



The Housing Authority of Monroe County
1055 West Main Street
Stroudsburg, Pennsylvania 18360-1427



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Linda A. Kaufman
Executive Director

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Urban Affairs Committee
Attention: Hon. Rosemary M. Brown
and Committee Members
209 Ryan Office Building
P.O. Box 202189
Harrisburg, PA 17120-2189

Dear Rep. Brown and Committee Members:

My name is Linda Kaufman, and I am the Executive Director of the Housing Authority of Monroe County. I have been with the agency for last 23 years. During these years, I have witnessed Monroe County fight for affordable housing, and it remains a top priority on everyone's list to build more.

We are the largest provider of affordable housing in Monroe County. The Housing Developments we manage and/or own are as follows:

300 Public Housing Family and Elderly/Disabled
40 Elderly Tax Credit- Hamilton Manor Built 1997
42 Multi Family Tax Credit – Skyline Heights Built 2010
35 Multi Family Tax Credit – Ivy Ridge Built 2012

Our agency has always had a waiting list for both Public Housing and the Housing Choice Voucher Program (Section 8). Our program struggles to deal with our waiting lists as our Board of Directors decided to create preferences to serve ones with the most needs. We currently have preferences for residents of Monroe County such as: homelessness, victims of domestic violence, veteran, working/disabled. The more preferences one receives, the higher on the waiting list one will be.

Within Monroe County we have several developments of Affordable Housing.

Elderly

Hamilton Manor
White Stone Senior Development
Wisteria Commons
Oaks Senior Community
Hawk's Nest
Belmont Knolls
Knob Crest
Stokes Avenue
West Hills Apartment-For Disabled

Multi Family

Ivy Ridge
Skyline Heights
Milford Commons
Prospect Hills
Bridge Street
Ed Christine Drive
Limekiln Manor

We still are not meeting the needs of our community. Our total applications for Public Housing are at 4832 and our waiting list remains open. The Housing Choice Voucher Program waiting list is at 200 and the last time this list was open was July 2017. The list for Hamilton Manor, our Elderly Tax Credit Development, has 120 individuals waiting for a unit. Skyline Heights a Multi Family development waiting list has 130 families seeking housing. Additionally, Ivy Ridge a Multi Family development has 83 families in need.

The income eligibility for someone to live in Public Housing in Monroe County can be as high as \$61,650 for a family of 3. A family of four can go as high as \$68,500.

Rents for each of these programs are based on 30% of monthly adjusted income. Federal Regulation require both programs to decrease their rent after verification. The rents for our Tax Credit Programs are set by PHFA.

Our current needs according to our waiting list by bedroom size units are as follows:

One bedroom-2119
Two bedroom-1700
Three bedroom – 875
Four bedroom – 128
Five bedroom – 13
Six bedroom and over -1

Every day families fill our emails with requests for housing with statements like,

"I'm a veteran and need housing."

"I've been looking for a place and it's been hard. I'm getting SSI 25.00 and SSDI 835.00. My fiancé helps me with daily tasks getting dressed and cleaning he also takes me to my appointments. We must be out of the place we are in at the end of the month can you please let me know if you can help me or where to look, please."

"I am interested in one of your apartments. I want to know if rabbits are included in your no pet policy. I keep mine in a cage and she is low maintenance."

"I'm contacting this resource in regard to a family in need who is currently homeless and without a car. They are in desperate need of some assistance. So, I'm hoping that you can point me in the right direction. The assistance is for an older couple, both disabled and with medical issues and their daughter who is also temporarily disabled due to a medical issue."

"I am very interested in a 2-bedroom apartment for my son and me. I have been looking everywhere and was given this info from the housing department."

"I was wondering how I would go about getting a rental/housing voucher. I'm unemployed."

In addition, we receive approximately fifty applications a month for Public Housing. At that time applications will be applied to the waiting list. The average time a family will wait on our lists until they are housed will be approximately three and a half years.

The Median Family income for Monroe County is \$85,600. The average household size living in Public Housing is 3 persons with most being single moms with children making an average household income of \$19,500.

Over the years, we have heard many of statements about Public Housing and Housing Choice Voucher Program that get attached to the participants, but most are not warranted. A young lady Ms. A, is just one of our tenants who used the program to move herself toward economically self-sufficiency.

After many years of waiting on HAMC's applicant list, Ms. A received a public housing unit for herself and her newborn child. At that time, Ms. A was employed in retail and her rent was approximately 30% of her income. A few years went by and Ms. A had another child. Even though her rent was based according to her income, it became a struggle for her to pay for childcare for two little ones, plus other household bills. Ms. A was looking for a way to earn more money to care for herself and her children and eventually get out of public housing. HUD had implemented an incentive program to help public housing residents better their lives. The program exempts earned income for public housing resident families whose annual income increases because of increased earnings by a family member during participation in any self-sufficiency or other job training program. Ms. A took full advantage of this program and enrolled in nursing school. She took a job as a Certified Nurse's Assistant. The increase in her income was exempt and not used in the calculation of her rent for a twelve (12) month period. For the next twelve (12) month period, only half of her increase in income was used to calculate her rent. In addition, she continued her education and became a Registered Nurse. Ms. A saved the money she would have been paying in rent and was able to put a down payment on her own home. Today, Ms. A owns her own home and is working as a Registered Nurse.

The Housing Authority Monroe County Voucher Program's mission is to provide safe, decent, and sanitary housing conditions for very low-income families and to manage resources efficiently. The HAMC is to promote personal, economic, and social upward mobility to provide families the opportunity to make the transition from subsidized to non-subsidized housing. We administer over 700 Housing Choice Vouchers (Section 8) here in Monroe County. Participants in the program go out into the community and find landlords willing to participate in the program. To receive assistance in our Housing Choice Voucher Program a family of three cannot earn more than \$38,550.

The payment standard is used in the calculation of the housing assistance payment for a family. The payment standard is set by HAMC between 90% and 110% of the HUD published Fair Market Rent.

Monroe County Housing Authority 2022 payment standards

0 bedroom - \$871	1 bedroom - \$920	2 bedroom - \$1268	3 bedroom - \$1637
4 bedroom - \$1874	5 bedroom - \$2155	6 bedroom - \$2436	

The families participating in our Housing Choice Voucher Program are mostly single moms with two children. The average household income is \$18,264.

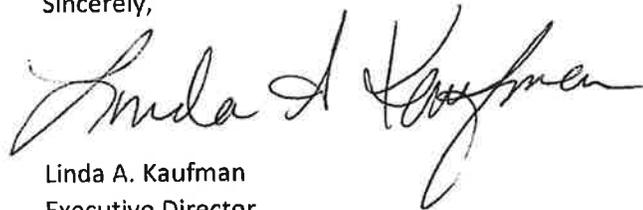
The Housing Choice Voucher Program is a vital resource to many low-income individuals and families, like Ms. A. Ms. A is a non-elderly, disabled individual who lost everything she had when she found the courage to flee her marriage of 15 years due to domestic violence related issues. She came to Monroe County with the clothes on her back and a small bag of essentials. With no family or friends in the area,

Ms. A felt hopeless. She contacted a local shelter that was able to immediately take her in. After a few weeks in the shelter, she ended up homeless. That was until a friend told her about the Mainstream 5 voucher program for disabled individuals who are homeless or at risk of becoming homeless. Ms. A remembers the day she was issued her voucher like it was yesterday and constantly states she doesn't know where she would be without it. Due to her disability, she is unable to work and without the necessary assistance she would be unable to afford rent on her own. The voucher program allows Ms. A to maintain a safe and suitable home and gave her the ability to work on other aspects of her life. She was even able to get her daughter back. Ms. A has come a long way from where she started almost 10 years ago.

Mr. L has been a resident of Monroe County his whole life. He married his high school sweetheart and had 4 daughters. He had an excellent job and brought in enough money to allow his wife to stay home with their children, life was good! That was until Mr. L got hurt on the job and became disabled. The beginning stages of his disability left him unable to provide or even care for his children. With his wife also being unemployed, the family quickly diminished all their resources. After applying for assistance there was still one issue, rent. Although he and his family were able to apply for the Housing Choice Voucher Program, unlike other resources, it was not immediate. He remained on the waiting list for a few years before he reached the top. Those few years were a huge struggle. After receiving his voucher, he was able to secure a home in an area that he and his family loved. Life began to get a little more manageable. The voucher program took a lot of stress off his plate and that gave him hope of a brighter future. Throughout the years he was able to make many strides and get his finances back in order. In late 2021, Mr. L got a notice from his landlord that the home he has lived in for 8 years was going to be put on the market and he and his family had 60 days to find another place to live. He knew that rents had recently rose drastically and he began to panic. His landlord was nice enough to extend his notice and allow him more time in his search. After countless roadblocks, Mr. L was able to purchase the home he was renting and keep his daughters in the school district they had attended since kindergarten. He was able to leave the voucher program behind and use it as a steppingstone in his path to success.

The average number of vacancies for Public Housing are 50 a year. Hamilton Manor has five, Ivy Ridge has 3 and Skyline has 4 in a year. In Monroe County, we are still finding it hard to build or find places to build. A few roadblocks are the lack of developable land with available infrastructure (water and sewer). Zoning issues (i.e., sites not zoned for Multi Family use) and real estate taxes in Monroe County are a huge problem. Our community needs our help to create an environment where a family can have stability, children have a safe place to call home, and household members can learn and be a productive member of society. Please, when making policy or changes, think of Monroe County our potential, and what this community needs. We can be more, truly we can.

Sincerely,



Linda A. Kaufman
Executive Director