

BottomLine

SUMMER/FALL 2020
ISSUE NO. 2

A MAGAZINE FOR LANDLORDS
& PROPERTY MANAGERS

INSIDE

Landlord Forum:
The COVID Effect

Jake Thorsen, SoWe
Neighborhood Director:
Creating Opportunities
Combating Displacement

What's All the Hub-ub?
A New Path to Beneficial
Partnerships

HUD Update:
Assessing a Reasonable
Request for Service &
Support animals

SPOTLIGHT
LHOP/Tabor:
The Move, Merger
and the Mission

SHELBY NAUMAN
INTERIM CEO/COO OF LHOP



Lancaster
Housing
Opportunity
Partnership

BottomLine

03 | Editor's Note

04 | Season of Change

05 | Community Rental Equity Fund

06 | Welcome Home!
The case for renting to newly arrived refugees

08 | COVID:
A focus on Eviction Prevention

12 | Shelby Nauman:
The move, merger and mission

13 | What's All the Hub-ub?
A new path to beneficial partnerships.

15 | HUD Update: An Assessment of Reasonable Accommodation for Service and support animals.

18 | Jake Thorsen: Creating Opportunities, Combatting Displacement.

CONTENT



Shelby Nauman is the Interim CEO/COO of Lancaster Housing Opportunity Partnership. She joins the LHOP team after having served as COO of the Lancaster City Alliance; read about the LHOP move, merger and the mission pages 11 & 12

If you missed our last issue visit www.lhop.org



Editor's Note

Welcome

BottomLine Magazine is an informative bi-annual publication developed to provide a resource to Landlords and Property Managers.

One of our goals in this issue is to share with you of some of the organizational changes that we believe will enhance the services we provide for both tenants and landlords.

Additionally, and in keeping with the mission of BottomLine Magazine, we wanted to provide updates and information regarding important information related to COVID19 and some of the programs and resources that could help you navigate this difficult time with your tenants. We also wanted to provide you with information related to the latest HUD rules regarding Service and Emotional Support Animals.

The mission of this publication is to provide information that is important for landlords and Property Managers to know and will strengthen their knowledge and by extension their BottomLine.

Staff and Contributors

Shelby Nauman

Interim Chief Executive Officer/
Chief Operating Officer

Layout & Design Editor

Adrian Garcia

Outgoing HEEI Director

Senior Copy Editor

Brittany Mellinger

Incoming HEEI Director

Writer

Aileen Beaver

Intake Specialist

Photography

Kathlene Sullivan

Contributing Writers

Valentina Ross

Church World Services

Jake Thorsen

SoWe Neighborhood Director

For comments or additional information contact,
Lancaster Housing Opportunity Partnership
308 East King St. Lancaster, PA 17602
Ph. (717) 291-9945
email:info@lhop.org
visit us on the web at: www.lhop.org

Follow us on social media:



SEASON OF CHANGE

By: Brittany Mellinger

We've got some big news here at the Housing Equality and Equity Institute (HEEI). Adrian Garcia, the program's director, is leaving to become the Director of Housing at the Pennsylvania Human Relations Commission.



Over his 4 years at HEEI, Adrian has focused on expanding outreach and developing programs that will meet the needs of the community. Fair Housing is often seen as only benefitting the tenant, and Fair Housing programs are often viewed as only serving tenants. Adrian came into this role with the goal of ensuring that we not just inform tenants, but also landlords, property managers, social service providers, municipal officials, and lenders. The mantra here at the HEEI is that everyone benefits when everyone is informed about fair housing.

Under Adrian's leadership, we've also expanded programs beyond just offering education, but also seeking to meet some of the urgent housing needs in our housing community, including the Rental Advantage Course, which equips potential tenants with skills to become proactive and communicative renters. Adrian restructured, rebranded and

expanded the Landlord Risk Reduction Fund to the Community Rental Equity Fund, which now has the capacity to serve up to 50 families with high barriers to housing. Lastly, the BottomLine Magazine, developed to provide resources and information to landlords like you, was one of his initiatives as well.



We'll miss not just Adrian's passion for housing education, but also his trumpet playing, enthusiasm, and humor. We wish him the best in working to support fair housing efforts statewide!

But our work is not stopping in his absence – I will be stepping into the role of Director of the HEEI and I look forward to working with you all to continue to provide timely, practical, and relevant information that helps to foster fair housing choice for all. If you have questions, concerns, or suggestions about how we can better support the landlord and property management community, please reach out! You can reach me at -bmellinger@lhopp.org or 717-291-9945.





By: Aileen Beaver

The Community Rental Equity Fund (CREF) is an LHOP program that aims to help landlords protect their property investments while eliminating barriers to housing for low-resource tenants. CREF is managed by LHOP's Housing Equality and Equity Institute (HEEI), which provides information and resources to landlords and tenants about fair housing and landlord-tenant issues.

Through the CREF program, LHOP offers landlords up to 2.5 times the amount of the monthly rent if there are damages to the unit beyond normal wear and tear or rental arrears that result in an eviction. In exchange, we ask that the landlord waive the requirement of a security deposit, which can be a barrier for many tenants. During this program, HEEI staff facilitates effective communication between the tenant, service providers and landlords. This is done through routinely scheduled check-ins and bi-annual unit inspections. All tenants in this program work closely with a service provider for support and accountability. Because of the partnership, we aim to solve issues that arise quickly and effectively.

Benefits for Landlords:

Housing is a crucial component of a person's well-being. By becoming a CREF landlord, you are providing an opportunity to community members who may be at-risk of homelessness. This program also provides the following benefits to you:

- 2.5x the monthly rent to cover damage (beyond normal wear and tear) or rental arrears that result in eviction.
- Regularly scheduled unit inspections- you can join for the inspection or an LHOP staff member will email you the report.
- Enhanced communication with your tenant- all tenants in this program work closely with a case manager and LHOP for support.
- Resources from LHOP to enhance your business as a landlord
- Support your local community through equitable housing programs

To Learn More:

This program can benefit both landlords and tenants. If you are interested in this partnership with LHOP or want to learn more about the CREF program, please feel free to reach out to Aileen Beaver at abeaver@lhop.org or, Brittany Mellinger at bmellinger@lhop.org. 



Welcome Home!

The case for renting to newly arrived refugees

By: Valentina Ross, Resettlement Program Coordinator - CWS Lancaster

The COVID-19 pandemic has changed the way we do business and turned our homes into offices and shelters. As we look forward to safely going back to work and start rebuilding our economy, we cannot but wonder what the lockdown's lasting effects will be on our lives and on the lives of the most vulnerable among us. Refugee arrivals to the United States have temporarily halted since March 2020 but are expected to resume in the summer. What kind of housing market will we face when looking for a rental for a newcomer family? How much competition? What prices?

The Lancaster housing rental market has been tight for years and finding affordable housing for low-income families has become increasingly challenging. Church World Service (CWS) has been welcoming refugee families to the area for over 30 years, finding them homes to rest safely

upon their arrival to the US, after a lifetime of fleeing. This has not always been an easy task. Despite the tremendous welcome and generosity of many local property owners, renting a property on the open market for a family not yet in the United States presents many challenges. When approaching a landlord for a showing, CWS ventures into a highly competitive field without some of the ammunition that locals take for granted. Since the prospective tenants are still abroad, CWS cannot share their social security numbers—they haven't even applied for them! No tenant credit or employment history is yet established by the family members; no housing references exist to tout.

Yet, it makes so much sense to rent to newly arriving refugees.

Unlike other immigrants, refugees are thoroughly vetted by the US government prior to traveling to the United States, in a process that takes an average of over seven years! Newly resettled refugees are required to request a social security number within seven business days from arrival and are eligible for employment as soon as they get here, as well as for a pathway to residency and citizenship.

CWS supports newly arrived refugee families with a housing deposit payment and a few months of rental assistance, until the families are ready to pay rent on their own. Most importantly, CWS accompanies the newly arrived families on the path to full integration, providing guidance and support every step of the way until the families are ready to proceed on their own. In this process, refugees are taught to take good care of their homes through periodic orientation that often takes place in the house or apartment to ensure hands-on, experiential learning. A CWS

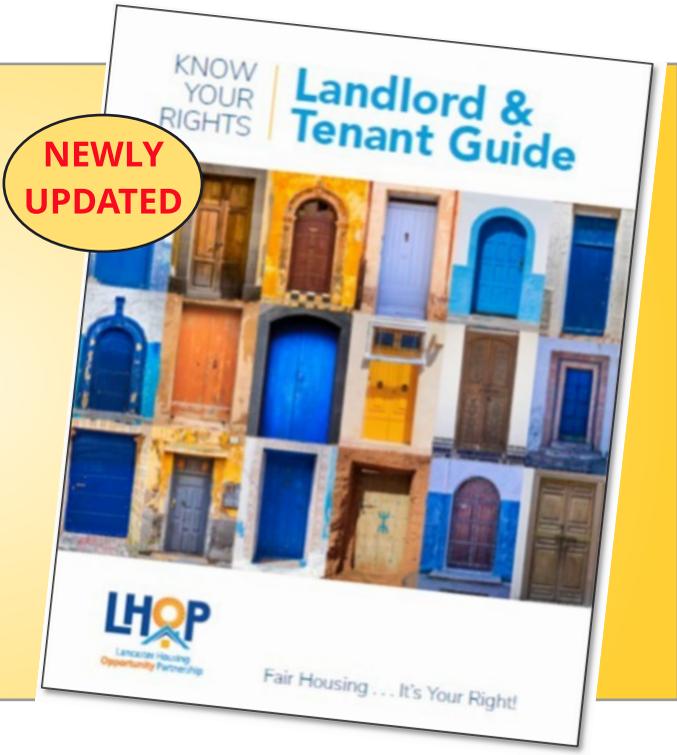
interpreter reviews their lease contracts with them to ensure understanding of tenant rights and responsibilities. A CWS housing navigator acts as a liaison between landlords and families for as long as necessary, making sure language barriers do not turn into an obstacle to positive and constructive relationships. A CWS employment specialist helps refugee adults find jobs soon after arrival, and over 90% of newly resettled refugee families become self-sufficient and able to sustain rent payments within three months of arrival.

As the pandemic slowly recedes, refugees will again come to the United States to find safe haven and rebuild the lives that were taken from them in their countries of origin. Once here, they will work hard to make their dreams come true. They will continue in their eagerness to learn and improve; they will strive to give their children a better future. All they need is a place to call home. 

Get Your Copy Today!

INCLUDES AN UPDATED SECTION ON WHAT HOUSING PROVIDERS SHOULD KNOW!

Reserve your copy today by contacting info@lhop.org



Did you Know? The Fair Housing Act prohibits the denial in the sale, rental or financing of a dwelling due to National Origin. For a free fair housing consultation contact our Fair Housing Line at, 717-299-7840 or visit us online at, www.lhop.org

COVID19: A Focus on Eviction Prevention

By: Brittany Mellinger & Adrian Garcia

COVIDView, www.cdc.gov, 2020

During normal circumstances, a medical crisis, job loss, unexpected expenses, loss of a partner by separation or death, or family financial instability can lead to a tenant's difficulty in paying the rent. The COVID-19 pandemic has impacted all of our lives, and has placed many tenants in an unstable financial situation.

Have your tenants' incomes been impacted by COVID-19? We know that some tenants have been able to stabilize using unemployment benefits and are beginning to go back to work, but many people are struggling to maintain financial stability in light of job losses and changes in childcare.

There are some resources available to tenants in need. A group of community organizations has come together to provide services and financial assistance to those at risk of eviction, called the **Eviction Prevention Network (EPN)**. Our goal is to keep reliable tenants in their homes and to keep landlords from spending the time, money, and effort of going through the eviction process. If you have a tenant that you don't want to lose, but has had trouble keeping up because of this pandemic, tell them to contact 2-1-1, which is a social service hotline that can connect them to resources that can help them get back on their feet.

The EPN wants landlords to know about this unique program to provide tenants and landlords assistance before landlords need to file with the courts. The EPN encourages the landlords to take the following steps:

- **Dial Before You File**– Tabor/LHOP can provide technical assistance, informal housing resolutions, and free counseling that could potentially save you time and money.
- **Strengthen Community Partnerships**- Did you know that non-profit organizations can be the best partner in assisting in stabilizing your tenant's housing? A stable tenant means a stable rental income for you! Having a quick community resource list that you can provide to tenants that experience a life event could prevent late rental payments. It might be just the thing to get a tenant back on track and save you the cost of filing for an eviction and attempting to find a new tenant (Note: rental assistance funding is available for qualified tenants, payable directly to the landlord or property manager).
- **Enhance Your Knowledge** – We know that you have a wealth of knowledge, but rules and regulations change all the time, so attend landlord forums, contact Tabor/LHOP for guidance on Landlord-Tenant relations, ask questions and get the right answers.

This program benefits both landlords and tenants, because we know that tenant stability leads to more stable and consistent income from your rental properties. If you have questions about this program, reach out to Brittany Mellinger at 717-291-9945 ext. 193 or bmellinger@lhop.org. 



LANDLORD FORUM: The COVID Effect

By: Brittany Mellinger

As a result of the stay-at-home orders in place through the spring, we've all had to transition parts of our lives and activities online. For LHOP's HEEI staff, that has meant that learning how to utilize zoom and other programs for online trainings. The first training that we offered was a forum for landlords and property managers to talk about what the current situation means for their business and for our community.

We partnered with the Northern Lancaster Hub, the United Way, Tabor Community Services, and Mid-Penn Legal Services to offer information on fair housing implications, financial resources, communication tips, and eviction moratorium guidance. But most of all, we wanted it to be a space where we could share what was going on and how everyone was handling it in their rental business. We weren't sure how many

people would show up, and we didn't know how talkative folks would be.

This was one of our best-attended forums yet, with over 70 landlords and property managers attending. We had a great discussion, with tips being shared about ways to connect with tenants, providing guidance on how to access federal aid, and how to understand what is currently going on. We are so grateful to our partners and to everyone who attended this forum.

If you have any questions about how COVID-19 is impacting your rental business, please reach out – you aren't alone in this! And we'd love to know if you have topics for future forums. You can reach Brittany Mellinger at bmellinger@lhop.org or 717-291-9945 ext.193



ATTENTION LANDLORDS!

The Rental Advantage Course is a renter education program that will promote stable tenancy and STABLE TENANCY = INCOME STABILITY! This will be an 8-hour renter education certificate program modeled after our successful First-time Home Buyer course. Instructors will include; Credit Specialists, Property Managers, Insurance Agents and various other experts in their field.

The course will instruct on:

- Renting Fundamentals
- Preparing to Rent
- Understanding your Personal History
- Locating Housing
- Healthy Home Care Hints
- Understanding a Lease
- Household budgeting
- Working with the Landlord
- Credit Basics, and more



Why LHOP? 25 years of:

- Curriculum development for First-time Home Buyer Instruction
- Community-wide collaborations with Landlords, Social Service and Municipal Officials
- Certified Fair Housing Specialists.

LHOP will be offering (4) eight-hour classes per year The cost for this course will be \$25 per person and includes continental breakfast, lunch and materials provided. Scholarships are available. For additional Information call 717-291-9945 ext. 193.

Funding made possible by:



Curriculum collaboration:



LHOP | Spotlight

A conversation with Shelby Nauman: LHOP & Tabor Community Services The move, merger and the mission

By: Brittany Mellinger



Shelby joined the LHOP team as Chief Operating Officer in 2018 and has served as the Interim Chief Executive Officer since Ray D'Agostino's departure in November 2019. In March, LHOP and Tabor Community Services announced their intention to merge into one organization. I sat down with Shelby to get the scoop on how this will impact how LHOP provides services to landlords.

What is the timeline for the merger?

We still need to submit legal information to the proper authorities to get approval for merging, so we don't have a final timeline yet. We're hoping to have legal approval by October 2020. However, we've already begun aligning our programs to ensure a seamless transition.

Are there additional services and programs that you foresee being possible in the future, due to this merger?

While it's still too early to comment on specifics, LHOP and Tabor have very complementary programs. A great example of this is our capacity to do affordable lending projects in the community, and Tabor's matched savings

program, which can be leveraged to greater impact. The skills sets on both staffs can be put together can lead to a broader menu of services. We envisioned a shared workflow that will allow us to take on bigger, more impactful projects, such as the COVID-19 response through the EPN, which has been led by LHOP & Tabor.

We envision that the Financial Empowerment Center at Tabor will be a vital resource to LHOP landlords. If there is difficulty with funds and budgeting, the Financial Empowerment Center offers free counseling and other budgeting services to tenants. Greater household stability not only helps the tenant but also can lead to greater income stability for the landlord.



Shelby plans organizational strategy with Mike McKenna, President of Tabor Community Services, Photo: Kathlene Sullivan

A conversation with Shelby Nauman, Interim CEO/COO of LHOP (continued)

How will this merger serve the landlord & property management community?

From the beginning of the process, our focus has been on strategic alignment so that we can provide free financial counseling and services. This will lead to greater household stability, ultimately leading to greater income stability for the landlord.

How will this change LHOP programs that are already in effect, including the Community Rental Equity Fund, landlord forums, trainings, publications, and events?

One of the surprising things about this merger is how little overlap there is in services. Tabor has the CHART program serving the homeless community, we have the homebuyer program, which are complete opposite ends of the spectrum. And we have many different programs in between. Our goal is to take advantage of skills and connections to bring strengths and shape programs through feedback from a broader group of landlords. There will be changes, but they will be beneficial to the community. We are not looking at staff or program eliminations.

What will the focus be of LHOP/Tabor going forward?

Because of the housing crisis, LHOP has been active in advocacy around the creation of affordable housing. Tabor has traditionally been more client-focused. We're going to focus on both areas of housing affordability need in our community. Tabor has data that tells a story of impact, of our programs and what that can mean for local families.

What else do you want the landlord community to know?

One of the things that has surprised me in my work at LHOP is how many landlords still see us as just a resource for tenants. Just recently, a landlord reached out with that assumption. We see landlords as key allies in providing affordable housing. The best way to ensure housing affordability is to keep families stable and to ensure their lives are not disrupted by eviction. We want to make sure tenants have the tools to meet their financial obligations and to communicate well with their landlords, and we want to continue to involve landlords in this effort. 🙏

Did You Know: Hoarding & Fair Housing

Since 2013, the American Psychiatric Association (APA) has recognized that hoarding is a mental disability, which means that these tenants are in a protected class. The diagnostic criteria for hoarding include:

- Persistent difficulty discarding or parting with possessions regardless of actual value;
- A perceived need to save items and distress associated with discarding them;
- The accumulation of possessions that congest and clutter living areas and substantially compromises their intended use;
- Clinically significant distress or impairment in social, occupational or other important areas of functioning (including maintaining an environment safe for oneself and others)

Weiss MD, Kenneth J. and Khan, MD, Aneela: Hoarding, Housing, and DSM-5, J Am Acad Psychiatry Law 43:492-98, 2015.

NOTE: A Hoarding Disorder diagnosis can only be provided by a licensed medical professional. If you believe that your tenant engages in hoarding and want to know more about how to address it in compliance with fair housing, contact the LHOP Intake Specialist for assistance at 717-299-7840

What's all the hub-ub?



The Social Hub movement, a new path to beneficial partnerships

By: Adrian Garcia

In our last edition of BottomLine Magazine, we suggested that landlords who are aware of community organizations and their services would be in a better position to assist their tenant maintain housing stability through referrals to those community organizations. In this issue we will further enhance your knowledge by suggesting how and where you can get this valuable assistance.

Did you know that throughout the county there are social service hubs, spaces where community member can get many needed social services all under one roof? Indeed, anything from food, rental assistance, landlord-tenant concerns, utility assistance and budget/credit counseling can be found at these Social Service Hubs. These hubs serve as initial ports of entry and referral for resident social service agencies.

As a landlord/property manager it would be beneficial to get connected to the social service hubs in your area. Your knowledge

and affiliation to these organization can assist you to point your financially troubled tenants in a direction where help will be readily available, and this will result in the tenant getting the assistance they need and restablizing their housing, saving you money in the long run.

These social service hubs are also a great networking resource to recruit new tenants and as a landlord/property manager, you would be assured support for many of the clients social service hubs would refer for tenancy. Have I piqued your interest? Would you like to know more about a social service hub near you?

While this is not an exhaustive list of all of the social service hubs in Lancaster County, we'll explore the servcies offered at a few: The Northern Lancaster HUB, The Factory Ministries, Community Place on Washington, and CrossNet Ministries.

The Northern Lancaster County HUB

Located in Denver and Ephrata, PA, this hub is a partnership of service organizations committed to streamlining services to shared clients in the Northern Lancaster County region. Their goal is to improve the quality of life for all residents they serve. Anything from food bank to VITA tax preparation can be found at this hub. More importantly they also have beneficial relationships with local area property management companies and landlords, find out more at www.northernlanasterhub.org

The Factory Ministries

As part of the Together Initiative Network, the Factory Ministries is committed to not enabling, changing or judging those struggling with poverty. Instead, they empower individuals by helping them to not just focus on symptoms but to develop the resources they need to deal with root issues. Their goal is to create healthy, resilient, and self-sufficient people who not just survive but thrive in their communities. The factory like most other social service hubs, offer intakes, assessments, triage, and resource development in six main areas: physical, emotional, relational, spiritual, intellectual, and financial. Additional information is available at www.thefactoryministries.com

Community Place on Washington

Lead by the United Churches Elizabethtown Area, Community Place on Washington is a collaborative effort among community members, organizations businesses and social service providers to establish a centralized location for community services. With your generous contribution, we can provide a location that supports the many

needs of our community. Community Place on Washington offers thirteen different programs and interventions to address a variety of needs. Programs and interventions include housing and related supports, individual and family assistance, case advocacy, community education and employment assistance, crisis counseling, and education/training opportunities.

Our staff walks alongside individuals to offer support, teach them a variety of skills that will enable them to gain stability in their lives, and equip them with the necessary tools to be successful. More information available at www.communityplacetown.org

CrossNet Ministries

CrossNet Ministries provides a supportive and caring environment for those who are seeking resources and in need of help. They also provide outreach opportunities that build resources for kids and adults and most recently have entered in the world of property management due to the increased lack of affordable housing partners in their area.

Social service providers are not only a key partner in housing equity, they are also a tremendous resource and support network for the savvy landlord or property manager. The skill set of social service providers can assist you, the landlord, in maintaining income stability by having them as a partner that can assist tenants maintain household stability. You owe to yourself to network and become well-versed with the local social providers and social service hubs in your area as part of your business management strategy. Additional information is available at <https://elancocross.org/>



HUD UPDATE: Assessing A Reasonable Request for a Service or Support Animal

By: Aileen Beaver

Have you ever wondered how to handle requests from your tenants for emotional support animals? What is an emotional support animal? Can anyone get one? What types of animals qualify? What is the appropriate approval process?

This past January, the U.S Department of Housing and Urban Development (HUD) sent out a memo that provided guidance to housing providers regarding animals as a reasonable accommodation for individuals with disabilities. We want to share the highlights with you, so that you know your rights and responsibilities are on this topic. If you have any questions regarding reasonable accommodations, feel free to reach out to LHOP's Intake Specialist, Aileen Beaver, at 717-291-9945 ext 198.

Service Animal or Support Animal

Simply put, a service animal refers to a dog that is trained to complete physical tasks for an individual with a disability. There are no restrictions on breed and size of dog used as a service animal or support animal. However, as a landlord or property manager, there could be some limitations placed on tenants if the dog's conduct



www.animalplanet.com, 2020

HUD UPDATE (cont.)

poses a direct threat to the safety of other tenants. This must be made on past behavior of this individual animal, not based on assumptions around its' breed.

If the animal is not a dog, trained to complete tasks, the landlord/property manager may ask if the animal is a common household pet. Common household pets include dog, cat, small bird, rabbit, hamster, gerbil, other rodent, fish, turtle. These animals qualify to be an assistance animal, or an emotional support animal. These animals may provide needed physical tasks for their owners, or they may provide emotional comfort that is needed for a person with a mental health condition, such as anxiety, depression, or PTSD.

Here's what's new: If the animal is not a common household pet, a reasonable accommodation does not need to be provided. However, there is an exception to that rule if the animal is individually trained to do work or perform tasks that a dog cannot do. For example, an individually trained capuchin monkey has been trained to retrieve water from the fridge, unscrew cap, insert straw, and place bottle in a holder so an individual with paralysis can get a drink of water.

Reasonable Accommodation Process

As a landlord, the process of navigating a reasonable accommodation request can be challenging. Depending on a situation, a person's disability may be observable or non-observable. If it is obvious that the dog is trained to do work or perform a specific task for the tenant with a disability, it is unnecessary for the landlord/property manager to collect additional information related to the disability. However, if the impairment is not visible, which may be the case for most emotional support animal requests, the landlord/property manager may request information about the disability and the disability-related need. This information can be collected on a standardized form or by a note from a medical or mental health provider. It is important to remember that landlord/property managers do not have the right to know the individual's diagnosis.

Important Information to Remember

- LHOP always recommends engaging in "good faith" dialogue before denying a reasonable accommodation.
- If you would like to create a general reasonable accommodation form for animals, it could include patient's name, healthcare professional's relationship to patient, and type of animal for which the reasonable accommodation is sought.

www.animalplanet.com, 2020



Looking for a FREE place to list your available rental units?

<https://www.lhop.org/rent/landlords/list-your-property/>

- A Free Resource for Landlords and Property Managers to list available properties intended to connect landlords with eligible tenants.
- Hosted on LHOP's website, it provides comprehensive tools for landlords to list the features of their units.
- LHOP's staff refers potential tenants to this resource daily.

In this issue of BottomLine Magazine, we wanted to give a bit of relaxing entertainment centered around the theme of Fair Housing. The Fair Housing Act prohibits discrimination in the rental, purchase or financing of a dwelling because of race, color, religion, sex, national handicap/disability and familial status.

Fair Housing

R	N	S	D	D	G	G	B	H	U	Y	U	Y	T	I	N	U	M	M	O	C	Y	C	J
R	D	O	I	W	Z	U	I	E	M	Q	C	Z	J	I	H	Q	O	L	W	T	W	P	A
W	R	D	I	S	C	R	I	M	I	N	A	T	I	O	N	A	L	T	I	M	E	K	Q
U	A	P	E	T	A	C	C	E	S	S	W	B	T	R	R	B	W	B	S	F	B	K	P
Y	B	I	V	J	A	I	D	Y	N	I	G	I	R	O	L	A	N	O	I	T	A	N	A
R	Z	L	I	Q	T	D	V	E	T	R	I	D	T	J	G	U	V	S	N	Q	Q	P	W
H	V	H	L	P	N	I	O	D	V	I	E	U	H	G	I	M	E	G	J	M	N	F	S
K	T	E	P	B	I	Y	D	M	P	E	N	V	E	M	M	R	A	U	T	Y	A	D	U
S	F	D	R	L	A	T	F	A	M	L	L	U	N	P	Y	R	D	A	R	M	Y	I	T
S	O	M	E	H	L	I	N	O	R	O	G	O	T	R	P	E	P	D	F	J	Z	Z	A
N	P	X	C	B	P	L	Q	O	F	E	C	Y	P	R	J	S	Y	F	N	Y	P	P	T
T	B	I	D	L	M	I	L	V	I	X	T	C	T	M	O	K	M	V	J	N	Q	K	S
H	H	Q	T	Q	O	B	T	E	T	G	C	O	A	K	E	P	J	S	S	T	W	R	L
U	L	U	B	F	C	A	I	W	X	T	I	H	B	E	Z	N	P	O	V	T	G	J	A
C	O	F	A	A	P	S	J	P	X	N	H	L	N	E	L	V	T	O	A	M	Q	L	I
B	S	T	N	E	M	I	D	E	P	M	I	T	E	O	F	B	R	W	H	Q	G	J	L
Y	F	I	M	F	J	D	R	Z	R	O	U	R	G	R	D	A	A	Q	N	S	G	C	I
F	X	K	K	E	V	A	A	E	H	Z	C	E	S	W	K	C	I	N	X	Y	S	Y	M
Y	J	Q	Y	W	C	G	J	S	G	O	G	V	Q	T	P	H	E	R	O	Q	R	K	A
A	V	Z	V	E	T	Q	W	O	L	Q	E	M	L	M	U	C	W	I	Y	S	H	Y	F
A	H	V	L	A	U	Q	E	O	O	F	N	O	C	K	U	F	R	I	B	H	A	Q	V
Z	B	K	Y	Y	O	K	R	A	U	G	D	C	L	H	A	L	V	M	K	V	Q	E	Z
D	K	A	M	T	U	X	F	D	J	R	E	Y	X	I	Z	C	S	P	A	R	B	L	R
L	R	Q	C	Z	C	C	R	Q	M	I	R	W	V	Y	M	D	O	Z	K	L	A	M	N

equal opportunity development community impediments access familial status
 gender color discrimination religion disability national origin
 race complaint reasonable accommodation Dare to be Fair

Intentional Community Development: Creating Opportunities, Combating Displacement

Community Development, if done right, can help residents build wealth and equity, stimulate investment, and prevent resident displacement by creating opportunities for residents.



By: Jake Thorsen

When we hear the words investment into low-income neighborhoods our minds often jump to gentrification. Gentrification is the “process of repairing

and rebuilding homes and businesses in a deteriorated area accompanied by an influx of middle-class or affluent people and that often results in the displacement of earlier poorer residents.” (*Merriam Webster, 2019*)



Displacement of residents can take many forms, a landlord deciding to sell because their property value has increased, rent increases supported by market demand, tax increases burdening low-income homeowners. Gentrification can also be cultural, as the neighborhood changes, it often caters to more affluent, often white individuals. This can cause residents who

have lived in the neighborhood for decades to feel out of place in their own homes, on their own streets.

Investment that leads to displacement is the main reason gentrification hurts our low-income minority communities. Investment that leads to opportunity for residents can on the other hand can work to combat these ills. What if we as a community invested in residents to build wealth and equity. What if we invested in housing that created homeownership opportunities, repair opportunities for residents, and created affordable housing to provide opportunities for residents to continue to live in and shape the neighborhood. And while this is happening what if we invested in programs that support our most vulnerable residents, our renters, through partnerships with like-minded landlords.

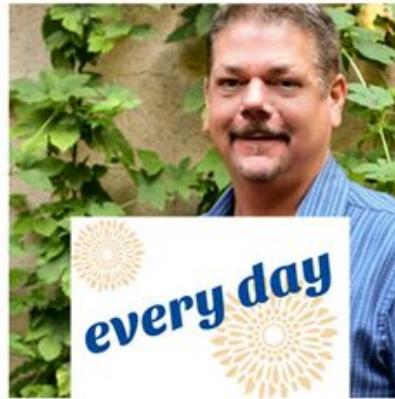
The SoWe initiative was founded on the concept of investing as well as listening to the residents needs and desires for the neighborhood. SoWe is a program of the Lancaster Housing Opportunity Partnership (LHOP), that works to support the South West (SoWe) Neighborhood of Lancaster, PA and its residents. SoWe's goal is to support resident's needs while providing pathways to build wealth. A key strategy to do this is through housing. Creating opportunities for home ownership is crucial and a key component of LHOP's work in SoWe but it is not all encompassing. LHOP also works to support tenants through a variety of

social service programs and promote the development of affordable housing in the SoWe neighborhood.

All of LHOP's initiatives in SoWe rely on partnerships with both the public, non-profit, and private sector. The bottom-line is to be successful at this work, we need like-minded property investors and landlords to come along with us to create intentional change. Property investors can take advantage of our low interest loans to create affordable housing. These loans through LHOP's Local Housing Investment Fund and Trust (LHIFT) drive down the cost of development and share those savings with new homeowners or renters. Landlords can become engaged with our continuum of programs that work to stabilize vulnerable tenants through education, case management, and can even assist in resources to help prevent evictions before they start. It is through these partnerships and collaborations we can create and provide housing that meets the needs of the neighborhood and prevents displacement. 🏡



One team, dedicated to one mission - you!



because **everyone** deserves a place called **home**