The last housing development built in York from federal funds was completed over 30 years ago. Since the late 1970s, said the York Housing Authority's executive director, Craig Zumbrun, public housing as a "national tool" has diminished.

The U.S. Department of Housing and Urban Development, which funds the Housing Authority, began to focus on the Section 8 program, a large part of which involves the government giving low-income people vouchers to help them pay for housing in the private market. At the same time, the IRS implemented an affordable housing tax credit program in which investors receive tax credits for developing affordable housing. Meanwhile, HUD's allocation of funds to housing authorities across the country has decreased, and many are in dire straits. The YHA is no exception. "We have asked HUD for sustainable funding," Zumbrun said Thursday. But to no avail.

Over the past five years, the YHA's funding for public housing has decreased by 19.56 percent, according to a report by the housing authority's controller. "It's a challenge working in the affordable housing market when people do not realize what exactly we do," Zumbrun said. He and Marion Oberdick, the chairwoman of the authority's board, expressed frustration at what Zumbrun called "ungenerous attitudes" in Washington toward efforts to give low-income people affordable housing.

In addition to managing its public-housing buildings, the housing authority manages some local tax-credit properties, like the recently completed Homes at Thackston Park, and it dispenses Section 8 vouchers to low-income Yorkers.

**A challenge:** "I'm concerned about the sustainability of what we do," Zumbrun said, noting that some housing authorities across the country have had to close down for lack of funds, their tenants transferred to authorities in neighboring counties.

Is the York Housing Authority in trouble? "It's not going to go away," Oberdick said. "The program is challenged. With changes in the economy and Washington providing less funding, our ability to serve people has been challenged."

Along with the federal subsidy for public housing, administrative funding for the authority's Section 8 program has decreased by 12.04 percent. This is because the number of tenants being served has gone down, said Zumbrun. But it acts as a feedback loop — with less money, the YHA must stretch resources even more.

HUD's funding for Housing Assistance Payment grants, which help tenants pay their rent, has gone up, but not enough to reflect inflation and changes in the housing market, Oberdick said.

**High demand:** In the past five years, funding has gone down and the rental market has tightened up, Oberdick said. One reason is because of the market crash in 2008, when many in the area lost their homes. As a result, rents have gone up and there are many more people in need of affordable housing.

York County's population is increasing — in 1990, U.S. Census estimates put the population at 339,574, and in 2014 it was about 440,755, an increase of 29.8 percent. People of all income levels are coming into the county, said Zumbrun, and funding for affordable housing does not reflect the growing need among the population.

The agency has years' worth of low-income people seeking affordable housing on its waiting list. "If you're a single mother and you need a three-bedroom apartment," Zumbrun said, "it can take up to seven years to get a Section 8 voucher." The waiting lists for public housing vary between locations, but they can also be years long.

**Belt-tightening:** Because of the falling-off of funding, tighter restrictions and fewer opportunities for grants, the agency has had to "tighten its belt," Zumbrun said. It has not had to lay anyone off and maintenance services have not suffered, but some services to the YHA’s tenants have been reduced or cut
out. Security services for tenants have been vastly diminished, and the agency has had to trim two positions from its social-services department.

Oberdick and Zumbrun agreed that the YHA will have to be creative to increase its revenue. "Unlike a company that can just sell more widgets," Oberdick said, "our options are limited."

The agency is cutting utility costs by replacing equipment such as hot water heaters, furnaces and air-handling systems in its buildings. Energy-saving improvements are one of the only things HUD will let the agency borrow money for, Zumbrun said. HUD has an energy-savings program in which an agency can borrow money from a private bank in anticipation of future energy savings.

**Other options:** The agency could offer its property-management services or have its maintenance staff service properties it doesn’t own. But that would be difficult, Zumbrun said, because "they are needed here every day." The agency could acquire more property to increase revenue. That is a "tried and true way" authorities can grow, he said. The agency may be able to borrow money through a brand new Lancaster-based program called the Local Housing Investment Fund and Trust (LHIFT), a pool of money that organizations can borrow from at very low interest rates to create affordable housing. "We have been gifted small properties by banks," Zumbrun said. If the agency could borrow money from LHIFT, it could fix up properties and create small-scale developments.

The situation is fluid, said Oberdick, with a lot of moving parts and changing variables. "We are looking to be creative," she said. "I don't know what that's going to mean."