

CHAPTER 3




MAKING HOMELESSNESS BRIEF, RARE, AND NON-RECURRING



On any given day in York, PA:

- 358 Homeless Individuals
- 27% of our homeless are unsheltered*

The Facts of Homelessness:

-  30% of families with a single female as head of household live in poverty.
-  20% of people living with a disability live at or below the poverty line.
-  10% of Employed individuals fall below the poverty line

* Unsheltered typically refers to individuals who lack stable housing and live in places not meant for human habitation. These locations might include streets, parks, abandoned buildings, or vehicles.

What are the Causes?

-  Lack of Affordable Housing
-  Domestic Abuse
-  Mental Illness
-  Economic Hardship
-  Unemployment

Obj. 1 - EXPAND CHOICE & VARIETY OF HOUSING TYPES

Why?

- To Accommodate Diverse Housing Needs
- To Enhance Affordability
- To Foster Inclusive & Sustainable Neighborhoods
- To Prevent Displacement

Barriers

- Zoning regulations that limit diverse housing types
- Single family only zoning districts
- Parking requirements
- Incorrect assumptions regarding density
- Age of housing stock and cost to renovate

What are diverse housing types?

Middle housing is defined as house- or pedestrian-scale buildings with multiple units in walkable neighborhoods.

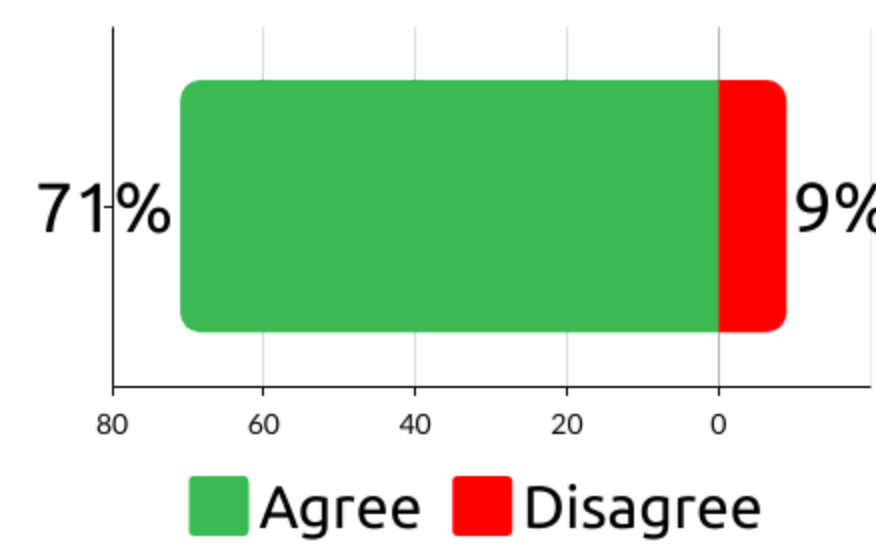


Source: Alliance for Housing Solutions

Middle Housing Types:

- Duplexes, Triplexes, & Fourplexes
- Garden Apartments
- Accessory Dwelling Units

Obj. 2 - CREATE PATHWAYS TO HOMEOWNERSHIP



"More people owning their homes would make the city a better place to live."

Why?

- To Promote Economic Stability
- To Promote Community Investment and Reinvestment
- To Promote Individual Wealth Building

BARRIERS TO HOMEOWNERSHIP

- Credit Score and Credit History
- Lack of Information & Education
- High Down Payment Requirements
- Income Disparities and Wealth Gaps
- Affordability Challenges
- Tightened Lending Standards

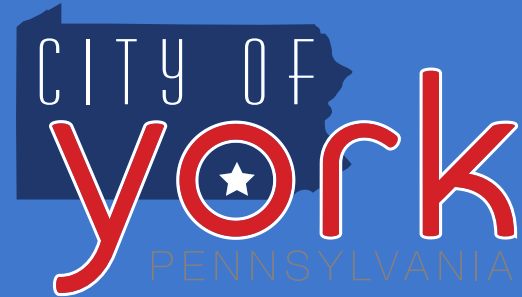
IMPORTANCE OF HOMEOWNERSHIP

- Personal Wealth Generation
- Frequent Property Maintenance
- Increased community engagement
- Increased pride in one's community

CHAPTER 3

MAKING HOMELESSNESS BRIEF, RARE, AND NON-RECURRING

The Vision & The Solutions - Part 1



The Vision - “Through increased access to services and capacity building, we envision a city where homelessness is a temporary experience. Our commitment to support, empower, and uplift individuals ensures that homelessness becomes brief, rare, and non-recurring.”

The Solutions



Services & Capacity-Building

- Prioritize funding of programs that partner with homeless and domestic violence funding. **Tier 1**
- Prioritize funding for ongoing training for emergency shelter providers related to housing-focused shelter services. **Tier 1**

- Coordinate with county providers to assist in creating a full-blown or “pilot” coordinated diversion strategy to divert households facing a housing crisis from entering the homeless system. A diversion program will likely include mediation and short-term financial and long-term resource assistance. **Tier 1**
- Utilize tools such as Inclusionary Zoning to ensure that areas, such as the city’s Central Business District, maintain a stock of quality, affordable housing in the city’s downtown neighborhoods. **Tier 1**
- Prioritize CDBG funding for improvements that will make existing shelters wheelchair-accessible and ADA-compliant. **Tier 1**

- Increase the number of affordable housing units in the city’s new housing pipeline. **Tier 1**
- Encourage eligible agencies to seek HUD Technical Assistance meant to provide resources, tools, and support for recipients of HUD funding, such as the York County Housing Authority, the York County Continuum of Care, and non-profits. **Tier 1**
- Support programs that will embed housing navigators/case managers as well as mental Health Resources and/or staff with mental health training into shelters and other housing programs. **Tier 1**
- Explore the feasibility of cooperative housing models. **Tier 2**

- Explore funding positions at the city staff level to assist in coordinating training and monitoring of housing programs. **Tier 2**
- Support programs that create dedicated housing navigator positions. **Tier 2**
- Support programs that will implement ongoing, intensive, and long-term training for the homeless service system staff. **Tier 2**
- Encourage construction of units dedicated to rapid rehousing. **Tier 2**
- Fund programs that increase supportive services to households and individuals suffering from near homelessness. **Tier 2**

- Support programs that create dedicated housing navigator positions. **Tier 2**
- Support programs that will implement ongoing, intensive, and long-term training for the homeless service system staff. **Tier 2**
- Encourage construction of units dedicated to rapid rehousing. **Tier 2**
- Fund programs that increase supportive services to households and individuals suffering from near homelessness. **Tier 2**

Obj. 1 - EXPAND CHOICE & VARIETY OF HOUSING TYPES

The Vision - “Accessible, diverse housing options for all.”

The Solutions



Education & Persuasion

- Create an accessible online inventory of properties. **Tier 1**
- Continue to support and promote programs and strategies that ensure the rapid re-housing of homeless residents. **Tier 1**
- Support the York County Coalition on Homelessness’s efforts to more effectively coordinate those resources offered by non-profit and private sector groups to develop a continuum and full range of housing and ownership opportunities with supportive services for such programs. **Tier 1**
- Support financially sustainable strategies to provide homeownership opportunities for very low, low, moderate, and high moderate-income households, especially for families with children to enable these households to have a path toward wealth accumulation. **Tier 1**
- Promote programs that provide permanent housing options for residents and households who are homeless or at risk of homelessness, including supportive services for individualized assistance and case management. **Tier 1**
- Develop rent-to-own programs that allow tenants to gradually transition into homeownership. **Tier 2**



Inducements & Incentives

- Collaborate with adjacent municipalities and regional partners to explore funding to support programs that provide housing for individuals who are homeless or at risk of homelessness. **Tier 1**
- Explore alternative funding sources to support construction of new or rehabilitation of existing, very low, low, moderate, and high moderate-income housing. **Tier 1**
- Continue to enforce rental quality standards through the City’s rental licensing program. **Tier 1**
- Explore the opportunity to incentivize replacing existing housing units eliminated by redevelopment, either by providing them on-site or participating in a housing program. **Tier 1**
- Encourage the development of small, resource-efficient, affordable single-family homes, cottage housing, or clustering of houses. **Tier 1**
- Provide grants for home improvement projects that expire after 3-5 years – for landlords and homeowners. **Tier 2**
- Offer financial incentives, such as tax breaks, to landlords that accept housing vouchers. **Tier 3**

- Continue to support down payment assistance programs. **Tier 1**
- Facilitate and encourage the development of available and appropriate housing upon existing vacant lots. **Tier 1**
- Evaluate areas for condo construction in the city’s downtown area. **Tier 1**
- Analyze the feasibility of new and innovative housing types and designs that can be accommodated within all residential areas. **Tier 1**
- Form partnerships with local organizations to create additional housing units. **Tier 1**
- Create and adopt neighborhood plans for those areas that would benefit from integrating varying residential types and densities with a focus on form consistent with the neighborhood’s context and character. **Tier 1**
- Develop and adopt a program to provide uniform and equitable treatment for persons displaced by actions of private owners or the city. **Tier 1**
- Support infill housing development, residential adaptive reuse, accessory dwelling units, and mixed-used developments. **Tier 1**
- Monitor the development and distribution of group homes and residential care facilities to ensure adequate sites and infrastructure without over-concentration in any residential area. **Tier 2**

- Establish a design review advisory group of architects, project applicants, and community members to consider key issues and develop recommendations on new development standards and design criteria focusing on flexibility, varying housing types that sensitively fit into neighborhoods, and adaptive reuse of existing residential buildings. **Tier 2**
- Explore the development of housing co-operatives in the city. **Tier 3**



System Changes

- Encourage redevelopment of abandoned factories and warehouses into mixed-income housing. **Tier 1**
- Encourage mixed-use development, such as a first-floor business and housing above. **Tier 1**
- Identify areas near job centers, commuter rail service, and existing and planned transit corridors appropriate for higher density, multi-modal development and provide incentives in the Land Development Regulations, to promote redevelopment. **Tier 1**
- Create and update an inventory of land suitable for residential development, including vacant land and underutilized land suitable for infill/redevelopment opportunities, every two years. **Tier 1**
- Protect the affordability of units at risk of losing subsidies or being converted to market-rate housing, and retain workforce housing options in existing neighborhoods that will allow long-term residents to age in place. **Tier 2**

- Establish and regularly reassess criteria for requiring workforce housing units in new development (on-site or through participation in a housing program) based on proposed development density, intensity, and size. **Tier 2**
- Explore opportunities with community partners to offer flexible lending for residents of the city. **Tier 2**
- Explore the development of community land trusts in and around the city. **Tier 3**



Laws & Mandates

- Analyze the Land Development Regulations to identify regulatory barriers and appropriate locations for housing options for individuals who are homeless or at risk of homelessness. **Tier 1**
- Increase low-income housing opportunities, such as increasing the availability of Single Room Occupancy (SRO) units in the city. **Tier 1**
- Allow and promote accessory dwelling units (ADUs). **Tier 1**
- Update the city’s Zoning Ordinance to allow construction of middle housing, and conversion of office space to residential units, where appropriate. **Tier 1**
- Allow a variety of housing types to reflect the needs of all household types, including both rental and ownership opportunities for single people, couples, families, seniors, persons with disabilities, and multi-generational families. **Tier 1**

- Designate sufficient land area on the Land Use Map with appropriate development densities to accommodate population growth and housing requirements to ensure the continued provision of diverse residential types. **Tier 1**
- Adopt a model for Managed Rooming Houses. **Tier 2**
- Regularly review the Land Development Regulations, housing programs, and economic policies to allow and encourage the development of intergenerational communities with a range of housing choices for all income levels, connected by efficient public transportation systems and a safe pedestrian network providing access to employment opportunities. **Tier 2**
- Consider the creation of an anti-displacement policy. **Tier 2**
- Require documentation that all tenants have been provided legal notice of a permit application for housing demolition, change of use, or substantial rehabilitation. **Tier 2**



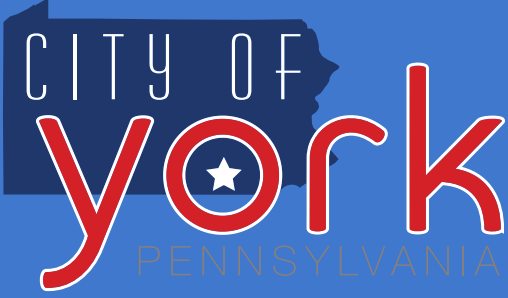
Taxes, Fees, and Fines

- Explore the feasibility of penalizing landlords whose properties are not meeting rental quality standards. **Tier 2**
- Explore the feasibility of implementing a vacant property tax. **Tier 3**

CHAPTER 3

MAKING HOMELESSNESS BRIEF, RARE, AND NON-RECURRING




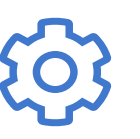

The Vision & The Solutions - Part 2



Obj. 2 - CREATE PATHWAYS TO HOMEOWNERSHIP

The Vision - “In our community, we create pathways to homeownership through education on homeowner and financial literacy, community partnerships, neighborhood pride, accessible funding assistance, inclusive affordable housing, increased housing stock, owner-occupied homes beyond single-family, minimal property maintenance concerns, and building wealth.”

The Solutions

 Education & Persuasion	 Inducements & Incentives	 Services & Capacity-Building	 System Changes	 Laws & Mandates
<ul style="list-style-type: none">• Continue to support first-time homebuyer education classes, down payment assistance, and financial literacy. Tier 1• Develop strategies to attract developers for equitable homeownership opportunities. Tier 1• Offer workshops or seminars on regular property maintenance and basic home maintenance tasks. Tier 1• Explore the creation of new partnerships with realtors and banks to offer homeowner assistance programs, including personal budget courses. Tier 1• Provide accessible, centralized information on homebuying and available inventory on the City's website. Tier 2	<ul style="list-style-type: none">• Create a model for employers to aid employees in purchasing city homes, such as a waived down payment by years of service. Tier 1• Promote the City's Residential Tax Abatement Program (RETAP) as well as other tax incentive programs offered in York County. Tier 1• Promote property rehabilitation programs for homebuyers, including available grant programs. Tier 1	<ul style="list-style-type: none">• Promote family self-sufficiency programs through HUD. Tier 1• Continue to fund down payment assistance and housing counseling programs. Tier 1• Explore the opportunity to create stakeholder partnerships to offer reconciliation and credit improvement programs. Tier 2• Convert abandoned factories, warehouses, and other vacant buildings into green, affordable and/or mixed-income housing. Tier 2• Encourage or facilitate the development of Community Land Trusts (CLTs) and other shared equity programs. Tier 2• Provide education and resources that will create legitimate and legal rent-to-own programs. Tier 2	<ul style="list-style-type: none">• Recruit large employers to the City and its surrounding areas. Tier 1• Increase the percentage of employment in well-paying jobs. Tier 1• Develop high-density housing for homeownership utilizing single-family attached units on vacant and underutilized parcels. Tier 1• Diversify affordable housing options by allowing the construction of non-conventional single-family residences on non-conforming lots of record. Tier 2• Explore and advocate for including paid-on-time rent in credit score history. Tier 3	<ul style="list-style-type: none">• Explore the feasibility of introducing just-cause eviction laws to the City and the County. Tier 1• Explore options to require developers to include mixed-income housing in all new developments in the City's Zoning Ordinance. Tier 1• Create a universal definition of affordable housing. Tier 1• Increase low-income housing opportunities, such as increasing the availability of SROs in the City. Tier 1• Explore the feasibility of establishing rent caps within targeted areas of the City. Tier 3