GREENE COUNTY

HOUSING

PLAN & POLICY

45 Day Review: Ended March 22, 2012

Amendment to the Greene County Comprehensive Plan

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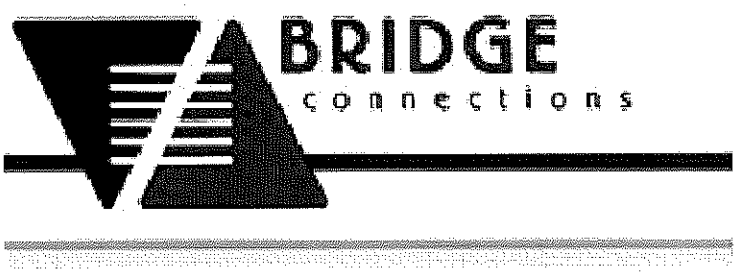

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MAPPING

HOUSING SNAPSHOT AND PHILOSOPHY:

Greene County is located in the southwestern corner of Pennsylvania, and has a predominantly rural landscape and a history rich in the agricultural and extractive industries; mainly coal extraction. Greene County has many issues related to housing, specifically special needs housing. Understanding the need for all types of housing within the county, the Greene County Commissioners formed the Housing Task Force in the summer of 2009. One of the recommendations of this group was the formation of a Redevelopment Authority, which occurred later that year. Throughout its first two years, the Authority has chosen housing as their most pressing priority.

The Housing Task Force reconvened in early part of 2011 and once again noted the drastic need of housing across all sectors. A recommendation to create a Housing Plan and Policy was made by the Task Force and the County Commissioners agreed to embark on a 100 day study starting in mid-May. The Redevelopment Authority was given the task of organizing the Plan and Policy and teamed up with Keith Schmidt of Bridge Connections to facilitate the plan process.

As was stated earlier, the County has many needs when it comes to housing. But a few issues come to the surface as the most pressing for our 39,425 residents (2010 Census). Here are a few of the issues that need some clear thought and associated action:

- **AGE AND BLIGHTED STRUCTURES**: 35% of the housing stock in Greene County was built prior to 1939 with the median age of a home being over 55 years old – **the Western Greene area itself has 72% of its dwellings built prior to 1939** (Assessment Data)
    - 15% of our population lives in poverty (2000 Census)
    - The entire county only has approximately 30 Housing Choice Vouchers
    - 1.2% of our housing stock lacks plumbing and 2.4% does not have phone service
- **RENTAL VS. HOME OWNERSHIP**: Estimates suggest that up to 45% of our population is considered a "tenant" and does not own the structure they live in (Assessment Data)
- **AFFORDABLE HOUSING**: Over 5,000 households within the County are eligible for Affordable Housing (Independent market analysis)
- **SENIOR HOUSING**: 25% of our homeowners are seniors with an increase to 7,500 senior households by 2015 (Bowen) – a recent market study indicates that a senior development that has between 44 and 88 units is warranted in the county

As you can see from the statistics above, the County has some complex issues that need sorted out as this Plan and Policy is developed. With that in mind, many of the items cannot be fully addressed over the course of the 100 day timeframe. Therefore, the Core Committee has defined the top five Philosophies and Priorities in which to focus much of their attention and they will make the majority of the sections of this Plan and Policy. The rest of the issues, which are important nevertheless, will still

be studied, researched and discussed in future versions of the plan. In essence, this is a "working document" that will change through time.

The Philosophies and Priorities defined by the Committees are as follows:

High Priority PHILOSOPHIES

1. Addressing Barriers to Housing (both Market and Affordable)
2. Identifying Sources of Funds (both Private and Public)
3. Taking Control of Vacant Deteriorating Dwellings
4. Closer Communication with Extraction Industries
5. Existing Communities – paper communities that are already "on the books"

High Priority POLICIES

1. Community Education
2. Preconstruction Steps that Need to be Taken
3. Substandard Housing and the Statewide Blight Ordinance (goes into effect at the end of April)
4. Energy Efficiency
5. Planning and Zoning

GREENE COUNTY HOUSING PHILOSOPHY

The Housing Plan for Greene County emphasizes the construction and maintenance of sound, affordable housing, rehabilitation of aging structures, and the development of new housing patterns that are compatible with the community's character. Recommendations address the collection and analysis of housing data to identify trends and regulations and incentives for housing maintenance and revitalization.

SECTION ONE – EXISTING CONDITIONS

Greene County understands that existing conditions can affect the housing market a great deal. As developers research property locations, they weigh many factors including water and sewer, slope, zoning, and a myriad of other factors. At the end of the day, the developer will also balance out the regulatory side of the development process and make the decision if the project can be completed within their schedule. With that in mind, Greene County has the following procedure for a housing project in Greene County:

ZONING HEARING BOARD APPROVAL

1. Developer contacts County, Local Elected Officials, and/or Zoning Officers
2. A Zoning Application is submitted by the developer to the Zoning Hearing Board and it is reviewed for Approval
3. At this point the project can proceed to the next step – Subdivision and Land Development
    a. In 23 of the 26 municipalities the developer will go directly to the County for Planning Commission approval (the only municipalities that administer their own ordinances are Rices Landing Borough, Washington Township and Franklin Township)

SUBDIVISION AND LAND DEVELOPMENT APPROVAL

1. Developer contacts County or Local Officials (Planning or Zoning Officers)
2. The County or Local Official will typically schedule a Pre-Application Conference (or meeting) to discuss the features of the development
3. It is recommended (at the County approval level) that the developer contact the Local Elected Officials for their comment and review
4. A Preliminary Plan is submitted by the developer to the Planning Commission and it is reviewed for Preliminary Approval
    a. After Preliminary Approval at the County level, the project will be under Public Review for at least 30 days until the next monthly meeting
    b. At the Local level this process may vary depending upon the meeting schedule of the municipality and its Board
5. A Final Plan is taken before the Planning Commission and it is reviewed for Final Approval
    a. At the County level the project is completed and construction may begin
    b. At the Local level, the Supervisors or Borough Council will make a decision on the project (the Commission recommends Approval)

A good time frame from start (plan submission) until finish (project approval) is 60-90 days.

During the land development process there are a few offices and officials that will need to be contacted for permitting and approval. They include, but are not limited to, the following:

- The Greene County Conservation District for environmental permitting that can include floodplain, soil and erosion, and in some cases stormwater (currently any development over 1 acre will need to be reviewed by this agency)
- The Municipality in which the development falls – the Municipality will take care of floodplain, zoning, driveway permit (in some cases), road bonding and traffic routes, sewage enforcement, building permit application and any other applicable ordinance

- The Greene County Planning Commission – in some cases the Municipality may not have adopted a land development ordinance and the County Planning Staff will review the development in accordance with their Subdivision and Land Development Ordinance
- State and Federal Agencies – in some cases the developer will need to work with PA DEP (sewage and floodplain), PA DOT (traffic considerations) and/or the Army Corps of Engineers (floodway considerations)
- Utility Companies – large scale land development will require the siting of some utilities such as water, sewer, electric, phone, and other items

The flow chart (See Attachment 1) has been designed to aid the developer in making the correct contacts at the correct stage in the process. Eventually this flow chart will be distributed to all municipal officials and some county departments so that the chart will show the willingness of Greene County to aid in development. A nice feature of this hand out is the addition of a county-wide point of contact to help developers maneuver through the process. At this time, the Redevelopment Authority of Greene County was recognized as the most appropriate point of contact for land development. Future plans to aid in the flow of information will include a website that enables the developer to gather the appropriate information in an efficient manner.

See Attachment 1: Flow Chart for Development

Realizing the importance of taxes in the overall equation for any development, this Plan should provide the tools necessary for a developer to weigh the options in front of them. Attachment #2 shows the millage rate for all of the Greene County municipalities and school districts.

See Attachment 2: Millage Rates in Greene County

In summary, development in Greene County is manageable. As we continue to move forward, The Housing Plan and Policy Core Committee felt a one-stop shop set up with one point of contact may be the best of course of action. Some larger communities have been using a "concierge system" for quite some time and it seems to work for them. In order for the County to entice development, large and small, they must be able to work cooperatively with the development sector in order to foster growth and appropriate land development.

<u>Creation of a Public Health Department</u>

In Counties similar to our size and rural nature, it is beneficial for there to be a department present that will regulate all of the issues within the public health realm. The public health issue is vital to the continuation of a vibrant housing stock. Some Health Departments cover a multitude of issues that we deal with in Greene County already. For instance, Erie County has a large staff of employees that cover issues from Tattoo Compliance to Cancer Education. Not all, but many of these technical issues are

covered through our Human Services Department already. But the issue of code enforcement and acceptable living conditions are currently being policed by the local governments. It is a burdensome task that is difficult to maneuver through. There are also legal implications which "handcuff" the municipalities and it would be helpful to have a stronger enforcement capacity for these important issues.

The key is to define the issues that are most important for the County and then tackle each and every issue in the best way possible. With this plan focusing on housing, it would make the most sense to focus on acceptable living conditions with a focus on lead certification, injury prevention, public water safety, sewage enforcement, and code enforcement. There are many other issues that could be explored, but this is at the very best a good start.

One of those issues, lead certification, has been discussed by a few of the sub-committees throughout the process. This has become a bigger issue within the County than many thought at first. A recommendation came forward to meet with the Greene County Career and Technology Center and discuss the possibility of hosting certification classes on this issue. The theory is that if construction companies would focus on this issue it would alleviate some of the concerns county-wide. The Greene County Department of Human Services has submitted a proposal for a grant through the Community Foundation of Greene County. This grant will provide funding for an EPA Lead Paint Certification course for 8 state registered Greene County contractors.

Proposed Amendments to Title 58 (Oil and Gas Impact Fees)

The General Assembly of the Pennsylvania is currently working on a few proposals which would allow the state to impose impact fees on oil and gas sites throughout Pennsylvania. The proposals allow certain impact fees to be imposed on drilling operations. Each proposal divides the revenue collected from the impact fee differently between the state and the local municipality.

A proposal that seemed to be on the forefront for most of the 100-day study has been SB 1100. In this particular bill the fees would be collected by the PA PUC and distributed among a few entities. Those entities include the local municipalities, state government, and a Housing Trust Fund. For many this would seem to be a good first step towards legislation that would allow the local government to update their infrastructure based upon some of the damage and impacts of the industry. But to others, there is a second part to the bill which causes discomfort. The bill would require municipalities, who wish to receive funds, to adopt a model zoning ordinance. To some this seems a stretch and may even be challenged legally as it takes away power that is assigned in the Pennsylvania Municipalities Planning Code (MPC). In any case, this is a very important bill for the future of housing in Greene County.

Half of the Greene County municipalities do not have zoning at this time and it would alleviate some strain from the elected officials wishing to enact a zoning ordinance, but receiving some negative

feedback from their residents. This would give municipalities some protection against unwanted development. On the other hand, a model ordinance would not take into account the opinions of the constituents, on locations for industrial development. It truly is a double-edge sword in the fact that many municipalities would finally move towards zoning; but on the other hand, it would almost be forced upon them.

The section of the bill that focuses on the Housing Trust Fund is vague. It is difficult to tell the amount of funds a community would receive or what types of restrictions will be on those funds. So at this time it is difficult to determine the effects of this section.

Zoning

At the present time, thirteen (13) of the counties twenty-six (26) municipalities have a zoning ordinance. As the process evolved, the core members returned to this crucial topic many times. Zoning affects housing in many different ways, and the committee felt that more emphasis should be placed on zoning across the county.

It was decided later in the process that County officials should check in with each municipality, discuss the impacts of zoning at the local level, and give the local officials a few options for moving forward. Greene County strongly endorses local level planning, so zoning should be decision of the local elected officials. With that said, information can be sent to each municipality with the following options:

1. Conduct zoning at their own level
2. Allow zoning to be coordinated at the County level
3. Conduct NO zoning at either level

By allowing the municipality the opportunity to decide on zoning, the process can be more transparent and open to all at the local level. Additionally, municipalities can choose how to manage zoning. One option for the local officials is to choose to join up with other municipalities to share costs and services. This multi-municipal approach is utilized in a few areas of Greene County.

It should also be noted that County officials are quick to point out that zoning has legal ramifications. So much thought and care should be placed in the process. The zoning ordinance, if agreed upon, should be consistently enforced by the municipality.

RECOMMENDATIONS

1. Continue to discuss zoning across all 26 municipalities – the Core Committee understands that it may be a difficult "sell" to the citizens of some of our remote townships but the positives will far outweigh the negatives in the large scheme of things. With discussions of legislative proposals and the effects of zoning at the municipal level, the municipalities will have an opportunity to advance the zoning discussion in their municipalities.

2. Create a standard "public notice timeline" in all 26 municipalities (either a ten day, two week or month notice will allow the citizens of the County to stay informed and to be heard when they feel they need to add some input or insight)
3. Work towards the completion of a Housing Webpage for potential developers with housing options, an overview of the housing process, and an update section for citizens of the County
4. Research the possibility of hiring a full-time employee to work directly with the Redevelopment Authority to act as a "point of contact" for all housing projects
5. Research the formation of a Public Health Department that focuses on substandard housing within our communities
6. Follow up with the Greene County Career and Technology Center for implementation of a course in EPA Lead Based Paint Certification

ACTION ITEMS

1. Distribute the flow chart with point of contacts for the Municipalities to all elected officials in the County – also, the flow chart should be easily accessible to many county and municipal officials so that a potential developer can receive it very quickly.
2. Contact each municipality that does not have a zoning ordinance and give them options moving forward. Options include: conduct zoning at the local level, conduct zoning at the county level, or conduct no zoning at either level.

SECTION TWO – FINANCIAL CONSIDERATIONS

A good Housing Plan and Policy should cover the financial considerations of development within the County. There are a few financial issues that need addressed and in the next few paragraphs those issues will be discussed and some recommendations will be made in order to enhance the financial conditions for developers.

Municipal Fee Structures (Planning and Zoning Fees)

NOTE: Fill this section in when we gather data from the other municipalities

Tax Abatement

Greene County has had a tax abatement program in place since the early 1990s. The program has had some slight changes over the years, but has remained relatively consistent. Any new residential structure in the County (including renovations to existing residential structures) are eligible for a three-year tax abatement. Commercial, industrial or agricultural structures within the County are eligible for

a five-year tax abatement. The goal of the program is to give an incentive to new homeowners or developers who are looking to build in Greene County.

The tax abatement program is only successful if the municipal officials inform those applying for building permits of the program and its benefits. As we move forward, it will be important to continue to strengthen the communication between those administering the tax abatement ordinance (typically County staff) and the municipal officials themselves. Additionally, it is imperative for the County to advertise the program more often to notify property owners of the benefits of the abatment.

Tax abatement statistics are provided below to show their relevance in the development process.

2001 198 residential abatements

2002 229 residential abatements

2003 225 residential abatements

2004 256 residential abatements

2005 142 residential abatements

2006 160 residential abatements

2007 134 residential abatements

2008 140 residential abatements

2009 125 residential abatements

TOTAL **1,609** RESIDENTIAL ABATEMENTS (*for the years 2001 through 2009*)

HOME Funds Rehabilitation Program

Greene County has operated a HOME program since 1993 and the program is funded with HUD monies through the Department of Community and Economic Development (DCED). HOME Funds are used to rehab and repair homes in order to bring the homes into compliance with current building codes. The majority of repairs are new roofs, new electric, doors, windows, furnaces and siding. Currently, Cumberland Township uses CDBG funds to provide a very similar program to the citizens within their township.

There are requirements for applicants which include:

- Applicants must be below 80% of the area median income limit
- Applicants must own the home and the property the home sets on
- All taxes must be paid on the property

- Applicants must live in the 15370 zip code

The obvious drawback to the program stems from the requirements for applicants. It is difficult for a property owner living under 80% of the area median income to purchase property, let alone maintain it. Therefore, those who need the money the most, which include those renters who are living in deplorable conditions, are not eligible to enhance their current situation. The zip code requirement was a condition issued by the state. Although there were other eligible applicants throughout the county, the current funding period required the county to target the zip code which had the most eligible applicants.

With the recent influx of the extraction industry and the housing demand it requires, some advance planning should be implemented to maximize the current HOME Program.

Energy Efficiency and Weatherization

The housing stock in Greene County would definitely benefit from stronger emphasis on energy efficiency. The overall costs to the homeowner would diminish, which would increase their ability to pay mortgage and rehab costs associated with their homes. But it is also a fact that the designing and remodeling of a home in order to make it more energy efficient costs the home owner some money up front, and in many cases this is the deal breaker.

There are many different ways to assist in the energy efficiency of a home and they include, but are not limited, to the following:

- Advanced wall framing techniques – reduce lumber use and waste
- Wooden log insulation
- Cool roofs – reflection of sunlight (white painted roofs)
- Energy efficient options in manufactured homes – appliances and building materials
- Passive solar homes – windows, walls and floors are designed to collect and distribute solar energy
- Weatherization – ***more detailed information below***

Another deterrent for the advancement of energy efficiency in the County is the lack of certified builders that provide experience in the field. Training may need to be offered for some of the local construction companies and individuals so that these energy efficiency steps can be taken on all new construction.

The most practical ways to install energy efficient measures in your home is to apply for energy-efficient financing through a government-insured or conventional loan program. The most logical organizations (and their programs) for which to research and apply are as flows: Pennsylvania DCED, local electric companies, local loan programs (such as Keystone HELP and EnergyWorks), PA PUC (Solar

Alternative Energy Credits), PEDA, Pennsylvania Greene Energy Local Fund, and the Pennsylvania Sunshine Solar Rebate Program.

A comprehensive plan to address the quality and affordability of housing in Greene County should address the resources and programs available for reducing energy consumption in households with an emphasis on low and moderate income households. Energy costs represent the largest component of housing costs outside of direct costs of mortgages in a home ownership unit and lease payments in rental housing. The cost of energy in the Greene County housing stock is significant because of both the age of the housing stock and the presence of a component of that stock that relies on heating oil.

On average, basic energy costs now represent some 20% of housing costs and have increased from an average of 10% in the last fifteen years. The current projections are that these costs will increase to 25% (roughly) over the next five years. This is a burden on many households, and in particular, income restricted senior citizens and families.

There are a variety of energy conservation programs in place in Greene County. This plan will summarize those programs and propose ways to expand programs and increase their effectiveness for households in need. Average households that have well designed energy conservation programs consistently reduce consumption by 20%. Also, well designed systems can have more dramatic effects in older homes with inefficient heating systems.

There are multiple energy conservation programs in place and operating in Greene County. These programs are funded by both public funds and private utility contributions. Below is a summary of those two types of programs:

Public Programs

The public programs are funded by the U.S. Department of Energy thru the Pennsylvania Department of Community and Economic Development. Additional public funds are available through the state transfer of LIHEAP assistance from the Department of Public Welfare for crisis (no heat) situations. The State transfers some 15% of its LIHEAP funds to DCED so that emergency work can be done during the heating season.

The operator of both the DOE and LIHEAP program is ACTION-Housing Inc. ACTION-Housing operates the state administered program in Greene, Washington and 2/3 of Allegheny County. The program includes a high technology energy audit, improvements are made by private for profit contractors based upon work decisions made by the auditors and all services are paid for by the state program at no cost to the customer. This program primarily serves lower income households (up to 150% of poverty) and there is a priority for high energy users, senior citizen and other vulnerable populations. Current program statistics for this program are included at the end of this section.

The LIHEAP program is limited to households with no heat, or unsafe heating situations, during the winter season. Customers become eligible qualifying for LIHEAP cash assistance and the by DPW making a referral to the provider agency. Referrals result in a 36 hour response and a 24 hour response for households with small children or vulnerable adults. The Crisis program provides for repair or replacement of the heating system to insure a safe environment.

Private Utility Programs

All Pennsylvania regulated utilities provide some energy conservation services. These include improvement programs, education programs and some free energy audit services. Free conservation work is provided for limited income households with high energy use records.

First Energy, Columbia Gas and Peoples Gas company each provide some program services which are now expanding under the PUC and ACT 129 regulations. ACTION-Housing provides some of these services in combination with public programs but the utilities also provide some services through other contractors.

There are also limited free energy audit programs available through the utilities. These programs are targeted to those above the 150% (of poverty but of modest incomes) mark. The free audit is meant to encourage these households to undertake improvements which must be funded by loans. In addition to private lenders the Pennsylvania Housing Finance Agency makes energy conservation loans to homeowners.

The following is a summary of 2009 – 2011 production:

09-10 Contract year	47 DOE jobs	106 Crisis jobs
10-11 Contract year	19 DOE jobs	123 Crisis jobs
09-11 ARA year	194 jobs	

Additionally, average combined cost of weatherization and HVAC improvements is $ 4800 per household.

First Time Home Buyers

Interested first time home buyers have assistance options through their federal and state governments. In some cases, and some communities in Greene County, the local banks will also provide an assistance program for new home buyers.

The Federal Housing Administration (FHA), which has been in place since 1934, assists with down payment cost going as low as 3.5% of the purchase price. The assistance is available for applicants who meet certain criteria and are purchasing 1-4 units.

At the state level, a program used frequently is the Keystone Home Loan and Keystone Home Loan Plus Programs. In these programs, targeted communities (and their applicants) could be eligible for up to $3,000 in closing costs with 0% interest. Also, the Pennsylvania Housing Finance Agency (PHFA) can provide applicants with low interest home purchase loans, loans to cover down payments/closing costs, or loans for home buyers that must modify a purchased home to suit a disabled family member. PHFA also provides credit counseling and home buyer education so that buyers enter the signing process informed. In some cases PHFA assistance requires that applicants attend credit counseling.

Local banks within each community can choose to provide their own first time homebuyer programs. In many cases, the credit rating of the applicant needs to be pretty solid in order for the program to be offered. First time buyers could also apply for grants offered by several agencies serving different counties in Pennsylvania. Lists of first time home buyer grants can be found online and it is up to the home buyer to find and contact these agencies to apply for the grants. Grants can range in monetary value from $1,000 to $25,000 depending on the agency and the county it is offering for.

Incentives for New Development on Run-Down Properties

Much discussion has occurred, throughout the planning process, on ways to incentivize the purchasing of run-down properties within the County. Cumberland Township noted that they may have 50-60 properties that are either on tax claim or are not being maintained appropriately by their owners. If those less desirable looking properties are purchased and then rehabilitated for future use, the housing problem will not be solved, but it will help a great deal.

The earlier sub-committees discussed ways to create an incentive for the developer and some of those notes can be found in an attachment at the end of this document. In a nutshell, the program will allow all of those with a vested interest to contribute either monetarily, through information sharing, or through their expertise to alleviate the ongoing problem.

See Attachment 3: Incentive Program for Blighted Properties

One logical resource that may help with the incentive program mentioned above is House Bill 2188 (The Abandoned and Blighted Property Conservatorship Act of 2008). A more technical overview of this Act is provided as an attachment at the end of the document. But, the Act is powerful for communities that want to take possession and control of blighted property and return it to a productive use.

In essence, a third party (possibly the Redevelopment Authority) has the opportunity to file a petition to the court to take ownership and control of the property so that it can be rehabilitated or re-sold. Similar programs occur in the region (most notably Butler County) and it would seem logical for Greene County to use this as an incentive for upgrades to some of our more blighted areas.

PA Neighborhood Blight Reclamation & Revitalization Act (Act 90 of 2010)

Signed by former Governor Ed Rendell on October 27, 2010 (and in effect on April 25, 2011) the bill empowers municipalities to take legal action against owners of deteriorating properties and deny municipal permits in certain circumstances. This specifically targets property owners whose property is in serious code violation or whose property is considered a public nuisance. Additionally, the bill allows municipalities to deny permits, including building and zoning permits, to property owns who have other property **inside or outside** their municipality that has a code violation or is behind in taxes. The bill also encourages education and training programs for judges related to blight and abandoned properties and authorizes the establishment of housing courts.

The Core Committee recognizes the importance of this new bill and feels it could be a valuable tool for municipalities in the effort to alleviate blight. A recommendation would be to educate local officials through any means possible including: township convention, PSATS, municipal meetings, workshops, and literature.

Low Income Tax Credits (Federal and State Government Credits)

The following is taken directly from the Pennsylvania Housing Finance Agency (PHFA) webpage:

"A significant change in the method by which the federal government assists the development of affordable housing was born with the passage of the Tax Reform Act of 1986. The Act includes Section 42 of the Tax Code, the Low Income Housing Tax Credit Program. 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 tax payer'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. "

Additionally, applications for Tax Credits are accepted only during an application cycle. Much care should be used when planning for Tax Credits, as the process takes some time for approval. With that in mind, the developer should be cautious to not rush the developmental process in order to make an application cycle.

Community Development Corporation (CDC)

The Western Greene Planning Group has recently been working on the creation of a Western Greene CDC. They have even discussed the possibility of enacting some type of "Homestead" program within their communities. This work is commendable and the Committee applauds the representatives for thinking so broadly. Outside professionals (in this field) caution that a CDC is effective in areas or regions with roughly 35,000 people. This would lead us to believe that a Greene County CDC may be more user-friendly and cost effective.

Financial Institutions in Greene County

The following is a summary of the three largest financial institutions in the County. Each summary has a breakdown on programs, grants, and other items that may be helpful for the property owner and the developer.

PNC Bank

Contact: Stephanie Cipriani – Market Manager (412) 762-7217

Home Loan Programs: PNC Mortgage is committed to providing a variety of solutions to make homeownership both attainable and affordable for our customers. PNC offers various mortgage products including our own and governmental programs and will work with our customer to determine the best product for them. PNC Bank will provide a grant of up to $1,200 maximum toward eligible customers closing costs and/or prepaids at the time of closing (please contact PNC for eligibility requirements)

What projects do you look to fund for housing development: PNC will do both for-sale and rental property as long as it meets the need for CRA requirements. PNC has looking forward to a project in Greene County.

Tax Credits: PNC is an active investor in Low Income Housing Tax Credits, New Market Tax Credits and Historic Tax Credits.

First Federal Savings and Loan Association of Greene County

Contact: John Mariner (724) 627-6116

Home Loan Programs: First Federal in active in Affordable Housing Loans and USDA Rural Develoment Loans. Both offerings include 3% cash down, minimum credit score requirements, and family median income guidelines.

What projects do you look to fund for housing development: First Federal is currently assisting with the Greene County Transitional Housing Program, and the Affordable Housing Program. They work closely with the Federal Home Loan Bank of Pittsburgh.

Tax Credits: First Federal is limited in this area because they are a 1 to 4 family residential mortgage originator.

Other: First Federal is also active with the following: Fixed rate Mortgage, Adjustable Rate Mortgage, 3/1 and 5/1 Hybrid Mortgage, Closed End Home Equity Loan, Open End Line of Credit, FHA Title I Home Improvement Loan, and has a 24/7 Mortgage On-Line Application.

Community Bank

Contact: Ralph Burchianti (724-852-7225)

Home Loan Programs: Community Bank offers conventional fixed rate mortgages with terms from 15 to 30 years. They also offer a First Time Home Buyer Program with preferred rates, a bi-weekly program with payment drafts, an Investment Property Program with a 15 year maximum term and a minimum of 25% cash down, Construction Mortgage Program with Permanent Mortgage Loan, and Vacant Land Mortgages with a minimum cash down of 35% and a 10 year maximum term. Community Bank also offers Rural Economic and Community Development Loans through the USDA targeted in the low to moderate income borrower. Jumbo mortgage loans for amounts over $417,000 are offer with negotiable interest rates and terms. Finally, Community Bank offers a Home Equity First program with no closing costs for first lien home equity loans in the amount of $100,000 or less.

What projects do you look to fund for housing development: Community Bank has experience in various types of residential real estate development projects. The Bank focuses on single family developments but we also have experience in the development of duplex and four-plex projects. They typically do not participate in condominium developments but would consider doing so under the right circumstances.

Tax Credits: Community Bank has participated in tax credits projects in partnership with other financial institutions. If the project makes economic sense for the Bank, we are certainly open to participating in other tax credit projects that would benefit communities in our lending area.

First National Bank

NO INFORMATION SUBMITTED AT THE TIME OF PRINTING

LOCATION: 1 West High Street, Waynesburg PA 15370

PHONE: (724) 627-6126

RECOMMENDATIONS

1. Urge consistency in Municipal Fees to maximize the Marcellus gas industry
2. If possible, change the HOME Funds program to assist with renters living in deplorable conditions throughout the County
3. When applicable, urge new homeowners and developers to install Energy Efficient measures in their properties
4. Coordinate a first time homebuyers workshop with funding agencies, real estate contacts and local officials. It is imperative to have the local banks represented since they deal directly with the homeowner on a daily basis.
5. Increase both the impact of existing programs and increase resources by incentivizing the private utilities to increase their investment.
6. Link the energy conservation outreach to other Human Service activities so as to make an impact on households that Greene County is already serving through Department of Human Services.
7. Conduct an outreach effort through existing county service programs and engage ACTION-Housing in generating more applications for existing publicly funded programs.
8. Provide outreach office space in Greene County office on regular basis so that there is an onsite person to accept applications, assist potential applicants and provide response to direct referrals from County DHS and other staff as appropriate
9. Convene discussions with ACTION-Housing and private utilities to discuss increased targeting of resources to Greene County.
10. Convene with PHFA to discuss outreach to increase applications to the Keystone Program that will provide financing to those above program incomes.
11. Develop an energy conservation provider's council to bring together all providers on a regular basis to insure that both current programs are maximized and to discuss opportunities to increase funding for competitive programs that are available from the State of Pennsylvania or the U.S. Department of Energy.
12. Research the Conservatorship Act and it usefulness in Greene County – this may be useful for the Redevelopment Authority
13. Research the possibility of a county-wide Community Development Corporation.
14. Educate municipal officials on the new Neighborhood Blight Reclamation and Revitalization Act (Act 90 of 2010).
15. Urge developers to plan in advance for the use of Tax Credits as the process can take a while from start to finish. Caution should be used to not rush a developmental process through the local level in order to meet deadlines for the Tax Credits.
16. Educate local developers, construction companies and property owners of the benefits of the tax abatement program. This can be done once a year with a half page ad or a story in the local paper.

ACTION ITEMS

1. Meet with the township officials every two years to update them on the tax abatement program – most referrals come from the local officials
2. Create a contact sheet for energy efficient incentive programs through the state and make it accessible to the public
3. Discuss the impact of Act 90 of 2010 at the annual Township Convention and provide a fact sheet for distribution to municipal officials.

SECTION THREE – GRANT FUNDS

As the Steering Committee and Core Committee continued to move forward with the Plan and Policy, efforts began to look at a way to initiate more grants within the County. The reality is that smaller counties in Pennsylvania are disadvantaged in the process of grant applications, leveraging money and execution of funding agreements.

Many, if not most, of the smaller jurisdictions, like Greene County, are unable to dedicate full time professional staff to these activities. Instead there is a need to rely on existing staff capacity. Given the changing demands and competition in securing State and Federal public resources, Greene County should develop an initiative that involves the following activities:

1) Develop a working group from various departments that would create an inventory of annual funding opportunities and a system to track new initiatives and special funding programs. The working group should link to county and regional resources that can help shape a more comprehensive approach. This group should guide and expand the capacity to secure grants and it is critical to involve private for profit, educational institution expertise and private not for profit professionals that will help expand the network opportunities.

2) Work with area State and Federal legislators to increase linkage to State and Federal funding opportunities and better utilize their staff capacity to support applications for funds.

3) Develop a plan to provide leverage and match funding from both public and private resources that enable applications to be more competitive. A special focus of this plan shall be public infrastructure including roads and utilities.

4) Survey the potential for business development capital in the energy, educational applications, economic development and housing sector.

Keith Schmidt, in collaboration with ACTION Housing came up with a proposed use of development funds for Greene County. That document can be found at the end of the Plan and Policy in Attachment 6.

See Attachment 6: Proposed Use of Development Funds for Greene County

RECOMMENDATIONS

1. Develop a working group from various departments that would create an inventory of annual funding opportunities and a system to track new initiatives and special funding programs.
2. Work with area State and Federal legislators to increase linkage to State and Federal funding opportunities and better utilize their staff capacity to support applications for funds.
3. Develop a plan to provide leverage and match funding from both public and private resources that enable applications to be more competitive. A special focus of this plan shall be public infrastructure including roads and utilities.
4. Survey the potential for business development capital in the energy, educational applications, economic development and housing sector.

SECTION FOUR – SUITABLE LANDS AND COMMUNITIES

When the Housing Task Force first convened in 2009, one of the main recommendations of the group was to locate available lands for development. County staff interviewed stakeholders, municipal officials, and Task Force members for potential sites. The mapping that is the last portion of this document covers most of the land that was defined as developable. The mapping includes an overview of Tax/Sheriff Sale Properties (as of 8/3/11), Potential Locations for Development (five separate maps organized by School District), Greene County Water and Sewer Service Areas, as well as Coal Owned parcels Near Water Service. All of these maps will better aid the county, municipal officials and potential developers locate land that is suitable for development.

Additionally, mapping has also been completed that covers the Oil and Gas Well Locations and Gas Pipelines. With the growth of the Oil and Gas Industry, the Committees felt that an overview of the sites already in the County would be beneficial.

As developers contact municipal officials about land in the County, they may inquire about demographics and statistics of each of our School Districts. That data has been compiled and a small summary of each District is contained below.

School District Dynamics in Greene County

Greene County has five school districts: Southeastern Greene, Carmichaels Area, Jefferson-Morgan, Central Greene and West Greene School Districts. Each has situation unique from the others. Below is small overview of each school district.

Southeastern Greene

Total Students: 763 (2007/2008 statistics) Total teachers: 55 (2007/2008 statistics)
Square Miles: 68 square miles % of county population: 11.83% (2008)
Unique Qualities: The Southeastern Greene School District (SEGSD) covers an area of approximately 68 square miles which is located in the lower southwest corner of Pennsylvania. The townships of Dunkard, Greene, Monongahela as well as the Borough of Greensboro, comprise the School District. The three major District Buildings are spread out across the District in Mapletown, Bobtown, and Penn Pitt. The West Virginia state line borders the School District. Waynesburg, the Greene County seat is located approximately 14 miles northwest of the School District. The District population is concentrated in small towns with approximately one-third of the population being concentrated in the area between Greensboro and Mapletown. Regionally, the Marcellus Shale development, local businesses (general store, beauty parlors, confectionary store, etc.) and small coal mining facilities has produced economic stability in the area. The current student teacher ratio is 12:1. The SEGSD has made District Adequate Yearly Process (AYP) as measured by the PSSA 2010-2011 evaluations.

Carmichaels Area

Total Students: 1077 (current data) Total teachers: 80 (current data)
Square Miles: 39 square miles % of county population: 17.51% (2008)
Unique Qualities: The Carmichaels Area School District services the students residing in Carmichaels Borough and Cumberland Township. The district has an area of 39 square miles and encompasses a rural area setting along with the communities of Nemacolin and Crucible. The district has one elementary center with an enrollment of approximately 600 students in grades kindergarten through sixth, and one junior/senior high school with an enrollment of approximately 500 students in grades seven through twelve. Students in grades ten through twelve have the opportunity to attend the Greene County Career and Technology Center in Waynesburg. Carmichaels offers a vast variety of courses in academic offerings including advanced placement courses as well as extra-curricular. We offer many opportunities in both sports and the arts for students to develop into a well rounded citizen of our community upon graduation. The Carmichaels Area School District and Carmichaels elementary have achieved Adequate Yearly Progress (AYP) as measured by the 2010-2011 Pennsylvania State System of Assessments (PSSA). This achievement has been accomplished for nine of the last ten years. The secondary school has maintained AYP in attendance and graduation rate. In addition, seventy two percent (72%) of our graduates attend post-secondary educational programs.

Jefferson-Morgan

Total Students: 830 (current data) Total teachers: 74 + 3 professional staff (current data)
Square Miles: 47 square miles % of county population: 15.10% (2008)

Unique Qualities: The Jefferson-Morgan School District (JMSD) is comprised of two townships: Jefferson and Morgan, and three boroughs: Clarksville, Jefferson, and Rices Landing, located within an area of approximately 48 square miles. The district has one elementary school currently serving 424 students in grades pre-kindergarten through six, and one middle/senior high school, currently serving 394 students in grades seven through twelve. Students in grades ten through twelve may attend the Greene County Career & Technology Center. Among the shared values of the district is the belief that education is a team effort involving home, school, and community; therefore, a strong partnership exists between the schools and the communities they serve. Instruction is provided to develop the skills and knowledge that students should know and be able to demonstrate in the content areas of reading, writing, speaking and listening; mathematics; science and technology; environment and ecology; social studies, including civics, geography, government, history, and economics; arts and the humanities; health, safety, and physical education; family and consumer science; and career education. The JMSD has made District Adequate Yearly Progress (AYP) as measured by the 2010-2011 Pennsylvania State System of Assessments (PSSA). Additionally, a wide and comprehensive range of extra and co-curricular activities are offered in sports, arts, student organizations, and clubs.

Central Greene

Total Students: 2066 (2010/2011 statistics) Total teachers: 180 (2010/2011 statistics)

Square Miles: 168 square miles % of county population: 41.01% (2008)

Unique Qualities: The Central Greene School District (CGSD) covers the Borough of Waynesburg and Franklin Township, Perry Township, Washington Township, Wayne Township and Whiteley Township in Greene County, Pennsylvania. It encompasses approximately 168 square miles. According to the 2000 federal census data, it serves a resident population of 16,681. The district was formed in 1962 from consolidation of the aforementioned municipal school districts. The district operates two Elementary Schools (K-5th), one Middle School (6th-8th) and one High School (9th-12th). The district is located about fifty miles south of Pittsburgh and twenty miles north of Morgantown, West Virginia. The facilities include a newly renovated pool and sports stadium that are used as a community center for the Waynesburg area. The CGSD has made District Adequate Yearly Progress (AYP) as measured by the PSSA 2010-2011 evaluations. The CGSD met 54 of the 55 achievement targets set by the state of Pennsylvania including attendance and graduation rates. According to district officials, in school year 2010-2011, the CGSD provided educational services to 2,066 pupils through the employment of 180 teachers, 98 full-time and part-time support personnel, and 12 administrators.

West Greene

Total Students: 771 (current data) Total teachers: 81 (current data)

Square Miles: 256 square miles % of county population: 14.55% (2008)

Unique Qualities: West Greene School District (WGSD) includes the townships of Aleppo, Springhill, Freeport, Gilmore, Richhill, Jackson, Morris, Center, and Gray. The WGSD has the largest land mass of the five school districts and contains over half of the county land cover. West Greene is a rural area of 256 square miles. The district currently consists of two elementary schools, Graysville and Springhill-

Freeport, and a high school/middle school facility. Plans are currently in process to combine all buildings into a single campus by 2013. The schools in West Greene are the centers of the community since there are very few areas in the school district where the population is centralized. Consequently, the community looks to the schools to provide a variety of non-educational services. By so doing, the schools and the community have formed a strong partnership that enhances the growth of children. The WGSD has made District Adequate Yearly Progress (AYP) as measured by the PSSA 2010-2011 evaluations. The current student to teacher ratio is 10:1.

SECTION FIVE – SPECIAL NEEDS POPULATIONS

One topic that has been discussed throughout the course of the last few years has been the Special Needs Community. It is the belief of many within the County that we need to place more emphasis on fulfilling the housing needs of our special needs residents. In order to simplify the discussion and organize the data more efficiently, we have separated the data into three subcategories: Emergency Housing, Transitional Housing and Permanent Housing. At the end of the section we will also briefly overview the potential for a full-time Housing Coordinator and the roles assigned to that individual.

EMERGENCY HOUSING

For the basis of this section we will focus on three important issues in Greene County: emergency shelters, natural disasters, and we will highlight a case study on a recent fire at the Avalon Court in Waynesburg.

Emergency Shelters

At the present time there are no emergency shelters for those who become homeless in Greene County. Those seeking shelter in troubling times do have resources available to them, but it is hard to evaluate the effectiveness of the current situation. Throughout the week (Monday through Friday) between the times of 8:30 AM until 4:30 PM those seeking shelter can contact their local service provider for assistance and will eventually be directed to Community Action Southwest. The individual will be taken to a local shelter or supplied with a voucher for a local hotel. On the weekends and outside of the hours noted above, those seeking assistance can contact the Waynesburg Borough Police Department for assistance.

Human Services of Greene County notes that most of those referred to Community Action Southwest are individuals who have gone in and out of homelessness in the past and understand how the process is laid out. Therefore, the process survives mostly on "word of mouth". This may present some problems for those individuals recently entering some tough times, as they may not be aware of the resources that are offered. It may be helpful to periodically advertise the services that are available.

This tactic would strengthen "word of mouth" and also clarify the process for an individual that is new to the process.

Natural Disasters

Natural disasters are unpredictable and very difficult to fully prepare for. The best course of action is to get organized in an effective manner and, when a disaster strikes, have the appropriate agencies and departments mobilize as quickly and efficiently as possible. Greene County currently has a very good structure in place to deal with natural disasters.

In the case of flooding, heavy snowfall, and other disaster relief, the County coordinates with outside agencies to assist them. Cooperating agencies include, but are not limited to, the Red Cross, the Salvation Army, Community Action Southwest, County Emergency Management, County Human Services, and local fire, ambulance and police. Based upon the situation at hand, other organizations and their services may be brought into the mix for support.

There are two issues that seem to be the most re-occurring throughout the County. First of all, the winter months with heavier snowfall bring a plethora of problems to our community. Heavy snowfall brings issues with the maintenance of roads, the loss of power, and the loss of everyday services. Greene County does not have a "warming center" that is uniformly located within the County, but those centers are typically established in a centralized location in the County when a sizeable emergency occurs.

The second issue, which is the presence of heavy rainfall, also cause havoc to our region on a frequent basis. Many of our local transportation networks cross or parallel flood prone streams, which make flooding a concern to most of Greene County. Additionally, Greene County has many structures that have been built in the floodplain. This also puts some County residents in danger when flood waters rise.

One recommendation that affects housing would be to encourage the local municipalities to enforce their floodplain ordinances. The County Conservation District and the Planning Commission have been dealing with this issue for quite some time and have found that most of the local municipalities effectively administer their ordinances (in a few different ways). Also, the new FEMA Floodplain Maps have been delivered and the process for review has already begun. This will strengthen and enhance the work that has already been completed. At the end of the day, County and local officials will need to make sure that residential structures are built in safe areas.

Case Study: Avalon Court Fire in Waynesburg Borough

In April of 2010, a tragic fire occurred at Avalon Court, a senior-oriented apartment complex operated by the Housing Authority of the County of Greene and located in the heart of Waynesburg Borough. The 40 unit complex suffered severe interior damage and cause the deaths of two of the elderly

residents, one immediately and one a few days later from complications of smoke inhalation. As a result of the fire, residents of 38 apartments had to be relocated with little but the clothes on their backs. This fire and its aftermath were contributing factors in the immediate effort to develop a Housing Plan and Policy for Greene County.

What We Know About the Fire?
The fire started inside an apartment on the third floor that was occupied by an elderly couple. The wife was wheelchair confined and was the first fatality of the fire. After weeks of investigation, it was determined that the fire was an accident and NOT caused by any electrical flaws in the building. It is believed that the fire started in the coffee pot in the apartment. The smoke detectors and fire alarms in the building were functional and fully operational. Aside from the victim, all other residents of the building were evacuated and/or rescued by local firefighters. The second victim, an elderly widow, succumbed to complications of smoke inhalation several days after the fire. She had been hospitalized immediately following the fire. A number of other residents were transported to the hospital by local emergency service providers, a few stayed overnight and all others were treated and released.

What We Know About this Community?
The various service providers in Greene County sprang into action and were on site almost immediately, providing support and assistance to their clients and the other victims as well. The local fire companies worked tirelessly together to evacuate the building, to fight the fire and to deal with the aftermath. The local businesses, churches, banks and community groups came together to assist with the immediate needs of food and supplies for the firefighters, immediate shelter for the fire victims (at the Waynesburg Moose, where food was also brought in and provided), prescription medication replacement, monetary donations, furniture, household items, alternate housing (both hotels and local landlords), and physical and spiritual support for the fire victims.

What We Know About Our Housing Situation (in an emergency) ?
The severe shortage of rental housing units and the lack of any type of emergency shelter made placement of the fire victims difficult. A number of residents had family members who were ready and willing to provide housing for their loved ones. These were the easiest situations to fix. There were a few victims who were hospitalized due to the fire or who were already in some acute care setting prior to the fire. The hospitalized fire victims were considered as arrangements were being made for housing for the residents. Short term, a number of residents were located to local hotels until adequate alternative housing could be arranged. The Housing Authority staff worked tirelessly to procure alternate housing for the residents, all of whom were placed in alternative housing within 60 days of the fire. These alternative units included available space at other subsidized housing facilities, the rental of privately owned houses and apartments, and the filling of vacant units owned by the Housing Authority as they became available.

TRANSITIONAL HOUSING

Transitional housing is one type of supportive housing used to facilitate the movement of homeless individuals and families to permanent housing. Basically, it is housing in which homeless persons live

for up to 24 months and receive support services that enable them to live independently. Programs in Greene County that are structured around the transitional housing model are the Transitional House Project on High Street and Independent Transitional Age Youth Program.

Transitional House Project on High Street

Greene County Human Services is currently working on demolition and rehabilitation of a structure on High Street. The County proposes to develop a Transitional House that will support six units and an office with support services. SPHS Connect, Inc. will coordinate the development of residents by focusing on budgeting, cooking, employment, skills to find and maintain affordable housing, and other life skills necessary for independent living. The apartment will be available for residents to rent for a period of up to 24 months. The goal is to afford residents the opportunity to continue to work, live their life, and stabilize their current situation so that they may find affordable permanent housing.

Independent Living Transitional Age Youth Program

This program is geared for transitional age youth between the ages of 16 to 21. Typically, this program affords youth an opportunity to transition out of foster homes or Children and Youth Service programs, and also assists with basic life skills such as cleaning, maintaining housing, and cooking. The program is assisted with the Homeless Prevention and Rapid Rehousing Program (HPRP) grant that has targeted this population as vulnerable members of our community.

PERMANENT HOUSING

Of all of the Special Needs housing options within the County, the most typical would be permanent housing. More programs fit directly under this category and this would also have more qualified residents than any of the others. The listing of programs and services covered in this section are as follows:

- Senior Housing
- Affordable Housing
- Public Housing
- Subsidized Housing
- Substandard Housing Issues

Senior Housing

In discussions with the Human Services Department, a list of the most pressing challenges that face senior housing was created. The top three issues that need to be addressed in this housing sector are a lack of senior oriented housing, lack of subsidized housing, and willingness for seniors to move into senior units. In order to add clarity, the following are brief overviews of each of these issues.

Lack of Senior Oriented Housing

A recent study conducted by Bowen National shows that we are currently in the middle of an increase in senior housing needs. In 2000, the County had 6,151 households and this increased to 6,930 households by the year 2010. The anticipated projection of 8.2% would place us with 7,500 senior households by the year 2015. That increase also mirrors the statements of many of our elected officials over the course of the last two years. West Greene municipalities in particular have made senior housing their top priority for future housing.

Based upon the statistic above, and many other statistics outlined in their study, Bowen concludes that housing is needed for seniors. They estimate that the senior housing market would need between 44 and 88 units. They have come to these conclusions by studying the capture rate as defined by the Pennsylvania Housing Finance Authority (PHFA).

If those conclusions are accurate, we have a potential shortage in senior housing and need to combat that issue as quickly as possible. A lack of senior housing does cause some fluctuations in other housing sectors across the County and it will be important to address this issue before those sectors fall too far behind. A few solutions would be to proactively seek developers who have developed in similar communities, to locate suitable pieces of land, and to work with our local officials to educate on the need for this housing type.

A second issue that recently came to the forefront is the lack of age-restricted units in Greene County. At this time, there are no facilities which are considered "senior-only" and all of the providers in the County allow residents 18 years and older with disabilities to apply and secure residential units. As you can imagine this drains the senior housing stock and takes away potential sites for our elderly citizens.

Lack of Subsidized Housing

The Affordable Housing section, a few pages in advance of this, covers much of this topic in greater detail. To summarize that section, over 50% of our households in Greene County meet the criteria for Affordable Housing. Contrarily, only 5% of our units are subsidized. The need is there, but unfortunately, we don't have enough subsidies to correct the problem.

Willingness from Seniors to Move into Senior Units

Human Services has noted that many of our senior residents have been reluctant to move into senior units in the past for a few reasons. Many of our seniors still own large tracts of family-owned land and they dislike the thought of selling the "family farm" to another family. Also, those seniors in the Western portion of Greene County prefer their rural lifestyle and aren't keen on the idea of moving out east (to the Waynesburg or Carmichaels area).

The best way to combat the issue is to creatively come up with ways to educate the senior population of the benefits of Senior Housing. This is easier said than done, as it will take some time for any type of educational program to make a dent.

Housing Team Recommendations – Senior Housing

In the Housing Technical Assistance Report, prepared by the Housing Team, the group makes a recommendation to research the possibility of adding an incentive such as providing some seed money to a non-profit developer to undertake a priority project. By providing the seed money, and utilizing tax credits, a developer may be more apt to start a project in Greene County.

Affordable Housing

A recent independent market analysis confirms that Greene County has over 5,000 households eligible for Affordable Housing Programs. The grim reality of this situation is that over 50% of our households in Greene County qualify for assistance, but only 5% of our units are subsidized. Nationally, the subsidies for this type of assistance equal $60 billion. On the contrary, the amount of mortgage assistance for home buyers is $230 billion nationally. As you can see, this is a disproportionate system and needs corrected immediately.

In Greene County we have many of our affordable housing stock currently utilized; estimates ranging in the 99% range. So even if a family wants to move into affordable housing, our available stock is limited. Greene County has had a storied past with their efforts to combat the problem. One organization at the forefront is the Greene County Chapter of Habitat for Humanity. Since 1980, Habitat has constructed 53 dwellings in the county. Habitat, and organizations that have a similar mission, help communities with the availability of affordable housing; and the relationship with this organization needs to continue to foster and grow with each passing day.

Habitat for Humanity is a short term solution as they can't correct the problem overnight. But some long-term plans need to be crafted so that the issue can be resolved over time. Long term solutions to the problem are as follows:

1. Locate available and suitable lands
2. Locate potential developers interested in similar projects
3. Create financial incentives for the developer with tax credits, abatements, and other means
4. Work with community members to identify potential issues with available land – the earlier you can bring the public into the process the better
5. Work with local officials on the importance of zoning and land development within their communities
6. Create an "Available Lands" binder or spreadsheet for easy access when calls come into development offices

In essence, the affordable housing issue will not evaporate overnight. It will take creativity, leadership and organization over many years for the problem to be addressed sufficiently. But the most important recommendation is to prepare the County as quickly as possible for potential developers.

Public Housing

The Housing Authority of Greene County operates 5 sites and 40 scattered units across the County. The 2008 Comprehensive Plan notes that 290 units were filled in 2006, with an additional 130 applicants on a waiting list. Private development also has another six locations across the county. As far as we know, all of those sites are filled as well. Overall, it has been estimated that over 675 subsidized units exist in 10 locations county-wide.

The U.S. Department of Housing and Urban Development (HUD) administers Federal aid to local housing agencies (HAs) that manage the housing for low-income residents at rents they can afford. Public housing is limited to low-income families and individuals. The Housing Authority determines eligibility based on: 1) annual gross income; 2) whether you qualify as elderly, a person with a disability, or as a family; and 3) U.S. citizenship or eligible immigration status. If you are eligible, the Housing Authority will check your references to make sure you and your family will be good tenants. The Housing Authority will deny admission to any applicant whose habits and practices may be expected to have a detrimental effect on other tenants or on the project's environment.

The Housing Authority uses **income limits** developed by HUD. HUD sets the lower income limits at 80% and very low income limits at 50% of the median income for the county (see attached chart for income guidelines).

The numbers above don't lie; there is a need for public housing across the county. One deterrent to public housing is the misconception that all public housing development increases crime, drugs, and drains the legal system. In some cases, this may be the reality. But in many other cases, this is not a fair assumption. Many hard-working individuals and their families live in public housing (for one reason or another) and are not a drain on society. Their story needs to be told. Local officials, neighborhood groups, and media contacts need to understand this myth and productive ways to combat the argument.

Subsidized Housing

Housing Choice Vouchers

The housing choice voucher program is the federal government's major program for assisting very low-income families (see attached chart for definition and income amount of very low-income), the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

Housing choice vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program. A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety, as determined by the PHA.

A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

Eligibility for a housing voucher is determined by the PHA based on the total annual gross income and family size and is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live. By law, a PHA must provide 75 percent of its voucher to applicants whose incomes do not exceed 30 percent of the area median income.

It is important to note that Greene County only has approximately 30 Housing Choice Vouchers (formerly Section 8 Vouchers) county-wide. It's a balancing act as to how many vouchers are needed to serve the population and how many housing opportunities exist to utilize them. Local officials will need to balance the pros and cons of applying for additional voucher opportunities that may become available through HUD. Currently, not all vouchers can be utilized because voucher recipients cannot find rentals that meet HUDs housing quality standards.

The Housing Team noted in it Technical Assistance Report (August 2010) that the "Housing Authority to take advantage of PHFA TBRA programs that bridge rental assistance for people with disabilities that are on the Housing Choice Voucher Waiting list". They add, "as appropriate, the HACG should also take advantage of the special TBRA vouchers available through PHFA for Nursing Home Transition.

Shelter Plus Care Program

The Shelter Plus Care is a case management program that affords participants an opportunity to live independently in their own apartment. Appropriate candidates must be homeless, a resident of Greene County, and have a long term disability, to name a few requirements. The privately owned apartments are scattered throughout the County and residents can be active participants in the program until they no longer require support services. The residents adhere to program requirements and receive support services in the comfort of their own independent apartment that is leased in the

occupant's name in order to receive the housing subsidy. This program is administered by SPHS Connect, Inc.

Permanent Supportive Housing Program

Permanent Supportive Housing provides participants the opportunity to live independently while they are active in an intensive case management program which includes the case manager and client developing a comprehensive service plan, the client must actively work the plan, mandatory participation in life skills classes and group meetings, and willingness to follow program rules. Appropriate candidates for this program must be homeless, a resident of Greene County, and have a long term disability, along with additional requirements. The privately owned apartments are leased by the program coordinator, SPHS Connect, Inc., while the tenant pays a subsidy and remains in the program for as long as support is needed. The housing support is also contingent upon program cooperation.

The problem that was highlighted in this current system is the lack of available quality housing stock for potential residents. As stated many times throughout the document, our housing stock is lacking, and this program can only succeed if rental units are available.

Additionally, it was recommended by the Housing Team, that the County should take advantage of changes in the law with the passing of the Mellville Act, which will allow some major restricting of tax credits for the disabled.

Fair Weather Lodge

The Fair Weather Lodge concept is a subsidized shared housing option for people in mental health recovery. The residents function independently but program support staff members can assist (when needed) with some decision making. The residents are employed and, in some cases, work in the same location and travel together to save on costs for transportation. Residents have also started their own business ventures as well, providing lawn care, cleaning, and other community needed services. The house forms their own "tenant committee" and makes decisions that pertain to the house (including the potential for new roommates).

Currently the County does not offer a Fair Weather Lodge option but a future goal of Human Services is to re-visit the concept when funding is available and other housing projects have been completed.

VASH Program

The Veteran Affairs Support Housing Program (VASH Program) is a housing choice voucher for veterans and is administered through the Department of Veterans Affairs at the County of Greene and is administered under the 2008 Consolidated Appropriations Act. The program originated and is funded directly by the Veterans Affairs Administration (federal agency). The program allows lower income

residents, who meet qualifications as a Veteran, to live in a privately leased unit. All eligible units must meet the housing quality standard set by HUD. The program is not widely used, but it seems to be used more frequently in the past few years. HUD has awarded funding to approximately 10,000 vouchers each year in 2008 through 2010.

Landlord Focus Group

The Housing Team recommended that a focus group of 10-12 landlords be created to determine the feasibility of expanding their participation in public programs should additional resources become available. The focus group will also help in collaborative efforts as we move forward and will be a great way to strengthen a weakened relationship. A landlord breakfast or a meeting of the landlord association were suggested.

Substandard Housing

Substandard housing is defined as a place not meant for human habitation. While statistics showing the percentage of substandard units in the County may be hard to come by, there is a belief county-wide that this is a very serious problem. The Greene County Housing Options Partnership (GCHOP) has been discussing that service providers that offer housing rental assistance should work with each local municipality code enforcement officer to inspect a building or unit before rental or security deposit through local, state or federal funding is given. By utilizing this approach, the funding agencies can be assured that their dollars are being spent on buildings and units that are safe and well maintained. This also benefits the municipality in that they can take a proactive approach to substandard housing in their area.

The Potential for a Full-Time Housing Coordinator

In August of 2010, the Housing Team came up with a Technical Assistance Report that focused on the special needs community. One long term recommendation of this report was the creation of a full-time employee to deal with the broad spectrum of housing issues. As noted in the report, the group did feel it would be important to define the job functions associated with this position and identify creative funding sources to assist with the overall cost of a new position. Below are a few of the activities that would be assigned by the new Housing Coordinator:

a. Assess housing needs
b. ID priority populations to be served
c. Formulate housing policy and priorities
d. Develop strategies to meet needs identified
e. Educate the community about housing needs
f. ID and pursue housing funding opportunities
g. ID potential housing development sites

h. Work with private housing developers to expand housing options
i. Encourage partnerships for development
j. Assemble and coordinate the linkage of services to housing

RECOMMENDATIONS

1. Proactively seek housing developers
2. Educate local officials on a variety of housing related topics and issues
3. Strengthen the relationship with affordable housing groups (particularly Habitat for Humanity)
4. Create a listing (or a fact sheet) noting the incentives for potential developers
5. Work with community leaders to identify suitable lands for development
6. Balance the pros and cons of more Housing Choice Vouchers in Greene County and whether an effort to apply for more is necessary
7. A long-term approach to educating the public should be constructed by using some of the methods defined above
8. Begin a yearly campaign (or a few times a year) to educate the public on emergency shelters and the process involved in seeking assistance.
9. Develop a way to educate seniors on the benefits of Senior Housing.
10. Re-visit the Fair Weather Lodge concept when funds and resources are available.
11. Develop a process in each municipality that would enable service providers to work with the code enforcement officer to inspect all properties eligible for county, state or federal funding.
12. Convene a workshop for service providers assisting with the Avalon Court fire and discuss ways to prepare for future tragedies.
13. As noted in the Greene County Area Agency on Aging Housing Technical Assistance Report for Elderly and Disabled (August 18, 2010) the Housing team defined a long range goal as "to develop a job description and to identify funding sources to create a full-time Housing Coordinator position.
14. Recommend to the Housing Authority that they utilize the PHFA TBRA program (rental assistance for people with disabilities) as well as utilize the special TBRA vouchers available through PHFA for Nursing Home Transition.
15. Research the possibility of adding an incentive such as providing some seed money to a non-profit developer to undertake a priority project.
16. The County may consider a creating landlord focus group consisting of 10-12 landlords.
17. The County should take advantage of changes in the law with the passing of the Mellville Act, which will allow some major restricting of tax credits for the disabled.

ACTION ITEMS

1. Publish some information on the emergency shelter process within the County twice a year.
2. The Greene County Conservation District and Planning Commission should continue to monitor the local floodplain ordinances and assist with educating local officials on the importance of enforcement.

SECTION SIX – MARKET HOUSING

A fluid housing market has a vacancy rate of 4-8%, with a community below 4% considered as a "tight market" community. Greene County falls under 4% county-wide, which proves the need for more market rate housing across many sectors.

As stated earlier in this document, most of our housing stock is nearing 50 years in age – which also presents many problems. Typically older homes have a hard time complying with Universal Construction Codes and code enforcement ordinance regulations. Market housing will alleviate these concerns and potential issues. But it should also be noted that older homes provide character to a community and also provide a strong market value if maintained over time.

In the Western Greene municipalities, mobile homes and modular homes occur at twice the rate of other housing types across the county. Mobile homes provide a solid housing option, but typically do not last as long as other housing types. A long term goal would be to transition from a mobile home dominated county to a county which has more stick built options.

Lastly, the gas drilling industry is in full swing in Greene County. Greene County, and much of its housing stock, is being inundated with employees of the industry. It is true that many of the drillers choose to rent rather than buy, but this also places a strain on the housing market. So a potential long term goal would be to create as many options as possible for potential drillers, regardless of rental or market homes.

A Working Group met on July 14, 2011 to discuss some recommendations for future market housing. A few important points were made and will be highlighted in the following few paragraphs. To begin, the group feels that Townhomes or Condo Associations would help with some of our housing concerns. Condos or townhomes are great for the local working population, as many services are included with rent and or purchase. For instance, home repair, lawn maintenance and snow removal can be wrapped up into one service. This frees up time that can be spent doing other things. And those moving into a new condo or townhome would free up an apartment space that could be rented to another homeowner.

Carriage homes or patio homes were also mentioned during the working group meeting. Carriage and patio homes are typically one story structures that are perfect for families and seniors. As we stated above, those moving into a new home would clear up space for another homeowner in their previous

locale. This type of in-fill development had been discussed by the Redevelopment Authority as early as 2009.

In order to aid the senior population, the work group felt that "Campus" homes would draw a big market in our region. This type of development allows a senior homeowner to live independently up until the point where they need some more structured assistance. Instead of being transported to a new facility, the homeowner has options inside the community and stays close to home. Eventually the homeowner may need a nursing facility and that is also located on the property. In essence, the homeowner starts in an independent style living quarter and can "step" up gently into different styles of living without leaving the comforts of home. This model makes a lot of sense, as it doesn't take up much ground and would support various types of homeowners.

Lastly, the group discussed recommending in this plan that a "Development Day" be scheduled. Basically all developers of all housing types would be invited to a session in Greene County where they could meet with local officials, tour certain sites in the County, and talk about future collaboration on developmental projects. This type of program would bring developers into the area and would be a proactive way to showcase Greene County and its available land.

A few other topics were discussed and are outlined below:

1. Our baby boomer population will affect our housing market a great deal
2. Single story homes will benefit those with limited mobility
3. We should utilize the I-79 interchange for development (housing and commercial)
4. We should update our signage in and around the I-79 interchange
5. As always, water and sewer is vital to housing growth
6. With the new mine in Holbrook and Rices Landing, this may be the perfect time to advance housing options (possibly 400 employees)
7. Our townships should partner up more often on larger developments
8. We need to start now to plan for the future – every day wasted will just set us back more

As stated in the previous paragraphs, market housing is vital to the growth of Greene County. It is imperative to make sure that this sector of housing doesn't get lost in the shuffle to other higher priority projects. Rather, creatively mixing housing types will only benefit our residents in the future.

The previous section dealt a great deal with affordable housing, and that section should flow right into this section as well. It has been noted that Greene County lacks an affordable housing option for working families. Therefore, single family residences with 1,200-1,500 square feet of living space on smaller plots of ground are much needed. These homes could be developed and sold for $125,000-$175,000 and would assist with this problem.

RECOMMENDATIONS

1. Work with the extraction industry to define their long range housing needs
2. Express to potential developers that single story homes are perfect for our older populations
3. Research development opportunities near the I-79 interchange (and work outward)
4. Encourage partnerships between communities and municipalities (for extending water and sewer lines or updating the road network)
5. Continue to update the water and sewer service in Greene County
6. Explore potential campus setting communities with a full range of housing and services for the elderly including nursing, assisted living, independent living, adult day care, wellness and recreational services.

ACTION ITEMS

1. Fact sheet on suitable pieces of land for development
2. Create and maintain an "Available Lands" binder at the Department of Economic Development
3. Schedule a "Development Day" in Greene County to proactively showcase our housing options

SECTION SEVEN – A SOLID PROCESS FOR COMMUNITY EDUCATION:

Early in 2011, an affordable housing project was presented to one of the larger municipalities in Greene County. The project had many benefits to the county in general, but there were also some setbacks along the way. The project would bring a large amount of newer homes into a community and would aid those seeking a "better option", would increase the tax base, and would enhance the property value of the neighborhood. On flip side, the project seemed unorganized and lacked public outreach.

In order to learn from the mistakes of the previous project, the Housing Task Force recommended a process be designed that would focus on educating the public both on short term and long term issues within the housing realm.

A short term approach should be designed to inform the public of ongoing projects within their neighborhoods and the potential for projects on the immediate horizon. A transparent approach is considered the best course of action at this time. In many cases, especially when dealing with financial concerns and transactions, some of the projects may require some information be withheld until the last minute, but this should be the last resort. A step by step approach is included at the end of this document and can be used as a reference.

See Attachment 5: Community Education – The Best Course of Action

The long term approach to educating the community can come in a few forms. A small list of a few ideas can be found below. But it is important to note that this is just a start and a more comprehensive strategy will need to be constructed.

- Monthly updates in local newspapers
- Mass email or mailing updates on certain issues
- Press releases on major topics within the County
- Education to all local officials at the Township Supervisor Convention
- Presentations to local groups such as the Chamber of Commerce and Rotary
- Housing facts or tidbits presented at each Redevelopment Authority meeting
- A section on the Greene County webpage that overviews housing statistics and issues
- The Greene County Planning Commission can host "Planning Workshops" or "Planning Schools" related to development within the County

No matter the method that is chosen, any effort on this front will aid in the potential for future housing developments. And as stated above, the key is transparency. The public should be the first thought when a new plan is presented to any local official at any level.

RECOMMENDATIONS

1. Notify all developers of the "Solid Process for Community Education" attachment and recommend that the steps are taken to assure the most transparency as possible.

ACTION ITEMS

1. Educational forum for elected officials on a variety of housing related topics
2. Transparency is key to a successful housing development – think first about the public when a new plan is submitted.

SECTION EIGHT - RECOMMENDATIONS AND ACTION ITEMS

RECOMMENDATIONS

1. Continue to discuss zoning across all 26 municipalities – the Core Committee understands that it may be a difficult "sell" to the citizens of some of our remote townships but the positives will

far outweigh the negatives in the large scheme of things. With discussion of SB 1100, the municipalities will have an opportunity to advance the zoning discussion in their municipalities.

2. Create a standard "public notice timeline" in all 26 municipalities (either a ten day, two week or month notice will allow the citizens of the County to stay informed and to be heard when they feel they need to add some input or insight)
3. Work towards the completion of a Housing Webpage for potential developers with housing options, an overview of the housing process, and an update section for citizens of the County
4. Research the possibility of hiring a full-time employee to work directly with the Redevelopment Authority to act as a "point of contact" for all housing projects (this is separate from the Housing Team position noted below in recommendation #41)
5. Research the formation of a Public Health Department that focuses on substandard housing within our communities
6. Follow up with the Greene County Career and Technology Center for implementation of a course in EPA Lead Based Paint Certification
7. Urge consistency in Municipal Fees to maximize the Marcellus gas industry
8. If possible, change the HOME Funds program to assist with renters living in deplorable conditions throughout the County
9. When applicable, urge new homeowners and developers to install Energy Efficient measures in their properties
10. Coordinate a first time homebuyers workshop with funding agencies, real estate contacts and local officials. It is imperative to have the local banks represented since they deal directly with the homeowner on a daily basis.
11. Increase both the impact of existing programs and increase resources by incentivizing the private utilities to increase their investment.
12. Link the energy conservation outreach to other Human Service activities so as to make an impact on households that Greene County is already serving through DHS.
13. Conduct and outreach effort through existing county service programs and engage ACTION-Housing in generating more applications for existing publicly funded programs.
14. Provide outreach office space in Greene County office on regular basis so that there is an onsite person to accept applications, assist potential applicants and provide response to direct referrals from County DHS and other staff as appropriate
15. Convene discussions with ACTION-Housing and private utilities to discuss increased targeting of resources to Greene County.
16. Convene with PHFA to discuss outreach to increase applications to the Keystone Program that will provide financing to those above program incomes.
17. Develop an energy conservation provider's council to bring together all providers on a regular basis to insure that both current programs are maximized and to discuss opportunities to

increase funding for competitive programs that are available from the State of Pennsylvania or the U.S. Department of Energy.

18. Research the Conservatorship Act and it usefulness in Greene County – this may be useful for the Redevelopment Authority
19. Research the possibility of a county-wide Community Development Corporation.
20. Educate municipal officials on the new Neighborhood Blight Reclamation and Revitalization Act (Act 90 of 2010).
21. Urge developers to plan in advance for the use of Tax Credits as the process can take a while from start to finish. Caution should be used to not rush a developmental process through the local level in order to meet deadlines for the Tax Credits.
22. Proactively seek housing developers
23. Educate local officials on a variety of housing related topics and issues
24. Strengthen the relationship with affordable housing groups (particularly Habitat for Humanity)
25. Create a listing (or a fact sheet) noting the incentives for potential developers
26. Work with community leaders to identify suitable lands for development
27. Balance the pros and cons of more Housing Choice Vouchers in Greene County and whether an effort to apply for more is necessary
28. A long-term approach to educating the public should be constructed by using some of the methods defined above
29. Begin a yearly campaign (or a few times a year) to educate the public on emergency shelters and the process involved in seeking assistance.
30. Develop a way to educate seniors on the benefits of Senior Housing.
31. Re-visit the Fair Weather Lodge concept when funds and resources are available.
32. Develop a process in each municipality that would enable service providers to work with the code enforcement officer to inspect all properties eligible for county, state or federal funding.
33. Convene a workshop for service providers assisting with the Avalon Court fire and discuss ways to prepare for future tragedies.
34. Work with the extraction industry to define their long range housing needs
35. Express to potential developers that single story homes are perfect for our older populations
36. Explore potential campus setting communities with a full range of housing and services for the elderly including nursing, assisted living, independent living, adult day care, wellness and recreational services.
37. Research development opportunities near the I-79 interchange (and work outward)
38. Encourage partnerships between communities and municipalities (for extending water and sewer lines or updating the road network)
39. Continue to update the water and sewer service in Greene County
40. Notify all developers of the "Solid Process for Community Education" attachment and recommend that the steps are taken to assure the most transparency as possible.

41. As noted in the Southwestern Area Agency on Aging Housing Technical Assistance Report for Elderly and Disabled (August 18, 2010) the Housing team defined a long range goal as "to develop a job description and to identify funding sources to create a full-time Housing Coordinator position. (This is separate from a Redevelopment Authority hire noted above in recommendation #4).
42. Recommend to the Housing Authority that they utilize the PHFA TBRA program (rental assistance for people with disabilities) as well as utilize the special TBRA vouchers available through PHFA for Nursing Home Transition.
43. Research the possibility of adding an incentive such as providing some seed money to a non-profit developer to undertake a priority project.
44. The County may consider a creating landlord focus group consisting of 10-12 landlords.
45. The County should take advantage of changes in the law with the passing of the Mellville Act, which will allow some major restricting of tax credits for the disabled. Develop a working group from various departments that would create an inventory of annual funding opportunities and a system to track new initiatives and special funding programs.
46. Work with area State and Federal legislators to increase linkage to State and Federal funding opportunities and better utilize their staff capacity to support applications for funds.
47. Develop a plan to provide leverage and match funding from both public and private resources that enable applications to be more competitive. A special focus of this plan shall be public infrastructure including roads and utilities.
48. Survey the potential for business development capital in the energy, educational applications, economic development and housing sector.
49. Educate local developers, construction companies and property owners of the benefits of the tax abatement program. This can be done once a year with a half page ad or a story in the local paper.

ACTION ITEMS

1. Educational forum for elected officials on a variety of housing related topics
2. Transparency is key to a successful housing development – think first about the public when a new plan is submitted
3. Fact sheet on suitable pieces of land for development
4. Create and maintain an "Available Lands" binder at the Department of Economic Development
5. Schedule a "Development Day" in Greene County to proactively showcase our housing options
6. Publish some information on the emergency shelter process within the County twice a year.
7. The Greene County Conservation District and Planning Commission should continue to monitor the local floodplain ordinances and assist with educating local officials on the importance of enforcement.

8. Meet with the township officials every two years to update them on the tax abatement program – most referrals come from the local officials
9. Create a contact sheet for energy efficient incentive programs through the state and make it accessible to the public
10. Discuss the impact of Act 90 of 2010 at the annual Township Convention and provide a fact sheet for distribution to municipal officials.
11. Distribute the flow chart with point of contacts for the Municipalities to all elected officials in the County – also, the flow chart should be easily accessible to many county and municipal officials so that a potential developer can receive it very quickly
12. Contact each municipality that does not have a zoning ordinance and give them options moving forward. Options include: conduct zoning at the local level, conduct zoning at the county level, or conduct no zoning at either level.

ATTACHMENTS INCLUDE:

ATTACHMENT 1: Flow Chart for Development within Greene County

ATTACHMENT 2: Millage Rates for Greene County Municipalities

ATTACHMENT 3: Incentive Program for Blighted Properties

ATTACHMENT 4: Conservatorship Fact Sheet

ATTACHMENT 5: Community Education – Best Course of Action

ATTACHMENT 1: Flow Chart for Development within Greene County

FLOW CHART FOR DEVELOPMENT WITHIN GREENE COUNTY

Step 1 Contact the Greene County Department of Economic Development

Chris Hardie, County Planner Phone: (724) 852-5300

Step 2 The Greene County Department of Economic Development will discuss your project in great detail and let you know about the other agencies that may need to be contacted. Those agencies may include:

Greene County Conservation District	**(724) 852-5300**
Army Corps of Engineers	**TBD**
PA Department of Environmental Protection	**TBD**
PA Department of Transportation	**TBD**
Utility Companies that are Applicable	**TBD**

Step 3 Schedule and Appointment to Discuss your Plan with the Muncipality in which your project is located. Points of contacts are as follows:

Aleppo Township	(724) 428-5147	Bula Simms
Carmichaels Borough	(724) 966-5506	TBD
Center Township	(724) 499-5487	Dawn Horr
Clarksville Borough	(724) 377-0155	TBD
Cumberland Township	(724) 966-5805	Charlotte Blaker
Dunkard Township	(724) 839-7273	Linda Huggins
Franklin Township	(724) 627-5473	Steve Coss
Freeport Township	(724) 447-2082	Lisa Gattrell
Gilmore Township	(724)451-8390	Lisa Gattrell
Gray Township	(724) 428-9878	Janice Koss
Greene Township	(724) 966-5765	Lisa Miller
Greensboro Borough	(724) 943-3612	Mary Shine
Jackson Township	(724) 499-5713	Richard Kerch
Jefferson Borough	(724) 883-2115	Relda Litten
Jefferson Township	(724) 883-4900	Kim Cottle
Monongahela Township	(724) 943-3935	Nancy McIntire
Morgan Township	(724) 883-2150	Relda Litten
Morris Township	(724) 627-9844	Judy Moninger
Perry Township	(724) 324-2861	Lila Ayersman
Rices Landing Borough	(724) 592-6055	TBD
Richhill Township	(724) 428-4465	Janice Campbell
Springhill Township	(724) 447-2455	Julia Mannarino
Washington Township	(724) 627-6471	Becky McCullough
Wayne Township	(724) 435-7316	Patricia Smith
Waynesburg Borough	(724) 627-8111	Bruce Wermlinger
Whiteley Township	(724) 627-8935	Gretchen Henderson

ATTACHMENT 2: Millage Rates for Greene County Municipalities

TOWNSHIP	COUNTY TAX	TOWNSHIP TAX	SCHOOL TAX
ALEPPO	.0075350	.001499	.01950
CENTER	.0075350	.003000	.01950
CUMBERLAND	.0075350	.003000	.02150
DUNKARD	.0075350	.004500	.02300
FRANKLIN	.0075350	.001281	.024270
FREEPORT	.0075350	.003000	.01950
GILMORE	.0075350	.001120	.01950
GRAY	.0075350	.001230	.01950
GREENE	.0075350	.002830	.02300
JACKSON	.0075350	.002040	.01950
JEFFERSON	.0075350	.004810	.0230909
MONONGAHELA	.0075350	.002000	.02300
MORGAN	.0075350	.007000	.0230909
MORRIS	.0075350	.003100	.01950
PERRY	.0075350	.003680	.024270
RICHHILL	.0075350	.001000	.01950
SPRINGHILL	.0075350	.003000	.01950
WASHINGTON	.0075350	.003670	.024270
WAYNE	.0075350	.004500	.024270
WHITELEY	.0075350	.004200	.024270
BOROUGH	COUNTY TAX	TOWNSHIP TAX	SCHOOL TAX
CARMICHAELS	.0075350	.002850	.02150
CLARKSVILLE	.0075350	.001510	.0230909
GREENSBORO	.0075350	.005000	.02300
JEFFERSON	.0075350	.005000	.0230909
RICES LANDING	.0075350	.005000	.0230909
WAYNESBURG	.0075350	.009000	.024270

ATTACHMENT 3: Incentive Program for Blighted Properties

INCENTIVE PROGRAM FOR RUN-DOWN HOMES IN GREENE COUNTY

BACKGROUND

The Greene County Housing Task Force and the Housing Plan and Policy Core Committee have noted a need to correct the run-down housing stock within the Greene County community. One way to correct the program is to incentivize the purchasing of properties is to develop a program county-wide that will lower the start-up cost for the developer. By pooling monies from "contributing players" the purchase of the homes can be conducted by the Redevelopment Authority and then handed over to the developer (under agreement) with the idea that they will rehab/demo the existing structure and increase the housing stock county-wide. The developer will pay the purchase cost back to the Redevelopment Authority over the course of the next six years. By this time the developer is making profit on the new housing unit(s) and is more apt to continue their endeavors in the development of homes within the county.

START-UP INFORMATION

Needs:

$300,000 - $450,000 - ability to assist with 25 homes on tax claim/foreclosure/sheriff sale
1 Full-Time Employee to adminster the program through the Redevelopment Authority
Commitment from organizations to rehab run-down properties (1 per year at the minimum)
Webpage with contact information and project homes for sale/rent
Lower the cost for the developer - permits and abatements

CONTRIBUTING PLAYERS	WHY WOULD THEY CONTRIBUTE?	WHAT IS THEIR CONTRIBUTION?
The Extraction Industry	Housing for their workers	Combined donation of $100,000-150,000
	Public Relations within the Community	
Waynesburg University	Housing for their off-campus students	Donation of $50,000
	Public Relations within the Community	
Greene County	Fulfill needs within the Community	RACG Full-time employee ($30,000)
Habitat for Humanity	Service and Mission of the Organization	Commitment to rehab 1 house per year
Real Estate Community	Financial	Funds and information for real estate listing webpage
Municipalities	Fulfill needs within the Community & Tax Base	Waive building permit fees and abatement measures
Banking Community	Fulfill needs within the Community	Combined donation of $100,000-150,000
	Public Relations within the Community	
Foundations (Hospital or Community)	Service and Mission of the Organization	Combined donation of $50,000-100,000

Note: It will also be important to have buy-in from the following organizations: Housing Authority, School Districts, Community Action Southwest, Threshhold Housing, Tax Abatement Review Board, & County Agencies (Human Services, Tax Claim, Assessment, Planning Commission, etc.)

ATTACHMENT 4: Conservatorship Fact Sheet (2 pages)

FACT SHEET ON CONSERVATORSHIP

House Bill 2188

Conservatorship is the appointment of a third party to take possession and control of a property in order to make repairs and return the property to productive use. It allows the property to be salvaged when the owner is not able or willing to step forward to make necessary repairs.

- The conservator is appointed by the court after a formal process and hearing (including notice to the owner and lien holders)

The property must meet criteria before a conservatorship is appointed:

- It has not been legally occupied for 12 months
- Not have been actively marketed for previous 60 days
- It has not been sold in the previous 6 months
- It is not subject to existing foreclosure action
- It meets at least three of the listed indicia of blight

"Parties of Interest" may start the conservatorship process by filing a petition of interest. Those able to file a petition include:

1. Lienholders
2. Residents or business owners within of 500'
3. Redevelopment Authority
4. A municipality or school district
5. And the owner (in cases of joint ownership)

CRITERIA FOR BLIGHT

- Public Nuisance – building, health or fire code
- Need of Substantial Rehabilitation –cost of rehab will cost over 15% of the homes cost
- Unfit for Human Habitation, Occupancy or Use
- Materially Increases the Risk of Fire
- Subject to Unauthorized Entry – the owner has no method of securing the bldg.
- Attractive Nuisance to Children
- Presence of Vermin or Accumulation of Debris
- Dilapidated Appearance
- Illicit Purposes – Prostitution, Drug Use and Vagrancy

There are 14 "Power and Duties" defined in the Bill (Section 1106)

PROCESS FOR CONSERVATORSHIP

1. File a petition of Interest

2. Court sets a hearing date within 120 days of petition

3. Notify owner, lienholders, and local governments of the hearing date and right to intervene

4. Hearing – the court receives evidence why the conservator should be appointed

5. The court can assign Conservator and the Conservator will assume ownership (possession but not title to)

6. The Conservatorship must submit a plan to the Courts detailing the cost estimate, financing plan, and description of work to be done

7. Rehabbing

8. The Conservatorship may sell the property, with the Court's permission

ATTACHMENT 5: Community Education – Best Course of Action

HOUSING DEVELOPMENT IN GREENE COUNTY

"Suggestions for a More Transparent Process with the Community"

INTRODUCTION:

Greene County, Pennsylvania is located in the southwestern corner of Pennsylvania and borders West Virginia on the west and the south. The character of the area is hard working, blue collar and very rural. Our neighborhoods and towns have a vested interest in the future of the community and demand transparency when it comes to development within their region. The following are some suggestions that we offer to make the process more transparent to the community.

SUGGESTIONS:

- Work with the elected officials in advance of any development submission at the planning level (zoning, planning or building stages)
- Visit all potential sites for development to understand the type of development that meets the character of the neighborhood
- Reach out to local land owners and neighborhood leaders to survey them on potential land acquisitions and development plans
- Schedule an open house or public forum and ask residents what they like or dislike about potential projects
- Work with PHFA well in advance of project submissions so that plans can be reviewed in accordance with the local planning process
- Adhere to the public notice process – and when the process is not spelled out clearly, make sure the public has had at least an advance notice of ten days (prior to a meeting or approval)
- Send the most qualified individuals to public meetings so all of the questions can be answered in an efficient manner
- Contact County Officials in advance of public meetings so that other information can be gathered on the character of the neighborhood and to identify some points of contact.
- Review the 2011 Housing Plan and Policy to make sure all the recommendations and suggestions are taken into consideration
- Contact local authorities (water, electric and sewer), extraction officials (coal, gas and oil), emergency officials (EMS, fire and EMA), school district officials, and in many cases the PA Department of Transportation – this way you can identify potential issues well in advance of any submission.
- Have the desired/proposed financing structure available for review by interested parties

ATTACHMENT 6

Proposed Use of Development Funds for Greene County

This concept paper presents how Greene County could utilize a $ 10 million grant of funds to advance the development of conventional and affordable housing. Housing is now a critical shortage in Greene County due to the Marcellus Shale mining activity and this is displacing working individuals and families as the shortage of housing has grown. The proposed activities are designed to accelerate the pace of development and allow the private housing market to work more efficiently.

TYPES OF HOUSING TO BE DEVELOPED

Workforce housing for individuals and families in Greene County
Housing for the expansion of Waynesburg University
Affordable Housing for Seniors
Affordable Housing for working families

USES OF CAPITAL

Capital should be used for pre-development loans, environmental remediation loans and grants, infrastructure loans and grants for public or private site control activities, and capital loans to developments to facilitate project financing.

ACCELERATION OF DEVELOPMENT

Greene County can best accelerate and direct development to its priorities by providing the loan and grants that will accelerate the pace of development and share risk with developers. The Greene County Economic Development Department or its designated entity should create a Revolving Development Loan Fund that hold funds and make loans and grants to facilitate this activity. Based upon the priorities of its Housing Plan it can support for profit and non profit developers and influence both the rate and quality of development.

SPECIFIC USES

The uses are linked to the barriers that all developers experience in the development process. Risk capital is expensive for developers and they logically limit investment of risk capital to higher return investments in expanding markets. New markets (Greene County) and stable markets thus see less development and at a slow pace.

1. Site Acquisition..... $ 3,000,0000

   Site control and cost of site control are major barriers to the development process.
   Most competitive applications for affordable housing resources require site control and therefore public entities that want to drive more affordable housing and have impact on where it occurs can influence it best through offering site control loans.

Site control loans are also valuable for market rate development since the lower cost of capital and reduced risk will act as an incentive to private for profit developers to locate housing in markets that can support but allow public agencies to achieve their spatial objectives.

2. Environmental Remediation/Infrastructure loans and grants. ..... $ 2,000,000

   The cost of remediation and infrastructure is a barrier to public agencies that are directing development to a specific location and for developers. The natural tendency is therefore to locate development where existing infrastructure is in place and where there are no environmental issues. This will leave unused parcels for development and can interfere with the normal market development. Conversion of an unused parcel/building with environmental issues may be the key economic development tool to allow the market to strengthen and increase the pace of development.

3. Capital Subsidies thru long term deferred and cash flow loans. ..... $ 5,000,000

   For both affordable housing and conventional housing a piece of the financing package involves either deferred loans or cash flow loans. This additional incentive allows developers to secure the balance of the development financing for a project. Given the pressure on credit markets that developers face these loans typically also absorb the higher tier of risk and make the credit investment possible.

   Typical loans include 20% in affordable housing and 5-10% in conventional market deals. The availability of such loans is a critical element in affordable housing finance and impacts directly the competitiveness of proposals. It plays a similar role in private financing in terms of risk reduction.

LEVERAGING

The overall leveraging of a development related capital fund will range from a 5 to 1 to a 10 to 1 ratio depending upon the use of the loans and the ability to revolve funds over time. A revolving development fund with periodic additions of capital has proven to be the most effective single too when used to guide development to take advantage of market opportunities.

Site control loans will typically revolve at 90 % repayment in 2 years. ($ 3 million will result in approximately $ 12.5 million in loans over 10 years.

Environmental remediation and infrastructure will revolve at 50% in 3 years ($ 2 million will result in approximately $ 3.75 million in 10 years)

Capital subsidy loans will revolve at 50% over a 5 year period and result in $ 7.5 million in loans over ten years but leverage an additional investment of $ 50 million in combination with site control and environment al/infrastructure loans. Over the 10 year period the direct impact will be leveraging of $ 50 million to $ 100 million plus the additional jobs, taxes, wage taxes and other impacts on local businesses.
This would create an additional 650 to 750 units of housing in Greene County depending upon development cost.