

***Reducing the Energy and Cost Burden in Meadville, Pennsylvania's Rental Sector: What
national and state programs can renters utilize themselves?***

By

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Title: *Reducing the Energy and Cost Burden in Meadville, Pennsylvania Rental Sector: What national and state programs can renters utilize themselves?*

Abstract:

This project looked into the residential sector of Meadville, Pennsylvania's Climate Action Plan, more specifically the rental sector of the plan. The main goal of this project was to determine the state and federal programs that renters can utilize to reduce their monthly costs of living and renting as well as their energy burden. I have looked at the actions that have been proposed as well as the equity benefits that have been listed in the Climate Action Plan. After looking at the equity of the plan as well as the demographics of Meadville, I determined if the programs chosen will be effective in reducing costs, emissions, and the energy burden in Meadville, Pennsylvania. After having determined the effectiveness of each of the programs, I had developed a pamphlet with a short description of each program as well as the criteria that must be met in order to apply for the program. The pamphlet will be distributed to local businesses and organizations in Meadville, Pennsylvania in order to reach the maximum number of residents. The distribution of information is necessary, as most residents who are renting their place of living are not aware of the programs they may be eligible to partake in.

Chapter 1

Introduction:

Local Climate Action Plans have been increasing in abundance in the United States since President Clinton announced the national Climate Change Action Plan on October 19th, 1993 (DeAngelis, 1994). This voluntary plan was aimed to reduce greenhouse gas emissions to 1990 levels by the year 2000 (DeAngelis, 1994). The plan also included the Clinton administration's thoughts about where the problems were lying at the time as well as 44 action steps, including what the industry sector and what the government can do about the problem of climate change (DeAngelis, 1994). The primary issues during this time were reducing greenhouse gas emissions to 1990 levels by 2008-2012, conducting research and developing new technologies, challenging key industries to prepare plans for reducing emissions, and having developing countries involved and participating (U.S. Department of State, 1997). President Clinton and his administration based the national plan on five principles. These principles were: 1) Guided by science; 2) Market-based, common-sense tools; 3) Seek win-win solutions; 4) Global participation; and 5) Common-sense economic reviews (U.S. Department of State, 1997).

A Climate Action Plan is typically an inventory of all greenhouse gas emissions, an emission reduction goal, a prediction of how emissions will increase under a “business as usual” scenario, and a suite of strategies to achieve the set reduction targets (Moore, 2018). Climate Action Plans are not just for use at the national level. Climate Action Plans can be created anywhere from the local-level to the nation-level and everywhere in between. Local Climate Action Plans have been established in some cities and communities since the 1990s in the United States, and within the last decade or so more cities have created and implemented Climate Action Plans. Cities that have developed Climate Action Plans have been playing a crucial role in

changing the narrative on climate change by bringing the issue to attention. Not only are cities bringing the issue of climate change to the forefront, but city leaders and policymakers have become aware that there is an increasing need for the limiting of emissions and the desire to make small and large cities alike more sustainable when it comes to all sectors.

These sectors include, but are not limited to, electric power, transportation, commercial and residential buildings, industry, agriculture, natural and working lands, and waste and material management (EPA, 2024). These sectors can be considered the key emitting sectors and have been looked at and targeted the most when it comes to reducing emissions. These were also the main sectors that were focused on when states were submitting Climate Action Plans under the Inflation Reduction Act (IRA) passed by President Biden in 2023. The state plans that were submitted not only included greenhouse gas reduction methods from these sectors, but also contained greenhouse gas emissions projections and reduction targets, air quality and health benefits information, and workforce planning assessments (EPA, 2024). In addition to state plans being submitted, cities and large urban areas have been creating their own versions of Climate Action Plans.

Pittsburgh, Pennsylvania is currently in the third stage of its Climate Action Plan, or the city is essentially on its third version of a Climate Action Plan. The first stage of Pittsburgh's Climate Action Plan was signed on February 9th, 2007 (City of Pittsburgh CAP, 2023). The first stage consisted of the city pledging to implement local climate change mitigation solutions that were focused on saving taxpayer dollars and reducing long-term energy use (City of Pittsburgh CAP, 2023). Pittsburgh Climate Action Plan 2.0, or stage two, was created in 2012 with the "purpose of reviewing and revising the efforts of government, private businesses, institutions of higher education, and Pittsburgh residents towards the reduction of greenhouse gasses" (City of

Pittsburgh CAP, 2023). The second stage also consisted of measures being proposed that could be implemented in order to meet a greenhouse gas reduction target of 20% below 2003 levels by 2023 (City of Pittsburgh CAP, 2023). The current stage of Pittsburgh's Climate Action Plan, the third stage, was created in 2017 and was built on the success of the previous two stages. Stage three focuses on tracking progress made through the first two stages as well as proposing new measures to counteract the adverse effects of climate change (City of Pittsburgh CAP, 2023). The six key areas of the third stage are energy generation and distribution, buildings and end use efficiency, transportation and land use, waste and resource recovery, food and agriculture, and urban ecosystems (City of Pittsburgh CAP, 2023). Even though there has not been a significant impact of cities implementing Climate Action Plans, the development of them has resulted in smaller cities and areas also creating and implementing their own versions of a Climate Action Plan. Small cities do not emit the same quantity of greenhouse gasses as larger cities do from most sectors, but these smaller cities should be aiming to control what they are emitting and how much they are emitting.

One of these small cities is Meadville, Pennsylvania, a small town situated 90 miles north of Pittsburgh, Pennsylvania and approximately 35 miles south of Erie, Pennsylvania. Meadville's population was estimated to be 12,680 in 2022, with a median age among the population of 36 years old (US Census Bureau, 2023). The median household income in Meadville was \$46,157 in 2022 and the town had a 1.55% increase in median household income between 2020 and 2021, with it going from \$40,074 to \$40,694 (US Census Bureau, 2023). Meadville is dominantly white when it comes to races present in the city. Many races do make up the population of Meadville, but those who are white alone make up around 87% of the city's population, as seen in Figure 1. The median value of owner-occupied housing units from 2018 to 2022 was \$136,200

and the median gross rent from 2018 to 2022 was \$865 per month (US Census Bureau, 2023). Most of the residential sector in the city is made up of renters and rental units, with around 60% of Meadville's population currently renting their households, and with 24% of the city falling below the national poverty line (Meadville Climate Action Plan, 2022)

Meadville is the county seat for Crawford County and was settled on May 12th, 1788 (City of Meadville, 2023). By the late 1800s, the economy of Meadville included logging, agriculture, and iron production (City of Meadville, 2023). One of the major corporations in the history of Meadville, the Talon Corporation, played a large role in the market development and manufacture of the zipper (City of Meadville, 2023). The major employers in Meadville in the 1900s were the Talon Corporation, the railroad industry, American Viscose/Avtex Fibers, Channellock Tools, and Dad's Pet Food (City of Meadville, 2023). Meadville was nicknamed "Tool City, USA" in the 1980s due to the surge in light industry and tool and die machine shops (City of Meadville, 2023). In the current age, Meadville continues to be a leader in the tooling, machining, and advanced manufacturing industries as well as serves as the region's center for banking, education, and social services (City of Meadville, 2023).

When it comes to climate change, Meadville will be impacted just as harshly as other cities around the United States and the world. In Pennsylvania specifically, temperatures have increased by more than 1.8 degrees fahrenheit since the beginning of the 20th century (Meadville Climate Action Plan, 2022). These temperatures are expected to increase by an additional 5.4 degrees fahrenheit by 2050 (Meadville Climate Action Plan, 2022). Northwestern Pennsylvania, the area in which Meadville is located, is one of the fastest warming areas in the United States (Meadville Climate Action Plan, 2022). Meadville residents have been experiencing the impacts of climate change in many ways other than the increasing heat, including withstanding an

increase of annual precipitation and the worsening inequities when it comes to costs and emissions (Meadville Climate Action Plan, 2022).

Table 1: Racial Demographics of Meadville, Pennsylvania

Demographics of Meadville (Race)	
Race:	Percentage of Population:
White alone:	87.2%
Black or African American alone:	5.4%
American Indian & Alaska Native alone:	0.1%
Asian alone:	1.1%
Native Hawaiian & Other Pacific Islander:	0.0%
Two or More Races:	6.0%
Hispanic or Latino:	2.2%
White alone, not Hispanic or Latino:	86.8%

Note. From Explore Census Data. (2023).

Meadville's Climate Action Plan was introduced in 2022 and was created by local government officials and the climate task force, which was composed of community volunteers. The plan's main focuses are reducing greenhouse gas emissions, improving equity, and improving climate adaptation in various sectors of the city. Touching on the equity of renters, Desmond and Wilmers (2019) explains how renters are exploited for landlords' gain and discusses why landlords in lower-income communities raise their prices on all of their tenants. Desmond and Wilmers (2019) examine the tenant exploitation and landlord profit margins within

the residential markets. They define exploitation as “being overcharged relative to the market value of a property” and find that the exploitation of tenants tends to be the highest in poor neighborhoods (Desmond and Wilmers, 2019). Desmond and Wilmers (2019) make an effort to emphasize that the property values and tax burdens are much lower in depressed residential areas, but the rents in these areas remain high. They found that since landlords who operate in depressed residential areas face more risks, they then raise rent prices on all tenants (Desmond and Wilmers, 2019), further cementing the need for rental and residential equity that Meadville’s Climate Action Plan highlights.

Meadville’s Climate Action Plan emphasizes equity in all parts of the plan, but specifically in the residential sector portion of the plan. Each action step that is proposed is followed by the equity benefit that will come out of it. The equity benefits that are related to the rental sector align with the goals of this project. For the action step of developing expanded local weatherization programs, the equity benefit is “weatherization focuses on most in-need properties and families” (Meadville Climate Action Plan, 2022). For the action step of having a city housing roundtable, the equity benefit is “focus will be on low-income challenges, including inadequate weatherization programs and inefficient rental properties” (Meadville Climate Action Plan, 2022). For the action step of upgrading city rental regulation, including energy standards, the equity benefit is “standards will ensure safe and healthy properties for all renters and reduce energy burden by requiring efficient properties” (Meadville Climate Action Plan, 2022). These are just three examples of the emphasis on equity and the rental unit in the Meadville Climate Action Plan.

Overall, the plan aims to “address climate hazard vulnerabilities and aim for Net Zero GHG emissions by 2050” (Meadville Climate Action Plan, 2022). There has been overwhelming

support for the Climate Action Plan in the city, with the exception of a few public comments during an open city council meeting (Crowley, 2022), but overall these comments can be seen as outliers when it comes to public support. The seven sectors that are highlighted in Meadville's Climate Action Plan include business and industry, housing, energy production, waste reduction, transportation, green spaces, food, and finally, water. The housing, or residential, sector plays a very large role in the plan, with the overall goals for the sector being to expand weatherization programs, coordinating a city housing roundtable to bring together agencies and stakeholders to address issues, and upgrading city rental regulations to include energy standards (Meadville Climate Action Plan, 2022).

Rental housing is not just dominant in the housing sector in Meadville, but in the United States as well. As the second year of the pandemic started, rental housing became more in demand. Siegel and Wright (2023) explain why rent prices are rising so much, indicating that, due to temporary arrangements, supply and demand issues, and people moving to entirely new cities because of the ability to work from home, rents in cities across the country skyrocketed. This then caused vacancy numbers to drop, but prices for rent to rise (Siegel and Wright, 2023). Since the start of the pandemic, there has been a new trend of investor-owned rentals that has raised concerns over new owners aggressively raising rents to a value that has a high probability of displacing current tenants, especially occupants that are living in single-family properties (JCHS, 2022). Low-income renters have also been displaced and impacted by job cuts due to the pandemic. These renters were previously struggling to pay and or cover their rent from month to month and due to job cuts during the pandemic, they were left with an even lower income to pay for their housing (JCHS, 2022).

Nationally, around 23% of renters with an income of \$25,000 or less were behind on payments during the third quarter of 2021, as well as 15% of renters with an income between \$25,000 and \$49,999 (JCHS, 2022). Desilver (2019) highlights how those who are renting their households in the United States would be affected by the moratorium on evictions being lifted as the pandemic started to wind down. In 2019, around 36% of the nation's 122.8 million households were rented (Desilver, 2021). The latest data from the United States Census Bureau (2022), explains that there is a 65.2% homeownership rate and a 34.8% rental rate. A survey from 2022 also states that the median monthly rent for that year was around \$1,300 (US Census Bureau, 2022). Of those individuals who were renting their property, young people, racial and ethnic minorities, and those with lower income were more likely to rent (Desilver, 2021). Desilver (2021) then goes on to describe the demographics of renters in the United States as well as demographics about the landlords in the country from 2019, as shown in Tables 2-5 below. This national information allows some perspective into how renters in Meadville specifically could have been struggling during the pandemic to pay for their housing. While the pandemic is nearing its end, in order for renters to have sustainable and affordable housing, they need to be aware of the resources that are available to them when it comes to programs regarding housing that they can join in the future.

Table 2: Race and Ethnicity of Renters in the United States

Race/Ethnicity of Renters in U.S.		
Race:	Percentage Renting:	Percentage Owning:
White:	51.8%	75.1%
Black:	20.3%	8.2%
Hispanic:	19.7%	10.2%
Asian:	5.4%	4.7%

Note. From DeSilver, D. (2021, August 2). As national eviction ban expires, a look at who rents and who owns in the U.S.

Table 3: Ages of Renters in the United States

Age of Renter in U.S.		
Age:	Percentage Renting:	Percentage Owning:
Under 35:	34.4%	9.9%
35-44:	19.9%	15.5%
45-54:	15.8%	19.0%
55-64:	13.7%	22.8%
65-74:	8.9%	19.1%
75-84:	4.8%	10.1%
85 and older:	2.8%	3.5%

Note. From DeSilver, D. (2021, August 2). As national eviction ban expires, a look at who rents and who owns in the U.S.

Table 4: Household Makeup of Rented Residences in the United States

Household Makeup of Renters in U.S.		
Household Makeup:	Percentage Renting:	Percentage Owning:
Married-Couple Family:	26.1%	59.5%
Other Family (no spouse present):	24.3%	13.4%
Householder living alone:	38.1%	22.8%
Householder not living alone:	11.5%	4.3%

Note. From DeSilver, D. (2021, August 2). As national eviction ban expires, a look at who rents and who owns in the U.S.

Table 5:

U.S. Landlords by # of Units Owned			
Types:	1-4 Units:	5-24 Units:	25+ Units:
Individual Investors:	14.1 million	130,000	16,000
Businesses:	3.4 million	190,000	105,000
Other:	1.2 million	40,000	19,000
Not Reported:	665,000	14,000	11,000

Note. From DeSilver, D. (2021, August 2). As national eviction ban expires, a look at who rents and who owns in the U.S.

Literature Review:

Williams (2008) asks the core questions of what the major barriers are to investing in energy efficiency for rental housing, how well do existing policies and programs address the barriers, and which strategies are best suited to overcome these barriers. Williams (2008) describes the barriers, which include split incentives and transaction costs as well as arguing that existing policies do not address most of the barriers. Williams (2008) also identifies multiple options that could be implemented at the federal, state, and local levels. There have been three primary approaches that have been used in the United States to overcome the efficiency gap in the past three decades. These include information and awareness campaigns, rebate programs, and product performance standards and building codes (Williams, 2008). Williams (2008) suggests the following options to be used as well: mending split incentives, which can arise when the costs and benefits of investing in energy efficiency improvements are split between two parties; empowering renters; understanding market fragmentation, which is a situation in which there are multiple types of customers (renters) for a particular product and multiple types of companies (landlords) providing the product; creating a supportive context for energy efficiency; and revamping efficiency programs for rental housing.

Lee, Chin, and Marden (1995) undertook to help formulate national energy policy by providing the United States Department of Energy with information to help define the affordable housing issue at the time. The authors identified major drivers, key factors, and primary stakeholders that shape the affordable housing issue (Lee et al., 1995). The major driver of the affordable housing issue is the role of energy consumption, the key factors that come into play are the role of low-income houses, and the primary stakeholders for renter-occupied housing are the renters, designers, developers, suppliers, real estate agents, apartment owners, HUD, and

local governments (Lee et al., 1995). They state that the highest priority options for addressing the affordable housing issue are increasing research and development, developing improved technologies and collaborative programs, improving lending terms for lower income households, implementing programs to promote lower income housing, and more (Lee et al., 1995). One of the main and most described options was continuing to shift emphasis from subsidizing energy bills to making permanent efficiency improvements (Lee et al., 1995). The authors also emphasized that housing and energy programs that subsidize energy expenditures provide no incentive to make efficiency improvements that will have long-term benefits. They argue that shifting subsidies to investments in energy efficiency can have significant public benefits (Lee et al., 1995).

Hernandez and Bird (2012) used sociological and public health qualitative interview data to demonstrate that energy poverty is more pervasive and results in greater energy burden for low-income tenants than policymakers assumed. They argue that policy changes in both energy assistance and tighter rules around energy efficiency in subsidized housing are needed to address issues (Hernandez and Bird, 2012). They identify that this is because of lack of funding, policy non-coordination, and lack of understanding social and economic benefits of various energy related topics (Hernandez and Bird, 2012). Hernandez and Bird (2012) do not provide specific policy recommendations, but rather offer directives in three areas, which are, energy conservation, energy literacy, and utility rate affordability and relief.

Charlier, Risch, and Salmon (2018) assess environmental policies that were designed to reduce greenhouse gas emissions and abate the household energy burden in France. As well as develop a simulation model that includes key determinants of excessive energy burdens. The key determinants of energy burden include housing characteristics, socioeconomic factors, and

environmental phenomena (Charlier et al., 2018). This study does assess France's public policies regarding greenhouse gas emissions and the energy burden and not the United States', however, this study provided me with an understanding of other countries' policies and how similar and or different they are compared to the United States. Charlier, Risch, and Salmon (2018) recommended that appropriate policy measures should allow for a decrease in greenhouse gas emissions, but still allow the decrease of other public expenditures to help low-income households. This article provided me with great information regarding the energy burden as well as an interesting and different perspective on greenhouse gas emissions and the energy burden in households.

Brown et al. (2020) discussed that even after decades of weatherization and bill-payment programs, low-income households are still spending a higher percentage of their income on electricity and gas bills than any other income group in the United States. The authors also make a point to mention that the energy burden of low-income households is not declining and remains high in areas like the South, rural American, and minority communities (Brown et al., 2020). The article then goes on to describe stakeholders and programs, as well as identifying opportunities to address low-income energy affordability (Brown et al., 2020). The key stakeholders that are identified are local non-governmental organizations (NGOs) and community-based groups as well as those with the title of "building manager" and "property manager" (Brown et al., 2020). The programs that were described ranged from the programs target and help reduce the energy burden of low-income households to the policies and programs that have been developed to accelerate the green energy transition (Brown et al., 2020).

Project Description:

The overall plan of my project was to find out how renters can access and utilize federal and state programs to reduce the energy burden in the residential building sector. The purpose of this project is to analyze and assess state and federal programs that are made for renters to use to decrease their monthly rent and energy burden in accordance with the city of Meadville's Climate Action Plan. The emphasis on equity and the rental sector in the Climate Action Plan prompted the selection of the programs that were used in this study. The programs that were looked at were the Emergency Rental Assistance Program (ERAP), the Homeless Assistance Programs (HAPs), the Housing Choice Vouchers Program (HCVs), the Rental Assistance Demonstration program (RAD), and the Weatherization Assistance Program (WAP). All five of these programs focus on renters and the rental unit, while also emphasizing equity for those who are renting their place of residence. These programs are the bulk of the information that was collected, specifically in regards to how each program can help reduce overall costs for renters. After having gathered this information, I condensed the primary aspects of each program into a pamphlet that is accessible for renters. This pamphlet will be available at public places in Meadville like the local YMCA, Active Aging, and stores located around town upon the completion of this project. In this pamphlet, there are both small and large steps that renters can take to reduce emissions as well as costs. The goal for this project is to reach as many people as possible and to spread information about these state and federal programs that renters may not be aware of or have very little knowledge about.

Chapter 2

Methods:

The main materials that were used in this project were the analysis of the multiple programs that have been established on a national and state level. The materials were prepared by doing extensive research on Climate Action Plans on a base level. This meant gathering and analyzing information regarding how Climate Actions Plans have worked on a national, state, and local level. I found information about Climate Actions Plans by conducting a broad search to begin. I found basic scientific papers and articles about what a Climate Action Plan should consist of as well as how one is made and established. The sources that I used for this information varied, but the information was mainly found through state and city websites, as well as a few academic papers. After this information on Climate Action Plans was collected, I then started to research different programs that have been created regarding the housing sector, but that more specifically focused on energy-related issues like the energy burden and the reduction of energy use. I mainly focused on plans that have been either implemented on a national level, or that have been implemented specifically in Pennsylvania. I began the research on the programs as a broad Google search to get a baseline understanding of what programs were available and had accessible information and narrowed down to five programs that have been implemented in recent years. These include the Emergency Rental Assistance Program (ERAP), the Homeless Assistance Programs (HAPs), the Housing Choice Vouchers Program (HCV), the Rental Assistance Demonstration program (RAD), and the Weatherization Assistance Program (WAP).

After I found these programs, I then researched and analyzed how each program works. This included finding the main objective of each program along with the requirements that renters must meet and the benefits that come out of the program. Once all of this information was found, I then looked at how the programs would work through the lens of Meadville, Pennsylvania. This included finding out median household incomes in Crawford County to determine eligibility, the total percentage of the homeless population in the town, and the poverty rate in the town. These three things were looked at because of the requirements that a lot of the programs have in regards to eligibility. After I compiled all of this information about programs and eligibility, I developed a pamphlet (Attachment 1) for renters in Meadville. The pamphlet consists of basic information about the programs as well QR codes for more information. The pamphlet also details the benefits of each program. The pamphlet was distributed to local businesses and organizations around Meadville where renters may frequently go. The pamphlet was developed as a tool with the goal of connecting renters in Meadville to information about programs that they can utilize to reduce their monthly cost of living as well as their emissions, as well as being a tool that provides information about programs that may not be well known within the community.

Chapter 3

Results:

There are multiple programs and organizations made to help reduce the energy and cost burden that renters face. These programs and cooperatives may be specific to Pennsylvania as a state or a national program. Nonetheless, these programs are accessible to the residents of Meadville, Pennsylvania who are renting their homes and are in need of extra assistance. However, the residents and landlords must utilize these programs and cooperatives in order to receive the full benefits that they may provide. The five programs and one organization identified in this research were the Emergency Rental Assistance Program (ERAP), the Homeless Assistance Programs (HAPs), the Housing Choice Vouchers Program, the Rental Assistance Demonstration program (RAD), and the Weatherization Assistance Program (WAP). These programs all have the ability to aid renters and landlords in reducing the energy burden in Meadville, Pennsylvania. A short description of the service that these programs provide as well as the eligibility criteria is listed below in Table 6.

Table 6: Summary of all 5 Programs Used in Research

Programs		
Program Name:	Description:	Eligibility Criteria:
Emergency Rental Assistance Program	-Helps tenant households with paying rent, utility and home energy costs, and other expenses related to housing	-1+ people within the household qualify for unemployment -1+ people within the household show risk of homelessness -Household has an income at/below 80% AMI
Homeless Assistance Program	-Provides case management, rental assistance, bridge housing, emergency shelter, and innovative supportive housing services	-Maximum level for income eligibility must be between 100% and 200% of the federal poverty level -Counties and provider can establish guideline and determine eligibility
Housing Choice Vouchers Program	-Federal program that assists very low-income families afford decent, safe, and sanitary housing -HCVs administered by local PHAs and can be used to pay for all or part of the rent	-Determined by the PHA based on total annual gross income and family size -Limited to US citizens and non-citizens who have immigration status
Rental Assistance Demonstration	-Affordable housing preservation initiative -Through a RAD conversion, a property moves from original platform to the Section 8 platform	-Anyone is eligible to be a part of a RAD conversion
Weatherization Assistance Program	-Increase energy efficiency in homes by reducing energy costs and increasing comfort while safeguarding health and safety	-Low-income individuals who are at or below 200% of the federal poverty level -Priority given to higher risk residents (elderly, disabled individuals, and families with children)

Emergency Rental Assistance Program:

The Emergency Rental Assistance Program (ERAP) allows the state of Pennsylvania and the encompassing counties to assist individuals who rent their properties when it comes to costs such as monthly rent and utilities. The state of Pennsylvania received \$1.3 billion from two acts that the state previously established, the Consolidated Appropriations Act of 2021 and the American Rescue Plan Act (DHS, 2023). These acts were established to aid Pennsylvania counties, metropolitan cities, and local government units to support COVID-19 response efforts, replace lost revenue, support economic stabilization for households and businesses, and address systemic public health and economic challenges (DCED, 2024). These funds are available in all of the counties in Pennsylvania. These funds are meant to be administered to renters affected by the COVID-19 pandemic as well as those affected by economic insecurity (DHS, 2023). The funds from these two acts are still available in the form of PA Act 24 of 2021, which previous Governor Tom Wolf signed into law (DHS, 2021). PA Act 24 of 2021 is commonly referred to as ERAP2, and the program is currently taking applications at the time of writing.

The Emergency Rental Assistance Program can be used by renters in Meadville to pay their past due or upcoming rent and utilities, as well as to assist with rehousing costs, if necessary (DHS, 2023). Those who live in Pennsylvania can apply for this program as tenants, or a landlord may apply on behalf of their tenants (DHS, 2023). To be eligible for this program, a household must be responsible for paying rent on a residential property, and one or more residents of the household have to qualify for unemployment benefits. Additionally, one or more residents of the household can, but is not required to, show risk of homelessness or housing instability, and the household has an income at or below 80% of the Area Median Income (AMI), with monetary values shown in Table 7, that is established by the U.S. Department of Housing

and Urban Development (DHS, 2023). To be deemed homeless in Pennsylvania, an individual must have income at or below 200% of the Federal Income Poverty Guidelines (DHS, 2023).

Table 7: Annual 80% Average Median Income for Crawford County in 2022

2022 Annual 80% AMI (Crawford County)	
1 person household	\$43,250
2 person household	\$49,400
3 person household	\$55,600
4 person household	\$61,750
5 person household	\$66,700
6 person household	\$71,650
7 person household	\$76,600
8 person household	\$81,550

To be eligible for unemployment in Pennsylvania, an individual must have earned sufficient wages and credits weeks in employment covered by the PA UC Law, be out of work through no fault of their own, and must be able to accept suitable work (UCPA Gov, 2024). A credit week is any calendar week within the base year in which an individual earned the sufficient wage of \$116 or more (UCPA Gov, 2024). Benefits will not be able to be received if an individual has fewer than 18 credit weeks in the base year (UCPA Gov, 2024). There is a prioritization system for households with incomes less than 50% AMI, or one or more individuals that have not been employed for the 90-day period preceding the date of the ERAP application (DHS, 2023). There are income limits for this specific program, which varies by

county. Crawford county, the county that Meadville is located in, has a \$40,850 limit for a one person household and a \$46,650 limit for a two person household, per the DHS ERAP website regarding the 80% AMI (DHS, 2023). A trend of an increase of about \$6,000 per person in the household is present for Crawford counties income limit for the program. Overall, the Emergency Rental Assistance Program in Pennsylvania allows renters to receive state-funded assistance in paying their bills and utilities. Meadville residents who rent their households and are eligible to apply for this program would receive this help.

Homeless Assistance Programs:

The Homeless Assistance Programs (HAPs) are designed to aid individuals who rent their households and are in danger of being evicted from their residence. To be eligible for services in any of the Homeless Assistance Programs, clients must adhere to the five following requirements: 1) U.S. citizens, U.S. noncitizen nationals, or “qualified aliens”; 2) Income eligible, defined as having income at or below 200% of the Federal Income Poverty Guidelines; 3) Without readily accessible resources sufficient to resolve the housing crisis; 4) Homeless or near homeless and; 5) Eligible for the specific service components from which they are seeking service (DHS, 2023). There are six instances where individuals or families are considered homeless. These are: 1) Residing in a group shelter, domestic violence shelter, hotel or motel paid with public funds, a mental health, drug, or alcohol facility, jail, halfway house, or hospital with no place to reside; 2) Have received verification that they are facing foster care placement of their children solely because of lack of adequate housing or need housing to allow reunification with children; 3) Live in a “doubled-up” arrangement for 6 months or less on a temporary basis due to an emergency; 4) Live in a condemned building; 5) Live in housing in

which the physical environment presents life and/or health threatening conditions and; 6) Live on the streets, in cars, or doorways (DHS, 2023).

There are specific HAPs in each county in Pennsylvania. For Crawford County, the main program is the Crawford County Mental Health Awareness Program (CHAPS). CHAPS is a broad program, but has a secondary program called the Housing Solution Program. The Housing Solutions Program offers permanent, affordable housing as quickly as possible, then provides supportive services to ensure that the individual can keep their housing and avoid returning to homelessness (CHAPS, 2024). These programs are designed as a case management program and are able to provide services such as budgeting, life skills, job preparation, home management, and referral to drug and alcohol services (DHS, 2023). The case management services are designed to assist in identifying specific needs and reasons why an individual became homeless or is near becoming homeless (DHS, 2023). The main focus of case management is to provide an individual with skills and tools to prevent a homeless situation (DHS, 2023). The case management system is used to be able to identify one of the many factors that would cause an individual to become homeless. The program is also mainly used as a preventative measure, rather than being employed after the individual has already become homeless. The program also has a rental assistance program, which has county assistance available to help with payments for rent, mortgage, security deposits, and utilities (DHS, 2023). The county HAP provider also works with the local landlords to increase the chances of the renter staying in their residence or finding a more affordable residence (DHS, 2023).

Housing Choice Vouchers Program:

The Housing Choice Vouchers Program was looked at because of the ability for low-income families to choose and lease or purchase a safe, decent, and affordable privately-owned rental home. The eligibility requirements are based on an individual's total gross income as well as the total size of the family (USA Gov, 2023). Eligibility is also determined by the local Public Housing Agency (PHA). The general eligibility states that the family's income may not exceed 50% of the median income for the county or area in which the applicants are living (USA Gov, 2023). The median household income for the city of Meadville was \$46, 157, therefore to be eligible, the applicant's household income cannot exceed \$23,078.50. These are not houses that the potential renters have lived in before, but rather the renters are able to choose a new place of residence with the assistance of the Vouchers Program. The participant is free to choose any housing that meets the requirements of the program and are not limited to units that are located in subsidized housing projects (HUD, 2023). The requirements for housing include meeting an acceptable level of health and safety before the PHA can approve the unit (HUD, 2023). The inspection standards can vary based on the type of housing the applicant chooses, but the general standards include a living room being present, working electricity, the absence of electrical hazards, security, adequate window, ceiling, wall, and floor conditions, and the absence of lead-based paint (HUD, 2023). Once housing is selected by the voucher holder, the PHA will reach an agreement with the landlord over the lease terms and then inspect the dwelling and determine that the rent requested is reasonable (HUD, 2023).

These vouchers are administered by local public housing agencies (PHAs) that receive federal funds from the United States Department of Housing and Urban Development (HUD, 2023). The purpose of the public housing authority is to provide decent, safe, and sanitary

housing at affordable rates for low-income individuals (City of Meadville, 2023). The Meadville Housing Authority owns and manages 347 units of low-income public housing in the city as well as has the capacity to manage 155 units of Section 8 vouchers (City of Meadville, 2023). A very low-income family may be selected by the PHA to participate in the program and is also encouraged to consider multiple housing choices within the properties that the PHA manages in order to secure the best housing for the families needs and wants (HUD, 2023). The usual steps of the program include the housing subsidy being paid to the landlord by the PHA, then the family paying the difference between the actual rent and the subsidized amount, as well as the family signing a one year lease with the landlord (HUD, 2023). The family, if authorized by the local PHA, may also use the voucher to purchase a modest home (HUD, 2023). The waiting period to receive a voucher can be very long due to the demand for housing assistance frequently exceeds the resources available to the U.S. Department of Housing and Urban Development and the local housing agencies (HUD, 2023). PHAs are able to establish local preferences for applicants on the waiting list. Preference may be given to a family who is homeless or living in substandard housing, a family who is paying more than 50% of their income for rent, or a family that has been involuntarily displaced (HUD, 2023).

Rental Assistance Demonstration Program:

The fourth program that was looked at was the Rental Assistance Demonstration program (RAD). The Rental Assistance Demonstration program is administered by the United States Department of Housing and Urban Development. The key features of the Rental Assistance Demonstration program include the following: 1) Properties must address 100% of their current capital needs; 2) Every property must undergo an environment review and mitigate any issues to ensure no exposure to hazardous materials; 3) PHAs and owners must use the most energy or

water efficient appliances; 4) Every property must be brought into compliance with accessibility requirements; 5) PHAs and owners can transfer the assistance to lower poverty neighborhoods; 6) If construction requires relocation, every household has a right to return and; 7) All housing must be replaced (HUD, 2023).

This program was created to give public housing authorities (PHAs) a tool to preserve and improve public housing properties as well as to address the \$26 billion nationwide backlog of deferred maintenance (HUD, 2023). Deferred maintenance is defined as planned or unplanned maintenance that has been postponed (FIIX, 2023). The common reason for the postponement is a lack of funds, but there are a number of reasons why deferred maintenance may happen. The program allows PHAs to “leverage public and private debt and equity in order to reinvest in the public housing stock” (HUD, 2023). Residents in areas where the program is implemented benefit from a right of return, a prohibition against re-screening, and a large amount of notification and relocation rights (HUD, 2023). Right of return means the obligation of certain residential landlords to deliver, and the right of certain tenants to receive, an offer to return to and rent a covered unit when the landlord returns the unit to the rental market (Law Insider, 2023). The program is also highly cost-effective and relies on shifting existing levels of public housing funds to the Section 8 account as properties under the program convert (HUD, 2023). The overall purpose of the Rental Assistance Demonstration program is to provide a set of tools to address the unmet capital needs of affordable and federally assisted rental housing properties. The program sets out to do this in order to maintain the viability and long-term affordability of rental properties.

Weatherization Assistance Program:

The Weatherization Assistance Program (WAP) was looked at because of the program's ability to increase efficiency in homes by reducing energy costs and increasing comfort while also safeguarding the health and safety of residents (DCED, 2023). The program has multiple uses, or services, which include but are not limited to blower door guided air sealing, installation of insulation, heating system modification or replacement, minor repairs or safety measures, and client education on weatherization (DCED, 2023). Blower door guided air sealing is done when a home, specifically an older home, begins to leak. Blower door guided air sealing effectively locates and reduces air-leakage throughout the home (DCED, 2023). Insulation in the home provides resistance to heat flow and in turn lowers the heating and cooling costs of the home (DOE, 2023). Installing insulation in the attic, walls, basement, and crawl space also aids with reducing energy loss (DCED, 2023). Heating system modification or replacement is usually needed to increase the efficiency and or safety of the heating system in the home (DCED, 2023). Minor repairs and health and safety measures are provided to allow the safe and effective installation of weatherization measures (DCED, 2023). Finally, client education on the proper use and maintenance of the weatherization measures is necessary to reduce everyday energy waste (DCED, 2023). The eligibility criteria of the program includes low-income individuals who are at or below 200% of the federal poverty level, which is shown in Table 8 below (DCED, 2023). Priority is given to what is classified as “higher risk” residents such as the elderly, people with disabilities, families with children, and high energy users (DCED, 2023). An average expenditure per household in the program is \$7,669 in the state of Pennsylvania, but this is dependent on the home's audit results (DCED, 2023).

Table 8: Federal Poverty Level for the 48 Contiguous States in 2024

2024 Federal Poverty Level for 48 Contiguous States		
Family Size:	Annual Income (200%)	Monthly Income (200%)
1	\$31,120	\$2,510
2	\$40,880	\$3,407
3	\$51,640	\$4,303
4	\$62,400	\$5,200
5	\$73,120	\$6,097
6	\$83,920	\$6,993
7	\$94,680	\$7,890
8	\$105,440	\$8,787

Note. From American Council on Aging. (2023, January 16).

Overall, these five national, state, and local programs were analyzed in order to determine if these programs would be effective in the city of Meadville, Pennsylvania. The requirements and benefits of each program were looked at in detail, as well as how feasible it would be for an average Meadville resident to apply for each program. Since the goal for this research is to determine how renters can access and utilize federal and state programs to reduce the energy burden and emissions, these five programs have provided excellent potential solutions.

Chapter 4

Discussion:

As described in the results section, the primary results of this research are that all five of the programs that were looked at would be helpful in aiding renters, reducing the energy and cost burden that they face on a regular basis. The main goal of this research was to determine if these programs would be effective in reducing the energy and cost burden, as well as if the programs are accessible to Meadville residents. Each of these programs are either implemented on a national level or have been implemented as a statewide program, making them available to residents of Meadville who are renting their properties. Each program has requirements for eligibility that must be met to a certain extent. Application for these programs can either be online or with the local Public Housing Agency. Since 60% of the Meadville population is currently renting their place of residence and 24% of the population falls below the national poverty line, these programs would be beneficial if utilized correctly. However, the lack of knowledge about these programs has proven to be the largest obstacle. Renters may not be aware of these programs existing or they may not think that they can be eligible for application. These programs are primarily income-based, with the target being lower-income individuals, therefore, if information is properly distributed, these programs would benefit these individuals and households greatly.

The strengths of this study include the in depth analysis of the five programs that were chosen. I was able to find a plethora of information regarding all five of the programs that I selected. Being able to find the goals of the programs as well as the eligibility requirements was essential in making sure that this study would provide enough information to renters. Having

access to these programs on government websites was also crucial in this study. This allowed me to find the information and have it be in a clear and concise format. The pamphlet that I developed has the basic summary of each program, but with links to additional information as well. The government websites having this information makes it easier and more accessible for renters who are interested in more information to have an in-depth understanding of the program they are interested in. A final strength of this study would be the addition of the pamphlet. One of my main goals was to be able to give this information to someone who is in need of help. I wanted this information about programs to be accessible for individuals who are renting their homes in Meadville. The creation of the pamphlet allows the information to be easily digested and accessible, especially since it is available for anyone to take.

Each program that was looked at for this study had both strengths and weaknesses with regard to eligibility and accessibility. For the Emergency Rental Assistance Program, the main strength of this program is the direct assistance it provides to tenants who are struggling with paying rent, utility and home energy costs, and other expenses related to housing. The main weakness of this program is the time constraints on the program. The first stage (ERAP1) was implemented in February of 2021 and ended in September of 2022 (DHS, 2023). In June of 2021, PA Act 24 was signed into law, allowing DHS to implement and administer the expanded program, which is known as ERAP2 (DHS, 2023). ERAP2 is currently taking applications, but there is not a known start or end date for the second stage of the program. The time constraints of this program may prove to be a large limitation to renters being able to access the assistance they need.

The main strength of the Homeless Assistance Programs would be the broad scope of issues that the program covers. The services that are available include case management, rental

assistance, bridge housing, emergency shelter, and innovative supportive housing (DHS, 2023). This allows for this program to be accessible to a large number of people who may be experiencing homelessness or housing instability. However, only those who have an income of between 100% and 200% of the national poverty level may be eligible for any of these services that the program provides. This is the main weakness of the program due to the fact that some individuals may be on the edge of being eligible with their income levels being 90% of the national poverty line, but since it is not between 100% and 200%, they cannot access the services.

The Housing Choice Vouchers Program has a multitude of strengths. The main strength of this program is the power that the participants have when it comes to choosing any housing, as long as it is meeting the requirements of the program. The assistance from the public housing agencies is also a major strength of the program. The PHAs are able to pay for the housing subsidy directly and leave the participants to pay for the small difference between the actual rent and the amount subsidized by the program (HUD, 2023). The amount of assistance that this program provides is a great strength. However, the amount of time one family may have to wait to be selected to partake in the program is the main weakness of the program. There is such a high demand for housing assistance and local housing agencies may not have the ability to assist everyone who is in need. Those who apply to be a part of the program may never be able to be a part of the program due to these high wait times.

The main strength of the Rental Assistance Demonstration Program is the authority that public housing agencies have to preserve and improve public housing properties. The residents involved in the program also benefit from a right of return and do not have to be re-screened when they return to their housing. Overall, anyone who is participating in this program benefits

from a large amount of renters rights and is also getting an improved property. The main weakness of the program is that there are very little eligibility requirements. From what is publicly available, anyone who's property may fall under public housing can be eligible for this program. The broad number of people eligible may make this program look unattractive for those looking to participate.

The Weatherization Assistance Program has a great deal of strengths. One of these being that the program's main goal is to increase energy efficiency in homes by reducing energy costs while also increasing comfort (DCED, 2023). The many services that the program provides is another strength of the program. The upgrades and renovations that the program provides allows those who participate in it get the assistance they may have not gotten if they were funding the upgrades themselves. The only weakness of this program would be the eligibility requirements. Those who are eligible are low-income individuals who are at or below 200% of the federal poverty level. However, if someone is just above that mark, but is still struggling with affording these improvements, they are not eligible for the program. Each program that was researched for this project has its own strengths and weaknesses when it comes to assistance and eligibility, but overall, each of these programs provides assistance that individuals will benefit from if they are eligible.

However, there were a few limitations to my study. The largest limitation would be that I did not look at every program that is available to renters in Meadville. I put more of a focus on programs that had been implemented in Pennsylvania as a whole, rather than programs that have been implemented and are county specific. There may be programs that exist that can be more helpful than the programs that I focused on. Another limitation of this study that I found was that each of these programs may benefit renters differently. Not every person who rents their home or

apartment is going to have the same income or number of family members that they have to support. There is a portion of renters who have higher incomes and do not struggle to meet their monthly payments. These higher income renters may also not have a large family support, if they are supporting anyone other than themselves at all. The higher income renters are not the targeted demographic for these programs, as they most likely do not have to face the problems that low-income renters have to face. The renters that have been mentioned the most in this paper have been the low-income renters who may have at least more than themselves to take care of and house. There are also the renters who may be on the line of being in between low and middle income. These renters face their own set of challenges, as they could be making a few dollars too much to qualify for one program, but be able to qualify for another program that does not administer as much assistance. Each of these programs have specific ways that they can reduce the energy and cost burden of renting as well as benefits, but these benefits may look differently for everyone.

Overall, the goal of this project was to find out how renters can access and utilize federal and state programs to reduce the energy and cost burden that they face with renting their place of residence. After I compiled this information, I then went on to develop a pamphlet with basic information regarding the programs as well as links to additional resources. The purpose of this project was to compile and spread information to renters to assist them in reducing their monthly costs for renting as well as reducing the energy burden that renters frequently face. This project holds significance because of the unnecessary costs that renters frequently face. Most renters are not aware that there are programs that exist to help them reduce their monthly bills. This project allowed this information to be condensed into an accessible pamphlet.

However, I do believe that there can be more done when it comes to this topic of research. Potential future research could include conducting a case study on the renters and Meadville who have accessed and utilized these programs. The study could follow the participants for a given amount of time and compare their rent and utility bills from a previous period of time. Also, an unanswered question that I personally have is how these programs have worked for people in the long run. Have they been effective for months or years? Are the individuals able to utilize the programs for longer periods of time rather than just for a few months? I also wonder if there are any longer term programs that have been implemented rather than programs like the Emergency Rental Assistance Program that have had cutoffs. Overall, I think that the research that I conducted for this project could be continued in a case study format with individuals who live and rent in Meadville as the participants.

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Appendix

How can these programs help?

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60% of the Meadville population rents their homes or apartments, with 24% of the population falling under the national poverty line.

These programs have been established with the intent of reducing the energy and cost burden that frequently falls upon renters and low-income individuals.



*Need more
information? Follow
the links below!*



These programs allow renters to be able to take their own action in reducing the costs of the energy that they are using and the cost of their monthly payment.

Meadville's Climate Action Plan emphasizes the need to expand weatherization programs and upgrade city rental regulations to include energy standards.

Emergency Rental Assistance Program

<https://www.dhs.pa.gov/ERAP/Pages/ERAP.aspx>

Homeless Assistance program

<https://www.dhs.pa.gov/Services/Other-Services/Pages/Homeless-Assistance.aspx>

Housing Choice Vouchers

https://www.hud.gov/topics/housing_choice_voucher_program_section_8

Rental Assistance Demonstration

<https://www.hud.gov/RAD>

Weatherization Assistance Program

<https://dced.pa.gov/programs/weatherization-assistance-program-wap/>

HEELP

<https://www.palawhelp.org/resource/homeowners-energy-efficiency-loan-program-heelp>

Programs for Renters

*Government programs made to help
reduce the energy burden renters face*

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Emergency Rental Assistance Program (ERAP)

- State funded (PA received \$1.3 billion to administer assistance)
- Pay past due/upcoming utilities
- Assist with rehousing costs
- Application available now



Homeless Assistance Program (HAP)

- County funded
- If in danger of being evicted, county may be able to:
 - Assist with rent payments, mortgage, security deposits, and utilities
- Maximizes chances to stay in current residence



Housing Choice Vouchers Program (HCVs)

- Federally funded by U.S. Department of Housing and Urban Development
- Allows low-income families to choose & lease safe & affordable rental housing
- Vouchers controlled by local public housing agencies (PHAs)



Rental Assistance Demonstration (RAD)

- Tool for PHAs to preserve and improve public housing properties
- Residents benefit from:
 - Right of return
 - A prohibition against re-screening
 - Relocation rights



Weatherization Assistance Program (WAP)

- Increases efficiency in homes
- Installation of insulation, heating system modification, minor repairs, etc.
- Primarily for low-income individuals, elderly, disabled, & families with children



Need More Detailed Information?

Scan the QR codes with your camera on your cell phone to be directed to state/government websites!

