



Hello, I am Lisa Greener, Executive Director for Community Basics, Inc. (also known as CBI). I want to thank you for this opportunity to discuss housing development in Pennsylvania, more specifically, Lancaster County. I'll start by giving a brief overview of CBI which began operations in 1997 as a non-profit real estate developer of affordable housing. In 2007, CBI added a property management department to manage the properties it developed. In the past 25 years, CBI has developed over 600 rental housing units using primarily Low Income Housing Tax Credits (LIHTC) awarded by PA Housing Finance Agency (PHFA) to fund the projects. As a certified Community Housing Development Organization (CHDO), CBI receives priority status for HOME Partnership funds distributed by HUD. Our residents earn between 20% to 60% of Area Median Income (AMI) working in health care, retail, manufacturing, and food service and are unable to afford market rate rents. They are families, single parents, individuals, elderly, disabled, and veterans. CBI is also committed to ending homelessness. Each newly created community sets aside at least 10% of the units for individuals and families who have experienced homelessness. Currently 12% or 69 units are home to formerly homeless households.

We are here today to discuss housing development. Housing development comes with many challenges from finding a site with proper zoning, and public utilities to dealing with NIMBYism. Land available for development is a limited commodity. Buildable land acreage is decreasing, and purchase prices are increasing. Water and sewer capacity may not be available or requires significant tapping fee payment. The use of existing vacant properties is not always conducive to adaptive reuse for housing due to zoning, location, or physical structure.

The land development process is long and cumbersome and varies from municipality to municipality. Each municipality has different fees, timelines, and ordinances which may conflict with other ordinances creating more confusion and grey areas when developing the property. There are the state and federal regulations relating to the conservation district and stormwater management and green infrastructures. Some municipalities have additional committees and commissions that must review the project. All of this takes time, and time is money, and time kills deals. A faster way to move development projects through the process would help all projects, residential and commercial. Encourage municipalities to work together towards regional land development planning and strategies. Perhaps providing an incentive to do so would support the action.

Property tax or income tax relief given to companies to move into a municipality without addressing housing for their employees is wrong. This creates more traffic issues and puts undue travel burdens on their employees. If you live close to where you work, there is less traffic and the opportunity to use alternative



transportation such as walking, biking, or public transit. The company will need to hire employees and the employees should have the option to live nearby. A requirement to have any company receiving tax relief should be obligated to invest in housing affordable for their lowest paid employees. (Prime example - Urban Outfitters in Salisbury Township – area deemed Keystone Opportunity Zone giving significant tax benefits to Urban Outfitters for ten years with no commitment to new housing in the area.)

As with all real estate development, construction costs and interest rates are rising making many projects financially infeasible in the current environment. For affordable housing projects, these increases can be insurmountable without additional subsidies in the form of soft funding such as grants and low or no interest rate loans. In some cases, prevailing wage requirements of funding sources increase construction costs and negate the funding. As an example, CBI received a Keystone Communities grant for \$400,000. The grant required prevailing wages which increased the construction costs of the project by \$300,000, netting just \$100,000 for the project. That project will not proceed due to the increased costs making the project infeasible. Please consider increasing soft funding options such as the Construction Cost Relief Program or Development Cost Relief Program, both administered by PHFA, which did not require prevailing wages.

We also need to address housing preservation. 55% of existing housing stock in Lancaster County was built prior to 1980. These homes need to be preserved for future generations housing needs. Affordable rental projects have limited cash flow to cover major repairs and replacements. Preserving these projects as affordable with extended restrictive covenants will keep low to moderate income households in a safe and affordable home. Please consider allocating funds to cover the preservation of existing housing stock, both rental and owner occupied. Renovating these homes to increase their safety and energy efficiency will extend the useful life of the property. The cost of renovations is far less than the cost of new construction.

Thank you for this opportunity to share my thoughts on housing development and I look forward to hearing from the other members of the panel.

PROFILE

BUILDING BRIGHTER TOMORROWS

Community Basics, Inc. (CBI) is a nonprofit Community Housing Development Organization (CHDO) whose mission is to create and manage high-quality, affordable housing in Central PA and the surrounding areas. Since 1997, CBI has partnered with federal, state and local organizations to build and manage affordable housing communities that meet the needs of our residents. Many of our residents are working families, single parents, seniors, disabled, and veterans who previously may not have had access to safe, quality, affordable housing. In addition, CBI provides permanent housing for individuals who have experienced homelessness. CBI envisions all people live in a place they are proud to call home.

CBI utilizes Low Income Housing Tax Credits (LIHTC) as the primary source of equity to finance the development of an affordable housing project. Over the past 30 years, the Low-Income Housing Tax Credit has led to the development of more than 84,000 affordable, privately owned and managed apartments serving more than 200,000 Pennsylvanians. The creation of these homes has spurred economic growth, generated billions of dollars in local and state revenues and reduced blight. LIHTC projects enhance communities by increasing the value of nearby homes and stabilizing neighborhoods.



GUIDING PRINCIPLES

MISSION, VISION, VALUES

MISSION

Create and manage high-quality, affordable housing in Central PA and the surrounding areas

VISION

All people live in a place they are proud to call home

VALUES

High Quality

High quality in our products, processes, and services

Dignity and Compassion for All

Collaboration

Collaborative partnerships for long-term impact

Resilience

Resilient in the pursuit of our goals

PROPERTY LIST



Saxony Ridge Apartments
615 W. Sixth Street, Lititz, PA 17543

Now Leasing, Saxony Ridge Apartments includes 44 one-bedroom and 18 two-bedroom apartments for residents 62 years of age and older. Located within Moravian Manor's Warwick Woodlands campus, the community includes 10 apartments set aside for those who are experiencing homelessness and 4 apartments set aside for UDS clients. Supportive Services provided by Moravian Manor.



Bausman Place Apartments
196 + 244 Charles Road, Lancaster, PA 17603

Currently under construction, Bausman Place Apartments will include 54 apartments located in five buildings, and will consist of 15 one-bedroom, 27 two-bedroom, and 12 three-bedroom apartments. 6 apartments are reserved for those experiencing homelessness, with 3 available to youth aging out of Foster Care. Supportive Services will be provided by Tenfold (formerly Tabor Community Services).



Brunswick Farms Apartments
373 Hampden Drive, Lancaster, PA

Brunswick Farms Apartments, located on an abandoned airpark in Manor Township, contains sixty (60) two- and three-bedroom apartments. This includes six ADA and two Hearing and Visually Impaired units. Six units are set aside for families experiencing homelessness. Brunswick Farms is located on a major bus route with easy access to school, services, and over 50,000 jobs in a five-mile radius. Supportive Services are provided by Tenfold (formerly Tabor Community Services).



Three Center Square Apartments
2 West High Street, Maytown, PA

Three Center Square Apartments features 23 two- and three-bedroom apartments in two restored historic buildings in the heart of Maytown, PA. The community also includes three apartments equipped for those needing accessibility. In 2005, Three Center Square Apartments won the prestigious C. Emlen Urban Award for Historic Preservation. Supportive service referrals provided by Community Basics, Inc.

PROPERTY LIST



Country Club Apartments
323 Aaron Lane, Lancaster, PA 17601

Country Club Apartments includes 95 two-, three- and four-bedroom apartments, conveniently located off Pitney Road in East Lampeter Township, across the street from Lowes and just a short distance from the Greenfield Corporate Center. The community includes ten apartments equipped for those needing accessibility. Supportive services provided by Tenfold (formerly Tabor Community Services).



Fordney House
221 Fordney Road, Lancaster, PA

Fordney House, a renovated mansion and carriage house in Manheim Township, provides permanent supportive housing for 14 individuals who have experienced homelessness and have special needs. The community features single room occupancy with shared kitchen and laundry facility. Supportive services provided by Lodge Life Services, Inc.



Walnut Street Apartments
117 South Walnut Street, Lititz, PA

The Walnut Street Apartments community features 18 two- and three-bedroom apartments in a renovated vacant shoe factory. Public schools and transportation are within walking distance. Parks, playgrounds, a public swimming pool, local Community Center, grocery stores, pharmacies, and downtown retail shopping area are less than a mile away. Supportive Services provided by Tenfold (formerly Tabor Community Services).



Golden Triangle Apartments
72 Roosevelt Boulevard, Lancaster, PA

Situated in Manheim Township near Lancaster City, Golden Triangle Apartments feature 58 two- and three-bedroom apartments centrally located with easy access to schools, public transportation, shopping and parks. The community also includes six apartments equipped for those needing accessibility. Supportive services provided by Tenfold (formerly Tabor Community Services).

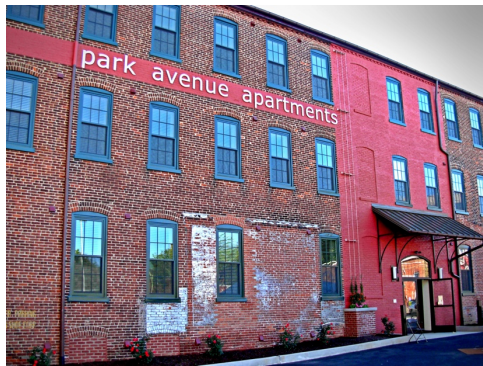
PROPERTY LIST



New Holland Apartments

146 East Franklin Street, New Holland, PA

The former offices and plant of the New Holland Machine Company is now New Holland Apartments, a community with 56 apartments of family housing that includes two- and three-bedroom apartments. The community includes six apartments equipped for those needing accessibility. In 2001, this community received the prestigious C. Emlen Urban Award for Historic Preservation and is listed on the National Register of Historic Places. Supportive service referrals provided by Community Basics Inc.



Park Avenue Apartments

255 Park Avenue, Lancaster, PA

Formerly a vacant shoe warehouse in Lancaster City, Park Avenue Apartments is now an attractive, vibrant community for renters age 55 and over. This community includes 24 apartments of affordable housing with six of those units set aside for residents with special needs. The community also includes four apartments equipped for those needing accessibility. Supportive services provided by Lodge Life Services, Inc. Park Avenue received Historic Tax Credits and Low-Income Housing Tax Credits.



Marietta Senior Apartments

601 East Market Street, Marietta, PA

The Marietta Senior Apartments include 42 one-bedroom and 14 two-bedroom apartments for residents 62 years of age and older. Located near a bus stop, parks, a medical facility, churches and restaurants, the community includes 10 apartments set aside for those who are experiencing homelessness. Supportive services provided by Tenfold (formerly Tabor Community Services).



Waverly Court Apartments

120 Valley Brook Drive, York, PA

This community of 46 apartments is located in Springettsbury Township, York County and is adjacent to public transportation, an elementary school, shopping and medical services. The community also includes five apartments equipped for those needing accessibility. York Housing Authority manages and provides supportive services.

PROPERTY LIST



Cloister Heights Apartments

830 W. Main Street, Ephrata, PA

Cloister Heights Apartments, formerly the long time vacant Cloister Motor Court Motel, provides permanent housing for persons experiencing homelessness. This community features 12 one-bedroom apartments in the main building and three, two-bedroom apartments in an adjacent 1946-era house that once served as the motel office. Each apartment is fully furnished. The community also includes one apartment that is equipped for those needing accessibility. Supportive Services provided by Tenfold (formerly Tabor Community Services).



Lincoln House

1687 Lincoln Highway East, Lancaster, PA

A former Bed & Breakfast, Lincoln House now provides permanent supportive housing in East Lampeter Township for eight individuals who have experienced homelessness and have special needs. Single room occupancy with shared kitchen and laundry facility. Supportive services provided by Lodge Life Services, Inc.



Old Market Apartments

10 West Locust Street, Ephrata, PA

A former market built in 1912, the structure was a vacant eyesore until it was renovated in 1999. Old Market Apartments now provides 11 apartments with affordable rents in the center of Ephrata Borough. Of the 11 units, nine are two-bedroom, one is a three-bedroom and one is a one-bedroom apartment. The community also includes two apartments equipped for those needing accessibility.



Nissly Chocolate Factory Apartments

951 Wood Street, Mount Joy, PA

The Nissly Chocolate Factory Apartments provide affordable living for people age 55 and over. This community includes four efficiency and 24 one-bedroom apartments. The community also includes three apartments equipped for those needing accessibility. Built in 1920 as the Nissly Swiss Chocolate Factory, the business slid into bankruptcy in 1930 during the Depression. The 50,000 square-foot building is listed on the National Register of Historic Places. Supportive service referrals provided by Community Basics, Inc. Nissly Chocolate Factory received Historic Tax Credits and Low-Income Housing Tax Credits.