

Pennsylvania HOME Program

Applicant: Northampton County

Date of Submission: _____

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Section I

A. DCED’s Single Application (first page only)

See attachments.

B. General Application Description

See attachments.

C. Resolution Authorizing Application Submission

See attachments.

D. DCED Land Use Implementation

Not applicable.

Section II

A. Program/Activity Description - Home Program

Applicant: Northampton County

Home Program Year: 2009-2010

Original **Revised**

1. Program Narrative

a) Description of Community Needs

HOME funds will be used to conduct housing rehabilitation in the West Ward of the City of Easton, Northampton County, Pennsylvania. The boundaries of the West Ward are Sixth Street to the east, 15th Street to the west, Butler Street to the south, and Bushkill Creek to the north. The West Ward is characterized as an area of the City of Easton than is more distressed than the rest of the City.

In 2005, Community Action Committee of the Lehigh Valley (CACLV), decided to work with community partners to begin a redevelopment effort in the West Ward. Community Action Committee of the Lehigh Valley, Inc., located in Bethlehem, Pennsylvania, was created in 1965 to work with and for low-income residents of the Lehigh Valley (Lehigh and Northampton Counties), to combat poverty. The mission of CACLV is “to improve the quality of life in the Lehigh Valley by building a community in which all people have access to economic opportunity, the ability to pursue that opportunity, and a voice in the decisions

that affect their lives”. At that time, CACLV was in the process of implementing year three of a ten-year revitalization project in South Bethlehem, Pennsylvania, - *Southside Vision 2012*, a Neighborhood Partnership Program funded by Pennsylvania Dept. of Community and Economic Development (PA DCED) with contributor M&T Bank.

CACLV launched the West Ward Neighborhood Partnership (WWNP) in 2005 with a 10-Year Strategic Neighborhood Revitalization Plan and \$1M each in funding commitments for 10 years from Lafayette Ambassador Bank and Easton Hospital, whose funding was facilitated by Neighborhood Assistance Program (NAP) tax credits from the Pennsylvania Department of Community and Economic Development. A Steering Committee consisting of neighborhood residents, and business, professional, and political leaders, was formed, as were subcommittees in the areas of Neighborhood Physical Quality, Community and Economic Opportunity, Natural Resources, and Human Resources and Public Safety, which began to address neighborhood problems. CACLV contracted with Urban Research and Development Corporation (URDC) of Bethlehem, Pennsylvania, to develop a plan for the West Ward of Easton. URDC, with assistance of a Steering Committee, conducted a thorough analysis of the West Ward. This analysis included public input by residents, government, business owners, and social service providers. The process included community meetings, visioning sessions with neighborhood adults and children, a resident survey, a business survey, key-person interviews, steering committee meetings, and sub-committee meetings. Census data for the West Ward was also analyzed.

The Ten-Year Strategic Neighborhood Revitalization Program includes ten priority issues that were derived from the assessment. One of the ten priority issues included the need to ***improve quality and appearance of housing stock***. The Program also identifies conditions and concerns regarding the neighborhood and housing condition. These are listed below:

Demographic and Socio-Economic Profile of the West Ward

All West Ward census tracts - 142, 143, and 144, and Blocks 2 and 3, are all low-moderate income areas. Easton’s median family income in the year 2000, \$38,704, lagged considerably behind the median family income for the Lehigh Valley region, \$53,522. The median family income of the West Ward was markedly less than that of the City itself, at \$32,959. In fact, Easton’s areas of lowest income are found within the West Ward: part of 144-2, where 89.8% of the residents live at or below the poverty level (which includes high density senior citizen housing); 143-2, where 74% of the residents are below the poverty level, and 142-3, where 73.4% are below poverty. A total of 1,775 West Ward residents (273 families) live in poverty, of a total population of 10,144.

Easton’s West Ward has a relatively high concentration of minority residents, at 23.8% of its population. The concentration of Hispanic residents in the West Ward is particularly striking—14.5% vs. 9.8% for the City as a whole. There has been a strong, steady influx of Spanish-speaking families into Easton over the past 20 years, swelling what had once been a small Hispanic community into a significant one.

The level of educational attainment in the West Ward might help to explain one of the chief reasons why income levels remain low. Over one third (33.5%) of West Ward residents had no high school diploma, according to the 2000 Census, compared to 28.3% of Easton residents as a whole. (It is, therefore, not surprising that only 15.2% of West Ward residents were engaged in management or professional occupations, as compared with 24.5% for all Easton residents.)

Housing Characteristics

Safe, affordable housing is difficult to find in Easton, and homeownership rates over the past ten years have decreased dramatically. Less than 50% of the City's total housing units (10,545) are owner-occupied (48.5%, according to the 2000 census). In the West Ward only 45% of units are owner-occupied, leaving a full 55% as rentals.

Though 82% of its properties are residential, the West Ward has its share of mixed-use structures like corner stores, taverns, and home offices. Of the 2,400 residential properties, 86% are single family dwellings. An additional 71 properties are classified as other types of residences: apartments, assisted living facilities, and nursing homes.

Neighborhood Infrastructure

In terms of neighborhood services and retail establishments, the neighborhood currently has 92 properties, including 13 eating and drinking establishments, 9 private social clubs, 24 vehicle repair businesses, four schools, fifteen places of worship, a cemetery, a firehouse, and county and government municipal buildings. The City anticipates continued service sector growth, particularly within the neighborhoods.

Of the 3,420 properties in the West Ward, information on age is available on 2,808 of them. Of those, 2,602, or 76% are over 100 years old. The City of Easton's Code Officer estimates that 97% of those structures have code violations ranging from minor violations like peeling paint or cracked windows, to more severe problems. At least 7-10% of the properties show significant deterioration, including serious structural and roof problems, and decayed building materials.

Crime

Crime and other public safety issues are major concerns for the neighborhood. Gangs and gang violence, drug dealing, and other vice crimes, and violent crimes are commonplace occurrences. Programs are actively combating crime and other public safety issues. Through these efforts and the ongoing Weed and Seed Program, the incidence of crime has been reduced. The rehabilitation of vacant and substandard properties is a critical component of any seeding activities in the neighborhood.

Conclusion

The West Ward is characterized by: (1) low educational attainment levels, (2) high unemployment rates, (3) high incidence of poverty, (4) low income levels, (5) high number of owner and renter households burdened by housing costs, (6) high percentage of older housing stock, and (7) housing and rent values at or near the median for the seven neighborhoods in the City. Despite the generally well-kept neighborhoods and houses, the West Ward is in need of intervention programs targeting employment opportunities, poverty, façade improvements and housing rehab, and cost burdened households.

How this program will meet local or state Consolidated Plans

This project will help Pennsylvania further the goals outlined in its, “Consolidated Plan for Fiscal Years 2009 through 2013.” Specifically, the outcomes of this project correspond to the following:

Goal: Improve the Quality of Housing Stock through Rehabilitation

Specifically, each home returned to the community will be built prior to 1950 and will have corrected structural deficiencies.

Goal: Preserve Neighborhoods and Communities

Broader community development strategies may need to be undertaken to maintain and revitalize neighborhoods that have been in decline or are deteriorated. These efforts may include a variety of activities including housing rehabilitation, infrastructure, street, and recreational improvements. The quality of the built environment for neighborhoods in more urban areas is critical to the vibrancy of a community.

As part of the broader efforts of the WWNP, housing rehabilitation is being undertaken as one of several objectives in furthering the Ten-Year Strategic Neighborhood Revitalization Plan for the West Ward of Easton.

Goal: Assist Families and Individuals to Become Homebuyers & Improve Financial Literacy

While every household may not be suited for homeownership, many households might solve housing problems, build financial wealth, and gain an enhanced sense of belonging to a community if they were able to purchase their first home.

Improving financial literacy through training which provides homeowners and renters with skills to afford their housing costs and avoid financial problems that could limit their housing choices. The training supports housing counseling efforts and can help people avoid credit problems and/or bankruptcy that will inhibit their ability to secure housing.

Through the investment of HOME funds, these four properties and additional properties acquired through future program income will be sold at an amount affordable to a homebuyer at or below 80% AMI. All potential homebuyers will receive HUD-certified counseling through CACLV's Community Action Financial Services and will be qualified for financing through a local lender. The leasehold interest and continuing support of the Community Land Trust will help protect homebuyers from predatory lenders and can help identify financial problems before they result in foreclosure.

Additionally, as outlined in Pennsylvania's Consolidated Plan, this project promotes the HOME priorities for housing funds as outlined below.

Targeting

Since all homebuyers will need to qualify for conventional mortgages, it is anticipated that all homes are expected to be sold to incomes between 51% and 80% AMI.

Leverage

Community Action Committee of the Lehigh Valley, Inc., and its corporate partners, Lafayette Ambassador Bank and Easton Hospital, are entering Year 5 of a 10-Year partnership with **\$1,000,000 in funding commitments** to strengthen and revitalize the neighborhoods of Easton's West Ward. During 2009-2010, a new corporate partner, Air Products and Chemicals, has pledged its support for a 6-year period in the amount of **\$50,000 per year**. CACLV was also the recipient of a PA DCED Elm Street grant totaling **\$50,000 in FY 2008-2009**.

In 2008, the agency received a **\$730,000 grant from the Wachovia Regional Foundation for a five-year Urban Ecology project**, to be conducted in partnership with Lafayette College. The project centers on building a creative, connected, and sustainable community through programs that support children and families, affordable housing and counseling, neighborhood building, and economic building. In order to achieve the program's ambitious goals, the agency was challenged to leverage considerable funding in addition to Wachovia Regional Foundation's grant. A commitment of \$130,000 under the Neighborhood Assistance Program (NAP) from Air Products over six years was one of the first of these. This grant will support a Green Lab for Energy, Environment and Community Sustainability at Lafayette College, which will engage in cutting-edge research in support of WWNP's energy-efficient housing rehab projects, among other research areas.

In the past two years the WWNP has renovated 54 residential facades in the West Ward. In the past year they have cultivated over 30 community gardens, including six large communal gardens tended by groups of neighbors and faith-based groups, replaced 11 sidewalks, planted 114 trees, and assisted five businesses by replacing old signs with new, historically complementary ones. Through agency funding, 88 teens have enjoyed activities at the West Ward Teen Center, which was founded by WWNP. Through the Kids in Community Program, 55 low-income middle-school children have been introduced to hands-on urban ecology activities such as surveys of water quality and life forms in the Bushkill Creek, and

studies of the importance of conserving energy and keeping the neighborhood clean. Lafayette College students have made a tremendous contribution by volunteering in the neighborhood as interns on various projects and initiatives, including taking part in two “Tech Clinics” thus far, where interdisciplinary groups of 8 students, work with two professors on specific urban ecology projects in the neighborhood and make a presentation produce an illustrated publication at the end of their project. “West Ward Connections: The River, The Slope, and the Neighborhood”, and “Water in the West “Ward” are the two Tech Clinic studies produced to date. WWNP is also moving toward the completion of a **\$303,000 streetscaping/revitalization** project, supported under the Hometown Streets Enhancement program, on the 600 block of Northampton Street, a grant the agency pursued with PennDOT.

During the 2009-2010, CACLV intends to accomplish the following objectives of the West Ward NPP 10-year plan include:

- **To provide funding for a Green Design Lab for Energy, Environment, and Sustainability, which will be located at Lafayette College, WWNP’s Urban Ecology Project partner . The Lab will study international design standards for green, sustainable, and historically appropriate energy efficiency rehabilitation of older urban housing. (\$50,000)**
- To improve the safety and appearance of neighborhood streetscapes, the Sidewalk Repair and Curb Cut Program, offers grants to individual households for sidewalks and curb cuts. (\$12,300)
- To support a Housing Rehabilitation Specialist to coordinate the Elm Street Residential Reinvestment Facades projects. (\$31,972)
- To fund a feasibility study to explore the possibility of turning a section of combined brownfield parcels along the Lehigh River into a multi-faceted Urban “Eco-Park”. The goal is to inspire the public to value and enjoy activities that relate to urban ecology, as a public park. (\$24,860)
- To support a Landscape Architecture Student Intern for 12 weeks during the summer of 2009-2010, who will offer design assistance on a range of projects, including developing a master plan for community gardens, working with neighbors helping them beautify their properties, and helping to develop streetscapes to encourage community sustainability and safety. (\$3,494)
- To provide materials and supplies for the Community Gardens, at least 25 of which, large and small, are expected to bring neighbors together, provide nutritional education, and bring fresh vegetables to many local tables before the end of the 2009-2010 season. (\$3,494)
- To fund a Historic Resource Survey, Phase IA, qualifying the West Ward for the National Register of Historic Places. This will involve classification of the 2,366 properties that were identified as potential historic properties in Phase 1, and continued community involvement. (\$4,228)
- To develop a West Ward Marketing Campaign aimed at developers, potential residents, and realtors in key markets outside the neighborhood, through a website, brochures, and flyers. To develop and produce a neighborhood newsletter, website,

and blog to inform residents of activities in the various cantons and bring the community together. (\$6,940)

- To promote and improve the appearance of neighborhood businesses, through the Commercial Signage Program, which offers matching grants to individual business owners to enable them to upgrade and purchase new signage for their businesses. (\$4,980)
- To improve the appearance and safety of commercial facades, making them more attractive to customers and the surrounding block. (\$20,180)
- To support two Community Fellows from Lafayette College, who will plan and organize a summer urban ecology festival through the collaboration of all agencies in the West Ward, and plan and organize youth service learning projects. (\$6,350)
- To facilitate a program for West Ward Youth, CACLV subcontracts with Easton Boys and Girls program serving 95 youth ages 13-18 in the West Ward Teen Center. Funded through \$20,000 in NAP funds and other funds.

Impact

CACLV's HOME project in the West Ward is a critical component of the Ten Year Strategic Neighborhood Revitalization Program and meets HOME's impact principles:

- **Community changing on a long-term basis:** The HOME project is part of the Ten-Year Strategic Neighborhood Revitalization Program for West Ward.
- **Promote housing stability:** The HOME project will create affordable and energy efficient housing for low-income homeowners that is sustainable over the long term (99 years) as a result of utilization of the community land trust.¹
- **Encourage community stability:** The HOME project will add to the affordable housing stock and will provide a model for other homeowners regarding utilization of energy efficient rehab procedures.
- **Create spin-off of private investment:** The HOME project is part of a \$2,333,000 project of committed funds for revitalization of the West Ward.
- **Support economic/business growth and job creation:** The Urban Ecology Project, commercial signage program, commercial facades, sidewalk repair, tree planting, and community gardens will enhance the West Ward, making it more attractive for businesses.
- **Provide other lasting improvements:** Funded by the Wachovia Regional Foundation, the West Ward Neighborhood Partnership Urban Ecology Project seeks to assure a balance of the community's urban ecology--the function and interaction of beneficial human and natural resources and systems that sustain an urban community--by advancing affordable housing, citizen participation, creative initiative, cultural diversity, economic vitality, educational achievement, employment opportunity, energy efficiency, environmental health, generational interdependence, historic preservation, and public policy with practical, innovative, and sustainable methods.

The Urban Ecology Project follows environmental best practices, such as the U.S. Green Building Council's Leadership in Energy and Environmental Design (LEED) Standards for

Neighborhood Development (2007). The project leverages community assets in 10 distinctive neighborhood districts or "cantons" and five activity corridors. A special emphasis is on "Global Kids", which focuses on helping children-at-risk stay on track for school, work, and citizenship. The goal of the WWNP is to forge a more creative, healthful, and connected community through programs for lower-income residents that support children and families, affordable housing and counseling, neighborhood building, and economic development. In doing so, the West Ward neighborhood will establish the Two Rivers Area of the Delaware River Watershed--located at the confluence of the Delaware River and the Lehigh River and encompassing the City of Easton in Pennsylvania and the City of Phillipsburg in New Jersey and surrounding communities--as a leader in urban ecology for smaller metropolitan areas--and to open regional, national, and global dialogues and exchanges.

b.) Description of the Proposed Activity(ies) to be Assisted

Background:

DCED's HOME Investment Partnership Program can provide additional resources for the West Ward Neighborhood Partnership Program. CACLV has the experience, resources, and the capacity to conduct a HOME program in the West Ward. In addition, the Lehigh Valley Community Land Trust, a program of CACLV, will be the vehicle to implement an innovative housing rehab program in the West Ward.

Northampton County intends to subcontract with CACLV to implement the HOME project. The project will include identification of four West Ward homes for sale that are in extensive need of rehabilitation. **CACLV will purchase and rehabilitate those homes to green and historic standards and prepare them for sale to families with incomes at 80% of median or below**, with the Lehigh Valley Community Land Trust acquiring ownership of the land separately from the housing, which will increase housing affordability. Proceeds at the point of sale will be re-invested into the acquisition and rehab of two additional homes. In total, six homes will be acquired and renovated with the initial investment.

Green rehab and historic preservation rationale:

The urban development of the West Ward in the post Civil War decades from 1875 to 1900 resulted in the construction of over 2,300 residential buildings. These residences were almost totally single-family units of frame and/or masonry construction, and a rich variety of historic architectural styles. Once a vibrant, safe, and stable neighborhood, the West Ward in the closing decades of the 20th century went into a period of socio-economic decline typical of many older urban centers.

At least 76% of the homes in the West Ward are over 100 years old, and with the highest concentration of low-income residents in the city living in the neighborhood, many residents do not have the means to maintain their aging properties, allowing them to fall into disrepair. Some West Ward homes have become available for sale due to foreclosure, and others are

for sale at attractive prices due to a combination of their dilapidated condition and the depressed housing market.

The most prominent aspect of this decline has been ill planned conversion of once single-family residences into multiple apartments. This activity has compromised attractive historic architectural details along with inadequate construction design and application. This activity has also not taken into consideration recent technologic advances in energy efficiency and CO2 reduction, and integration with informed historic rehabilitation in an organized cohesive manner. However, this prime concentration of historic building stock presents an opportunity to conduct innovative research and application of affordable “Green Building” practices combined with Historic Rehabilitation, not only for the citizens of Easton but also to serve as a model for such integrated undertakings in the Commonwealth.

The housing industry has been experiencing a gradual but fundamental shift toward “green” building principles and practices. This has been driven essentially by a large pool of well-informed, middle- to upper-income home buyers who realize the sustainable benefits of a property that reduces its impact on the environment, costs less to operate, and improves the residents’ quality of life. While the focus of most green initiatives to date has been on new construction, some community organizations around the country are finding that green housing rehabilitations, using sustainable and salvaged materials and energy-efficiency measures, can be accomplished affordably for low- to moderate-income families, while revitalizing blighted and lower-income neighborhoods. Homeowners in homes rehabilitated through the HOME project will benefit from lower utility and water bills, a better quality of indoor air, and the satisfaction of knowing that they are helping the environment with a smaller carbon footprint.

CACLV, in partnership with Lafayette College, is in the process of implementing the West Ward Urban Ecology Project funded by a five-year grant from the Wachovia Regional Foundation. Lafayette College has developed a Green Design Laboratory within the College's Mechanical Engineering Department. This Green Design Lab is presently completing its first baseline study of three, 100+ year-old historic residential buildings. These studies are establishing how Green Build and Historic Rehabilitation methods and concerns will become integrated in practical and affordable ways for low and moderate-income populations. The overall goal is to reduce energy and utility costs by no less than 50% and ideally up to 75%. This reduction of costs is crucial in enabling low- and moderate-income households to purchase green/historic homes while retaining their cultural value. (Within the next three years, Lafayette College will be among only four liberal colleges in the nation that offers a bachelor of arts program in environmental studies and a bachelor of science in environmental science).

Proposed Activities:

CACLV intends to initially acquire, rehab, and sell four West Ward properties with an estimated direct investment of \$113,000 per property. Each newly renovated, green, historic house will be sold with a leasehold interest to a homebuyer with an income between 51% and 80% of AMI. The HOME subsidy will be factored into the sale price as an equity

investment that creates affordability. All homes will include a 99-year resale restriction that is ensured through the land trust model. Proceeds generated at sale will be used solely for investment in future eligible activities (consistent with those described herein) within the jurisdiction.

To accomplish this proposal, four phases will be involved for each property:

1. Acquisition/Pre-development
2. Rehabilitation
3. Homeowner Selection
4. Sale/On-going Oversight

1) Acquisition/Pre-development

Properties will be identified by the staff of the WWNP as potential project sites. A typical property candidate for acquisition and rehabilitation:

- Constructed around 1900 with some historical significance
- Detached or attached row house
- Brick or frame construction with structural damage
- Very little or no thermal insulation
- Wood sash windows
- Leaking slate or asphalt shingle roof
- Hardwood floors
- Damaged plaster and lathe walls and ceilings
- 80 amp or less electrical systems, possibly 'knob and tube' wiring
- Antiquated and minimal plumbing systems with leaking joints and fittings
- Antiquated coal or fuel oil heating systems with asbestos clad pipes
- Antiquated kitchens with painted cabinets and vinyl asbestos tile flooring
- No life safety equipment such as smoke detectors, fire alarms or carbon monoxide detectors
- Lead based painted casing and wood work
- Stone foundations with moisture and structural issues
- Unsightly curb appeal

The following processes will occur in acquiring all properties:

1. A Site Selection Committee will conduct preliminary reviews of foreclosed and other low-cost available properties that are potentially suitable for acquisition and rehab. Review of properties must include a formal process that permits low-income program beneficiaries to advise CACLV regarding the design, siting, development, and management of the project. The Site Selection Committee will make a recommendation to the LV Community Land Trust (LVCLT) Board of Directors to pursue acquisition of the property.

2. The LVCLT Board will authorize contact with the Mortgagee to indicate an interest in the property and the requirement that an inspection of the exterior and interior be completed prior to making an offer.
3. An inspection service will be contacted to review the property, submit a report on the condition of the structure, its mechanical systems, weatherization qualities, roof condition, outstanding building code issues, infestation and mold issues, and an approximate cost estimate to repair.
4. Conduct a complete environmental assessment in accordance with NEPA. The assessment must be completed by a private, certified risk assessor and must be conducted prior to any work beginning on the property.
5. Conduct a subsidy/layering analysis of property.
6. Determine if property is in a floodplain in accordance with DCED Floodplain Policy.
7. LVCLT must demonstrate to Board that the LVCLT has the financial strength to enter into and complete financial transaction. LVCLT will also demonstrate its ability to procure liability and hazard insurance for the property.
8. If board approved, a purchase agreement and deposit check will be delivered to the mortgagee based upon LVCLT's bid price and made subject to any approval or process designated by HUD, NSP, HOME, or any other funding source. Agreement will be conditioned on the ability to obtain a clear title, satisfaction of all past taxes and penalties and any further inspections or conditions that may be necessary as a result of the preliminary inspection and remediation estimate.
9. Develop green/historic design for the property. (A professor/student team from Lafayette College's Green Design Lab will do a green/historic design of each property before the work begins, working with an architectural consultant).
10. Develop a scope of work for each property, including a realistic schedule for completion.
11. Scope of work is reviewed by the LVCLT Board who decides whether to proceed or cancel the sales agreement. If proceed, closing date will be set. Title insurance, updated termite inspection, appraisal, and updates survey will be conducted.
12. LVCLT Board will authorize obtaining liability and hazard insurance for the interim time of ownership.

2) Rehabilitation:

HOME funds will be used to pay for Moderate Rehabilitation of sound homes or Gut Rehabilitation for seriously decayed buildings. Moderate Rehabilitation activities will include: Air Tightness, Ventilation, Internal Insulation, External Insulation, Cavity Wall Insulation, Pitched and or Flat Roof Insulation, and Ground and Internal Floor Insulation.

In terms of utility and power systems, activities will include solar water heaters, alternative ground source heat pumps, improved condensing gas boiler & rehabilitated radiator systems, electric system upgrade, LED lighting installations, and water conservation improvements. At all times care will be taken to identify and retain valued historic architectural features, and where feasible restore missing architectural elements.

Care will be taken to identify all toxin-producing building materials. This attention will include lead-based paints and a broader spectrum of negative off-gassing construction

materials and finishes. "Healthy Home" guidelines will be adhered to for each rehabilitation project. All Moderate Rehabilitation will adhere to the Secretary of the Interior Standards for the Rehabilitation of Older Buildings and be measured by the evolving LEED standards. Each project is intended to achieve 50% to 75% reduction of energy and utility costs and equally measurable reduction of carbon (CO₂).

To the maximum extent possible, the following green features to be incorporated include:

- Energy Efficiency: Advanced Framing/Extra Insulation
- Energy Efficiency: High Efficiency Water Heater
- Energy Efficiency: Efficient Household Appliances
- Energy Efficiency: Air Sealing
- Indoor Air Quality: Carpet (e.g. natural fibers, use tacks, not glue)
- Indoor Air Quality: Paints (low-VOC and low-toxic interior paints)
- Ventilation: Mechanical ventilation needed because of greater air tightness.
- Plastic Lumber
- Engineered Wood
- Fiber Cement Siding
- Brick
- Rain Water Collection

Gut Rehabilitation will be undertaken for properties that have been vacant for a long period of time or for seriously decayed residences. Some homes have so many problems that require a gut rehab resulting in bare structural elements. Such conditions present an opportunity for thorough advanced rehabilitation that achieves higher levels of energy and utility cost reductions and affiliated reduction of carbon production (CO₂). With these properties, an overall goal of achieving an 80% reduction of energy and utility costs will be established, along with removal of toxins and equal reduction of carbon (CO₂) production. LEED standards will be applied and the Secretary of the Interior Standards for the Rehabilitation of Older Buildings will be followed.

The following activities will occur in the rehab of all properties:

1. Put the scope of work out to bid to an approved list of contractors.
2. Select a contractor, verifying contractor insurances and ability to perform. All contractors will produce certificate of insurance indicating minimum of \$1,000,000 in liability and accident insurance. Ensuring that the contractor has green and historic experience or, if not, is willing to learn on the job and be receptive to the product CACLV wants and the ideology behind it. Monitoring contractor tasks to ensure that all work completed conforms to the contract scope and schedule.
3. Recommendation will be made by LVCLT Coordinator to the Board on which contractor is accepted.
4. No work will commence until title to property has been transferred to LVCLT.
5. Board will execute contract for repairs and confirm schedule of completion.
6. Ensure that all permits are secured, fees paid, and final permits of occupancy are obtained.

7. A “For Sale” sign will be placed in front year of the property and marketing efforts will commence to attract a qualified buyer.
8. The LVCLT Coordinator will monitor all work and will request a disbursement of progress payments to contractors based upon predetermined draw schedule.
9. Ensure that all final “Certificate of Occupancy” is obtained for the property.
10. Ensure that a final punch list is completed.
11. Obtain release of liens from the contractors.
12. Have property inspected by Easton Code Inspector to ensure that the house is code-compliant prior to making the final payment to the contractor.
13. Have a private risk assessor conduct a post-environmental assessment.
14. Retain all documentation on the property activity.

West Ward Neighborhood Partnership Program Manager Gary Bertsch will assist the LVCLT in coordinating the project and working with neighborhood residents. WWNP’s Urban Conservator Tom Jones will be the consultant for green and historic housing practices. (Other project consultants involved will include Lafayette College staff who will apply the innovative research practices conducted in Green Design Lab for Energy, Environment, and Sustainability).

3) Homeowner Selection

Potential buyers must meet income criteria and complete homebuyer education and pre-purchase counseling through a HUD-certified counseling provider. The gross (before taxes) annual household income adjusted for family size cannot exceed the 2009 Section-8 limits for the Lehigh Valley Metro Area. Applicants must be able to qualify for a first mortgage.

In addition, all interested buyers must attend a CLT training session offered by CACLV’s Community Action Financial Services.

4) Sale/On-going Oversight

Under the Land Trust model, the investment in the affordability is ensured through the leasehold interest of the Land Trust. At the time of sale, the CLT buyer purchases the improvements only (the house) and enters into a 99-year renewable ground lease for the land. The ground lease contains resale restrictions that require if the home is sold it must be sold to another income eligible buyer. All transactions are pre-approved by the Board of Directors of both the CLT and the CACLV.

Permanent affordability is maintained through a shared equity provision that limits the amount of appreciation the seller may take and establishes an affordable sales price. The ground lease also requires owner-occupancy and gives the Land Trust a right of first refusal.

Home prices are increasing faster than household incomes. The subsidy amount required to make a home affordable in five years will be significantly more than the amount of subsidy required to make a home affordable today. If the subsidy is recaptured (paid back by the buyer at time of resale), a significant additional subsidy would be required to create another

affordable homeownership opportunity. The Community Land Trust Program keeps the funds in trust, which allows the subsidy to be retained for future income qualified buyers.

The CLT program is designed to balance the interests of individuals and the larger community. CLT homeowners have an opportunity to build wealth through homeownership. At the same time, the community's investment (subsidy) is protected; it is retained in the property and a long term a community asset is developed.

c.) Description of the Anticipated Impact of the Activities

Comprehensive community development strategy:

The West Ward Neighborhood Partnership HOME project is a component of CACLV's comprehensive community development strategy in the West Ward. Community Action Committee of the Lehigh Valley, Inc., and its corporate partners, Lafayette Ambassador Bank and Easton Hospital, are entering Year 5 of a 10-Year partnership with **\$1,000,000 in funding commitments** to strengthen and revitalize the neighborhoods of Easton's West Ward. During 2009-2010, a new corporate partner, Air Products and Chemicals, has pledged its support for a 6-year period in the amount of **\$50,000 per year**. CACLV was also the recipient of a PA DCED Elm Street grant totaling **\$50,000 in FY 2008-2009**.

In 2008, CACLV received a **\$730,000 grant from the Wachovia Regional Foundation for a five-year Urban Ecology project**, to be conducted in partnership with Lafayette College. The project centers on building a creative, connected, and sustainable community through programs that support children and families, affordable housing and counseling, neighborhood building, and economic building.

In order to achieve the ambitious goals of the Urban Ecology Project, CACLV was challenged to leverage considerable funding in addition to Wachovia Regional Foundation's grant. CACLV was successful in securing an NPP grant of \$130,000 from Air Products over six years. This grant will support a Green Lab for Energy, Environment and Community Sustainability at Lafayette College, which will engage in cutting-edge research in support of WWNP's energy-efficient housing rehab projects. However, the Wachovia Regional Foundation does not fund "bricks and mortar", therefore HOME funding is an important resource for this project.

The Lehigh Valley Community Land Trust has received funding from PA DCED to rehabilitate two West Ward houses through the Neighborhood Stabilization Program. The WWNP is also moving toward the completion of a **\$303,000 PennDOT streetscaping/revitalization** of the 600 block of Northampton Street. CACLV was also a recipient of an Elm Street Reinvestment grant in the amount of **\$50,000**. CACLV was also the recipient of a PA DCED Elm Street grant totaling \$50,000 in FY 2008-2009.

In addition to the substantial green and historical rehabilitation of homes that is planned for the West Ward community, CACLV's Energy Partnership program includes the Weatherization program. CACLV anticipates receiving significant Weatherization stimulus

funds in 2009. As part of this program, CACLV plans to ease the energy bills of 100 West Ward residents over the next two years by weatherizing 100 homes at \$6,500 each. This service will save homeowners hundreds of dollars each year while benefiting the environment as well.

Last year, West Ward Neighborhood Partnership's Preservation Planning Consultant began the process (Phase 1) of qualifying the West Ward for the National Register of Historic Places. This involved a great deal of public input, including two neighborhood meetings, and an extensive survey that identified 2,366 potentially historic properties. This year, the Historic Resource Survey, Phase 1A, will be implemented. This survey will involve extensive scrutiny and classification of those properties and continued community involvement. Public involvement in this project is educational for the community, making residents more aware of the historic value of their buildings and more likely to conserve them.

Community and private sector support:

- Lafayette College
- Easton Hospital
- Lafayette Ambassador Bank
- Air Products and Chemicals
- Easton Mayor Salvatore J. Panto, Jr.
- PA State Representative Robert L. Freeman

The WWNP continues to be led by an active Steering Committee, composed of business, professional, political, and neighborhood leaders, with sub-committees that include Human Resources and Public Safety, Neighborhood Physical Quality, Community and Economic Opportunity, and Natural Resources. The Steering Committee consists of the following persons:

- Laura Accetta, Weed and Seed
- Richard Alvez, West Ward resident
- Anna Barrese, West Ward resident
- Jeanette Caines, West Ward resident
- Jay Cimerol, Owner, Printex Printing and Copy Center
- Joanne Czek, Owner, Bullfrog Design, West Ward resident
- R. Curtis Ehly, Easton Business Association
- Nikkita Frazier, West Ward resident
- Honorable Robert Freeman, PA Representative
- Aaron Hazzard, Interim CEO, Easton Hospital
- Danielle Joseph, Vice President, Easton Initiatives, Greater Lehigh Valley Chamber of Commerce
- Maurice S. Luker III, Director, Foundation & Corporate Relations, Lafayette College

d.) Description of How and by Whom the Program will be Administered

Administration of the HOME project:

Northampton County intends to subcontract with Community Action Committee of the Lehigh Valley, a large, anti-poverty and community revitalization agency with 45 years of wide-ranging experience. HOME project will be implemented by the Lehigh Valley Community Land Trust, a program of CACLTV. The LVCLT is coordinated by the Bi-County Housing Development Coordinator who brings years of commercial building expertise to the project. The West Ward Neighborhood Partnership, another program of CACLTV and located in the West Ward, will help to identify appropriate homes, assist the Project Manager, and conduct outreach to solicit buyers for the green/historic/CLT affordable home.

CACLTV's HOME project will meet the requirements established by the HOME program including:

- Minimum of \$1,000 of HOME assistance.
- Maximum amount of assistance will not exceed PA HUD Section 221 (d) (3) maximum mortgage limits for 2009 (non-elevator construction): 1BR=\$180,538, 2BR=\$217,734, 3BR=\$278,704, and 4BR=\$310,489.
- Homebuyer with family income within Section 8 limits, and evaluated under one of the following rules: income calculated in accordance with 24 CFR 813, income calculated in accordance with adjusted gross income as defined for IRS 1040, or income to be calculated in accordance with census long form.
- Value of property not to exceed 95% of the \$190,447¹ median purchase price of housing in Northampton County.
- Ownership interest will be under a fee simple title with a 99-year lease with the Lehigh Valley Community Land Trust, which also monitors and ensures compliance with resale restrictions that ensure continued affordability to income-qualified buyers.
- All units rehabbed will be limited to a single-family residence.
- All units rehabbed will meet appropriate construction standards: local codes, ordinances, and zoning standards – and in the absence of these codes – must meet CBO, BOCA, SBCCI, CABO, and FHA Minimum Property Standards.
- Project will adhere to accessibility requirements of the Fair Housing Amendments Act and Section 504.
- Project will adhere to lead-based paint rules @ 24 CFR Part 35 for pre-1978 properties.

The HOME project will also meet all cross-cutting federal requirements including:

- Federal admin funding limits: 6% of the HOME grant will be used to support administrative expenses.

¹ “The HomeExpert Market Report, July 2009,” Prudential Fox & Roach, REALTORS’ Research Division. Released July 22, 2009.

- National Environmental Policies Act of 1969: A tiered review record will be prepared. Prior to acquisition of any home, a second-tier review will be completed and approved by the County's DCED as the Responsible Entity.
- Uniform Relocation and Real Property Acquisition Policies Act of 1970: Not applicable to this project as will only rehab vacant properties.
- Davis Bacon: Not applicable to this project as CACLV will not rehab 12 or more properties.
- DCED Floodplain Policy: The West Ward lies primarily outside of the 100 and 500 Year Floodplains. Immediately adjacent to the Bushkill Creek, there are a few homes with 100-Year flood designations of AE. Under this program, structures located in that designated area will not be acquired or rehabbed.
- Commonwealth Agricultural Preservation Policy: Properties will not be located on agricultural land.

The HOME project will ensure that all written agreements and legal documents are developed. At minimum, agreements will identify roles and responsibilities, define standards and expectations, enforce program requirements, and serve as a management tool. Agreements to include:

- Subrecipient agreement between CACLV and Northampton County.
- Written agreement with project developer.
- Written agreements between LVCLT and homebuyers of LVCLT properties.

CACLV will meet all requirements regarding fund recapturing, if applicable, and will maintain all appropriate records and legal documents.

Background and Capacity of CACLV:

Community Action Committee of the Lehigh Valley, Inc. (CACLV), located in Bethlehem, Pennsylvania, was incorporated in 1965 as a 501(c)(3) non-profit corporation to work with and for the low-income residents of the Lehigh Valley in order to combat poverty. CACLV has been fighting poverty with the help of thousands of donors, hundreds of volunteers, Board members and advisory boards, and dedicated staff. Our mission is *to improve the quality of life in the Lehigh Valley by building a community in which all people have access to economic opportunity, the ability to pursue that opportunity, and a voice in the decisions that affect their lives.* CACLV engages in community planning and advocacy efforts with community organizations, government, and the private sector in order to address the challenges of ever-concentrating wealth against ever-growing poverty and the failure of the marketplace in many urban neighborhoods.

Under the leadership of Executive Director Alan Jennings, 100 staff provide services with an operating budget of \$11,479,660 including three subsidiaries. On-going funding commitments include HUD, CSBG, CDBG, PHFA, DCED, VA, C&Y, MHMR, AAA, D&A, local foundations, lenders, and corporations. CACLV's programs offer assistance with home heating problems through direct financial assistance, counseling and weatherization of residences (Energy Partnership); food for the hungry through over 260 sites affiliated with our Second

Harvest Food Bank of the Lehigh Valley and Northeast Pennsylvania; and shelter for homeless persons at the Sixth Street Shelter and Safe Harbor Easton. CACLV increases self-sufficiency and asset-building by providing education and counseling for homebuyers, homeowners, small business owners, and tenants through the Community Action Financial Services program. CACLV operates the Fowler Children's Technology Center, providing youth with technology skills. Economic and community development work includes the Work Ready Program that assists individuals to improve their employability skills and obtain work. Subsidiary corporations of CACLV, Community Action Development Corporation of Allentown (CADCA) and Community Action Development Corporation of Bethlehem (CADCB) assist residents in establishing and maintaining small businesses and solving community problems. The Rising Tide Community Loan Fund (RTCLF) subsidiary provides microloans and technical assistance to small businesses.

In 2002, Alan Jennings was responsible for bringing a \$1 million contribution from M&T Bank to a ten-year community revitalization effort (PA DCED Neighborhood Partnership Program) in South Bethlehem. In 2008 Mr. Jennings was successful in adding three contributors to this program: Spectrum Health Network (\$50,000 for each of five years), PPL Corporation (\$50,000 for each of six years), and Just Born (\$50,000 for each of six years). Alan Jennings has also established an NPP in Easton, the *West Ward Neighborhood Partnership*, with contributions totaling \$2,500,000 over ten years from Easton Hospital and Lafayette Ambassador Bank. In addition, CACLV is the proud recipient of a Wachovia Regional Foundation grant totaling \$742,500 (over 5 years). In partnership with Lafayette College, CACLV is implementing the *West Ward Neighborhood Partnership Urban Ecology Project* that will build on the NPP program. In July 1, 2008, CACLV began implementation of yet a third NPP program in Allentown that builds on the successes of Allentown's Main Street and Elm Street programs with contributions from Keystone Nazareth Bank and Trust and PPL Corporation totaling \$1,500,000.

CACLV plays a leadership role in community planning and advocacy efforts focused on economic and social justice. CACLV identifies community problems, educates the community about those problems, recruits resources, both financial and human, and develops solutions through the creation or expansion of programs or progressive public policies. Most recently, Mr. Jennings has taken the lead in convening the region's leaders to analyze the impact of the recession on the valley's residents and how best to use federal stimulus dollars to address emerging needs. The Recession Response and Recovery Task Force meets monthly and focuses on key issues of business, employment, health care, and human services. As part of this process, CACLV distributed over \$1 million of CACLV CSBG federal stimulus funds through a competitive process to 11 successful applicants. Community problem-solving efforts on other issues included: meeting with Congressman Dent to push for housing to be included in the stimulus; attending meeting of statewide advocates (PA Builders, PHFA, DCED and others) to discuss how the PA State Planning Board could develop policies to promote affordable housing; holding discussions with leaders of LVEDC and SBDC on the creation of a small business intervention initiative; meeting with leaders of Casa Guadalupe and the Allentown Housing Authority and several bankers to facilitate the donation and financing of an authority-owned warehouse to Casa; meeting with Hope UCC members to discuss mission projects; and facilitating the creation of a group affiliated with the Delaware-Lehigh Heritage Corridor to develop a "green ranger corps."

For the twenty-third year, CACLV provided leadership and staff support for the Lehigh Valley Coalition on Affordable Housing (LVCoAH) that conducts an annual shelter census, monitors county housing trust funds, solicits funding from suburban municipalities to support shelters, engages in advocacy efforts to improve the quantity and affordability of housing, and builds capacity for housing development. The LVCoAH played a role in Congressman Dent's sponsorship of housing trust fund legislation. The LVCoAH raised \$100,000 from suburban municipalities, Lehigh and Northampton Counties, and Abe Aytieh to support the valley's nine homeless shelters. CACLV provided staff support for the planning of the First Annual Lehigh Valley Housing Summit held in 2008 featuring keynote speaker Jeremy Nowak of The Reinvestment Fund and attended by over 200 persons and is providing support for the planning of the Second Annual Housing Summit scheduled for September 24, 2009 with keynote speaker Anthony Downs. CACLV also provides in-kind operating support for a bi-county Housing Development Coordinator funded by Lehigh and Northampton counties.

CACLV has a history of operating without budget deficits; receiving revenues from fees, individuals, philanthropists, corporations, and government. The fiscal department of 4 FT staff: a Director of Finance and 3 Accountants. An audit is conducted annually by Certified Public Accountants. CACLV currently contracts with Campbell, Rappold, and Yurasits.

Program Administration:

This project will be administered by Northampton County's Department of Community and Economic Development. Staff members will actively work with the staff of the Community Action Committee of the Lehigh Valley (CACLV) to implement and oversee the requirements of the program.

The DCED will retain a portion of the administrative funds to conduct Environmental Reviews and oversee lead-abatement standards, oversee compliance with legal and regulatory requirements such as income qualifications and Davis-Bacon (as applicable), and ensure timely submission of fiscal, programmatic, and audit reports. This will be done primarily by the Community Development Coordinator, Lori Sywensky. As such, Ms. Sywensky will be responsible for application preparation, preparation of the Environmental Review record, reporting requirements, financial management/IDIS, monitoring and record keeping. Payments for subcontractors will be invoiced to DCED and reviewed by the Department of Fiscal Affairs. Activities payments related to the grant program are approved by the County's Director of Administration to ensure compliance with all related requirements. All disbursements within the County's Fiscal Year are reviewed annually by an independent auditor and the Office of the Controller.

Ms. Sywensky is responsible for the administration of several grant programs, including the Community Development Block Grants, Emergency Shelter Grants, Affordable Housing Trust Fund, and local revitalization grant programs. Ms. Sywensky has over 13 years of experience in grant management and program development. Her experience includes serving as Planning Manager of the Pennsylvania Commission on Crime and Delinquency's Victims' Services

Program, where she administered over \$30 million annually in state and federal funds, and as Director of the YWCA's Wise Options and Helpline programs in Williamsport, Pennsylvania.

The partner jurisdictions have agreed that the Lehigh Valley Community Land Trust (LVCLT) will coordinate and undertake the proposed activities related to acquisition, rehabilitation, and resale of properties. The LVCLT is a subsidiary of the Community Action Committee of the Lehigh Valley. The LVCLT is currently administered under CACLV's umbrella as a subsidiary and is in process of separately incorporating. Under its By-laws a tripartite Board of Directors of the subsidiary, made up of Lessee representatives, Non-Lessee representatives and public representatives, are responsible for carrying out the purpose of the LVCLT, implementing decisions of LVCLT members (including all owners of LVCLT housing opportunities), and approving all property transactions and resale formulas.

The LVCLT is presently coordinated by Brian George. Mr. George joined CACLV in 2008 for a newly created position, Housing Development Coordinator. He brings over three decades experience in real estate and development, which include commercial, residential, and brownfield redevelopment projects in Lancaster, PA and the State of Florida. In addition, the LVCLT program is based out of the administrative offices of CACLV and benefits from the administrative structure and history of that organization (as described below).

All financial management systems conducted by CACLV will conform with 24 CFR 84.21 "Standards for Financial Management Systems". The Fiscal Department will be responsible for the following:

1. Tracking, monitoring, and accounting for HOME program income.
2. Establish interest bearing account.
3. Expend funds within 15 days from date funds drawn down.
4. Utilization of program income deposited into the HOME account must be used before additional HOME funds are drawn down from U.S. Treasury.
5. Monitor proper use of HOME program income.

CACLV's Fiscal Department operates in accordance with the Generally Accepted Accounting Principles (GAAP), OMB Circular # 133. CACLV employs a Director of Finance, two full-time Accountants, and a part-time Accounting Clerk. In 2005, the agency converted its accounting system from the Grants Management System (GMS) to Microsoft Business Solutions—Navisions which incorporates comprehensive financial management, grants management, and many other functions. Navisions' general financial package has enabled the fiscal staff to operate more efficiently.

The Director of Finance and the Executive Director meet monthly with the Treasurer of the Board of Directors and the Finance and Allocations Committee of the Board of the Directors for review of monthly revenue and expenditure reports. The Finance and Allocations Committee reviews program changes and budget requests and makes recommendations regarding the budget to the Board of Directors. An independent certified public accounting firm is under contract to complete a single audit, and other audits as required by funders.

All expenditures are subject to final approval by the Executive Director and all checks must be co-signed by an officer of the Board of Directors in order to be valid.

2. Additional Documentation

a.) Local Involvement Support.

Letters of support are attached:

- 1) State Representative Robert Freeman
- 2) Easton Mayor Salvatore J. Panto, Jr.
- 3) Gerald A. Nau, President & CEO, Lafayette Ambassador Bank
- 4) Aaron Hazzard, FACHE, Interim C.E.O., Easton Hospital

An Easton Express Times news article dated August 18, 2009 is attached and a Morning Call news article dated August 18, 2009 is attached.

A Notice of Public Hearing and Public Review Period was posted on the web sites for Northampton County and the City of Easton as well as at the office of the West Ward Neighborhood Partnership. A public meeting was held on Thursday, August 27, 2009, at 6:00 p.m. at the Boys and Girls Club of Easton, 1101 Northampton St., Easton. The final application will include narrative and documentation of the public review process.

b.) Evidence of other Funding Commitments.

A grant agreement between CACLV and Wachovia Regional Foundation dated May 27, 2008, in the amount of \$730,000 over five years is attached.

c.) Sources and Uses of Funds.

No attachments.

d.) Evidence of Site Control.

This listing of 11 properties was copied from the multiple listing service of the Lehigh Valley Association of Realtors on August 31, 2009. This listing includes 6 properties in the West Ward that are listed for sale at prices that range from \$39,900 and \$69,900:

- 1) 1203 Jackson Street: \$39,900
- 2) 1114 Washington Street: \$59,900
- 3) 142 S. 13th Street: \$62,500
- 4) 24 S. 14th Street: \$64,900
- 5) 206 S. 12th Street: \$69,900
- 6) 837 Ferry Street: \$69,900

e.) Application for CHDO Certification.

See attachments.

B. HOME Program Compliance Checklist

See attachments.

C. State Agricultural Land Preservation Policy Checklist

See attachments.

Section III

A. HOME Program Budget and Narrative

See attachments.

B. HOME Match and Narrative

A match is not required.

ⁱ Community Land Trust Rationale (CLT):

A Community Land Trust is a private, non-profit organization whose goal is to acquire and hold land for the benefit of the community and provide secure affordable access to land and housing for community residents. A **Community Land Trust** will purchase a home and property on which the home resides then sell the house itself to a qualified applicant in their program. In this process the Trust maintains ownership in the land. By owning the land, the trust can ensure how this land will be used. Community Land Trusts desire land to be used for decent, affordable housing and sign a long term lease with the owner of the house assuring the home owner that the property will remain available to them to live upon. Subsequently, the new homeowner need only purchase the improvements to the land, significantly reducing the overall cost of the home. Households must be income qualified to participate in a housing purchase with the Community Land Trust.

In exchange for this the home owner agrees, if they ever wish to sell their home, that they will sell the home to the trust or another low/moderate income family. The price that they agree to sell the home for will allow them to recognize a profit on the sale but not as much as a "traditional" home owner would

realize on a similar sale. Essentially, the homeowner agrees to limit the resale price of their home in order to receive all of the benefits the Trust provides at the time of purchase.

As far back as 1993, HUD's publication, "Community Land Trusts and the Home Program," praised the strengths of Community Land Trusts: "Community Land Trusts are, perhaps, *one of the most effective means of ensuring permanent affordability of resident ownership*, simply because the trust maintains ownership of the land.

All aspects of the purchase of the property will be coordinated by CACLV's Lehigh Valley Community Land Trust subsidiary.

The role of the Community Land Trust in the HOME project is to act as the community-based nonprofit developer of affordable housing. The advantage of utilizing a CLT for the HOME project includes:

- Provides greater local control over land and housing ownership.
- Protects affordability for future residents by controlling the sale of buildings and other improvements on their land.
- Protects the community's long-term interest by continuing to own land while conveying the long-term use of land to individuals, cooperatives and other entities.
- Carries out on-going acquisition and development that meets diverse community needs.
- Follows re-sale restrictions developed by the PJ, in accordance with 92.254, that specifically outlines the criteria to be met when the resale of the HOME-funded property takes place.
- Recaptures the HOME subsidy provided in order to assist other persons, except where there are no net proceeds, or where the proceeds are insufficient to repay the full amount of the assistance. (HUD Notice CPD: 93-42)

Development of the Lehigh Valley Community Land Trust (LVCLT):

On April 3, 2007, Lehigh and Northampton Counties hosted the First Annual Lehigh Valley Housing Summit in Bethlehem, Pennsylvania. One of the organizers of the summit, Karen Whitehill, Vice President and CRA Officer for KNBT Bank, scheduled a workshop on Community Land Trust with speaker Mr. Van Temple, Executive Director of The Diamond State Community Land Trust. That workshop generated interest in forming a land trust in the Lehigh Valley. As a result, Ms. Whitehill took the lead in forming a Community Land Trust Task Force to pursue the possible creation of a land trust in the region.

The first meeting of the Community Land Trust Task Force was convened on June 23, 2008, and the task force met every two weeks to plan the creation of the first land trust in the Valley. On July 22, 2008, task force members held a conference call meeting with staff and board of the State College Community Land Trust. On August 14, 2008, task force members met with Van Temple for an all-day strategy meeting and a decision was made to hire Mr. Temple as a consultant to assist us in the planning with funding from Lehigh County. After numerous meetings and hard work over the past year, the Lehigh Valley Community Land Trust is incorporated and is the recipient of NSP funds. ***The Lehigh Valley Community Land Trust is committed to strengthening communities by providing permanent affordable housing for income qualified households through the development or redevelopment of land and/or the purchase, rehabilitation of real estate in the Lehigh Valley.***