

Housing in the Region



A White Paper by the South Central Assembly For Effective Governance

Housing & Community Development Committee

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To Gary Ritter, Esq., Assembly Board member and a capable member of the Housing Committee and Uniform Construction Code regional initiative.

And finally,

To the Assembly staff for its dedication to this effort in competition with other compelling demands for their attention.

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Merrill Yohe, Retired, AMP, Inc.

Why a Housing White Paper?

The South Central Assembly for Effective Governance is committed to improving the quality of life for the more than 1.7 million residents of the eight counties in our region.

Since becoming incorporated in 1997, we have worked to create a variety of public forums to discuss and take action on matters of good governance as they impact upon the daily lives of our citizenry. Topics have ranged from health and human services to land use and growth management, from transportation to police services. Throughout the sessions, and within the diverse committees of the Assembly, we have come to appreciate more fully the interconnected nature of our region and of the common, persistent challenges that impact on a variety of disciplines we sometimes mistakenly isolate into different areas of specialty.

This housing white paper, *Housing in the Region*, represents some of the most recent work of committee volunteers, along with other housing professionals in the region, and our board of directors. Three years ago, the first white paper was created and disseminated by the committee to local governments in the region as well as each of the eight counties. That paper represented consensus among committee members of salient housing concerns and was relatively non-specific in recommending corrective action. With our letters disseminating the paper, we invited comments from recipients and we sought on-going dialogue. The response, though disappointing and under-whelming did not deter the committee from its work.

This paper was created in a different atmosphere. Through the experienced hand of George Klaus, our regional HUD Community Builder, now Operations Specialist, committee comments were drafted into a clear sequence of topical points with attendant action steps. Members of the committee then hosted county meetings for additional local input and a wider variety of points of view. These meetings were held in real estate association offices, redevelopment authority offices, and housing authority headquarters. From the meetings we added several significant items including items specifically related to housing for persons with disabilities including the increased attention to visitability for new construction and matters related to increased capacities for public housing authority sites. This document was brought before the Assembly Board and was discussed over the period of several Board meetings in the summer of 2002. It was adopted at the September 17, 2002 board meeting. We urge you to read this report and to consider carefully how you may help to undertake some of the recommendations. Together we may achieve a dramatic improvement in the range and quality of housing for all south central Pennsylvanians. We invite you to actively participate in this good work.

Craig Zumbrun
Assembly Executive Director
October 30, 2002

Housing In The Region

A South Central Assembly White Paper

Housing & Community Development Committee

October 2002

Forward

The purpose of this paper is to depict housing conditions, needs, problems, and issues facing the eight counties of South Central Pennsylvania, and the elected and appointed community officials and citizens of those counties. This paper suggests a role for the South Central Assembly in dealing with regional housing concerns.

The South Central Pennsylvania counties of Adams, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, and York provide a mix of housing types and quality for the 1.7 million residents of the region.

- Our four cities, Harrisburg, Lancaster, Lebanon, and York, as well as Carlisle and Gettysburg and other boroughs, offer historic structures, single-family houses, row houses, duplexes, multi-family subsidized and unsubsidized apartments, single room occupancy facilities, and public housing in both project developments and Section 8 properties.
- Our 116 boroughs offer older single and multi-family structures; almost 2/3 have subsidized housing for families and the elderly - primarily units developed in the late 60 's and early 70's.
- Our 196 townships provide farmhouses, single-family developments and a majority of the new luxury housing clusters for seniors with services.

The region offers luxury housing, river front mansions and summer homes, affordable suburban tracts, mountain shacks, trailer parks, and dilapidated slum properties often owned by absentee landlords. Many of our suburban townships are experiencing a housing boom, accompanying the major growth being witnessed around Lancaster, York, Carlisle, the West Shore and Harrisburg. Some of the world's best farmland is rapidly being devoured for housing developments and industry.

Low cost "affordable" housing for the poor is centered in substandard neighborhoods of our 4 cities, in larger boroughs such as Carlisle, Hanover, Steelton, Middletown, Chambersburg, and Gettysburg, and in economically depressed rural communities. Senior citizen developments are scattered throughout the area, and often sited beyond

the reasonable range of community services and activities. Locations of most new subsidized and market rate housing does not support existing community centers.

Housing is offered privately through realtors and banks, and on a public / non-profit basis through several local governments in partnership with non-profit agencies, and through county and city based public housing authorities. The federal and state governments provide grants, loans, tax credits and mortgage insurance through a network of county and local agencies to facilitate the development and maintenance of the low-income housing stock of the region.

Pennsylvania's current local tax system and its over reliance on the property tax has had an extremely negative influence on the preservation of existing housing, and the development of new housing in cities and boroughs.

Housing cannot be isolated from other aspects of community development. Economic development, transportation, land use, local government boundaries and the consequent tax resources available to municipalities, recreation and quality of life issues are all community development components that affect housing, and vice versa. It is not our intent to depict housing as divorced from these issues, but rather, to suggest the interrelationships that exist and the consequences of not providing effectively for housing and all of the fundamental components of community development.

The following identifies key housing issues in South Central Pennsylvania, and offers Assembly recommendations to the federal, state and local governments, area non-profits, and other organizations to improve housing conditions in the region and state. This list of issues are detailed in the rest of the document.

1. Housing Data and Conditions
2. Jobs, Services, Transportation and Housing
3. Planning and Land Use Barriers to Housing Opportunity
4. Building Regulation and Code Enforcement
5. Racial and Income Barriers to Housing Opportunity
6. Concerns and Attitudes of Local Officials
7. Government Financing Programs
8. Housing Rehabilitation
9. Urban Housing Conditions
10. Homelessness
11. Supportive Services, Senior Housing and Housing for Persons with Disabilities
12. Housing Design and Technology

1. HOUSING DATA AND CONDITIONS

We do not know enough about our housing conditions, and our housing data is old, of dubious origin and quality, and not uniform.

- 2000 Census data is becoming available, and the region needs to use it to help interpret its housing conditions. Several counties and municipalities have done individual studies that provide good piecemeal data, but no comprehensive picture of the region's housing conditions exist. Solid data for housing planning often does not exist.
- There is a strong need to map housing conditions in the region on an overlay basis, relating them to factors such as transportation, recreation, economic development and job growth, racial distribution, income distribution, and local land use and zoning patterns.
- Housing indicators should be developed to help measure regional progress in a variety of areas to include affordability, fair housing, segregation, age of housing stock, diversity of housing stock, and housing quality.

Resolved ... The Assembly should undertake a study of Housing Conditions in South Central Pennsylvania to aid in development of a Comprehensive Plan for Regional Housing and Community Development.

2. JOBS, SERVICES, TRANSPORTATION AND HOUSING

Affordable housing for low-income persons is often not located in close proximity to jobs, child care, affordable transportation and education.

- The region's economic development is hampered by the lack of affordable housing and mixed income housing developments in areas where job growth is or could be occurring.
- DCED should recognize that economic development is a part of community development, and that economic development can be used as a tool to effect sound community development and rational housing development.
- Housing the poor and working poor in cities creates a mismatch with low skilled jobs being created in suburban areas, causing an increased need for mass transit and transportation subsidies. Low-income persons in rural areas face similar problems, with a lack of transportation to suburban job sites.
- PennDOT should recognize that transportation improvements, such as highway widening and new interchanges, may encourage additional housing demand in remote areas and job relocations from older cities and boroughs, resulting in sprawl, increased demand for infrastructure, and disinvestments in older communities.

Resolved ... The Assembly urges the Commonwealth to relate economic development funding decisions to housing availability, to be “sprawl conscious” and locate development where existing housing is available, or to provide affordable housing where it is needed and does not exist.

Resolved ... The Assembly urges the Commonwealth and its local governments to use federal, state and local funding resources to promote employer assisted housing to stabilize neighborhoods through homeownership.

3. PLANNING AND LAND USE BARRIERS TO HOUSING OPPORTUNITY

Current community planning, zoning and land use policies and practices hinder the provision of affordable housing in many suburban areas and encourage sprawl.

- There is no regional plan or policy to provide a vision for improving housing in the 8 county region, little housing planning on the county level, and no coordination or specific effort between County Planning Offices to discuss housing as a regional concern.
- Overbuilding and sprawl are occurring in high growth areas throughout the region. Consideration has not been given to the development of affordable housing or the deleterious effects that sprawl has on existing core city community life, economy, housing, neighborhood stability, and ability to pay for services.
- Low density zoning and other policies preclude the development of higher density affordable and mixed income housing that could be an effective tool for growth management and limit the need for new infrastructure.
- There are few good models in the region to demonstrate the advantage of development that links housing, transportation, recreation, education, and job availability.
- Unreasonable impact fees may be barriers to affordable housing.
- Intermunicipal cooperation through joint planning ordinances can be an effective tool to encourage responsible area wide development.

Resolved ... The Assembly encourages local governing bodies to adopt Growth Management strategies which shall effectively preserve city and borough housing stock and neighborhoods, and revitalize their economies, and offer the potential for limiting development of valuable rural farmland and township open space.

Resolved ... The Assembly shall undertake the development of a Comprehensive Plan for Regional Housing and Community Development.

Resolved ... The Assembly urges local governments to utilize innovative zoning techniques to create new affordable housing in suburban and rural areas throughout the region.

4. BUILDING REGULATION AND CODE ENFORCEMENT

Building regulation, local codes and design standards, and code enforcement varies greatly, and is often not effectively used to preserve sound older housing stock.

- With the advent of Pennsylvania’s new statewide building code, communities which have not enacted building codes, and those with poorly administered codes now have an increased ability to regulate housing construction effectively. Intermunicipal and countywide codes administration should be actively encouraged for rural areas and small municipalities to effect proper implementation of the new act. Local officials should be educated as to the new law and the possibilities it affords their communities.
- Boroughs and cities across the region struggle with property maintenance (housing) code enforcement. Many communities have too few codes inspectors who are both underpaid and not properly trained.
- County and intergovernmental code enforcement programs that are effective elsewhere in the Commonwealth are not common in the region. Lebanon County has provided codes services for municipalities for many years.
- Municipalities can help builders to provide affordable housing by encouraging fast track construction processes, including the use of concurrent vs. sequential permits.

Resolved ... The Assembly shall provide a Joint Building Code Enforcement Service to help the Region’s municipalities provide effective code enforcement under the new State Building Code.

Resolved ... The Assembly urges local governments throughout the region to adopt and enforce modern property maintenance / housing codes to help preserve existing housing stock.

5. RACIAL AND INCOME BARRIERS TO HOUSING OPPORTUNITY

Housing is strongly segregated by race and income across the region, and mixed income developments are few and far between.

- Patterns of race and income segregation in Lancaster County have recently been documented, and similar conditions exist in other areas of the region.
- Mixed income development offers a practical alternative to income segregation with resulting patterns of crime, service disparities, and neighborhood deterioration.
- Fair housing efforts are mixed across the region, with several non-profit fair housing agencies struggling to provide services.
- Latino populations in our four cities face the additional barriers of language and cultural differences in finding acceptable affordable housing. Realtors, banks, and public agencies often cannot effectively communicate with Latino communities.

- Seasonal migrant workers in some of our farm areas face particularly difficult housing issues, including overcrowding, substandard conditions, and high rental costs.
- Lending institutions should take a greater role in promoting fair housing.

Resolved ... The Assembly shall undertake a Regional Fair Housing Analysis to help member communities meet federal program requirements, and to promote racial desegregation and de-concentration of poverty within the region.

Resolved ... The Assembly urges the development of mixed income housing in the region's suburbs to increase employment opportunities for low and moderate-income persons, and to promote de-concentration of poverty and racial desegregation within the region.

6. CONCERNS AND ATTITUDES OF LOCAL OFFICIALS

Local government officials often give housing a low priority, feeling that it is a service area for which they are not responsible, and provide minimal effort and investment of resources towards improving housing conditions in their communities or the region.

- There is no recognition by most small borough and township officials that they have a policy responsibility for housing conditions in their community. Without their active participation, housing improvement efforts suffer.
- Local officials in suburban and rural areas are generally suspicious of potential Low Income Housing Tax Credit developments, and usually oppose all but elderly housing projects. The York Housing Authority has been successful in placing project-based public housing in suburban and rural areas.
- There is no recognition that housing problems transcend municipal lines, that the cities cannot afford to house the majority of the region's poor, and that widespread affordable housing and mixed income development would ultimately benefit the region as a whole, and its constituent governments.
- The increasing concern by suburban municipal officials that their children cannot afford to live in their community provides an opportunity for developing affordable housing in higher income communities. Rural officials have not yet recognized that the primary occupants of any Low Income Tax Credit Housing built in their communities will be the youth of their communities.
- The linkage between traffic, jobs, and housing needs to be made clear to municipal officials.
- Many local officials are not aware of the benefits that innovative zoning techniques can bring to their community planning and development processes.

Resolved ... The Assembly shall provide educational programs on housing and zoning issues for local government officials, and housing and community development professionals.

7. GOVERNMENT FINANCING PROGRAMS

Federal, state, and county housing assistance programs are under-funded, complex, and not user friendly. Local housing assistance providers often do not have the capacity to use government financing programs effectively.

- Low to moderate-income housing development requires several funding sources and partners for each project, including the local government where the project will be located. Without this help it is very difficult to acquire and package Low Income Housing Tax Credits from the Pa. Housing Finance Agency with other funding from the Federal Home Loan Bank, HUD HOME or CDBG moneys, Farmer's Home Rural Housing, DCED Housing & Redevelopment, County Affordable Housing Trust funds, private contributions, and a variety of other sources. This excessive “project leveraging” is particularly difficult with small projects, and creates inefficient administration due to multiple packaging.
- Funding for non-profit housing agency administration is scarce, and inhibits potential affordable housing development across the region. Community-based housing organizations have varied capabilities across the region, and often do not exist where needed, in both urban and rural areas. In other areas, organizations with similar purposes compete for scarce public resources.
- The availability of PHFA tax credits and rehab financing vary greatly across the region.
- PHFA should develop a set aside program for small neighborhood construction projects in urban areas.
- The regulations of most major state and federal housing programs do not provide sufficient flexibility to encourage mixed income housing development.
- HUD Federal Housing Administration and USDA Rural Housing Service mortgage products are underutilized in rural areas of the region, causing funding difficulties for prospective moderate-income homeowners.
- Over 30 HUD Section 8 Project based multi family apartment contracts located in 7 of 8 counties in the region will expire over the next few years, with over 3,000 units of subsidized low income housing affected. In fact there is a general need across the region to preserve and rehabilitate older multi-family developments, and funding has proved scarce.
- County Affordable Housing Trust Fund Act 137 programs have become an important part of the housing preservation/ homeownership system in most of the region's counties.
- Several counties and communities are running very successful homeownership programs in cooperation with non-profit housing development organizations.
- HUD’s new Section 8 Homeownership Program offers the potential for increasing homeownership among low-income persons throughout the region, assuming the willing participation of private lending institutions.

- Many of our elderly poor can no longer afford assisted living or nursing home care, and subsidized in-home support services are not generally available or paid for by insurance.

Resolved ... The Assembly urges the Commonwealth to increase its commitment to affordable housing and become more proactive. The legislature should provide for development and funding of a State Affordable Housing Trust Fund.

Resolved ... The Assembly urges local governing bodies in the region to involve themselves in the affairs of, and to provide regular funding support to non-profit housing agencies serving their jurisdictions.

Resolved ... The Assembly urges development of partnerships between housing authorities, banks, non-profits, and state and federal housing agencies to facilitate successful use of HUD Section 8 vouchers for homeownership among low-income persons.

Resolved ... The Assembly urges PHFA, HUD, USDA and other housing agencies to encourage the development of mixed income housing by providing increased flexibility of regulation and funding. The Assembly recognizes that current regional market rents are such that additional federal and state development subsidy is necessary if mixed income housing is to become a reality in the region.

Resolved ... The Assembly urges the Commonwealth to index funding of its Housing and Community Development appropriation to inflation.

Resolved ... The Assembly finds that local and county governments are best able to determine their own priorities, and therefore urges the state and federal governments and their agencies to provide increased flexibility for local and county government with respect to the administration and expenditure of state and federal housing funds.

8. HOUSING REHABILITATION

We have a large quantity of deteriorated housing stock in poor urban and rural areas, and insufficient housing rehabilitation programs and funds to meet the need.

- The region has a large quantity of pre 1940 housing that must be preserved to insure adequate housing for future generations, and to preserve farmland and open space by limiting the need for new housing development.
- Quality housing rehab coupled with neighborhood revitalization and preservation efforts can be an effective tool for growth management, limiting the need for new infrastructure, schools, parks, public safety and unnecessary housing development while providing solid housing choices for a variety of income levels.

- Dollars for homeowner and rental rehab programs, trained staff, and skilled contractors are in short supply.
- Federal Lead Paint Hazard regulations are causing great concern in local housing rehabilitation programs. The lack of trained contractors, increased treatment costs in the face of constant federal dollars, and fear of contractor/ community liability for damages are factors leading many communities to consider changes in their rehab programs – revise scope, reduce, or eliminate. Harrisburg’s successful Lead Paint program demonstrates to the region that Lead Paint rehabs can be done with modest price increases (25%) when a sufficient supply of skilled contractors is available.
- Many landlords participating in the Section 8 Voucher program who are renting to families with children under the age of 6 are dropping out of the program rather than fix their rental units to meet federal Lead Paint standards and Safe Work Practices. This further diminishes the supply of affordable housing for low-income families in the region. There is no new, dedicated federal funding source to loan or grant monies for these repairs and landlords are reluctant to absorb these costs.

Resolved ... The Assembly finds that our existing housing stock to be one of our great regional community assets, and that a Regional Housing Rehabilitation and Lead Hazard Control Program should be among the activities funded by any Regional Asset District which develops in the Region.

Resolved ... The Assembly finds that preservation of existing affordable housing is essential for families in our region, and so urges that county and city community development programs offer grant or loan funds and technical assistance to Section 8 landlords facing difficulty in renovating their rental units to meet federal Lead Paint requirements.

9. URBAN HOUSING CONDITIONS

Housing for the very poor in the region's cities is often accompanied by dangerous and unhealthy conditions not found in other areas of the region, and alternative housing is not readily available.

- Strong city schools are fundamental to maintenance of good housing stock in the region. Those cities with safe schools that provide a quality education product have been more successful in maintaining their housing stock.
- Pennsylvania’s current local tax system and its over reliance on the property tax has had an extremely negative influence on the preservation of existing housing, and the development of new housing in cities.
- Minority first time home buyer efforts have been hindered in several cities by the perception that housing prices and values have not risen, and that homeownership may not be a good investment or way to build equity.
- Harrisburg’s Capital Heights housing development is a strong example to the region that market rate housing can succeed with the help of a strong partnership with local government, effective vacant land development policies, and the use of a variety of financial incentives.

- Lancaster, York and Harrisburg have concentrations of foreclosed HUD and VA Homes that are often resold to investors, removing them from homeownership, and further helping destabilize neighborhoods.
- There is an insufficient number of quality apartments and willing landlords in the federal Section 8 rental subsidy program, and eligible persons are often shunted to public housing or unsubsidized housing which is beyond their means.
- Several communities have been innovative in dealing with problems of urban deterioration and housing. Harrisburg's vacant lot management efforts and anti-slum lord activities are effective tools for neighborhood revitalization. Carlisle has demonstrated how "lost" neighborhoods can be revived by highly targeted efforts by cooperation from borough, county and state and federal funding agencies.

Resolved ... The Assembly urges HUD and other federal agencies to promptly initiate Asset Control Area programs to sell foreclosed homes to local governments at a deep discount to help promote homeownership in distressed urban environments.

Resolved ... The Assembly urges the Commonwealth to increase the power and authority of local governments to resolve expeditiously problems created by owners of derelict properties.

10. HOMELESSNESS

Local systems of care for homeless citizens vary in quality and effectiveness.

- HUD has recognized Lancaster City and County as having a model Continuum of Care and coordinated support system for the homeless, but other communities struggle to achieve effective coordination with local service providers and their fair share of federal resources. Recently, the Capitol Area Coalition on Homelessness has successfully organized and brought together government and service providers to provide homeless services and facilities.
- Large numbers of homeless men congregate in certain cities, placing an unfair burden on those communities and their development efforts, but homelessness is a problem affecting all areas of the region, particularly with respect to displaced women with minor children.
- Local homeless providers state that the "chronically homeless" are "harder to serve" due to mental health and drug and alcohol issues, more treatment resistant, and require greater support services than earlier populations.
- A core issue with respect to the location of facilities for the homeless is proximity to services and transportation.
- Adequate shelter for the homeless in rural counties is often not available, forcing them to go to larger cities of the region.
- The Commonwealth and several HUD Entitlement Communities are planning creation of Homeless Management Information Systems to produce accurate information on the state of homelessness within their geographic areas of concern.

Resolved ... The Assembly urges that new Homeless facilities be located outside of the borders of the Region's central cities whenever possible, to allow for a regional solution to the problems of homelessness.

Resolved ... The Assembly urges the Region's 4 Homeless Coalitions and the Commonwealth to share information, best practices, and research on the nature of homelessness in the region. Newly developing Homeless Management Information Systems in each Coalition should be linked to help learn region-wide who the homeless are, where they come from, and whether the homeless population travels across the region.

11. SUPPORTIVE SERVICES, SENIOR HOUSING AND HOUSING FOR PERSONS WITH DISABILITIES

Effective support services are scattered and in short supply, including credit counseling, health related assistance for seniors and disabled citizens, homeless support, and homeowner education for new homeowners. The elderly and persons with disabilities have special and often unmet housing needs throughout the region.

- Lancaster's effective credit counseling and homeowner education results in fewer mortgage defaults and a more stable low/moderate income community.
- Predatory Lending has spread into the region from Philadelphia, Baltimore and Washington, victimizing low-income homeowners in our cities and rural areas. There is a concerted need for regional and local action by local governments, banks, and non profit agencies, including research, an awareness campaign, support of the media, development of new lending pools for those most likely to fall victim to PL, training, and counseling for victims.
- Providing in home and other health related support services for seniors can keep them out of nursing homes, improve the quality of their lives, and allow for aging in place, reducing the need for public support.
- Rural areas have major needs for more affordable housing for the elderly and persons with disabilities; and have fewer nonprofit corporations and capacity to develop such housing.
- Most existing government housing funds do not provide for adequate funding of needed supportive services for the population to be housed. Mainstream social service funds are generally not available to meet these needs.
- There is a dearth of housing for MH/MR patients who have outlived their parents and close relatives. Decreased supportive services and case management by the county as a result of managed care systems have created problems with implementing independent living goals.

Resolved ... The Assembly urges cities and counties of the region, local banks and foundations, and state and federal funding agencies to provide funding to research the problems of predatory lending in the region, and to assist victims of such unscrupulous activity.

Resolved ... The Assembly finds that there is a major need for and shortage of credit and homeownership counseling programs in rural areas of the region, and that programs should be provided to meet this need.

Resolved ... The Assembly urges that Local Housing Authorities begin planning across the region to develop and or convert existing housing facilities into Service Enriched Housing and or Assisted Living Facilities for a growing low-income senior population.

Resolved ... The Assembly urges the Commonwealth to allow Medicaid funding to provide direct and adequate financial support for services for the low and moderate-income elderly in Assisted Living Facilities.

Resolved ... The Assembly urges state and federal housing programs to allocate adequate funding for provision of needed ongoing supportive services for residents of new housing developments.

12. HOUSING DESIGN AND TECHNOLOGY

There is only limited attention being paid in our Housing Production and Preservation efforts to take advantage of new technologies, concepts and practices that will reduce the cost of housing, and make it more accessible to disabled persons.

- Few new units or new rehab efforts employ VISITABILITY construction techniques to allow for access for wheelchair bound visitors or occupants, as found in a new Cumberland County development. Visitable development promotes choice by designing for choice, assists people with mobility restrictions, creates an integrated community by removing barriers, and provides a cost effective approach to increasing the utility and value of a home.
- Standardized building codes and new construction techniques can effectively reduce the cost of housing production, making it more affordable.
- Quality manufactured housing, accessory apartments, and ECHO units offer an opportunity to increase and diversify local affordable housing stock.

Resolved ... The Assembly urges that local planning bodies negotiate the development of an adequate amount of Visitable and Accessible housing within each new commercial housing development in their jurisdictions.

Resolved ... The Assembly shall provide educational programs to promote “Green Building Technology” in our communities, and urges local planning bodies to encourage such development within their jurisdictions.

Housing White Paper Resolutions Summary

July 2002

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10. HOMELESSNESS

Resolved ... The Assembly urges that new Homeless facilities be located outside of the borders of the Region's central cities whenever possible, to allow for a regional solution to the problems of homelessness.

Resolved ... The Assembly urges the Region's 4 Homeless Coalitions and the Commonwealth to share information, best practices, and research on the nature of homelessness in the region. Newly developing Homeless Management Information Systems in each Coalition should be linked to help learn region wide who the homeless are, where they come from, and whether the homeless population travels across the region.

11. SUPPORTIVE SERVICES, SENIOR HOUSING AND HOUSING FOR PERSONS WITH DISABILITIES

Resolved ... The Assembly urges Cities and Counties of the Region, local banks and foundations, and state and federal funding sources to provide funding to research the problems of Predatory Lending in the region, and to assist victims of such unscrupulous activity.

Resolved ... The Assembly finds that there is a major need for and shortage of credit and homeownership counseling programs in rural areas of the region, and that programs should be provided to meet this need.

Resolved ... The Assembly urges that Local Housing Authorities begin planning across the region to develop and or convert existing housing facilities into Service Enriched Housing and or Assisted Living Facilities for a growing low-income senior population.

Resolved ... The Assembly urges the Commonwealth to allow Medicaid funding to provide direct and adequate financial support for services for the low and moderate-income elderly in Assisted Living Facilities.

Resolved ... The Assembly urges state and federal housing programs to allocate adequate funding for provision of needed ongoing supportive services for residents of new housing developments.

12. HOUSING DESIGN AND TECHNOLOGY

Resolved ... The Assembly finds that local planning bodies should negotiate the development of an adequate amount of Visitable and Accessible housing within each new commercial housing developments in their jurisdictions.

Resolved ... The Assembly shall provide educational programs to promote "Green Building Technology" in our communities, and urges local planning bodies to encourage such development within their jurisdictions.

Housing and Community Development Committee Members

The Assembly would like to thank the following members of its Housing & Community Development Committee who were actively involved in the preparation of the Housing In the Region White Paper:

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Mission and Objectives

South Central Assembly for Effective Governance Housing & Community Development Committee

The Housing & Community Development Committee encourages regional cooperation in the provision of quality housing and promotes sound neighborhood and community development practices



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