There is a need for additional federal rental assistance. SSI payments fall short of providing any sort of housing accommodations.

The move to increase de-institutionalization of persons residing in State Hospitals will put additional pressure on the housing resources in the community. A regional effort is underway to provide transitional living programs for persons leaving the state hospitals as a stepping stone to independent living.

Another major problem is transportation. Services, including medical treatment, are often located out of County, therefore there is no public transportation. Even transportation within the County, outside the City is limited.

2) Physically Disabled

The 2000 Census reports on the non- institutionalized population with a physical disability. The Census defines physical disability as a condition that substantially limits one or more basic physical activities, such as walking, climbing stairs, reaching, lifting or carrying.

- There were 2,318 non-institutionalized persons age 5 and over with a physical disability, which is 10.2 percent of the 22,280 non-institutionalized persons age 5 and over in the City.
- 41 (1.8 percent) of the persons with a physical disability were children between the ages of 5 and 15.
- 1,203 (51.9 percent) were working age adults between the ages of 16 and 64. 847 (70.4 percent) were not employed.
- 1,073 (46.3 percent) were elderly age 65 and over. 689 (64.2 percent) of the elderly persons with a physical disability were age 75 and over.

CHAS Data 2000 reports on non-elderly households in the City of Lebanon with mobility and self-care disabilities. Information is available by tenure and income, and identifies those with a housing problem. The following table reports the following regarding the non-elderly with a mobility and self care limitation.

- Of 7,194 non-elderly households, 1,122 (15.6 percent) have a mobility and self-care limitation.
- 431 (38.4 percent) of the households with a mobility and self-care limitation, have a housing problem.
- 419 (97.2 percent) of the households with a housing problem have income at or below 80 percent of MFI. Low income renters experience the greatest percentage of housing problems.

**Table 3-7  
Non-Elderly Households with a Mobility and Self-Care Limitation - 2000**

	Total Non-Elderly Households	Households with Mobility and Self-Care Limitation			
		Total	% of Non-Elderly Households	With Any Housing Problem	
				Total	% of Households with a Limitation
<b>Renter Households</b>					
Low Income (0-80% MFI)	2,867	607	21.2	288	47.4
Above 80% MFI	998	119	11.9	4	3.4
<b>Total Renters</b>	<b>3,865</b>	<b>726</b>	<b>18.9</b>	<b>292</b>	<b>40.2</b>
<b>Owner Households</b>					
Low Income(0-80% MFI)	1,207	237	19.6	131	55.3
Above 80% MFI	2,122	159	7.5	8	5.0
<b>Total Owners</b>	<b>3,329</b>	<b>396</b>	<b>11.9</b>	<b>139</b>	<b>35.1</b>
<b>Total Households</b>					
<b>Total All Households</b>	<b>7,194</b>	<b>1,122</b>	<b>15.6</b>	<b>431</b>	<b>38.4</b>

Source: HUD State of the Cities Data Systems: CHAS Data 2000

Issues in housing for persons with disabilities are as follows:

- Affordable, safe and appropriate housing.
- Creative home modification programs for those who acquire a disability as they age or through accident or illness.
- Accessible housing, particularly for those with severe disabilities.
- Assistance with one time rental payments and security deposits.
- Varying levels of supportive services adaptable to individual requirements.
- Effective pathways to ensure consumer information on existing housing programs
- Services for those who are dually-diagnosed.
- Outreach to individuals who resist or cannot access the traditional mental health service system.
- Convenient transportation available at varied times.

While concerns for housing accessibility and affordability are paramount for people with disabilities, so are issues of choice. Whatever the limitations imposed by income and special needs for designs and supervision, persons with disabilities have the same range of personal preferences to own or rent, to live in congregate settings or alone, and to live in all parts of the community.

**c. Persons with Alcohol and Other Addictions**

The Lebanon County Commission on Drug and Alcohol Abuse provides services for persons with substance addictions, indicates that housing is a major problem for persons with substance abuse issues. Treatment facilities in the area include White Deer Run. There are also half-way houses in neighboring counties, but none in Lebanon County. Income is the biggest impediment to finding suitable housing. Referrals are made to homeless facilities and to boarding homes.

There is no specific data available regarding the number of persons in the City of Lebanon or the region who are in need of housing assistance due to problems with substance abuse. A 2002 study prepared by the National Institute on Alcohol Abuse and Alcoholism (NIAAA), completed through a survey done by the Census Bureau as part of the 2000 Census, found that 4.65 percent of adults abused alcohol and 3.81 percent were alcohol dependent. As defined by NIAAA, alcohol abuse is defined as causing failure to fulfill major role obligations at work, school, or home; interpersonal social and legal problems; and drinking in hazardous situations. Alcohol dependence, also known as alcoholism, is characterized by impaired control over drinking, compulsive drinking, preoccupation with drinking, tolerance to alcohol, and withdrawal symptoms. The study found that alcohol disorder rates are highest among men and people aged 18 to 44. Alcohol abuse is more prevalent among whites than among Hispanics, blacks, and Asians. The study does not provide conclusions regarding those who will have housing needs.

**d. Persons Diagnosed with HIV/AIDS**

In Pennsylvania, AIDS is a reportable condition. The Pennsylvania Department of Health maintains a registry of reported cases. The information is only available by County of residence. As of the end of 2003, 133 cases of AIDS had been reported in Lebanon County since 1980. The Department of Health presumes that there are 73 persons living with AIDS in Lebanon County.

HIV without a diagnosis of AIDS has just become a reportable condition in Pennsylvania, but information has not yet been published. Therefore, it is difficult to estimate the number of people living with HIV in the community. The AIDS Planning Coalition of South Central Pennsylvania indicates that while it is difficult to estimate with any degree of accuracy the number of persons living with HIV in Lebanon County, secondary data sources indicate that the number may be nearly three times as large as the number living with AIDS. While HIV and AIDS have touched many socio-economic and demographic strata, the population is increasingly non-white and low income. The Pennsylvania Department of Health reports that nearly 60 percent of the persons

diagnosed with AIDS State-wide from 1998 to 2003 were non-Hispanic Black and 12 percent were Hispanic.

The housing needs and problems of people living with HIV and AIDS are similar to those of people of similar health or socio-economic status. Many people living with HIV and AIDS have other psychosocial, health, and emotional problems such as chemical dependency and mental health problems. Key housing problems include affordability, security, transportation, and child care issues. Financial constraints are central to most housing issues faced by people living with HIV and AIDS in the community. Financial problems often appear to be accentuated by the inability to work and expenses for medical care and medicines beyond the scope of insurance.

The housing needs of people living with HIV and AIDS are diverse. Housing programs targeting the population need to be flexible enough to address a wide range of needs and problems. Programs should focus on helping people with HIV and AIDS to stay in their own homes. Housing programs may need to find ways to address underlying causes and related problems such as alcohol and drug services, mental health services, benefits counseling, and public transportation.

Housing programs for persons with HIV and AIDS should include the following:

- Direct financial or in-kind assistance to clients, specifically rental and mortgage assistance.
- Direct services, specifically case management and in-home services.
- A flexible indirect assistance component that provides a pool of funds to address multiple housing concerns such as utility assistance, home improvements and renovations.

**e. Public Housing Residents**

The following table is the wait lists for a public housing unit or a Section 8 voucher identifying the need for assisted rental housing. The wait lists information shows that the need for assisted rental housing is greatest among extremely low income households and families with children.

**Table 3-8  
Public Housing and Section 8 Waiting Lists – March 2004**

	Public Housing		Section 8 Program	
	Households	% of Total	Households	% of Total
Wait List Total	958	100.0	1,300	100.0
<b>Household Income</b>				
Extremely low income (0- 30% of MFI)	695	72.6	869	66.8
Very low income (31% - 50% MFI)	258	26.9	431	33.2
Low income (51% -80%MFI)	5	0.5	0	0.0
<b>Household Type:</b>				
With Children	565	59.0	842	64.7
Elderly	45	4.7	109	8.4
With Persons with Disabilities	188	19.6	249	19.2
<b>Household Race and Hispanic Origin:</b>				
White	831	86.7	1,149	88.3
Black	112	11.8	135	10.4
Indian/Alaskan	2	0.2	4	0.3
Asian	3	0.3	6	0.5
Other	10	1.0	6	0.5
Hispanic (any race)	464	48.4	590	45.4
<b>By Bedroom Size Requested:</b>				
Efficiency	6	0.6	not provided	
1-bedroom	351	36.6	not provided	
2-bedroom	327	34.1	not provided	
3-bedroom	218	22.8	not provided	
4- or more-bedroom	56	5.9	not provided	

Source: Lebanon Housing Authority

LHA is the Community Action Agency in Lebanon County. As such LHA coordinates and oversees varied programs. LHA reports that there are no particular outstanding needs of public housing residents.

As reported in Part 2C of this CP, LHA will be undertaking comprehensive renovation of Stevens Towers including combining 40 efficiency units to create 20 one-bedroom units. Upon completion of the renovations, Stevens Towers will contain 80 units for the elderly. The units are being reconfigured in response to a change in demand by elderly households. Due to longer life spans there are now more couples. All the elderly prefer one-bedroom units and the couples prefer two-bedroom units. To address concerns with the large number of households with disabled persons on the wait list, LHA may apply for Low Income Housing Tax Credits and other funds to develop 20 units specifically for persons with a physical disability.

## C. Homelessness Needs

The following provides a description of the nature and extent of homelessness in the City of Lebanon.

### i. Needs of Sheltered and Unsheltered Homeless

*Emergency and Transitional Shelter Population 2000*, published by the US Census Bureau, counts people at emergency shelters for people experiencing homelessness; shelters for children who are runaways, neglected, or without conventional housing; transition shelters for people without conventional housing (including shelters providing a maximum stay for clients of up to two years and offering support services to promote self-sufficiency and to help clients obtain permanent housing; and hotels and motels used to provide shelter for people without conventional housing. The 2000 Census counts of homeless do not include people counted at shelters for abused women, shelters for victims of domestic violence, transitional housing, and permanent supportive housing. The Census Bureau cautioned that the figures do not constitute and should not be construed as a count of people without conventional housing and that any attempt to use the results as a measure of the number of people experiencing homelessness would be inaccurate.

*Emergency and Transitional Shelter Population 2000* only reported information for the Harrisburg-Lebanon-Carlisle MSA. Information for the City of Lebanon and Lebanon County was not published. *Emergency and Transitional Shelter Population 2000* reported 264 persons in emergency and transitional shelters in the MSA. There were 81 persons under 18 years and 183 persons 18 years and older. The Census Bureau did not contain information regarding the race or sex of the population in emergency and transitional shelters for the MSA in 2000.

Information regarding the homeless population is available in the Central Harrisburg Region Point-In-Time Survey. The survey was performed January 15, 2004 under the guidance of the Central Pennsylvania Regional Advisory Board. The data was collected through surveys at the two emergency shelters and two transitional housing sites identified in Lebanon County in Part 2D of this CP. The survey found the following.

- Agape Family Shelter - four families with five adults and six children. One individual and two families were on the wait list.
- Domestic Violence Intervention of Lebanon County – three families with three adults and eight children.
- Housing Assistance Resource Program – three families with five adults and 11 children. Occupancy of 16 exceeded the capacity of ten.
- Lebanon County Bridge Housing – three families with four adults and six children.

**Table 3-9  
HUD Table 1A Homeless and Special Needs Populations**

**Continuum of Care: Housing Gap Analysis Chart**

		Current Inventory	Under Development	Total
<b>Individuals</b>				
<b>Beds</b>	Emergency Shelter	0	0	0
	Transitional Housing	0	0	0
	Permanent Supportive Housing	0	0	0
	<b>Total</b>	0	0	0

		Current Inventory	Under Development	Total
<b>Persons in Families With Children</b>				
<b>Beds</b>	Emergency Shelter	26	0	26
	Transitional Housing	27	0	27
	Permanent Supportive Housing	0	0	0
	<b>Total</b>	53	0	53

**Continuum of Care: Homeless Population and Subpopulations Chart**

<b>Part 1: Homeless Population</b>	<b>Sheltered</b>		<b>Unsheltered</b>	<b>Total</b>
	<b>Emergency</b>	<b>Transitional</b>		
1. Homeless Individuals	0	0	0	0
2. Homeless Families with Children	7	6	0	0
2a. Persons with Homeless Families with Children	22	20	0	42
<b>Total (lines 1 + 2a)</b>	22	26	0	42
<b>Part 2: Homeless Subpopulations</b>	<b>Sheltered</b>		<b>Unsheltered</b>	<b>Total</b>
1. Chronically Homeless	1		*	*
2. Seriously Mentally Ill	0			
3. Chronic Substance Abuse	0			
4. Veterans	0			
5. Persons with HIV/AIDS	0			
6. Victims of Domestic Violence	11			
7. Youth	0			

*\*Unsheltered: Data provided by the RHAB was not specific by County.*

The Central Pennsylvania Regional Advisory Board found that throughout the region there were 79 sheltered and 24 unsheltered homeless. It is not know how many were specifically in the City of Lebanon. There does not appear to be a problem with chronic homeless in the City. The lack of facilities for single males may result in homeless persons migrating to the nearby cities of Harrisburg or Reading. Needs of Persons Threatened with Homelessness.

No specific information is available to quantify the population of persons threatened with homelessness in the City of Lebanon. However, certain characteristics describe those most likely to be faced with homelessness.

- People without adequate and stable income will be continually at risk of a housing crisis.

- The majority of jobs now require moderate- to long-term training. Even entry-level positions are more technical than in previous times with widespread use of computer and telecommunication technology. Service and clerical jobs have replaced lower-skilled manufacturing and production jobs. These jobs often pay wages insufficient to support a family.
- Education and training are important to the labor force to sustain employment in decent paying jobs. The 2000 Census reported that 4,687 persons age 25 and over in the City had not finished high school. The persons without a high school diploma represent about 29 percent of the population age 25 and over. People with no or minimum job skills are at risk of repeated housing crises.
- Children in single parent households are at risk of experiencing a housing crisis if they are poor. Women have typically earned less than men, making children in female headed households the most at risk. The 2000 Census reported 988 female headed households with children under 18 in the City of Lebanon. 496 of the households, which was 50.2 percent, had income below poverty.
- Cost burden, particularly among households whose income is less than 80 percent of MFI, is a factor in analyzing the risk of homelessness. When households pay higher proportions of their incomes for housing, they are forced to sacrifice other basic necessities such as food, clothing, and health care. As was previously noted, CHAS Data 2000 identified 2,152 cost burdened low income households in the City of Lebanon. 934 or 43 percent paid half or more of their income for their housing. About three-fourth of the severe cost burdened households had annual incomes at or below 30 percent of MFI.
- Other who are vulnerable to residing in shelter or on the street, and are at risk of becoming homeless include the following:
  - Persons leaving institutions.
  - Households with incomes less than 30 percent of MFI.
  - Victims of domestic violence.
  - Special needs populations (persons with HIV/AIDS, disabilities, drug and alcohol addiction).
  - People who are doubling up, which is often identified by overcrowding.
  - Large families who are low income
  - Residents of rooming houses.

Information regarding services available to persons threatened with homelessness in the City of Lebanon is listed in Part 2 of this CP.

#### **D. Lead Based Paint Hazards**

With an aged housing stock, it can be expected that a significant number of units will have lead-based paint, an environmental concern particularly in households with children 7 years of age and younger. Lead paint is typically found in homes that were constructed prior to 1978. Part 2 of this CP provides a review of the age of the housing stock in the City of Lebanon. The housing in the City is old with nearly 80 percent of the units constructed prior to 1960. Because of the old age of the housing, the incidence of lead-based paint is potentially high. As shown in the following table the estimated number of housing units with lead-based paint in the City is 9,702. It is estimated that units with lead-based paint make-up 86 percent of the housing stock.

**Table 3-10**  
**Estimated Incidence of Lead-Based Paint in Housing Stock - 2000**

Year of Construction	Age of Housing in City of Lebanon	Estimated % of Total Housing Units with Lead-Based Paint	Estimated Number of Housing Units with Lead-Based Paint
1980 and after	724	0%	0
1960 to 1979	1,660	52% - 72%	863 - 1,195
1940 to 1959	3,287	70% - 90%	2,301 - 2,958
Before 1940	5,549	80% - 100%	4,439 - 5,549
<b>Total</b>	<b>11,220</b>		<b>7,603 - 9,702</b>

*Source: Comprehensive and Workable Plan for Abatement of Lead-Based Paint in Privately Owned Structures*

**i. Units Affordable to Low Income Households at Risk for Lead-Based Paint Hazards**

CHAS Data 2000 contains information about units affordable to low income households. The information only identifies total units and units constructed before 1970. The information does not provide a further break down of units by decade built.

To further refine the CHAS Data 2000, year built information available from the 2000 Census is applied to the units identified as affordable to low income households. The following tables provide estimates of the number of renter and owner housing units in the City of Lebanon that are affordable to low income households that are suspected of containing lead-based paint.

**Table 3-11**  
**Estimated Renter Housing Units At Risk for Lead-Based Paint Hazards Affordable to Low Income Households**

Year of Construction	Age of Housing in City of Lebanon	Units Affordable to Low Income Households	Estimated % of Total Housing Units with Lead-Based Paint	Estimated Number of Housing Units with Lead-Based Paint
1960 to 1979	1,145	1,141	x 0.62	707
1940 to 1959	1,353	1,348	x 0.80	1,078
Before 1940	2,167	2,158	x 0.90	1,942
<b>Total</b>	<b>4,665</b>	<b>4,647</b>		<b>3,727</b>

Source: HUD State of the Cities Data Systems: CHAS Data 2000, U.S. Bureau of the Census

**Table 3-12**  
**Estimated Owner Housing Units At Risk for Lead-Based Paint Hazards Affordable to Low Income Households**

Year of Construction	Age of Housing in City of Lebanon	Units Affordable to Low Income Households	Estimated % of Total Housing Units with Lead-Based Paint	Estimated Number of Housing Units with Lead-Based Paint
1960 to 1979	375	342	x 0.62	212
1940 to 1959	1,666	1,519	x 0.80	1,215
Before 1940	2,836	2,610	x 0.90	2,349
<b>Total</b>	<b>4,877</b>	<b>4,471</b>		<b>3,776</b>

Source: HUD State of the Cities Data Systems: CHAS Data 2000, U.S. Bureau of the Census

The Pennsylvania Department of Health reports on blood lead level of 190 children tested in Lebanon County in 2002. City level data is not available. It was found that 33 of the children had blood lead levels above the Center for Disease Control's recommended maximum level of ten micrograms, per deciliter. Blood Lead levels of the tested children exceeded 10 micrograms, a dangerous level of poisoning in 29 children.

There are no systematic screening programs in Lebanon County at this time. We believe that the number of lead poisoning would be significantly higher if all children were tested.

## 4. STRATEGIC PLAN

### A. General

This section of the CP will describe the City of Lebanon's priority needs for housing and community development and the objectives for addressing these needs. These objectives have been developed in accordance with the statutory goals. The goals of the Federal programs covered by the Consolidated Planning process are to "strengthen partnerships among all levels of government and the private sector, including for profit and nonprofit organizations, to enable them to provide decent housing, establish and maintain a suitable living environment and expand economic opportunities for everyone, particularly for low-income persons.

The City, in consultation with other public agencies and non-profit organizations, established the priorities on HUD Table 2A (Housing Priorities) and HUD Table 2B (Non-housing Community Development Priorities).

The definitions of HUD's priority codes for Tables 2A and 2B are as follows.

**H** = High Priority. Activities to address the needs **will be funded** by the City of Lebanon during the five-year period.

**M** = Medium Priority. If funds are available, activities to address the needs **may be funded** by the City of Lebanon during the five-year period.

**L** = The City of Lebanon **will not fund** activities to address the need during the five year period. The City of Lebanon will consider certifications of consistency for other entities' applications for Federal assistance.

**N** = the City of Lebanon finds that there is **no need or that the need is already substantially addressed**.

Per CPD Notice 03-09, HUD strongly encourages grantees to develop performance measurement systems to determine how well programs and projects are meeting needs. The purpose is to determine if resources are being used on activities to meet the goals by measuring specific outcomes. While this five-year strategy describes several activities that will be undertaken to address the goals, not every program and activity is described. The five-year strategy does, however, provide direction through goals and outcome measures that will be tracked to determine the City of Lebanon's performance during the five-year period. Outcome measures within this CP may be added or modified as part of completion of the annual Action Plan

For each goal, the City of Lebanon will report on outcomes as part of its Consolidated Annual Performance Evaluation Report. The City, however, has limited staff due to scarce resources. Outcomes will need to be easily quantified and easily collected. If outcomes cannot be collected efficiently Lebanon will not be able to consistently track and report on performance negating the purpose and effectiveness of measuring. Due to limited data that is easily collected, the City

will not be able to report on some outcomes until after publication of the 2010 Census.

## **B. Affordable Housing**

The City of Lebanon's overall housing goal is to achieve a continuum of housing for all households and income groups in the community. The following discussion summarizes the priority needs shown on Table 2A – Priority Housing Needs Summary, which is contained at the end of this Part 4B.

### **Housing Goals**

- **Goal – Preserve the Housing Stock Through Rehabilitation**

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

#### ***Primary Measures:***

- Number of homes assisted with housing code violations that are eliminated.
- Number of homes that addressed lead based paint problems.

#### ***Optional Measures:***

- Saved demolition costs by maintaining housing as based on average demolition cost per rehab.
- Dollars spent on lead paint abatement.
- Number of persons with disabilities who can continue to live in independently in the community.
- **Goal - Increase Home Ownership**

Home ownership is positively linked to family stability, improved property maintenance, improved residential satisfaction, and increased civic participation. Expanding home ownership among low income households in the City of Lebanon is a way to contribute to community improvement as well as individual satisfaction. A home is the major source of savings for most households, particularly low income households, who are unlikely to own stocks and may not be in a retirement program. As such home ownership supports economic stability. For households without a retirement savings program, a home can be an asset to be cashed in to help finance the

transition to a new way of life. For other households, a home is something that can be used right away, through a home equity loan. Finally, when a person gets old, the asset value of the home can be traded in for needed health and home care services through a reverse mortgage. The City of Lebanon will increase the percentage of homeowners in the community by assisting current City residents who are renting to make the transition to home ownership. The information reported in Part 2 of this CP shows there is overlap between low income households and minority households. By continuing to pursue increased home ownership among low income households as a goal, the City of Lebanon is supporting increased home ownership by minority households in agreement with national goals.

***Primary Measure:***

- Number of successful homebuyers assisted after three years (not foreclosed after three years).

***Optional Measures:***

- Increase rate of home ownership either City-wide or in targeted areas based on the 2010 Census.
- Private dollars leveraged.
- Increased value of homes based on the 2010 Census.
- **Goal - Improve Rental Housing Opportunities**  
Rental housing is a major component of the housing stock in the City of Lebanon particularly among extremely low and very low income households. Improving rental housing opportunities will reduce the potential for renters to experience a housing crisis and allow them to improve the overall status of their lives. It will also assist households with avoiding homelessness. As households improve their living status, they may graduate to home ownership. Households who have a positive experience as a renter in the City are more likely to choose to remain in Lebanon and become active participants in the community to the benefit of everyone. Supporting programs and activities to assist renter households will protect the existing stock in the community and expand the tax base, again improving the living status of the entire community.

***Primary Measures:***

- Number of homes assisted with housing code violations that are eliminated.
- Number of homes that addressed lead based paint hazards.

***Optional Measures:***

- Waiting list reductions.
- Saved demolition costs by maintaining housing as based on average demolition cost per rehab.

**Priority #1: Extremely low and Very Low Income Owner Occupied Housing – Small, Large, Elderly and all the Households**

- Preserve the housing stock through rehabilitation.
- Abate hazard of lead based paint in older housing stock.
- Make improvements that enhance accessibility by the elderly and disabled.

**Basis for Priority**

The age threshold commonly used to signal a potential deficiency is represented by the year built with units that are 40 years old or over used as the threshold. About 95 percent of the owner occupied housing was constructed prior to 1960. Preservation of the owner occupied housing protects the investment of low income property owners and may promote historic preservation.

CHAS Data 2000 identified 2,330 low income homeowners in the City.

- About 37 percent of low income homeowners had a housing problem. Numerically all other households had the largest number with a problem a greater percentage of large households have a housing problem.
- 82 low income elderly owner households with a mobility and self-care limitation have a housing problem.
- 131 non-elderly owner households with a mobility and self-care limitation have a housing problem.
- There are about 3,800 owner units affordable to low income households potentially at risk for lead-based paint hazards.

Maintenance of the housing stock through rehabilitation is the primary means available to the City of Lebanon to ensure safe and decent housing in the community to owner households. While there are units that are not feasible for rehabilitation, much of the housing stock can be maintained and made habitable through rehabilitation. It is imperative that the City continue with preserving and upgrading its housing stock to provide safe, decent and affordable housing for its residents. The owner occupied households cost burden may also be lessened due to weatherization improvements made during rehabilitation.

Rehabilitation allows long time residents to remain in the community and supports their efforts to improve the City's living environment. Housing rehabilitation stabilizes neighborhoods, eliminates blighting influences, and preserves the City of Lebanon's tax base. Maintaining the housing stock supports the recycling of the units from older households that are downsizing to smaller units, to younger households who want to settle and grow in the community. Expanding the working age population supports economic development.

### **Obstacles to Meeting the Priority**

- A demand for housing rehabilitation funding that exceeds the resources and staff capacity.
- The lack of private resources due to cost burden and low income that has made this a matter of public concern.
- The cost of lead-based paint hazard control, which increases the total cost of rehabilitation per unit, decreases the number of housing units that are rehabilitated on an annual basis.
- The cost of safe and secure modifications that support the disabled add to the cost of rehabilitation.

### **Use of Funds Reasonably Expected to be Available to Address Priority and Specific Objectives**

To address the priority the City has an on-going housing rehabilitation program for owner occupied units.

The housing rehabilitation program will also be partially funded with HOME funds provided by the Pennsylvania Department of Community and Economic Development. Up to \$25,000 is provided for code related improvements with an additional \$10,000 available to address Lead Hazards. Funds are provided to the very low income as a deferred loan while low and moderate income homeowners pay back the funds monthly. The repayments are budgeted for continuation of the rehabilitation program. Given the limited funding available to the City, the rehabilitation program will begin to provide more limited major system only rehabilitation funding during 2005 for some housing units. CDBG funds will be used to address only immediate housing rehabilitation needs that would otherwise result in the displacement of a family from the dwelling. Funding will be limited to \$5,000 per unit.

The existing rehabilitation programs targets low income households, including minorities, female head of households, elderly and the disabled. The City of Lebanon's identified priority (primary form of assistance) of housing rehabilitation assistance for existing homeowners by income is as follows.

- Extremely low income (0 to 30 percent of median) – high.
- Very low income (30 to 50 percent of median) – high.
- Low income (50 to 80 percent of median) - high.

To compensate for the lack of land in combination with small older housing that lacks modern amenities, the City will consider use of funds from its rehabilitation program for use of residential conversions that involve the combining of two or more units to create a single-family unit. Residential conversion is compatible with Priority 2 described below expanding the stock of housing available for home ownership by households seeking larger units in the City.

The City of Lebanon's housing rehabilitation program offers funds for adaptive modifications in association with other work. Lebanon County uses Affordable Housing Trust Funds to make grants to provide access improvements for persons with physical impairments. The City of Lebanon will make referrals to households in need of assistance.

**Proposed Accomplishments**

Over the next five years, the City of Lebanon projects 70 low income owner households will be assisted with rehabilitation. The following table identifies projected assistance by program and households assisted by income.

Program	Potential Funding Sources	Number of Households Assisted		
		Extremely low income (0- 30% of MFI)	Very low income (31% - 50% MFI)	Low income (54% -80%MFI)
Housing Rehabilitation and Affordability Trust Fund	CDBG & HOME	20	35	15

**Priority #2 Very low and low income renter, small, large, and other households.**

- Support home ownership by, very low and low income small and large, and "All other" renter households.

**Basis for Priority**

Renter occupied housing in the City continues to increase. Increasing home ownership will establish permanence, foster a sense of pride, and expand investment in the community.

The monthly payment on much of the housing for sale in the City is affordable and, in fact, can be less than renting a unit. Of the 151 vacant for sale units in the City of Lebanon identified by CHAS Data 2000;

- 129 (85.4 percent) are affordable to households with income between 31 percent and 50 percent of median; and
- 147 (97.4 percent) are affordable to households with income above 50, but under 80 percent of median.

Low income households, however, have difficulty saving for down payments and closing costs in combination with rental obligations and other economic factors. Many median priced homes in the City require minor to major repairs to make them habitable. The repairs generally need to be funded at the time of purchase adding to the expense of first time home ownership.

To expand home ownership for households, particularly for those with income at and above 50 percent of median, there continues to be the need for assistance with down payments, closing costs, and costs for improvements.

The creation of new housing, either through construction or substantial rehabilitation, is expensive. Creation of new housing to accommodate low income households will continue to require deep subsidies.

Home ownership will provide relief from overcrowding for larger families that rent their housing unit. The majority of the affordable for sale units contain three or more bedrooms.

#### **Obstacles to Meeting the Priority**

- Low market values that require a disproportionate need for subsidy using scarce resources.
- Poor or unacceptable credit histories of applicants.
- Spotty employment records among applicants.
- Concerns about quality of schools and property values.

#### **Use of Funds Reasonably Expected to be Available to Address Priority and Specific Objectives**

The City has instituted a Home Ownership Assistance Program. The City of Lebanon provides assistance to first-time homebuyers using a combination of CDBG funds, HOME funds administered by the PA Department of Community and Economic Development and the Lebanon County Act 137 Affordable Housing Trust Fund. The Redevelopment Authority of Lebanon County administers this program. The First-Time Homebuyer Program provides 17% of the purchase price for downpayment assistance with a maximum of \$15,300 to qualified buyers. Maximum eligible purchase price of a home was raised to \$99,000 in the summer, 2004. Up to \$5,000 is also available for rehabilitation that results in housing code compliance. Homebuyers must attend housing counseling provided by the Redevelopment Authority.

The need for the program and demand is evidenced by the number of inquiries and amount of activity completed in the prior years. In the past year, 51 buyers have been pre-qualified for purchase and 176 inquiries were received about the program. In 2003, 28 homebuyers were assisted. Lebanon County put Act 137 funds into this program as well, assisting 4 households.

The City of Lebanon's identified priority of home buyers assistance for first time homeowners by income is as follows.

- Extremely low income (0 to 30 percent of median) – medium. Households with such low incomes would have greater difficulty meeting principal, interest, taxes, and insurance (PITI), which compromise a mortgage payment.
- Very low income (30 to 50 percent of median) – high.
- Low income (50 to 80 percent of median) - high.

Home ownership is also one strategy for providing accessible housing for persons with disabilities, although not the primary strategy.

In support of home ownership, Lebanon's *Comprehensive Plan* recommends providing neighborhood enhancements, such as curb and sidewalk repairs tree planting and replacements, street repaving, and upgrading of neighborhood parks. The City will also promote the community as a place to live.

### Proposed Accomplishments

Over the next five years, the City of Lebanon projects that 100 low income households will be assisted with home ownership. The following table identifies projected assistance by program and households assisted by income.

Program	Potential Funding Sources	Number of Households Assisted		
		Extremely low income (0- 30% of MFI)	Very low income (31% - 50% MFI)	Low income (51% - 80%MFI)
Home Ownership Assistance Program	CDBG & HOME	5	10	85

### Priority #3: Extremely low and low income small family, large family, elderly and "other" renters.

- Assist with creating new affordable renter housing.
- Consider certifications of consistency for development and rehabilitation of rental housing.
- Preserve the housing stock through rehabilitation, including lead based paint hazard control in older housing stock and making improvements that enhance accessibility by the elderly and disabled.

### Basis for Priority

The renter occupied housing is old, with 91 percent of the units constructed prior to 1960. All of the vacant housing, which could be rented, was constructed prior to 1960. Creation and preservation of the renter occupied housing ensures that low income renters have safe decent housing, improves neighborhood character by eliminating blight, and may promote historic preservation.

CHAS Data 2000 identified 3,942 low income renter households in the City.

- About 45 percent of renter occupied households had a housing problem. Numerically, small renter households have the largest number with a housing problem, but proportionately, large renter households have the greatest rate of housing problems.
- Four percent of renter households are overcrowded.
- 166 low income elderly renter households with a mobility and self-care limitation have a housing problem.

- 288 non-elderly renter households with a mobility and self-care limitation have a housing problem.
- There are about 3,700 renter units affordable to low income households potentially at risk for lead-based paint hazards.
- As the population declined, with households and businesses migrating out of the City, there are buildings that are available for adaptive use to create housing that is designed for modern living and to support the needs of special populations such as the elderly and disabled. The vacant buildings require substantial rehabilitation. Some of the buildings are economically infeasible to rehabilitate. Demolition of the buildings creates opportunities for development of rental housing at sites served by infrastructure and services.

Maintenance of the housing stock through rehabilitation or creation of new rental housing is the primary means available to ensure safe and decent housing in the community to existing renter households. While there are units in that are not feasible for rehabilitation, much of the housing stock can be maintained and made habitable through rehabilitation.

Rehabilitation and creation of new rental housing allows long time residents to remain in the community and supports their efforts to improve the City's living environment. A decent safe rental housing stock encourages new young households to settle in the community. As their incomes and size expand, they will remain in the community due to their positive experience. Housing rehabilitation and creation of new housing stabilizes neighborhoods, eliminates blighting influences, and preserves the City of Lebanon's tax base. Rehabilitated and new rental housing provides housing opportunities for aging owners to find decent housing in their community and supports the recycling of their owner units, to younger households that want to settle and grow in the community. Expanding the working age population supports economic development.

#### **Obstacles to Meeting the Priority**

- A demand for housing rehabilitation funding that exceeds the resources and staff capacity.
- With several hundred vacant residential properties available in the City, the need to return these to productive use is constant as is the need to find productive reuse of large non-residential properties such as school buildings.
- State legislation that would expedite the transfer of abandoned properties to public ownership would be helpful in capturing these properties before extreme deterioration occurs.
- The cost of lead-based paint abatement, which may increase the total cost of rehabilitation per unit, decreasing the number of housing units that are rehabilitated on an annual basis.

- The need for additional improvements to ensure modifications that support the disabled are safe and secure.

**Use of Funds Reasonably Expected to be Available to Address Priority and Specific Objectives**

The City has very limited resources and is not able to regularly fund creation or rehabilitation of rental housing. Improved rental housing for low income households will come through continued maintenance and improvements of the public housing by LHA. Additionally, LHA may develop additional rental housing for low income households. LHA indicates that it will pursue Low Income Housing Tax Credits to create rental housing for the mentally disabled. Non-profit and private developers may also create rental housing through construction or substantial rehabilitation that may involve HUD funds. The City of Lebanon will consider certifications of consistency with the activities that address the needs of renters.

Private landlords will be referred to Lebanon County’s Access Improvements Program.

The City of Lebanon’s identified priority of housing rehabilitation assistance or creation of rental housing by income is as follows.

- Extremely low income (0 to 30 percent of median) – median
- Very low income (30 to 50 percent of median) – median.
- Low income (50 to 80 percent of median) – median.

Housing rehabilitation and creation of new rental units is also a strategy for providing accessible housing for elderly and disabled renters and reducing lead paint hazards.

Rental housing assisted with CDBG funds will carry rent restrictions. Limiting rent to 30 percent of the tenants gross household income or HUD’s established fair Market Rent, whichever is greater.

**Proposed Accomplishments**

Over the next five years, the City of Lebanon projects 50 low income renter households will be assisted with rehabilitation or creation of a new unit. The Housing Authority will also rehabilitate a significant portion of its housing stock.

The following table identifies projected assistance by program and households assisted by income.

Program	Potential Funding Sources	Number of Households Assisted		
		Extremely low income (0- 30% of MFI)	Very low income (31% - 50% MFI)	Low income (51% - 80%MFI)
LIHTC	LIHTC	5	20	
Rehab	CDBG	25		

The Housing Authority will also rehabilitate a significant portion of its housing stock.

**Table 4-1  
HUD Table 2A - Priority Needs Summary Table**

PRIORITY HOUSING NEEDS (households)		Priority Need Level		Unmet Need	Goals
		High, Medium, Low			
Renter	Small Related	0-30%	M	337	4
		31-50%	M	136	7
		51-80%	H	47	60
	Large Related	0-30%	M	79	1
		31-50%	M	112	1
		51-80%	H	35	15
	Elderly	0-30%	H	241	26
		31-50%	H	163	6
		51-80%	M	59	5
	All Other	0-30%	M	341	4
		31-50%	M	153	11
		51-80%	H	63	5
Owner	0-30%	H	277	20	
	31-50%	H	288	35	
	51-80%	H	307	15	
Special Needs		0-80%	M	431	50
<b>Total Goals</b>					<b>265</b>
<b>Total 215 Goals</b>					<b>215</b>
<b>Total 215 Renter Goals</b>					<b>145</b>
<b>Total 215 Owner Goals</b>					<b>70</b>

### C. Homelessness

#### i. Homeless and At-risk of Homelessness Goals

For purposes of planning and implementation of housing and services for the homeless and prevention of homelessness, Lebanon County is part of the Continuum of Care Committee (CoC). The CoC is coordinated through the State. The PA Steering Committee on Homelessness (SC) is the lead entity for the CoC. A Regional Homeless Advisory Board (RHAB) with representation from each of the Counties participating in the CoC meets regularly throughout the year. The RHAB is composed of representatives of service agencies that work with diverse sub-populations of the homeless. The RHAB's roles include formulation and monitoring of goals and action steps, the identification and analysis of unmet needs, the determination of regional priorities, and the review and ranking of all regional projects submitted for McKinney-Vento funding under the CoC.

The homelessness planning process in Central-Harrisburg Region focuses on goals and strategies to meet the needs of both the chronically homeless and the periodically homeless populations. The primary goal is to end homelessness by developing and implementing strategies to prevent

homelessness through increased access to mainstream resources and by identifying and addressing gaps in services and eliminating barriers to affordable housing. Part 2D of this CP describes the varied facilities and services that are available in Lebanon County.

ii. **Priorities: Homeless Individuals and Families and Chronically Homeless**

Strategy, goals and action steps for ending chronic homelessness in the Northeast CoC are formulated on the State level. At its first meeting on June 28, 2004, the Governor's Housing Cabinet, acting as the Interagency Council to End Homelessness, approved the vision, guiding principles, and priorities comprising Pennsylvania's Plan to End Homelessness. One of the four priorities in the Plan is to develop a Ten-Year Plan to End Chronic Homelessness. The CoC identifies three major barriers to ending chronic homelessness and strategies for addressing the barriers as follows.

- Inadequate housing and supports for persons leaving institutions. Pennsylvania will continue to coordinate cross-departmental efforts to prevent homelessness among high-risk populations leaving State institutions. Implementation will begin on the four pilot projects involving 1) suspension rather than termination of Medical Assistance benefits for persons incarcerated in local jails; 2) transitional and permanent housing for "hard to place" leaving State correctional institutions; 3) housing training for inmates, Corrections and Parole Board personnel; and 4) comprehensive housing planning for individuals leaving State hospitals.
- Insufficient subsidized housing. The State proposes to increase the number of supportive housing units through the targeting and coordination of State resources and to provide technical assistance to increase local capacity.
- Inadequate funds for supportive services. Three strategies for ensuring that every chronically homeless individual receives serves include 1) continued outreach, linking persons in need to mainstream resources through case management; 2) continued and improved collaboration between service providers to ensure chronically homeless individuals have access to needed services; and 3) generate new resources to fill gaps in service for the chronically homeless

**Basis for Priority**

There is no priority for new emergency or transitional housing although local services providers indicate a need, particularly for transitional housing. Priority is given to permanent supportive housing for both families and individuals. The basis for this priority is the need to create expanded housing opportunities with supportive services that provide real housing alternatives to persons unable to live independently. Further, development of new

affordable housing will ease the housing issues that arise due to housing conditions in many affordable, older housing units found in the City.

### **Obstacles to Meeting the Priority**

The larger population of homeless people in Lebanon County does not meet HUD's definition of chronically homeless. Instead they are individuals or families who increasingly cannot find affordable housing or are evicted from their homes. Due to the lower cost of housing in Lebanon County than in eastern Pennsylvania, new households are attracted to the area. The results are increased demand for housing and increased housing costs. The working poor are unable to afford the increased cost of housing. Due to limited development of affordable rental housing, the supply of affordable housing is in demand, creating pressure to increase rents.

### **iii. Priorities: Helping Low Income Persons Avoid Homelessness**

As described in Part 2D of this CP, there are varied services in place to assist persons with avoiding homelessness. The homeless prevention services are administered by a combination of public and private agencies. There is a high degree of coordination of services in Lebanon County through the Coalition to End Homelessness.

The CoC outlines two pilot projects that focus on preventing homelessness among the forensic population through training and through the development of specific housing options and linkages. Both projects target individuals coming out of State facilities that are considered most at risk of becoming homeless, including those who have "maxed out" of State Correctional Institutions (SCI's) and Community Correction Centers (CCC's). The SC will monitor the pre-release pilot linking people leaving jails with medical assistance, and will undertake activities to prevent homelessness among youth aging out of the foster care system. The Central-Harrisburg RHAB will continue to work with the county jails in the region to develop discharge policies for people leaving the county criminal justice system.

### **Use of Funds Reasonably Expected to be Available to Address Priority and Specific Objectives**

Lebanon County will continue to work with members of the RHAB and other services providers to address the needs of the homeless and those at-risk of becoming homeless. To address the needs of this population, the City will support the following initiatives by providers.

- Supportive services for individuals and families in the areas of senior services, employment training, shelter operations, youth services, handicapped services, and child care services to increase self-sufficiency.
- Permanent affordable housing opportunities for individuals and families as well as for special population groups such as seriously mentally ill, dually diagnosed, and victims of domestic violence.

- Services for at-risk populations in order to prevent low income individuals and families with children from becoming homeless.

The City of Lebanon will consider funding requests from provider agencies for development of permanent supportive housing. The City will consider supporting funding applications for HUD, State and private funds to provide opportunities to expand housing choice and assist the homeless make the transition to permanent housing.

There is no 5-year goal for development of permanent supportive housing, specified in the Continuum of Care Plan for the Central-Harrisburg region.

#### D. Other Special Needs

The City will support applications by other entities for housing that addresses the needs of non-homeless Special Needs groups. In addition, the Housing Authority may provide Section 8 as project-based assistance to the County MH/MR program to support the creation of Supportive Permanent Housing.

Table 1B, Special Needs Subpopulation provides a summary of the Needs, Priorities and Goals for special needs subpopulations.

There is a goal to create 50 units of assisted housing for special populations. The unmet housing needs could not be quantified by provider agencies in the community. However, this goal is considered reasonable given the resources and programs in place to address these needs.

**Table 4-2**  
**HUD Table 1B - Special Needs / Non-Homeless**

SPECIAL NEEDS SUBPOPULATION	Priority Need Level High, Medium, Low, No Such Need	Unmet Need	Dollars to Address Unmet Need	Goals
Elderly	H			0
Frail Elderly	H			25
Severe Mental Illness	M			15
Development Disabled	M			0
Physically Disabled	M			0
Persons w/Alcohol/Other Drug Addictions	M			10
Persons w/HIV/AIDS	M			0
Other				
<b>TOTAL</b>				<b>50</b>

#### E. Nonhousing Community Development

The following describes the goals for use of funds to meet important community development and economic development objective in the City of Lebanon. The goals serve to address needs in support of this CP and are particularly considerate of on-going planning programs as outlined in Section A of this Part.

- **Goal - Improve Public Facilities**

Public facilities in the City of Lebanon are important to supporting the quality of life by providing spaces for provision of services, supporting downtown business community, addressing public safety concerns. They also support needs for open space and recreational needs in the urban setting. The City will continue to support these community development needs.

**Primary Measure**

- Number of public facilities that are made accessible.
- Number of expanded services resulting from improved public facilities.
- Number of new retail businesses in downtown.

**Optional Measure**

- Increased number of low income persons served.
- Improved hours of operation by service providers
- Added programs that address critical needs.

- **Goal – Improve and Maintain Infrastructure**

As an older community, the infrastructure in the City is dated and in need of repair and upgrading. There also is the need for maintenance of infrastructure to avoid neglect that will result in costly future replacement. Maintaining and improving the infrastructure is important in support of the long-term viability of the City of Lebanon as a place to live, operate and business, and to work.

**Primary Measure**

- Percentage of low income households served within the benefit area.

**Optional Measure**

- Improved emergency vehicle access
- Reduced traffic accidents.
- Improved delivery of goods and services.
- Reduced flooding.
- Reduced infiltration of sewer and water systems.
- Reduced emergencies due to line breakages.

- **Goal – Support Vital Public Services**

There are varied public services available in the community to address human service needs. There continues to be service needs that are important to the long-term ability of persons in Lebanon to sustain themselves and in support of their ability to live independently. The City of Lebanon will continue to

support innovative services that address outstanding needs that provide a benefit to wide sectors of the community.

***Primary Measure***

- Percentage of low income households served within the benefit area.

***Optional Measure***

- Number of families served in day care whose parent gains employment.
- Number of persons served with literacy skill improvement to grade 6 proficiency.
- Reduction of crime.
- **Goal – Support for Urban Revitalization and Economic Development**

Business and investment and renewal of numerous properties in and around the downtown is focus of economic development with attracting new businesses and retaining and expanding existing ones. Economic development will continue to be important to the overall revitalization of the community.

***Primary Measure***

- Jobs created and retained.

***Optional Measure***

- Percentage increase in household income as determined by the 2010 Census.
- Jobs with health benefits.
- New commercial businesses located in the City in targeted economic development areas.

**Basis for Priorities**

The priorities shown in HUD Table 2B that follows this Section, support implementation of the above goals established by the various planning documents described in Section A of this Part. The plans all involved considerable public input from residents and businesses. The goals also consider the needs determined through the development of the CP, including input from City agencies and public service providers who were interviewed and surveyed.

**Obstacles to Meeting the Priority**

In support of implementation of community development and economic development the City has used its HUD entitlement funds to diligently institute the goals. The City has continuously sought public and private resources to leverage its entitlement funds in assisting with implementation of policies and programs to create the vision. Bethlehem, through its Office of Economic Development, offers

site location assistance, technical assistance, a tax abatement program in support of economic development, an Enterprise Zone Program through the State, and administration of a loan pool program that is funded by the Lehigh Valley Economic Development Corporation.

As of summer 2004, major revitalization programs are underway in support of renewal of the former Bethlehem Steel plant including Bethlehem Works and Bethlehem Commerce Center. The renewal of the Bethlehem Steel site has spurred redevelopment of South Side Bethlehem. Other major projects in recent years include Liberty Center a new office retail building in the downtown, renovation of Union Street as a medical office for St. Luke's Hospital, and redevelopment of the Durkee Site for mixed use development.

Despite the available resources, obstacles remain in achieving the planning goals as follow.

- Limited resources to meet the competing demands.
- Limited vacant developable sites.
- Clean-up costs of previously developed sites or abandoned buildings that add to the cost of development.
- Higher taxes than outside the City.
- Dated infrastructure that needs upgrading.
- Concerns with safety.

#### Use of Funds Reasonably Expected to be Available to Address Priority and Specific Objectives

Table 2B identifies the non-housing community development priority needs. It should be noted that there are instances where recognized high priority needs have been assigned low priority. These instances reflect the availability of alternative funding resources for those needs; allocation of funds to those alternatively supported need categories decreases funding available for those under-served needs that have no such other capital resources. Also, it is not possible to realistically identify unmet need, dollars to address need, and goals for all known needs, particularly those that have been assigned a medium priority.

**Table 4-3  
HUD Table 2B - Community Development Needs**

<b>PRIORITY COMMUNITY DEVELOPMENT NEEDS</b>	<b>Priority Need Level High, Medium, Low, No Such Need</b>	<b>Unmet Priority Need</b>	<b>Dollars to Address Unmet Priority Need</b>	<b>Goals</b>
<b>PUBLIC FACILITY NEEDS (projects)</b>				
Senior Centers	L	0	0	0
Handicapped Centers	L	0	0	0
Homeless Facilities	L	0	0	0
Youth Centers	L	0	0	0
Child Care Centers	L	0	0	0
Health Facilities	L	0	0	0
Neighborhood Facilities	L	0	0	0
Parks and/or Recreation Facilities	H	2	\$ 100,000	2
Parking Facilities	H	2	\$ 100,000	2
Non-Residential Historic Preservation	M	2	\$ 100,000	2
Other Public Facility Needs (ADA)	H	Unknown	\$ 300,000	5
<b>INFRASTRUCTURE (projects)</b>				
Water/Sewer Improvements	H	Citywide	\$ 500,000	5
Street Improvements	H	Citywide	\$ 500,000	5
Sidewalks	H	Citywide	\$ 500,000	5
Solid Waste Disposal Improvements	N		0	0
Flood Drain Improvements	H	Citywide	\$ 500,000	3
Other Infrastructure Needs (ADA)	H	Citywide	\$ 500,000	5
<b>PUBLIC SERVICE NEEDS (people)</b>				
Senior Services	L	0	0	0
Handicapped Services	L	0	0	0
Youth Services	L	0	0	0
Child Care Services	H	50	30,000	20
Transportation Services	L	0	0	0
Substance Abuse Services	L	0	0	0
Employment Training/Literacy	M	5,000	\$ 100,000	100
Health Services	L	0	0	0
Lead Hazard Screening	M	5,000	\$ 10,000	100
Crime Awareness	H	26,000	\$ 750,000	26,000
Other Public Service Needs				

Priority Community Development Needs	Priority Need Level High, Medium, Low, No Such Need	Unmet Priority Need	Dollars to Address Unmet Priority Need	Goals
<b>Economic Development</b>				
ED Assistance to For-Profits(businesses)	M	Unknown	Unknown	0
ED Technical Assistance(businesses)	M	100	\$150,000	
Micro-Enterprise Assistance(businesses)	M	50	\$125,000	25
Rehab; Publicly- or Privately-Owned Commercial/Industrial (projects)	H	Unknown	\$500,000	5
C/I* Infrastructure Development (projects)	H	Unknown	\$1,000,000	5
Other C/I* Improvements(projects)	L	Unknown	0	0
<b>Planning</b>				
Planning	H		\$150,000	5 Years
<b>Total Estimated Dollars Needed</b>			<b>\$5,915,000</b>	

\* Commercial or Industrial Improvements by Grantee or Non-profit

**Public Facilities.** Priorities are assigned to:

- parks and recreation facilities,
- parking facilities; and
- accessibility of public facilities in combination with removal of architectural barriers.

**Infrastructure.** Priorities are assigned to:

- comprehensive street, curb, and sidewalk improvements, including accessibility improvements,
- water/sewer improvements,
- flood drainage improvements; and
- ADA curb ramps.

**Public Services.** Priority assignments include:

- child care,
- lead hazard screening, employment training, literacy; and
- crime awareness and public safety.

**Economic Development Needs.** High priority needs are established for:

- assistance to for-profit (businesses),
- micro-enterprise assistance (businesses),

- rehab; publicly- or private-owned commercial/industrial projects; and
- infrastructure development.

**Planning and Administration.** High priorities have been given to:

- planning and
- general program administration.

#### **F. Barriers to Affordable Housing**

The most significant barrier to affordable housing in the City of Lebanon is economics. Despite the availability of affordable housing for sale, households in the Lebanon of still are cost burdened. Within the resource constraints, the City of Lebanon is working to alleviate the cost burden and provide housing opportunities for low income households. Historically, the City of Lebanon has allocated CDBG entitlement grant for direct housing assistance, most significantly for its Housing Rehabilitation Program. Working with the Redevelopment Authority of Lebanon County, new housing opportunities, homeownership and rehabilitation programs have been successful.

The Zoning Ordinance provides for a variety of housing types at various densities and on varying lot sizes. The variety reduces the potential for barriers to affordable housing in the City of Lebanon as a result of regulatory policies. In addition to permanent housing, the City of Lebanon's Zoning Ordinance allows for the siting of emergency shelters, transitional housing, permanent supportive housing, and group homes for the disabled. As reported in the Housing and Market Analysis in Part 2 of this CP, the housing stock in Lebanon is varied and diverse as provided for by the Zoning Ordinance. The City of Lebanon does not impose impact fees for development. New construction requires a permit from the Zoning Office and the Building Inspection Office. Permit fees are based on administrative costs to the City and are not excessive.

The Redevelopment Authority provides homebuyer education. All families assisted in the homebuyer program must attend these classes.

In furtherance of its planning program and in support of this CP, over the next five years the City of Lebanon will continue programs that increase and upgrade existing housing stock quality and value. The City will continue to provide incentives to current property owners to maintain their homes by providing access to grants and low interest loans. The City of Lebanon will also continue funding infrastructure improvements and neighborhood enhancements such as curb and sidewalk repairs, street repaving, and upgrading of sewers and water mains demonstrating the governing official's commitment to attractive and healthy neighborhoods for all residents.

There are no court orders, consent decrees or sanctions against the City of Lebanon from HUD or any other organization regarding housing and related services.

## **G. Lead Based Paint Hazard**

The City of Lebanon will continue its testing and reduction activities and strategies as part of its housing rehabilitation program.

The guidelines for the City's Housing Rehabilitation Program comply with the lead based paint hazards at 24 CFR Part 35. Lead-based paint hazard control is an eligible rehabilitation activity funded by the Housing Rehabilitation Program. While there are local contractors who are certified to undertake work involving lead hazard control, the availability of contractors is limited.

## **H. Anti-Poverty Strategy**

This section of the Consolidated Plan describes:

- goals, programs and policies to reduce the number of households with incomes below the poverty line;
- how the goals, programs and policies for producing and preserving affordable housing set forth in the housing strategy will be coordinated with other programs and services for the poor; and
- the extent to which the City's housing programs might reduce (or assist in reducing) the number of households with income below the poverty lines.

The resources and opportunities that the City has for reducing the number of families with incomes below the poverty line are limited. Since poverty is a function of income, its effect on housing opportunity and choice is apparent. Conversely, without adequate, stable housing, alleviating poverty is more difficult. Still the means of addressing both issues is fragmented. Several structural barriers to poverty are addressed through different local policies. For example, the City has a policy that requires the employment of Section 3 households in construction contracts when possible.

The City Economic Development initiatives will create new job opportunities. The City has six Keystone Opportunity Zones where businesses can locate and receive significant tax benefits. The City supports literacy and child care programs to enable families to gain job skills and maintain job stability. Non-English speaking residents can receive English as a Second Language training as well.

## **I. Institutional Structure**

### **i. Description of Agencies**

The City of Lebanon is the clearinghouse and facilitator for the activities described by this CP. As the local unit of government, the City of Lebanon is empowered to apply for and administer CDBG funds and other grants. The City receives HOME funds through the Commonwealth of Pennsylvania. The City of Lebanon will also support other activities through providing certifications of consistency with the CP. The following provides the City's institutional structure for administration of its entitlement program.

- Department of Community and Economic Development

The Director oversees the administration of the CDBG program and also applies for and administers other funding sources, ensuring all resources are highly integrated and administered efficiently. The Department is responsible for the following.

- Program management and oversight.
- Inter Department/Agency Coordination.
- Sub-recipient contract administration and monitoring.
- Program evaluation.
- Report preparation and submission.
- Public education and participation.
- Special project development.
- Consolidated Plan preparation, monitoring, and evaluation.
- Housing programs.
- Economic development programs and initiatives.

Other agencies that participate with housing, community development, and economic development in the City of Lebanon are as follows.

The Redevelopment Authority of the County of Lebanon is the chief administrative agent for the Housing Rehabilitation and Homebuyer Programs. The Redevelopment Authority staff is responsible for supervising applications, initial inspections, work write-ups, estimates, preparation of bidding documents, inspections, payments, change orders, and the final inspection.

The Lebanon Housing Authority is an important housing provider assisting primarily extremely low income households. The Board of the LHA is appointed by the Mayor and ratified by City Council. LHA hires its own staff and handles all its contracting, procurement, and management issues. Housing activities provided by LHA include the following.

- Section 8 rental assistance.
- Public housing units.
- Home ownership opportunities for residents in public housing.
- Housing for elderly not in need of supportive services.
- Housing for disabled persons.

Lending institutions work in the City and region to provide financing for special programs that support and supplement community development, economic development, and housing activities in the City of Lebanon.

**ii. Closing Gaps or Actions**

The major gap remains scarce resources and limited staff to effectively operate programs. Coordination through the above listed organizations assists with networking ensuring that overlap of missions is minimized and facilitating more efficient use of resources. Opportunities for networking in support of improving services, efficiency, and to eliminated gaps are provided through the coordination efforts described below.

**J. Coordination**

The City of Lebanon has sole responsibility for formulating and administering its community development, housing, and economic development programs. Lebanon's entitlement program is administered in agreement with its Citizen Participation Plan adopted in agreement with 24 CFR 91.115(e). The Citizen Participation Plan implements HUD's goals of providing for citizen input in the community development program.

The City of Lebanon continues to interact with the various public and non-profit institutions that provide housing and supportive services to low income residents. Although the agencies are independent of one another, they work together to ensure that their programs and services are coordinated and that residents are served. The City's primary means of connecting and networking with housing and service providers in Lebanon and region is through the Redevelopment Authority and the Housing Authority.

Staff of the Redevelopment Authority sit as the local representatives to the Regional Homeless Advisory Board, the Lebanon County Affordable Housing Trust Fund and the Affordable Housing Council. The Housing Authority functions as the Community Action Agency in Lebanon County and administers an extensive array of social services for lower income residents.

**K. Public Housing Resident Initiatives**

The Lebanon Housing Authority has a resident advisory board that creates opportunities for the participation of residents in management and operation of the public housing. LHA indicated there was no need or plans for changes to its resident advisory board. All public housing residents can participate in the City of Lebanon's home owner programs, provided they can qualify for a mortgage.

**5. ACTION PLAN FOR 2010**

Standard Form 424

Following this page is HUD Standard Form 424 as signed by the Mayor.

APPLICATION FOR  
FEDERAL ASSISTANCE

1. TYPE OF SUBMISSION: Application		2. DATE SUBMITTED	Applicant Identifier City of Lebanon
<input checked="" type="checkbox"/> Construction	Pre-application <input type="checkbox"/> Construction	3. DATE RECEIVED BY STATE	State Application Identifier
<input type="checkbox"/> Non-Construction	<input type="checkbox"/> Non-Construction	4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier B-10-MC-42-0021
5. APPLICANT INFORMATION			
Legal Name: City of Lebanon		Organizational Unit: Department: Office of Community Development	
Organizational DUNS: 04-973-7133		Division:	
Address: Street: 400 South Eighth Street		Name and telephone number of person to be contacted on matters involving this application (give area code)	
City: Lebanon		Prefix:	First Name: Trish
County: Lebanon		Middle Name M.	
State: PA		Last Name Ward	
Zip Code 17042	Suffix:		
Country: USA		Email: tward@lebanonpa.org	
6. EMPLOYER IDENTIFICATION NUMBER (EIN): 23-6001905		Phone Number (give area code) 717-273-6711	Fax Number (give area code) 717-228-4450
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify) <input type="checkbox"/> <input type="checkbox"/>		7. TYPE OF APPLICANT: (See back of form for Application Types) Other (specify)	
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: TITLE (Name of Program): Community Development Block Grant 14-218		9. NAME OF FEDERAL AGENCY: U.S. Department of HUD	
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): Entire City based on eligibility/fundability of activity.		11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: Carry out multiple activities consisting of infrastructure improvements, public services, housing assistance, demolition and acquisition, elderly housing improvements and administration.	
13. PROPOSED PROJECT Start Date: 01/01/10    Ending Date: 12/31/2010		14. CONGRESSIONAL DISTRICTS OF: a. Applicant 17th    b. Project 17th	
15. ESTIMATED FUNDING:		16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?	
a. Federal	\$ 830,000 <sup>00</sup>	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON	
b. Applicant	\$ <sup>00</sup>	DATE:	
c. State	\$ <sup>00</sup>	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372	
d. Local	\$ <sup>00</sup>	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
e. Other	\$ <sup>00</sup>	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?	
f. Program Income	\$ 40,000 <sup>00</sup>	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No	
g. TOTAL	\$ 870,000 <sup>00</sup>		
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.			
a. Authorized Representative			
Prefix	First Name Trish	Middle Name M.	
Last Name Ward	Suffix		
b. Title Mayor	c. Telephone Number (give area code) 717-273-6711		
d. Signature of Authorized Representative <i>Trish Ward</i>	e. Date Signed 10-29-09		

**A. Resources**

**i. Federal Resources**

The City of Lebanon anticipates receiving \$830,000 as its F.Y. 2010 CDBG entitlement amount. In addition, the City will receive approximately \$40,000 in program income. This sum is expected from loans that are being repaid to the City.

The City of Lebanon may receive HOME funds through the Commonwealth of Pennsylvania since the City is not a HOME entitlement community. The City is not an entitlement community for Emergency Shelter Grant funds nor HOPWA funding.

The Lebanon Housing Authority anticipates receiving federal funds during F.Y. 2010. The Housing Authority receives an annual Capital Fund Program entitlement and anticipates receiving Section 8 Rental Assistance funds.

**ii. Other Resources**

As noted above, the City will request an allocation of HOME Program funds from the Commonwealth of Pennsylvania in the amount of \$500,000. These funds would be used to support housing rehabilitation and homebuyers in the City of Lebanon during 2010.

**B. Activities to be Undertaken**

<b>ACTIVITY</b>	<b>Budget</b>	<b>Comments/Location</b>
Public Services: Police	\$130,000	Limited to Low income areas
Elderly Low Income Rental Housing Rehabilitation	\$125,000	8 <sup>th</sup> and Willow Streets
Spot Blight Acquisition and Demolition	\$140,000	City-wide
Street Improvements	\$125,000	Low income areas
Housing Rehabilitation and Homebuyer Assistance	\$150,000	Administered by Redevelopment Authority, City-wide
Code Enforcement	\$40,000	Limited to low income areas
General Administration	\$160,000	
<b>TOTAL</b>	<b>\$870,000</b>	

**Table 3  
Consolidated Plan Listing of Projects**

**Applicant's Name** City of Lebanon

**Priority Need**  
Community Development

**Project Title**  
Crime Prevention

**Project Description**  
Funding of a year-round police patrol to reduce criminal activities in low/moderate area. Additional police patrol in the City's Northside area. Area is 67% low/mod. Northside: CT 3, BG 1-3, CT 4, BG 2, 4 and 5.

**Performance Measure – Outcome Statement**  
Enhance suitable living environmental through Improved/New Sustainability

**Location:** CT & BG's

Objective Number	Project ID 0001
HUD Matrix Code 05I	CDBG Citation 570.201(e)
Type of Recipient	CDBG National Objective 570.208(a)(1)
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator 01 People	Annual Units 7,431
Local ID	Units Upon Completion

<b>Funding Sources:</b>	
CDBG	<u>130,000</u>
ESG	<u>                    </u>
HOME	<u>                    </u>
HOPWA	<u>                    </u>
Total Formula	<u>                    </u>
Prior Year Funds	<u>                    </u>
Assisted Housing	<u>                    </u>
PHA	<u>                    </u>
Other Funding	<u>                    </u>
<b>Total</b>	<u>130,000</u>

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3**  
**Consolidated Plan Listing of Projects**

**Applicant's Name** City of Lebanon

**Priority Need**  
Community Development

**Project Title**  
Street Improvements

**Project Description**

Reconstruction of streets in low income areas. Specific streets to be determined.

Low Income Areas: CT, BG 1, 2, 3, 5  
CT 2, BG 1, 4  
CT 3, BG 1.a, 1-3  
CT 4, BG 2, 4, 5  
CT 5, BG 1, 3

**Performance Measure – Outcome Statement**

Enhance suitable living environmental through Improved/New Accessibility

**Location:** CT & BG's

Objective Number	Project ID 0004	<b>Funding Sources:</b> CDBG 125,000 ESG _____ HOME _____ HOPWA _____ Total Formula _____ Prior Year Funds _____ Assisted Housing _____ PHA _____ Other Funding _____ Total 125,000
HUD Matrix Code 03K	CDBG Citation 570.201(c)	
Type of Recipient	CDBG National Objective 570.208(a)(1)	
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010	
Performance Indicator 01 people	Annual Units 15,023	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3  
Consolidated Plan Listing of Projects**

**Applicant's Name** City of Lebanon

**Priority Need**  
Housing

**Project Title**  
Housing Rehabilitation

**Project Description**

Grants to owner occupied households to bring the property up to code standards and address Lead Based Paint Hazards. Maximum assistance is \$25,000.00 for rehabilitation and \$10,000.00 for Lead Hazard Control work. Emergency Assistance will also be provided for immediate health and safety concerns.

**Performance Measure – Outcome Statement**  
Create Decent Housing with Improved/New Affordability

**Location:** Community Wide

Objective Number	Project ID 0005	<b>Funding Sources:</b> CDBG <u>75,000</u> ESG _____ HOME _____ HOPWA _____ Total Formula _____ Prior Year Funds _____ Assisted Housing _____ PHA _____ Other Funding _____ Total <u>75,000</u>
HUD Matrix Code 13	CDBG Citation 570.202	
Type of Recipient	CDBG National Objective 570.208(a)(3)	
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010	
Performance Indicator 10 – Housing Units	Annual Units 3	
Local ID	Units Upon Completion 3	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3**  
**Consolidated Plan Listing of Projects**

**Applicant's Name** City of Lebanon

**Priority Need**  
Housing

**Project Title**  
First-Time Homebuyers

**Project Description**

Grants for low/moderate income individuals to assist with the purchase of a home through the First-Time Homebuyer Program. \$5,000.00 is also included for rehabilitation of major systems as needed.

**Performance Measure – Outcome Statement**

Create Decent Housing with Improved/New Accessibility

**Location:** Community Wide

Objective Number	Project ID 0006	<b>Funding Sources:</b> CDBG ..... 75,000 ESG ..... HOME ..... HOPWA ..... Total Formula ..... Prior Year Funds ..... Assisted Housing ..... PHA ..... Other Funding ..... Total ..... 75,000
HUD Matrix Code 13	CDBG Citation 570.201(n)	
Type of Recipient	CDBG National Objective 570.208(a)(3)	
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010	
Performance Indicator 10 – Housing Units	Annual Units 5	
Local ID	Units Upon Completion 5	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3**  
**Consolidated Plan Listing of Projects**

**Applicant's Name** City of Lebanon

**Priority Need**  
Community Development

**Project Title**  
Acquisition and Demolition

**Project Description**

Acquire and demolish vacant properties City-wide including residential properties and vacant industrial properties that have been declared blighted.

**Performance Measure – Outcome Statement**

Enhance suitable living environmental through Improved/New Sustainability

**Location:** CT & BG's

Objective Number	Project ID 0003	<b>Funding Sources:</b>		
HUD Matrix Code 04	CDBG Citation 570.201(d)		CDBG	135,000
Type of Recipient	CDBG National Objective 570.208(b)(2)		ESG	
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010		HOME	
Performance Indicator 10 – Housing Units	Annual Units 3		HOPWA	
Local ID	Units Upon Completion		Total Formula	
			Prior Year Funds	
		Assisted Housing		
		PHA		
		Other Funding		
		Total	135,000	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3**  
**Consolidated Plan Listing of Projects**

**Applicant's Name** City of Lebanon

**Priority Need**  
Housing

**Project Title**  
Code Enforcement

**Project Description**

Improve housing conditions in areas targeted for infrastructure improvements and public services. Northside: CT 3, BG 1-3, CT 4, BG 2, 4 AND 5.

**Performance Measure – Outcome Statement**

Enhance suitable living environmental through Improved/New Sustainability

**Location:** Community Wide

Objective Number	Project ID 0007	<b>Funding Sources:</b> CDBG 40,000 ESG _____ HOME _____ HOPWA _____ Total Formula _____ Prior Year Funds _____ Assisted Housing _____ PHA _____ Other Funding _____ Total 40,000
HUD Matrix Code 15	CDBG Citation 570.202(c)	
Type of Recipient	CDBG National Objective 570.208(a)(1)	
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010	
Performance Indicator 01 people	Annual Units 7,431	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3**  
**Consolidated Plan Listing of Projects**

**Applicant's Name** City of Lebanon

**Priority Need**  
Community Development

**Project Title**  
Public Facilities

**Project Description**

Assist with the purchase and installation of emergency generators in a 11-story high rise with 100 units of elderly housing.

**Performance Measure – Outcome Statement**  
Enhance suitable living environmental through Improved/Sustainability

**Location:**  
800 Willow Street, Lebanon

Objective Number	Project ID	<b>Funding Sources:</b> CDBG ESG HOME HOPWA Total Formula Prior Year Funds Assisted Housing PHA Other Funding Total	125,000
HUD Matrix Code 03A	CDBG Citation 570.201(c)		.....
Type of Recipient	CDBG National Objective 570.208(a)(2)		.....
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010		.....
Performance Indicator 03 Elderly	Annual Units 100		.....
Local ID	Units Upon Completion		.....
			125,000

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3**  
**Consolidated Plan Listing of Projects**

**Applicant's Name** City of Lebanon

**Priority Need**  
Planning and Administration

**Project Title**  
Administration

**Project Description**

Audit, planning, legal, salaries, public information, supplies, rent, telephone, miscellaneous expenses related to general management and oversight.

**Performance Measure – Outcome Statement**  
N/A

**Location:** Community Wide

Objective Number	Project ID 0008
HUD Matrix Code 21A	CDBG Citation 570.206
Type of Recipient	CDBG National Objective
Start Date (mm/dd/yyyy) 01/01/2010	Completion Date (mm/dd/yyyy) 12/31/2010
Performance Indicator N/A	Annual Units N/A
Local ID	Units Upon Completion

**Funding Sources:**

CDBG	160,000
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
<b>Total</b>	<b>160,000</b>

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**C. Geographic Distribution**

As described above, most activities will serve a low income area as defined by the Census. The attached map depicts project locations. Projects serving low income areas include: Street improvements, crime prevention, elderly housing improvements and Code Enforcement.

Some projects serve the entire City or may be located city-wide: Demolition and Housing Rehabilitation.

Specific census tract benefit information is contained in the chart of activities.

The accompanying map depicts site locations relative to areas of minority concentration.

**D. Homeless and Other Special Needs Activities**

**i. Emergency Shelter and Transitional Housing Needs**

City staff has not been active with the Coalition to End Homelessness, a local task force composed of representatives of agencies that serve low income and homeless persons. However, the County of Lebanon is a major sponsor of the Coalition and has represented the City's part on the Coalition. Lebanon is part of the state-organized Central Continuum of Care. Locally, shelter and transitional housing is provided by several agencies. The City would support requests for funding to other government agencies to provide such services.

**ii. Prevention of Homelessness**

The County of Lebanon administers the state HAP funds which are used to prevent homelessness. Requests for CDBG funds for these activities have not been made. The City would support requests for funding to other government agencies to provide such services.

**iii. Help homeless persons make the transition to permanent housing and independent living.**

The City has no direct role in providing services to the homeless. The Coalition to End Homelessness works to strengthen the interagency bonds and to make seamless service delivery available to persons who are homeless.

# Lebanon City, Lebanon County, PA

## 2000 Census Block Groups

### Low/Moderate Income

#### Legend

 Census Block Group

 Census Tract

 US Highway

 State Highway

 City Streets and Roads

 Un-named Streets

 Streams

 Railroad

#### ACTIVITIES

##### Non-Site Specific Low/Mod Areas

Water Mains  
Street Improvements

Code Enforcement  
Police Crime Prevention

##### City-wide

Demolition

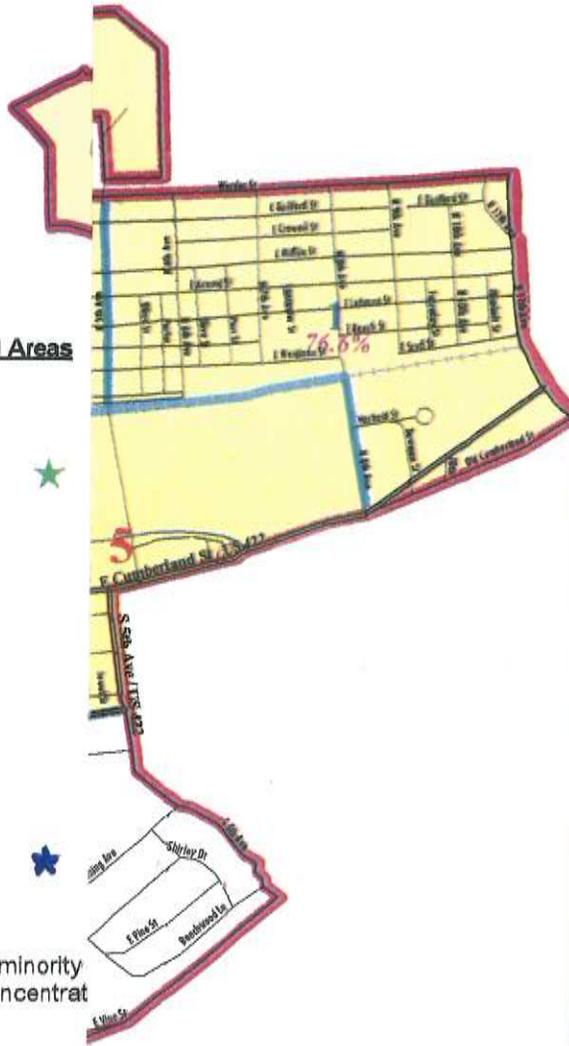
Housing Rehabilitation  
First-Time Homebuyers

##### Site Specific Activity

Elderly L/M Income Housing  
- Rehab (9th & Willow Sts.)

##### Areas of Concentrations

Note: \* Entire City is area of minority  
\* CT 3 is an area of concentration



#### Low/Moderate Income Blockgroups

 0.0% Under 51%

 99.9% 51% and Over

**Citywide LMI - 63.04%**

### Map 5-1 Geographic Distribution



**E. Public Housing**

The Lebanon County Housing Authority administers public housing in the City of Lebanon. The Housing Authority has not made any significant changes in the Capital Fund Grant Plan. The agency is listed by HUD as a High performer. The Housing Authority will not prepare a new 5 Year Plan until 2010.

**F. Anti-Poverty Strategy**

The City of Lebanon will continue to pursue economic development in all forms to increase the supply of good-paying jobs available to City residents. Redevelopment efforts in the City are aimed at expanding opportunity for businesses to locate in the community and provide jobs for City residents.

In the award of contracts, the City will continue to implement the Section 3 Plan which promotes the utilization of firms owned by low income persons.

**G. Lead Paint Strategy**

The city has procured and contracted with a Risk Assessor and has rewritten the housing guidelines to properly administer the housing program in a manner consistent with the regulations. Several local contractors attended HUD sponsored Working Safely with Lead Based Paint courses which enable them to undertake work involving lead hazard control. Working with the Redevelopment Authority of Lebanon County, a strategy has been developed to increase the supply of contractors and other certified technicians available for this type of work. The Risk Assessor will provide paint testing and job specifications, construction oversight and training for contractors. Additional activities are being considered to train other local personnel to work safely with Lead Based Paint.

## H. Other Actions

### i. Meeting Underserved Needs

The City of Lebanon will work with social service agencies and the County of Lebanon to identify and develop strategies to meet the needs of underserved populations as identified. The City is not a social service delivery agency and does not address social service needs directly. However, should specific funding requests for programs that address such needs be recommended to the City of Lebanon, City Council will consider these requests.

### ii. To foster and maintain affordable housing.

The City will continue to provide assistance to low and moderate income households to rehabilitate housing. A majority of the City's housing stock is affordable although often in poor condition. The City of Lebanon recognizes the need to enforce the current codes and ordinances pertaining to housing maintenance. To this end, a code enforcement program has been incorporated into the CDBG program again this year.

The Housing Rehabilitation Program continues to support the rehabilitation of affordable housing.

### iii. Remove barriers to affordable housing

The major barrier to affordable housing in the City of Lebanon was identified as a gap in what households can afford to pay for housing and the price of housing. As stated previously, the City has a significant affordable housing stock, yet the income level for individual households such as single parent, elderly, disabled, or others of limited economic means, is not sufficient to afford even the lowest of the market rate units. The City will continue to work on economic development to provide better job opportunities, to work with the Housing Authority and social service providers to assist such households.

The City has funded a Homeownership Program which is administered by the Redevelopment Authority and provides downpayment assistance to lower income households that are purchasing a home. Often the huge up-front investment in housing is the only factor prohibiting a household from becoming homeowners. This program will work with private lenders to identify households in need of downpayment assistance.

### iv. Develop institutional structure

The Office of Community Development will continue to implement the CDBG program and other development programs that the City participates in. The office will continue to be a conduit for federal funds and for implementing the Housing and Community Development Plan. The City will continue to work with the Lebanon Redevelopment Authority which administers the City's housing rehabilitation and first-time homebuyer programs.

The staff of the office will continue to avail themselves of HUD training and technical assistance to provide more efficient and comprehensive program management and oversight.

v. **Enhance coordination between public and private housing, health and social service agencies.**

The City will continue efforts to enhance coordination between agencies.

vi. **Foster public housing improvements and resident initiatives**

As stated in the previous section on public housing, the City takes no direct role in regards to public housing. The Housing Authority is a High Performer and residents are active in Authority Management. Maintenance and the quality of life in public housing is very good.

## I. **Monitoring**

The City of Lebanon's Community Development Office will have primary responsibility for monitoring the CP. This office will keep records on the progress toward meeting the CP goals and on the statutory and regulatory compliance of each activity.

For each activity that is authorized under the National Affordable Housing Act, the Department of Community Development will establish fiscal and management procedures that will ensure program compliance and funds accountability, and that reports to HUD are complete and accurate. These programs are subject to the Single Audit Act.

The following outcomes will be measured for each of the goals specified in the annual plan:

### Goal – Preserve the Housing Stock Through Rehabilitation

#### Primary Measures:

- Number of homes assisted with housing code violations that are eliminated.
- Number of homes that addressed lead based paint problems.

#### Optional Measures:

- Saved demolition costs by maintaining housing as based on average demolition cost per rehab.
- Dollars spent on lead paint abatement.
- Number of persons with disabilities who can continue to live in independently in the community.

### Goal - Increase Home Ownership

#### Primary Measure:

- Number of successful homebuyers assisted after three years (not foreclosed after three years).

#### Optional Measures:

- Increase rate of home ownership either City-wide or in targeted areas based on the 2010 Census.
- Private dollars leveraged.
- Increased value of homes based on the 2010 Census.

### Goal - Improve Rental Housing Opportunities

#### Primary Measures:

- Number of homes assisted with housing code violations that are eliminated.
- Number of homes that addressed lead based paint hazards.

#### Optional Measures:

- Waiting list reductions.

- Saved demolition costs by maintaining housing as based on average demolition cost per rehab.

**Goal - Improve Public Facilities**

Public facilities in the City of Lebanon are important to supporting the quality of life by providing spaces for provision of services, supporting downtown business community, addressing public safety concerns. They also support needs for open space and recreational needs in the urban setting. The City will continue to support these community development needs.

**Primary Measure**

- Number of public facilities that are made accessible.
- Number of expanded services resulting from improved public facilities.
- Number of new retail businesses in downtown.

**Optional Measure**

- Increased number of low income persons served.
- Improved hours of operation by service providers
- Added programs that address critical needs.

**Goal – Improve and Maintain Infrastructure**

**Primary Measure**

- Percentage of low income households served within the benefit area.

**Optional Measure**

- Improved emergency vehicle access
- Reduced traffic accidents.
- Improved delivery of goods and services.
- Reduced flooding.
- Reduced infiltration of sewer and water systems.
- Reduced emergencies due to line breakages.

**Goal – Support Vital Public Services**

**Primary Measure**

- Percentage of low income households served within the benefit area.

**Optional Measure**

- Reduction of crime.

**Goal – Support for Urban Revitalization and Economic Development**

Business and investment and renewal of numerous properties in and around the downtown is focus of economic development with attracting new businesses and retaining and expanding existing ones. Economic development will continue to be important to the overall revitalization of the community.

**Primary Measure**

- Jobs created and retained.

**Optional Measure**

- Percentage increase in household income as determined by the 2010 Census.
- Jobs with health benefits.
- New commercial businesses located in the City in targeted economic development areas.

**J. CDBG Specific Narratives**

i. Program Income.

a) Program income: an estimated \$40,000 is expected to be generated from loan prepayments from the housing rehabilitation program.

b) No float funded activity.

c) No income from prior float funded activities.

In the 2009, \$40,000 was estimated to be received in program income. At this time it is anticipated that the actual figure will be \$40,000.

There are no Section 108 loans to the City of Lebanon, but the City of Lebanon did apply to HUD in 2009 and is awaiting approval.

There are no surplus urban renewal funds.

There were no grant funds returned to the line of credit in 2009.

# ***APPENDICES***