

**Strategic Housing Plan
for
Pike County, PA**

November 2020

prepared by

Diana T. Myers and Associates, Inc.

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EXECUTIVE SUMMARY

Pike County, a rural county in northeastern PA, experienced unprecedented growth between 1980 and 2010, instigated by the influx of working families and retirees primarily from New York and New Jersey. This resulted in more than tripling the population during that period from 18,271 to 57,369. Most of the new households have been accommodated in 3 and 4 bedroom single-family sales homes in 200 residential communities. In fact, since 2000, while Pike County issued 744 permits for single family housing development, they only issued 1 permit for a multi-unit housing development during that time. This has resulted in a lop-sided housing market in which rental housing is not only severely limited, but also extremely unaffordable to many households.

In response to this situation, Diana T. Myers and Associates, Inc. (DMA) was hired by the Pike County Commissioners to conduct a Strategic Housing Plan with *the goal of ensuring that all Pike County residents have access to affordable housing.*

DMA collected and analyzed data from multiple sources, met with the Commissioners and County housing and human service professionals, and conducted a community survey to identify Pike's greatest unmet housing needs and priorities for addressing those needs. Following is a summary of the key findings:

- Only 17% of occupied units in Pike are renter-occupied, compared to the PA average of 36%
- Pike County has the highest fair market rents (FMRs) in the Commonwealth for efficiency, 2-bedroom, 3-bedroom and 4-bedroom units and the 6th highest FMR in PA for 1-bedroom units.
- 48% of renters in Pike are paying more than 35% of their incomes for housing, far exceeding the PA rate of 37%.
- Homeowners are also housing cost burdened, with 24% paying more than 35% of their incomes for housing compared to the PA rate of 16%.
- 21% of Pike County's population is over the age of 65, higher than PA, which is already 8th highest in the nation
- 26% of households in Pike County are considered "ALICE" households, meaning they are Asset Limited, Income Constrained, and Employed
- Below ALICE, there are a significant percentage of households living in poverty: Pike County has 15% of families, 9% of single/cohabitating, and 5% of older adults 65+ living beneath the poverty income limits.
- Populations with special housing needs -- including individuals experiencing or at risk of homelessness, individuals with physical, cognitive or developmental

disabilities, veterans, youth in transition, older adults and individuals moving back to the community from nursing homes, incarceration, or other institutions -- face extreme hardship in finding accessible affordable housing in the community. In addition to needing subsidies, many of these individuals need access to services in order to live in the community.

The above conditions make it nearly impossible for many of these households, regardless of age or disability status, to afford housing in Pike County without some sort of subsidy. Pike County already has a number of housing subsidies and programs addressing the above needs; 337 Housing Choice Vouchers (HCVs) are currently allocated to Pike County, and there are 217 additional below market rate units in the County. However these resources are insufficient to meet the demand; 393 Pike households, mostly families, are currently on the waiting list for the HCV program with an average wait time of 18-24 months.

Aggressive action must be taken to better meet the affordable housing needs of Pike residents. Pike County has a number of major opportunities and challenges that influence its ability to meet these housing needs. The most salient opportunities are the interest and support of the County Commissioners and the local housing resources generated through the County Housing Trust Fund. On the other hand, the lack of public utilities to support new development and the lack of local capacity to aggressively attack housing problems present major challenges.

The Plan offers five specific strategies for expanding affordable housing resources, each of which is supported by short and long term actions as well as potential funding sources and partners. Given the above challenges and opportunities, short term actions emphasize in-fill housing and smaller housing projects. The five strategies are:

Strategy 1: Facilitate Access to Existing Affordable Housing Eliminating barriers and assuring that households can readily access the resources that are available are critical to meeting the need for affordable housing in Pike County. Actions are recommended that will not only facilitate access by individuals seeking housing, but also make it easier for landlords and property owners to market the housing that is available.

Strategy 2: Expand The Stock of Affordable Rental Housing Due to the extreme shortage of rental housing in Pike County, especially units affordable to households with low and moderate incomes, action must be taken to produce additional rental units. This should include development taking advantage of the Low Income Housing Tax Credit Program, as well as other multi-family rental

programs. Special attention should be paid to units that will accommodate smaller households.

Strategy 3: Provide Options For Older Adults to Age In Place AARP surveys consistently find that a large majority of older adults prefer to age in their homes and communities. This preference was affirmed by the 2014 Pike housing survey and symposium that identified the following goal: “To enable seniors and people with disabilities to remain in their homes with high quality of life for as long as possible...” Given this clear preference, a number of actions are recommended that will enable Pike’s older adults to age in their homes and communities.

Strategy 4: Increase Non-traditional Housing Options For Individuals With Special Housing Needs The data and community survey revealed a pressing need for additional affordable housing options for households with a range of special housing needs in Pike County. Actions are recommended that will expand housing for specific subpopulations, including the support for and creation of non-traditional housing options such as shared housing.

Strategy 5 : Foster Homeownership for ALICE and Other Households While not identified as a high priority need among the lowest income households in the County, stimulating homeownership is important not only to the overall housing strategy but especially for ALICE households who have few other affordable housing options. Actions are recommended that will stimulate the development and sales of affordable housing in Pike County, including the purchase of existing homes by first-time buyers.

These five strategies represent an aggressive approach to addressing the unmet housing needs of Pike County. They span the full range of housing activities, and their implementation will require the commitment of a meaningful level of “personpower” and expertise. These can be gained through a combination of in-house staff, committees, consultants and partnerships with other entities, as well as the formation of a new non-profit housing development corporation dedicated only to expanding affordable housing in Pike County.

In summary, Pike County has undertaken the bold first step of creating a Strategic Housing Plan to identify its unmet housing needs and strategies for addressing them. With the support of the County’s housing and human service professionals as well as the public, this Plan will serve as a blueprint to direct actions for meeting and even exceeding those needs.

BACKGROUND

Diana T. Myers and Associates, Inc, (DMA), an affordable housing consulting firm, was engaged by the Pike County Commissioners in August 2019 to assist in the development of a Strategic Housing Plan for the County.

GOALS OF THE STRATEGIC PLANNING PROCESS DMA and the Commissioners agreed that the goal of the planning process is: *to provide a blueprint for directing the future activities of Pike County's housing initiatives, ensuring the availability of and access to affordable housing for all Pike County residents.*

Specifically, the Strategic Plan will:

- Provide data and information on unmet housing needs of Pike County;
- Establish priorities for action among the needs identified;
- Outline specific short- and long-term strategies for addressing the priorities, including the identification of best practices, cross sector collaborations, strategic partnerships and diversified funding sources;
- Recommend an organizational structure and relationships necessary to position the County to accomplish its priorities; and
- Provide options for use of Act 137 funds

Finally, it was agreed that the Plan will be a living document. While the Plan is intended to guide the housing activities of Pike County, it will be open to regular scrutiny and modification in response to the changing environment and needs of the community.

METHODOLOGY The plan includes information and feedback from a variety of quantitative and qualitative sources, including documents, statistics, relevant studies and literature, discussions with the Pike County Commissioners, and targeted stakeholder surveys and interviews.

❖ **Data Collection and Analysis** The following is an itemized list of all quantitative data reviewed:

1) Several Pike County-specific documents were reviewed:

- AAA Four-Year Plan
- PHA Consolidated Plan
- [2006 Pike County Comprehensive Plan](#)
- [Housing Alliance of Pennsylvania, \(2020\) Pike County Fact Sheet \(Appendix A\)](#)

- [Pennsylvania Housing Finance Agency. \(2020\) Pike County Report, PA Comprehensive Housing Study \(Appendix B\)](#)
- 2) Census Data
- U.S. Census Bureau (2019)
- 3) ALICE Data
- In 2019, United Way of Pennsylvania launched a statewide data project, “ALICE”, which provides a comprehensive measure of financial hardship across the state. “ALICE” stands for Asset Limited, Income Constrained, Employed. Data used include:
- [United Way of Pennsylvania. \(2019\). Pike County, Pennsylvania Report \(Appendix C\)](#)
 - [United Way of Pennsylvania. \(2019\). Pike County, Pennsylvania Budget \(Appendix D\)](#)
 - [United Way of Pennsylvania. \(2019\). ALICE in Pennsylvania: A Financial Hardship Study](#)
- 4) U.S. Department Housing and Urban Development (HUD) Data
- HUD Office of Policy Development and Research: Income Limits FY2020
 - HUD Office of Policy Development and Research: Consolidated Planning/CHAS Data (2012-2016)
 - [HUD Office of Policy Development and Research: Fair Market Rents \(FMRs\)\(2020-2021\)](#)
- 5) Eastern Pennsylvania Continuum of Care (CoC) Data
- [2018-2020 Point-in-Time \(PIT\) Count Data- County Level](#)
 - 2020 Housing Inventory Chart (HIC)
 - Connect to Home Coordinated Entry (CE)
- 6) Other Data Sources
- National Low Income Housing Coalition. (2019). Newsletter.
 - [National Low-Income Housing Coalition. \(2020\) Out of Reach Report: Pennsylvania](#)
 - [Wayne-Pike Housing Authority](#)
 - [2019 Wayne Memorial Hospital Community Health Needs Assessment](#)
 - PHFA’s [Update on the Implementation of Pennsylvania’s County Housing Trust Fund Legislation](#) (2005)
 - [Pennsylvania’s Housing Trust Funds: Current Conditions and Opportunities for the Future](#) (2020)

- ❖ **Meetings with Pike County Commissioners** Periodic planning and strategizing meetings were held with the Pike County Commissioners throughout the formulation of this plan.
- ❖ **Community Meeting** On July 16, 2020, DMA solicited feedback from key stakeholders during a combined meeting with the Pike Local Housing Options Team (LHOT) and interested members of the Pike County Interagency Council (IAC). DMA facilitated the community conversation which focused on unmet housing needs, sector-specific housing needs, feasible programming ideas, a review of known resources, and county strengths and weaknesses.
- ❖ **Work Group Feedback** On July 29, 2020 DMA facilitated a meeting with the Strategic Plan workgroup, created and gathered specifically for the purposes of informing plan content and providing feedback on the plan drafting process. The workgroup was also pivotal in determining survey content (see below) as well as administering it within the community. Workgroup members include:
 - Tricia Baffa, Carbon Monroe Pike Mental Health Developmental Services
 - Luke Barbalich, Inter-agency Council
 - Joe Blaskiewicz, Wayne/Pike County Housing Authority
 - Steve Guccini, Pike County Commissioner
 - Michael Mrozinski- Pike County Planning Director
 - Jeannemarie Passaro, Pike Autism Support Services (PASS)
 - Rob Ruiz, Pike County Human Services and Transportation
 - Robin Skibber, Pike County Area Agency on Aging
 - Larisa Yusko, SHARE Housing Counselor
- ❖ **Survey** A critical part of the Strategic Plan is solicited input from key community stakeholders, both in the identification of unmet housing needs and in the setting of priorities for the needs to be addressed. This was accomplished through a survey distributed to key stakeholders, housing and human service professionals, and community members. DMA designed a cover letter and survey instrument to accomplish these purposes. The survey solicited 212 responses from August 15, 2020 through September 15, 2020. **(Appendix E- Community Survey and Narrative Responses)**
- **Interviews** DMA conducted interviews with the following individuals to supplement the above primary and secondary sources of data:
 - Davis Chant, Chant Realty
 - Tamara Chant, Warming Center

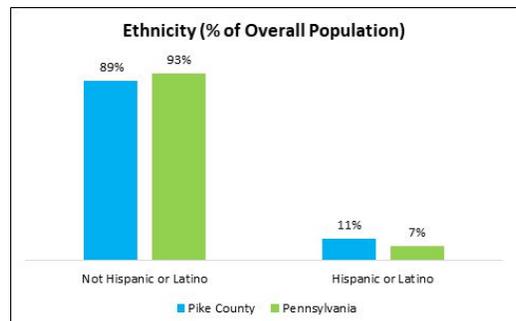
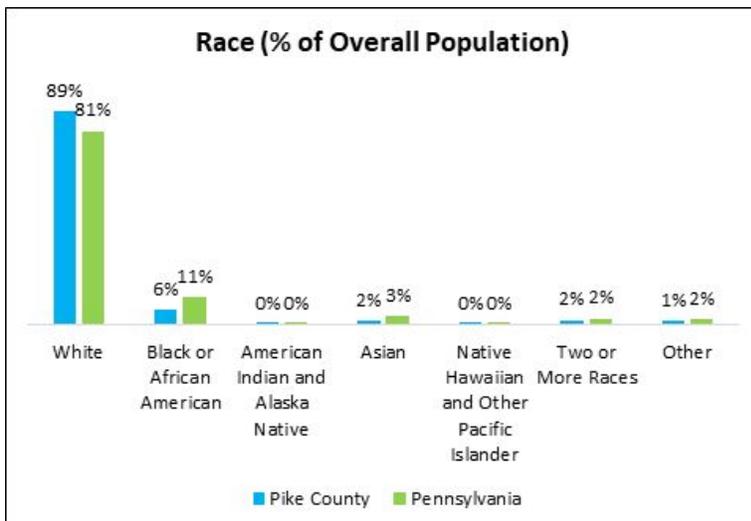
- Colleen Cauley, Carbon Monroe Pike Mental Health/IDS
- Mike Mrozinski, County Planner
- Jeanne Marie Passaro- PASS
- Robin Skibber, Pike County Area Agency on Aging
- Larry Regan, Regan Development
- Rob Ruiz, Pike County Human Services and Transportation
- Tom Ryan, VetsDoc
- Maria Schramm, Pocono RHAB Coordinated Entry Manager, Pocono Mountain United Way
- Sean Strub, Mayor of Milford Borough
- Mike Sullivan-Economic Development
- Larisa Yusko, SHARE and Pike County LHOT

FINDINGS

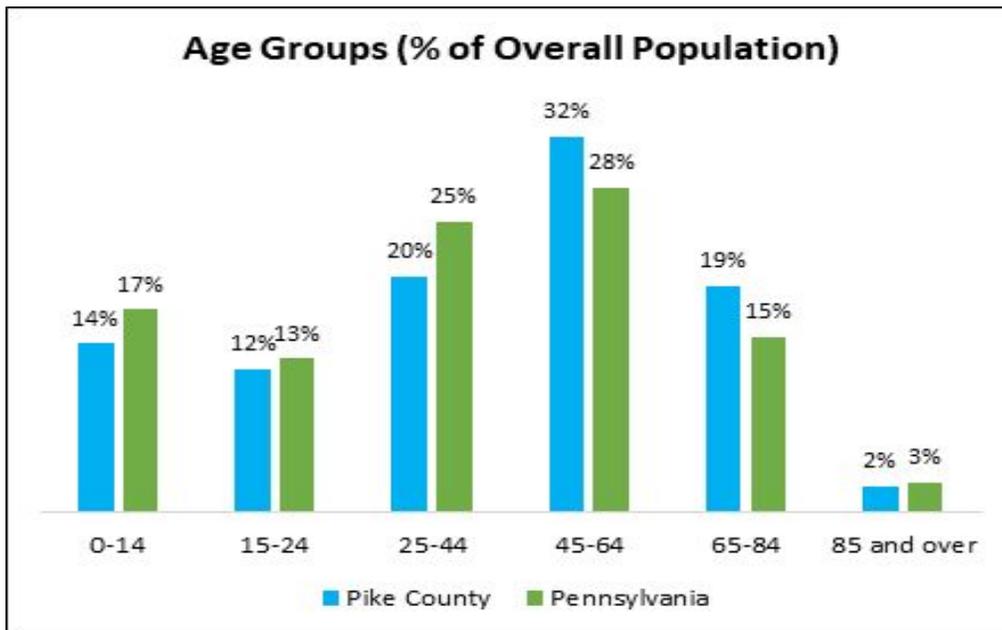
While there were a wide variety of data sources reviewed, data with the most compelling trends relevant to the future strategies for Pike County are included so as to better assist the project prioritization process.

The following summarizes these key findings:

RACIAL COMPOSITION It is of the utmost importance to accurately understand the racial make-up of the County so as to better inform strategies, priorities and policies. Pike County residents are primarily white with a low percentage of Black or African American population. There is a higher percentage of Latinos than the percentage in Pennsylvania overall. The following charts delineate these break-downs:



OLDER ADULT DEMOGRAPHIC Pike County’s population is even older than the overall Pennsylvania population, which in 2018 had the 8th highest percentage of individuals over the age of 65 in the nation. 21% of Pike residents are over the age of 65 vs. 18% of PA residents. This trend is consistent with other rural communities: “Rural counties are seeing the greatest increases in the incidence of disability, in the age of veterans, and in the share of seniors and senior householders.” (PHFA Pennsylvania Comprehensive Housing Study, May 2020)



ALICE In 2019, United Way of Pennsylvania launched a statewide data project, [ALICE](#), which provides a comprehensive measure of financial hardship across the state. **ALICE** stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. The ALICE report tells the story of community members who are going to work but are still struggling to survive, through a standardized methodology that assesses the cost of living in every county. ALICE households earn more than the official Federal Poverty Level, but still cannot afford the basic necessities for their family.

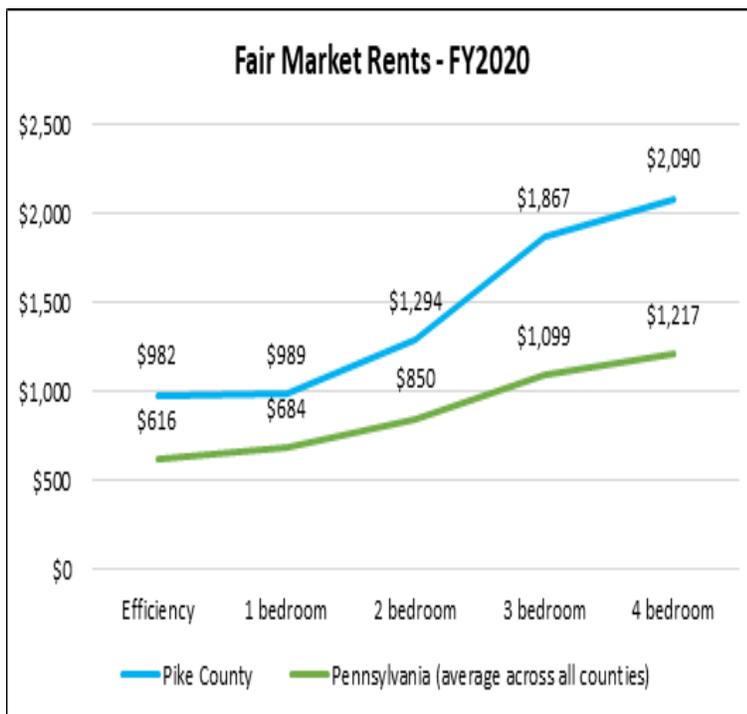
ALICE data highlights from Pike County are found below and the county’s full ALICE report from the United Way of Pennsylvania can be found in **Appendix C: ALICE data for Pike County (previously cited)**

- 26% of households in Pike County are considered “ALICE” households, (vs. the statewide average of 24%), meaning they are Asset Limited, Income Constrained, and Employed.
 - Those 65+ in Pike County are most likely to struggle to afford basic needs, with 35% of seniors meeting the ALICE income threshold;
 - 27% of singles/cohabiting¹ households in Pike County meet the ALICE threshold; and
 - 15% of families meet the threshold.
- Below ALICE, there are a significant percentage of households living in poverty:
 - Pike County has 15% of families, 9% of single/cohabitating, and 5% of older adults 65+ living beneath the poverty income limits.

AFFORDABILITY Housing is considered to be affordable if the occupants are spending no more than 30% of their income on their housing costs. When occupants are spending more than 35% of their income on housing costs, they are said to be *rent burdened*. Those who spend more than 50% of their income on housing costs are considered *severely cost burdened*.

RENTERS

Across the board, Fair Market Rents (FMRs), as calculated by HUD for Pike County, far exceed the state-wide averages. In fact, **Pike County has the highest FMRs in PA for efficiency, 2-bedroom,**



3-bedroom and 4-bedroom units.

Pike has the 6th highest FMR in PA for 1-bedroom units. Based on these rental costs, a single individual would need to make \$3,274/month (\$39,288/year) just to be able to afford an efficiency apartment in Pike County. Since 1-bedroom and efficiency costs are so high in Pike County compared to PA average, households receiving SSI alone would not be able to cover the cost of renting a 1-bedroom or efficiency unit. **This speaks to the possible need for**

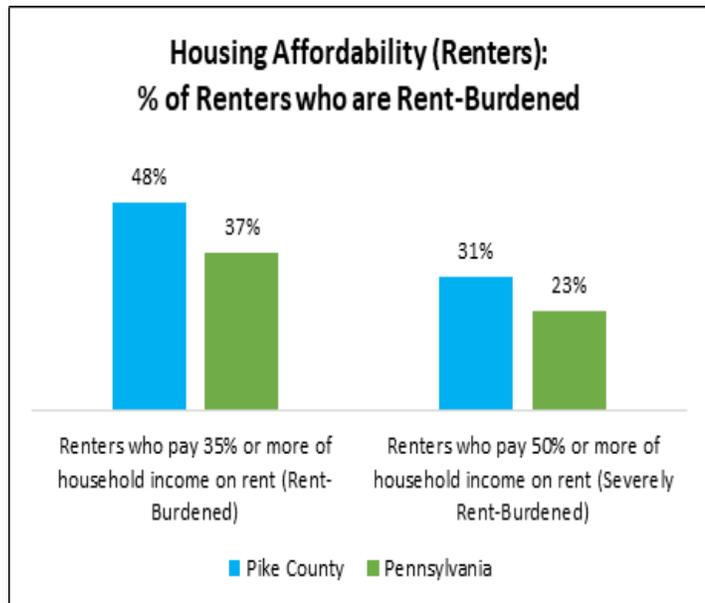
ated by birth, marriage, or adoption but with no who share a housing unit with non-relatives

such as boarders or roommates.

subsidized housing for older adults and people with disabilities, especially for single householders.

Source of income in the past 12 months and mean earnings, in 2018 inflation-adjusted dollars (2018)	Pike County	Pennsylvania
% with wages or salary income · Mean Earnings	67.5% \$81,728	73.1% \$83,191
% with Social Security Income · Mean Earnings	44.5% \$21,765	35% \$19,753
% with Supplemental Security Income · Mean Earnings	4.5% \$10,681	5.8% \$10,164
% with cash public assistance income · Mean Earnings	1.8% \$1,943	3.2% \$2,425
% with retirement income · Mean Earnings	29.8% \$28,947	20.9% \$22,799

Moreover, once tremendously high rental costs are coupled with modest incomes, **it becomes nearly impossible for many, regardless of age or disability status, to afford the rental units available in Pike County without some sort of subsidy** applied. The table to the right illustrates the extent to which renters are already rent burdened.



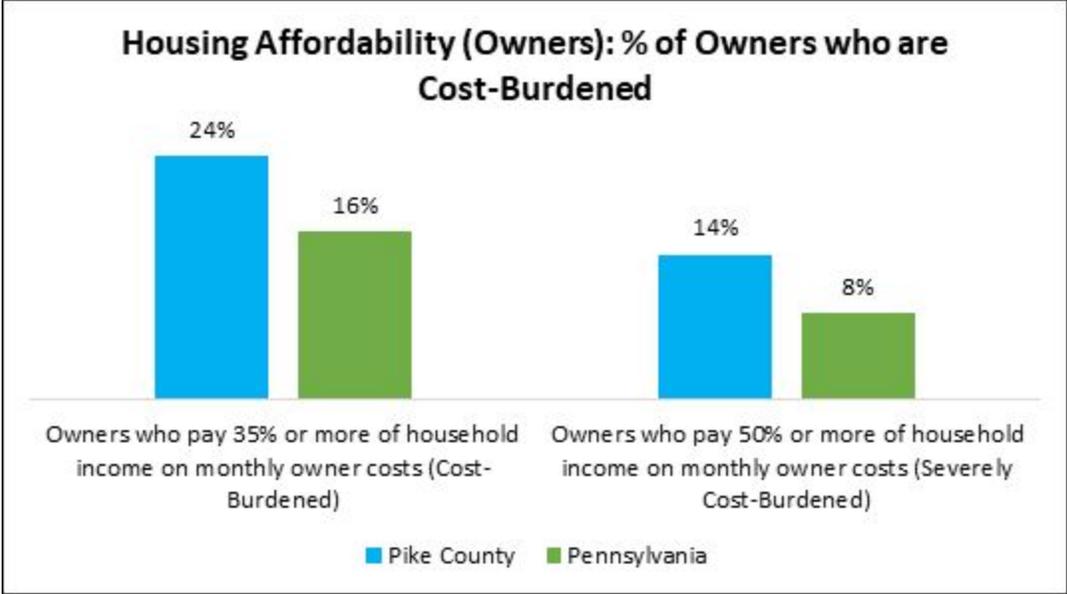
HOMEOWNERS

Homeowners 65+ have the highest % of those paying 35% or more on housing costs:

Householders who pay 35% or more of household income on selected owner costs, 2018*	Pike County	Pennsylvania
Householder 15 to 24 years:	0%^	23%
Householder 25 to 34 years:	22%	13%
Householder 35 to 64 years:	23%	14%

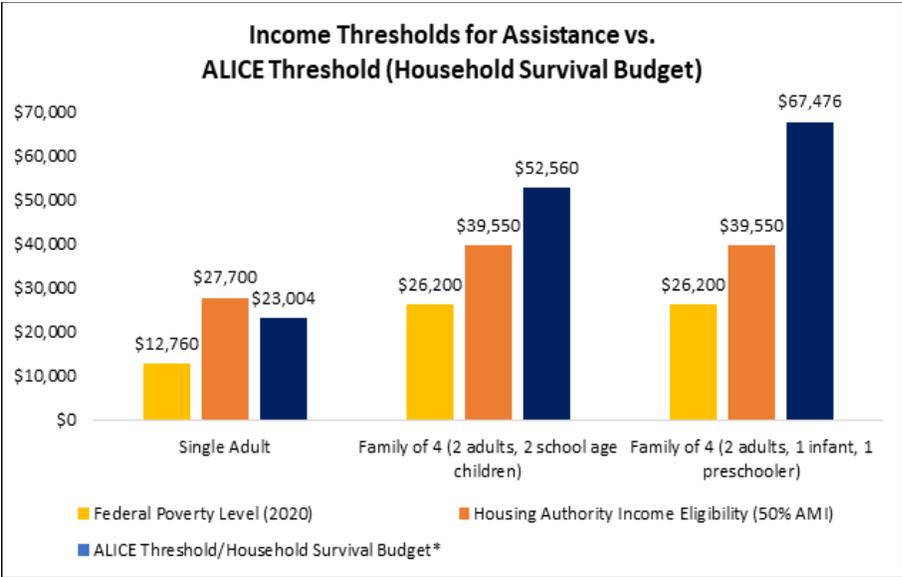
Householder 65 years and over:	25%	21%
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Overall, Pike County Homeowners are significantly more cost-burdened than others throughout Pennsylvania.



In summary, both owners and renters face significant affordability issues in Pike County.

SIDE-BY-SIDE LIMIT COMPARISON The following chart shows a comparison of the Federal Poverty Level, Housing Authority Income Eligibility (based on 50% of Area Median Income), and Basic Survival Budget (based on ALICE data) in Pike County. **This table demonstrates the sizable gap between income eligibility thresholds for housing assistance for families and the minimum income required for families to survive in Pike County.**



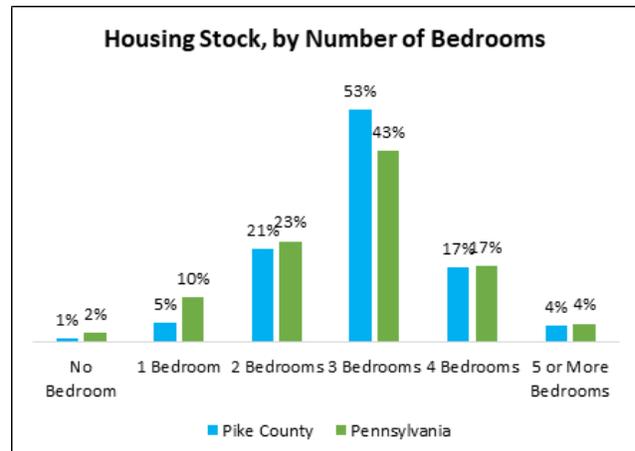
*Family of 4 includes 2 adults, 1 infant, 1 preschooler. The Household Survival Budget reflects the bare minimum that a household needs to live and work. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$26,200. Based on this information, this family of 4 can pay no more than \$1,687 in Pike County in housing costs for housing to be considered affordable. Housing costs = PITI + utilities for homeowners or rent+utilities for renters.

As long as there is enough affordable housing inventory to assist **singles** in Pike, the ALICE threshold is low enough that those who need affordable housing *should* be able to access it (save the existence of other disqualifying factors). Nonetheless, there is an acute shortage of 1-bedroom units in Pike County as the next section will show. Moreover, many **families** in need of affordable housing options are frequently unable to access them because they **are over the income limits to obtain most subsidized housing in the first place.**

This indicates a need for additional housing resources for families in Pike County who are financially strained and struggling to afford basic needs and who are not eligible for Housing Authority and other subsidized housing assistance.

Based on this data, and as later strategies will show, in addition to the need to increase the housing inventory for the lowest incomes families, a future focus should be to increase available inventory for ALICE families, especially those above PHA Income Eligibility Limits.

HOUSING INVENTORY There are a number of factors which speak to the need for new and/or rehabilitatable affordable housing development in Pike County.



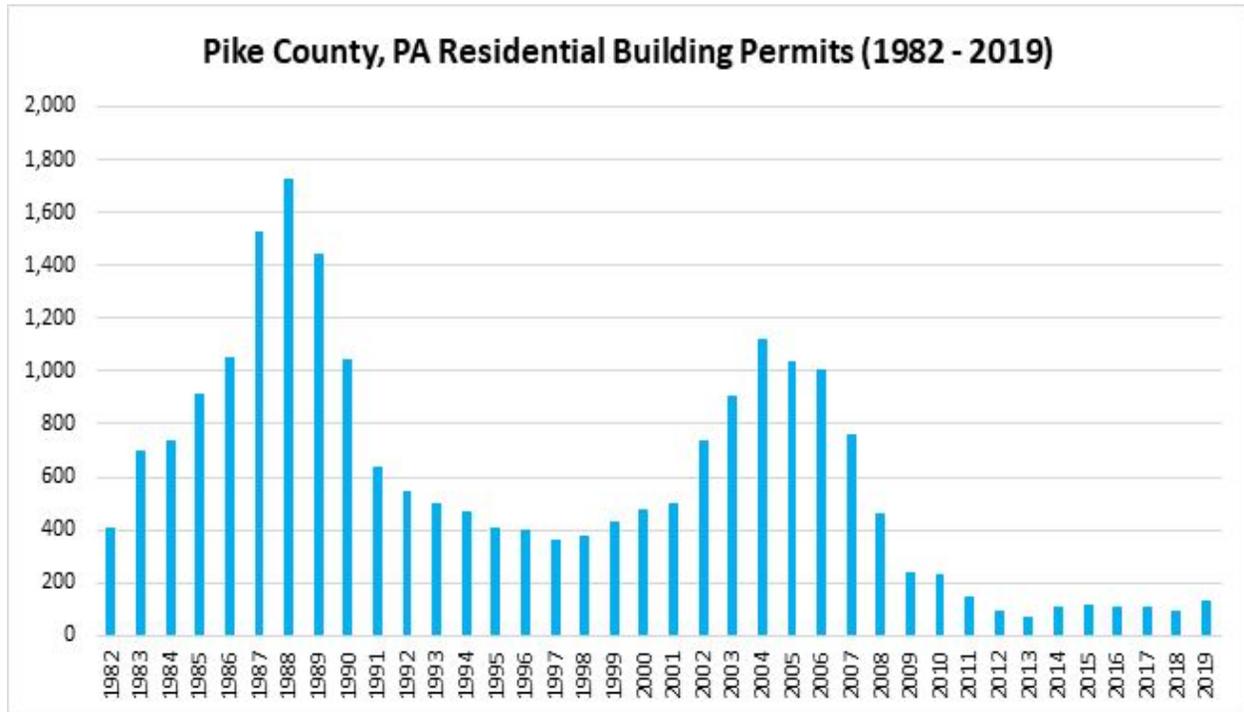
UNIT SIZE

As indicated, there is an extreme shortage of housing with 0-1 bedrooms, which is incredibly pressing for an individual seeking to find such a unit in Pike County (see chart to the right). Moreover, Pike county housing stock has a preponderance of 3 and 4 bedroom homes, mostly located in residential communities.

RATE OF HOUSING DEVELOPMENT

The total residential building permits issued from 1982 to 1991 was 10,195, 1992-2001 was 4,489, 2002 to 2011 was 6,640. In the last 7 years, from 2012 to 2019, there were only 859 permits issued. The trends indicate a boom of residential construction in the 1980's with another period of growth in the 2000's. This trend seems to be declining since 2010. **Pike County has issued 744 permits for single family housing development**

since 2000. They have issued only 1 permit for multi-unit housing development during that same period.



VACANT UNITS

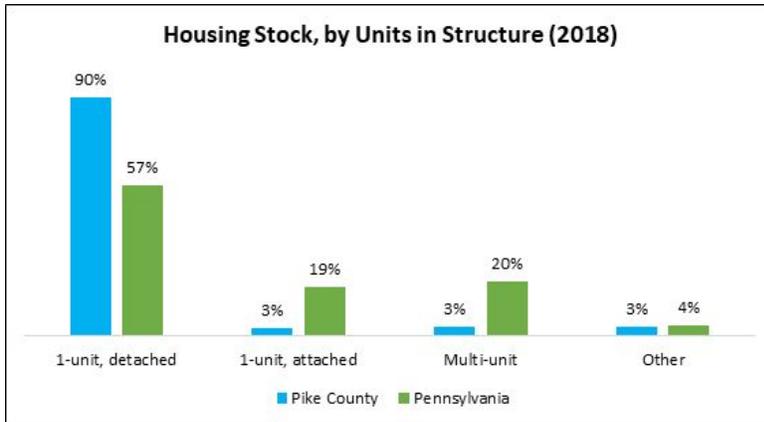
There is a very low vacancy rate of rental or for sale only units in Pike (1% and 2% respectively). This is much lower than the PA average vacancy rate of 15% for rental units and 9% for units for sale only. The largest percentage of vacant units is seasonal/recreational units (87%), as the Pike housing inventory includes a large number of second-homes, vacation homes, and hunting cabins.

AVAILABILITY

There is a significantly higher rate of homeownership in Pike than the PA average (83% of occupied units are owner-occupied in Pike vs 64% PA average). **Only 17% of occupied units in Pike are renter-occupied, compared to the PA average of 36%.** The homeownership rate in Pike is substantially higher than the PA average across all age categories, which makes it exceedingly difficult to be able to rent a unit when needed. That said, given the vast number of homeowners as well as how many 3-bedroom homes there are in Pike County (previously shown), Pike County is a prime location for the SHARE program.

Owners and Renters (2018)	Pike County	Pennsylvania
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Owner-occupied housing units	83%	64%
Renter-occupied housing units	17%	36%



STRUCTURE

The majority of Pike’s housing stock is 1-unit detached homes. Multi-family and 1-unit attached units are much less prevalent in Pike County than in the rest of the state. This presents a special challenge for single persons and small households seeking to rent in Pike County.

HOMELESSNESS During a 1-year period (5/18/19-5/18/2020), 137 households in Pike presented for assessment/services through the Eastern PA Connect to Home Coordinated Entry System. These households were experiencing homelessness or had a housing crisis.

- 36 were doubled up
- 21 were in a car, outside, etc.
- 8 were in a hotel/motel paid for by a charitable organization
- 1 was in an emergency shelter
- 61 were in unsubsidized homes in crisis
- 4 were in subsidized homes in crisis
- The balance was other, in institutions, etc.

Of those who tried to access housing services, age was dispersed as follows:

Age	%
18-24	10%
25-30	11%
31-40	35%
41-50	12%
51-60	23%
62+	4%

When someone is literally homeless or fleeing domestic violence, they are placed on the By-Name-List (BNL) and prioritized for services based on the VI-SPDAT, an assessment

tool designed to quantify need. The following are some key findings as related to the individuals from Pike County on the BNL for the time period listed:

- 45% of heads of households scoring for rapid rehousing and 69% scoring for permanent supportive housing presented with a mental health diagnosis
- 29% were fleeing domestic violence
- 5% were veterans
- 20% were chronically homeless²
- Only 4% scored very low and should be able to self-resolve
- 52% scored for rapid rehousing
 - Of those, 28% were with children
- 42% scored for permanent supportive housing
 - Of those who score for permanent supportive housing, 34% were with children

The January Point-in-Time (PIT) Count of Homelessness in Pike County identified 5 homeless individuals (3 households).

- 2 individuals were residing in emergency shelter³ and 3 were unsheltered
- 2 individuals were between the ages of 18-24 and 3 were 25+
- All households were without children
- 3 individuals reported a disabling condition

It should be noted, per several interviews, that the general professional anecdotal consensus is that there are actually families experiencing unsheltered homelessness but they are not coming forward due to fear of losing custody of their children. Several believe that families are living in vehicles, hidden from sight, and purposefully staying under the radar, especially due to the lack of emergency shelter options in the county.

Although the need to address homelessness in Pike County is relatively small, a relatively modest investment could actually have far-reaching effects.

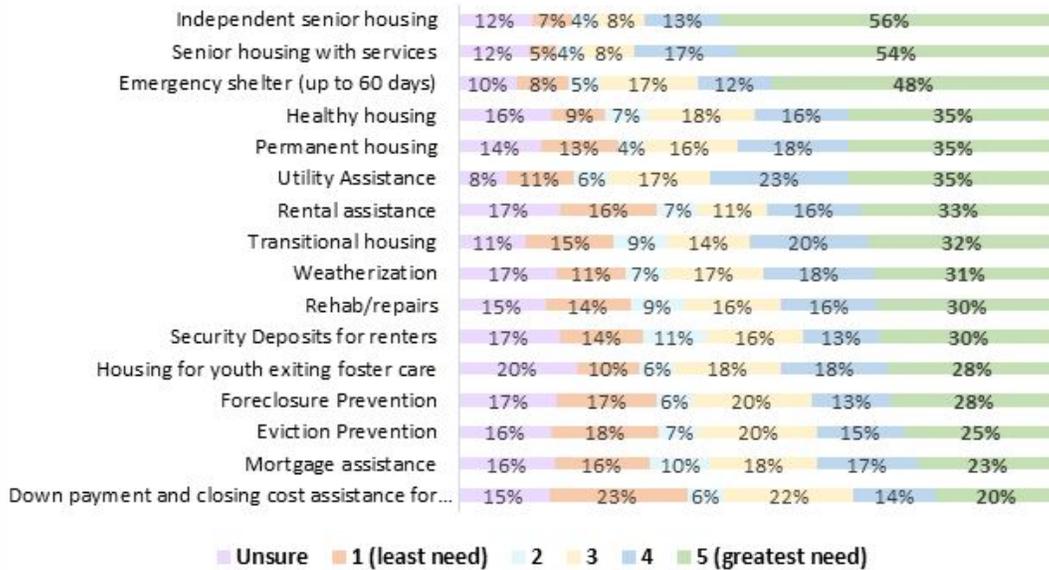
SURVEY FINDINGS The survey solicited 212 responses from residents and professionals from Pike County. Qualitative responses can be found in **Appendix E (previously cited)**. Quantitative result data follows:

² Per HUD: an individual with a disabling condition who has either 1) been continuously homeless for a year or 2) had at least four episodes of homelessness in the past three years (those episodes must equal at least 365 days)

³ Emergency Shelters include Domestic Violence shelter and hotels/motels paid for by a charitable organization

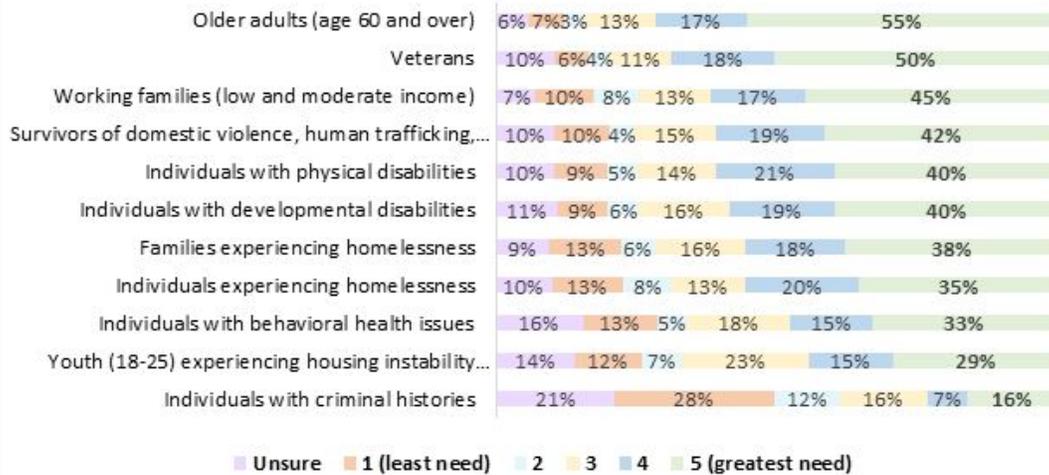
Please indicate the type of housing assistance that are most needed in Pike County

(1 indicates least need; 5 indicates greatest need)



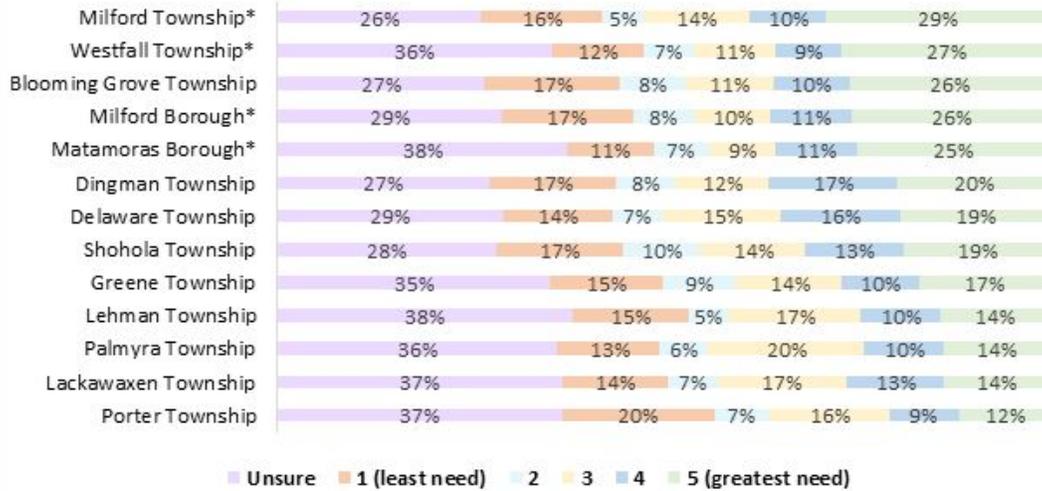
Please rate the following populations in need of affordable housing in Pike County

(1 indicates least need; 5 indicates greatest need)



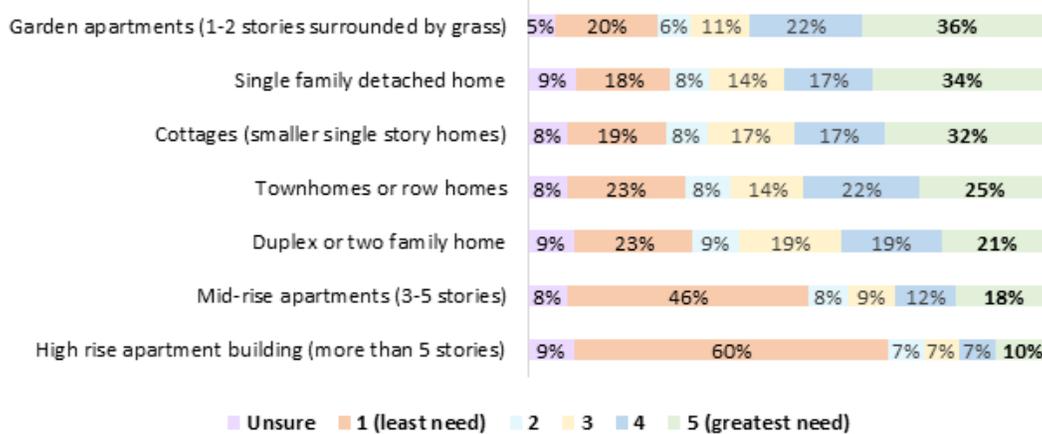
Please indicate in which Pike County communities you think new housing should be built

(1 indicates least need; 5 indicates greatest need)



Please indicate the type of housing structures you think should be built in Pike County

(1 indicates least need; 5 indicates greatest need)



SHARE⁴

The survey asked about the County's SHARE Program (Shared Housing and Resource Exchange). 56% of respondents knew of SHARE already and 81% thought that the county should continue to support it.

ECHO⁵

Lastly, the survey explored interest in Elder Cottage Housing Opportunities (ECHO). 78% thought that ECHO would be a good option for the County.

In summary, respondents felt that housing for older adults and emergency shelter are the most important housing interventions needed by the county. Ironically, as an inventory of affordable housing in Pike County will show (**See Appendix F: Current Affordable Housing Resources in Pike County**), 100% of all affordable housing units are already allocated to older adults, whereas 0% are allocated to families). Older adults and veterans are also identified as two populations most in need of housing interventions and any form of smaller, modest housing (cottages, garden apartments, etc.) are preferred to high rises. Milford, Blooming Grove, Westfall and Matamoras were identified as key focus areas of concern.

PIKE COUNTY OPPORTUNITIES AND CHALLENGES

OPPORTUNITIES Pike County has a number of key strengths and opportunities for addressing affordable housing:

- As evidenced by their undertaking this Strategic Housing Plan for Pike County, the County Commissioners have identified affordable housing as an important issue
- The County has adopted the Optional Affordable Housing Funds Act (Act 137), which collects fees to be dedicated specifically for affordable housing

⁴ This option involves the voluntary matching of a home host (someone with at least one extra bedroom) and a home sharer (someone willing to live in someone else's home). Either the home host and/or the home sharer must be an older adult. The home sharer has his/her own bedroom and both parties share living, dining, kitchen, and other common areas. Although not required, either person can provide services to help the other (for example: assistance with laundry or cooking, removal of snow or leaves, etc.), depending on needs and abilities. The home sharer would pay up to 30% of his or her gross income for rent. This option is similar to what was portrayed in *The Golden Girls* or *The Odd Couple*.

⁵ An elder cottage is a small, separate, manufactured residence for an older adult that is temporarily placed in the side or rear yard of a host family that is related by blood or marriage (similar to the idea of a "granny pod"). This arrangement provides privacy and dignity to both the older adult and the host family. When the cottage is no longer needed, it is relocated to the property of another host family. The older adult pays 30% of his or her gross income for rent.

- The County has demonstrated a willingness to not only devote county resources but has also successfully pursued state and federal resources to expand affordable housing opportunities
- Pike County has an active Local Housing Options Team (LHOT) that is bringing together housing, human service and other professionals to focus on affordable housing issues
- Pike County Human Services currently operates a number of housing programs that prevent and address homelessness and provide resources to improve existing homes
- The Pike Area Agency on Aging currently oversees the SHARE program serving older adults that matches home hosts with individuals seeking affordable housing
- There are an estimated 25,000 vacant approved lots in residential communities throughout the County that are available for development

CHALLENGES Despite these many opportunities, Pike also faces some formidable challenges in expanding its stock of affordable housing:

- The influx of families and individuals from New York and New Jersey to Pike has resulted in inflated sales prices and rentals in an already tight housing market; the current pandemic has only exacerbated the situation.
- There is a critical lack of rental housing in Pike County, especially for smaller households
- Access to affordable housing is limited due to a lack of centralized information on existing housing
- The current number of housing subsidies is insufficient to meet the demand
- There is a lack of infrastructure to support the development of new affordable housing, which is especially detrimental to the construction of larger developments such as those financed through the Low Income Tax Credit Program; despite attempts to increase capacity, approvals from the Department of Environmental Protection (DEP) have been slow
- Local zoning and other regulations construct barriers to the development of new affordable housing
- Although there is an ample number of larger developers willing to work in Pike County, there is a lack of development capacity for smaller projects and those addressing populations with special housing needs
- The County lacks formal housing policies and incentives to ensure that county resources are directed to programs and projects identified as priorities
- Similar to most rural communities, the lack of public transportation limits the number of sites that are appropriate for the development of new housing; housing must be accessible to services, especially for populations with special needs.

- Some essential services serving Pike County are located elsewhere--- e.g. the Center for Independent Living is located in Scranton, the community action agency is located in Stroudsburg, and the Office of Vocational Rehabilitation is located in Wilkes-Barre, making access to these services a challenge, especially given the lack of public transportation.

PRIORITIES, POLICIES, STRATEGIES FOR ADDRESSING NEEDS AND GEOGRAPHIC CONSIDERATIONS

Pike County currently has a number of affordable housing resources as summarized in **Appendix F: Current Affordable Housing Resources in Pike**. However, they are insufficient to meet the current need, especially for the populations identified in the above data section. In an environment of limited resources it is critical to determine priorities for the allocation of those resources. Following are the recommended priorities, based on the data, community survey, and meetings cited above.

PRIORITIES AND ACTIVITIES

Target populations to be served

- Age/Family Composition and Income
 - Lower income older adults, singles
 - Young families, especially ALICE households
- Special Needs
 - Individuals who are experiencing homelessness or at risk of homelessness
 - Individuals with developmental, cognitive and physical disabilities
 - Individuals with criminal justice involvement
 - Veterans
 - Individuals with behavioral and mental health issues
 - Transition age youth

Housing Types

- Permanent housing for sale or rental

Priority Activities

- Lease and acquisition of land and buildings
- Rehabilitation
- New Construction

Program and Project Financing Sources

- Federal, state and local public sources as appropriate
- Private sources as appropriate

See **Appendix G: Advantages and Disadvantages of Public and Private Housing Finance Sources**

PIKE COUNTY HOUSING POLICIES The adoption of policies for the expansion of affordable housing in Pike County provides an opportunity for the County to direct that expansion and ensure that County resources are used to support programs and projects that meet its needs and priorities. These policies are designed to ensure the availability of and access to affordable housing by all Pike County residents, regardless of age, race, disability or other factors. The County will target its human and financial resources in order to:

- Identify unmet housing needs and establish priorities among populations to be served
- Set annual housing goals and objectives based on the needs and priorities identified
- Ensure that affordable housing resources are distributed among all geographic areas of the county according to needs and priorities
- Leverage other public and private housing resources to the maximum extent possible
- Support affordable housing programs and projects that align with other county plans and initiatives
- Target the construction of new affordable housing to support economic growth in the County when possible
- Ensure adoption of and compliance with Fair Housing Laws and Discrimination and Inclusion policies
- Support municipal planning efforts that foster racial and economic integration
- Incorporate environmental sustainability and resilience into the design and construction of new housing
- Support the construction of affordable housing with universal design, visitAbility and other features to accommodate individuals of all ages and abilities
- Facilitate the ability of older adults to age in the homes and communities of their choice

STRATEGIES

GENERAL APPROACH

The Pike County Strategic Housing Plan provides a blueprint for the future direction of Pike's housing initiatives with the goal of ensuring the availability of and access to affordable housing for all Pike County residents.

The data analysis and community survey clearly identify a range of unmet affordable housing needs. The general approach should be to create a continuum of programs and services that address the full range of housing needs, from preventing and ending homelessness to increasing new affordable rental and sales opportunities. It is important to note, however, that this approach does not necessarily require the equal distribution of resources among all points along the continuum. While resources should be available all along the housing continuum, given limited resources, they should be allocated commensurate with the need. For example, although homelessness is not a major unmet need in Pike County compared to other needs, a modest allocation of resources could have a significant impact on reducing homelessness. This approach will enable the majority of resources to be allocated to address the unmet needs prioritized during the on-going strategic planning process.

Pike County should support application of the following principles when feasible:

- Incorporating Visitability features in all new or substantially rehabilitated single-family homes- Visitability ensures three features that enable individuals with mobility issues to safely visit the home: one zero step entry, wider doorways and hallways and a first floor powder room.
- Meeting ADA Universal Design features in all new or substantially rehabilitated rental housing- Universal Design incorporates components in a home to enable individuals of all abilities and disabilities to safely enter and use the home.
- Meeting or exceeding minimum energy performance goals (e.g., net zero ready)

Potential resources for implementing each of the five recommended strategies are identified in the following section.

SPECIFIC STRATEGIES

The data analysis and community survey undeniably reinforce ***the goal of expanding affordable accessible housing options and opportunities in Pike County through the preservation of and access to existing housing as well as through the production of new housing.***

Below are five specific strategies designed to meet this goal as well as address the challenges described above. Each strategy includes both long- and short-term actions. **Short-Term Actions** start immediately following adoption of the Strategic Plan and span for up to two years, while **Long-Term Actions** begin after year two and may extend indefinitely. However, as noted below, *given the lack of current infrastructure to support larger residential development, the short-term strategies focus on existing housing, small projects, and in-fill development.*

For each Strategy, potential funding sources are listed. **Appendix H: Description of Financing Sources** provides information on each source. In addition, **Appendix I: Recommended Uses for County Housing Trust Funds** provides a list of proposed programs and staff to be funded with Act 137 funds. The strategies are not presented in any order of priority. The selection of priorities is addressed in the section of the report on “Next Steps”.

→ STRATEGY 1: FACILITATE ACCESS TO EXISTING AFFORDABLE HOUSING

Critical to meeting the need for affordable housing in Pike County is eliminating barriers and assuring that households can readily access the resources that are available. The following actions will not only facilitate access by individuals seeking housing, but make it easier for landlords and property owners to market the housing that is available.

Short-Term Actions

- Convene bi-annual landlord forums for the purposes of:
 - Educating landlords about available programs and resources;
 - Receiving feedback on their landlord experiences in Pike County, including the identification of barriers to increasing the availability of affordable rental housing;
 - Discussing specific approaches to reducing barriers identified; and
 - Building public-private partnerships.
- Promote use of the PA Housing Finance Agency’s PAHousingsearch.com (a web-based tool for listing of apartment rentals) by Pike landlords and property owners
- Design a rental assistance program to provide shallow subsidies for ALICE and other households who are over the Housing Choice Voucher (HCV) income limits
See **Appendix J: Proposed Pike County Shallow Subsidy Program**
- Based on feedback from landlords, create incentives to increase landlord participation in public programs using proven techniques such as:
 - Streamlining administrative processes
 - Ensuring links to case management services

- Establishing a 24-hour hotline
- Providing a damage mitigation fund to protect landlords
- Vacancy loss protection
- Security deposit assistance

Long-Term Actions

- Explore the need for incentives for the reuse of vacant rental properties, such as providing low-interest loans and/or grants to property owners/landlords for bringing rental properties up to code standard in return for making those units available to households referred by County agencies for a specified period of time.
- Explore zoning with municipal officials to facilitate the addition of Accessory Dwelling Units (ADUs) to large single family homes for homesharing and/or other housing options for small households.

Potential Funding Sources

- Pike County Act 137 Housing Trust Funds
- HOME
- PA DCED Keystone Communities Program
- Federal Home Loan Bank Affordable Housing Program
- Local financial institutions
- Corporations and foundations
- HSDF (for mods to bring up to code)
- USDA (to bring to code)
- Habitat or faith-based community (if interested in rehabbing)
- Home4Good
- ESG/ESG-CV
- CoC as related to rental subsidies
- Community Development Block Grant-CV Funds
- PHARE (as related to older adults)

Potential Partners

- Wayne-Pike Housing Authority
- Pike County LHOT
- PA Housing Finance Agency (PAHousingSearch.com)
- United Way of Pike County
- Pocono Mountains United Way
- Realtors
- Family Promise/Padmission

→ STRATEGY 2: EXPAND THE STOCK OF AFFORDABLE RENTAL HOUSING

Rental housing is in extreme shortage in Pike County, especially units affordable to households with low and moderate incomes. Due to the nature of the housing stock, many of the rentals are of three and four bedroom single family homes in residential communities. Action must be taken to expand the number of rental units, including the development of new multi-family units to accommodate smaller households.

Short-Term Actions

- Create an inventory of private and publicly-owned property (vacant land and buildings) appropriate for affordable rental housing, including but not limited to:
 - Sites for federal Low-Income Housing Tax Credit (LIHTC) and the proposed PA State Housing Tax Credit programs for older adults, families and/or individuals with special needs (e.g., 4+ acres for a minimum of 40 units),
 - Vacant, abandoned, substandard residential properties
 - Vacant/underused institutional, commercial and industrial properties suitable for residential reuse
- Develop specific strategies for addressing the major barriers to rental development discussed above, including but not limited to:
 - Establishing financial and other incentives to facilitate the development of LIHTC and other large developments in Pike County
 - Forming a non-profit housing development corporation for Pike County to undertake smaller projects and projects serving special needs populations (see description under “Capacity”)
 - Encouraging the Wayne-Pike Housing Authority:
 - Pursue opportunities to develop new rental housing for families; and
 - Support other affordable housing projects in the County through the commitment of Housing Choice Vouchers and other resources
 - Providing technical support to the Wayne-Pike PHA in applying for additional funding as opportunities arise, including special purpose vouchers” such as Mainstream Vouchers for Non-Elderly Disabled, Foster Youth Initiative (FYI) Vouchers, and Family Unification Program (FUP)Vouchers

Long-Term Actions

- Target areas of the County for affordable housing development and create a long-term plan for pursuing approval from Department of Environmental Protection and funding from USDA and other sources to expand public sewer and water capacity
- Develop and implement a plan to work with local municipalities to eliminate regulatory barriers to affordable housing (e.g. discriminatory definitions of family

and other exclusionary zoning practices) and to adopt inclusionary practices such as density bonuses for developing affordable housing

- Create a fund to provide gap financing to developers of LIHTC and other publicly funded affordable rental housing programs

Potential Funding Sources

- Pike County Act 137 Housing Trust Funds
- PHFA PHARE
- HOME
- PA DCED Keystone Communities Program
- Rural Development 515
- HUD Section 202
- Federal Home Loan Bank Affordable Housing Program

Potential Partners

- Wayne-Pike Housing Authority
- Private realtors, property managers and developers
- County Planning Office and municipal officials
- LHOT
- Federal Home Loan Bank
- PHFA

→ STRATEGY 3: PROVIDE OPTIONS FOR OLDER ADULTS TO AGE IN PLACE

AARP surveys consistently find that a large majority of older adults prefer to age in their homes and communities. Their 2018 survey found that 76% of Americans age 50 and older say they prefer to remain in their current residence and 77% would like to live in their community as long as possible. Unfortunately, only 59% of the individuals surveyed anticipate they will be able to stay in their community, either in their current home (46%) or a different home still within their community (13%). In addition, the 2014 Housing Survey and Symposium on Housing for Older Adults in Pike County identified the following goal: “To enable seniors and people with disabilities to remain in their homes with high quality of life for as long as possible through the provision of home and community-based services, including enhanced tele-health and visual and communication systems.” Given this clear preference by older adults to age in their homes and communities, it is recommended that Pike County take the following steps:

Short-Term Actions

- Continue to provide loans and grants for home repairs, weatherization and home energy assistance with priority to older owner-occupants

- Expand access to resources for home modifications, including through Medicaid Waivers
- Request that the Wayne-Pike PHA revise its Administrative Plan to include shared housing in order to make vouchers available to eligible participants in the SHARE program
- Develop and implement a plan to ensure long-term viability of the SHARE program after September 2021 (see “Capacity” section for alternatives)
- Explore the feasibility of implementing an Elder Cottage Housing Opportunity (ECHO) program in Pike County in 2021-22, including the identification of an appropriate housing partner to work with the Pike Area Agency on Aging

Long-Term Actions

- Explore the concept of Age-Friendly Communities and determine how Pike might implement some of the recommendations for making their communities more Age-Friendly. **Appendix K: Age-Friendly Communities**

Potential Funding Sources

- Pike County Act 137 Housing Trust Funds
- PHFA PHARE
- PA DCED Keystone Communities Program
- Federal Home Loan Bank Affordable Housing Program
- Foundation grants

Potential Partners

- PA Department of Aging
- PA Association of Area Agencies on Aging (P4A)
- Wayne-Pike Housing Authority
- LHOT

→ STRATEGY 4: INCREASE NON-TRADITIONAL HOUSING OPTIONS FOR INDIVIDUALS WITH SPECIAL HOUSING NEEDS

Populations with special housing needs include individuals experiencing or at risk of homelessness; individuals with physical, cognitive or developmental disabilities; veterans, youth in transition, older adults and individuals moving back to the community from nursing homes, incarceration, or other institutions. The data and community survey revealed a pressing need for additional affordable housing options for these individuals in Pike County.

Short-Term Actions

General

- Request that the Wayne-Pike County Housing Authority establish a preference in the Housing Choice Voucher Program for people with disabilities (according to HUD this must include people with all disabilities)
- Create a bridge rental assistance program to provide interim assistance for targeted populations until HCV or other permanent rental assistance becomes available; e.g. to assist individuals moving from nursing homes back to the community, individuals re-entering the community from incarceration, or youth in transition from foster care (see <https://pahra.org/wp-content/uploads/2018/04/Justice-Bridge-Housing-Toolkit.pdf> for a Tool Kit describing the successful Justice Bridge Housing Program used in Union County PA for re-entry of individuals from the County jail.

Individuals with Behavioral Health Concerns, including Serious Mental Illness

- Explore the feasibility of creating a Fairweather Lodge to address the need for housing identified in the Wayne Hospital study; Fairweather Lodge, a model in which individuals with serious mental illness live and work together, is being implemented successfully throughout Pennsylvania. See <https://www.stairwaysbh.org/pdfs/FWL.pdf> and <https://www.dhs.pa.gov/Services/Mental-Health-In-PA/Pages/CDP-Fairweather-Lodge.aspx> for descriptions of the Fairweather Lodge Model and contact Kim Stucke at kimstucke15@gmail.com to obtain a copy of the “Training Lodge Manual” that includes basic information on starting a Fairweather Lodge.

Individuals Experiencing or at Risk of Homelessness

- Continue the County programs using Emergency Solutions Grant (ESG), Homeless Assistance Program (HAP) and PHARE funds for preventing and ending homelessness
- Explore partnership with the Port Jervis Warming Center in order to increase Pike’s capacity to provide emergency shelter for individuals experiencing homelessness.
- Create a scattered-site housing program with 2-4 master leased units for individuals needing emergency housing assistance. Ideally, rapid rehousing dollars would be attached to each household utilizing the scattered site units, similar to HUD’s Transitional Housing/ Rapid Rehousing (TH/RR) program. See **Appendix L: Proposed Emergency Housing Assistance Program.**

Individuals with Developmental and Physical Disabilities

- Meet with PASS (Pike Autism Support Services) and other local disability organizations, families, advocates and self-advocates to identify specific housing models they would like to pursue for addressing the needs of the populations identified during the data gathering stage (see the “Capacity” section for more information on how this partnership can work).

Individuals with Criminal Justice Involvement

- Request that the PHA amend their Administrative Plan regarding admissions of individuals with criminal histories to be more lenient with drug-related convictions
- Coordinate with the County criminal justice system to develop procedures for ensuring access to affordable housing for those reentering from incarceration as well as for those on probation/parole remaining in the community
- Explore the feasibility of establishing a half-way house program for returning citizens from the Pike County Correctional Facility

Long-Term Actions

- If determined feasible, implement a Fairweather Lodge in Pike County
- Continue to work with organizations, family members, advocates and self-advocates to create housing models and options for veterans, youth, and individuals with intellectual, behavioral health and physical disabilities, ensuring the availability of and access to appropriate and desired supports and services.
- Identify specific gaps in the continuum of housing options for youth aging out of foster care and other youth who are unstably housed and develop a strategy for addressing those needs
- Create housing options that are appropriate to support individuals in various stages of recovery from substance use
- Monitor and evaluate the effectiveness of programs serving people experiencing homelessness and make modifications and additions needed to improve outcomes.
- Provide on-going advocacy and support to the Wayne-Pike County Housing Authority in expanding housing opportunities for households with special needs

Potential Funding Sources

- Pike County Act 137 Housing Trust Funds
- PHFA PHARE
- PA DCED Keystone Communities Program
- HUD Section 811
- HUD Continuum of Care Programs through the Eastern PA COC
- Rural Development

- Federal Home Loan Bank Affordable Housing Program
- Local foundations and corporations
- PA Neighborhood Assistance Program
- SAMHSA
- OMHSAS
- CMP Behavioral Health Choices

Potential Partners

- Wayne-Pike Housing Authority
- PASS
- Progressive Health, Inc.
- Carbon-Monroe-Pike Mental Health and Developmental Services
- VetsDoc
- Pike Criminal Justice Advisory Board
- Pike Office of Human Services
- Family Promise of Monroe County
- Port Jervis Warming Station
- Eastern PA Continuum of Care/ Regional Homeless Advisory Board (RHAB)
- Pike LHOT
- Pocono Mountains United Way

→ STRATEGY 5: FOSTER HOMEOWNERSHIP FOR ALICE & OTHER HOUSEHOLDS

Homeownership was not identified as a high priority need among the lowest income households in the County. However, stimulating homeownership is important for the overall housing strategy, especially for ALICE households who have few other affordable housing options. There are a number of compelling reasons for promoting home ownership. First, given their incomes and the high cost of rentals in Pike, ALICE households face insurmountable hurdles to saving for down payment and closing costs. Second, in moving to home ownership, these households will free up rental opportunities for other households in need, possibly lowering their risk of becoming homeless. Third, in many cases, with the right assistance, the monthly housing costs of these households may actually be decreased. Finally, it is proven that home owners generally take better care of their homes which helps to stabilize property values. Following are recommendations for strategies to stimulate the development and sales of affordable housing in Pike County, including the purchase of existing homes by first-time buyers:

Short-Term Strategies

- Ensure easy access to homebuyers, budget and credit counseling services in Pike County (see the “Capacity” section of the report for more information)

- Explore adoption of a HCV Homeownership Program with the Wayne-Pike Housing Authority
- Foster the development of in-fill sales housing on vacant lots in existing residential communities. This will require examination of at least the following legal and other issues:
 - Identifying interested builders/developers
 - Identifying and acquiring available properties
 - Working with residential communities to obtain resident support
 - Determining how to manage the complexities of multiple community association rules and regulations affecting acquisition and development
 - Identifying financing for both acquisition and resale (e.g., linking to homebuyers programs)
 - Developing a mechanism for ensuring long-term affordability of the properties (e.g., possibly through a Community Land Trust or Mutual Housing Association)
 - Creating a marketing plan for the properties

Long-Term Strategies

- Meet with local financial institutions to explore the creation of a low-interest, first-time home-buyers program
- Create a down payment and closing cost assistance program for eligible homebuyers
- Implement the strategy for the development and sales of affordable housing in existing communities, including the first-time homebuyers program

Potential Funding Sources

- Pike County Act 137 Housing Trust Funds
- HCV Homeownership program
- Local financial institutions (through the Community Reinvestment Act (CRA) and other products)
- PHFA PHARE
- PA DCED Keystone Communities Program
- Federal Home Loan Bank Affordable Housing Program
- Rural Development Section 502
- HOME

Potential Partners

- Wayne-Pike Housing Authority
- Local financial institutions
- Federal Home Loan Bank Affordable Housing Program

- Pike County Habitat for Humanity
- United Way of Pike County

Geographic Coverage

Pike County has 13 municipalities located within three geographic areas within the County, divided as follows:

Pike East- population 27,935

- Delaware Township
- Dingman Township
- Matamoras Borough
- Milford Borough
- Milford Township
- Shohola Township
- Westfall Township

Pike West- population 19,390

- Blooming Grove Township
- Greene Township
- Lackawaxen Township
- Palmyra Township

Pike South- population 11,061

- Lehman Township
- Porter Township

While it is important that affordable housing be available in all three areas of the County, given the presence or lack of transportation and infrastructure in certain communities, as well as the location of existing services, different strategies will be more effective in some areas than others. The following describes the areas in which the above strategies will be effective:

- Strategies targeting access to and preservation of existing housing (Strategies #1- Access to Affordable Housing and #3- Options for Aging in Place) would be feasible in all three geographic areas.
- Strategies for homeownership and in-fill housing (Strategies #2- Expand Stock of Rental Housing and #5- Foster Home Ownership) would also be feasible in all three areas, but residential communities with a predominance of the 25,000 pre-approved vacant lots should be prioritized.

- Strategies targeting LIHTC or other large developments (Strategy #2- Expand Stock of Rental Housing) would be most feasible in Pike East (particularly Westfall and Matamoras) and Pike West (in Blooming Grove on the County-owned land in Lords Valley), assuming approval of expansion of the existing infrastructure in the latter area.
- Strategies targeting new options for populations with special housing needs (Strategy #4- Housing Options for Individuals with Special Needs) would be most feasible in Pike East due to proximity to services.

CAPACITY TO IMPLEMENT THE PLAN

The five strategies presented above represent an aggressive approach to addressing the unmet housing needs of Pike County. The strategies span the full range of housing tools and activities, and their implementation will require the commitment of a meaningful level of “personpower” and expertise. These can be gained through a combination of in-house staff, committees, consultants and partnerships with other entities, as noted in the Strategies Section of the report. While the County can use Housing Trust Funds to provide initial funding, it is important to note that positions can be added over time using other resources as they become available. For example, the County can begin by funding a full-time Housing Coordinator position and then later prepare an application for other public or private funds to hire additional housing staff.

Following is the recommended complement:

PERSONNEL

The addition of County staff dedicated to coordination and oversight of housing programs and initiatives is critical for implementing and updating the Strategic Plan.

Consideration of maintaining and/or hiring the following staff is recommended.

FULL TIME COUNTY HOUSING COORDINATOR

If the expansion of housing is to be a County priority, there needs to be a County point person responsible for both initiating and responding to funding and development opportunities. This position could be funded initially with County Housing Trust Fund dollars and later be fully or partially funded with administrative funds from other housing programs and resources. The Housing Coordinator would need to be full-time in order to adequately fulfill the requirements of the position. The individual would be responsible for both leading and coordinating County housing activities, playing the following roles:

- Monitoring and updating the Strategic Housing Plan
- Overseeing and coordinating all County housing programs, including Human Services Development Funds, CARES, Emergency Solutions Grants, Continuum of Care, PHARE, Home4Good, etc.
- Serving as the initial point of contact for housing developers, planners and local officials addressing affordable housing issues
- Coordinating the annual Point in Time Survey of homeless
- Convening the Pike County Housing Advisory Board (see below)
- Facilitating the Local Housing Options Team
- Identifying unmet housing needs
- Preparing/coordinating applications for new housing funding, including those done in conjunction with the PHA.
- Designing/coordinating new housing programs and initiatives to address unmet needs and to align with best practices, CoC strategies, etc.
- Staying abreast of housing best practices by regularly participating in training sessions and conversations facilitated by HUD, National Alliance to End Homelessness, Corporation for Supportive Housing, Continuum of Care, Regional Homeless Advisory Board, Housing Alliance of PA and others.

SHARE HOUSING COUNSELOR

The SHARE program is in its fourth year of operation in Pike, Wayne and Monroe Counties. It has proven to be an invaluable non-traditional resource for both older adults who prefer to age in place in their homes and communities and for other individuals seeking affordable housing. At least one of the homesharers must be age 60 or older. There are currently two Housing Counselors serving the three counties, carrying out the following tasks:

- Program marketing and outreach
- Reviewing applicant inquiries
- Referring inquiries and applicants to other AAA, county, state and federal resources
- Conducting applicant interviews
- Screening applicant references
- Identifying potential matches
- Arranging for applicant introductions
- Arranging for potential sharer trial periods
- Facilitating completion of the Shared Housing Agreement
- Overseeing the homesharer move-ins
- Checking-in, monitoring and conflict resolution services
- Assisting with rematches
- Preparing program outcomes and other reports

The Counselors are currently contractors to the Pike County Area Agency on Aging. Funded with a grant to the PA Department of Aging (PDA) through the federal Money Follows the Person program, other funds will be needed to sustain the program when the grant ends September 30, 2021. PDA and DMA have examined a number of alternatives and determined that local funding from the three counties would be the most viable approach to assure the long term sustainability of the program.

There are three alternatives for sustaining the SHARE program in Pike County. The first two alternatives enable SHARE to remain under the Pike County Area Agency on Aging (AAA). This is the most desirable approach since SHARE is expanding to other area agencies on aging statewide with support from the PA Department of Aging (PDA) and the PA Association of Area Agencies on Aging (P4A). Therefore, retaining affiliation with the aging network will be extremely beneficial for the Pike SHARE program for the long run.

Following are the three alternatives:

1- Assuming continuing support from Wayne and Monroe counties, the preferred option is for Pike County to fund 1/3 of the total amount needed to sustain the SHARE program in the three counties. This approach would be the most viable for sustaining the program and is being pursued through separate meetings with the three sets of County Commissioners. In this scenario, the Counselors would be fully dedicated to the SHARE program and remain contractors to the Pike County AAA, which would continue to oversee the program.

2- If funding is not forthcoming from the other 2 counties to continue SHARE, a new position could be created within the AAA to focus entirely on housing for older adults. Given the high percentage of older adults in Pike County, this would serve a need both for those wishing to age in place as well as those seeking to move. In addition to administering the SHARE program, this individual would be responsible for providing a wider range of older adults with access to housing resources, including:

- maintaining an inventory of affordable housing for older adults;
- training care managers and others in home modification resources, types of affordable housing, and how to access each
- referring older adults to County and other available housing programs for eviction prevention and rental assistance
- assisting older adults to apply for home repair and accessibility modification programs
- assisting older adults to apply for appropriate public and other subsidized housing

- linking older adults to housing counseling services, including foreclosure prevention and credit repair
- initiating a domiciliary care program for Pike County

Funding for this position could come from a number of sources, including County Housing Trust Funds, AAA funds, Human Services Block Grant funds, etc.

3- Another option if funding is not forthcoming from the other 2 counties to sustain SHARE is to make the SHARE Counselor position half-time and to combine it with either the Comprehensive Housing Counselor or the Housing Locator position described below. While this is the least desirable of the three approaches, it would maintain the integrity of the SHARE Counselor position and expand the SHARE program to include matches in which both/all of the homesharers are under the age of 60, potentially increasing the number of matches made each month. The disadvantage of this approach is that it may result in moving the position out of the AAA, thereby losing its valuable liaison with the aging network.

COMPREHENSIVE HOUSING COUNSELOR

PHFA allocates HUD and state dollars for Comprehensive Housing Counseling Services throughout the Commonwealth through an annual competitive process. The PHFA website lists the following Counselor responsibilities:

- evaluating mortgagor readiness;
- fair housing (including whether or not the beneficiary belongs to a protected class and how to recognize discrimination);
- credit report analysis and repair;
- budgeting for mortgage payments;
- improving money management skills;
- selecting a real estate agent and home inspection.

This person may also provide guidance on:

- alternative sources of mortgage credit;
- how to apply for special programs available to potential homebuyers;
- how to identify and avoid predatory lending practices;
- locating housing that provides universal design and VisitAbility;
- locating resources and methods to help for accessibility modifications;
- how to purchase a home using HCV Homeownership Program;
- referrals to community services and regulatory agencies.

PHFA is committed to ensuring the availability of counseling services in every County of the Commonwealth. However, as of March 30, 2020 none of the four Comprehensive Housing Counseling Agencies listed on PHFA's website as serving Pike County are actually located in Pike County; they are located in Philadelphia, Pittston, Pittsburgh and Scranton (for list see https://www.phfa.org/forms/counseling_agencies/chci_agencies/chci_pike.pdf.) Eligibility for receipt of these funds would entail agency and individual certification.

HOUSING LOCATOR

As described in Strategy 1, access to existing affordable housing is critical for Pike County. A Housing Locator can play a vital role in facilitating that access. Historically, case managers were charged with the responsibility of finding affordable housing for their clients. These individuals are generally social workers, and while highly motivated to assist their clients, they may lack the real estate skills necessary to be successful. In response, many counties are hiring Housing Locators to expand affordable housing opportunities with local landlords and other housing providers. These individuals develop long-term relationships with landlords, which benefits both the landlords and the residents.

Specific Housing Locator roles include:

- Providing training/education on tenant/landlord roles and responsibilities
- Convening landlord meetings and forums to inform them about available programs, to educate them about the benefits of participating in public programs, and to solicit feedback on current issues or problems
- Encouraging landlords, property owners and managers to use the PAHousingSearch.com website to list available affordable rentals in Pike County and ensuring that it is up-to-date
- Negotiating reasonable rents with landlords
- Arranging for set-asides of affordable units for targeted populations
- Serving as a point of contact for landlords and property owners with affordable units
- Intervening with landlords to prevent eviction and resolve other landlord/tenant issues

Funding for this position is eligible under the ESG (Emergency Solutions Grant) and CoC (Continuum of Care) programs and is a priority of the former. This position could potentially be added in conjunction with the Family Promise program under which a rapid rehousing case manager position is currently funded.

CONSULTANTS AND CONTRACTORS

From time to time, the County hires consultants and or contractors to carry out tasks that staff do not have time nor expertise to carry out. This has the definite advantage of bringing in highly skilled practitioners without the necessity of paying benefits or making long term commitments. Two frequent uses of consultants and contractors are for grant writing and for designing new housing programs.

If there is a direct relationship to the creation of affordable sales or rental housing, fees from these agencies and individuals can be funded with County Housing Trust fund dollars.

COMMITTEES AND WORK GROUPS Affordable housing is a very complex issue, exacerbated by local differences, including land and housing costs, incomes, taxes and other economic factors; environmental, zoning and other land use factors; and the many community predispositions, such as attitudes towards government “handouts.” Especially in Pike County, where there are three geographic sectors, it is critical to have input from agencies and individuals who understand and appreciate these different points of view. This understanding and appreciation of local factors can be brought to the process by representatives of local agencies and businesses. It is therefore recommended that input from two county housing groups be incorporated:

THE PIKE COUNTY HOUSING ADVISORY BOARD

It is recommended that the Pike County Housing Advisory Board (HAB) be formed to advise the Commissioners on housing issues and policies. The Board would be composed of Pike County personnel and convened by the Housing Coordinator on a quarterly basis or more often, if needed. The Board will serve as a link between the Pike housing community and the County Commissioners, with the Pike Local Housing Options Team (LHOT) serving as a subcommittee of the HAB. The HAB would also be empowered to form Ad Hoc committees as needed (e.g., to explore how individuals with behavioral health concerns could best access services while living independently in the community.) Specific roles of the HAB include:

- Advising the Commissioners on unmet housing needs
- Recommending housing priorities
- Reviewing and recommending changes/additions to County housing policies
- Identifying new resources (funding, sites, partnership)
- Ensuring access to necessary housing supports and services for targeted subpopulations

Members of the Pike County Housing Advisory Board should include representatives of Pike County:

- Commissioners
- Housing Coordinator
- Human Services
- Area Agency on Aging
- Planning Director
- Children and Youth
- MH/IDS
- Drug and Alcohol/Drug Court
- Correctional Facility
- Economic Development
- Wayne/Pike PHA
- SHARE
- Victims' Intervention Program
- Re-entry Coalition
- Pike county resident(s) with lived experience and representative of the populations being served

PIKE COUNTY LOCAL HOUSING OPTIONS TEAM (LHOT)

The LHOT is an important forum that brings together both public and private agencies interested in expanding affordable housing in Pike County. The LHOT meetings should be planned and facilitated by the County Housing Coordinator and it should play the following roles:

- Educating the members
- Information sharing
- Networking
- Analyzing specific cases
- Identifying unmet housing needs
- Providing feedback on program performance

PARTNERS A number of agencies have been identified in the above Strategies section who could serve as partners during program planning and implementation. An important management principle is to allocate tasks to the individual or agency most qualified to carry them out. This not only guarantees the best outcomes, but is also most cost effective. Pike County is served by many agencies that can provide input to and support for its housing activities.

Experience has proven that, depending on the population served, targeted supports and services are necessary to ensure successful affordable housing. This may include case management services, behavioral health services, access to life skills training and/or Peer

Specialists. Consequently, the partnership of appropriate human service agencies, both public and private, is essential. While some relationships may be informal, in that both organizations share the same end user, others may be more formal and require a Memorandum of Understanding or contract.

PIKE COUNTY HOUSING DEVELOPMENT CORPORATION The above personnel and committees will provide a solid foundation for managing housing activities in the County. However, the production of new housing requires a developer or development entity with experience in acquiring properties, navigating local zoning codes, conducting environmental reviews, land use planning, housing finance, overseeing residential construction/rehabilitation, property management, and other residential real estate development tasks. In addition, experience with PA affordable housing programs and resources is critical. **Appendix M: Basics of Real Estate Development** provides a summary of the required steps and components for successful affordable housing development.

Affordable housing developed under the Low Income Housing Tax Credit (LIHTC) Program generates development and management fees that attract larger developers. As such there are developers in Pennsylvania that would be interested in undertaking an LIHTC project in Pike County. In fact, as noted above, an experienced developer is currently investigating sites in Pike for a tax credit project. Unfortunately, these developers are generally not interested in smaller projects, especially those serving special needs populations, which can require as much or more effort as a larger one, without the commensurate fees.

Smaller projects, especially serving populations with special housing needs are most often carried out by non-profit organizations that have a mission for serving a specific group of individuals. These human service and advocacy organizations often undertake housing development as a last resort, since no one else is addressing the housing needs of the individuals they serve. Taking on this role, however, can divert an organization from its core mission and overburden its resources, especially if it has no housing experience.

As described above, it is clear that given the current lack of infrastructure, Pike County needs to pursue smaller in-fill projects. Unfortunately, DMA was unable to identify an existing nonprofit development corporation working in or willing to work in Pike County. It is therefore recommended that a new 501(c)(3) private non-profit corporation, the Pike County Housing Development Corporation (PCHDC), be established with the mission of producing new affordable rental and sales housing in Pike County.

There are two options for establishing a new non-profit housing development corporation for Pike County. The first option is to establish the corporation as an affiliate of the Wayne Pike County Housing Authority as has been done in Columbia and Union and counties. The second is to establish the PCHDC as a free-standing non-profit corporation.

In either case, an independent board of directors will need to be selected and a mission statement, By-Laws, Articles of Incorporation, 501©(3) and other legal documents must be filed. While this can be time-consuming and require a certain level of expertise, fortunately, Regional Housing Legal Services (RHLS) has agreed to represent the new corporation. They will assist with these documents and activities as well as provide advice on future housing and legal matters. RHLS is a statewide nonprofit corporation that has been providing legal services to affordable housing organizations in Pennsylvania since 1973, resulting in the development of thousands of units of affordable housing. Further information on RHLS can be found on their website <https://www.rhls.org/>.

Given the substantial need revealed in the data and community survey, it is recommended that in the early years the new Corporation prioritize in-fill projects and small projects that address housing for the special needs populations identified above. To support in-fill projects, PCHDC could assemble or acquire vacant lots in residential communities for the construction of sales housing by local builders.

To support the development of housing for populations with special needs PCHDC should work in partnership with local organizations such as PASS, VetsDoc, the CJAB (Criminal Justice Advisory Board), the Re-Entry Coalition, the Local Housing Options Team (LHOT), and the CoC/RHAB (Regional Homeless Advisory Board). This would best ensure that the projects best meet the needs of target populations with special needs. While these partners will bring an understanding of the housing needs and preferences of their members as well as identification of and access to necessary services, the PCHDC will provide expertise in housing development. In short, each organization will do what it does best, ensuring “the best of both worlds.”

Two early projects of this type that the PCHDC could initiate are identified in the above strategies:

- 1- A Fairweather Lodge for people with serious mental illness in partnership with the Carbon Monroe Pike MH/IDS Office as well as individuals with serious mental illness, family members and supporters
- 2- An ECHO housing project in partnership with the Pike County Area Aging on Aging, the Pike LHOT, and groups representing older adults

Finally, it is recommended that the new Corporation be formed with the objective of later qualifying as a Community Housing Development Corporation (CHDO) on specific development projects, described in **Appendix N: Community Housing Development Corporations**. Certification as a CHDO has many advantages, including potential funding, not only for development costs but also for administrative costs. This can be a big advantage since funding for administrative costs of non-profit housing organizations can be difficult to capture. For additional information See **Appendix O: Considerations for Pursuing Certification as a CHDO**.

NEXT STEPS

Following are the next steps recommended for implementing the Plan:

GENERAL STEPS

- 1- Post the Strategic Plan on the Pike County website
- 2- Distribute the Executive Summary of the Strategic Plan to community stakeholders and notify them how to obtain a full copy of the Plan
- 3- Designate/hire a County Housing Coordinator
- 4- Appoint members of the Housing Advisory Board
- 5- Invite stakeholders to a community forum/webinar to educate them about the need for affordable housing in Pike County and about actions necessary to address the need
- 6- Direct the Housing Coordinator to review the Strategy sections of the Plan with the Housing Advisory Board, and recommend to the Commissioners priorities for implementation and quantitative objectives for each priority
- 7- Review the Capacity section of the Plan and develop a Plan and timeline for ensuring sufficient capacity to implement the priorities outlined
- 8- For each priority selected, identify Action Steps, Responsible Party and timeline
- 9- Meet with the Wayne-Pike Housing Authority to discuss the following:
 - Adding “Pike” back into their title on website and other communications
 - Status of implementation of the new virtual application procedures and other ways of ensuring equal access to Pike County residents to the resources of the Housing Authority
 - Landlord issues
 - Revisions to its Administrative Plan to:
 - include shared housing in order to make vouchers available to eligible participants in the SHARE program

- establish a preference in the Housing Choice Voucher Program for people with disabilities
- amend the admissions policies for individuals with criminal justice involvement
- adopt a HCV Homeownership Program
- Ways in which the Authority can cooperate with the County to support future affordable housing programs and projects in Pike County, including development of new rental housing for families and the potential commitment of Housing Choice Vouchers, Mainstream vouchers or other resources to proposed projects.
- The Authority's need for technical support from the County when applying for additional funding opportunities such as Mainstream Vouchers for Non-Elderly Disabled
- Ways in which the PHA can become an active member in the Eastern PA CoC so that they/the County can be more competitively ranked when seeking various funding sources to address homelessness.
- Their interest in forming a non-profit housing development corporation as an Affiliate of the Housing Authority

10- Determine a process for monitoring and updating the Strategic Plan with the County Housing Coordinator

11- Follow-up with Regional Housing Legal Services (dina.schlossberg@rhls.org) about providing legal assistance in establishing the Pike County Housing Development Corporation and ensuring its future potential as a certified Community Housing Development Corporation

12- Based on the priority strategies selected, develop a plan for the design of new programs such as:

- Rental assistance program to provide shallow subsidies
- Bridge rental assistance program
- First time homebuyers program, including downpayment and closing cost assistance program
- Development of in-fill sales housing in residential communities
- TH/RR Program

13- Assign a staff or committee to explore how to upgrade housing data sharing in Pike County. See "Data Sharing Data Collection Challenges in Rural Areas—Challenges and Solutions for using HMIS and HEARTH to End Homelessness" at https://files.Hudexchange.info/resources/documents/RuralDataCollectionChallenges_Presentation.pdf

STEPS FOR SPECIFIC STRATEGIES

STRATEGY 1

- Begin planning the first landlord forum
- Develop a strategy for encouraging more widespread use of the PAhousingsearch.com tool for listing available rental units in Pike
- Identify goals, objectives and criteria for the shallow subsidy program

STRATEGY 2

- Meet with planners, township officials, realtors and others to begin compiling an inventory of available sites and buildings appropriate for residential development
- Initiate development of a plan for educating local officials about actions to reduce barriers and incentivize the development of affordable housing

STRATEGY 3

- Determine the need to maintain/expand existing programs for rehabilitation of owner-occupied homes and for accessibility modifications
- Finalize a strategy for long term sustainability of the SHARE program (by 3/31/21)

STRATEGY 4

- Review information on Fairweather Lodge and determine viability for Pike County
- Meet with targeted organizations and individuals serving special needs populations to discuss housing models and next steps

STRATEGY 5

- Identify Housing Counseling resources assigned to Pike County and ensure access to Pike County residents
- Develop strategies for creating a first-time homebuyers program and for working with residential communities to develop in-fill sales housing

STRATEGIC HOUSING PLAN FOR PIKE COUNTY

LIST OF APPENDICES

- Appendix A: Housing Alliance of PA- Pike County Fact Sheet**
- Appendix B: PA Housing Finance Agency Pike County Report**
- Appendix C: United Way of PA Pike County Report**
- Appendix D: United Way of PA- Pike County Budget**
- Appendix E: Community Survey and Narrative Responses**
- Appendix F: Current Affordable Housing Resources in Pike County**
- Appendix G: Advantages and Disadvantages of Public and Private Housing Finance Sources**
- Appendix H: Description of Financing Sources**
- Appendix I: Recommended Uses for County Housing Trust Funds**
- Appendix J: Proposed Pike County Shallow Subsidy Program**
- Appendix K: Age-Friendly Communities**
- Appendix L: Proposed Emergency Housing Assistance Program**
- Appendix M: Basics of Real Estate Development**
- Appendix N: Community Housing Development Corporations**
- Appendix O: Considerations for Pursuing Certification as a CHDO**

Appendix A: Housing Alliance of PA- Pike County Fact Sheet

Pike County, Pennsylvania

Affordable Housing Challenges

Too many hard working families, seniors and people with disabilities are struggling to find and maintain homes they can afford. There are **22** affordable and available rental homes for every **100** extremely low income renter households in Pike County, compared to **42** affordable and available rental homes in Pennsylvania.

Source: National Low Income Housing Coalition, County Gap Analysis, U.S Census American Community Survey (ACS) Pennsylvania 2011-2015; The Gap Report, March 2019

Population and Poverty in Pike County

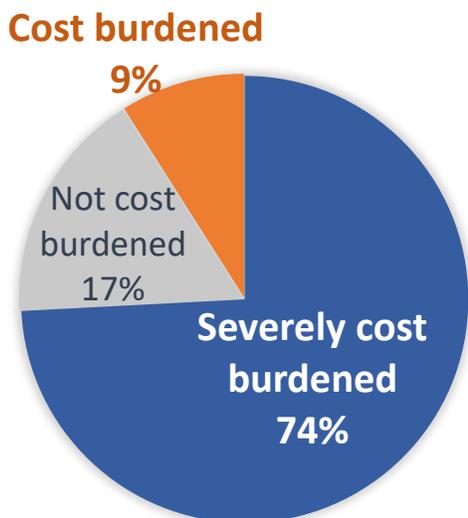
Total	Individuals	In Poverty
55,498	Population 	5,476
10,320	Children < 18 	1,595
11,899	Seniors ≥ 65 	618

Source: U.S. Census, 2014-2018 ACS 5-Year Estimates, Pike County, PA

Out of Reach Rental Units

Source: National Low income Housing Coalition, Out of Reach (2019), Pike County, PA

Cost Burdened Extremely Low Income Households



Source: HUD, Comprehensive Housing Affordability Strategy (CHAS) Data, Pike County, PA; 2012-2016 ACS, Released August 5, 2019

Extremely Low Income Households with at Least 1 of 4 Housing Problems

Tenure	Extremely Low Income (ELI) Households	ELI with 1 of 4 Housing Problems
Renters	695	610
Homeowners	1,415	1,150
Total	2,110	1,760

- Four housing problems:
- incomplete kitchen facilities
 - incomplete plumbing facilities
 - more than 1 person per room
 - cost burden greater than 30%

Cost burdened households pay more than 30% of their income, and severe cost burdened pay more than 50% of their income, for housing expenses including rent/mortgage, utilities, and other housing related fees and taxes. Those living cost burdened or severely cost burdened may have difficulty affording necessities such as food, clothing, transportation and medical care.

Pike County, Pennsylvania Solutions that Work

Reducing Homelessness

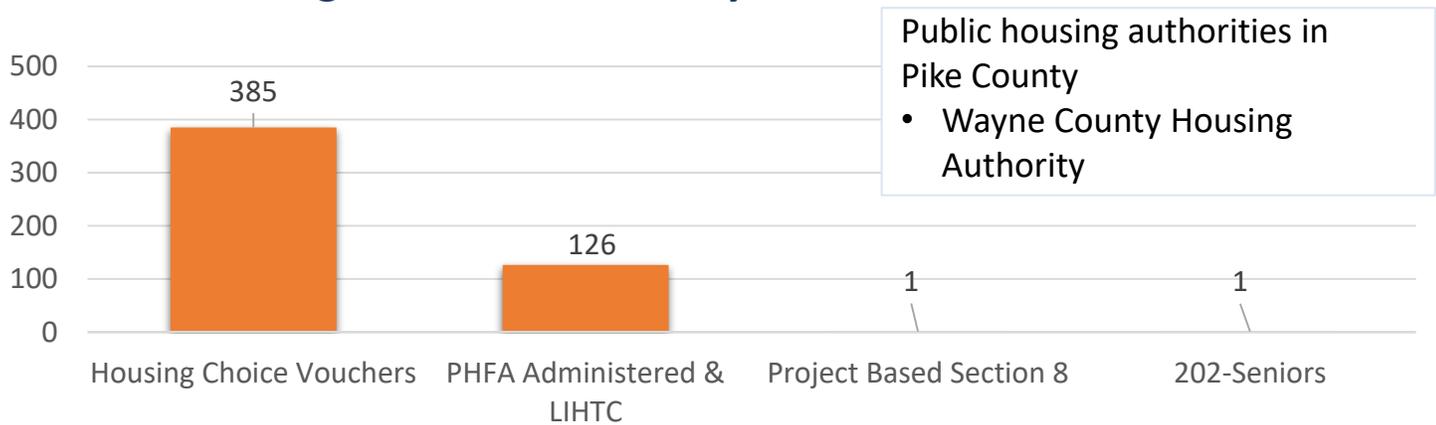
To end homelessness is to achieve and sustain **“Functional Zero”** – a well coordinated and efficient community system that quickly identifies and connects those experiencing a housing crisis with the supports they need and want to avoid staying on the street and to be moved to permanent housing as quickly as possible.

The Eastern PA CoC reduced time a household is homeless by 44 days

Between 2017 and 2018, the Eastern PA Continuum of Care, which includes Pike County, reduced the average length of time a household experiences homelessness by 44 days.

Source: HUD 2019 CoC Performance Profile PA-509

Affordable Housing Units in Pike County



Sources: HUD, Office of Policy Development & Research, Assisted Housing, National and Local, 2018; PHFA Inventory of Multifamily Housing, Pike County Inventory of Affordable Housing, dated 9/11/19; PHFA Quick Start Housing and Services Information for Pike County

PHARE Working in Your Community

Emergency Safe Housing Assistance & Senior Bridge Rental Housing Assistance Program

Pike County received PHARE funding for two housing assistance programs: one that benefits seniors and another meant to combat homelessness. These two focus areas previously represented weak points in Pike County’s housing programs.

\$200,000 in PHARE funds received in 2019

Source: Pennsylvania Housing Finance Agency, 2019 PHARE Award Project Summaries



The Housing Alliance is a statewide coalition working to provide leadership and a common voice for policies, practices and resources to ensure that all Pennsylvanians, especially those with low incomes, have access to safe, decent and affordable homes. We promote common-sense solutions to balance Pennsylvania’s housing market and increase the supply of safe, decent homes for low-income people.

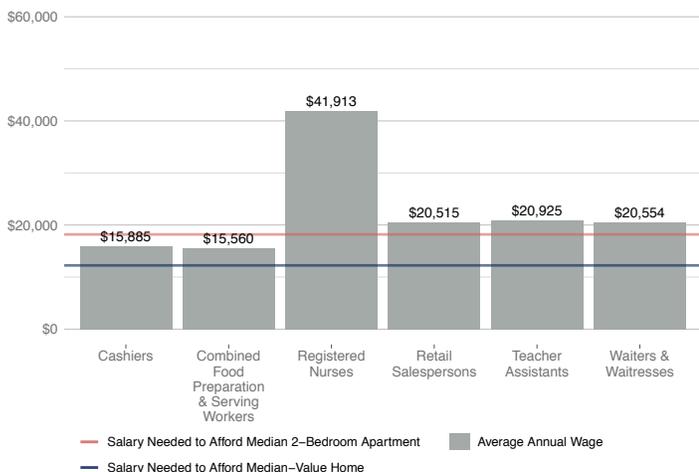
Pike County



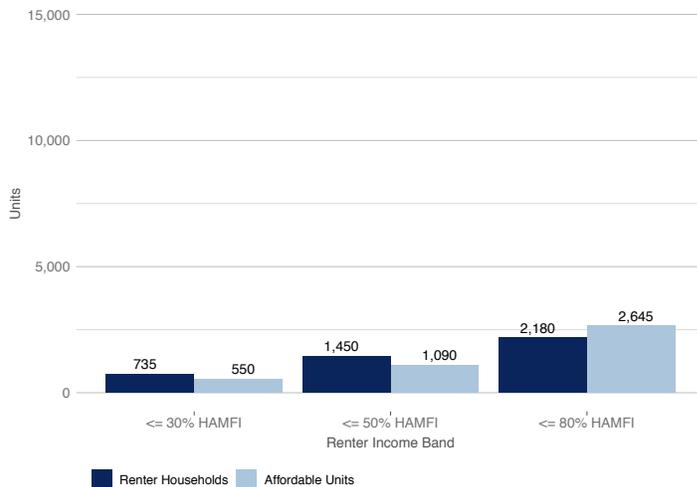
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	57.7%	84.1%	\$63,417	\$1,138	55,687
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Socioeconomic Index	2.6	2.6	2.6	2.5	-1.5
Population					
Total Population	46,302	57,369	55,687	190,903	20.3
Under 5 (%)	5.9	4.9	3.7	5.6	-37.7
5 to 17 (%)	20.8	18.4	15.7	15.5	-24.4
18 to 24 (%)	5.3	7.1	8.1	9.5	51.4
25 to 34 (%)	10	8.5	8.7	12.9	-12.5
35 to 44 (%)	17.7	13.2	11.1	11.7	-37.4
45 to 54 (%)	14.2	17.6	16.3	13.8	15.4
55 to 64 (%)	11	14	15.8	13.9	44.5
65+ (%)	15.2	16.2	20.5	17.1	35.4
Race					
Asian (%)	0.6	1	1.2	3.2	98
Black (%)	3.1	5.3	5.7	10.6	83.6
White (%)	89.8	82.9	81.1	77.3	-9.6
Hispanic or Latino (%)	5	9	10.3	6.8	106.8
Disabled (%)	--	--	18.2	13.7	--
65+ Disabled (%)	--	--	32.2	34.3	--
Veterans (%)	17.4	12.8	9.4	8	-45.8
Median Household Income (\$)	65,809	64,086	63,417	56,951	-3.6
Families Below Poverty Level (%)	5.1	7	7.4	8.9	45.7
Transportation					
Average Commute Time (min)	46	42	44	27	-3.9
Commute by Car (%)	2.9	2.6	3	84.9	3.4
Commute by Transit (%)	91.5	89.7	88	5.6	-3.8
Technology					
Homes with Internet Access (%)	--	--	100	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	2	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	167,724	245,665	183,400	170,500	9.3
Median Gross Rent (\$)	1,001	1,091	1,138	885	13.7
Monthly Rent					
1 Bedroom (\$)	--	--	811	742	--
2 Bedroom (\$)	--	--	1,020	911	--
Rent Burden (%)	39.6	50.6	57.7	44.9	45.9
Vacancy (%)	49.7	42.8	45	11.4	-9.4
Homeownership (%)	84.8	85.8	84.1	69	-0.8
Median Year Structure Built	1981	1983	1984	1962	0.2
Single-Family (%)	82.7	90.2	93.3	75.7	12.8
Housing Units					
Single-Family	28,683	34,440	36,288	63,893	26.5
2 to 4	647	884	756	7,218	16.8
5+	225	549	493	9,877	119.1
Total Units	29,555	35,873	37,537	80,987	27
Permits					
Single-Family Unit	469	189	86	234	-81.7
Duplex Units	0	0	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	1	0	0	4	-100
Total Permits	470	189	86	245	-81.7
Employment					
Unemployment Rate (%)	5.4	9.9	7.8	6.5	45.7
Average Wage by Industry (\$)					
Education and health services	31,963	33,031	32,057	50,500	0.3
Goods-producing	45,262	40,167	41,398	62,280	-8.5
Natural resources and mining	--	32,328	41,205	63,021	--
Professional and business services	43,985	53,453	42,118	76,029	-4.2
Service-providing	27,142	27,199	27,363	51,935	0.8
Trade, transportation, and utilities	25,427	25,949	25,896	43,972	1.8

ALICE IN PIKE COUNTY

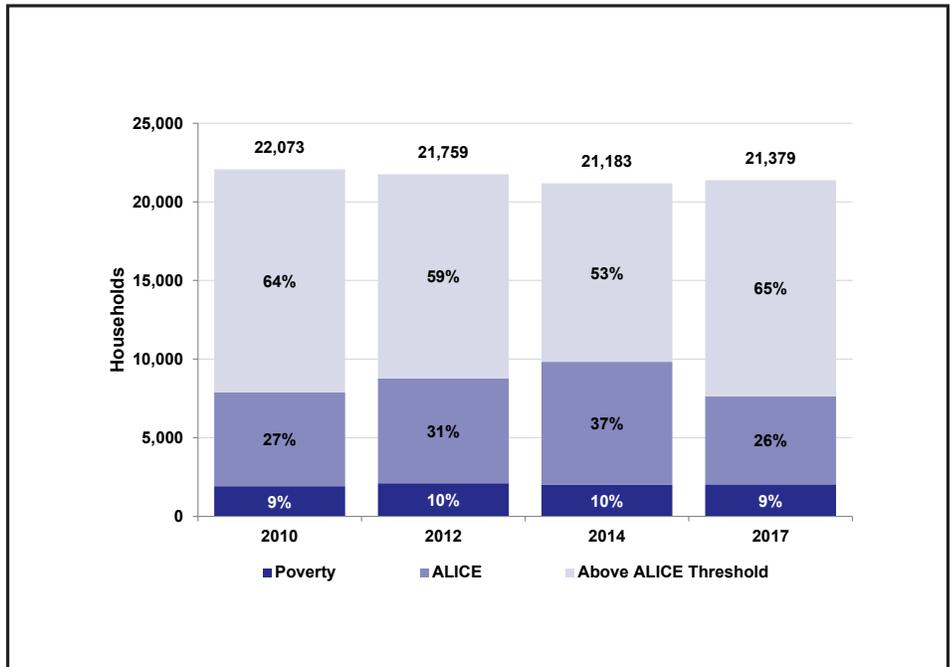
2017 Point-in-Time Data

Population: 55,687 • **Number of Households:** 21,379
Median Household Income: \$63,417 (state average: \$59,195)
Unemployment Rate: 8% (state average: 5.3%)
ALICE Households: 26% (state average: 24%) • **Households in Poverty:** 9% (state average: 13%)

How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

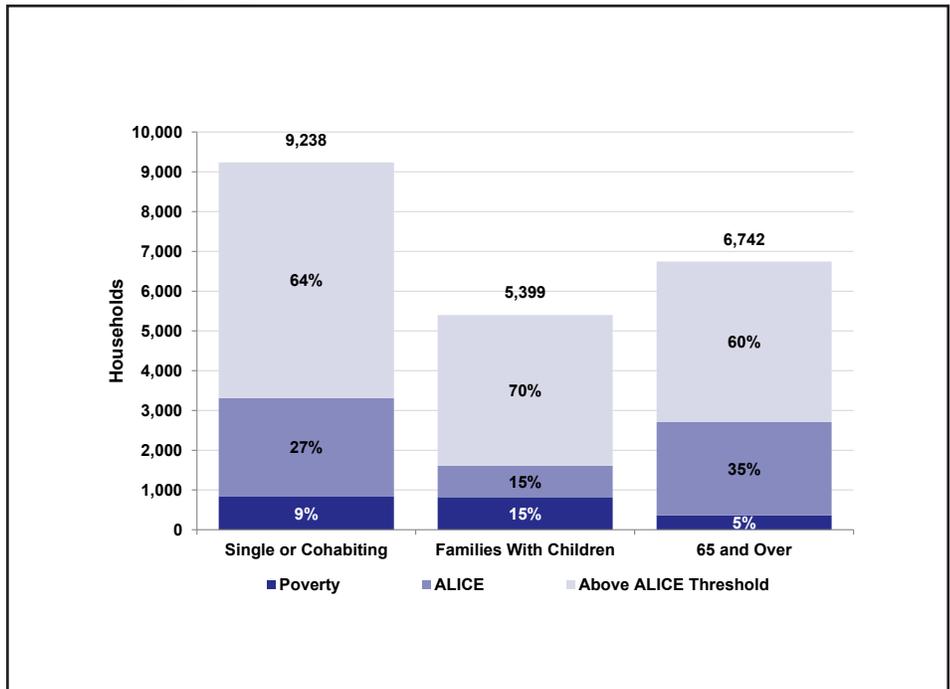
Households by Income, 2010 to 2017



What types of households are struggling?

The way Americans live is changing. There are many different family and living combinations — more than ever before. More adults are living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

Household Types by Income, 2017



Why do so many households struggle?

The cost of living continues to increase...

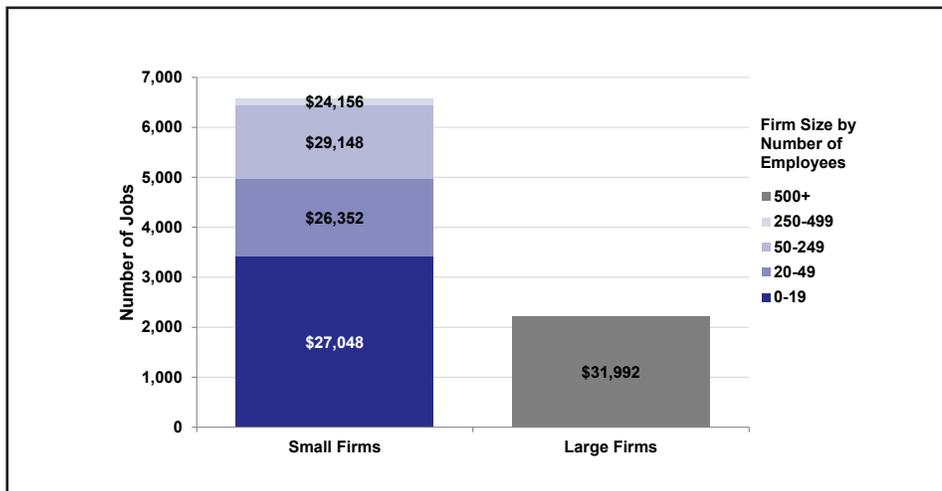
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2017, costs were well above the Federal Poverty Level of \$12,060 for a single adult and \$24,600 for a family of four. Family costs increased by 22 percent statewide from 2010 to 2017, compared to 12 percent inflation nationally.

Household Survival Budget, Pike County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	\$726	\$1,144
Child Care	\$-	\$1,360
Food	\$199	\$604
Transportation	\$303	\$606
Health Care	\$158	\$635
Technology	\$55	\$75
Miscellaneous	\$174	\$511
Taxes	\$302	\$688
Monthly Total	\$1,917	\$5,623
ANNUAL TOTAL	\$23,004	\$67,476
Hourly Wage	\$11.50	\$33.74

...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

Private-Sector Employment by Firm Size With Average Annual Wages, 2017



Sources: 2017 Point-in-Time Data: American Community Survey, 2017. ALICE Demographics: American Community Survey and the ALICE Threshold, 2017. Wages: BLS, 2017. Budget: BLS, 2017; Consumer Reports, 2017; HUD; IRS, 2017; Office of Child Development and Early Learning; Tax Foundation 2017, 2018; USDA, 2017.

Pike County, 2017		
Town	Total HH	% ALICE & Poverty
Blooming Grove Township	1,672	34%
Delaware Township	2,572	32%
Dingman Township	4,078	27%
Greene Township	1,671	50%
Lackawaxen Township	2,019	34%
Lehman Township	3,646	39%
Matamoras Borough	903	40%
Milford Borough	559	50%
Milford Township	603	32%
Palmyra Township	1,479	35%
Porter Township	178	37%
Shohola Township	980	39%
Westfall Township	1,019	40%

Note: Municipal-level data on this page is for County Subdivisions. Municipal-level data relies on 5-year averages and is not available for the smallest Towns. Since there are missing geographies, totals will not match county-level numbers.

ALICE HOUSEHOLD SURVIVAL BUDGET

	Single Adult	Married Couple	1 Adult, 1 School-Age Child	1 Adult, 1 Infant	2 Adult, 2 School-Age Children	2 Adults, 1 Infant, 1 Preschooler
Housing	\$592	\$665	\$665	\$665	\$827	\$827
Child Care	\$-	\$-	\$221	\$640	\$442	\$1,229
Food	\$199	\$414	\$345	\$288	\$692	\$604
Transportation	\$309	\$371	\$371	\$371	\$617	\$617
Health Care	\$158	\$316	\$316	\$318	\$626	\$617
Miscellaneous	\$157	\$219	\$218	\$266	\$357	\$450
Technology	\$55	\$75	\$55	\$55	\$75	\$75
Taxes	\$260	\$351	\$208	\$321	\$294	\$526
Monthly Total	\$1,730	\$2,411	\$2,399	\$2,924	\$3,930	\$4,945
Annual Total	\$20,760	\$28,932	\$28,788	\$35,088	\$47,160	\$59,340
Hourly Wage	\$10.38	\$14.47	\$14.39	\$17.54	\$23.58	\$29.67

Note: The budgets reflect different costs based on the age of children in the household; full-day care for infants and preschoolers (4-year-old) and after school care for school-age children. To create budgets for additional family types: For an additional infant, increase the total budget by 15 percent; for an additional 4-year-old, by 14 percent; and for a school-age child, by 6 percent.

Sources: BLS, 2017—Consumer Expenditure Surveys; Consumer Reports, 2017—Best Low-Cost Cell-Phone; HUD, 2017—Fair Market Rents; IRS, 2017—SOI Tax Stats; Office of Child Development and Early Learning, 2018; Tax Foundation, 2017, 2018; USDA, 2017—Official USDA Food Plans.

ALICE HOUSEHOLD STABILITY BUDGET

	Single Adult	Married Couple	1 Adult, 1 School-Age Child	1 Adult, 1 Infant	2 Adult, 2 School-Age Children	2 Adults, 1 Infant, 1 Preschooler
Housing	\$813	\$1,011	\$1,011	\$1,011	\$1,044	\$1,044
Child Care	\$-	\$-	\$254	\$792	\$508	\$1,468
Food	\$379	\$770	\$675	\$525	\$1,359	\$1,175
Transportation	\$509	\$626	\$626	\$626	\$1,042	\$1,042
Health Care	\$158	\$313	\$306	\$304	\$642	\$774
Miscellaneous	\$197	\$285	\$298	\$337	\$472	\$563
Savings	\$197	\$285	\$298	\$337	\$472	\$563
Technology	\$109	\$129	\$109	\$109	\$129	\$129
Taxes	\$552	\$682	\$569	\$660	\$1,180	\$1,522
Monthly Total	\$2,914	\$4,101	\$4,146	\$4,701	\$6,848	\$8,280
Annual Total	\$34,968	\$49,212	\$49,752	\$56,412	\$82,176	\$99,360
Hourly Wage	\$17.48	\$24.61	\$24.88	\$28.21	\$41.09	\$49.68

Note: The budgets reflect different costs based on the age of children in the household; full-day care for infants and preschoolers (4-year-old) and after school care for school-age children. To create budgets for additional family types: For an additional infant, increase the total budget by 13 percent; for an additional 4-year-old, by 12 percent; and for a school-age child, by 5 percent.

Sources: BLS, 2017—Consumer Expenditure Surveys; Consumer Reports, 2017—Best Low-Cost Cell-Phone; HUD, 2017—Fair Market Rents; IRS, 2016—Individual Income; IRS, 2017—SOI Tax Stats; Office of Child Development and Early Learning, 2018; Tax Foundation, 2017, 2018; Telogical Systems, 2016; USDA, 2017—Official USDA Food Plans. Reference: UnitedForALICE.org

Asset Limited, Income Constrained, Employed



United Way of Pennsylvania

Appendix E: Community Survey and Narrative Responses

The Pike County Commissioners have engaged Diana T. Myers and Associates, Inc., a housing and community development consulting firm, to facilitate a Strategic Housing Planning Process for the County. The Plan will identify the greatest unmet housing needs and establish priorities and strategies to address those needs in Pike County. An essential part of the process is soliciting input from community members as well as from housing and human service professionals.

The survey will take only a few minutes to complete and your answers will be entirely confidential. The results will be incorporated into the Plan and used to identify future housing plans and strategies.

An electronic version can be found at <http://sgiz.mobi/s3/Pike-County-Housing-Survey>. Please complete by September 15, 2020 and return to _____.
Thank you in advance for participating in this important survey!

1- Please indicate the types of housing assistance that are most needed in Pike County, (Rate each item on the list with a number from 1-5, with #1 indicating the least need and #5 indicating the greatest need. If you are unsure how to rate a specific selection, you may select "Unsure."):

Type of Housing Assistance	Rating
Rental assistance (household pays 30% of income on rent and utilities, and the rest is subsidized)	
Security Deposits for renters	
Foreclosure Prevention	
Eviction Prevention	
Utility Assistance	
Emergency shelter (up to 60 days)	
Transitional housing (intermediate step between homelessness and permanent housing typically between 2 months and 2 years. Intended to provide a supportive and structured environment.)	
Permanent housing (minimum 1 year lease)	
Independent senior housing	
Senior housing with services	
Healthy housing (temporary for people leaving hospital but cannot return home)	
Housing for youth exiting foster care	
Down payment and closing cost assistance for homebuyers	
Rehab/repairs	
Weatherization	
Mortgage assistance	

2- Please rate the following populations in need of affordable housing in Pike County (Rate each item on the list with a number from 1-5, with #1 indicating the least need and #5 indicating the greatest need. If you are unsure how to rate a specific selection, you may select "Unsure."):

Population	Rating
Working families (low and moderate income)	
Older adults (age 60 and over)	
Veterans	
Youth (18-25) experiencing housing instability including those aging out of foster care	
Families experiencing homelessness	
Individuals experiencing homelessness	
Individuals with developmental disabilities	
Individuals with physical disabilities	
Individuals with behavioral health issues	
Individuals with criminal histories	
Survivors of domestic violence, human trafficking, and sexual assault	

3- Please indicate in which Pike County communities you think new housing should be built (Rate each item on the list with a number from 1-5,with #1 indicating the least need and #5 indicating the greatest need. If you are unsure how to rate a specific selection, you may select "Unsure."):

	Rating
Blooming Grove Township	
Delaware Township	
Dingman Township	
Greene Township	
Lackawaxen Township	
Lehman Township	
Matamoras Borough	
Milford Borough	
Milford Township	
Palmyra Township	
Porter Township	
Shohola Township	
Westfall Township	

4- Please indicate the types of housing structures that you think should be built in Pike County (Rate each item on the list with a number from 1-5, with #1 indicating the least need and #5 indicating the greatest need. If you are unsure how to rate a specific selection, you may select "Unsure."):

Type of housing structure	Rating
Single family detached home	
Duplex or two family home	
Townhomes or row homes	
Cottages (smaller single story homes)	
High rise apartment building (more than 5 stories)	

Mid-rise apartments (3-5 stories)	
Garden apartments (1-2 stories surrounded by grass)	

5- The PA Department of Aging, partnering with the Pike County Area Agency on Aging is piloting SHARE, an innovative housing option for older adults in Pike, Wayne and Monroe Counties. This option involves the voluntary matching of a home host (someone with at least one extra bedroom) and a home sharer (someone willing to live in someone else’s home). An older adult can be either the home host or home sharer. The home sharer has his/her own bedroom and both parties share living, dining, kitchen and other common areas. Although not required, either person can provide services to help the other (for example: assistance with laundry or cooking; removal of snow or leaves, etc.) depending on needs and abilities. The home sharer pays up to 30% of his or her gross income for rent.

Have you heard about SHARE? ___Yes ___No

Do you think Pike County should support the continuation of SHARE? ___Yes ___No

6- The PA Department of Aging is also piloting ECHO HOUSING: An Elder Cottage Housing Opportunity (ECHO unit) in other counties of the Commonwealth. ECHO is a small, separate, manufactured residence for an older adult that is temporarily placed in the side or rear yard of a host family related by blood or marriage. This arrangement provides privacy and dignity to both the older adult and the host family. The older adult pays 30% of his or her gross income for rent and when the ECHO cottage is no longer needed, it is relocated to the property of another host family.

Do you think ECHO would be a good option for Pike County? ___Yes ___No

7- Finally, we are interested in identifying any resources that can assist in increasing affordable housing in Pike County such as: available vacant land or buildings, financing sources, donors of materials and supplies, interested developers, and organizations or individuals interested in volunteering. If you have suggested resources or any other ideas you would like to share, please describe below and provide your name and contact information for us to follow-up.

I suggest the following resources/ideas (optional) _____

8. Are there other types of assistance or priority areas that you see as a great need in Pike County that were not addressed in the survey? If so, you may describe here (optional):

(optional)

Name _____ Organization/Affiliation _____
Phone _____ Email _____

Narrative Responses

I suggest the following resources/ideas:

A group home for adults with disabilities. Good support staff. Accepting waiver funding.

A need for Pediatric Traumatic Brain Injury Support, services and resources.
Progressive health only takes 18 yrs of age and up. Absolutely nothing for under 18.

As a parent of a 28 year old on the Autism Spectrum I am highly interested in the topic of independent housing. My dream would be to create a "village" of different types of housing for varying needs of ability. Tiny cottages, larger homes with several roommates and garden apartments. Inclusionary on-site business / job opportunities and gathering place for recreation/ social events. "It Takes A Village"

Bar out of state people from buying Pike houses and driving up costs

Bank CRA funds. Banks invest millions into communities from which they source deposits. Banks are required to reinvest back into those communities.

bring more business so we can have more housing for people to be able to afford.

Contracting with area builders for tax rebates and write offs

Don't build anymore in this county

empty lots in communities being used instead of sold at Sheriffs Sale, foreclosed homes being renovated by people needing housing.

Grim Construction

Habitat For Humanity

Habitat for Humanity is doing some building for lower income people. They build single family dwellings.

Habitat for Humanity, Tax Sales, Foreclosures, Federal Government Grants

Help with property/school tax for homeowners

Housing that supports individuals/families that have criminal history, poor credit, and/or history of substance use.

I feel that Milford is in desperate need of housing assistance for younger adults that are looking to start their lives.

I have none. But perhaps an idea of the property of Cliff Park which is owned by the Government could be a place to build senior housing.

I'd like to stay in Pike County but can't afford to currently. I am a 70+ with limited mobility

Individuals with disabilities, SSA, SSI, recipients the opportunity to receive assistance in purchasing, rehabilitation, and building a home, with a community grant of 50,000.00

Interested Developers, possibly interested in supporting individuals with special needs. Donors of materials and supplies - again there may be grants/programs for the Special Needs Population.

Land: County property on Pike County Blvd near the Correctional Facility. Cliff Park golf course area.

Limit the amount of family members to housing. Only special circumstances for extended family.

Lower taxes

Make sure the Elders have a say.

More accessible info on aid support for independent seniors

More senior options other than the pike county aging building A hospital is needed in pike county!

More services for veterans

Need senior housing in Lackawaxen really bad

NO LOW INCOME HOUSING!! I WORKED MY BUTT OFF, AND I BELIEVE EVERYONE SHOULD SET AN ALARM CLOCK AND GET TO WORK!!

No need for these resources

Pike County Complex property has septic and water already

Places where special needs adults can have an authentic and independent life with supports in place to whatever degree is appropriate.

Please stop overbuilding you are destroying the area

Property Tax relief Assistance with utility bills for Seniors

Public Transportation must be available daily for any new housing built in the County. Otherwise it is a waste of resources.

Small on lot farmsteads

The former Catholic school property around Shohola. I heard the Order or Church wants to get rid of it.

The state has too much land adjacent to highways like routes 6, 390, 434, 739, & 402 that a portion can be turned over to build elder cottages. anyone moving into them would have to sell their current home to an affordable housing applicant.

There are no medical facilities or even a choice of primary care doctors in the area. Pike county residents need to drive a half hour or more for medical care and 2 of the closest hospitals are out of state. Also, the lack of close jobs and public transportation will not help these populations struggling to get back on their feet

There is a need for senior housing spread throughout the county. Right now, it is focused in Westfall Township. There is ample land available in the central and western parts of the county that could sustain senior cottages or apartment complexes. The problem is the townships would need the detailed zoning changes written out for them with incentives to comply.

There is much demographic movement and income issues now and it is best to wait for results of the 2020 Census. See surveys by NAHB. What are the tax issues of ECHO?

This survey is completely ineffective. We are not land use planners. You basically offered a survey that would show peoples' bias'. Pike county is the definition of 'last one in' mentality. No one wants to invite low income transients into their community. You need census results to show you who's here and determine what we need. Very disappointed.

Transportation!!!

Unused land or lots in the larger housing developments

Vacant building on Crawford Park Rd off of Rt 6 in Milford across from Sawkill Supplies

We do not have the infrastructure to support housing. The road suck and winter driving On the unplowed roads suck. There are no jobs that pay over 20 an hour. We care about the environment and you want to bring in more drug addicts.

Are there other types of assistance or priority areas that you see as a great need in Pike County that were not addressed in the questions above?

1 and 2 bedroom units

A priority area would be the central and western parts of the county that could sustain affordable senior cottages or apartment complexes.

A safe housing option for victims of abuse.

A Senior Center for Activities would be nice and a Shuttle for transportation.

Additional school/property discounts for low income seniors. More access to transportation & Shopping

Affordable assisted living!!!

Affordable rentals- maybe a cap on prices. Help first time buyers get a home. If people can afford these crazy rent prices they definitely can afford to buy a home but are unable to save enough for the down payment due to crazy rent prices.

Affordable senior housing is needed.

Any low cost apts or housing

Autism Housing, Assistance after school with training and continued education,

Case Management and guidance to individuals in order to bridge the gap between their respective needs and these housing and related services.

Community Center - Inclusive opportunities

Continuing care facility Senior living - not low income

Definitely housing for high functioning people with autism. They are left in limbo. The influx in pike county of high functioning Aspergers is growing. Where do they live when family passes on?

Don't build anymore in this country

Environmental assistance

Excessive elderly/senior citizens in the county population; balance is needed with incentives for young married adults. Jobs and mass transportation opportunities need to be addressed and planned - soon!

Federally funded housing Based on income

Health Services in Pike County!

Homeless Shelter in Pike County

Housing options for individuals with disabilities (developmental and behavioral)

I think all housing should be single level in their own little communities and with a small yard. Perfect example: a tiny home community with a small picket fence around each.

I think it was addressed above, but overall, there should be more options for seniors, veterans, and people with disabilities.

I think Seniors in rural settings need more transportation options and help with grocery shopping, running errands, and prepared food delivery. They also need reliable cell phone service.

If you build, you need to add services: medical, food stores, jobs. Just adding homes does nothing to invigorate and revitalize the county.

Implementing a Human Services Housing Department, like Wayne County has.

In need to help single mothers or fathers with help with handicap children our daughter cat live near us cause she has 4 children and one has heart problems for the rest of his life and she has to live with people cause she receives about 750 dollars plus food stamps and cash assistance it gets thick at times living with people but she does her best she would love to live next to us but she can't

Incorporating renewable energy sources into housing options for sustainability and long-term savings.

I've heard of senior housing with pods and a central house with services as opposed to placing seniors in assisted living or nursing homes

Local medical and transportation assistance. School tax relief.

Long term mental health care. Homeless shelter.

Long term residential homes for individuals with disabilities.

Low cost Transportation for young adults and seniors with reliable, frequent schedules

Medical care and quality workmanship is needed.

Medical Facilities - Hospital would be great

Medical facilities and urgent care. Mobile wellness check truck. Currently, we drive at least 30 minutes in any direction to see any physician.

Mental health care is needed.

More benefits for individuals without dependents and in need of housing assistance

More pediatric brain injury services

Mortgage Assistance and certification for home ownership for low income individuals and individuals with disabilities.

Need infrastructure such as sewers to support these projects

personal care homes that take Medicaid or the boarding home supplement. There is NO AFFORDABLE assisted living in Pike, Wayne, or Monroe counties. and only 30 MA Skilled beds in whole county

Pike County is in need of a health care system - hospital. This would eliminate people having to travel to Port Jervis NY, New Jersey or Stroudsburg for help. Transportation is also an area that needs improvement.

Pike county without a doubt needs to attract more healthcare businesses and small business/corporate jobs. We have NO reliable economy beyond minimum wage.

Provide on-going food/meals and school supplies program for children in need.

Residencies for recovering addicts transitioning from treatment, and county inmates transitioning to society.

see above

Senior rentals with two bedroom units. There does not seem to be much of those.

Services for individuals with disabilities are severely lacking in Pike County.

Special needs adults

Stop overbuilding there are plenty of cheap houses on the market. Stop clear cutting forests, it is destroying the area.

Stop the socialist crap

Supermarket

Support & Housing for mentally ill (group home)

There is a need for afterschool care for children with disabilities between the ages of 10 and 18. Most daycares in the area will accept children with disabilities up to age 10 or 11, however by age 12 the child is considered too old for their program and care is not available until the child becomes an adult at 18. I am a single working mother with a 14 year old daughter with Downs Syndrome. I have to rely on other family members to help care for my daughter and at times have had to leave work early because I could not find anyone to watch her after school. This has greatly impacted my ability to increase my salary and have more flexibility with my work hours.

There is a serious lack of needed rental assistance. Properties available where tenants pay 30 % of their income. My family has owned Pike County property since 1968 and now that is history and I find myself in need of this housing. I am on the waiting list but not here , in Wayne County.

Transitional housing is needed to relieve both short and long term housing challenges for individuals and families.

Transportation

Transportation

Transportation is a great need in Pike County.

Transportation is very much needed for residents living in this County.

Transportation that is fair and consistent. Not based on who you are and who likes you. Too much opinion by the driver, who knows nothing about the person. Driver should mind his own business. Why the heck are we charging the seniors to stop at their mailboxes as another stop costing them \$\$, on the way into their communities!!
RIDICULOUS!!

Transportation to shopping, healthcare, social events are something that should be considered especially when planning new housing communities.

Urgent Care facilities unavailable and lack of Hospitals to accommodate a crisis like Covid-19.

Veterans and Victims of Abuse.

We live in an area where driving is crucial. We need a program to match automobiles with individuals who need transportation.

Young adults can not afford housing and they leave the area.

Appendix F: Current Affordable Housing Resources in Pike County

The following identifies the current available housing resources in Pike County.

Voucher Allocation:

Voucher Type	Pike Allocation
Tenant-Based Housing Choice Voucher (HCV)*	675 (split with Wayne County 50/50)
Tenant-Based Mainstream	40 (split with Wayne County 50/50)
Tenant-Based Family Unification Program (FUP)	15

Additional Programming:

Type	via
1st-time Homebuyer Assistance	N/A ¹
Residential Services (Behavioral Health)	Human Services Development Fund (HSDF)
Case management	Emergency Solutions Grant (ESG) (via Family Promise), HSDF
Emergency Shelter	VIP ² , Hands of Hope ³ , misc.
Homeless Prevention	PHARE (via Pocono Mountains United Way)
Landlord Engagement	Padmission (via Family Promise)
Modifications	PHARE, Act 137
Rapid Rehousing	ESG (via Family Promise)
Rental Assistance	Homeless Assistance Program (HAP), Community Development Block Grant (CDBG)
Older Adult Housing Needs (misc.)	PHARE
Owner-occupied Rehabilitation ⁴	Act 137
Permanent Supportive Housing	CoC (via Catholic Social Services)
SHARE	PHARE
Weatherization	Referral to Wayne County resource

Note: PHARE \$ held by the county is matched by Act 137 funds.

¹ Historically funded via CDBG, but priorities have shifted due to Covid-19. CDBG now funds rental assistance, small business loans, and the food pantry.

² For domestic violence only

³ Hotel/motel vouchers

⁴ Must be primary residence

Overview of Inventory:

	# Constructed
Total Affordable Units in Inventory	217
Elderly/Disabled	217 (100%)
Family Units	0 (0%)

*A full description of these funding sources may be found in **Appendix H: Housing Finance and Funding Sources**.

Itemized Inventory:

Below-market rate Housing in Pike County	Type [^]	# Total Units	# E/D Units [^]	# Family Units
Delaware Run, Matamoras	E/D	36 ⁵	36	0
Heritage Pointe Senior Apartments, Matamoras	E/D	90 ⁶	90	0
Westfall Matamoras Apartments, Matamoras	E/D	91 ⁷	91	0

[^] E=Elderly D=Disabled

⁵ For older adults 62+

⁶ For older adults 55+. Although only 80% needs to be reserved for older adults, those are held for family members of older adults who may not meet the age threshold (i.e., children, spouses, etc.)

⁷ For older adults 55+. Note: although this is a private, non LIHTC property, may still be considered affordable due to 1-BR rents being set below market rate at \$737/month (although affordability would depend on the income of the tenant)

Appendix G: Advantages and Disadvantages of Public and Private Housing Finance Sources

Financing affordable housing can be very challenging. Most sources are very competitive. In addition, some private and all public sources have specific purposes and regulations. As a result, most affordable housing projects use both public and private financing sources. Following is an overview of the advantages and disadvantages of these two types of sources.

Public Funding Sources

Advantages The key benefit of using public funding sources is that they reduce the amount of dollars that must be obtained from other sources, including loans and private philanthropy. Some public sources fund both development and operating costs, while some fund one or the other. The use of public sources is especially compelling because many come in the form of grants rather than loans and, therefore, do not require repayment or result in liens on the property. Public sources are generally available on a predictable annual schedule and the rules and regulations for application and monitoring are clearly defined, although priorities may change from year to year.

Disadvantages The disadvantages of public funding sources are primarily related to compliance with regulations. Compliance is typically required around the following:

- Income of the residents: most programs have specific income criteria and/or specific percentages of occupants that must meet income restrictions
- Special needs of residents: some programs are targeted to specific population groups such as people with disabilities or the elderly
- Housing unit size: some programs designate either minimum or maximum size of units
- Location of housing: some programs designate that the projects must be located in certain types of communities, such as ones with non-minority concentrations, or with proximity to shopping, transportation, etc.
- Unit configuration: some programs limit whether units can be scattered site or site-based (in a single building or location)
- Reporting: all public programs have specific reporting requirements
- Retention and use restrictions: many programs require that the housing be used for the designated purpose for a specified number of years

In addition to compliance requirements, most public funding sources are allocated through a competitive application process that is limited to specific times during the year, which may not coincide with your development schedule. Finally, most public sources are highly competitive; they often receive applications for many more dollars than they have available in a given funding round.

Based on these criteria, public sources used in affordable housing must be carefully scrutinized to ensure that income, occupancy, design or other requirements do not violate your organizational mission and principles as well as your project objectives. .

Private Funding Sources

Most private financing comes from individuals, corporations and foundations. These types of contributions can be especially helpful in covering the start-up costs and/or maintenance of a project. Private charitable sources that target and/or support the population/social issue being addressed are generally the most flexible financing sources. Specifically, charitable dollars can be used as capital to build or rehabilitate the homes and/or to establish/fund an endowment with the goal of minimizing the need for on-going annual fundraising.

One of the key ingredients of a successful fundraising campaign is the active involvement of the Board of Directors in identifying individuals in the community who can and will make significant donations to the project. Private donations come in many forms--- land, services, equipment, etc. Donations of any form will help to reduce your development and/or operations cost. Although securing these private sources will be challenging, they will be necessary to meet the ongoing financial needs of your organization.

Following are the principal advantages and disadvantages of using private funding sources:

Advantages

- Many private funding sources are unrestricted; once you have been awarded the funding, it can be spent at your discretion in order to meet the existing need
- Most private sources, for example those from individuals, do not have reporting requirements attached to the dollars.
- Fair housing laws may be applied differently to housing built with private funds. This may allow you to assert more control over some variables, such as tying services to tenancy.

Disadvantages

- Raising money is hard. Relying on on-going fundraising can be stressful to the leaders, Board of Directors, families and volunteers and can distract from the important daily operations of the organization
- A large budget gap, which would require a substantial amount of fundraising each year, may require you to hire a special consultant or staff member to address this need
- Many grants are available once or for a limited time, but do not guarantee long-term or renewal type of funding that you may have with public sources
- As with public sources, private contributions may also involve an application process that is highly competitive.

Appendix H: Description of Financing Sources

Some relevant financing sources will be more readily accessible than others. However, in an effort to be as inclusive as possible, financing sources with possible application to furthering Pike County's housing strategies are in the pages that follow.

FEDERAL LEVEL SOURCES

HUD HOME

Purpose and Eligible Activities The HOME Investment Partnerships Program (HOME) provides formula grants to States and localities that communities use - often in partnership with local nonprofit groups - to fund a wide range of activities including **building, buying, and/or rehabilitating** affordable housing for rent or homeownership or providing **direct rental assistance** to low-income people. HOME is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households.

HOME funds are awarded annually as formula grants to participating jurisdictions (PJs). In the case of Pike County, there is no PJ -- funds are disbursed directly from PA DCED, therefore wherever PJ's are mentioned here that is synonymous with PA DCED. The program's flexibility allows States and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancements, or rental assistance or security deposits.

The program was designed to reinforce several important values and principles of community development:

- HOME's flexibility empowers people and communities to design and implement strategies tailored to their own needs and priorities.
- HOME's emphasis on consolidated planning expands and strengthens partnerships among all levels of government and the private sector in the development of affordable housing.
- HOME's technical assistance activities and set-aside for qualified community-based nonprofit housing groups builds the capacity of these partners.
- HOME's requirement that participating jurisdictions match 25 cents of every dollar in program funds mobilizes community resources in support of affordable housing.

Participating jurisdictions may choose among a broad range of eligible activities, using HOME funds to provide home purchase or rehabilitation financing assistance to eligible

homeowners and new homebuyers; build or rehabilitate housing for rent or ownership; or for "other reasonable and necessary expenses related to the development of non-luxury housing," including site acquisition or improvement, demolition of dilapidated housing to make way for HOME-assisted development, and payment of relocation expenses. PJs may use HOME funds to provide tenant-based rental assistance contracts of up to 2 years if such activity is consistent with their Consolidated Plan and justified under local market conditions. This assistance may be renewed. Up to 10 percent of the PJ's annual allocation may be used for program planning and administration.

HOME-assisted rental housing must comply with certain rent limitations. HOME rent limits are published each year by HUD. The program also establishes [maximum per unit subsidy limits](#) and [maximum purchase-price limits](#).

Some special conditions apply to the use of HOME funds. PJs must match every dollar of HOME funds used (except for administrative costs and CHDO predevelopment loans for projects that do not move forward) with 25 cents from non-federal sources, which may include donated materials or labor, the value of donated property, proceeds from bond financing, and other resources. The match requirement may be reduced if the PJ is distressed or has suffered a Presidentially-declared disaster. In addition, PJs must reserve at least 15 percent of their allocations to fund housing to be owned, developed, or sponsored by experienced, community-driven nonprofit groups designated as Community Housing Development Organizations (CHDOs) (**See Appendices N and O for more on CHDOs**).

The eligibility of households for HOME assistance varies with the nature of the funded activity. For rental housing and rental assistance, at least 90 percent of benefiting families must have incomes that are no more than 60 percent of the HUD-adjusted median family income for the area. In rental projects with five or more assisted units, at least 20% of the units must be occupied by families with incomes that do not exceed 50% of the HUD-adjusted median. The incomes of households receiving HUD assistance must not exceed 80 percent of the area median. HOME income limits are published each year by HUD.

Eligible Applicants HUD does not provide HOME assistance directly to individuals or organizations. Interested organizations need to contact their local commissioners or PA DCED to find out how the program operates in their area. Participation requirements may differ from one grantee to another.

Additional Information Local government administers the program and determines which local projects receive funding. Additional information can be found [here](#).

USDA Community Facilities Direct Loan and Grant Program

Purpose and Eligible Activities Administered by USDA, this program provides affordable funding to develop essential community facilities in rural areas. An essential community facility is defined as a facility that provides an essential service to the local community for the orderly development of the community in a primarily rural area, and does not include private, commercial or business undertakings.

For the purposes of this program, rural areas including cities, villages, townships and towns including Federally Recognized Tribal Lands with no more than 20,000 residents according to the latest [U.S. Census Data](#) are eligible for this program. The median household income of the proposed service area must be below the higher of the poverty line or 90 percent of the State nonmetropolitan median household.

Funds can be used to **purchase, construct, and/or improve essential community facilities, purchase equipment and pay related project expenses**. Examples of essential community facilities include health care facilities such as hospitals, medical clinics, dental clinics, nursing homes or assisted living facilities.

Funding is provided through a competitive process for loans and/or grants. There is a priority point system based on population, median household income.

- Small communities with a population of 5,500 or less
- Low-income communities having a median household income below 80% of the state nonmetropolitan median household income.

Eligible Applicants Eligible borrowers include public bodies, community-based non-profit corporations, and federally-recognized tribes.

Additional Information Applications for this program are accepted year round. Additional information can be found [here](#).

USDA Mutual Self-Help Housing Technical Assistance Grant Program

Purpose and Eligible Activities Administered by the USDA, this program provides grants to qualified organizations to help them carry out local self-help housing construction projects. **Grant recipients supervise groups of very-low- and low-income individuals and families as they construct their own homes in rural areas**. The group members provide most of the construction labor on each other's homes, with technical assistance from the organization overseeing the project.

Funds can be used to:

- Give technical and supervisory assistance to participating families

- Help other organizations provide self-help technical and supervisory assistance
- Recruit families, help them complete loan applications and carry out other related activities that enable them to participate

Funds MAY NOT be used to:

- Hire people to perform construction work for participants
- Buy real estate, building materials or other property
- Pay debts, expenses or costs for the participants
- Pay for employee training
- Pay other indirect costs.

Applicants can check eligible areas at [eligible addresses](#).

Eligible Applicants Eligible applicants include government non-profit organizations, federally-recognized tribes, and private non-profit organizations.

Additional Information Applications for this program are accepted year round. Additional information can be found [here](#).

USDA Section 502 Program (Single-Family Housing Direct Home Loans)

Purpose and Eligible Activities Administered by the USDA, this program assists low- and very-low-income applicants obtain decent, safe and sanitary housing in eligible rural areas by providing **payment assistance** to increase an applicant's repayment ability. Payment assistance is a type of subsidy that reduces the mortgage payment for a short time. The amount of assistance is determined by the adjusted family income. No down payment is typically required. Loan funds may be used to help low-income individuals or households purchase homes in rural areas. Funds can be used to **build, repair, renovate or relocate a home**, or to **purchase and prepare sites**, including providing water and sewage facilities.

Eligible Applicants At a minimum, applicants interested in obtaining a direct loan must have an adjusted income that is at or below the applicable low-income limit for the area where they wish to buy a house and they must demonstrate a willingness and ability to repay debt. Applicants must:

- Be without decent, safe and sanitary housing
- Be unable to obtain a loan from other resources on terms and conditions that can reasonably be expected to meet
- Agree to occupy the property as your primary residence
- Have the legal capacity to incur a loan obligation
- Meet citizenship or eligible noncitizen requirements

- Not be suspended or debarred from participation in federal programs

Borrowers are required to repay all or a portion of the payment subsidy received over the life of the loan when the title to the property transfers or the borrower is no longer living in the dwelling.

Additional Information Applications for this program are accepted year round. More information can be found [here](#).

USDA Section 504 Program (Single-Family Home Repairs)

Purpose and Eligible Activities Administered by the USDA, this provides loans to very-low-income homeowners to **repair, improve or modernize their homes** or grants to elderly very-low-income homeowners to **remove health and safety hazards**. Loans have maximum amounts of \$20,000, can be repaid over 20 years and have a fixed 1% interest rate. Grants will be no greater than \$7,500 but loans and grants can be combined for up to \$27,500 in assistance.

Eligible Applicants To qualify, a homeowner must be the homeowner and occupy the house, be unable to obtain affordable credit elsewhere, have a family income below 50 percent of the area median income, and, for grants, be age 62 or older and not be able to repay a repair loan. Applicants may [check the address](#) of their home to determine eligibility.

Additional Information Applications for this program are accepted year round. Additional information can be found [here](#).

USDA Section 514 and Section 516 Programs (Farm Labor Housing Direct Loans and Grants)

Purpose and Eligible Activities Administered by the USDA, this program provides affordable financing to **develop housing** for year-round and migrant or seasonal domestic farm laborers [\(1\)](#). **Construction, improvement, repair and purchase of housing** are the primary objectives, however funding may also be available for related activities including buying and improving land, purchasing household furnishings and paying construction loan interest.

Low-interest loans are fixed at 1% and have up to a 33 year payback period. Grants are based on need and may not exceed 90% of project cost.

Housing may be constructed in urban or rural areas, as long as there is a demonstrated need.

Eligible Applicants This program assists qualified applicants that cannot obtain commercial credit on terms that will allow them to charge rents that are affordable to low-income tenants. Borrowers must have sufficient qualifications and experience to develop and operate the project. Qualified applicants include:

- Farmers, associations of farmers and family farm corporations
- Associations of farmworkers and nonprofit organizations
- Most State and local governmental entities
- Federally-recognized Tribes

A two-phase application process starts with pre-applications accepted on an annual basis through a Notice of Funding Availability (NOFA) in the Federal Register. Selected pre-applications are invited to submit final applications

Additional Information (1) Domestic farm laborer: A person who receives a portion of his/her income from farm labor employment. This definition may include the immediate family members residing with such a person. Additional information can be found [here](#).

USDA Section 515 Program (Multi-Family Housing Rental Assistance)

Purpose and Eligible Activities Administered by the USDA, this program provides payments to owners of USDA-financed Rural Rental Housing or Farm Labor Housing projects on behalf of low-income tenants unable to pay their full rent. **Rental Assistance** is coupled with an application for new construction financing under the Rural Rental Housing or Farm Labor Housing programs. Rental Assistance can only be provided for apartments in new or existing Rural Rental Housing and Farm Labor Housing financed properties. Payments are made on behalf of the tenants and become part of the property's income, which pays operational expenses.

Properties with low- or very low-income tenants qualify to receive assistance. Properties with very low-income tenants receive first priority.

Eligible Applicants Project owners as part of their Rural Rental Housing or Farm Labor Housing new construction financing applications.

Additional Information Projects must be established on a nonprofit or limited profit basis. Additional information can be found [here](#).

USDA Section 515 (Multi-Family Housing Direct Loans)

Purpose and Eligible Activities Administered by the USDA, this program provides direct, competitive financing for affordable multi-family rental housing for low-to-moderate income, elderly (62+), or disabled individuals and families in eligible

rural areas. **Construction, improvement and purchase of multi-family rental housing** are primary objectives for this program, but funding may also be available for related activities including buying and improving land and providing necessary infrastructure. The loan has up to a 30-year payback period the lowest rate at either the time of loan approval or loan closing will be used.

Eligible Applicants This program assists qualified applicants that cannot obtain commercial credit on terms that will allow them to charge rents that are affordable to low-income tenants. Qualified applicants include:

- Individuals, trusts, associations, partnerships, limited partnerships, nonprofit organizations, for-profit corporations and consumer cooperatives.
- Most state and local governmental entities.
- Federally-recognized Tribes

Borrowers must have legal authority needed to construct, operate and maintain the proposed facilities and the services proposed

Additional Information Applications for this program are accepted on an annual basis. A Notice of Funding Availability (NOFA) is posted in the Federal Register. Additional information can be found [here](#).

USDA Section 523 & Section 524 Programs (Rural Housing Site Loans)

Purpose and Eligible Activities Administered by the USDA, Rural Housing site loans provide two types of 2-year loans to **purchase and develop housing sites for low- and moderate-income families**:

- Section 523 loans are used to acquire and develop sites only for housing to be constructed by the Self-Help method. Refer to [RD Instruction 1944-I](#) for more information about the Self-Help program (3% interest rate)
- Section 524 loans are made to acquire and develop sites for low- or moderate-income families, with no restriction as to the method of construction. Low-income is defined as between 50-80% of the area median income (AMI); the upper limit for moderate income is 115% of the AMI (below-market-rate established and published monthly, fixed at closing).

Applicants can check eligible areas at [eligible addresses](#).

Eligible Applicants

- Section 523 loans: Private or public non-profit organizations that will provide sites solely for self-help housing
- Section 524 loans: Private or public non-profit organizations. The building site may be sold to low- or moderate-income families utilizing USDA's Housing and

Community Facilities Program's (HCFP) loan programs, or any other mortgage financing program which serves low- and moderate-income families

- Non-profits that have the legal authority to operate a revolving loan fund
- Non-profits that have the financial, technical and managerial capacity to comply with relevant federal and state laws and regulations
- Federally-recognized Tribes

Additional Information Applications for this program are accepted year round. Please apply through your [State USDA Rural Development office](#).

Additional information can be found [here](#).

USDA Section 533 (Housing Preservation Grants)

Purpose and Eligible Activities Administered by the USDA, it provides **grants** to sponsoring organizations for the **repair or rehabilitation of housing owned or occupied** by low- and very-low-income rural citizens. Eligible expenses include:

- Repairing or replacing electrical wiring, foundations, roofs, insulation, heating systems and water/waste disposal systems
- Handicap accessibility features
- Labor and materials
- Administrative expenses

Eligible Applicants

- Most State and local governmental entities
- Nonprofit organizations
- Federally Recognized Tribes
- Individual homeowners are not eligible

Additional Information Applications for this program are accepted year round.

Applications are accepted on an annual basis through a Notice of Solicitation of Application (NOSA) in the Federal Register. Additional information can be found [here](#).

STATE LEVEL SOURCES

Community Development Block Grant (CDBG)

Purpose and Eligible Activities A HUD Program administered by PA DCED, CDBG is a flexible program that provides communities with resources to address a wide range of unique community development needs. Beginning in 1974, the CDBG program is one of the longest continuously run programs at HUD. The CDBG program provides annual grants on a formula basis to 1209 general units of local government and States. The [CDBG State Program](#) allows States to award grants to smaller units of general local government that **develop and preserve decent affordable housing**, facilitate community improvements, provide services to the most vulnerable, and create and retain jobs.

Eligible Applicants As determined by the Pike County Commissioners.

PA DCED Keystone Communities Program (KC)

Purpose and Eligible Activities Administered by PA DCED, the Keystone Communities (KC) Program is a flexible tool for use in community and economic development for a variety of uses including **planning activities, façade grant programs, accessible housing programs, and development grants**. The KC is designed to encourage the creation of partnerships between the public and private sectors that jointly support local initiatives such as the growth and stability of neighborhoods and communities; social and economic diversity; and a strong and secure quality of life. The program allows communities to tailor the assistance to meet the needs of its specific revitalization effort.

Communities may wish to consider designation through the KC program as a Keystone Main Street, Keystone Elm Street, Keystone Enterprise Zone, or Keystone Community. Designation is an opportunity for targeted investment and development including the identification of specific needs for investment and/or development and the design and implementation of a strategy to address those needs.

Planning Grants are available to address a particular need or circumstance within a community, undertake a study relevant to an identified need, or study the results of implementing a specific activity. Planning activities may include, but are not limited to:

- Planning toward designation under the KC Program
- Implementing a business development survey in preparation of a business development strategy and/or preparation of the business development strategy
- Planning for the establishment of a Neighborhood Improvement District, Business Improvement District, or a Downtown Improvement District, and
- **Architectural, engineering, legal, consulting, and other soft costs and fees** required to implement a construction project designed to improve and/or revitalize a neighborhood or community such as streetscape, anchor building, or development projects.

Priority consideration will be given to projects that can demonstrate secured funding for the construction project. Planning grants may not exceed \$25,000. Commitment letters or fundraising history are required and at a minimum, the applicant must demonstrate the ability to obtain funding (not necessarily committed funds).

Implementation Grants are available to assist designated KC program communities in implementing critical components of their approved Five-Year Strategy. Implementation grant activities may include, but are not limited to:

- Signage
- Program promotion and advertising, and
- Implementation of a business retention program

Implementation grants may not exceed \$50,000. Designated programs may only receive one implementation grant per designation. Eligible applicants are limited to current designated KC program communities.

Façade Grants are available to stimulate private investment in properties, foster an attractive environment, and preserve the architectural heritage of properties and communities. The grant funds may be used for primary street-facing, exterior building improvements in a defined target area of a downtown or neighborhood such as storefront signs, exterior façade painting, design assistance, etc.

Façade grants may not exceed \$50,000, unless the applicant demonstrates: i. an interest in additional funding; ii. a great need and a reasonable plan to expend funds within the anticipated grant contract activity period; and iii. DCED determines that additional funds are warranted.

Development Grants are available to fund a variety of physical improvements.

Development grant activities may include, but are not limited to:

- **Revitalization of a neighborhood, downtown, or specific targeted and strategic location in a community, development of a housing project**
- **Site improvements to support the construction of new housing units**
- **Acquisition, rehabilitation, and/or new construction of housing resulting in homeownership or rental opportunities**
- **Rehabilitation of owner-occupied residential properties**
- **Acquisition, rehabilitation, and resale of housing units**
- **Public improvements to support the rehabilitation of housing units**
- Public infrastructure improvements such as road rehabilitation or construction, streetscape improvements, and water and sewer improvements
- Acquisition costs to assist in the implementation of immediate reuse of a parcel or building
- **Rehabilitation or restoration of older or under-utilized buildings for immediate reuse supporting other community development goals**
- Extension of service through public rights-of-way (i.e., paving or widening of access roads and upgrading water, sanitary or storm sewers)
- Demolition of blighted structures with a plan for committed private or public development and/or site maintenance, and/or
- Redevelopment of an anchor building in a community. To be considered an anchor building, the building must be: – Located within or close by the traditional business district supporting the downtown, – Larger than 10,000 square feet, –

Vacant or underutilized, and – Considered by the community to be an important downtown building vital to the downtown’s health.

Development grants may not exceed \$500,000 or 30% of project costs, whichever is less.

Public Improvement Grants are available to assist communities in a variety of development projects to help eliminate decline, provide gap financing for proposed projects, and assist in emergency efforts to recover from a natural disaster. Communities recovering from a natural disaster will receive priority consideration for funding.

Public improvement grants may not exceed \$500,000 and a dollar-for-dollar match is required.

Accessible Housing Grants are available to undertake accessibility improvements to housing units for people with permanent physical disabilities in order to allow the individuals to reside in their current home rather than an institution or to return to the community from an institution. Eligible activities include:

- **Construction, renovation, and/or installation of adaptations, including the cost to evaluate the beneficiary’s need with regard to the installation of the proposed modification(s).**
- **Adaptive modifications, such as ramps, lifts, door-widening, visual door bells, audio phones, visual phone signalers, etc., that will improve the ability of a person with permanent physical disabilities to enter and exit the home.**
- **Adaptive modifications, such as widening hallways, lowering kitchen counters, enlarging bathrooms, adding grab bars, etc., that will increase the ability of a person with permanent, physical disabilities to perform activities of daily living.**
- **Adaptive modifications that do not extend beyond the original footprint of the housing unit that will enable a person with a permanent, physical disability to remain in the home and prevent institutionalization.**
- **Other items not included above but clearly demonstrated as integral to the person with the disability remaining in the home.**

Accessible housing grants may not exceed \$300,000. Applicants must demonstrate coordination with other local funding sources to address homes with building code deficiencies that also need home modifications. The ultimate owner/user of these grants must be a public entity, a charitable nonprofit, or an income-eligible homeowner or renter. Income-eligible homeowners/renters include low, moderate, and middle income homeowners may not exceed 120% of the area median income.

Modifications, renovations, etc. to a group home or some form of an assisted living facility are not eligible activities.

Eligible Applicants

- Units of local government (counties, cities, boroughs, townships, towns, and home rule municipalities)
- Redevelopment and/or housing authorities
- Nonprofit organizations to include economic development organizations, housing corporations, etc.
- Community development corporations
- Business improvement districts, neighborhood improvement districts, downtown improvement districts, and similar organizations incorporated as authorities

Additional Information Information regarding all of the above programs is available [here](#).

PA DCED Neighborhood Assistance Program Business Options:

Purpose and Eligible Activities Administered by PA DCED, tax credits are provided to corporations owing state taxes to help **infuse capital into projects seeking to improve distressed areas** or support neighborhood conservation. To be eligible, a project must fall under one of the following categories:

- | | |
|-------------------------------|---------------------------|
| ✓ affordable housing programs | ✓ education |
| ✓ community services | ✓ job training |
| ✓ crime prevention | ✓ neighborhood assistance |

Regarding what constitutes a distressed area, a contact at DCED indicated, “As long as there is a low-income population that is going to benefit from your project in your targeted area then your organization can apply for NAP. We are very broad in our interpretation of what is considered a distressed area.”

Based on a number of factors, programs would fall under the Neighborhood Assistance Program (NAP) 55%, Special Program Priorities (SPP) 75%, Neighborhood Partnership Program (NPP) 75-80%, or Enterprise Zone Program (EZP) 25%.

Once approved, eligible corporations can receive a tax credit of up to 80% on each dollar contributed to eligible 501©3 neighborhood organizations and nonprofits, depending on the type of program.

Eligible Applicants Nonprofit organizations are eligible applicants for the program. The project must have commitments from corporations that pay state corporate income taxes prior to applying to DCED for approval.

Additional Information More information can be found on PA DCED's website [here](#).

*Due to the current period of Pandemic Recovery, DCED has decided that no new projects will be accepted at this time, but application status should be checked periodically for updates.

PHFA Community Revitalization Fund Program

Purpose and Eligible Activities This program was established as part of the final FY16/17 enacted Commonwealth budget to authorize the Pennsylvania Housing Finance Agency (PHFA) to administer **program funds** as part of an overall strategy designed to encourage and maximize the leveraging of public and private resources for the development of **mixed-use projects in commercial corridors** of the Commonwealth.

The program provides the financing for the **construction or rehabilitation** of critical projects providing **affordable housing in commercial corridors** in the Commonwealth. This program creates the funding mechanism to help bridge the gap that exists between traditional housing programs and commercial lending sources for these mixed-use projects, fostering sustainable partnerships to leverage public and private resources. These funds will be provided to a financially viable, mixed-use property consistent with a well-defined community development or revitalization plan (Main Street Corridor Plan, Downtown Development Strategy, etc.). Financing may be provided for the overall project and not merely for the housing or commercial development component.

To most effectively administer this program, PHFA has outlined the following program goals. These goals will be used as the framework and basis for review and selection of projects. Applications will be evaluated based on their ability to address each goal as well as the financial capacity of the applicant to successfully implement and manage the project as a core component of a broader community revitalization strategy.

1. Increase funding for **affordable housing** and commercial corridor development opportunities in areas of the Commonwealth where significant need and impact can be identified and documented.
2. Maximize the leveraging of resources to the greatest extent possible.
3. Foster sustainable partnerships that will be committed to addressing needs over a significant period of time.
4. Ensure that resources are used in an effective and efficient manner to meet the needs of communities impacted.
5. Provide strategic financing for "capstone" projects that will advance an overall strategy for revitalization of a community.

6. For 2019, the Program prioritized applications from smaller communities (3rd Class cities) in the Commonwealth.

CRFP funds may be available for financing any component of the proposed mixed-use project. The proposal should target those areas within municipalities, urban centers and commercial corridors of core communities which have experienced or are at imminent risk of significant depopulation, disinvestment or distress. The proposed improvement(s) must have a documented beneficial impact on the community. The Agency will make a determination of qualification for funding based upon the overall strength of the market study, demographic data, strategic studies and other empirical information provided in the application. Eligible uses for Community Revitalization Funds may include:

- ✓ Development, rehabilitation, and/or site improvements to properties;
- ✓ Acquisition, provided there is evidence to support market values, such as an appraisal or recent comparable sales and provided there is comprehensive funding in place to implement reuse and effective operation of the parcel/building;
- ✓ The rehabilitation or restoration of older or under-utilized buildings for immediate reuse that will support other community development goals;
- ✓ Cost of preparing commercial build-out and business lease space;
- ✓ Costs associated with design, structural and legal conversion of existing buildings into retail and affordable housing

Eligible Applicants Pennsylvania units of local government such as counties, cities, boroughs, townships and municipalities, redevelopment authorities, for-profit entities, non-profit entities (with operational capacity), economic development organizations, and neighborhood/downtown/business improvement districts.

A single purpose, legal entity must be created by the applicant(s) specifically for the project and will be the entity with fiscal and fiduciary responsibility for implementation, management, monitoring and project reporting. All documents pertaining to program requirements will be the responsibility of the entity.

Additional Information Partnerships between public and private entities are encouraged. More information can be found [here](#).

PHFA Mixed-Use Development Tax Credits

Purpose and Eligible Activities This program was established as part of the final FY16/17 enacted Commonwealth budget to authorize the Pennsylvania Housing Finance Agency (PHFA) to administer **tax credits** as part of an overall strategy

designed to encourage and maximize the leveraging of public and private resources for the development of mixed-use projects in **commercial corridors** of the Commonwealth.

Eligible Applicants The credit may be issued to a qualified taxpayer and may be applied against any qualified tax liability.

Additional Information PHFA develops specific bid criteria, an application and an application time frame. The bid criteria and application will be made available to the general public and targeted markets and shall be posted on the Agency's website, www.phfa.org More information can be found [here](#).

PHFA Low Income Housing Tax Credit (LIHTC) Program

Purpose and Eligible Activities Administered by the Pennsylvania Housing Finance Agency (PHFA) this program provides equity for multifamily projects committed to serving low-income populations.

The Tax Credit Program does not provide loans or grants but rather a **tax incentive to owners of affordable rental housing**. The incentive is an annual tax credit (a dollar for dollar reduction in the taxpayer's federal taxes) earned in the initial ten years following when the units are placed in service assuming program requirements are met. A developer markets or "syndicates" the credits allocated to the development to investors whose contributions are used as equity in the development's financing plan.

Tax Credits are provided to each state using a per capita formula and each state's Governor must designate an organization to administer the program on behalf of the federal government. PHFA has been designated as the allocating agency for Pennsylvania.

The states may establish requirements and priorities for the use of the tax credits in addition to those mandated by the Code. These requirements and priorities along with the selection criteria by which each development will be evaluated are documented in the state's **Qualified Allocation Plan (QAP)**. Developers seeking Tax Credits in Pennsylvania must read and understand the QAP to ensure that the development is compliant with it prior to application submission. The QAP includes information on development amenity thresholds, unit amenity thresholds, set-asides, development fees, priorities, application scoring structure, etc.

Applications for Tax Credits are accepted only during an application cycle. Please refer to the **Application** for detailed information about the Tax Credit program requirements and application process. The application process is rigorous, and applicants are awarded based on the selection ranking criteria, with priority given to projects which fill an abject need or which best demonstrate an ability to move forward. LIHTC

Applications are submitted in conjunction with PHARE applications if both are being submitted for a project.

Eligible Applicants The entity(ies) identified as an Applicant(s) in the Application must have a general partner interest in the final ownership entity of the development. The Applicant(s) must be actively involved in both the development and ongoing control and management of the development as evidenced in the partnership agreement governing the ownership entity for the development Applications. Sale, transfer or assignment of an Applicant’s interest in the proposed Tax Credit development is prohibited while the Application is pending.

Additional Information Compliance with the program is strictly enforced by the IRS. More information can be found [here](#).

PHFA PHARE (Housing Trust Fund/Realty Transfer Tax)

Purpose and Eligible Activities Administered by the Pennsylvania Housing Finance Agency (PHFA), this program provides the mechanism by which certain allocated state and federal funds, as well as funds from other outside sources, can be used to **assist with the creation, rehabilitation and support of affordable housing** throughout the Commonwealth. The PHARE Act outlines specific requirements that include preferences, considerations, match funding options and obligations to utilize a percentage of the funds to assist households below 50% of the median area income. The PHARE Act provides a fairly broad canvas regarding the types of programs and the specific uses of any funding to allow flexibility in working with other state and federal acts and programs. Although PHARE funds can be used broadly, some recent priorities have been established:

- ✓ Assist with the rehabilitation of blighted, abandoned or otherwise at-risk housing and the reuse of vacant land where housing was once located
- ✓ Provide funding for owner-occupied rehabilitation, first time homebuyers, and rental assistance
- ✓ Address ongoing needs for homeless families and individuals with strategies for reducing homelessness, including rapid re-housing and increasing the availability of integrated housing opportunities for vulnerable populations such as veterans, the re-entry population, persons dealing with addiction disorder(s), persons with disabilities, and youth
- ✓ Assist with gaps in funding for developments applying for housing preservation and 4% tax credits to increase the availability of affordable housing to low and extremely-low income households
- ✓ Projects/programs that incorporate social service entities offering case management to the residents within the community where the project/program is taking place.

It is imperative that PHARE funds be used as gap funding and not finance the entire project. To this end, the ability to document other leveraged sources in the application process will be crucial for a competitive application. PHARE funds can be applied for at that same time as LIHTC applications.

Eligible Applicants

- ✓ Units of local government (counties, cities, boroughs, townships, town and home rule municipalities)
- ✓ Nonprofit organizations
- ✓ Redevelopment and/or housing authorities
- ✓ Economic and community development organizations, housing corporations, etc.
- ✓ For-profit community development or housing entities, individuals, partnerships or limited liability corporations
- ✓ Business improvement districts, neighborhood improvement districts, downtown improvement districts and similar organizations incorporated as authorities

Additional Information To date, the priorities and RFP have altered only slightly so a good way to prepare for a future application may be to look at 2020 materials. Applications typically release early fall and are due late fall. More information found [here](#).

PHFA Additional Loan and Grant Programs

For Development The following development programs are subject to change at any time without notice and PHFA shares general information on their website, [here](#). For that reason, only the most high level overviews are provided in this Appendix.

PennHOMES Program The PennHOMES program can provide a soft loan to a development that restricts one-half of the PennHOMES assisted units for **households with incomes at or below 50 percent of the area's median income**. The remaining PennHOMES assisted units must be restricted for households with incomes at or below 60 percent of the area's median income. The PennHOMES loan can be subordinated only to an Agency or Agency approved third party primary mortgage loan. The PennHOMES loan has a zero percent interest rate, a 30-year term, and repayment is made from excess cash flow as determined annually by the Agency. Funding is limited and applicants are encouraged to make maximum use of other public and private financing resources. Application for PennHOMES funds are accepted only during an application cycle as identified in the guideline section of the application.

Construction Loans This program provides below market rate construction loans for multifamily rental housing developments in conjunction with a permanent take-out loan from a lender other than the Agency. Applications for a construction loan may be submitted anytime throughout the year unless the applicant is also seeking a PennHOMES Loan and/or Low Income Housing Tax Credits.

Taxable and Tax Exempt Bond Programs The proceeds from the sale of Agency taxable and/or tax-exempt bonds are used to make conventional loans to finance affordable housing. These loans must be secured by the real estate and recorded in a first lien position. A bond loan may be coupled with the PennHOMES program to enable a development to be affordable by lower income households or to achieve economic feasibility. Applications for bond loans are accepted throughout the year unless the same application is also seeking a PennHOMES loan and/or Low Income Housing Tax Credits.

For Homeownership, Home Improvements & Repairs PHFA has a number of loan programs **for individuals for homeownership, home improvement and repairs**, including for persons with disabilities. The loan program that is best for any individual will depend on specific circumstances, such as credit history and amount of cash savings, as well as individual preferences. A PHFA approved homebuyer [education provider](#) or [participating lender](#) can help. More information can be found [here](#) for homeownership assistance and [here](#) for home improvement and repair assistance.

LOCAL LEVEL SOURCES

Act 137/ Union County Housing Trust Fund

Purpose and Eligible Activities In Pennsylvania, Act 137 was passed by the State Legislature in 1992. It permits counties to raise additional revenues to be used for affordable housing needs by increasing fees for recording mortgages and deeds. The additional funds can be expended for "any program or project approved by the county commissioners which **increases the availability of quality housing, either sales or rental**, to any county resident whose annual income is less than the median income of the county."

Housing Trust funds are dedicated funds to be used specifically to support affordable housing. These sources are generally the most flexible public housing finance source and most responsive to local housing needs. As such, they can be used to fund direct or indirect program costs, including rental assistance and program operations.

Eligible Applicants Eligibility is program specific and will vary county to county.

Additional Information See **Appendix I: Recommended Uses for County Housing Trust Funds** for more information.

Housing Choice Voucher (HCV) Program

Purpose and Eligible Activities The *Tenant Based* HCV program (formerly Section 8) is the primary **rental assistance** program administered by most city and county public housing authorities in Pennsylvania. Under these programs eligible families pay 30% of their income for rental housing that meets HUD standards and the housing authority pays the difference between the family's share and the approved Fair Market Rent (FMR) for the unit according to bedroom size.

A public housing authority (PHA) can also *Project Base* HCV's. It may allocate up to 20% of its voucher allocation to designated units in the community. In order to provide these vouchers, the PHA needs to advertise for proposals to fill specific needs of the community, making sure that they remain in compliance with fair housing laws.

From time to time HUD targets Vouchers to certain subpopulations. While not all are technically HCVs, they are all sources of TBRA and/or PBRA:

- Mainstream: non-elderly disabled individuals
- 811: adults with disabilities
- Family Unification Vouchers (FUP): Families for whom the lack of adequate housing is a primary factor in either: the imminent placement of the family's child or children in out-of-home care or the delay in the discharge of the child or children to the family from out-of-home care. Youth at least 18 years old and not more than 24 years old who: left foster care at age 16 or older or will leave foster care within 90 days, in accordance with a transition plan described in section 475(5)(H) of the Social Security Act; and are homeless; or are at risk of homelessness.
- Foster Youth to Independence (FYI): For youth 18 - 24; who left foster care, or will leave foster care within 90 days, in accordance with a transition plan described in section 475(5)(H) of the Social Security Act at age 16 or older; and who are homeless or are at risk of becoming homeless. **Note: these were initially ineligible for areas which already had FUP, but new requirements published late 2020 indicate that an area with FUP may also apply for FYI as long as the FUP utilization rate is high.**

Eligible Applicants Housing Authorities must apply for Housing Choice Vouchers and specific voucher types may have additional eligibility information, which would be explained in the HUD Notice of Funding Availability (NoFA). For example, any PHA seeking to apply for FUP/FYI vouchers must also coordinate with the local child welfare agency and Continuum of Care.

Additional Information The Wayne-Pike Housing Authority oversees these voucher types. See **Appendix F: Current Affordable Housing Resources in**

Pike County for more Information on Pike’s HCV allocation. More information on Housing Choice Vouchers can be found [here](#).

Housing Choice Voucher (HCV) Homeownership Program

Purpose and Eligible Activities The HCV homeownership program allows families that are assisted under the HCV program to use their voucher to buy a home and receive monthly assistance in meeting homeownership expenses. While the HCV homeownership regulations contemplate a downpayment grant option (where the PHA offers a single downpayment assistance grant to the family instead of a monthly homeownership subsidy), funding has not been appropriated for this purpose and this regulatory provision has never been implemented.

Eligible Applicants The HCV homeownership program is available only to families that have been admitted to the HCV program and it is not offered by every Public Housing Agency (PHA). To participate in the HCV homeownership program, the HCV family must meet specific income and employment requirements (the employment requirement does not apply to elderly and disabled families), be a first-time homeowner as defined in the regulation, attend and satisfactorily complete the pre-assistance homeownership and housing counseling program required by the PHA, and meet any additional eligibility requirements set by the PHA.

Additional Information PHAs have discretion to determine whether to implement the HCV homeownership program in their jurisdictions.

Tax Abatements

Purpose and Eligible Activities A tax abatement is a temporary reduction or elimination of property taxes. It applies to real estate and, in some cases, the personal property that a local government or district taxes. Tax abatement programs reduce or eliminate the amount of property tax owners pay on new construction, rehabilitation, and/or major improvements. They won't completely eliminate the property tax bill—taxes will still need to be paid on the value of the property before it was improved, but the savings can be substantial.

Eligible Applicants Tax abatements only apply to eligible pieces of property, including new and renovated homes and commercial buildings. They may also be considered for the expansion of residential new construction or rehabilitation activities.

PRIVATE SOURCES

Community Reinvestment Act (CRA) funding

Purpose and Eligible Activities The Community Reinvestment Act is federal legislation that requires depository institutions such as banks to target a portion of their lending activity to low- and moderate-income neighborhoods and individuals. The CRA provides homeownership, rental housing, and community revitalization opportunities for low- and moderate-income households and communities. In order to comply with CRA requirements, some banks offer special first-time homebuyer programs with below-market interest rates and reduced fees. These programs can reduce the cost of homeownership and, in some cases, may be combined with PHFA's and other closing cost assistance programs. Under CRA, lenders may also provide below market rate loans or forgivable grants for affordable rental housing development projects, due diligence, and below market interest rates for construction and permanent financing.

Eligible Applicants Each bank establishes application guidelines. Generally, non-profit developers of affordable rental housing are eligible applicants, as are income eligible first-time homebuyers with incomes that do not exceed 100% of the area median income.

Additional Information Individual lenders in the area should be contacted to determine the CRA programs available for affordable rental housing and homeownership or to discuss participation in new programs.

FHLBank of Pittsburgh Affordable Housing Program (AHP)

Purpose and Eligible Activities FHLB of Pittsburgh's AHP program funds affordable housing projects in PA, West Virginia and Delaware. AHP's flexibility allows funds to be used for rental and homeownership projects, including the acquisition, construction or rehabilitation of affordable housing for households with incomes at or below 80 percent of the area median income.

AHP subsidies are often used for housing development projects that serve youth and individuals with disabilities or those who are homeless or recovering from substance abuse.

Additionally, AHP subsidies work well with other funding sources, including low-income housing tax credits, private equity or grants, and federal, state and local subsidies. Grants are awarded to the highest scoring projects, up to \$750,000 per project, until the round funds are exhausted.

Eligible Applicants AHP provides grants and subsidized loans to affordable housing developers, including nonprofit and for-profit organizations, and housing or redevelopment authorities that are engaged in creating or rehabilitating affordable housing. Housing developers must partner with FHLBank of Pittsburgh members to

apply for AHP funding, which is offered through one competitive funding round each year. A list of current member banks is found [here](#).

Additional Information Updated forms, guidelines and application attachments are available on the [Bank's website](#).

FHLBank of Pittsburgh Community Lending Program (CLP)

Purpose and Eligible Activities FHLBank of Pittsburgh's Community Lending Program (CLP) is a \$2.6 billion revolving pool of flexible, low-rate advances with terms up to 30 years. Unlike other FHLB community investment products, members do not compete for CLP funds. Members can use CLP to finance bridge, construction and permanent loans to support a variety of housing and economic development projects, including affordable housing, among other types of projects.

Additional Information In order to explore the feasibility of this type of loan, interested parties need to work with a FHLB of Pittsburgh member bank. A list of current member banks is found [here](#). For a complete guide to CLP eligibility qualifications, please refer to the CLP Qualifiers Guide.

FHLBank of Pittsburgh First Front Door (FFD)

Purpose and Eligible Activities First Front Door (FFD) helps FHLBank of Pittsburgh members open the door for first-time homebuyers. With FFD grants, FHLB matches the qualified homebuyer's contribution for down payment and closing costs. For every \$1 the homebuyer contributes, FHLBank will provide \$3 in grant assistance, up to a maximum of \$5,000

Eligible Applicants Qualified first-time homebuyers can use FFD grants toward down payment and closing costs. Each prospective homebuyer must:

- Be a first-time homebuyer (*not owned a home within the past three years or owned a home only while married, but not as a single person, within the past three years. This includes a married couple if either has not owned a home within the past three years*)
- Contribute personal funds as part of the down payment and closing costs
- Have household income at or below 80 percent of the area median income at the time of registration
- Complete at least four hours of homeownership counseling, including the topic of predatory lending, prior to the purchase of the home
- If a student, work at least 30 hours a week

Additional Information In order to make this available to the households, interested parties need to work with a FHLB of Pittsburgh member bank. A list of current member banks is found [here](#). More information on the FFD program can be found [here](#)

Additional Private Sources

Development Fees Certain financing sources such as the Low Income Housing Tax Credit Program include development fees in the financing package that go to the developer at closing. The use of these funds is flexible and can be used by the developer for a variety of purposes, including to pay for staff and consulting costs, to reduce rents, and for pre-development costs of future projects.

Foundations/Grants or Donations*

- Harvey and Jeannette Weinberg Foundation
- Kresge Foundation
- Local Foundations/Endowment Funds

Fundraising*

- Capital Campaigns
- Events and activities
- Donations
- In partnership with the local United Ways

Hospital Systems Can be valuable partners and may potentially be able to make land donations and invest in and subsidize housing development, among other activities. Wayne Memorial Hospital (FQHC) can be contacted.

Non-Profits Can be especially beneficial, especially where missions align or specific populations are shared. For example, a nonprofit that is not typically very invested in housing initiatives may be more so interested if the effort is associated with their target audience. Nonprofits may provide grant opportunities, donations (in-kind or cash), publicity, or any number of other activities depending on the nature of the nonprofit and the County's relationship with them. A few to consider, based on the project type, are:

- AARP
- Alzheimer's Association
- United Way
- Habitat for Humanity
- Religious Organizations
- Other local nonprofits

*Additional Information on these types of private sources can be found in **APPENDIX F- ADVANTAGES AND DISADVANTAGES OF PUBLIC AND PRIVATE HOUSING FINANCE SOURCES.**

HOMELESS FUNDING SOURCES

Project Type	CoC Funding	ESG Funding	Home4Good*
Emergency Shelter		Yes	Yes
Transitional Housing			Yes
Transitional Housing-Rapid Rehousing Joint Program	Yes		Yes
Rapid Rehousing	Yes	Yes	Yes
Permanent Supportive Housing	Yes		Yes
Other Permanent Housing			Yes
Supportive Services Only– Coordinated Entry Projects	Yes		Yes
Street Outreach	<i>(renewals only)</i>	Yes	Yes
Homelessness Prevention		Yes	Yes
HMIS	Yes**	Yes**	Yes

*Funding Source through Federal Home Loan Bank of Pittsburgh and Pennsylvania Housing Finance Agency. There have been two previous rounds of funding (2018 and 2019) but this is not a guaranteed source of future funding. Three program goals are 1) Prevention/Diversion, 2) Innovative Solutions, 3) Critical Needs. CoC's must rank projects based on local priority

**CoC funding for HMIS infrastructure projects only available for HMIS Lead Agency. ESG and CoC grantees may request HMIS implementation funds in their project budgets.

TO BE AWARE OF

These agencies and organizations offer various funding opportunities throughout the year which may intersect with Pike County's housing initiatives. Consider joining their mailing list or following them on social media so that you are aware of funding opportunities as they arise.

Eastern PA Continuum of Care (CoC) Pike County is part of the Eastern PA CoC, a geographic area recognized by HUD for funding and programming purposes. Although the CoC's main focus is to create a systemic response to prevent and end homelessness throughout the region (33 counties throughout eastern PA), it can be an excellent networking platform and source of information. Grant opportunities as well as state and federal funding priorities are often shared as they arise. Some grants may require or encourage prior CoC involvement, therefore participation in their periodic meetings could lead to potential public-private partnerships. More information on the Eastern PA CoC can be found [here](#).

PA Department of Human Services (PA DHS) administers services that provide care and support to Pennsylvania's most vulnerable individuals and families.

Their mission is to assist Pennsylvanians in achieving safe, healthy, and productive lives while being an accountable steward of commonwealth resources. More information on DHS as a whole can be found [here](#). The most recent PA DHS Housing Strategy can be found [here](#).

Pennsylvania Commission on Crime and Delinquency (PCCD) administers a number of federal grants in Pennsylvania, including the Mental Health and Justice Involvement Initiatives grant that can be used for rental assistance and operations for re-entry housing. This is a competitive grant that is announced on an annual basis and needs to be supported by the local Criminal Justice Advisory Board (CJAB).

Substance Abuse and Mental Health Services Administration (SAMHSA) is the agency within the U.S. Department of Health and Human Services that leads public health efforts to advance the behavioral health of the nation. SAMHSA's mission is to reduce the impact of substance abuse and mental illness on America's communities. As SAMHSA's mission intersects with housing, funding opportunities may become available throughout the year. More information can be found [here](#).

UNAVAILABLE TO PIKE AT THIS TIME

These resources may be of value to Pike County's mission in the future, but are unavailable at this time. However, should that change within the 3 years of this strategic plan, they could become viable funding options.

PA DHS Human Service Block Grants (HSBG)

This program combines seven former state and federal funding streams to allow counties the flexibility to allocate funds where they are most needed. Funding streams include specified non-Medicaid and non-IDEA (Individuals with Disabilities Education Act) county appropriations including: Mental Health Community Programs, Intellectual Disabilities Community Base, County Child Welfare Special Grants, Homeless Assistance Program, PHARE, Behavioral Health Services and Human Service Development Fund. Within these sources a range of housing services are eligible for individuals with serious mental illness, including those being diverted or released from jail, individuals with intellectual disabilities, seniors, homeless and near homeless, children, and youth in transition. Bridge housing and other housing supports are also eligible. A number of PA counties are using these block grant funds to support housing activities in their counties.

While Pike is not currently a Block Grant county, they could potentially become one in the future.

To learn more about how this shift might impact housing in the community, visit the most recent PA DHS Block Grant Report [here](#).

USDA-HHS Transition Housing MOU

USDA and HHS formalized their partnership through an official Memorandum of Understanding. Nonprofit organizations will be able to purchase homes from USDA and convert them to transitional housing for people recovering from opioid misuse.

USDA Rural Development and HHS Substance Abuse and Mental Health Services Administration (SAMHSA) will coordinate efforts to sell USDA's real estate owned (REO) single-family housing properties at a discount to non-profit organizations that provide housing, treatment, job training, and other key services for people in substance misuse treatment and recovery. This will further enhance the two organizations' formal collaboration. It began in 2018 with SAMHSA supplementing USDA Cooperative Extension grants to expand technical assistance and training on opioid use disorder prevention and treatment. This is unavailable only because the program is so new so program policies are still being drafted. More information can be found [here](#).

Appendix I: Recommended Uses of Act 137/ Pike County Housing Trust Fund

Purpose and Eligible Activities In Pennsylvania, Act 137 was passed by the State Legislature in 1992. It permits counties to raise additional revenues to be used for affordable housing needs by increasing fees for recording mortgages and deeds. The additional funds can be expended for "any program or project approved by the county commissioners which increases the availability of quality housing, either sales or rental, to any county resident whose annual income is less than the median income of the county."

Housing Trust funds are generally the most flexible public housing finance source and most responsive to local housing needs. As such, they can be used to fund direct or indirect program costs, including rental assistance and program operations. Although somewhat dated, one can reference PHFA's [Update on the Implementation of Pennsylvania's County Housing Trust Fund Legislation](#) (2005) to gain a sense of how other counties are using the fund since eligibility is program specific and will vary county to county. Additionally, a more recent report, [Pennsylvania's Housing Trust Funds: Current Conditions and Opportunities for the Future](#) (2020) can also add perspective to the topic.

While some Act 137 funds are being used to match state grants, the use of other funds is yet to be determined; they can be utilized to pay either in full or a portion of many of the initiatives set forth in the strategies. As such, Act 137 funds could continue to be critical in leveraging other public or private resources for a specific affordable housing project meeting the criteria of the Act. To this end, the County can consider the following uses for their local housing trust fund:

- First time homebuyers program
- Support the SHARE program by contributing toward the SHARE Counselor's salary and providing a shallow rental subsidy to participating households
- Creating a TH/RR program as outlined in the strategies
- Establish the position of County Housing Coordinator
- Establish a Housing Locator position to use in conjunction with homeless prevention, emergency shelter and rapid rehousing activities (can be leveraged with ESG and/or CoC funds if awarded)
- Fund an Executive Director for the proposed nonprofit Pike County Housing Development Corporation until project fees can replenish the salary
- Establish a landlord mitigation fund to help ensure landlord satisfaction while coordinating with County housing programs
- Apply funds toward a Fairweather Lodge

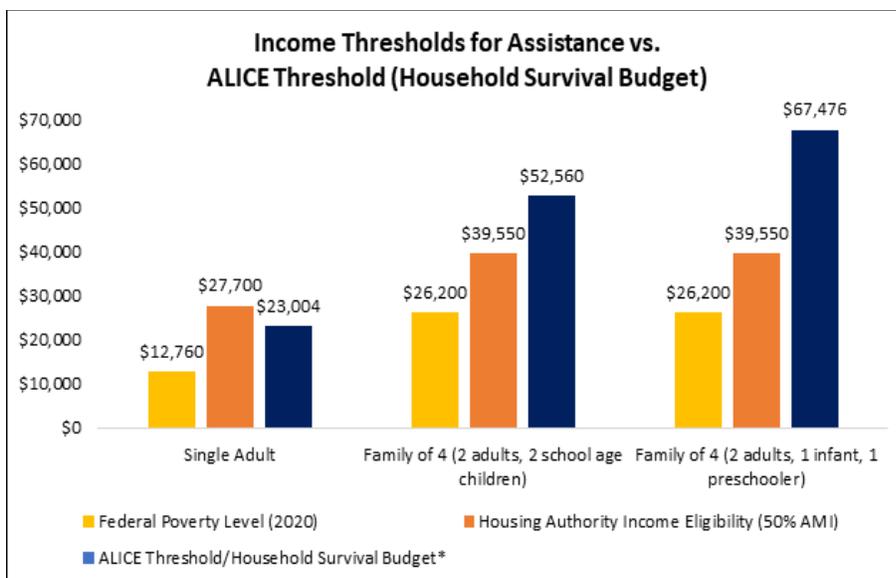
- Fund an Elder Cottage Housing Opportunity (ECHO) program and/or provide leverage for a PHARE-funded cottage
- Re-establish a program to rehabilitate owner-occupied and/or rental housing to leverage additional public and private resources

Appendix J: Proposed Pike County Shallow Subsidy Program

Purpose of the Program: To provide rental assistance to households that are over the income limits to qualify for the Housing Choice Voucher (HCV) program but who still find rental housing in Pike County unaffordable.

Background : With among the highest rentals in PA, rentals in Pike County are unaffordable to many low- and moderate-income households. There is a significant gap between the cost of housing and what these households can afford. According to the 2012-16 American Community Survey, 48% of renter households in Pike County County pay 35% or more of their household income for housing, which HUD defines as rent burdened, and 31% are paying more that 50% of their incomes for housing, defined as severely rent burdened. Unfortunately, many of these households, especially the ALICE (Asset Limited, Income Constrained, and Employed) households described previously are ineligible for current public subsidies, most notably, the Housing Choice Voucher Program; these households often exceed the HCV income limits. Rental assistance to cover the gap between 30% of these households' incomes and the Fair Market Rent (FMR) will assist them to secure affordable housing.

Typical Rental Assistance Programs: Under the current Housing Choice Voucher Program in Pike County, the FMR for a three bedroom home is \$1,867, and 50% of the Area Median Income (AMI) for a family of 4 is \$32,123. A maximum rental payment of 30% of income for that household is \$803, resulting in a typical subsidy for this household of \$1063 (\$1,867-\$803).



Shallow Subsidy Program: An ALICE family of 4 (including 2 adults, 1 infant and 1 preschooler) could afford up to \$1,314 in housing costs based on 30% of their income of \$52,560. Therefore, providing rental assistance to this family would cost only \$553 per month (\$1,867- \$1,314). Although similar in concept to the Housing Choice Voucher Program, the monthly rental assistance of \$553 would be considered a “shallow rent subsidy” since it is almost one half of the typical HCV subsidy. **This Shallow Rent Subsidy Program would therefore be in the position to assist twice as many households with the same amount of funds.** It would also put the participating households in the position to be able to save money for downpayment and closing costs to purchase their first home.

Appendix K: Age-Friendly Communities

There are nearly 2.7 million Pennsylvanians aged 60 and older and more than 300,000 individuals aged 85 and older. These figures will continue to rise, and by the year 2030, it is estimated that an astounding 3.6 million Pennsylvanians will be aged 60 and older. Research and public opinion polls have shown time and again that the majority of these individuals hope to continue living in their own homes and age in place. However, various characteristics of their home, neighborhood, and community may create barriers to remaining independent.

To support aging in place, towns and cities around the world are working to create age-friendly communities. An “age-friendly” community, sometimes referred to as a “livable community”, is one that is committed to examining its existing infrastructure in order to create physical and social environments that promote older adults’ independence and strengthen social/civic ties. The goals of creating an age-friendly community are to address the basic needs of residents; optimize health and well being; maximize independence; and promote social and civic engagement. This may include community planning issues such as housing, zoning, land use policies, transportation initiatives, and access to health care and social services.

An age-friendly initiative can be implemented in an individual neighborhood, small town, or large city, in which a diverse group of residents, stakeholders, and leaders come together to identify and examine the needs of the aging population and develop a framework for change. The impact of such an effort can result in changing priorities and policies that lead to the promotion of aging in place and the strengthening of neighborhoods. Specific outcomes may include new housing options designed to meet the needs of aging seniors; employment and/or volunteer opportunities available to an older workforce; and opportunities for all residents to participate in community life by creating more walk-able communities with safe public places and outdoor spaces.

Examples of age-friendly characteristics from the World Health Organization’s Checklist of Essential Features of Age-friendly Cities :

- Pavements are non-slip, are wide enough for wheelchairs and have dropped curbs to road level.
- Pedestrian crossings are sufficient in number and safe for people with different levels and types of disability, with non-slip markings, visual and audio cues and adequate crossing times.
- Drivers give way to pedestrians at intersections and pedestrian crossings.

- Public transportation costs are consistent, clearly displayed and affordable.
- A voluntary transport service is available where public transportation is too limited.
- Sufficient affordable housing is available in areas that are safe and close to services and the rest of the community.
- Zoning that promotes flexible housing options, such as Accessory Dwelling Units (ADU).
- Visitable housing, or housing built to provide basic access to all.
- Sufficient and affordable home maintenance and support services are available.
- Gatherings including older people are held in various local community spots, such as recreation centers, schools, libraries, community centers and parks.
- There is consistent outreach to include people at risk of social isolation.
- Older people are regularly consulted by public, voluntary and commercial services on how to serve them better.
- The qualities of older employees are well-promoted.
- Decision-making bodies in public, private and voluntary sectors encourage and facilitate membership of older people.
- Community emergency planning takes into account the vulnerabilities and capacities of older people.

Appendix L: Proposed Emergency Housing Assistance Program

Purpose: The purpose of the Program is to provide short-term, emergency housing assistance to individuals and families who are experiencing homelessness. From there, households will be linked to permanent housing options so that their homelessness can be resolved as quickly as possible. The emergency units can be scattered site, and do not necessarily have to be located in the same building.

Background: From 5/18/19-5/18/2020, 137 households in Pike were experiencing homelessness or had a housing crisis and presented for assessment/services through the Eastern PA Connect to Home Coordinated Entry System. When someone is literally homeless or fleeing domestic violence, they are placed on the By-Name-List (BNL) and prioritized for services based on the VI-SPDAT, an assessment tool designed to quantify need and acuity. The following are some key findings as related to the individuals from Pike County on the BNL for the time period listed:

- 52% scored for rapid rehousing (RR)
 - Of those, 28% were with children
 - 45% of heads of these households presented with a mental health diagnosis
- 42% scored for permanent supportive housing (PSH)
 - Of those, 34% were with children
 - 69% of heads of these households presented with a mental health diagnosis

At the current time, there are no non- domestic violence emergency shelter/transitional housing options in the County. Some households are being served at the Port Jervis Warming Center or in other neighboring counties. However, the general professional anecdotal consensus is that there are actually families experiencing unsheltered homelessness who are not coming forward due to fear of losing custody of their children. Several believe that families are living in vehicles, hidden from plain sight, and purposefully staying under the radar, especially due to the lack of emergency shelter options in the county.

Although the need to address homelessness in Pike County is relatively small, a relatively modest investment could actually have far-reaching effects.

Emergency Housing Assistance Program: It is recommended that Pike County create a program similar to HUD's Transitional Housing/ Rapid Rehousing (TH/RR) program. Funds would be granted to a non-profit housing agency or government entity to lease 2-4 units in the County to be used to house individuals and families in need of emergency housing assistance. Households should only be using this intervention for as long as it takes them to locate permanent housing, ideally within 30 days or less. In some cases, stays may be warranted for up to 90 days, but this should be the

exception, not the rule. Working with the Housing Locator or similar position, each household would then be provided with rental assistance to secure permanent housing. Rental assistance can be short-term (1-3 months) or medium-term (up to 24 months), but should be limited to the minimum amount of assistance a household needs in order to stabilize. In some cases, HCVs would be appropriate in lieu of another subsidy. The overseeing agency would be responsible for leasing and managing the units.

Although households presenting with multiple barriers to obtaining and retaining housing should also be referred to the associated services (i.e., behavioral health, case management, employment readiness, etc.), access to this emergency intervention should be as low-barrier as possible. Any attempt to undertake such an endeavor should be done in consultation with the Eastern PA CoC. They can be an excellent source in terms of providing best practices, successful program models (Wayne County has a similar program), and resources available to create a framework for the proposed program.

Appendix M: The Basics of Real Estate Development

There are fundamental similarities in the housing finance and development process that cut across all types of housing whether that housing is market rate or affordable housing. Following is an overview of the steps of the housing development process and how they relate to real estate financing.

The development process falls into four basic phases; it begins with conceptualizing the housing development and moves through to building occupancy. Like any planning process, the steps may not be carried out in the exact sequence provided below, but all the steps are necessary for the successful development of the housing. For example, for a mission-driven non-profit organization, the starting point is often the identification of a housing crisis faced by a particular population group and the passion to ameliorate that crisis. For a for-profit developer it might be the identification of a profitable market. In each case, the end product is occupied housing units.

The following are the four basic phases in the residential rental real estate development process (sales housing would be similar, except instead of renting the units they would be sold and there would be limited or no on-going management responsibility):

1. Concept: In this stage the housing developer determines the basic parameters of the proposed housing development. The details of the concept may change over time as the details and realities of the project come together. The key activities during this phase are:

- Defining the project, including the target population (families, elderly, special needs), the purpose of the housing, the type of housing (single family, apartments, high rise, etc), potential locations, and approximate scale of the project'
- Selecting the members of the development team, which typically includes: architect, lawyer, engineer, development consultant, builder, construction manager and service provider, depending on the population to be served
- Selecting and evaluating the site
- Developing an understanding of the housing market and the community
- Identifying and procuring pre-development funds

2. Predevelopment: During this stage, the developer undertakes the specific tasks necessary to be ready to begin the actual housing construction including:

- Conducting a market study or analysis of the housing needs in the community of choice
- Obtaining site control (in the form of an "Option to Buy" or "Agreement of Sale") in order to secure the site while its appropriateness and feasibility are being evaluated
- Conducting environmental studies on the site

- Preparing preliminary architectural designs/cost analysis
- Determining preliminary feasibility, including environmental considerations, zoning, and cost
- Identifying, applying for and securing financing sources, whether they be grants, loans, philanthropic donations, or in-kind services or materials (which could include the site)
- Finalizing architectural plans and bid documents
- Closing/settling on financing
- Acquiring the site
- Developing a management plan, including the identification of a management entity, making certain that there will be adequate income to operate the project and assuring that it will maintain its value over time
- Obtaining governmental approvals to proceed with construction of the project
- Soliciting and reviewing construction bids

3. Construction: The housing is built and all financial and operational planning are completed during this phase. Specifics include:

- Awarding construction contracts. Generally the housing developer will hire a general contractor who will, in turn, hire subcontractors in each trade
- Obtaining building and other permits to obtain permission to proceed with construction.
- Preparing the site and actually building the housing. Non-profit sponsors often have a special “ground-breaking” ceremony to celebrate the completion of the planning stages and thank their funders
- Managing the construction. Oversight of the contractor may be conducted by the architect, a separate construction manager, or a member of the sponsoring agency who has this expertise
- Initiating marketing and lease-up to assure that there will be occupants and a source of operating income as soon as possible after the completion of construction.
- Identifying management and support staff so that they can begin work just prior to occupancy.
- Completing construction and obtaining a certificate of occupancy
- Holding a “ribbon cutting” ceremony to celebrate the actualization of what had been a concept and a dream

4. Operations: Once the housing is in place and the occupants have moved in, the sponsor begins the long-term management and operations of their housing. This may be done by an arm of the development entity or by a separate management company. Depending on the populations to be served, the coordination or provision of supportive services also begins. Specific steps include:

- Closing on permanent financing. If the construction costs were covered in full or in part through short-term financing, the long-term mortgage needs to be put in place
- Occupying the units
- Maintaining and managing the housing, including making repairs, providing seasonal maintenance like snow removal and lawn care, janitorial services, rent collection, and enforcing lease compliance
- Providing services as appropriate to the population

Appendix N: Community Housing Development Corporations (CHDOs)

When deciding if a CHDO is appropriate for Pike County, the following information should be taken into account:

CHDOs are Special Nonprofits

A Community Housing Development Organization (CHDO) is a private nonprofit, community-based, service organization that has, or intends to obtain, staff with the capacity to develop affordable housing for the community it serves.

There are Many Benefits to PJs of Working with CHDOs

The HOME Program guarantees CHDOs funds. At least 15 percent of a HOME participating jurisdiction's (PJ's) annual allocation must be set aside for affordable housing activities to be undertaken by CHDOs. In some areas, HOME dollars can come from a PJ and/or the state (wherever PJ is mentioned that should be understood to mean state as well). These set-aside funds must be invested in eligible housing.

*Note: for Pike County, HOME dollars come directly from PA DCED as of this time.

When a PJ (or PA DCED in this case) works with CHDOs, it increases the availability of affordable housing in the jurisdiction. In addition, it:

- Builds partnerships with organizations that have demonstrated long-term commitment to public service.
- Improves its overall capacity to develop affordable housing by strengthening partners' capacity.
- Can develop the capacity of new partners in order to increase the pool of providers.
- Creates a systematic process for involving community members in making decisions about affordable housing investments.

HOME Requirements Facilitate CHDO Partnerships

In addition to the CHDO set-aside, other HOME requirements are designed to facilitate the development of working relationships between PJs and CHDOs:

- PJs have up to 24 months to identify and designate the CHDOs they plan to work with, and to reserve funds for the CHDOs' use.
- PJs may use HOME funds to provide special assistance to support and build the capacity of CHDOs, including CHDO operating assistance, forgivable pre-development loans, and technical assistance.
- PJs are able to invest more than the 15 percent set-aside in CHDOs, and may also use other HOME funds to use CHDOs to administer other HOME program activities.

PJs are Encouraged to form partnerships with CHDOs

There are many ways for PJs to form successful partnerships with CHDOs:

- Smart PJs select the right organizations to become CHDOs. Existing local nonprofit organizations are an ideal source of potential CHDOs. PJs can recruit groups to participate by advertising the benefits of being a CHDO, meeting with local groups and leaders, assessing their strengths and weaknesses, and identifying with the organizations that show the most potential.
- Smart PJs build the capacity of existing organizations to become CHDOs. Some promising organizations may need help to meet the CHDO qualifying requirements.
- Smart PJs get extra help when needed. HUD provides technical assistance and training through consultants and national intermediaries. PJs can request assistance for CHDO capacity building from the local field office.
- Smart PJs look to the future. The HOME CHDO set-aside is an annual requirement, so forward-thinking PJs will build a pool of qualified CHDOs with whom to work now and in the future.

Building a successful long-term partnership between PJs and CHDOs requires planning for future-year set-aside allocations, creating a pool of qualified CHDOs to ensure capacity to carry out the level of HOME activity that will be generated, and establishing a shared vision.

Roles and Activities of a CHDO

Set-aside funds (at least 15% of PJ's HOME allocation) must be invested in housing that is owned, sponsored, or developed by the CHDO. This means the CHDO serves in at least one of the following roles:

- Owner. The CHDO holds valid legal title to or has a long-term leasehold interest in the rental property. The CHDO may be an owner with more than one individual, corporations, partnerships, or other legal entities.
- Sponsor. The CHDO develops or owns a property and agrees to convey ownership to another nonprofit organization.
- Developer. The CHDO either owns a property and develops a project, or has a contractual obligation to a property owner to develop a project.

Eligible Set-Aside Activities

When using set-aside funds in eligible housing, the CHDO may perform one of the following activities:

- Acquisition, rehabilitation or new construction of rental housing,
- Acquisition, rehabilitation or new construction of homebuyer properties, and

Direct financial assistance to purchasers of HOME-assisted housing sponsored or developed by a CHDO with HOME funds.

Ineligible Set-Aside Activities

Set aside funds may not be used for tenant-based rental assistance, existing homeowner rehabilitation, or direct homebuyer assistance. PJs may, however, provide non-set-aside funds to CHDOs to carry out these activities.

Key CHDO Qualifying Requirements

To qualify as a CHDO, a nonprofit must demonstrate that meets certain requirements regarding its:

- Legal and tax-exempt status,
- Financial management capacity and accountability,
- Staff capacity to carry out HOME-funded activities,
- Experience serving the community,
- Board representation by community members, with at least one-third of its members low-income, and
- Lack of for-profit or public control.

Eligible CHDO Capacity-Building Activities

In addition to its 15 percent set-aside, PJs may use HOME funds to provide special assistance to support and build the capacity of CHDOs. This assistance includes:

- Project pre-development loans. A PJ may loan CHDOs up to 10 percent of its annual allocation for up-front eligible project expenditures, seed money, or site control. Pre-development loans count toward the CHDO set-aside if the project moves forward; they are forgivable if the project does not move forward.
- Operating assistance. PJs may provide up to 5 percent of its annual HOME allocation for salaries, wages, employee education and training, rent and utilities, taxes and insurance, and materials. Assistance may not exceed the greater of \$50,000 or 50 percent of the CHDO's total annual operating expenses for that year.
- Use of HOME project proceeds. At the discretion of the PJ, a CHDO may be authorized to retain some or all of the proceeds generated from development activity to support additional HOME-eligible activities or other low-income housing activities. A PJ must stipulate in its written agreement with the CHDO whether or not the CHDO may retain project proceeds.

❑ Capacity-building assistance. Within the first two years of becoming a PJ, PJs that cannot identify a sufficient number of capable CHDOs may commit a limited amount of HOME funds for capacity-building assistance.

Information borrowed from: hud.gov

Learn More About the HOME Program.

To obtain more information on the HOME Program, visit the [HOME Program website](#) or review the free [CHDO Opportunities in HOME Training modules](#).

Appendix O : Considerations for Pursuing Certification as a CHDO

There are benefits and considerations to a non-profit housing development corporation being certified as a CHDO. As a non-participating jurisdiction, Pike County HDC would need to be certified by the Department of Community and Economic Development (DCED).

Following is a summary of some of the key factors to be considered:

- DCED must allocate 15% of its annual HOME allocation to CHDOs:
- To date there are only 4 CHDOs certified by DCED:
 - HANDS- Erie
 - Trehab- NE
 - Interfaith- Adams
 - Community Strategies Group- Columbia
- DCED certification is required for each development project rather than for the organization
- Certified CHDOs are eligible for:
 - Operating funds
 - of up to \$50,000 or 50% of annual budget, capped at \$100,000
 - if the organization has an approved HOME project of
- For projects 10+ units (use of funds not necessarily tied to the approved project)
 - Development funds
 - CHDO funds can also be used to “support and build the capacity of CHDOs” (important because these funds are often the most difficult to raise, especially for pre-development and project start-up)
- Under state certification, a CHDO can cover surrounding areas if there is no other certified CHDO
- 1/3 of the CHDO Board members must be low income
- Maximum of 1/3 of Board may be public officials or employees of government entities
- At a minimum, a CHDO's financial system must meet the requirements laid out in 2 CFR 200.302 and 200.303, which address "Financial Management" and "Internal Controls" respectively.
- CHDO staff must be:
 - must have directly paid staff to oversee the CHDO project.
 - Those staff must have demonstrated capacity appropriate to the role the CHDO will play in the project – that is, as "owner," "developer," or "sponsor" of the project as defined in the HOME Rule.
 - must be directly employed and paid by the CHDO
 - could be W-2 or contracted, full-time or part-time

- CHDO staff cannot be:
 - governmental officials or employed by government entities
 - donated by, contracted through, or cost allocated from another entity (including parent nonprofit organization)
 - board members or volunteers
 - consultants—except first year of CHDO funding