

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The population of Lehigh County is rapidly increasing. In 2010, the population of Lehigh County was 350,164 and it rose to 368,100 in 2018, which was the most recent population estimate. This is an increase of 5.1% over the last eight (8) years. The number of households in Lehigh County in 2010 was 142,812 and increased to 146,242 in 2017, which was an increase of 2.4% over the last seven (7) years. The supply of housing increased at a lower rate than the population of Lehigh County, thus contributing to the housing shortage.

Furthermore, the median income of the area increased by 20% from \$53,551 to \$56,117. This increase in median income represents a change in nominal dollars and not a change in real dollars. In order to calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between 2000 and 2015, the cumulative inflation rate was approximately 38.5%, meaning that the \$53,551.00 median income in 2000 would be \$74,168.14 if it were expressed in 2015 dollars. By taking into consideration the rate of inflation, the median income in Lehigh County has not kept up with the rate of inflation, and has actually remained stagnant since 2000.

Lehigh County became a Federal Entitlement in 2007. The County contains the entire City of Allentown, which is an entitlement community itself, and a portion of the City of Bethlehem, which is also an entitlement community. Because Lehigh County was not a Federal entitlement in the base year of 2000, its Census numbers include the other entitlement communities within the County: the City of Allentown and a portion of the City of Bethlehem while the 2015 population only includes the Lehigh County entitlement community. For this reason, Lehigh County incorrectly appears to have lost population below. However, the population and number of households recorded below for 2015 can be taken to reflect the correct population and number of households in Lehigh County outside of the City of Allentown and the portion of the City of Bethlehem in Lehigh County.

Demographics	Base Year: 2000	Most Recent Year: 2015	% Change
Population	349,497	214,055	-39%
Households	129,889	82,875	-36%
Median Income	\$53,551	\$56,117	5%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	6,075	7,210	13,140	9,325	47,125
Small Family Households *	1,593	1,509	4,230	3,545	26,470
Large Family Households *	138	247	928	786	4,210
Household contains at least one person 62-74 years of age	1,526	1,684	3,408	2,322	9,769
Household contains at least one person age 75 or older	1,388	2,809	3,054	1,108	2,726
Households with one or more children 6 years old or younger *	852	488	1,452	1,349	5,104
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	165	140	270	40	615	10	0	68	35	113
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	40	10	20	0	70	10	0	0	25	35

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10	22	95	40	167	0	20	44	8	72
Housing cost burden greater than 50% of income (and none of the above problems)	1,989	929	278	45	3,241	1,835	1,488	1,489	514	5,326
Housing cost burden greater than 30% of income (and none of the above problems)	222	908	1,804	429	3,363	388	1,546	2,620	1,522	6,076
Zero/negative Income (and none of the above problems)	181	0	0	0	181	276	0	0	0	276

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,204	1,104	654	125	4,087	1,855	1,508	1,609	582	5,554

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Having none of four housing problems	938	1,459	3,590	2,335	8,322	634	3,137	7,290	6,275	17,336
Household has negative income, but none of the other housing problems	181	0	0	0	181	276	0	0	0	276

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	791	617	752	2,160	569	565	1,656	2,790
Large Related	53	103	200	356	58	107	290	455
Elderly	737	713	753	2,203	1,212	2,017	1,681	4,910
Other	742	542	661	1,945	413	329	514	1,256
Total need by income	2,323	1,975	2,366	6,664	2,252	3,018	4,141	9,411

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	757	270	79	1,106	534	426	593	1,553
Large Related	53	39	0	92	54	73	104	231
Elderly	588	395	189	1,172	894	775	555	2,224
Other	673	304	74	1,051	373	185	241	799
Total need by income	2,071	1,008	342	3,421	1,855	1,459	1,493	4,807

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	50	22	115	40	227	0	20	34	29	83
Multiple, unrelated family households	0	0	0	0	0	10	0	10	4	24
Other, non-family households	0	10	10	0	20	0	0	0	0	0
Total need by income	50	32	125	40	247	10	20	44	33	107

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

6. Households with Children Present

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Households with Children Present	-	-	-	-	-	-	-	-	-	-

Table 12 – Crowding Information – 2/2

Data Source: 2011-2015 CHAS

Describe the number and type of single person households in need of housing assistance.

According to the 2011-2015 American Community Survey (ACS), there were 82,875 households in 2015 in Lehigh County. Based on this number of households, 37,347 (45.0%) of all households were single person households living alone. 65% of households with at least one person over the age of 75 have an income that is between 0% to 80% of the Household Median Income. Based on the ACS estimates, 41% of all persons with a cost burden on housing of >50% are classified as elderly. The County will need to assist in obtaining funding and collaborating with housing service and elderly support agencies to provide programs, activities, and accommodations for its elderly population.

Of the 2,802 families/individuals on the public housing waiting list according to the Lehigh County Housing Authority as of June 30, 2019 (last waiting list available), 1,877, or 67%, are single-person households, and 1,877, or 67%, are Extremely Low Income households, and 782, or 26%, are Very Low Income households. This shows that there is a shortage of subsidized, affordable housing for single-person households, many of whom are elderly, disabled, and living on fixed-incomes.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disabled Population – Based on the 2011-2015 CHAS Data and the 2011-2015 ACS Data, it is estimated that 31.5% of all disabled renters have a housing problem that includes cost overburdened by 30% or another type of housing problem, and 25.2% of disabled homeowners have a housing problem that includes cost overburdened by 30% or another type of housing problem. From these estimates, it can be deduced that approximately 2,065 disabled renters have a housing problem and approximately 2,371 disabled homeowners have a housing problem. A breakdown of the types of disability in the County is as follows: hearing difficulty = 11.9% (of the total civilian noninstitutionalized population in Lehigh); vision difficulty = 1.89%; cognitive difficulty = 2.14%; ambulatory difficulty = 5.91%; self-care difficulty = 5.39%; and independent living difficulty = 1.88%.

Victims of Domestic Violence, Dating Violence, sexual assault, and stalking – Based on consultation with Turning Point of the LV, it is estimated that more than 2,600 persons in the Lehigh Valley experience domestic violence, dating violence, sexual assault, and stalking per year, and are in need of housing assistance.

The clients that Turning Point of the LV works with need help with issues relating to: housing; jobs; child care; access to a vehicle or transportation; proficiency in the English language; mental health services; doctor/dentist/medical care; budgeting classes; ongoing support (from friends and family); parenting classes/groups/skills; counseling services; etc.

Turning Point of the LV provides temporary housing and connections to employment opportunities for victims of domestic violence. Often times, domestic violence victims require job training, child care, or additional private transportation to make these employment opportunities safe and viable. Housing options for domestic violence victims are slim in Lehigh County due to the lack of affordable housing, and the waiting lists are long. The salary needed for an affordable unit is difficult for a person to earn if they are in a transient situation and victims frequently have limited work histories and credit. There is a need for additional housing and job training for this population.

What are the most common housing problems?

The largest housing problem in Lehigh County is housing affordability. According to the 2011-2015 ACS data, an estimated 44.4% of all renter households are cost overburdened by 30% or more, and an estimated 42.0% of all owner households are cost overburdened by 30% or more. Approximately 51% of owner occupied households with a mortgage are cost overburdened by 30% or more, and an estimated 44% of owner occupied households are cost overburdened by 50% or more.

In consultations, interviews and surveys, the lack of affordable, decent, sustainable housing is the biggest issue in Lehigh County. The lack of affordable housing cuts across demographic groups and affects everyone in the County. There are populations of elderly residents that are affected by the lack of accessibility in the County's housing stock. There are also immigrant populations that are affected by the lack of affordable housing. A large portion of this population rents and faces issues with decent housing and interiors of housing that are code compliant. Because the housing stock is older, most single family residential structures are two stories in height, therefore, are not accessible to the elderly and people with disabilities.

Older properties in the City of Allentown are more affordable than properties outside the City within Lehigh County. Many of these properties are rentals and homeownership is more common outside of the City of Allentown in Lehigh County. Because of the large number of homeowners, there is a need for homeowner rehabilitation as residents of Lehigh County age in place. There is substantial demand for owner-occupied housing and many residents want to purchase a home in the County. Downpayment assistance programs have the potential to assist these populations.

There is also a substantial need for rental housing in the County. There are fewer rental units in the County, but renting is typically more affordable. Additional rental housing units would provide more

affordable housing for all demographics of County residents. The quality of the rental housing is less than ideal, because rehabilitation and maintenance are not always being performed with in older parts of the County and City. In addition, a lot of these rentals are not accessible for the elderly and disabled because there are no elevators.

Are any populations/household types more affected than others by these problems?

The population increase in Lehigh County and subsequent high demand for housing have caused all populations to be affected by the lack of affordable housing. Families are the most affected by this lack of affordable housing, because new units in the County are typically one-bedroom or two-bedroom apartments. Many of the immigrants that come to the County do not have bank accounts and struggle to make downpayments, though this is changing and more immigrants that have spent less than five (5) years in the United States have been applying for loans and purchasing homes. As a result of these factors, there is a need for education and outreach on landlord/tenant rights and fair housing rights in both English and in Spanish.

Another group affected by the lack of affordable housing are the homeless and persons at-risk of becoming homeless, including persons who are victims of domestic violence. Most of the population that are at-risk of becoming homeless are facing a housing cost overburden problem and would benefit from emergency housing assistance for rent and/or mortgage payments and utilities to help them avoid homelessness. There are short term assistance options available, but these are scarce and hard to come by, especially if it is needed by the same person more than once. People transitioning from shelter care, prison, or a health care facility are also affected by the cost overburden housing problem, particularly when trying to secure a source of income to maintain housing.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

According to the Lehigh County Conference of Churches, Catholic Charities, Valley Youth House, and other organizations that provide services to the homeless, characteristics and needs of both low-income individuals and families with children who receive services at local shelters are as follows:

Individuals: Mental Health issues; criminal histories severely limiting job opportunities; lack of sustainable living wages; lack of training for available jobs; evictions; lack of a support system and/or burned bridges with friends and family; a lack of transportation; and substance abuse issues.

Families with Children: Single mothers; no means of transportation; no affordable childcare; a lack of education; a lack of job skills; evictions; unemployed, or employed at a low paying job that cannot sustain a family on one income; and no family support and/or burned bridges with friends and family.

Formerly Homeless Individuals / Families Receiving Rapid Re-Housing Assistance Nearing Termination:

Further assistance to this target group may be provided for a limited time if an event should occur through no fault of their own and if required documentation can be provided. Examples include hospitalization due to illness or surgery, official lay-off from employment, or a sudden and drastic cut in work hours.

Many residents of the area across all demographics are cost overburdened, and a small financial hardship can affect these people and force them to become homeless. The high cost of rent plays a significant role in making it difficult for residents to remain in their homes. Most low-income families and persons at-risk of becoming homeless, including persons who are victims of domestic violence, are facing eviction due to a housing cost overburden problem, and would benefit from emergency housing assistance for rent and/or mortgage payments and utilities to help them avoid homelessness. These populations can also benefit from job training to gain the skills for permanent employment, and transportation to get to work.

The Eastern PA CoC has seen a 4% increase in the number of homeless people that have exited to Permanent Housing who had previously been housed in Emergency Shelter, Transitional Housing, and Rapid Rehousing. Part of this increase comes from a diversion strategy which helps families identify housing options and supports quickly to return to housing. The CoC will implement Landlord Engagement Training to build relationships with landlords and train them on the Housing First Approach. The CoC has trained case managers to ensure that they address those in Rapid Rehousing using best practices including housing first, housing focused case management, harm reduction, motivational interviewing, and trauma-informed care.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The McKinney-Vento Act established categories in the Homeless Definition Final Rule for the At Risk Group. The Act was amended to include assistance to those at risk of homelessness who did not meet the definition in the Final Rule. These include: 1) individuals and families; 2) unaccompanied children and youth; and 3) families with children and youth.

According to the CoC, the methodology used to generate estimates is based on historical incidence, such as the yearly Point in Time Counts and Homeless Management Information System (HMIS) data, which is a local information technology system used to collect client-level data and data on the provision of housing and services to homeless individuals and families and persons at risk of homelessness. Providers participating in the PA HMIS are required to collect and record certain data elements for all new and continuing clients in the HMIS. According to the 2017 PA HMIS Policy, those at-risk of homelessness can be defined in this manner:

Imminent Risk of Homelessness - Persons who are housed and at imminent risk of losing housing include people who at program entry or program exit are experiencing one of the following:

-
- Being evicted from a private dwelling unit (including housing provided by family/friends);
 - Being discharged from a hospital or other institution;
 - Living in a hotel or motel and lacking the financial resources to remain housed in the establishment; or
 - Living in housing that has been condemned by housing officials and is no longer considered meant for human habitation.

Additionally, a person residing in one of these places must also meet the following two conditions:

- Have no appropriate subsequent housing options identified; and
- Lack the financial resources and support networks needed to obtain immediate housing or remain in existing housing.

Unstably housed and at-risk of losing their housing - persons who are housed and at-risk of losing housing include people who at program entry or program exit:

- Are in their own housing or doubled up with friends or relatives and at-risk of losing their housing due to high housing costs, conflict, or other conditions negatively impacting their ability to remain housed;
- Living in a hotel or motel and lacking the financial resources to remain housed in the establishment; and
- Lack the resources and support networks needed to maintain or obtain housing.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The high cost of decent, safe, sound, and accessible housing in the County creates instability and an increased risk of homelessness for lower income families in the area. Many families are living from paycheck to paycheck and are paying over 30% of their income for housing, which may or may not be decent, safe, sound, and accessible.

Contributing housing characteristics to instability and increased risk of homelessness include: untreated/undiagnosed mental health issues; substance abuse issues; physical disabilities, rendering a person unable to work, but not currently receiving Social Security Disability benefits; single and unemployed mothers expecting another child; poor rental and credit issues; and unemployed, often troubled, young adults aging out of foster care, who are made to leave the home by the foster parents.

According to housing providers, other housing characteristics that add to instability is the lack of financial literacy and basic life skills. There is a need to teach basic living skills like managing budgets, managing time, and living from crisis to crisis. Residents also need basic housing education to learn how to maintain stable housing.

Discussion

The population of Lehigh County is increasing, and many residents are facing the effects of increased housing costs and a shortage of decent, safe, sound, and accessible housing that is affordable to low income persons.

Broadband Needs:

Through phone interviews, Lehigh County determined that the rural portions of Lehigh County are the regions most affected by a lack of broadband internet access. Each state has a plan or is charged with developing a plan for broadband access. In the Commonwealth of Pennsylvania, the Department of Community and Economic Development's role is to increase broadband access, and there is no countywide plan. Housing stock in the unincorporated, rural areas of the County require additional broadband access to connect them to the broadband in the City of Allentown and the Boroughs of the County.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

During the planning process for the preparation of Lehigh County’s Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by housing problems in the County. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. The total number of White Households in Lehigh County is 73,466 households (88.7%); the number of Black/African American Households is 1,623 households (1.9%); the number of American Indian and Alaska Native Households is 94 households (0.1%), the number of Asian Households is 2,920 households (3.5%); the number of Native Hawaiian and Other Pacific Islander Households is 0 households (0.0%), and the total number of Hispanic Households is 3,989 households (4.8%).

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,659	958	457
White	3,703	734	367
Black / African American	350	15	0
Asian	185	110	60
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	405	89	39

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,043	2,124	0
White	4,538	1,969	0
Black / African American	154	10	0
Asian	68	40	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	274	55	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,699	6,453	0
White	5,754	5,942	0
Black / African American	189	40	0
Asian	113	114	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	588	254	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,652	6,680	0
White	2,367	6,010	0
Black / African American	75	94	0
Asian	14	143	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	99	349	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

The racial composition of Lehigh County households, according to the 2011-2015 American Community Survey data, was 88.7% White; 4.8% Hispanic or Latino; 3.5% Asian; and 1.9% African American. In the 0%-30% of Area Median Income category, 61% of White households had one or more housing problem. The White population also has a large need in terms of housing problems in the 50-80% of Area Median Income category with 43.7% of total households in that category.

Also of note are the groups of Hispanic households at 0%-30% of Area Median Income, with a percentage of 7.2% of households that have one or more housing problems, and African American/Black households at 0%-30% with 6.2% of households that have one or more housing problems. Though no group meets the ten-percentage point threshold for disproportionate need, these groups are notably higher than the proportions of the population in the County as a whole.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

During the planning process for the preparation of Lehigh County’s Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by severe housing problems in the County. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. Severe housing problems are distinguished from housing problems by a threshold of more than 1.5 persons per room as opposed to more than 1 person per room for overcrowding, as well as a cost burden threshold of over 50% of income as opposed to over 30% of income. Data detailing information by racial group and Hispanic origin has been compiled from the 2011-2015 CHAS data and the 2011-2015 American Community Survey Five Year Estimates. The following tables illustrate the disproportionate needs of Lehigh County.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,059	1,572	457
White	3,127	1,312	367
Black / African American	330	35	0
Asian	185	110	60
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	390	104	39

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,612	4,596	0
White	2,292	4,240	0
Black / African American	75	89	0
Asian	40	68	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	205	124	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,263	10,880	0
White	1,957	9,704	0
Black / African American	85	144	0
Asian	79	149	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	120	717	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	707	8,610	0
White	562	7,815	0
Black / African American	55	109	0
Asian	4	153	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	14	439	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

The racial composition of households in Lehigh County, according to the 2011-2015 American Community Survey, was 88.71% White; 4.8% Hispanic or Latino; 3.5% Asian; and 1.96% Black/African American. This data set shows that 51.3% of White households with 0%-30% of Area Median Income, have one or more severe housing problems.

Also of note are the groups of Hispanic households in the 0%-30% of Area Median Income category, that make up 7.8% of all total households in the income category with one or more severe housing problems. The Black/African American population also has a need in terms of severe housing problems in the 0-30% of Area Median Income category at 8.13% of total households in that category. Though these groups do not meet the ten-percentage point threshold for disproportionate need, they are notably higher than the proportions of the population in the County as a whole.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

During the planning process for the preparation of Lehigh County’s Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by housing problems in the County. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole.

The greatest housing problem facing Lehigh County is the lack of affordable housing and the fact that many of the County’s lower income households are paying more than 30% of their total household income on housing related costs. The following information was noted: 12,190 White households were cost overburdened by 30% to 50%, and 7,640 White households were severely cost overburdened by greater than 50%; 753 Hispanic households were cost overburdened by 30% to 50%, and 700 Hispanic households were severely cost overburdened by greater than 50%; 343 Black/African American households were cost overburdened by 30% to 50%, and 370 Black/African American households were severely cost overburdened by greater than 50%; and lastly, 212 Asian households were cost overburdened by 30% to 50%, and 365 Asian households were severely cost overburdened by greater than 50%.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	59,608	13,546	9,131	533
White	53,254	12,190	7,640	382
Black / African American	850	343	370	60
Asian	2,283	212	365	60
American Indian, Alaska Native	94	0	0	0
Pacific Islander	0	0	0	0
Hispanic	2,497	753	700	39

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

A total of 12,190 White households were considered cost overburdened by between 30% and 50%, which is 90% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is above the 88.7% of the total number of households that the White category comprises. A total of 343 Black/African American households were considered cost overburdened by between 30% and 50%, which is 2.5% of the total number of households that were considered cost overburdened by between 30% and 50%. This number is slightly above the 1.9% of the total number of households that the Black/African American category comprises. A total of 212 Asian households were considered cost overburdened by between 30% and 50%, which is 1.5% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is below the 3.4% of the total number of households that the Asian category comprises. A total of 753 Hispanic households were considered cost overburdened by between 30% and 50%, which is 5.5% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is slightly above the 4.8% of the total number of households that the Hispanic category comprises.

A total of 7,640 White households were considered severely cost overburdened by greater than 50%, which is 83.6% of the total number of households that were considered cost overburdened by greater than 50%. This number is below the 88.7% of the total number of households that the White category comprises but still substantial. A total of 370 Black/African American households were considered cost overburdened by greater than 50%, which is 4.0% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is slightly above the 1.9% of the total number of households that the Black/African American category comprises. A total of 365 Asian households were considered severely cost overburdened by greater than 50%, which is 4.0% of the total cases of households that were considered cost overburdened by greater than 50%. This number is slightly higher than the 3.5% of the total number of households that the Asian category comprises. A total of 700 Hispanic households were considered severely cost overburdened by greater than 50%, which is 7.6% of the total cases of households that were considered cost overburdened by greater than 50%. This number is slightly higher than the 4.8% of the total number of households that the Hispanic category comprises.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

The racial composition of Lehigh County households, according to the 2011-2015 American Community Survey data, was 88.7% White; 4.8% Hispanic or Latino; 3.5% Asian; and 1.9% African American. There are no disproportionately impacted ethnic or racial groups (at least 10 percentage points higher than the percentage of persons as a whole) with a housing problem, severe housing problem, housing cost burden or severe housing cost burden.

When examining the percentage of each racial or ethnic group that have a housing problem, severe housing problem, or are housing cost overburdened, compared to that racial or ethnic group overall, a different picture presents itself. According to the 2011-2015 CHAS data, 16.6% of all White households, 21.13% of Black/African American households, 0.0% of American Indian and Alaska Native households, 7.26% of Asian households, and 18.88% of Hispanic households are cost-overburdened by 30%-50%, while 10.4% of White households, 22.8% of Black households, 12.5% of Asian households, and 17.55% of Hispanic households were cost overburdened by over 50%. When examining housing problems, 52.1% of White households, 82.8% of Black/African American households, 44.8% of Asian households, and 63.4% of Hispanic households have a housing problem. The populations most affected by cost overburdens are Black/African American households and Hispanic households. The numbers are lower for severe housing problems, with 25.3% of White households, 59.1% of Black/African American households, 36.3% of Asian households, and 33.8% of Hispanic households are experiencing severe housing problems. Overall, these numbers show that African American/Black households in Lehigh County are much more likely to experience a housing problem than to be cost overburdened, and that minority households in general are more likely to be cost overburdened and have a housing problem than White households.

If they have needs not identified above, what are those needs?

Within Lehigh County, there is no racial or ethnic group that has a disproportionate need in regards to housing problems. However, this analysis excludes the Cities of Allentown and Bethlehem. Much of the low-quality rental housing with substantial housing problems in Lehigh County lies outside its jurisdiction in the Cities of Allentown and Bethlehem. Though there may be disparities and disproportionate needs in the County, they are concentrated in the County's core cities. The County can mitigate these problems by working to create affordable housing throughout its jurisdiction.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

There are no Racially Concentrated Areas of Poverty or Ethnically Concentrated Areas of Poverty (RCAPS or ECAPS) in Lehigh County's jurisdiction.

Some areas have higher concentrations of minorities than the County as a whole. The following areas have higher rates of minority residents when compared to the County as a whole according to American Community Survey data: Fountain Hill Borough with 20.78% Hispanic and 6.94% Black; Macungie Borough with 9.58% Hispanic; Slatington Borough with 5.58% Hispanic; Lower Macungie Township (Ancient Oaks CDP) with 6.22% Asian, 5.78% Hispanic, and 3.78% Black; and Whitehall Township (Fullerton CDP) with 21.04% Hispanic, 9.55% Asian, and 7.26% Black. While these racial cohorts are slightly concentrated within Lehigh County, the White population is fairly evenly spread out throughout the County.

According to National Origin maps and data, there is a higher rate of concentration of residents by national origin than by race. A Vietnamese population is concentrated in Lower Macungie Township (Ancient Oaks CDP), Macungie Borough, Upper Saucon Township, and Whitehall Township (Hokendauqua CDP). A German population is concentrated in Fogelsville, Whitehall Township (Fullerton CDP), Lower Macungie Township (Ancient Oaks CDP), and Upper Saucon Township. Residents of Chinese descent are concentrated in Coopersburg Borough, Upper Macungie Township, and Catasauqua Borough. Descendants of the Dominican Republic are concentrated in the areas around Emmaus Borough, Whitehall Township (Hokendauqua CDP), and Whitehall Township (Fullerton CDP). An Indian population is concentrated in North Whitehall Township (Schnecksville Section), Alburtis Borough, and the immediate areas just north and west of the City of Allentown.

Attached to this Plan are maps which illustrate Lehigh County's demographics which are included in the Exhibits section of the Plan.

NA-35 Public Housing – 91.205(b)

Introduction

The Lehigh County Housing Authority’s mission is to “provide affordable housing in the most efficient and effective manner to qualified individuals in accordance with the rules and regulations prescribed by the U.S. Department of Housing and Urban Development, the Commonwealth of Pennsylvania, the County of Lehigh and/or any other entity providing funding for affordable housing programs.” The Lehigh County Housing Authority is not rated as a “troubled” agency by HUD.

The Lehigh County Housing Authority owns and professionally manages six (6) public housing communities and two (2) publicly subsidized housing communities, and administers the Section 8 Housing Choice Vouchers for the County. Three (3) of these public housing communities are senior apartment communities: George Dilliard Manor in Slatington; Ridge Manor in Emmaus; and Clarence Aungst Towers in Fountain Hill. The number of units in each community are as follows:

- 7th Street Village – 25 family units
- George Dilliard Manor – 75 elderly units
- Coplay Family – 25 units
- Ridge Manor – 75 elderly units
- Clarence Aungst Towers – 75 elderly units
- Fountain Hill – 75 Senior units and 14 family units

Many of the residents of these communities are 0%-30% AMI, and the Housing Authority faces difficulties reaching potential tenants for public housing with higher incomes. Generally, potential tenants above 30% AMI would prefer vouchers.

The waiting lists for both public housing and Section 8 Housing Choice Vouchers are closed. The breakdown of the waiting lists are 67% single-person households, 5% two-person households, 4% three-person households, and less than 1% four-person or more households, for a total of 2,802 households as of June 30, 2019 on the public housing waiting list (the last waiting list available). The breakdown of the waiting lists are 7% elderly households and 39% disabled households. 93% of households on the Section 8 Housing Choice Voucher waiting list are Extremely Low Income for a total of 1,084 households as of June 30, 2019 on the Section 8 Housing Choice Vouchers waiting list (the last waiting list available). Public housing occupancy is at 96.2%. The Lehigh County Housing Authority does not support any homeownership initiatives.

The Lehigh County Housing Authority’s development division is known as Valley Housing Development Corporation. Valley Housing Development Corporation has built 289 units since its creation in 1983. These units are managed by the Housing Authority. 69 of the units are family units and the remaining 220 units are for elderly residents. Lehigh County owns an additional 433 units that are not Federally assisted.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	15	289	1,401	26	1,365	10	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	6,676	13,905	12,885	9,396	12,896	20,394	0	0
Average length of stay	0	5	6	6	3	6	1	0	0
Average Household size	0	1	1	1	1	1	1	0	0

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	1	1	1	0	0	0
# of Elderly Program Participants (>62)	0	1	209	487	0	484	3	0
# of Disabled Families	0	6	33	533	15	513	5	0
# of Families requesting accessibility features	0	15	289	1,401	26	1,365	10	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	12	265	1,222	23	1,192	7	0	0
Black/African American	0	2	21	157	3	151	3	0	0
Asian	0	1	2	15	0	15	0	0	0
American Indian/Alaska Native	0	0	1	4	0	4	0	0	0

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Pacific Islander	0	0	0	3	0	3	0	0	0
Other	0	0	0	0	0	0	0	0	0

* includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	2	36	272	8	263	1	0	0
Not Hispanic	0	13	253	1,129	18	1,102	9	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Lehigh County Housing Authority has been found in compliance with Section 504. No additional compliance is needed.

The Lehigh County Housing Authority currently has 15 fully accessible units and 11 semi-accessible units. Additionally, LCHA owns thirty-five accessible units in non-Federally assisted properties.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate needs of Public Housing residents is for employment, training, and transportation for shopping and medical services. The immediate needs of Housing Choice Voucher Holders is similar, but there is a lack of safe, sound, and affordable housing units that are available for rent and within the FMR allowance.

According to LCHA's 2019 Five Year and Annual Plan, the strategies for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year include preserving quality housing for the very low-income (50% or below AMI) and extremely low-income (30% or below AMI) residents in the County, in addition to expanding housing choices for the elderly, disabled, and Voucher Holders. With public housing occupancy at 96.2%, and a Housing Authority policy to keep site-based public housing waiting lists open, there is more demand than supply. Also, there is a shortage of availability of Section 8 Vouchers, which is evidenced by the fact that the waiting list is currently closed, and has been closed since August 16, 2016.

The Family Self-Sufficiency (FSS) Program gives Section 8 Voucher Holders the opportunity to set and reach goals that they set for themselves and their families, as well as save a significant amount of money. Section 8 Voucher Holders may also use their vouchers to realize the American dream of becoming a homeowner. Both of these opportunities are available to Section 8 Holders who choose to become participants in Section 8's Family Self-Sufficiency Program. There are two parts to the program. The first part of the program is the Self-Sufficiency program where participants have the opportunity to work towards and meet goals that they set for their families, as well as save money that will become theirs when they have completed their goals. The second part of the program is the Homeownership Program. In this part of the program, a Section 8 participant can choose to use his or her Section 8 Voucher to assist with the purchase and payment of a home.

How do these needs compare to the housing needs of the population at large

These housing needs are similar to the population at large based on the fact that there is a shortage of decent, safe, and sanitary housing in Lehigh County.

LCHA will continue to provide quality affordable housing by preserving, maintaining and promoting the 239 units of public housing and affordable housing. The Authority will work within HUD funding commitments to maximize the number of families assisted by the Housing Choice Voucher Program and

other programs. LCHA will continue its commitment to remain a part of local and affordable housing committees where the objective is to seek out methods of expanding affordable housing for seniors, low income families and individuals with disabilities. LCHA will continue to work with local, county, state and federal government to access programs and continue dialogue to improve programs that provide or have the potential to develop new or preserve existing affordable housing opportunities.

Discussion

Lehigh County has identified the need for affordable housing that is decent, safe, and sanitary. The Lehigh County Housing Authority is a valuable resource in addressing that need. There is a significant number of households in the County that are at or below 50% of AMI and are affected by housing problems, severe housing problems and housing cost burdens.

LCHA will continue achieving high-performer standards of Federal programs. The LCHA will continue to improve communication with residents and provide a secure and friendly living environment that fosters tenant satisfaction and well-being.

LCHA will also continue to maintain their developments through preventative and ordinary maintenance as well as the capital fund program so that they remain quality housing for those in their community well into the future.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Lehigh County is part of the Eastern PA Continuum of Care, which is part of the Balance of State CoC. The Balance of State is split into five regional groups, called RHABs, each consisting of the governance structure for a CoC. Each of the RHABs/CoCs identify regional and local homeless issues; coordinate planning for projects; identify housing gaps and needs, strategies and priorities; review, select, and monitor projects; participate in the completion of the Exhibit 1 application; monitor Homeless Management Information System (HMIS) participation and implementation issues; and help coordinate and follow up on the point-in-time count and AHAR (Annual Homeless Assessment Report). Committees of the RHAB/CoC review and rank new and renewal projects annually. Finally, the RHABs/CoCs provide input and feedback to the PA Homeless Steering Committee on policies, priorities, and issues of statewide significance.

The Homeless Steering Committee consists of a collaboration between various State Agencies, Entitlement Grantees, and direct Homeless Service Providers split into two groups: An Entitlement Committee representing direct HUD-entitlement Jurisdictions, and the Balance of State. The roles of the Steering Committee are to identify & address policy issues, set state priorities, ensure coordination among public and private agencies, and maximize use of mainstream and state resources. It also is the lead entity in the Ten Year planning process; conducting research, coordinating the Continuum of Care (CoC) application process, and providing technical assistance to 18 regional Continuums of Care and individual grantees. It provides updates on discharge plans and state disaster planning. During monthly meetings the Regional Housing Advisory Board (RHAB) and Entitlement Committee Chairs report on regional, municipal and county activities and concerns. The group also addresses issues and topics of common interest that impact state and local homeless systems.

The Lehigh Valley RHAB addresses regional issues related to homelessness in both Lehigh and Northampton Counties. The City of Allentown coordinates with the Lehigh Valley RHAB to use its ESG funding to meet the needs of those in these Counties. Coordinated Entry in the region has been concentrated in the City of Allentown to address the high populations of homeless youth and youth at risk of becoming homeless.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	51	327	378	0	69	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	161	56	217	0	34	0
Chronically Homeless Individuals	28	15	43	9	0	0
Chronically Homeless Families	5	0	5	2	0	0
Veterans	19	1	20	10	0	0
Unaccompanied Child	12	7	19	0	9	0
Persons with HIV	0	0	0	0	0	0

Table 36 - Homeless Needs Assessment

Data Source Comments: Eastern PA CoC 2019 Point In Time Count Summary

Indicate if the homeless population is:	Has No Rural Homeless
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If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Chronically homeless individuals and families – The Chronically Homeless are defined as an individual or family that is homeless and lives or resides in a place not meant for human habitation, a safe haven or in an emergency shelter. They have been homeless and living there continually for at least one year or on at least four separate occasions in the last three years. They have an adult head of household (or a minor head of household if no adult is present in the household) with a diagnosable substance use disorder, serious mental illness, developmental disability (as defined in Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act of 2000 (42 U.S.C 15002)), post-traumatic

stress disorder, cognitive impairments resulting from brain injury, or chronic physical illness or disability, including the co-occurrence or two or more to those conditions. The CoC has PSH beds dedicated for the chronically homeless, and they have adopted a policy to prioritize chronically homeless for PSH beds at turnover. According to the Point-In-Time count data, it was reported that there was 18 chronically homeless persons in 2017, 19 in 2018, and 28 in 2019. There were 5 chronically homeless families with children in 2017, 3 in 2018, and 5 in 2019 in Lehigh County. Because there is an increase in the number of chronically homeless individuals in the area, there is a need for increased outreach and services for the chronically homeless adult population.

Families with children – The Point In Time count for 2019 reported 51 homeless households with children in Lehigh County, for a total of 166 persons. There were approximately the same number of families and persons (49 and 157, respectively) in 2017, but numbers were higher in 2018 at 64 homeless households and 201 persons. Of the homeless households in 2019, none were unsheltered, but 8 families (22 persons) were in transitional housing and the remainder were in emergency shelter. Therefore, it can be estimated that there is a need for housing for 43 families (with 144 persons).

Veterans and their families – The Lehigh Valley Homeless Veteran Task Force was created in February 2015. The Lehigh County Office of Veterans Affairs coordinates the Task Force. The main SSVF provider serving Lehigh and Northampton Counties is Catholic Charities. This is the major resource for rapid re-housing and homelessness prevention. This organization has the financial resources to provide rental assistance immediately to qualifying veterans. Veterans are also linked to agency Support Coordinators by shelters and community resource providers. The Allentown Housing Authority administers the HUD-VASH program for the Lehigh Valley. This program is coordinated through the Wilkes-Barre VA Medical Center. There were 8 homeless veterans in 2017; 9 homeless veterans in 2018; and 19 homeless veterans in 2019. The increase in homeless Veteran in the area shows the need to restore funding for the programs that had previously been successful in addressing veteran homelessness.

Unaccompanied youth – Teens aging out of foster care, and young adults in the 18-24 transition stage are sometimes hard to locate. The Eastern PA CoC has aggressively targeted youths experiencing homelessness in response to their prevalence in Lehigh County. Ending homelessness among unaccompanied youth will require increased discharge planning from systems of care, family reunification services, positive youth development, independent living programs, youth-centered strategies, and targeted outreach. There were 12 unaccompanied youths counted in the 2019 Point-in-Time count for Lehigh County, which was a decrease from 21 in 2018. All unaccompanied youths counted were aged 18-24.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	149	42
Black or African American	87	11
Asian	0	1
American Indian or Alaska Native	1	0
Pacific Islander	1	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	108	7
Not Hispanic	155	49

Data Source Comments: Eastern PA Continuum of Care

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The CoC has reallocated its projects to better assist families with children that experience homelessness. There were 26 transitional housing projects that were converted to rapid re-housing to address the need of this population. The Point-In-Time count for 2019 indicated that there were 51 homeless households with children in Lehigh County, for a total of 166 persons. There were approximately the same number of homeless households and persons (49 and 157, respectively) in 2017, as in previous years, but numbers were higher in 2018 at 64 homeless households with 201 persons. Of the homeless households in 2019, none were unsheltered, but 8 families (22 persons) were in transitional housing and the remainder were in emergency shelters. Therefore, it can be estimated that there is a need for housing for 43 families (with 144 persons).

The number of homeless Veterans in Lehigh County has increased from 8 in 2017, to 9 in 2018, and 19 in 2019. Lehigh County had a viable program for addressing Veteran homelessness in 2017 and 2018. Because the program was effective, it was determined that the problem of Veteran homelessness had decreased substantially enough to end the program in the County and the funding was cut by the Federal government. The rise in Veteran homelessness in 2019 is a result of those funding cuts.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Throughout the Eastern PA CoC, the majority of homeless individuals and families, both sheltered and unsheltered, are white. Approximately 15% of homeless individuals are Black or African American throughout the Eastern PA CoC. All other racial groups, as identified by the Census, experience homelessness less prevalently in the Eastern PA CoC. One (1) homeless person was Asian, Nine (9) homeless persons were American Indian or Native Alaskan, and five (5) homeless persons were Native

Hawaiian or Other Pacific Islander. 21 persons were considered Multi-Racial. Approximately 18% of homeless individuals and families throughout the Eastern PA CoC were Hispanic or Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Unsheltered Homelessness would refer to the segment of a homeless community who do not have ordinary lawful access to buildings in which to sleep, as referred to in the HUD definition as persons occupying "place not meant for human habitation", (examples: bus stop, beach, riverbed, van, RV, sidewalk). Many of the unsheltered homeless suffer from substance abuse and/or mental illness, and are reluctant to abide by the rules of shelters.

Sheltered Homelessness would refer to those in an emergency shelter, in transitional housing, or are exiting an institution where they temporarily resided lacking a fixed night time residence. People will be considered homeless if they are exiting an institution where they have resided for up to 90 days (it was previously 30 days). People who are losing their primary night time residence, which may be a motel, hotel or a doubled up situation within 14 days and lack resources or a support network to remain in housing, are considered sheltered homeless as well. The sheltered homeless typically do not have a steady source of income or any source of income.

The Point-In-Time Count for Lehigh County in 2019 reported a total of 327 homeless persons and 206 homeless households. Of these, only 56 persons (51 households), or 17%, were unsheltered. There were 53 persons (39 households) in transitional housing, and 218 persons (116 households) that were housed in emergency shelters. There were 51 homeless families with children, 28 chronically homeless families, 12 unaccompanied youths, and no persons with HIV/AIDS were counted in 2019. Of the 327 homeless people counted, 28 were considered chronically homeless, and 13 chronically homeless individuals were sheltered in emergency shelters. There were 19 Veterans (1 unsheltered), 6 with severe mental illness (none were unsheltered), 11 that were chronic substance abusers (5 unsheltered), 21 victims of domestic violence (1 unsheltered), and 70 with a disability of some kind. Of the 70 homeless with a disability of some kind, 20 (28.6%) were unsheltered. This indicates a need for greater outreach and shelter/housing options for these special needs groups.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The assessment of non-homeless special needs includes the following:

- Elderly persons (age 65 years and older)
- Frail elderly
- Persons with mental, physical and/or developmental disabilities
- Persons with alcohol or other drug additions
- Persons with HIV/AIDS and their families
- Victims of domestic violence, dating violence, sexual assault, and stalking

The housing need of each of these groups was determined by consultation with social service providers and statistical information provided by social service provider agencies.

Describe the characteristics of special needs populations in your community:

Elderly Persons are defined as persons who are age 65 years and older. According to the 2013-2017 American Community Survey, elderly persons represent 15.9% of the County's total population. Approximately 7.3% of the elderly population are age 75 years and older. In addition, roughly 56.6% of the total elderly population lives alone as a single person household (24.2% of the total number of households in the County).

Frail Elderly are those persons who are elderly and have a disability, ranging from a loss of hearing, vision difficulty, cognitive difficulty, ambulatory problems, and lack of self-help skills. It is estimated that approximately 35.0% of the total elderly population may be classified as frail elderly.

Persons with mental, physical and development disabilities, according to the ACS data for 2013-2017, persons with a disability comprise 13.9% (49,395 persons) of the total population of Lehigh County.

Persons with HIV/AIDS and their families comprise a small percentage of the County's overall population, but they are served by a network of service providers. Roughly 60% of those seeking help through Comprehensive Health Services of the Lehigh Valley are under 50% of the poverty line. Comprehensive Health Services assists over 1,000 people with HIV/AIDS, approximately 40 of whom have an active addiction. Approximately 40% of those infected with HIV/AIDS have a history of addiction.

Victims of Domestic Violence, dating violence, sexual assault and stalking is rapidly increasing both locally and nationally. Turning Point of the LV has been working with victims of domestic violence and sexual assault in the Lehigh Valley Region to provide free and confidential services to victims of domestic

and sexual violence and to the partners of victims. Turning Point of the LV serves approximately 2,600 victims/partners in Lehigh County per year.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly Persons frequently age in place in Lehigh County, and require assistance in both housing and supportive services. The existing housing needs accessibility improvements, and the funding for elderly persons to make such improvements is not always readily available. Currently, the Area Agency on Aging has a freeze on accepting new clients, so organizations such as the Center for Vision Loss and Meals on Wheels must make up the gap in services.

Frail Elderly also frequently age in place in Lehigh County. Frail elderly require additional case work from supportive service organizations, and also require affordable housing. Low-income senior housing, which is provided by the Lehigh County Housing Authority, can assist these residents.

Persons with mental, physical and developmental disabilities typically live close to services because public transit is unreliable. Due to the lack of affordable housing, persons with disabilities are pushed further from the services that they need. Persons with mental disabilities need employment. The ARC of the Lehigh Valley works to educate the greater population on the benefit of employing persons with developmental disabilities. Persons with physical disabilities need assistance in accessing public and local organizations or with the completion of paperwork to access these organizations.

Persons with HIV/AIDS and their families receive supportive services from Comprehensive Health Services. Comprehensive Health Services provides medical care for persons with HIV/AIDS. Comprehensive Health Services will partner with organizations that assist with drug and alcohol addictions. All persons with HIV/AIDS will be required to treat HIV/AIDS before beginning the recovery process. Many of the people in this cohort will experience homelessness, but there are no homeless shelters specifically targeted to this population.

Victims of Domestic Violence, dating violence, sexual assault and stalking receive wrap around services from Turning Point of the LV. Turning Point of the LV will assist victims of domestic violence with immediate placement in their shelter or in local hotels when their beds are full. They will also work directly with employers to find jobs for the women they assist. Oftentimes, the lack of daycare makes it difficult for the victims to work on the jobs that Turning Point of the LV can secure. Turning Point also partners with Northampton Community College to provide job training for clients.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Persons with HIV/AIDS and their families comprise a small percentage of the County's overall population. However, many of those infected with HIV/AIDS are under the poverty rate, where roughly

60% of those seeking help through Comprehensive Health Services of the Lehigh Valley are under 50% of the poverty line. Comprehensive Health Services assists over 1,000 people with HIV/AIDS, approximately 40 of whom have an active addiction. Approximately 40% of those infected with HIV/AIDS have a history of addiction, but recovery centers will not serve this population unless they are actively being treated for HIV/AIDS.

There is a need for additional public transit, opioid counseling, legal representation, and affordable housing for those infected with HIV/AIDS.

Discussion:

The needs for these various groups of the Special Needs Population are only estimates, based on HUD data, U.S. Census Data, ACS data and interviews with housing providers and social service agencies. Accurate statistics are not available for all of these groups, so therefore “best estimates” are presented.

While many supportive service providers for the special needs population are located in the City of Allentown, their service area and clients are in Lehigh County, and sometimes throughout the Lehigh Valley Region. Though many services exist, there are still unmet needs in the Lehigh County area for additional services for these populations.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

- Many of the municipalities in Lehigh County need to make improvements to their parks and recreational facilities.
- The recreation trail in the Borough of Slatington needs to be improved, including benches, additional off-street parking, and event space at the trailhead.
- The swimming pool in Coplay Borough was built in 1971 and is in need of major renovation work. The pool is currently inaccessible and not in compliance with ADA.
- The children’s pool in Coplay Borough is in need of major renovation work. A splash pad could potentially replace the pool.
- Coplay Borough would like to install new basketball courts in its recreational facilities.
- The Borough Building in Coopersburg Borough needs to be made accessible. It also has asbestos insulation, which needs to be removed.
- There is a need in Coopersburg Borough to improve the rail trail access and improvements are also needed to other recreation facilities.
- Salisbury Township has a Park Master Plan, and is currently seeking funding to make the needed park improvements.
- The Lehigh Valley Planning Commission has created a Walk-Roll Plan that addresses the need to connect bicycle trails and alternative transit trails to sidewalks.
- The County has many parks that follow streams. There is a need to develop good buffers to prevent flooding.

How were these needs determined?

These public improvements needs were determined through: the resident surveys; meetings with municipal officials; agency needs surveys; interviews with County staff, the County Commissioners, the County’s Department of Community and Economic Development staff, the regional Planning Commission, and other County agencies; public hearing comments on needs; and the County’s Comprehensive Plan. There are additional public facility needs and improvements that were not provided during the interview process.

Describe the jurisdiction’s need for Public Improvements:

- Truck freight traffic has taken a heavy toll on the roads in the area. The emergence of Lehigh County as a shipping and distribution hub has caused increased damage to infrastructure that was not built to meet current demands and weight limits.
- There is a need for ADA accessibility improvements across the County for the public facilities.

-
- Stormwater runoff is a major problem in Lehigh County. The City of Allentown taxes stormwater runoff, but the smaller municipalities within the County cannot do this.
 - Many of the municipalities in Lehigh County have a mandate to improve stormwater mitigation but lack the funding to do so.
 - There are many public improvements projects that could be implemented more effectively through partnerships between municipalities in the County.
 - The Borough of Slatington has a misaligned intersection that causes traffic problems and potentially can cause accidents. The Borough needs to realign the street.
 - Stormwater in Slatington Borough will flow down the hills on the outskirts and create pools of water in the center of the Borough. There is a need to improve storm drainage to prevent flooding as a result of storms.
 - Coplay Borough is currently replacing its storm inlets when it repairs its streets. The Borough still needs to repair additional inlets which would mitigate flooding issues.
 - The Borough of Fountain Hill also has a need to mitigate stormwater pooling.
 - The Borough of Coopersburg needs to improve its traffic signalization and pedestrian crossings.
 - The Borough of Alburty needs to separate its storm and sanitary sewers.

How were these needs determined?

These public improvements needs were determined through: the resident surveys; meetings with municipal officials; agency needs surveys; interviews with County staff, the County Commissioners, the County's Department of Community and Economic Development staff, the regional Planning Commission, and other County agencies, public hearing comments on needs, and the County's Comprehensive Plan.

Describe the jurisdiction's need for Public Services:

- There is a need throughout the County for improved service via public transit. Many of the public services in the County are difficult to access without a car and public transit is the best alternate solution.
- Many working families in Lehigh County require affordable childcare so they can earn a living.
- There is a need for adult education programs. Many adults lack the necessary skills for employment. While there are GED programs in the area, they do not reach the total unemployed or underemployed population.
- Meals on Wheels serves homebound disabled and elderly persons in Lehigh County. They have continued to serve more and more clients, but require a new kitchen.
- The Area Agency on Aging has currently put a freeze on new clients intakes. There is a need to assist senior citizens in the County with casework and "aging in place" programs.

- There are no counseling programs for opioid addictions in the County, yet it is a serious problem in the County.
- There are many adults who are illiterate in English, often because they are recent arrivals from Spanish-speaking countries in Central and South America and the Caribbean.
- There is a need for English as a Second Language programs in the County. It is likely that there are far more persons that only speak Spanish in Lehigh County than currently estimated, especially given the number of Puerto Ricans moving to the area in the aftermath of Hurricane Maria in 2017.
- Many of the poorer residents of Lehigh County lack the financial resources to purchase new shoes and clothing.
- The number of students with special academic and educational needs in the County continues to grow. There is a need for more services to assist these students.
- Adult education programs are also lacking for persons with special needs.
- There are no universal pre-K programs in Lehigh County.
- There is a need throughout communities in Lehigh County to educate people on the benefits of employing persons with special needs.
- Smaller nonprofits struggle to build capacity to provide more services throughout the County.

How were these needs determined?

These public service needs were determined through: the resident surveys; meetings with municipal officials; agency needs surveys; interviews with County staff, the County Commissioners, the County's Department of Community and Economic Development staff, the regional Planning Commission, and other County agencies; public hearing comments on needs; and the County's Comprehensive Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Lehigh County is an urban county in Eastern Pennsylvania with areas ranging from urban to rural. The City of Allentown is the County Seat of Lehigh County and it is the third largest City in the State of Pennsylvania. A portion of the City of Bethlehem also lies in Lehigh County, and suburban boroughs and townships located outside of the two cities are located within the County. Lehigh County and Northampton County are the core counties of the Lehigh Valley Region, which is the third largest metropolitan area in the Commonwealth of Pennsylvania. It is located approximately 100 miles west of New York City and approximately 60 miles north of Philadelphia, and is an attractive exurban community to people who work in either of those larger metropolitan areas. Lehigh County's economy was originally based on manufacturing. The County and region have many assets, including educational institutions and dense downtowns in the Cities of Allentown, Bethlehem, and Easton (located in Northampton County). Due to the area's connections to New York and Philadelphia, the region has become attractive to shipping companies and the number of shipping jobs in the area has grown substantially. Migrants from Latin America, mostly from Puerto Rico and the Dominican Republic, have also moved to Lehigh County over the last 20 years. This has led to Lehigh County becoming one of the fastest growing counties in the nation. Its population was 312,090 in 2000, and was 365,371 in 2017 according to the 2013-2017 American Community Survey estimates, which was a 17% growth rate over 17 years.

Approximately two-fifths (40.6%) of all the owner-occupied housing units were built before 1960, which is close to 60 years ago. About one-fifth (21.8%) of the housing was built between 1960-1979, and another fifth (22.4%) was built between 1980-1999. In the last twenty years, about 15.1% of the housing stock was built.

According to 2013-2017 American Community Survey Data, the County now has 89,550 owner-occupied housing units, with 71,355 of those housing units located outside the City of Allentown. There were 47,689 renter-occupied housing units, with 23,949 located outside the City of Allentown. In the county (outside the City of Allentown), 25.1% of housing is occupied by renters, and 74.9% of housing is owner-occupied.

The condition of the housing stock is adequate, but a small percentage of the housing stock is either neglected or not adequately maintained. According to the ACS data for 2013-2017, there are 7,857 vacant housing units in the County, 3,855 of which are in the City of Allentown. This means that Lehigh County has a vacancy rate of 5.4%, and 4.0% when the City of Allentown is excluded.

The median home value as of 2017 was \$201,600 and the median contract rent was \$841/month for the same time period.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the 2011-2015 ACS data, there are 86,943 total housing units. There are 82,854 occupied housing units (64,396 owner-occupied and 18,458 renter-occupied), which leaves 4,089 vacant housing units. The majority of the owner-occupied housing are 3 or more bedrooms (86% of all owner-occupied houses). Approximately 36% of all renter-occupied households have 2 bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	54,485	63%
1-unit, attached structure	16,145	19%
2-4 units	3,959	5%
5-19 units	6,147	7%
20 or more units	3,190	4%
Mobile Home, boat, RV, van, etc	3,017	3%
Total	86,943	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	50	0%	689	4%
1 bedroom	719	1%	5,459	30%
2 bedrooms	8,120	13%	6,700	36%
3 or more bedrooms	55,507	86%	5,610	30%
Total	64,396	100%	18,458	100%

Table 28 – Unit Size by Tenure

Data Source: 2013-2017 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The following number of units in Lehigh County that are assisted with Federal, State and Local Programs is as follows:

- **Public Housing** - There are 289 public housing units located in Lehigh County. The public housing developments are: 7th Street Village – 25 family units; George Dilliard Manor – 75 elderly units;

Coplay Family – 25 units; Ridge Manor – 75 elderly units; Clarence Aungst Towers – 75 elderly units; Fountain Hill – 75 Senior units and 14 family units. These public housing communities are all located outside the City of Allentown.

- **Low Income Housing Tax Credit (LIHTC)** – According to HUD’s Low-Income Housing Tax Credit Database, there are a total of 1,844 Low Income Housing Tax Credit units in Lehigh County, of which 1,491 are considered low-income units.
- **Housing Choice Vouchers** – The Housing Authority administers 1,652 vouchers that are tenant based.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Lehigh County Housing Authority does not expect to lose any affordable housing inventory during the FY 2019-2023 Five Year Consolidated Plan period.

Does the availability of housing units meet the needs of the population?

There is not a sufficient supply of rental housing units by various types within Lehigh County. There are 18,458 renter-occupied housing units with a 7.0% vacancy rate. When looking at homeownership supply, the market is extremely tight at 1.2% vacancy. There are approximately 1,034 units for rent. The problem is not only the “availability” of units in Lehigh County, but mainly the “affordability” and the “quality” of the units in the County. The need for affordable housing for singles is evidenced by the Housing Authority’s public housing waiting lists.

The majority of applicants on the public housing waiting list (67%) are waiting for a 1 bedroom unit. There are 1,877 persons on the public housing waiting list that are waiting for an efficiency or one bedroom apartment, 41% that identify themselves as elderly, and/or 56% with a disability.

The Section 8 Housing Choice Voucher waiting list includes applicants who are 88% extremely low income and 12% very low income. These applicants include 60% who are families with children, 14% are elderly, and 38% are families with disabilities. In addition to housing for those with extremely low incomes, the biggest needs for applicants on the Section 8 waiting list are for units for families with children, and for those with a disability. The Housing Authority’s Five Year Plan did not indicate the bedroom sizes requested for people on the waiting list for Section 8 Vouchers.

Describe the need for specific types of housing:

The greatest needs for residents of Lehigh County is housing for those that are extremely low income (0-30% AMI). Families with incomes at 0-30% of the median income are the population most represented on the Lehigh County Housing Authority waiting list.

The Valley Housing Development Corporation is currently working to meet the needs of residents of Lehigh County through its expansion. VHDC began in 1983 to take advantage of Low Income Housing Tax

Credits (LIHTC). In the past five (5) years, VHDC has created approximately 500 affordable housing units, either through construction or arranging funding to make the units profitable. VHDC also works to preserve affordable housing that already exists within the County.

Discussion

More than two-thirds of the housing in Lehigh County is homeownership housing. There is a need for a wider variety of housing types in Lehigh County, particularly with the lack of affordable housing in the area. Additional affordable rental housing is needed for residents of Lehigh County. There is a need for homeownership initiatives and rehabilitation to utilize existing housing units for homeowners.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The cost of housing has decreased from \$195,700 to \$191,700 in the last 11 years for a single-family home. Research on Zillow.com shows that the average list price for a home in the Lehigh County area in the Spring of 2019 was \$239,500, which is 23.5% higher than the average sold price in the county (\$182,700).

The cost of rent has increased by 16% during the period from 2000 to 2015, and the rental vacancy rate is 7.0% [MSA for 4th quarter 2018], which is close to the homeowner vacancy rate of 1.2%. These numbers seem to show demand focused on both rental housing and homeownership.

Because Lehigh County was not a Federal entitlement in the base year of 2000, its Census numbers include the other entitlement communities within the County: the City of Allentown and a portion of the City of Bethlehem, while the 2015 population only includes the Lehigh County entitlement community. For this reason, Lehigh County incorrectly appears to have lost home value below. Based on consultations and non-census related data it can be concluded that the County needs to continue its efforts to maintain affordable rental options for the elderly and disabled.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2015	% Change
Median Home Value	\$195,700	\$191,700	-2%
Median Contract Rent	\$685	\$792	16%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,081	16.7%
\$500-999	9,608	52.0%
\$1,000-1,499	4,617	25.0%
\$1,500-1,999	855	4.6%
\$2,000 or more	259	1.4%
Total	18,420	99.8%

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,023	No Data

% Units affordable to Households earning	Renter	Owner
50% HAMFI	2,509	2,273
80% HAMFI	8513	10,000
100% HAMFI	No Data	18,086
Total	12,045	30,359

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	668	824	1,048	1,352	1,427
High HOME Rent	668	824	1,048	1,227	1,350
Low HOME Rent	653	700	840	970	1,082

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Based on the HUD - CHAS data in the chart above, approximately 57% of housing is affordable for low-income families and individuals with incomes at or below 80% of Area Median Income. Additionally, 13% of renters and homeowners live in housing that is affordable for those at 50% or below of Area Median Income. However, when looking at different CHAS data, there is not sufficient housing for all income levels due to the cost over burden criteria for the following groups:

The following households have housing costs that are 0% to 30% of their AMI:

- White households = 53,254 or 64.3% of households
- Black/African American households = 850 or 1.0% of households
- Asian households = 2,283 or 2.7% of households
- Hispanic households = 2,497 or 3.0% of households

The following households have housing costs that are greater than 50% of their AMI:

- White households = 7,640 or 9.2% of households
- Black/African American households = 370 or 0.4% of households
- Asian households = 365 or 0.4% of households
- Hispanic households = 700 or 0.8% of households

When examining the percentage of each racial or ethnic group that have a housing problem, severe housing problem, or are housing cost overburdened, compared to that of the racial or ethnic group overall, a different picture presents itself. According to the 2011-2015 CHAS data, 72.5% of all White households, 52.3% of Black/African American households, 78.1% of Asian households, and 62.6% of Hispanic households are cost-overburdened by over 30%, while 10.4% of White households, 22.8% of Black households, 12.5% of Asian households, and 17.5% of Hispanic households were cost overburdened by over 50%. When examining housing problems for households at median income or less, 52.1% of White households, 82.8% of Black/African American households, 44.8% of Asian households, and 63.4% of Hispanic households have a housing problem. When comparing these numbers to the cost overburdened numbers, it seems as though cost overburdens are affecting White households, while housing problems are affecting Black households. The numbers are often higher for severe housing problems with 25.3% of White households, 59.1% of Black/African American households, 36.3% of Asian households, and 33.8% of Hispanic households experiencing severe housing problems. Overall, these numbers show that many residents of Lehigh County have a severe housing problem; African American/Black households in Lehigh County are much more likely to experience a housing problem or a severe housing problem than any other group.

How is affordability of housing likely to change considering changes to home values and/or rents?

Median Home Value has dropped over the past two decades by 2%; however, housing affordability is still currently a chief concern for Lehigh County. Lehigh County has experienced a significant (16%) increase in the price of rental housing. Though the rental housing market only encompasses 21% of the overall housing market, it still will likely affect the affordability of housing for low income households. Also, the median income in Lehigh County has increased at a slower rate than the increase in the price of rental housing. This could cause additional housing affordability issues.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to RentOMeter (www.Rentometer.com), it is estimated that the Area Median Rent is for a one bedroom apartment is \$718 per month, for a two bedroom apartment is \$885 per month, for a three bedroom apartment \$1,150 per month, and for a four bedroom apartment \$1,193 per month. These estimates are less than the HOME rents and Fair Market rents for one, two, and three bedroom apartments in Lehigh County but higher than the Low HOME rent for one, two, three, and four bedroom apartments. Although market rents appear to be slightly lower than the HOME and Fair Market rents for Allentown, housing affordability is still the biggest housing problem for low-income families and individuals according to the CHAS data, indicating a need for housing subsidies and assistance.

Discussion

The housing market is a problem in Lehigh County. Affordability and housing quality are becoming an increasing problem for the lower income residents. There is a shortage of housing in the county and, with the influx of new residents, the housing market is getting worse. The supply of housing is not keeping pace with demand.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Lehigh County contains 16,522 housing units that were constructed prior to 1950, which is 19.9% of all the housing units in the County. Approximately, 10,338 housing units are occupied by families with children and may contain a risk of lead-based paint within the unit. Of all the 86,943 total housing units, 82,879 are occupied. It is estimated that over 28% of the housing units are in need of housing rehabilitation work, from minor work to major rehabilitation work.

Definitions

The following definitions are used in the table below:

“Selected Housing Conditions:”

- Over-crowding (1.01 or more persons per room)
- Lacking a complete kitchen
- Lack of plumbing facilities and/or other utilities
- Cost overburden

“**Substandard Condition:**” Does not meet code standards, or contains one of the selected housing conditions.

“**Suitable for Rehabilitation:**” The amount of work required to bring the unit up to minimum code standards and the existing debt on the property together are less than the fair market value of the property.

“**Not Suitable for Rehabilitation:**” The amount of work required to bring the unit up to minimum code standard exceeds the fair market value of the property after rehabilitation work is complete.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	15,520	24%	7,183	39%
With two selected Conditions	228	0%	690	4%
With three selected Conditions	4	0%	45	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	48,660	76%	10,549	57%
Total	64,412	100%	18,467	100%

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	12,083	19%	2,382	13%
1980-1999	17,779	28%	3,934	21%
1950-1979	22,619	35%	7,556	41%
Before 1950	11,917	18%	4,605	25%
Total	64,398	100%	18,477	100%

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	34,536	54%	12,161	66%
Housing Units built before 1980 with children present	5,705	9%	4,633	25%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	3,042	960	4,002
Abandoned Vacant Units	235	74	309
REO Properties	70	21	91
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: ACS Five Year Estimates and RealtyTrac.com

Need for Owner and Rental Rehabilitation

Based on consultation with Lehigh County’s housing providers, homes and structures that are in need of rehabilitation tend to be in the older, built-up areas of the County. These areas often include the Boroughs and incorporated areas that are adjacent to the Cities of Allentown or Bethlehem, as opposed to the townships, where most of the housing stock is newer.

The older housing stock in areas such as the Borough of Slatington or the Borough of Catasauqua is often in poorer shape than the newer housing stock in the townships. There is a great need for owner

and rental housing rehabilitation in these areas. Many workers in the area require affordable housing and improvements to their current homes. Housing is usually not located near employment centers, and workers in the warehouse distribution centers with lower incomes often cannot afford to repair their homes. There is a need for owner and rental housing rehabilitation work for this subset of County residents.

Much of the high-end housing development is taking place in the City of Allentown. Because the prices in Allentown are rising, especially in the Downtown, residents of Allentown that are being priced out of the area move to the outskirts of the City of Allentown, where the housing stock is in poorer condition. Furthermore, the City of Allentown has only recently reinstated their housing rehab program in 2019 after many years of being on hold. This creates a greater demand for housing in Lehigh County, where homeowners and renters have access to newer housing stock and housing rehabilitation programs. Funding is available for county housing rehabilitation projects through multiple sources and programs, including Affordable Housing Trust Funds. The Lehigh Valley Community Land Trust also purchases housing within the County to assist in providing affordable housing.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to the 2011-2015 CHAS data, 12,161 renters live in housing constructed before 1980 and are at risk of lead-based paint, and 34,536 homeowners live in similar housing and face similar risks.

There is a need for a housing advocacy program for tenants to make them aware of their rights for decent, safe, sanitary, and accessible housing. The County includes lead disclosures in its applications for housing rehab programs, and ensures that any Federal or State lead-based paint regulations will be followed by contractors that work on housing rehabilitation programs.

Discussion

The County needs to continue to spend funds to rehabilitate homes and to construct new housing to increase the housing supply in the high-demand areas of the County. The County also needs to continue to preserve its existing housing to lead to revitalization in areas of the County that are lower income. The need for affordable rental housing is the largest unmet need in Lehigh County.

Emergency Management:

Lehigh County consulted with the County Emergency Manager to determine the emergency management needs of the County. Flooding is the primary emergency in Lehigh County, followed by fires, hurricanes, and other natural disasters. Renters in Lehigh County tend to lose the most property in any flood or other emergency because they do not have insurance. There is additional need for storm sewer separation in the County to mitigate flooding, and there is a need to backfill areas along stone roads in more rural areas of the County. Each jurisdiction in the region creates its own mitigation strategy that is complemented by the emergency management plan should such an emergency occur.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Lehigh County Housing Authority (LCHA) is a high performing housing authority that owns and professionally manages family communities and elderly/disabled rental apartments. The apartments are located throughout Lehigh County. LCHA has a total of 289 public housing units, with 15 fully accessible units and 11 semi-accessible units. Additionally, LCHA has 433 non-Federally assisted units. The Housing Authority manages Section 8 Housing Choice Vouchers. The Housing Authority administers 1,652 baseline vouchers, with 1,100 under contract as of March, 2019.

There are a total of 289 public housing units in Lehigh County. According to the Five Year and Annual Plan for 2019-2023, LCHA’s progress in meeting their mission and goals states that LCHA achieved high performer status. Lehigh County Housing Authority received inspection scores over 90 in 2013, 2014, 2015, and 2016 and was considered a “high performer.”

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
						Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available	0	16	289	1,652	26	1,626	0	849	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

- 7th Street Village – 25 family units
- George Dilliard Manor – 75 elderly units
- Coplay Family – 25 units
- Ridge Manor – 75 elderly units
- Clarence Aungst Towers – 75 elderly units
- Fountain Hill – 75 Senior units and 14 family units

LCHA also owns and manages Section 8 Housing for families at Catasauqua Family Apartments and elderly and disabled apartments at Franklin Balliet Apartments at Macungie Meadows. Catasauqua Family Apartments consists of ten (10) units.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The 289 public housing units are in good condition. Through its Capital Program, repaired rehabilitation work takes place on a regular basis.

Public Housing Condition

Public Housing Development	Average Inspection Score
Lehigh County Housing Authority	91

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The Lehigh County Housing Authority recently submitted its Five Year Plan Update for its FY 2019 through FY 2023 Public Housing Capital Fund Program Grant. The Capital Fund Grant award for FY 2019 was \$506,299. The LCHA proposed various activities to improve the overall living environment in the Authority’s public housing communities. The activities are as follows:

2019 Fund:

- Replacement of windows at Clarence Aungst Towers
- Rehabilitation of kitchens at Cherokee and Delaware Apartments
- Replacement of siding, sheeting, and windows at 17th Street Village

2020 Fund:

- Parking lot site improvements at Ridge Manor
- Rehabilitation of kitchens at Cherokee and Delaware Apartments
- Replacement of siding, sheeting and windows at 17th Street Village
- Increase the size of the parking lot at George Dilliard Manor

2021 Fund:

- Increase the size of the parking lot at George Dilliard Manor
- Replace apartment light fixtures at George Dilliard Manor
- Replace doors and frames at 17th Street Village
- Rehabilitate bathrooms at Cherokee and Delaware Apartments

2022 Fund:

- Rehabilitate kitchens at Cherokee and Delaware Apartments
- Rehabilitate kitchens at Ridge Manor

2023 Fund:

- Rehabilitate kitchens at Ridge manor

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Lehigh County Housing Authority currently does not have active resident councils at any of its communities. Though attempts have been made to create resident councils, they have all dissolved.

Section 8 Voucher Holders have the opportunity to set and reach goals that they set for themselves and their families, as well as saving a significant amount of money. Section 8 Voucher Holders may also use their vouchers to realize the “American Dream” of becoming a homeowner. Both of these opportunities are available to Section 8 Voucher Holders who choose to become participants in Section 8’s Family Self-Sufficiency Program. There are two parts to the program. The first part of the program is the Self-Sufficiency program where participants have the opportunity to work on meeting goals that they set for their families as well as save money that will become theirs when they have completed their goals. The second part of the program is the Homeownership Program. In this part of the program, a Section 8 participant can choose to use his or her Section 8 voucher for the purchase and mortgage payments of a home. Each part of the Self-Sufficiency program is detailed below.

Family Self-Sufficiency (FSS) is a voluntary HUD program that encourages and assists families to become self-sufficient. Anyone currently on the Section 8 Housing Choice Voucher Program is eligible for this program. FSS offers a financial incentive to families through an escrow account, which is based on an increase in a family’s earned income. An example of an increase in earned income would be when a family member has a pay raise, obtains employment or has an increase in his or her working hours that results in an increase in the portion of rent that the family pays each month. For example, if a family member begins working 40 hours per week, and the family’s rent increase \$25.00 dollars per month, that \$25.00 dollars goes into an escrow account that the Housing Authority establishes for the family. This account becomes available to the family when the family successfully completes their FSS Contract of Participation. Depending upon each participant’s situation, the FSS Program can connect tenants with job training, resource planning, credit repair resources, basic skills education, high school equivalency (GED) programs, post-secondary education, and assistance with securing meaningful employment. Advisors provide emotional support, case management, and personalized assistance.

The Housing Authority does not support any other homeownership initiatives.

Discussion:

Lehigh County Housing Authority is the primary provider of housing for the very low- and extremely low-income residents of Lehigh County. The Lehigh County Housing Authority assists individuals and families through its Public Housing communities, Low Income Housing Tax Credit communities, and Section 8 Housing Choice Vouchers program.