
Borough of Chambersburg

100 South Second Street
Chambersburg, Pennsylvania 16601



FY 2020 – 2024 Five-Year Consolidated Plan, 2020 Annual Action Plan & Analysis of Impediments

For Submission to HUD for the
Community Development Block Grant Program
August 2020

Alice C. Elia, President of Town Council
Borough of Chambersburg





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Borough of Chambersburg, Pennsylvania
FY 2020 – 2024 Five-Year Consolidated Plan, FY
2020 Annual Action Plan & Analysis of
Impediments to Fair Housing Choice



Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Borough of Chambersburg, Pennsylvania is an entitlement community under the U.S. Department of Housing & Urban Development's (HUD) Community Development Block Grant (CDBG) Program. In compliance with HUD regulations, the Borough has prepared this FY 2020-2024 Five-Year Consolidated Plan for the period of July 1, 2020 through June 30, 2024. This consolidated plan is a strategic plan for the implementation of the Borough's Federal Programs for housing, community, and economic development.

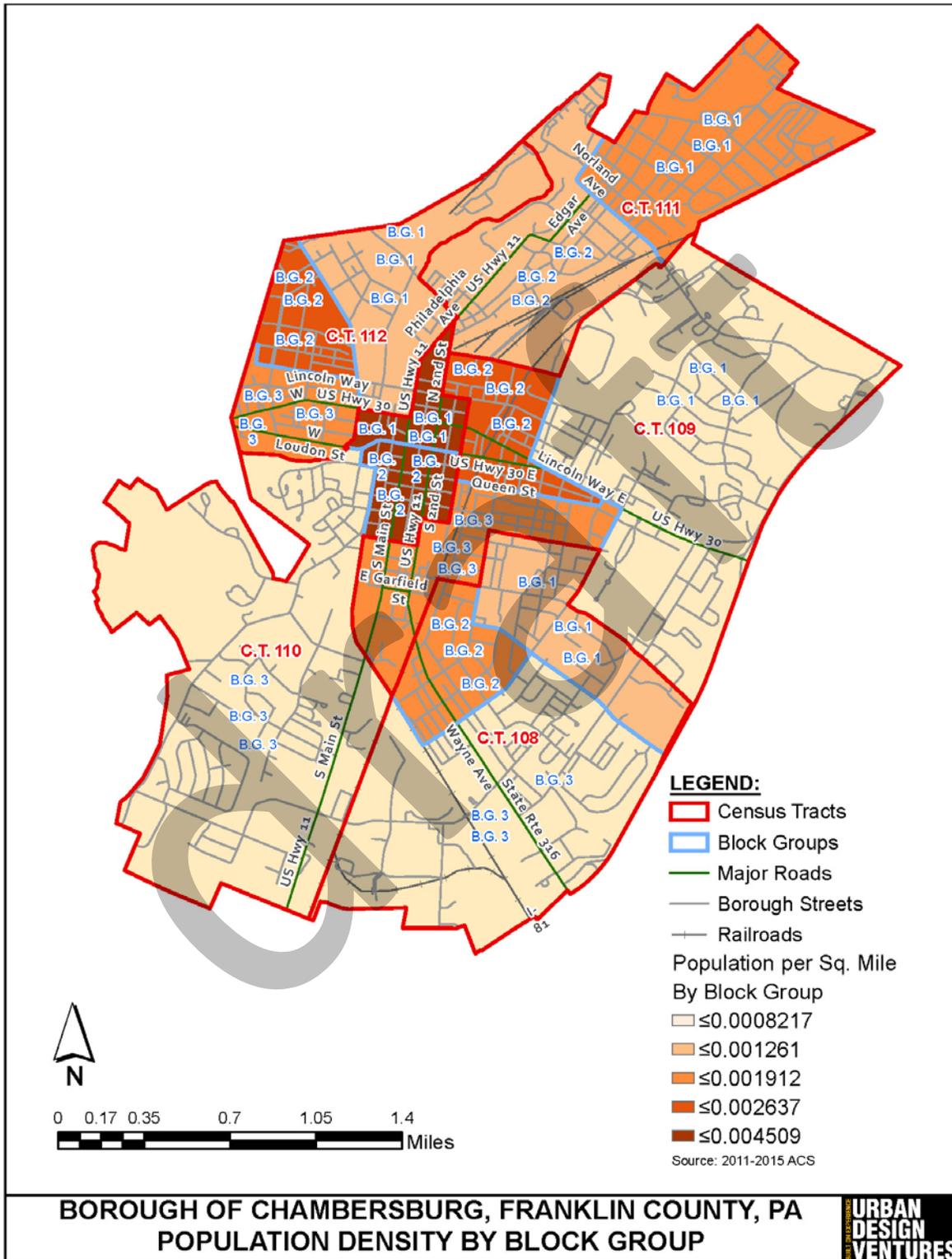
The Five-Year Consolidated Plan establishes the Borough's goals for the next five (5) year period and outlines the specific initiatives the Borough will undertake to address its needs and objectives by promoting the rehabilitation and construction of decent, safe and sanitary housing, creating a suitable living environment, removing slums and blighting conditions, promoting fair housing, improving public services, expanding economic opportunities, and principally benefitting low- and moderate-income persons.

This Five-Year Consolidated Plan is a collaborative effort of the Borough of Chambersburg, the Community at large, social service agencies and providers, housing providers, community development agencies, and economic development groups. The planning process was accomplished through a series of public meetings, stakeholder interviews, resident surveys, statistical data, and review of previous community development plans.

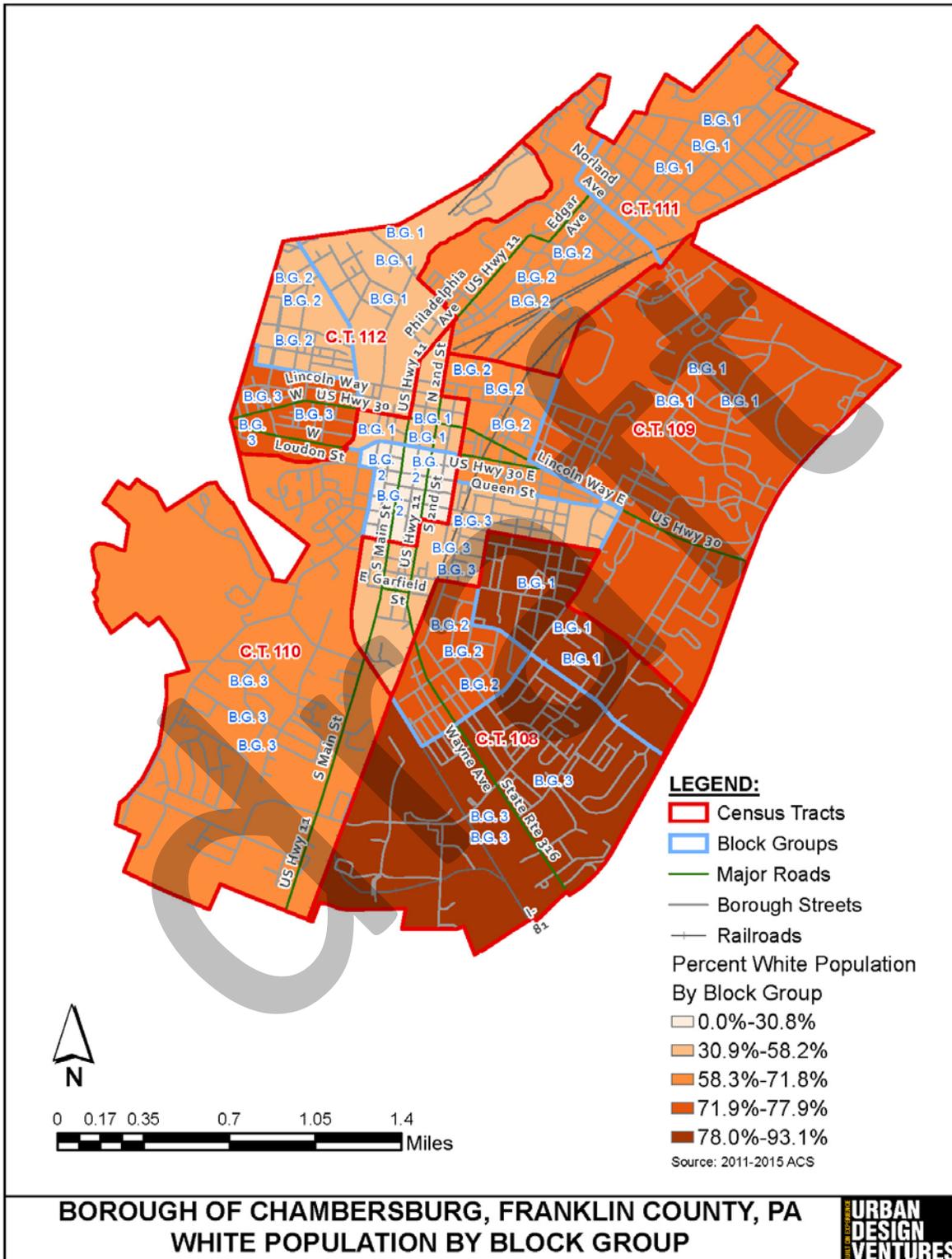
Maps:

The following maps are included which illustrate the demographic characteristics of the Borough:

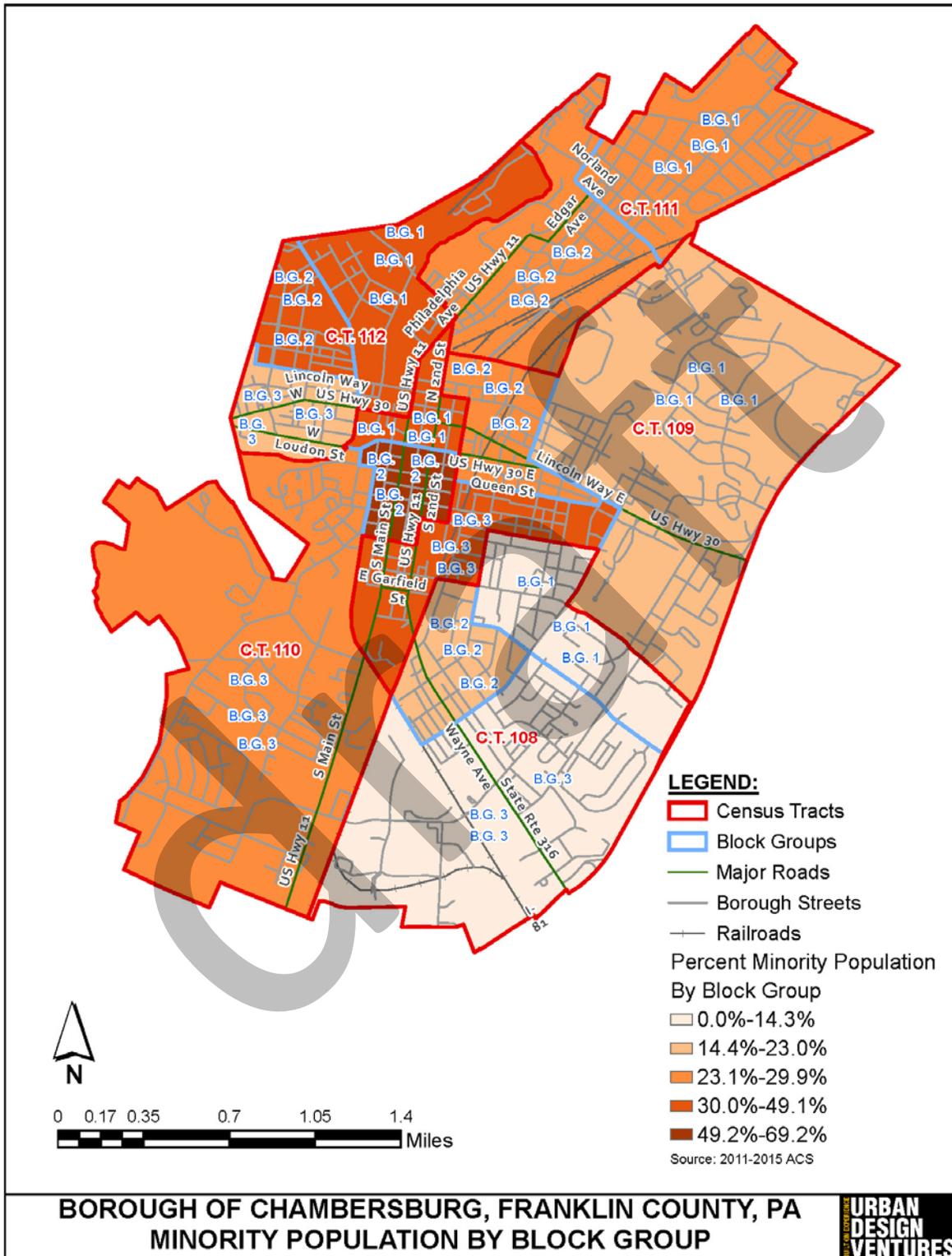
- Population Density by Block Group



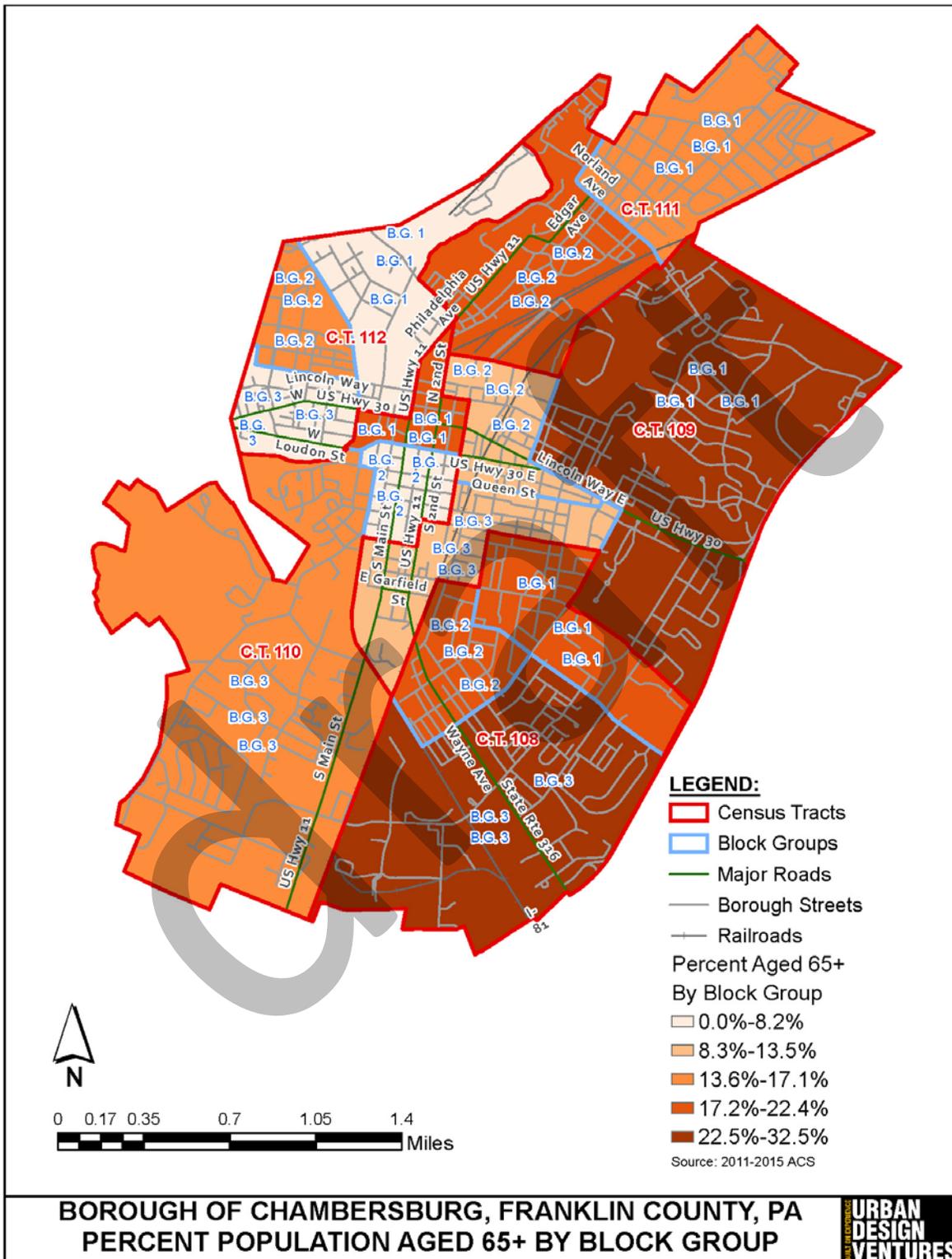
- Percent White Population by Block Group



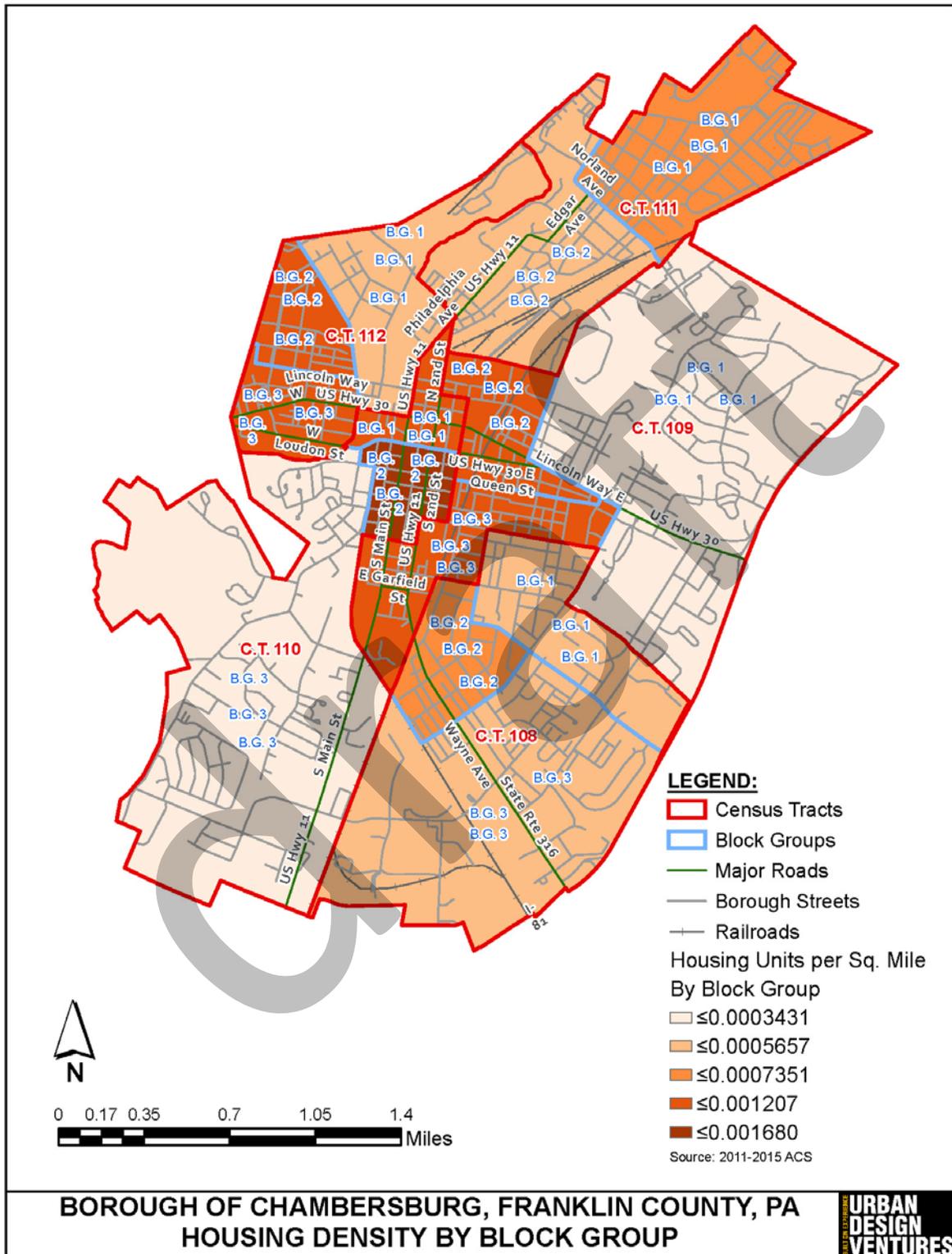
- Percent Minority Population by Block Group



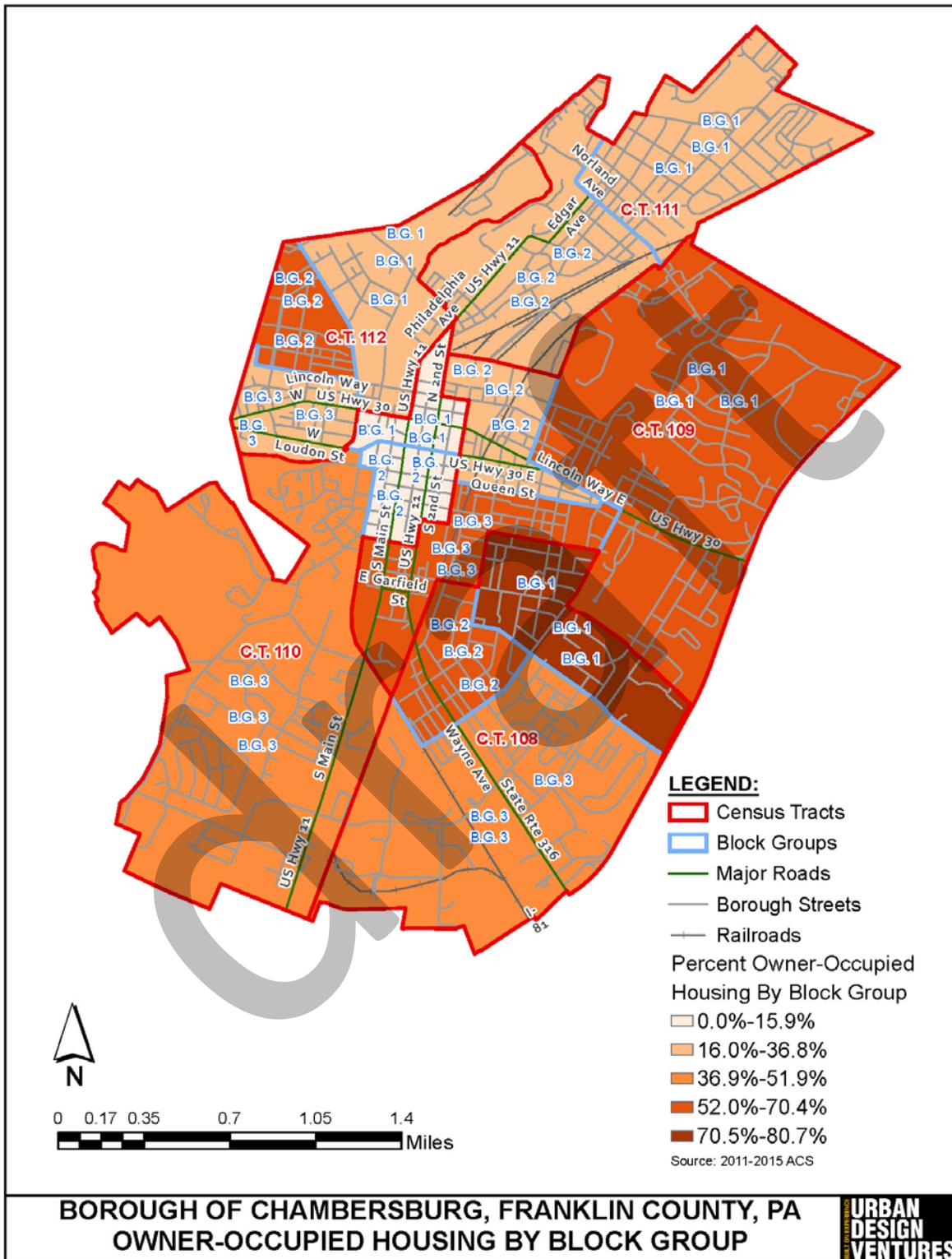
- Percent Population Age 65+ by Block Group



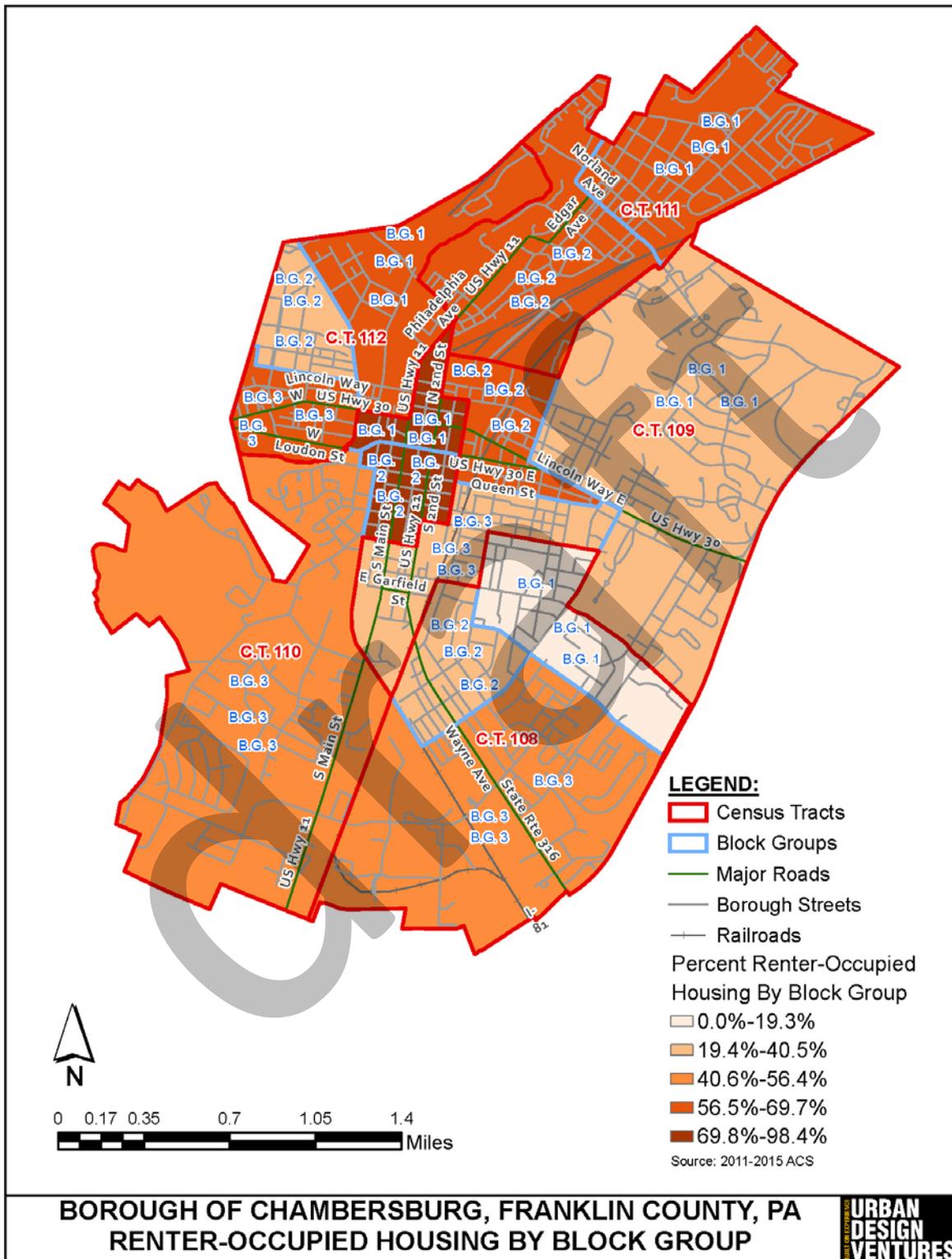
- Housing Density by Block Group



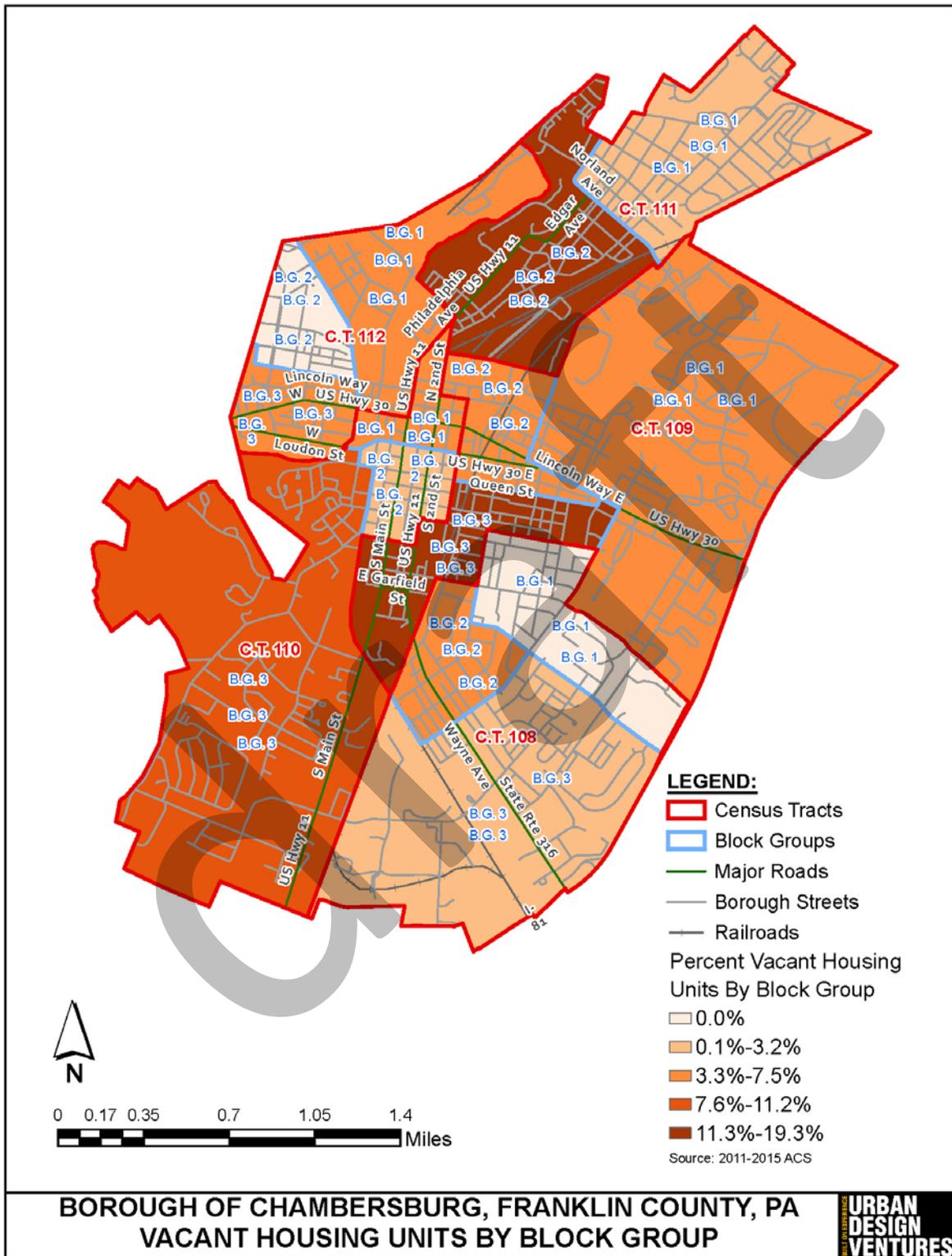
- Percent Owner-Occupied Housing Units by Block Group



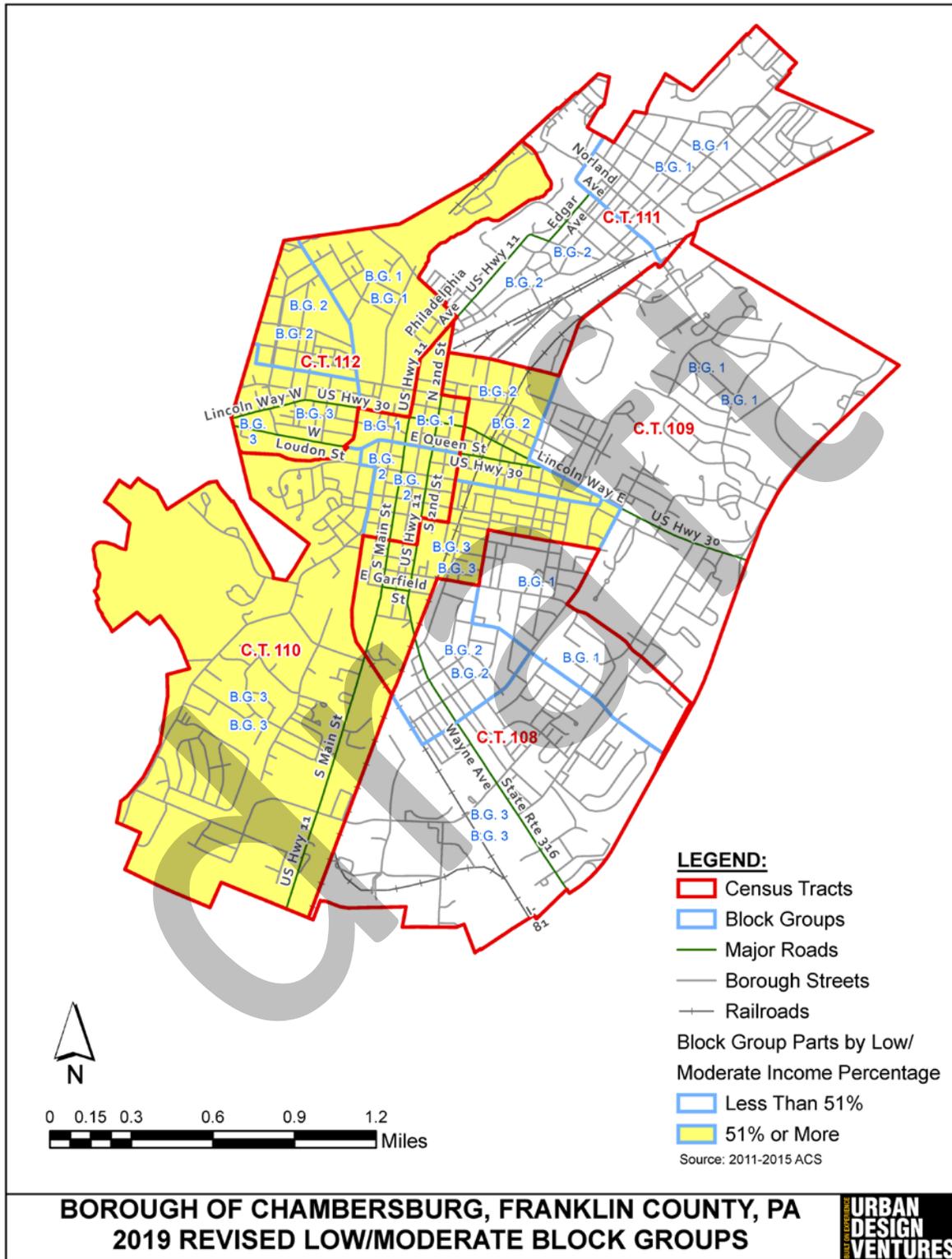
- Percent Renter-Occupied Housing Units by Block Group



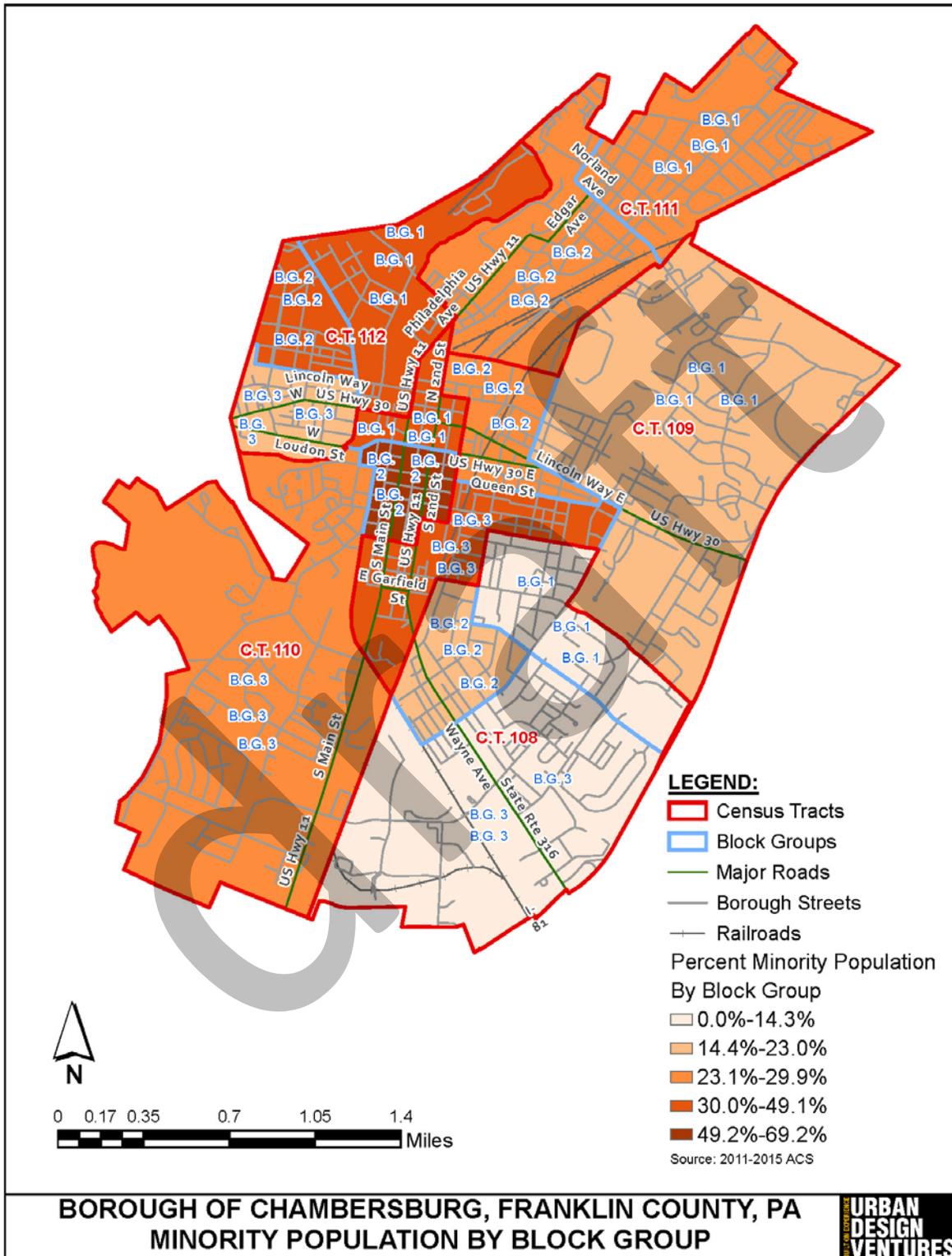
- Percent Vacant Housing Units by Block Group



- Low/Moderate Income Percentage by Block Group



- Low/Moderate Income Percentage w/ Minority Overlay by Block Group



2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Chambersburg, Pennsylvania's Five-Year Consolidated Plan serves as a consolidated planning document, an application, and a strategic plan for the Borough's Community Development Block Grant (CDBG) Program. The following six (6) strategies and subsequent objectives and goals have been identified by the Borough for the period of FY 2020 through FY 2024 for the CDBG Program:

Housing Priority - (High Priority)

Priority Need: There is a need to increase the supply of affordable, decent, safe, and sanitary housing for homeowners and renters.

Objective: Improve, preserve, and expand the supply of affordable housing for low- and moderate-income persons and families.

Goals:

- **HGS-1 Housing Rehabilitation** - Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the community by addressing code violations, emergency repairs, energy efficiency improvements, and accessibility for persons with disabilities.
- **HGS-2 Housing Construction/Rehabilitation** - Increase the supply of decent, safe and sanitary accessible housing that is affordable to owners and renters in the Borough by assisting with acquisition, development fees, and construction and rehabilitation of vacant units.
- **HGS-3 Fair Housing** - Promote fair housing choice through education, training and outreach to affirmatively furthering fair housing.
- **HGS-4 Homeownership** - Continue to assist low- and moderate-income homebuyers to purchase homes through down payment / closing cost assistance, and associated housing counseling.

Homeless Priority - (Low Priority)

Priority Need: There is a need for services and housing opportunities for homeless persons and persons or families at-risk of becoming homeless.

Objective: Work with community partners to improve the living conditions and support services available for homeless persons, families, and those who are at risk of becoming homeless.

Goals:

- **HMS-1 Operation/Support** - Support providers who operate housing and/or provide support services for the homeless and persons or families at-risk of becoming homeless.

- **HMS-2 Housing** - Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, permanent supportive housing, and other permanent housing opportunities.

Other Special Needs Priority - (Low Priority)

Priority Need: There is a need to increase housing opportunities, services, and facilities for persons with special needs.

Objective: Improve the living conditions and services for those residents with special needs, including the disabled population.

Goals:

- **SNS-1 Housing** - Increase the supply of affordable, accessible, decent, safe, and sanitary housing for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and new construction.
- **SNS-2 Social Services** - Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Community Development Priority - (High Priority)

Priority Need: There is a need to upgrade and improve community facilities, infrastructure, public services and rejuvenate socially and economically distressed neighborhood in the community.

Objective: Improve the community facilities, infrastructure, public services, public safety, and transportation, along with the elimination of blighting influences in the Borough of Chambersburg.

Goals:

- **CDS-1 Community Facilities** - Improve parks, recreational facilities, neighborhood facilities, and trails including accessibility improvements to public buildings and all community facilities in the Borough.
- **CDS-2 Infrastructure** - Improve the public infrastructure through rehabilitation, reconstruction, and new construction of streets; sidewalks; bridges; curbs; share the road and segmented multiuse pathways; storm water management; lighting enhancements; handicap accessibility improvements and removal of architectural barriers; etc.
- **CDS-3 Public Services** - Improve and enhance public services, programs for youth, the elderly, and persons with disabilities, along with general social/welfare public service programs for low- and moderate-income persons and households.

- **CDS-4 Nutritional Services** - Promote and support programs that provide more access to food and nutritional programs for low income residents.
- **CDS-5 Public Safety** - Improve the public safety facilities, purchase of new equipment, crime prevention, community policing, and ability to respond to emergency situations.
- **CDS-6 Clearance/Demolition** – Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures.

Economic Development Priority - (Low Priority)

Priority Need: There is a need to increase opportunities for economic advancement and self-sufficiency, as well as educational (social/life skills) training and empowerment for residents of the Borough.

Objective: Improve and expand employment opportunities in the Borough for low- and moderate-income persons and families.

Goals:

- **EDS-1 Employment** - Support and encourage job creation, job retention, and job training opportunities as well as entrepreneurship and small business development.
- **EDS-2 Financial Assistance** - Support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), real property tax rebate program, Community Development Block Grants and HOME Partnership Program Funds, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, Opportunity Zones, etc.
- **EDS-3 Redevelopment** - Plan and promote the development, redevelopment, and revitalization of vacant and underutilized commercial and industrial sites, this includes underutilized brownfield sites.

Administration, Planning, and Management Priority - (High Priority)

Priority Need: There is a need for planning, administration, management, and oversight of Federal, State, and local funded programs to address the housing and community and economic development needs.

Objective: Provide sound and professional planning, administration, oversight and management of Federal, State, and local funded programs and activities.

Goals:

- **AMS-1 Overall Coordination** - Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, annual action plans, five year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports (CAPER), environmental reviews and clearances, fair housing, and compliance with all Federal, State, and local laws and regulations.

3. Evaluation of past performance

The Borough of Chambersburg has a good performance record with HUD. The Borough regularly meets the performance standards established by HUD. Each year the Borough prepares its Consolidated Annual Performance and Evaluation Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review at the Borough's Land Use and Community Development Department.

The FY 2018 CAPER was the fourth CAPER for the FY 2015-2019 Five-Year Consolidated Plan. In the FY 2018 CAPER, Borough of Chambersburg expended 80% of its CDBG funds to benefit low- and moderate-income persons. The Borough expended 20% of its funds during this CAPER period on Planning and Administration, which is at the statutory maximum of 20%.

4. Summary of citizen participation process and consultation process

The Borough of Chambersburg followed its Citizen Participation Plan in the planning and preparation of the Five-Year Consolidated Plan. The Borough held its first public hearing on the needs of the community and its residents on Wednesday, February 5, 2020. This provided residents, agencies and organizations the opportunity to discuss the Borough's CDBG program and to provide suggestions for future CDBG Program priorities and activities.

The Borough emailed all the agencies and organizations that were contacted as part of the planning process to let them know that the plans were on public display and gave them information about the second public hearing.

A copy of the "Draft Five Year Consolidated Plan, FY 2020 Annual Action Plan and Analysis of Impediments to Fair Housing Choice" was placed on public display for review by the general public agencies and organizations in the community. A newspaper notice announcing that these documents were placed on public display was published in the "Public Opinion," the newspaper of general circulation in the area. A draft of the plan was placed on display on the Borough's website at <http://www.chambersburgpa.gov> under the Land Use and Community Development Department section, and copies of the plan were available for review at the following locations:

Borough of Chambersburg, 100 S. Second Street, Chambersburg, PA 17201

A resident survey was prepared and made available to residents. A link was placed on the Borough's website. An analysis of the survey results was used to determine goals and objectives. A detailed analysis and description of the citizen participation process is contained in Section PR-15 Citizen Participation.

5. Summary of public comments

The Borough of Chambersburg held its First Public Hearing on Wednesday, February 5, 2020 at 2:00 p.m. Comments received at that public hearing are included in the attachments.

The Five-Year Consolidated Plan, FY 2020 Annual Action Plan and Analysis of Impediments to Fair Housing Choice were placed on public display and a Second Public Hearing was scheduled for (Day, Month, Date, 2020). Comments that were received at the Second Public Hearing and are included in the attachments.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments and suggestions that were received to date, have been accepted and incorporated into the planning documents. Though all comments were considered not all suggestions could be incorporated into the plan due to outside influences such as funding levels.

7. Summary

The main goals of the Five-Year Consolidated Plan are: to improve the living conditions of all residents in the Borough of Chambersburg; create a suitable and sustainable living environment; and to address the housing and community development needs of the residents.

The Five-Year Consolidated Plan develops, in a single document, a set of strategies and goals for housing, establishing and maintaining a suitable living environment, and to extend economic opportunities for every resident.

The Borough will use its goals from the Consolidated Plan to allocate CDBG funds over the next five (5) years. The plan will also provide assistance and direction to partners and participating agencies and organizations in addressing the housing and community development needs of the low- and moderate-income residents of Chambersburg. HUD will evaluate, through documents such as the CAPER, the Borough's performance based on the goals established in the Consolidated Plan.

8. Budget

During the FY 2020 Program Year, the Borough of Chambersburg will receive \$332,730.00 in CDBG funds. The Borough proposes to undertake the following activities with the FY 2020 CDBG funds:

Housing

1. Luminest Acquisition for Housing Development -	\$ 100,000.00
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Community Facilities

1. Mill Creek Acres Park Improvements - \$ 141,784.00

Public Service

1. BOPiC Job Training for Youth - \$ 24,400.00

General Program Administration - \$ 66,546.00

Total - \$ 332,730.00

draft

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and

Agency Role	Name	Department/Agency
CDBG Administrator	Chambersburg	Land Use and Community Development Department

Table 1 – Responsible Agencies

Narrative

Chambersburg as a federal entitlement for the CDBG Program is the administering agency for the activities in the Five-Year Consolidated and Annual Action Plans. The Borough will receive and allocation of \$332,730.00 for the CDBG Program. The Borough will be responsible for monitoring the activities funded through the program.

As the responsible entity for this program the Borough will execute sub-recipient agreements with organizations that have applied for and will receive CDBG funds. These agreements detail the guidelines and regulation of the programs in order to ensure proper expenditure of funds. All program funds are provided on a reimbursement bases when an invoice and proper back-up documentation is provided.

Annual Action Plans submitted during the period of the consolidated plan will always be in accordance with the goals set forth in the consolidated plan. There may be times when an unaddressed need is identified. In these instances, the Borough will follow its Citizen Participation plan and prepare documentation up to and including a program amendment. The consultation will include residents and organizations in the decision-making process.

Consolidated Plan Public Contact Information

Contact: Phil Wolgemuth
 Deputy Borough Manager/Land Use and Development Director
 Borough of Chambersburg

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Fax: (717) 261-3240

Email: pwolgemuth@chambersburgpa.gov

Website: <http://www.chambersburgpa.gov>

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**1. Introduction**

The Borough of Chambersburg held a series of meetings and interviews with non-profits, the Franklin County Housing Authority, local housing providers, social service agencies, community and economic development organizations, the local Continuum of Care, and Borough department representatives. An online survey was created for stakeholders and residents to complete which identified needs, gaps in the system, and programmatic goals for the next five years. Input from the meetings and surveys were used in the development of specific strategies and priorities for the Plan.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The Borough of Chambersburg works with the following agencies to enhance coordination:

- **Franklin County Housing Authority** – Section 8 Housing Choice Vouchers and improvements to public housing communities
- **Social Services Agencies** – funds to improve services to low-and moderate-income persons.
- **Housing Providers** – funds to rehabilitate and develop affordable housing and provide housing options for low- and moderate-income households.
- **Community and Economic Development Agencies** – funds to improve services to low- and moderate-income persons.

The Borough asked local agencies and organizations to submit proposals for CDBG funds for eligible activities. These groups participated in the planning process by attending the public hearings, informational meetings, and completing survey forms.

The Borough at times is a clearinghouse to connect housing providers and service agencies for funding to assist in a variety of projects. These organizations often have gaps in funding to start or complete projects, the Borough often assists in providing or helping to find the needed funding due to its knowledge of programs.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Borough of Chambersburg is now part of the Eastern PA CoC, South Central Regional Homeless Advisory Board (RHAB), which oversees the Continuum of Care Network for Central

Pennsylvania for nine (9) counties. The CoC includes homeless service providers, Community Action Partnerships (CAPs), local/county/state governments, Housing & Redevelopment Authorities, and domestic violence, aging, mental health, and faith-based organizations.

The CoC solicits and considers a full range of opinions through the five (5) Regional Homeless Advisory Board (RHABs) monthly meetings and semi-annual full CoC meetings. Both forums provide opportunities for knowledgeable persons to provide input and assistance in ending homelessness. The RHAB Co-Chairs represent multiple interest groups including: CDBG Jurisdictions, Public Housing Authorities, domestic violence service providers, Veterans, youth service providers, Community Action Partnerships (CAP), homeless service providers, and faith-based organizations. The chair of the Coordinated Entry Committee represents a Runaway and Homeless Youth Program (RHY)/CoC-funded agency, assuring that needs of homeless youth are included in the Coordinated Entry design. The Chair of the Governance and Policy Committee represents a domestic violence program, reinforcing the need for safety, security, and choice for domestic violence survivors in the development and implementation of CoC policies.

CoC standing committees, membership, and functions are defined in the Governance Charter. Committee members are recruited by the Board or by the Committee and are drawn from the CoC and community-at-large to provide needed expertise. Key to meeting the goals of Opening Door, the nation's first comprehensive federal strategy to prevent and end homelessness, include:

- Data Management, Collection, and Outcomes Committee, which develops and maintains a system for tracking CoC performance outcomes and progress in meeting goals of Opening Doors.
- Funding Committee, which develops ranking criteria; reviews and ranks projects; and determines a reallocation strategy to best meet the Opening Doors goals.
- Ad Hoc Coordinate Entry Committee, which works with a consultant to oversee Coordinated Entry planning and provides tools for the CoC to meet Opening Doors goals.

The Board comprises a diverse set of representative stakeholders throughout the region, including many social service and governmental organizations. The RHAB identifies regional and local homeless issues; coordinates regional planning; identifies regional housing gaps and needs, strategies, and priorities; provides input for Supportive Services for Veterans Families (SVF) and Emergency Solutions Grants (ESG) applications; participates in completion of the CoC application; monitors Homeless Management Information Systems (HMIS) participation and implementation; and coordinates and follows-up on the Point-in-Time (PIT) count and AHAR.

Most of the Eastern PA CoC comes under the Commonwealth's Consolidation Plan developed by PA-DCED, however, there are twelve (12) additional Consolidated Plan Jurisdictions representing the more populated areas of the Lehigh Valley and Cumberland County, plus cities. PA-DCED uses web-based forums to meet with Regional Housing Advisory Committees (RHACs). The RHACs include state grantees, housing officials, developers, non-profits, CoC Chairs, and PA-DCED staff.

Also, as part of the citizen participation process, members of the CoC receive notice of public meetings, documents available for review, and citizen comment periods. The Borough Five-Year Consolidated Plan follows the Five-Year Consolidated Plan guidelines for consultation, including interviews, surveys, and focus groups with stakeholders knowledgeable about homelessness in their communities.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Referrals are made to the South-Central Community Action Programs Franklin County Shelter for services by Franklin County Information and Referral, other agencies, shelters, police departments, hospitals, and churches. The SCCAP Franklin County Shelter completes a Needs Assessment on every client upon admission.

The main categories of needs in SCCAP's Assessment (each with specific sub-categories) are as follows: Employment Skills/Training; Money Management; Housing; Health; Public Assistance/Type Needed; Parenting/Family; Legal; and Other/Miscellaneous.

The Point-in-Time Counts for the Sheltered and Unsheltered homeless population are completed twice a year in the months of January and July. The results of the counts are available in the state PAHMIS system for approved users. The public can access the information through the HUD website and the Housing Alliance of Pennsylvania website.

The SCCAP Franklin County Shelter receives ESG funds. The CoC provides input on the allocation of ESG funding to subrecipients, through a "Performance Interview Planning Checklist" that was developed as a standardized tool for CoC input on applicant capacity and participation in the CoC. The CoC provides input on ESG applications and ranks and reviews projects.

Most of the Eastern PA CoC ESG funding is allocated by PA-DCED. The CoC participated in developing priorities, target populations, outcome measures, and evaluation processes for ESG under HEARTH, including prioritizing Rapid Re-Housing (RRH) for 45% of funds (excluding emergency shelters, outreach, and administration). PA-DCED convened a Data Committee composed of CoC members to review and analyze quarterly CoC performance reports for establishing benchmarks and data driven performance standards for outcome evaluation and funding decisions. An ESG Committee, also composed of CoC members, is being formed to help in setting ESG policy/performance standards.

Throughout different times of the year, the CoC and the HMIS lead work together to assess data quality throughout the CoC. This includes working on Annual Homeless Assessment Report (AHAR) submission, the PIT count, project review/ranking, and working with individual programs

while completing their Annual Performance Reports (APRs). According to the Eastern PA CoC, the largest overall barrier to HMIS-participation remains non-HUD funded volunteer and faith-based operated projects and VA-funded projects, such as VASH. Additional outreach to volunteer and faith-based organizations will occur through the implementation of coordinated entry. Increased engagement and education among these groups should lead to increased HMIS participation. The CoC will work with Veterans to improve participation among VA-funded projects. In regard VASH, the CoC built a new bed/voucher-based process within the CoC’s HMIS and has begun piloting this enhancement with Public Housing Authorities.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

1.	Agency/Group/Organization	Chambersburg Police Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Individual meeting held; public safety priorities.
2.	Agency/Group/Organization	Chambersburg Fire Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Individual meeting held; public safety priorities.
3.	Agency/Group/Organization	Borough of Chambersburg
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Individual meeting held; housing and community development priorities.
4.	Agency/Group/Organization	Borough of Chambersburg Recreation Department

	Agency/Group/Organization Type	Parks and Recreation
	Agency/Group/Organization Type	Recreation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Individual meeting held; housing and community development priorities.
5.	Agency/Group/Organization	Franklin County Housing Authority
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Individual meeting held; housing and community development priorities.
6.	Agency/Group/Organization	Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Individual meeting held; housing and community development priorities.
7.	Agency/Group/Organization	Luminest
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Individual meeting held; housing and community development priorities.
8.	Agency/Group/Organization	Bopic Inc.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health

		Services-Education Services-Employment Services - Victims
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community development priorities.
9.	Agency/Group/Organization	PA Careerlink Franklin County
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community/economic development priorities.
10.	Agency/Group/Organization	Salvation Army
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community development priorities.
11.	Agency/Group/Organization	Chambersburg Meals on Wheels
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS

		Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community development priorities.
12.	Agency/Group/Organization	Franklin County MH/IDD
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans

		Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community development priorities.
13.	Agency/Group/Organization	Chambersburg YMCA
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community development priorities.
14.	Agency/Group/Organization	Franklin County Human Services
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children

		Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community development priorities.
15.	Agency/Group/Organization	rabbittransit
	Agency/Group/Organization Type	Transportation
	What section of the Plan was addressed by Consultation?	Community Development Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community development priorities.
16.	Agency/Group/Organization	AGAPE
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Education
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community development priorities.
17.	Agency/Group/Organization	Chambersburg Area School District
	Agency/Group/Organization Type	Services-Education Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Education
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community development priorities.
18.	Agency/Group/Organization	Network Ministries
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS

		Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community development priorities.
19.	Agency/Group/Organization	Hungry Hearts @ First United Methodist
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community development priorities.
20.	Agency/Group/Organization	House of Grace
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community development priorities.
21.	Agency/Group/Organization	Flex Time Meeting
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community development priorities.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

All known agency types were consulted and contacted during the planning process. There were no agencies or organizations intentionally not consulted. See Exhibit Section for meeting notes.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	South Central Pennsylvania Regional Homeless Advisory Board (Central-RHAB)	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Annual and Five-Year Capital Plans	Franklin County Housing Authority	Franklin County Housing Authority is the lead agency providing public housing assistance and Section 8 vouchers in the County. The goals of the Borough and the Housing Authority are complementary.
Official Map	Borough of Chambersburg Community and Economic Development Office	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Franklin County Greenways and Open Space Plan	Franklin County Planning Commission	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Comprehensive Plan	Borough of Chambersburg	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Comprehensive Recreation, Park, & Open Space Plan	Borough of Chambersburg	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Energy Efficiency Program	Borough of Chambersburg	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Broadband Enhancement Plan	State of Pennsylvania	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Resiliency Plan	Franklin County Hazard Mitigation Plan	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The Land Use and Community Development Department Community Development Office is the administrating agency for the CDBG program. The Department coordinates with other Borough departments such as the Public Works, Recreation, Administration, Police and Fire Departments, as well as County departments such as the Franklin County Planning Commission, Franklin/Fulton Mental Health, Intellectual Disabilities & Early Intervention, Franklin County Housing Authority, Greater Chambersburg Chamber of Commerce, and the Eastern PA CoC Regional Homeless Advisory Board (RHAB). Coordination with various non-profit organizations, such as South-Central Community Action Program (SCCAP), Women in Need, Chambersburg YMCA, Bopic, Inc., and NETwork Ministries aided in the planning process and development of priorities. The Borough works closely with the Franklin County Commissioners and County staff to when developing projects and activities that extend beyond the Borough limits. The Borough and the County agencies enjoy a good working relationship.

Narrative (optional):

In developing a comprehensive Five-Year Consolidated Plan, the Borough, following its Citizen Participation Plan consulted with a number of agencies and organizations representing many different constituencies to determine needs. These actions resulted in the development of the Borough's FY 2020-2024 Five-Year Consolidated Plan and FY 2020 Annual Action Plan.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

The FY 2020-2024 Consolidated Plan, FY 2020 Annual Action Plan and Analysis of Impediments to Fair Housing Choice had components to reach out and encourage citizen participation. These components are the following: request for funding from agencies/organizations; interviews and roundtable discussions were held with various stakeholders; a needs hearing; and a hearing to gather public comments on the draft plan while it was on public display. The Borough posted a resident survey on its website. The Borough received 26 completed surveys. A copy of comments received are included in the Attachment Section. Through the citizen participation process, the Borough used input from residents to develop a plan to serve the low- and moderate-income residents of the Borough.

Summarize citizen participation process and how it impacted goalsetting

The Borough in accordance with its Citizen Participation Plan, advertised and held a public hearing on the needs of the Borough. The Borough also held a public hearing to receive comments on the draft Consolidated Plan and 2020 Annual Action plan. Both hearings were advertised on the Borough's website and in the local newspaper, the Public-Opinion. A draft of the consolidated plan was available on the Borough's website at www.borough.chambersburg.pa.us and copies of the plan were available at Town Hall. An online resident survey was also available at <https://www.surveymonkey.com/s/boroughofchambersburg>.

Land Use and Community Development Department staff participate with many boards and organizations to assist in making a difference in the Borough. These and organizations include various Borough departments, the Planning Commission, the Chamber of Commerce, Franklin County government and department, the Chambersburg Area School District and a number of non-profits. This participation allows staff to have an understanding of social and economic needs in the community.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies and organizations	Not Applicable	Not Applicable	Not Applicable	Not Applicable

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Agencies and organizations</p>	<p>The Borough of Chambersburg held its First Public Hearing on Wednesday, February 5, 2020 to discuss the needs over the next five year and the budget. There were five (5) attendees.</p>	<p>See the First Public Hearing comments in the Attachments section of the Plan.</p>	<p>All comments were accepted</p>	<p>Not Applicable</p>
3	Resident Survey	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>There was a total of 26 people that completed the online survey.</p>	<p>See attached survey summaries in the Attachments section of the Plan.</p>	<p>All comments were accepted</p>	<p>https://www.surveymonkey.com/r/boroughofchambersburg</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies and organizations	Not Applicable	Not Applicable	Not Applicable	http://www.chambersburgpa.gov

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies and organizations	Not Applicable	Not Applicable	Not Applicable	Not applicable.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies and organizations	The Borough held its Second Public Hearing on August 19, 2020 to discuss the Draft FY 2020-2024 Five Year Consolidated Plan, FY 2020 Annual Action Plan, and A.I.	See the Second Public Hearing comments in the Attachment section of the Plan.	All comments were accepted	Not Applicable

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Borough of Chambersburg used the HUD Comprehensive Housing Affordability Strategy (CHAS) data, which provides statistical data on housing needs, to prepare its estimates and projects. The tables in this section have been prepopulated with HUD data sets, based on the American Community Survey (ACS) 2011-2015 Five Year Estimates, and the 2010 U.S. Census. This data is the most current information available to assess housing needs, homeless needs, special needs, social service needs, economic development needs, etc.

Chambersburg is located in the Eastern PA Continuum of Care – South Central Regional Homeless Advisory Board (RHAB). Data related to the homeless needs section was obtained from consultation with the RHAB and local member agencies that serve the Chambersburg area. Additional needs for the Borough of Chambersburg were obtained from input and interviews with various social service agencies, housing providers, Borough staff, and survey responses.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a, b, c)

Summary of Housing Needs

Based on a comparison of the 2009 base year and 2015 population, the Borough of Chambersburg had a 1% increase in its population and a 6% increase in households. The population increase was 252 persons and 464 households. This would suggest that family households or multi-person households are moving into the Borough of Chambersburg. By July of 2019, the population had increased to 21,143 which was an increase of 623 persons or a 3% increase in population. Furthermore, the median income of the area increased by 10% from \$38,078 to \$41,751.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	20,268	20,520	1%
Households	7,491	7,955	6%
Median Income	\$38,078.00	\$41,751.00	10%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	1,360	1,070	1,635	850	3,035
Small Family Households	535	290	470	325	1,440
Large Family Households	55	95	225	35	205
Household contains at least one person 62-74 years of age	240	215	285	185	565
Household contains at least one person age 75 or older	195	335	260	135	420
Households with one or more children 6 years old or younger	370	170	240	75	375

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	15	0	0	0	15	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	50	0	0	0	50	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	120	0	70	0	190	0	0	0	4	4
Housing cost burden greater than 50% of income (and none of the above problems)	470	165	4	10	649	140	105	30	0	275

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	190	410	365	25	990	65	115	265	80	525
Zero/negative Income (and none of the above problems)	90	0	0	0	90	35	0	0	0	35

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	660	165	75	10	910	140	105	30	4	279
Having none of four housing problems	360	530	910	350	2,150	75	270	620	485	1,450
Household has negative income, but none of the other housing problems	90	0	0	0	90	35	0	0	0	35

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	435	195	124	754	35	50	55	140
Large Related	50	65	0	115	0	20	75	95
Elderly	155	195	185	535	150	135	75	360
Other	195	120	60	375	15	10	95	120
Total need by income	835	575	369	1,779	200	215	300	715

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	395	45	4	444	35	25	10	70
Large Related	20	10	0	30	0	20	0	20
Elderly	45	50	0	95	85	50	0	135
Other	155	60	0	215	15	10	20	45
Total need by income	615	165	4	784	135	105	30	270

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	145	0	70	0	215	0	0	0	4	4

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	25	0	0	0	25	0	0	0	0	0
Total need by income	170	0	70	0	240	0	0	0	4	4

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

According to the 2011-2015 American Community Survey (ACS), there were 7,953 households in 2015 in the Borough of Chambersburg. Based on this number of households, 2,742 (34.5%) of all households were single person households living alone. Single person households aged 65 and over comprised 1,307 households or (16.4%) of all households. Based on the ACS estimates, 47.7% of all persons living alone are seniors, and it is presumed that as they age in place, additional accommodations and supportive services will be necessary for this portion of the Borough’s population. The Borough will need to assist in obtaining funding and collaborating with housing service and elderly support agencies to provide programs, activities, and accommodations for its elderly population.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Based on estimates from the 2011-2015 American Community Survey, there are 3,128 people with a disability in the Borough, approximately 15.5% of the population in total. Of the 3,128, senior citizens in the Borough, 1,233 have a disability of some type, a percentage of 39.4%. This

further highlights the need for services to support seniors in the Borough as a sizeable portion of this population may be living alone and not have the ability to take care of themselves. Additionally, nearly over 21% of children under the age of 17 have a disability, this could further exacerbate issues that families are facing if they do not have the means to assist their child. A breakdown of the types of disability in the Borough is as follows: hearing difficulty = 3.5% (705 persons); vision difficulty = 2.9% (581 persons); cognitive difficulty = 6.4% (1,187 persons); ambulatory difficulty = 8.6% (1,594); self-care difficulty = 2.9% (533 persons); and independent living difficulty = 7.0% (1,046 persons).

Victims of Domestic Violence, Dating Violence, sexual assault, and stalking – It is estimated that approximately 350 persons in single person households and family households in Chambersburg and Franklin County that are victims of domestic violence, dating violence, sexual assault, and stalking, are in need of housing assistance. This estimate is based on the number of persons served per year through the Women in Need shelter services.

The individuals that Women in Need (WIN) works with need help with issues relating to housing; jobs; child care; access to a vehicle or transportation; mental health services; doctor/dentist/medical care; budgeting classes; ongoing support (from friends and family); parenting classes/groups/skills; counseling services; etc.

Women in Need provides counseling, along with "Money Matters", which focuses on financial stability, safety planning, groups, etc. These services are available even after they leave WIN's shelter. WIN client's bigger needs are cyclical issues, relating to needing a job, transportation, and childcare, but all of these things go hand-in-hand, and are inter-related. Housing options for domestic violence victims are slim in Chambersburg, and the waiting lists are long. The Section 8 waiting lists are also closed for lengthy periods of time.

What are the most common housing problems?

The largest housing problem in the Borough appears to be affordable housing. The lack of affordable, accessible housing for the elderly, disabled, and immigrant families is an unmet housing need and problem. Many of the various social service, housing, homeless, and economic development agencies identified the impact of the age of the housing stock in the Borough. Because the housing stock is older, most single-family residential structures are two stories in height, and therefore are not accessible to the elderly and people with disabilities.

Older properties are less expensive to buy, but there is no financial assistance available for low- and moderate-income families to buy them, because the after-rehabilitation value often times does not exceed or even match the cost of rehabilitation. A number of older homes are being sold through foreclosure to people that will "flip" them. After they are rehabilitated and resold, low-income people cannot afford them. The Borough's Housing Rehabilitation Program for homeowners is a priority and needs more funding. Some stakeholders have expressed a need for a First-Time Homebuyer Rehabilitation Program in the Borough to help potential homeowners

with the cost of renovating older, more affordable homes. Another rehabilitation need is to help owners of rental housing in second and third floor walk-ups in the Business District. The quality of living for renters in these units is less than ideal, because rehabilitation and maintenance is not being kept up with. In addition, a lot of these rentals are not accessible for the elderly and disabled because there are no elevators.

Are any populations/household types more affected than others by these problems?

Single-person households, such as the elderly and disabled, and immigrant family households in Chambersburg are the most affected by the lack of affordable, accessible housing. The elderly and disabled are often on fixed or limited incomes. The lack of affordable housing that is decent, safe, sound, and accessible forces them into housing that does not meet these standards. The Borough should reach out to and advocate for immigrants and those with disabilities. There is a need for education and outreach on landlord/tenant rights and fair housing rights, in both English and in Spanish.

Another group affected by the lack of affordable housing are the homeless and persons at-risk of becoming homeless, including persons who are victims of domestic violence. Most of the population that are at-risk of becoming homeless are facing a housing cost overburden problem and would benefit from emergency housing assistance for rent and/or mortgage payments and utilities to help them avoid homelessness. There are short term assistance options available, but these are scarce and hard to come by, especially if it is needed by the same person more than once. People transitioning from shelter care, prison, or a health care facility are also affected by the cost overburden housing problem, particularly when trying to secure a source of income to maintain housing.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

South-Central Community Action Program (SCCAP) has characterized the needs of both low-income individuals and families with children who receive services in the SCCAP Franklin County Shelter are as follows:

Individuals: Mental Health issues; criminal histories severely limiting job opportunities; lack of sustainable living wages; majority of employment in the area is through temporary staffing agencies and not permanent jobs; evictions; lack of a support system and/or burned bridges with friends and family; a lack of transportation; and substance abuse issues.

Families with Children: Single mothers with an average of 2.5 children; absentee fathers that are not providing child support; no means of transportation; no affordable childcare; a lack of education; a lack of job skills; evictions; unemployed, or employed at a low paying job that cannot sustain a family on one income; and no family support and/or burned bridges with friends and family.

Formerly Homeless Individuals / Families Receiving Rapid Re-Housing Assistance Nearing Termination: Further assistance to this target group may be provided for a limited time if an event should occur through no fault of their own, and if required documentation can be provided. Examples include hospitalization due to illness or surgery, official lay-off from employment, or a sudden and drastic cut in work hours.

One at risk group is singles between 25-40 who are living on limited, non-earned income (such as SSI and SSDI), or income from temporary employment, and who have Drug and Alcohol and/or Mental Health issues. Most low-income families and persons at-risk of becoming homeless, including persons who are victims of domestic violence, are facing eviction due to a housing cost overburden problem, and would benefit from emergency housing assistance for rent and/or mortgage payments and utilities to help them avoid homelessness. These populations can also benefit from job training to gain the skills for permanent employment, and transportation to get to work.

Specific needs of people in a doubled-up situation, who may be “couch-surfing”, are conflict resolution, mediation, and employment assistance to prevent imminent homelessness without income. Because Franklin County has a residency requirement of at least six months for Homeless Assistance through the South-Central Community Action Programs, Inc., some people will double-up and stay with friends or family until they are able to access services.

Because the Eastern CoC is a very large and rural CoC, the Rapid Re-housing providers represent a small number of homeless providers in the area. Therefore, those at risk of an additional episode of homelessness know where to turn.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

HUD’s criteria for defining at risk of homelessness is an individual or family who:

- Has an annual income below 30% of median family income for the area; AND

- Does not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined in Category 1 of the “homeless” definition; AND
- Meets one of the following conditions: 1) Has moved because of economic reasons 2 or more times during the 60 days immediately preceding the application for assistance; OR 2) Is living in the home of another because of economic hardship; OR 3) Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; OR 4) Lives in a hotel or motel and the cost is not paid for by charitable organizations or by Federal, State, or local government programs for low-income individuals; OR 5) Lives in an SRO or efficiency apartment unit in which there reside more than 2 persons or lives in a larger housing unit in which there reside more than one and a half persons per room; OR 6) Is exiting a publicly funded institution or system of care; OR 7) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient’s approved Consolidated Plan.

Review of HMIS data including shelter utilization, PIT data, prevention and rapid rehousing to determine gaps in services. Within this data, a determination of changes in client demographics can be made which identifies at-risk population groups.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Some housing characteristics linked with instability and increased risk of homelessness include single earner households with children and persons in a household with a disability who are unable to obtain sustainable employment. Unexpected crises such as loss of income or loss of a second income earner to the household and/or a medical or transportation emergency cost contribute to destabilizing low- and moderate-income households. Many of these residents experience extreme rent burdens, become unstable, and face homelessness with first-time crises or loss of income. The lack of available supportive housing and the cost overburden of housing as it relates to income/employment are major housing issues linked with instability and an increased risk of homelessness. Cost of utilities also plays a role in the instability and increased risk of homelessness. The housing stock in the Borough is older and many rental units are large-single family homes. These units are typically not energy efficient and families have higher utility costs. This often leads to past due utility bills and tenants being evicted which leads to homelessness.

Reasons homelessness occurs may fall within the following categories and or risk factors:

- Eviction within two weeks from a private dwelling
- Sudden loss of income
- Extremely low income (30% below income limits)
- Overcrowding (doubling up)
- Experienced three or more moves in the past year

- Have children under the age of two
- Single parent
- Young head of household (under 25)
- Have an eviction notice from public or assisted housing
- Experienced domestic violence the past 12 months
- History of non-compliance (missed appointments with case workers, etc.)
- Released from jail, or prison within the past 18 months
- Mental health and or substance abuse issues
- Involvement with child welfare, including foster care
- Severe housing burden (greater than 50% of income for housing costs)

The availability and associated cost of purchase or rehabilitation of decent, safe, and sanitary housing in the Borough creates instability of housing for the lower income households in the area. Many households are living from paycheck to paycheck and are cost-overburden, paying over 30% of their income for housing.

Other characteristics linked to instability and an increased risk of homelessness include individuals being discharged from foster care, health care facilities, mental health treatment facilities, correctional facilities, and substance abuse treatment. It is difficult for these populations to achieve self-sufficiency because it can often take time to secure steady employment and stable housing. Individuals and households that are leaving situations where they were victims of domestic violence are also at risk. Finally, individuals and households with special needs, including the elderly, frail elderly, those with a disability, and those who are in treatment for substance abuse or HIV/AIDS are also at risk. Medical bills can be a burden and finding accessible housing can be a challenge. For people on fixed incomes, it can be difficult to make ends meet, and for those in the workforce, it can be difficult to find employment. Many people that are at risk of homelessness have limited financial literacy skills.

Discussion

The population of Chambersburg is increasing slightly, and many residents are facing the effects of increased housing costs and a shortage of decent, safe, sound, and accessible housing that is affordable to low income persons. Many people have to spend more than they can afford on quality housing, if they can find it, or live in substandard dwellings.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

During the planning process for the preparation of the Borough of Chambersburg’s Five-Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by housing problems in the Borough. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,055	180	125
White	640	155	45
Black / African American	255	10	55
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	150	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	795	280	0
White	590	250	0
Black / African American	75	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	0	0	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0
Hispanic	50	25	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
 Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	735	900	0
White	470	525	0
Black / African American	50	120	0
Asian	20	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	185	210	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
 Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	125	730	0
White	100	640	0
Black / African American	10	25	0
Asian	10	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	55	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
 Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

The racial composition of households in the Borough of Chambersburg, according to the 2011-2015 American Community Survey, was 81.9% White; 9.6% African American/Black; 1.6% Asian; and 1.2% American Indian. The Hispanic or Latino population was 17.1%. In the 0%-30% of Area Median Income category, the African-American and Hispanic ethnic group has a disproportionate need in terms of housing problems at 24.2% and 14.2% respectively and the 50%-80% category for the Hispanic ethnic group at 25.2% of the total households in the income categories.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

During the planning process for the preparation of the Borough of Chambersburg’s Five-Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by severe housing problems in the Borough. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. Severe housing problems are distinguished from housing problems by a threshold of more than 1.5 persons per room as opposed to more than 1 persons per room for overcrowding, as well as a cost burden threshold of over 50% of income as opposed to over 30% of income. Data detailing information by racial group and Hispanic origin has been compiled from the 2011-2015 CHAS data and the 2007-2011 American Community Survey Five Year Estimates. The following tables illustrate the disproportionate needs of the Borough of Chambersburg.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	0	0	0
White	0	0	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0
Other	0	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	0	0	0
White	0	0	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0
Other	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	0	0	0
White	0	0	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0
Other	0	0	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	0	0	0
White	0	0	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0
Other	0	0	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

Discussion

The racial composition of households in the Borough of Chambersburg, according to the 2011-2015 American Community Survey, was 81.9% White; 9.6% African American/Black; 1.6% Asian; and 1.2% American Indian. The Hispanic or Latino population was 17.1%. In the 0%-30% of Area Median Income category, the African-American and Hispanic ethnic group has a disproportionate need in terms of housing problems at 24.2% and 14.2% respectively and the 50%-80% category for the Hispanic ethnic group at 25.2% of the total households in the income categories.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

During the planning process for the preparation of the Borough of Chambersburg’s Five-Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by housing problems in the Borough. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole.

In order for the Borough of Chambersburg to accurately address the Borough's housing needs, a thorough analysis of any racial or ethnic group that has a greater housing need in comparison to Borough's total housing needs was considered. Data detailing information organized by household racial group and ethnicity was evaluated from the CHAS Data. A disproportionately greater need was identified when a racial or ethnic group experienced a 10 percentage points or higher occurrence rate of housing cost burdens. A housing cost burden is defined as household paying over 30% of household AMI on housing costs.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	5,110	1,610	1,085	140
White	4,240	1,210	675	45
Black / African American	295	150	245	55
Asian	70	20	10	0
American Indian, Alaska Native	8	40	0	0
Pacific Islander	0	0	0	0
Hispanic	430	170	130	15

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

A total of 1,210 White households were considered cost overburdened by between 30% and 50%, which is 75.2% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is below the 77.7% of the total number of households that

the White category comprises. A total of 150 Black/African American households were considered cost overburdened by between 30% and 50%, which is 9.4% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is equal to the 9.4% of the total number of households that the Black/African American category comprises. A total of 170 Hispanic households were considered cost overburdened by between 30% and 50%, which is 10.5% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is slightly above the 9.4% of the total number of households that the Hispanic category comprises.

A total of 675 White households were considered severely cost overburdened by greater than 50%, which is 62.2% of the total cases of households that were considered cost overburdened by greater than 50%. This number is below the 75.2% of the total number of households that the White category comprises. A total of 245 Black/African American households were considered severely cost overburdened by greater than 50%, which is 22.6% of the total cases of households that were considered cost overburdened by greater than 50%. This number is higher than the 9.4% of the total number of households that the Black/African American category comprises. A total of 130 Hispanic households were considered severely cost overburdened by greater than 50%, which is 12.0% of the total cases of households that were considered cost overburdened by greater than 50%. This number is higher than the 9.4% of the total number of households that the Hispanic category comprises.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

The racial composition of the Borough of Chambersburg households, according to the 2015-2015 American Community Survey data, was 81.9% White; 9.6% African American/Black; 1.6% Asian; and 17.1% Hispanic or Latino. The Hispanic or Latino ethnic group is the only disproportionately impacted group in terms of having a housing problem or a severe housing problem in Chambersburg. There are no disproportionately impacted ethnic or racial groups with a housing cost burden or severe housing cost burden.

If they have needs not identified above, what are those needs?

Cost overburden is one of the main areas where minorities are disproportionately affected in the Borough of Chambersburg. Consultations with a number of different groups and housing providers in the Borough support this theory by citing a need for more credit counseling and life skills training for low-income people in general. Minorities represent a larger share of low-income residents than expected, they are more likely to be cost overburdened at a higher rate than white residents of the Borough.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The Hispanic and minority populations are concentrated in the center of the Borough, near the downtown business district and Elm Street neighborhoods. According to this data, the Borough of Chambersburg has a minority population of 18.1% of its total population. The HUD definition of a minority neighborhood is "a neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole, or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceed 50 percent of its population." There is only one Block Group in the Borough where the minority population exceeds 50%, Census Tract 110, Block Group 2. This Block is also the only one where the 20% standard applies. Although Census Tract 110, Block Group 2 is the only portion of the Borough that meets the definition for a minority concentration, there are three other Block Group in the Borough with minority percentages of over 40% (not meeting the 50% standard for minority concentration).

Attached to this Plan are maps which illustrate the Borough of Chambersburg's demographics which are included in the Attachments section of the Plan.

NA-35 Public Housing – 91.205(b)

Introduction

The Franklin County Housing Authority’s mission is to “provide comprehensive, affordable, decent, safe housing services for the community in a cost effective and efficient manner.” The Franklin County Housing Authority is not rated as a “troubled” agency by HUD and is recognized as a “high performer” for both PHAS (Public Housing Assessment System) and SEMAP (Section Eight Management Assessment Program).

The Franklin County Housing Authority owns and professionally manages family communities and elderly/disabled rental apartments. The apartments are located throughout Franklin County. FCHA has five (5) public housing developments with a total of 406 public housing units, with 208 units for family occupancy, and 198 units for mixed populations (elderly or disabled). Of these developments, there are two (2) located in Chambersburg - Meadow Creek 1 (Chambersburg Elderly community) and Meadow Creek 2 (Chambersburg Family community). FCHA also acts as the Management Agent for four other privately owned housing communities in Franklin County. Of these, two (2) are located in Chambersburg – Sunset Terrace Townhomes, offering 24 garden style apartments and 16 townhomes, and Redwood Park Townhomes, offering 40 townhomes in 10 building clusters of 3-5 townhomes each.

Public housing has site-based waiting lists, and all of the waiting lists remain open, as it is FCHA’s policy to not close public housing waiting lists.

The Franklin County Housing Authority also assists families who wish to live-in privately owned housing and receive rental subsidy through the Housing Choice Voucher Program. The Housing Authority administers 311 vouchers.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	353	311	0	311	0	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	13,516	11,366	0	11,366	0	0	
Average length of stay	0	0	6	5	0	5	0	0	
Average Household size	0	0	2	1	0	1	0	0	
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	120	79	0	79	0	0	
# of Disabled Families	0	0	91	136	0	136	0	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	0	353	311	0	311	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	284	243	0	243	0	0	0
Black/African American	0	0	64	60	0	60	0	0	0
Asian	0	0	0	4	0	4	0	0	0
American Indian/Alaska Native	0	0	5	4	0	4	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	80	16	0	16	0	0	0
Not Hispanic	0	0	273	295	0	295	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

FCHA will ask all applicants and resident families if they require any type of accommodations, in writing, on the intake application, reexamination documents, and notices of adverse action by FCHA. A specific person and phone number will be provided as the contact person for requests for accommodation for persons with disabilities.

FCHA has two (2) communities/AMP that are currently designated as Housing for Elderly and Disabled Families, which are Village Green in Waynesboro with 59 units and Meadow Creek 1 in Chambersburg with 99 units. Both have an Elderly/Disabled designation. At this time the Housing Authority of the County of Franklin does not plan to designate any additional public housing units in the housing authority inventory for occupancy only by elderly families or families with disabilities.

The Housing Authority has been working to make reasonable accommodations to its public housing units to satisfy the Section 504 requirements for persons with physical disabilities such as mobility, visual, and hearing impairments. In addition, according to FCHA's 2015 Five Year and Annual Plan, one of the strategies for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year is to: Target available assistance to the elderly by applying for special-purpose vouchers targeted to the elderly, should they become available; and target available assistance to families with disabilities by applying for special-purpose vouchers targeted to families with disabilities, should they become available. Non-Elderly Disabled Vouchers are designed to provide assisted housing to families whose head, spouse, or co-head is disabled and under 62 as of the date of signing the HAP contract. NED Category 2 vouchers are specifically for non-elderly people with disabilities transitioning from nursing homes or other health facilities into the community.

None of Franklin County's public housing units meet full "A-level" accessibility. There are 10 conversion units for the elderly that have a higher level of accessibility in the bathrooms and kitchens, with a mix of roll-in showers and accessible bathtub in the bathroom, as well as front approach accessible sinks in the bathroom and kitchen. However, most public housing units are limited by turning radius requirements. To reach such a level of accessibility would lead to a total reconfiguration of the public housing community apartments. For example, the size of the bathrooms at the new elderly community, Wayne Gardens, are much larger than the size of the restrooms in the other public housing communities' apartments.

FCHA also has ten (10) two-bedroom units in Meadow Creek 2, the Chambersburg Family community, that have front approach accessible kitchen sinks. However, the front entry of the units and the bathroom have not received any accessibility upgrades.

FCHA manages and maintains some full A-level units, but they are located in the tax credit developments. Redwood Park Townhomes has six (6) accessible units, and Sunset Terrace Townhomes has four (4) accessible units, although this community is outside of borough-limits.

The need for more housing for the elderly and disabled is evidenced by the recent introduction of the new Wayne Gardens public housing community in Waynesboro, Franklin County. This new community will provide opportunities to house seniors in apartments that are accessible and geared towards the needs of aging adults. Features include forty (40) one and two-bedroom units for seniors aged 62 and over, with four (4) units that are 100% Handicapped Accessible Units. There are two buildings with three floors each, and an elevator in each building as well. Other features include a Community Room with kitchenette, maintenance-free units, and an office on-site.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate needs of Public Housing residents is employment, training, child care, in-home care for the elderly, and transportation for shopping and medical services. The immediate needs of Housing Choice voucher holders is similar, but there is a lack of safe, sound, and affordable housing units that are available for rent and within the FMR rent allowance.

With public housing occupancy at 98%, and a Housing Authority policy to keep site-based public housing waiting lists open, there is more demand than supply. Also, there is a shortage of availability of Section 8 Vouchers.

The Family Self-Sufficiency (FSS) Program gives Section 8 voucher holders the opportunity to set and reach goals that they set for themselves and their families, as well as save a significant amount of money. Section 8 voucher holders may also use their vouchers to realize the American dream of becoming a homeowner. Both of these opportunities are available to Section 8 holders who choose to become participants in Section 8's Family Self-Sufficiency Program. There are two parts to the program. The first part of the program is the Self-Sufficiency program where participants have the opportunity to work towards and meet goals that they set for their families as well as save money that will become theirs when they have completed their goals. The second part of the program is the Homeownership Program. In this part of the program, a Section 8 participant can choose to use his or her Section 8 voucher to assist with the purchase and payment of a home.

How do these needs compare to the housing needs of the population at large?

These housing needs are similar to the population at large based on the fact that there is a shortage of decent, safe, and sanitary housing in the Borough. According to housing and social service providers, there is a need for housing maintenance and financial literacy education in the Borough, just as there is for public housing residents and Housing Choice Voucher holders. The

general population of the Borough also needs childcare, food programs, education, and job training and employment counseling.

Discussion

The Borough of Chambersburg has identified the need for affordable housing that is decent, safe, and sanitary. The Franklin County Housing Authority is a valuable resource in addressing that need. There is a significant number of households in the Borough that are at or below 50% of AMI that are affected by housing problems, severe housing problems and housing cost burdens.

Based on the CHAS data there is a number of households within the Borough that are cost burdened and/or living in housing units that are not high quality. The Borough and the Housing Authority can work to address these issues through the following:

1. Assist persons living in Franklin County whose earnings are 50% less of the median county income limits as the highest priority.
2. Develop tenant self-sufficiency opportunities to encourage tenant growth and independence.
3. Provide educational and recreational activities for the youth of the housing communities.
4. Maintain the Housing
5. Maintain a smoke-free environment in all FCHA developments.
6. The FCHA will serve the needs of child and adult victims of domestic violence, dating violence, sexual assault or stalking providing them protections under the VAWA Act.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Borough of Chambersburg is now part of the Eastern PA CoC, South Central Regional Homeless Advisory Board (RHAB), which oversees the Continuum of Care Network for Central Pennsylvania for nine (9) counties. The CoC includes homeless service providers, Community Action Partnerships (CAPs), local/county/state governments, Housing & Redevelopment Authorities, and domestic violence, aging, mental health, and faith-based organizations.

The CoC solicits and considers a full range of opinions through the five (5) Regional Homeless Advisory Board (RHABs) monthly meetings and semi-annual full CoC meetings. Both forums provide opportunities for knowledgeable persons to provide input and assistance in ending homelessness. The RHAB Co-Chairs represent multiple interest groups including: CDBG Jurisdictions, Public Housing Authorities, domestic violence service providers, Veterans, youth service providers, Community Action Partnerships (CAP), homeless service providers, and faith-based organizations. The chair of the Coordinated Entry Committee represents a Runaway and Homeless Youth Program (RHY)/CoC-funded agency, assuring that needs of homeless youth are included in the Coordinated Entry design. The Chair of the Governance and Policy Committee represents a domestic violence program, reinforcing the need for safety, security, and choice for domestic violence survivors in the development and implementation of CoC policies.

CoC standing committees, membership, and functions are defined in the Governance Charter. Committee members are recruited by the Board or by the Committee and are drawn from the CoC and community-at-large to provide needed expertise. Key to meeting the goals of Opening Door, the nation's first comprehensive federal strategy to prevent and end homelessness, include:

- Data Management, Collection, and Outcomes Committee, which develops and maintains a system for tracking CoC performance outcomes and progress in meeting goals of Opening Doors.
- Funding Committee, which develops ranking criteria; reviews and ranks projects; and determines a reallocation strategy to best meet the Opening Doors goals.
- Ad Hoc Coordinate Entry Committee, which works with a consultant to oversee Coordinated Entry planning and provides tools for the CoC to meet Opening Doors goals.

The Board comprises a diverse set of representative stakeholders throughout the region, including many social service and governmental organizations. The RHAB identifies regional and local homeless issues; coordinates regional planning; identifies regional housing gaps and needs, strategies, and priorities; provides input for Supportive Services for Veterans Families (SVF) and Emergency Solutions Grants (ESG) applications; participates in completion of the CoC application; monitors Homeless Management Information Systems (HMIS) participation and implementation; and coordinates and follows-up on the Point-in-Time (PIT) count and AHAR.

Most of the Eastern PA CoC comes under the Commonwealth’s Consolidation Plan developed by PA-DCED, however, there are twelve (12) additional Consolidated Plan Jurisdictions representing the more populated areas of the Lehigh Valley and Cumberland County, plus cities. PA-DCED uses web-based forums to meet with Regional Housing Advisory Committees (RHACs). The RHACs include state grantees, housing officials, developers, non-profits, CoC Chairs, and PA-DCED staff. Also, as part of the citizen participation process, members of the CoC receive notice of public meetings, documents available for review, and citizen comment periods. The Borough Five-Year Consolidated Plan Jurisdictions follow the Five-Year Consolidated Plan guidelines for consultation, including interviews, surveys, and focus groups with stakeholders knowledgeable about homelessness in their communities.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	60	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	30	51	0	0	0	0
Chronically Homeless Individuals	21	1	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	2	6	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source

Comments: Data provided through the 2014 PITC for Franklin/Fulton County.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Homelessness remains a concern in Chambersburg and the Borough works with a number of agencies and organizations to address the needs of the homeless and those at risk of becoming homeless. Many of these individuals and families are the working poor and/or those that have been unemployed and need of low-cost housing that is decent, safe, and sanitary. Many of the families and homeless individuals are the Borough’s poorest and cannot turn to family members for assistance or housing. The current homeless population includes women with children, persons with mental illness, substance abusers, persons with HIV/AIDS, victims of domestic violence, as well as youth, and veterans who are unable to find work and a decent and affordable place to live. The main factor that contributes to homelessness is the lack of a decent living wage and employment opportunities.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional):
White	87	0
Black or African American	53	0
Asian	0	0
American Indian or Alaska Native	1	0
Pacific Islander	1	0
Ethnicity:	Sheltered:	Unsheltered (optional):
Hispanic:	28	0
Not Hispanic:	112	0

Table 27 – Extent of Homelessness

Data Source: Data provided from South Central Community Action Program (SCCAP). The numbers are the SCCAP Franklin County Shelter totals for fiscal year 2014, and represent only the sheltered population.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

There is an overall lack of military veteran services in the area. Franklin County has more than 13,000 military veterans (largely because of Letterkenny Army Depot). Franklin County may have more military veterans than any other county in Pennsylvania. However, there is no Veterans Affairs office in Franklin County. Chambersburg is home to the Office of Veterans Affairs for Franklin County, although the nearest VA Medical Center is in Martinsburg, West Virginia, and the nearest Outpatient Clinic is located in Hagerstown, Maryland.

Chambersburg is the home of an organization of local veterans and civilians called the Franklin County Military Outreach Program. The mission of the Franklin County Military Outreach Program (FCMOP) is to provide assistance to the immediate families of both service members and spouses of all locally deployed service members on a variety of military and veteran's related topics. The organization offers fellowship and camaraderie, benefits counseling assistance, and referral assistance to behavioral health counseling services through the various local, county, state, and national service organizations equipped to facilitate those important needs. They are also dedicated to helping deployed service members and their immediate families receive all the community support possible within their capabilities, especially during times of deployment.

As an organization, FCMOP strives to provide limited financial support (like phone cards, gas expense cards, emergency transportation funds, and similar monetary grants), based on a real need, and their ability to provide such benefits and services at the time requested. Additionally, FCMOP assists in helping newly disabled service members and their immediate families to locate and contact the proper government agencies, and to facilitate their applying for Veterans Administration disability and medical care.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Unsheltered Homelessness would refer to the segment of a homeless community who do not have ordinary lawful access to buildings in which to sleep, as referred to in the HUD definition as persons occupying "place not meant for human habitation", (examples: bus stop, beach, riverbed, van, RV, sidewalk). Many of the unsheltered homeless suffer from substance abuse and/or mental illness and are reluctant to abide by the rules of the shelter.

Sheltered Homelessness would refer to those in an emergency shelter, in transitional housing, or are exiting an institution where they temporarily resided lacking a fixed nighttime residence. People will be considered homeless if they are exiting an institution where they resided for up to 90 days (it was previously 30 days). People who are losing their primary nighttime residence, which may be a motel, hotel or a doubled-up situation within 14 days and lack resources or support networks to remain housing are considered sheltered homeless as well. The sheltered homeless typically do not have a steady source of income, or any source of income.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b, d)

Introduction:

The assessment of non-homeless special needs includes the following:

- Elderly persons (age 65 years and older)
- Frail elderly
- Persons with mental, physical, and/or developmental disabilities
- Persons with alcohol or other drug additions
- Persons with HIV/AIDS and their families
- Victims of domestic violence, dating violence, sexual assault, and stalking

The housing need of each of these groups were determined by consultation with social service providers and statistical information provided by social service provider agencies.

Describe the characteristics of special needs populations in your community:

Elderly Persons are defined as persons who are age 65 years and older. According to the 2015-2015 American Community Survey, elderly persons represent 16.9% of the Borough's total population. Approximately 8.9% of the elderly population are age 75 years and older. In addition, roughly 16.4% of the total elderly population lives alone as a single person household.

Frail Elderly are those persons who are elderly and have a form of disability, ranging from a hearing loss, vision difficulty, cognitive difficulty, ambulatory problems, and lack of self-help skills.

Persons with mental, physical and development disabilities, according to the ACS data for 2011-2015, persons with disability comprise 14.8% (3,128 persons) of the Borough of Chambersburg's total population.

Persons with HIV/AIDS and their families comprise a small percentage of the County's overall population. From 1980-2018 there have been 230 cumulative cases with 88 deaths. Franklin County had one new diagnose in 2018 according to the Commonwealth of Pennsylvania's "2018 Annual HIV Surveillance Summary Report." Males are disproportionately affected and the HIV/AIDS population is still growing in numbers. There are no statistics available for the Borough of Chambersburg.

Victims of Domestic Violence, dating violence, sexual assault and stalking is rapidly increasing both locally and nationally. Women in Need has been working with victims of domestic violence and sexual assault in the Franklin and Fulton County Areas of Pennsylvania to provide free and confidential services to victims of domestic and sexual violence and to the significant others of victims. WIN serves approximately 400 victims/significant others per year from Chambersburg.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly Persons – Approximately 50 beds plus supportive services such as home health care and home maintenance assistance, transportation, and access to food.

Frail Elderly – Approximately 20 beds plus supportive services such as home health care and home maintenance assistance, transportation, and access to food.

Mentally, Physically Disabled – Approximately 100 beds plus supportive services, such as job training and education, transportation, accessibility improvements to housing and public/community facilities, and access to health care and treatment.

Alcohol & Drug Addicts – Approximately 10 beds plus supportive services. Supportive service needs include access to treatment and health care, counselors or life coaches, job training and education, and transportation.

Persons with HIV/AIDS – Approximately 5 beds plus supportive services, such as access to treatment and health care, counselors or life coaches, job training and education, and transportation. Persons with HIV/AIDS and their families comprise a small percentage of the Borough's overall population. Persons with HIV/AIDS comprise a small percentage of the County's overall population. From 1980-2018 there have been 230 cumulative cases with 88 deaths. Franklin County had one new diagnose in 2018 according to the Commonwealth of Pennsylvania's "2018 Annual HIV Surveillance Summary Report." Males are disproportionately affected and the HIV/AIDS population is still growing in numbers. There are no statistics available for the Borough of Chambersburg.

Victims of Domestic Violence – Approximately 400 beds for individuals and their families plus supportive services, based on the number of persons served per year through the Women's Help Center shelter services. Victims of domestic violence, dating violence, sexual assault, and stalking, are in need of housing assistance (domestic violence and homeless shelter, emergency, short-term and long-term housing, security deposits and rental assistance).

The SCCAP Franklin County Shelter has 9 rooms and 18 beds. Of the rooms, two (2) are for families. The remaining beds are used as needed. Domestic violence victims are provided services through Women in Need (W.I.N.) who are equipped to guard their safety.

The Shelter does not provide services to current users of drugs and/or alcohol. Individuals who are in this category must be clean and sober for at least 30 days prior to admission or coming from a drug and alcohol rehab facility. Due to the needs of the diverse population served, safety is of utmost importance.

Elderly clients are provided services but the facility does not provide assisted living, nursing, CNA, or rehab services. The Shelter also serves those who are mentally and physically disabled, as well as those with HIV/AIDS.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Persons with HIV/AIDS comprise a small percentage of the County's overall population. From 1980-2018 there have been 230 cumulative cases with 88 deaths. Franklin County had one new diagnose in 2018 according to the Commonwealth of Pennsylvania's "2018 Annual HIV Surveillance Summary Report." Males are disproportionately affected and the HIV/AIDS population is still growing in numbers. There are no statistics available for the Borough of Chambersburg.

Persons living with HIV/AIDS and their families need supportive services, such as access to treatment and health care, insurance, medications, counselors or life coaches, support groups, job training and education, and transportation.

Discussion:

While many supportive service providers for the special needs, population are located in the Borough of Chambersburg, their service area and clients are in Franklin and Fulton counties, and sometimes the South-Central Pennsylvania region. Therefore, the statistics are not limited to just the Borough of Chambersburg.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The following are the needs for improvement to the Borough's public facilities:

- Rail trail improvements are a big priority. A trail project could be a community wide benefit – can connect the parks and serve as a “healthy community” asset. The Wellspan Chambersburg Hospital is interested and involved in a healthy community vision and are supporters of the Borough of Chambersburg's Comprehensive Recreation, Park, & Open Space Plan's goal of trail improvements for walking and biking. The trails and green space will be a part of the larger Franklin County Greenways and Open Space Plan.
- The trail needs better lighting, especially for people that use the trail in the evening.
- The Borough would like to extend the trail to the Wilson College campus, to create a more defined route to get to town. The Wilson College Campus Enhancement Plan includes this project as a priority.
- The trail needs more amenities, such as a playground and rest stops.
- The Borough should hold events in the parks by the trail on weekends to bring people out along the water. A lot of people fish and can kayak on the creek.
- Henninger Park is in Low/Mod area and has a baseball field that could use improvements. The interstate is right near the park and it is centrally located, but there is lower usage than it once had.
- An amphitheater or movie theater in one of the parks could be very different and a nice attribute.
- Nicholson Park is in a non-low/mod neighborhood according to the Census, but it would be worth it to survey the neighborhood. There is a need for a park in this area, and a nearby homeowner's association has already pledged \$50,000 for a park improvement project. The area is tucked in a “nook” surrounded by roads with high traffic and fast-moving vehicles, separating the neighborhood from other areas of the Borough. There are railroad tracks separating other housing from the proposed park area. The space is targeted because there are many kids, but also high crime and drug use. The Borough and residents want to give the kids in this neighborhood a place to go.
- The Nicholson Park area is part of the Comprehensive Recreation, Park, and Open Space Plan from 2005 and was listed as a high priority, in addition to the development of Sunny Hill Park, the creation of a skate park, road extensions for pedestrian/bicycle access to connect parks, streambank restoration efforts, and the acquisition of land for potential future recreation use.
- The YMCA and the pool need to reduce fees, or more scholarships for recreation could be made available. Scholarships for the Carr Community Center are utilized, but not by everyone.
- NETwork Ministries is maxed out for space and is working on a Capital Campaign for the renovation of their building at 419 Hollywell Avenue. They have volunteer construction oversight but need funding. The after school and summer programs serve over 100 youth per week at the Redwood Street location, and there is a need for more space.

- There are capital improvement needs at the Eugene Carr Community Center. There is no air conditioning in the gym, and the gym also needs a new floor and insulation. The building needs a new heater as well.
- Mike Waters Park will need updated playground equipment, and Mill Creek needs attention.
- The Borough has introduced an Energy Efficiency Program to test for energy loss in not-for-profit owned buildings. The program will provide a mix of grant and loan funding to complete the testing and some low-level corrective action. The goal is to assist five building during the 2014-2015 funding cycle.

How were these needs determined?

These needs for public facilities were determined through: the resident surveys; agency needs surveys; interviews with Borough staff, Borough Manager, Mayor, Borough's Land Use and Community Development Department and Community and Economic Development Office staff, and other Borough and County agencies; public hearing comments on needs; and the Borough's Comprehensive Plan.

Describe the jurisdiction's need for Public Improvements:

The following are the Borough's need for public improvements:

- Parking issues and lighting have been identified as needs. Some parking lots are owned by the Borough, and some are privately owned. The Borough needs a parking system that is safe and well-lit. Signage has been added, but the downtown area needs more. Beatification, landscaping, and lighting in parking lots and alleys downtown are needed. The lighting in the business district is poor and needs improved.
- The Borough could convert some underutilized parking into green space. One large parking lot downtown is only half full during the day, and at night, kids use it for bikes, skating, etc.
- The Borough needs to look at connecting different neighborhoods and connecting streets and alleys. There is a perception that the downtown ends at Washington Street on Main Street because street lighting ends at this intersection.
- Infrastructure projects can be safety improvements.
- There are signs for roads crossing the rail trail that say "traffic may not stop." Mike Waters Park did a crosswalk with signals where the trail crosses the road. This should be done on all roads that cross trails.
- When motorists cross South Main Street, there is a trench where they can easily bottom out. The trenches on Main Street also flood.
- Water and sewer projects in low-income neighborhoods are needed, as well as help for homeowners to improve or replace their lateral lines.

- The storm sewer at the top of the hill near Elder Street should be moved to the bottom of the hill. There is a need for a better storm sewer system at the bottom of these streets. Water has nowhere to go, and it ends up flooding basements.
- A lot of road work needs to be done in the 4th Ward on the West side. Elder Street, South Street, and Reservoir Street are all in low-income, residential neighborhoods and need reconstructed. A few streets in the Elm Street neighborhood will need to be repaired soon.
- The Borough went Ward by Ward to replace all ADA curb ramps in the Borough. There is only one Ward left. Sidewalk repairs are a need across the Borough.
- Moving forward on any of the Official Map projects would be beneficial. The widening of Lincoln Way East, and a turnaround for Route 11 are needed, but making Loudon Street one-way, with a turnaround at the tip on the point (just outside the borough line) and changing the way the traffic lights are arranged will have the most benefit, especially during rush hour. It will be safer for motorists and pedestrians. This could affect the implementation of sidewalks and determine whether or not Housing Authority residents will walk to the grocery store on Radio Hill or have access to a grocery store in the Southgate Shopping Center.

How were these needs determined?

These needs for public improvements were determined through: the resident surveys; agency needs surveys; interviews with Borough staff, Borough Manager, Mayor, Borough's Land Use and Community Development Department and Community and Economic Development Office staff, and other Borough and County agencies; public hearing comments on needs; and the Borough's Comprehensive Plan.

Describe the jurisdiction's need for Public Services:

The Borough provides for public safety and other public services for its residents, following are the needs for public services:

- There is a need for neighborhood cleanup to address trash and litter on the streets. Cleanup crews on the weekends would help beautify neighborhoods, and train people at the same time in maintenance work.
- There is a need for improvement of snow removal and management in the Borough. People's cars are sometimes plowed in on the sides of the street.
- The Fire Department needs a new ladder truck. EMS is out of the Fire Department headquarters station, and the Department would like to have more EMS personnel to serve out of the south station.
- A satellite police station that could be used as a base for community policing with foot-patrol and bicycle-patrol could be useful in a neighborhood with higher crime.
- Council has expanded camera coverage throughout Borough, but there are more areas that could benefit from coverage.

- There is a need for better diversity and outreach to immigrants by the police. There is an issue with immigrants not trusting the police, because they or their families have had issues in the past, or there are language barriers.
- Lack of transportation is a big barrier to employment and a quality of life impediment. Growth is happening in Chambersburg and will continue to happen. The Borough needs a plan to manage growth.
- People cannot access grocery stores and shopping locations easily because of a lack of public transportation and private transportation options. There is only one taxi company in Chambersburg, operating two taxis, and it is expensive. There is a need for more taxi service that could be filled with entrepreneurship.
- Pennsylvania CareerLink's office in Chambersburg is on Norrland and Fifth. People can't find transportation to get to the office.
- Health systems report that people often miss appointments because they cannot get there.
- The Official Map project also looks at current and projected transportation needs. Many people would love to see a public transportation system, like the trolley, come back in to service. Because the trolley system was lost due to management issues, it will be hard to get it back, because there was a loss of credibility that the Borough could make it work.
- Diversity needs to be addressed in Chambersburg. Haitians and Hispanic immigrant populations are being taken advantage of. The Borough can do a better job of reaching out to and advocating for immigrants to help them improve their living situations.
- There has been a trend towards stronger code enforcement and blight removal efforts, but the Borough needs more teeth to enforce the codes. Rental units occupied by the low-income and immigrant populations need code enforcement efforts.
- There is a need for more façade improvements in the business district. The beautification of the business district is critical to getting more investors interested. Investors are less likely to feel good about an investment if the area looks neglected.

How were these needs determined?

These needs for public services were determined through: the resident surveys; agency needs surveys; interviews with Borough staff, Borough Manager, Mayor, Borough's Land Use and Community Development Department and Community and Economic Development Office staff, and other Borough and County agencies; public hearing comments on needs; and the Borough's Comprehensive Plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Borough of Chambersburg, PA is the county seat of Franklin County and is at the core of the Chambersburg-Waynesboro, PA Metropolitan Statistical Area. It is 13 miles (21 km) north of Maryland and the Mason-Dixon Line and 52 miles (84 km) southwest of Harrisburg in the Cumberland Valley, which is part of the Great Appalachian Valley. The Borough's location on Interstate 81 within 100 miles (160 km) of both Washington, D.C. and Baltimore, Maryland encourages trucking and distribution businesses. The Letterkenny Army Depot five miles (8 km) north of town is a major employer. Camp David also employs Chambersburg residents. The Borough of Chambersburg experienced a 1% increase in population from 2009 to 2015. The Borough had a 6% increase in households over the same period.

The housing stock in the Borough of Chambersburg is considerably older. Over one-half (52.5.1%) of all housing units were built before 1950, which is over 70 years ago. Between 2000 and 2009, the borough experienced a housing boom with 1,134 housing units being constructed.

According to 2011-2015 American Community Survey Data, the Borough now has 3,862 owner-occupied housing units (48.6% of all occupied housing units) and 4,091 renter-occupied housing units (51.4% of all occupied housing units).

The condition of the housing stock is adequate, but a small percentage of the housing stock is either neglected or not adequately maintained. According to the ACS data for 2011-2015, there are 920 vacant housing units in the Borough, which is approximately 10.4% of all the housing units.

The median home value as of 2015 was \$157,300 and the median contract rent was \$776/month for the same time period.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the 2011-2015 ACS data, there are 8,873 total housing units. There are 7,953 occupied housing units (3,862 owner-occupied and 4,091 renter-occupied), which leaves 920 vacant housing units. Approximately 61.4% of the occupied housing units are 3 or more bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	3,745	42%
1-unit, attached structure	2,080	23%
2-4 units	1,625	18%
5-19 units	995	11%
20 or more units	390	4%
Mobile Home, boat, RV, van, etc	40	0%
Total	8,875	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	8	0%	190	5%
1 bedroom	50	1%	1,150	28%
2 bedrooms	945	24%	1,290	32%
3 or more bedrooms	2,865	74%	1,460	36%
Total	3,868	99%	4,090	101%

Table 29 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The following number of units in the Borough of Chambersburg that are assisted with Federal, State and Local Programs is as follows:

- **Public Housing** – There are 363 public housing units in Franklin, of which two developments, Meadow Creek 1 (Elderly/Disabled) and Meadow Creek 2 (Family) are located in Chambersburg.

- **Low Income Housing Tax Credit (LIHTC)** – According to HUD’s Low-Income Housing Tax Credit Database, there are a total of 433 Low Income Housing Tax Credit units in the Borough of Chambersburg, of which 425 are considered low-income units. Of these, 40 are located in the Sunset Terrace Townhomes community. Sunset Terrace Townhomes, L.P. is a limited partnership with Valley Community Housing Corporation as the General Partner and Wachovia Bank as the limited Partner. The partnership was formed to provide the Chambersburg, PA community with housing for low- and moderate-income families. The Franklin County Housing Authority serves as the Management Agency for this community. The other privately-owned, Housing Authority-managed community in Chambersburg is Redwood Park Townhomes, which is a collaborative effort of co-developers PIRHL (Partnership for Income Restricted Housing Leadership) and HANDS (Housing And Neighborhood Development Services), funded through ARRA (American Recovery and Reinvestment Act) with Franklin County Housing Authority as the Management Agent. Redwood Park was developed for 40 units of general occupancy, subject to the eligibility requirements of the Low-Income Housing Tax Credit Program (LIHTC) funded through ARRA.
- **Housing Choice Vouchers** – The Housing Authority administers 311 vouchers that are tenant based, where 286 are currently in use.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

There are no affordable housing units that are anticipated that will be lost and there is no anticipated expiration of Section 8 Contracts. In fact, the Housing Authority recently added a new, 40 units senior housing community in Waynesboro. Additionally, a 40 unit development is under construction in the Borough by Luminest, formerly known as Valley Development Housing Corp.

Does the availability of housing units meet the needs of the population?

There is a sufficient supply of housing units by various types within the Borough of Chambersburg. There are 3,862 owner-occupied housing units, 4,091 renter-occupied housing units, and approximately 920 vacant units. The problem is not the “availability” of units in the Borough of Chambersburg, it is the “affordability” and the “quality” of some units in the Borough. The need for affordable housing for singles is evidenced by the Housing Authority’s public housing waiting lists.

The majority of applicants on the public housing waiting list are waiting for an efficiency or one-bedroom unit. In addition to housing for those with extremely low incomes, the biggest needs for applicants on the public housing waiting list are for efficiency or one-bedroom units, and housing for those with a disability. Because a substantial majority of persons on the public housing waiting list have incomes at or below 30% AMI (on the waiting list identify as extremely low income), it stands to reason that many of the single person households waiting for a zero or one bedroom unit are extremely low income.

The Section 8 Housing Choice Voucher waiting list includes applicants who are extremely low income and very low income. These applicants include families with children, those who are elderly, and those with disabilities. In addition to housing for those with extremely low incomes, the biggest needs for applicants on the Section waiting list are for units for families with children, and for those with a disability.

Describe the need for specific types of housing:

The need for more affordable housing for the elderly and disabled is evidenced by the recent introduction of the new Wayne Gardens public housing community in Waynesboro, Franklin County. This new community will provide opportunities to house seniors in apartments that are accessible and geared towards the needs of aging adults. Features include forty (40) one and two-bedroom units for seniors aged 62 and over, with four (4) units that are 100% Handicapped Accessible Units. There are two buildings with three floors each, and an elevator in each building as well. Other features include a Community Room with a kitchenette, maintenance-free units, and an office on-site.

Two of the strategies for addressing the housing needs of families in the jurisdiction and on the Housing Authority waiting list is to: Target available assistance to the elderly by applying for special-purpose vouchers targeted to the elderly, should they become available; and target available assistance to families with disabilities by applying for special-purpose vouchers targeted to families with disabilities, should they become available. Non-Elderly Disabled (NED) Vouchers are designed to provide assisted housing to families whose head, spouse, or co-head is disabled and under 62 as of the date of signing the HAP contract. NED Category 2 vouchers are specifically for non-elderly people with disabilities transitioning from nursing homes or other health facilities into the community. FCHA has 158 units designated for the Elderly or those with disabilities, 99 of which are located in the Meadow Creek 1 community in Chambersburg.

Discussion

The ratio of owner-occupied to renter-occupied housing units is slightly balanced toward rental units at 51.4 rental to 48.6 owner occupied. The goal of the Borough of Chambersburg is to encourage home ownership and pride in the Borough. The Borough has been using its limited financial resources to encourage home ownership and help owner-occupied households rehabilitate their homes.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The cost of housing has increased from \$144,900 to \$157,300 (81.0%) in the last 6 years for a single-family home. Recent sales indicate a slightly higher sales price than the median value of \$159,300 reported by the 2011-2015 American Community Survey by approximately \$6,300.

The cost of rent has increased by 27.0% during the period from 2009 to 2015, and the rental vacancy rate is 7.4%, which is close to the homeowner vacancy rate of 6.9%. These numbers seem to show an equal demand for rental units and homeownership. The rental vacancy rate decreased slightly during the period and the homeownership vacancy rate increased slightly.

The Borough needs to continue its efforts to increase homeownership among residents of the Borough of Chambersburg and maintain affordable rental options for the elderly and disabled.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	144,900	157,300	9%
Median Contract Rent	502	637	27%

Table 30 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,265	30.9%
\$500-999	2,640	64.6%
\$1,000-1,499	140	3.4%
\$1,500-1,999	30	0.7%
\$2,000 or more	25	0.6%
Total	4,100	100.3%

Table 31 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	380	No Data
50% HAMFI	1,250	365
80% HAMFI	2,875	1,120

% Units affordable to Households earning	Renter	Owner
100% HAMFI	No Data	1,775
Total	4,505	3,260

Table 32 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$595	\$700	\$926	\$1,188	\$1,252
High HOME Rent	\$595	\$700	\$926	\$1,188	\$1,252
Low HOME Rent	\$595	\$700	\$860	\$993	\$1,108

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Based on the HUD - CHAS data there appears to be sufficient housing for all income levels related to cost over burden criteria.

How is affordability of housing likely to change considering changes to home values and/or rents?

With an increasing population of family households moving into the area, housing prices for larger houses and apartments will continue to rise. Correspondingly, the amount of affordable housing will decrease as rents and sales prices increase. The median income in the Borough of Chambersburg has increased at a slower rate than the increase in the price of housing. This could cause additional housing affordability issues.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

According to Apartment.com (www.apartments.com), it is estimated that the Area Median Rent is for a one-bedroom apartment is \$788 per month; for a two-bedroom apartment, \$845 per month; and for a three-bedroom apartment \$1,181 per month. These estimates are comparable to the HOME rents and Fair Market rents for one, two, and three-bedroom apartments in Franklin County. Although market rents appear comparable to the HOME and Fair Market rents for Chambersburg, housing affordability is still the biggest housing problem for low-income families and individuals according to the CHAS data, indicating a need for housing subsidies and assistance.

Discussion

The housing market is strong in the Borough of Chambersburg, but affordability and accessibility are becoming an increasing problem for the lower income residents. Buyers and Sellers are equally advantaged. Homes sell at approximately the same rate at which they are listed and will often sell at the asking price.

draft

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The Borough of Chambersburg contains 4,654 housing units that were constructed prior to 1960, which is 52.5% of all the housing units in the Borough. Less than 15% of the housing units have been built since 2000. Of the 8,873 total housing units, 7,953 are occupied. It is estimated that over 45% of the housing units are in need of housing rehabilitation work.

Definitions

The following definitions are used in the table below:

“Selected Housing Conditions:”

- Over-crowding (1.01 or more persons per room)
- Lacking a complete kitchen
- Lack of plumbing facilities and/or other utilities
- Cost overburden

“**Substandard Condition:**” Does not meet code standards or contains one of the selected housing conditions.

“**Suitable for Rehabilitation:**” The amount of work required to bring the unit up to minimum code standards, and the existing debt on the property, together are less than the fair market value of the property.

“**Not Suitable for Rehabilitation:**” The amount of work required to bring the unit up to minimum code standard exceeds the fair market value of the property after rehabilitation work is complete.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	890	23%	1,730	42%
With two selected Conditions	0	0%	190	5%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	2,970	77%	2,170	53%
Total	3,860	100%	4,090	100%

Table 34 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	540	14%	530	13%
1980-1999	615	16%	725	18%
1950-1979	1,115	29%	1,080	26%
Before 1950	1,595	41%	1,755	43%
Total	3,865	100%	4,090	100%

Table 35 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	2,710	70%	2,835	69%
Housing Units build before 1980 with children present	385	10%	80	2%

Table 36 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	920		
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 37 - Vacant Units

Need for Owner and Rental Rehabilitation

Based on consultation with the Borough of Chambersburg’s Housing providers, homes and structures in the biggest need of rehabilitation are West of Route 11. Those East of Route 11 seem to turn over and are resold more often. Borough staff and officials believe code enforcement efforts keep the Borough looking presentable. There is not a large problem with abandoned housing. Some scattered sites are blighted, but there is still value in a lot of the vacant properties. A cost/benefit analysis is involved with a lot of the buildings. According to the Codes Office for Chambersburg, less than 20% of buildings in Chambersburg are blighted. Even working-class neighborhoods are not in good condition.

Various social service, housing, homeless, and economic development agencies mentioned the impact of the age of the housing stock in the Borough. Older properties are less expensive to buy, but there is no financial assistance available for low- and moderate-income families to buy them,

because the after-rehabilitation value often times does not exceed or even match the cost of rehabilitation. The Borough gives low-income homeowners the opportunity to fix up the exterior of their house with repaired porches, fences, steps, etc. The intent of the Housing Rehabilitation Program is to improve the appearance of corridors leading to the downtown. The Borough's Housing Rehabilitation Program for homeowners is a priority and needs more funding. There is also a need for a First Time Homebuyer Rehabilitation Program, based on consultation with Borough stakeholders.

A need identified through consultation for a different type of rehabilitation program is rehab for the rental housing above mixed-use buildings in the business district. A lot of low/mod and Hispanic residents live in second and third-floor walk-ups in the business district, and some of the units are not code-compliant. These spaces are under-utilized overall, and when they are, they are used to house low and very-low income persons. The quality of living is not ideal because rehabilitation and maintenance are not priorities.

Some of these buildings do not have electric and water service in the upper levels. It will take funding to incentivize and help property owners rehabilitate and utilize the upper levels of their buildings in an economically feasible way. As long as there is a backlog of people needing to rent affordable housing on the Housing Authority's waiting lists, there is a market for low-income rentals.

There is a need for a housing advocacy program for tenants, so that they can be made aware of their rights for decent, safe, sanitary, and accessible housing. The Borough performs rental inspections every year, and they can also mail out information on tenant rights and fair housing. Council frequently approves utility bill flyers, and this is something the Borough can keep in mind in order to distribute information.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

Based on the HUD estimates for Lead Based Paint and the high number of housing units build prior to 1980, it is estimated that over 3,882 housing units (70.0%) have lead based paint, and approximately 99% of those units have chipped or peeling paint which presents an imminent health hazard.

Discussion

The Borough needs to continue to spend funds to rehabilitate homes and to construct new housing to replace the vacant and dilapidated units. The Elm Street Program is an example of a successful home rehabilitation effort concentrated in a neighborhood. Housing providers indicate that other landlords that own rentals near the homes and structures that have been rehabilitated through the Elm Street Program since 2007 have started to make repairs and improvements to

their units as well. The Elm Street area is bordered on the East by the Highline Railroad. Rehabilitation efforts included some commercial properties and some infrastructure, such as sewer laterals for homeowners, but was mostly focused on residential housing rehab for low-income homeowners and renters.

draft

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Franklin County Housing Authority owns and professionally manages family communities and elderly/disabled rental apartments. The apartments are located throughout Franklin County. FCHA has five (5) public housing developments with a total of 366 public housing units for family occupancy and for mixed populations (elderly or disabled). Of these developments, there are two (2) located in Chambersburg - Meadow Creek 1 (Chambersburg Elderly community) and Meadow Creek 2 (Chambersburg Family community). FCHA also acts as the Management Agent for four other privately owned housing communities in Franklin County. Of these, two (2) are located in Chambersburg – Sunset Terrace Townhomes, offering 24 garden style apartments and 16 townhomes, and Redwood Park Townhomes, offering 40 townhomes in 10 building clusters of 3-5 townhomes each.

The Franklin County Housing Authority also assists families who wish to live in privately-owned housing and receive rental subsidy through the Housing Choice Voucher Program. The Housing Authority administers 311 vouchers.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	366	311	12	299	0	0	0
# of accessible units									

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

- Chambersburg Development – Meadow Creek 1 (Elderly/Disabled)
- Chambersburg Development – Meadow Creek 2 (Family)
- Waynesboro Development – Village Green (Elderly/Disabled)
- Waynesboro Development – Valley View Village (Family)
- Wayne Gardens Community – (Elderly/Disabled)

FCHA also acts as the Management Agent for four other privately owned housing communities in Franklin County. Of these, two (2) are located in Chambersburg – Sunset Terrace Townhomes, offering 24 garden style apartments and 16 townhomes for Elderly/Disabled, and Redwood Park Townhomes, offering 40 townhomes in 10 building clusters of 3-5 townhomes each for Family occupancy.

Public Housing Condition

Public Housing Development	Average Inspection Score
Meadow Creek 1 (Elderly/Disabled)	
Meadow Creek 2 (Family)	
Village Green (Elderly/Disabled)	
Valley View Village (Family)	
Wayne Gardens Community – (Elderly/Disabled)	

Table 39 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The Franklin County Housing Authority has implemented Asset Management for each of its public housing developments. This provides for development/AMP-based accounting, personnel supervision at the AMP level, and short term and long-term maintenance needs by staff at AMP level including capital improvements. The FCHA proposed various activities to improve the overall living environment in the Authority’s public housing communities.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

FCHA’s works to meet their mission and goals through promoting Self-Sufficiency and Asset Development through cooperative activities with the Boys & Girls Club in Chambersburg’s Meadow Creek 2, Waynesboro Communities that Care, and other community organizations. FCHA also strives for active Resident Councils in both family developments. Sustainability of the elected councils continues to be a challenge. Additionally, a public housing resident is a Board of Directors member of the Franklin County Housing Authority.

Family Self-Sufficiency (FSS) is a voluntary HUD program that encourages and assists families to become self-sufficient. Anyone currently on the Section 8 Housing Choice Voucher program is eligible for this program. FSS offers a financial incentive to families through an escrow account, which is based on an increase in a family’s earned income. An example of an increase in earned income would be when a family member has a pay raise, obtains employment or has an increase in his or her working hours that results in an increase in the portion of rent that the family pays each month. For example, if a family member begins working 40 hours per week, and the families rent increase \$25.00 dollars per month, that \$25.00 dollars goes into an escrow account that the Housing Authority establishes for the family. This account becomes available to the family when the family successfully completes their FSS Contract of Participation. Depending upon each participant’s situation, the FSS Program can connect tenants with job training, resource planning, credit repair resources, basic skills education, high school equivalency (GED) programs, post-

secondary education, and assistance with securing meaningful employment. Advisors provide emotional support, case management, and personalized assistance.

Discussion:

The Housing Authority is the primary provider of housing for the very low- and extremely low-income residents of the Borough. To adequately meet the housing needs of the lowest income residents of the Borough additional funding resources are required.

draft

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

South Central Community Action Programs, Inc., Maranatha Ministries, Inc., Women in Need, and other Borough and County service groups are the providers of housing and supportive services for the Borough of Chambersburg's homeless and at risk of being homeless population.

The Statewide Homeless Steering Committee is authorized under the Pennsylvania Housing Advisory Committee (PHAC), an appointed group tasked to review statewide housing, supportive services, needs, and priorities, as well as advising DCED in the coordination of Local, State and Federal Resources. The roles of the Steering Committee are to identify & address policy issues, set state priorities, ensure coordination among public and private agencies and maximize use of mainstream and state resources. It also leads the Ten-Year planning process, conducts research, coordinates the Continuum of Care (CoC) application process and provides technical assistance to 18 regional Continuums of Care and individual grantees. The mission of the PA Eastern CoC is to end homelessness throughout the Continuum of Care. The CoC works toward ending homelessness by providing a framework for a comprehensive and well-coordinated regional and local planning process. This includes identifying needs, conducting a system-wide evaluation of existing resources and program activities, and building a system of housing and services that addresses those needs. This mission will be pursued through the development of long-range plans to prevent and end homelessness in the geographic area, as well as the coordination necessary for successful implementation.

The objectives of the CoC include the following:

- Promote development of adequate funding for efforts for preventing homelessness, rapidly re-housing homeless persons, and stabilizing their housing;
- Maximize potential for self-sufficiency among individuals and families experiencing homelessness;
- Promote full access to, and effective use of, mainstream programs.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households



Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

On the State level, the Steering Committee works with the Department of Public Welfare to add public and other subsidized housing resources to COMPASS, PA's web-based system for accessing state resources. The CoC will distribute the updated list of Housing and Homeless Liaisons in every PA County Assistance Office to all agency caseworkers in the Region in order to facilitate linkages and eliminate barriers to accessing mainstream resources. Case workers will continue to use COMPASS to access Medicaid, Children's Health Insurance Program, Child Care Works Program, Food Stamps, Energy Assistance, School Meals, Home and Community Based Services, Long Term Care, and Select Plan for Women. They will also work with PA's Health Insurance Marketplace providers to access health insurance under the Affordable Care Act and continue to coordinate with the VA Medical Centers to improve access to VA medical services.

Local providers help clientele access mainstream health and mental health services and job training and education. South Central Community Action Programs, Inc. provides a Support Circles program to help move people out of poverty. One portion are classes called "Getting Ahead" to help people receive job training and education, such as training to become a Certified Nurse Aide. The Work Ready program also offers job training, such as the Food Development Program, which teaches the academics and hands on experience in a fully functioning commercial kitchen. The Program has an 86% job placement rate. Maranatha Ministries, Inc. provides drug and alcohol counseling, anger management, Community service and volunteer opportunities, and job and housing search assistance. Women in Need helps clients connect to counseling and legal services, as well as services to help them get back on their feet and obtain job training and education.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

South Central Community Action Programs, Inc. receives ESG funds for Franklin County, which is used to operate Homeless Prevention activities, such as rent and utility assistance, and Rapid Re-Housing through the Franklin County Homeless Shelter. The Shelter's staff work with a family to identify their immediate and longer-term needs. They help the family create a goal plan and help them create steps that will enable them to meet their goals. Frequently the family is under or unemployed sometimes due to lack of skills or due to underlying health or mental health issues. Staff work with SCCAP partner programs or community partner agencies to help families meet their needs. Once the underlying issues are managed and adequate employment is found, the

goal is to find housing. Typically housing assistance is not available due to funding cuts, so staff assists the clients in finding housing that they can afford in the long term and then help them create a budget that works. Housing stability is a huge step toward helping families stabilize and move out of poverty.

Maranatha Ministries, Inc. offers budgeting and financial management counseling services to low-income people who have fallen into difficulty. The program Maranatha uses to help clients is the Total Person Transitional Housing Program (TPTHP), which matches a trained volunteer mentor with a family in need who befriends the distressed family. The mentor is backed by a professional case manager and virtually every experienced support agency in the community. Life skills training offered through Maranatha include time management; parenting; support groups; relationships; cleaning; food safety, cooking, and nutrition; budgeting; job readiness/resumes.

The transitional housing program is a structured 18-24 month program where Maranatha assists homeless families (with children) with housing, by providing temporary housing and either giving them supportive services, such as obtaining their GED if they have not finished school, food pantry, or referring them to the correct agency for job placement, daycare, etc. Maranatha helps clients with budgeting their money, saving for the future, and life skills to help achieve self-sufficiency, so they can become a part of the community and not return to homelessness.

Women in Need has been working with victims of domestic violence and sexual assault in the Franklin and Fulton County Areas of Pennsylvania since 1976. Women in Need is a 501(c)(3) private, non-profit organization working within the community to obtain safety for victims of violence. All of WIN's services are free and confidential to victims of domestic and sexual violence and to the significant others of victims. WIN serves approximately 1,700 victims/significant others per year. Women in Need assists victims and their significant others by helping them to understand violence as it occurs, not only in the context of their own lives, but also how societal conditions and attitudes affects violence in the home. WIN is in the process of a \$3.3 million Capital Campaign that was started in December of 2010 for the purpose of constructing a new shelter and advocacy center, so they can expand and carry on their mission.

Franklin County Military Outreach Program (FCMOP) provides assistance to the immediate families of both service members and spouses of all locally deployed service members. FCMOP strives to provide limited financial support (like phone cards, gas expense cards, emergency transportation funds, and similar monetary grants), based on a real need, and their ability to provide such benefits and services at the time requested. Additionally, FCMOP assists in helping newly disabled service members and their immediate families to locate and contact the proper government agencies, and to facilitate their applying for Veterans Administration disability and medical care.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The Borough of Chambersburg has identified the priorities for services and facilities for special needs population. This includes elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The following needs and objectives are established under this Five-Year Consolidated Plan:

- **Elderly** - rehabilitation of existing owner-occupied housing units, and construction of new affordable and accessible apartments
- **Frail Elderly** - construction of new affordable and accessible apartments with supportive services
- **Persons with Disabilities** - rehabilitation of existing housing units for accessible improvements, reasonable accommodations to rental housing units, and supportive employment opportunities
- **Alcohol and Other Drug Addictions** - supportive services to end addictions, and training to re-enter the work force
- **Public Housing Residents** - housing down payment assistance, job training and job opportunities, housing counseling for home ownership, and assistance in finding affordable housing
- **Victims of Domestic Violence** - additional temporary shelters, supportive services and training programs, and permanent supportive housing options

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Pennsylvania has a formal policy that no discharge from a state hospital can occur unless all housing, treatment, case management, and rehabilitation services are in place at the county level (the Office of Mental Health and Substance Abuse Services' Continuity of Care Bulletin). The goal is for all individuals to move into the most integrated housing of their choice in the community. Every individual in a state hospital for over 2 years must have a pre-discharge Community Support Plan that includes living arrangements. Individuals are never discharged from a state hospital to the street or shelter. Each individual is discharged to his/her own housing, housing with a friend or relative, limited size personal care home, or mental health residential program. New housing

resources have been created through HUD Section 811, Non Elderly Disabled and other Housing Choice Vouchers; public housing; low income housing tax credit units; health choices reinvestment funds.

State hospital discharge planning is the responsibility of state hospital staff working closely with each County Office of Mental Health, most of which have a County Mental Health Housing Specialist. The role of the specialists is to both locate suitable existing housing for individuals leaving the hospital, as well as to increase new affordable housing options. Each county is also required to submit a Housing Plan to the Office of Mental Health and Substance Abuse Services as part of their Mental Health Plan. The Cambria County Behavioral Health/Intellectual Disabilities Program offers the Residential Facilities Lifesharing Program that facilitates and sponsors adult placement from full care to supported living arrangements for consumers who are interested in developing independent/semi-independent lifestyles. Life sharing is placement of adult consumers with host families who provide a protective and supportive environment. The County also operates the Adult Minimal Supervision (AMS) Program, where an agency staff person visits the home of an MR individual who lives alone to provide supports with their independent living situation. Staff assure there is adequate food, bills are paid, medications are taken and appointments being kept, etc.

Hospitals must have written discharge policies for "appropriate referral and transfer plans" including evaluation of a patient's capacity for self-care and possibility of being cared for in "the environment from which she/he entered the hospital." The actual discharge varies with the individual being discharged, their primary and behavioral health needs, and resources and supports available. While planners try to send individuals home or to family, sometimes they discharge to a nursing home, rehab hospital or as last resort, non-HUD funded shelter. Some shelters have protocols against accepting certain individuals directly from a hospital. In 2014, the CoC planned to work with the PA Health Care Cost Containment Council (PHC4) to analyze their existing data and develop better information on hospital discharges among the homeless population. The CoC will use this information to work with the Hospital and Health System Association of Pennsylvania (HAP) to improve discharge outcomes for homeless persons.

Ensuring compliance with the above regulations is the responsibility of the PA Department of Health, Division of Acute and Ambulatory Care. All hospitals assist in the Medical Assistance application process and many give information on how to apply for Section 8. In addition, in various hospitals, hospital discharge planners, nurses and social workers are responsible to develop the discharge plan with the patient and his/her family or caregivers. These individuals coordinate with housing and service providers including nursing homes, assisted living facilities, personal care homes, and subsidized housing facilities in identifying appropriate placements.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with

91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The Borough of Chambersburg proposes as its "Vision" of the Five-Year Consolidated Plan the following under "Other Special Needs Strategy":

Priority Need: There is a need to increase housing opportunities, services, and facilities for persons with special needs.

Objective: Improve the living conditions and services for those residents with special needs, including the disabled population.

Goals:

- **SNS-1 Housing** - Increase the supply of affordable, accessible, decent, safe, and sanitary housing for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and new construction.
- **SNS-2 Social Services** - Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The Borough continues to support programs assisting families which struggle to meet everyday living needs. Financial support may not be provided annually during the period of the Consolidated Plan, however, requests for financial support will be solicited and reviewed to determine where to direct support.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The Borough of Chambersburg's 2020 - 2024 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with goals and strategies to address those impediments and affirmatively further fair housing in the Borough:

IMPEDIMENT 1: FAIR HOUSING EDUCATION AND OUTREACH

There is a continuing need to educate residents about their rights under the Fair Housing Act, the Americans with Disabilities Act, and the Rehabilitation Act, especially low- and moderate-income persons, minorities, the disabled and the elderly population in the community.

Goal: Increase the knowledge and awareness of individual's rights and the responsibilities of landlords in regard to fair housing, related laws, and requirements to affirmatively further fair housing in Chambersburg.

IMPEDIMENT 2: HOUSING AFFORDABILITY

The median cost to purchase a single-family home in Chambersburg, that is decent, safe and sound is \$157,300, and the monthly rental cost for a two bedroom apartment is \$869, which limits the choice of housing for lower income households.

Goal: Promote the development of additional housing units, that would be affordable to lower income households, through new construction, in-fill housing, and rehabilitation of existing houses, and the conversion of vacant structures to housing.

IMPEDIMENT 3: HOUSING ACCESSIBILITY

Over 15% of the Borough's population has one or more disabilities and 16.6% of the Borough's population is elderly which has created a demand for accessible housing that is decent, safe, sound and affordable to persons with disabilities and the elderly.

Goal: Increase the supply of accessible housing for the disabled and elderly that meets the needs of this portion of the Borough's population.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The goal of the Borough of Chambersburg's Land Use & Community Development Department is to help to plan and design the Borough's form and character, support community values, preserve the environment, promote the wise use of resources and protect public health and safety through code enforcement. The Community and Economic Development Office, through the Land Use & Community Development Department, is the administrator of the Community Development Block Grants, HOME Investment Partnership Program grants, Elm Street Program grants and the Borough's Housing Rehabilitation Program. The office also provides outreach and technical assistance for variety of downtown and borough-wide economic development projects.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	92	11	1	0	-1
Arts, Entertainment, Accommodations	802	1,660	10	11	0
Construction	314	169	4	1	-3
Education and Health Care Services	1,498	4,460	19	28	10
Finance, Insurance, and Real Estate	409	590	5	4	-1
Information	96	196	1	1	0
Manufacturing	1,354	2,085	17	13	-4
Other Services	262	571	3	4	0
Professional, Scientific, Management Services	488	1,112	6	7	1
Public Administration	0	0	0	0	0
Retail Trade	980	1,602	12	10	-2
Transportation and Warehousing	730	1,062	9	7	-2
Wholesale Trade	246	290	3	2	-1
Total	7,271	13,808	--	--	--

Table 41 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	9,395
Civilian Employed Population 16 years and over	8,650
Unemployment Rate	7.99
Unemployment Rate for Ages 16-24	23.05
Unemployment Rate for Ages 25-65	4.76

Table 42 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	1,580
Farming, fisheries and forestry occupations	460
Service	1,290
Sales and office	1,900
Construction, extraction, maintenance and repair	555
Production, transportation and material moving	585

Table 43 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	6,540	80%
30-59 Minutes	1,305	16%
60 or More Minutes	375	5%
Total	8,220	100%

Table 44 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	920	70	670

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	2,455	190	945
Some college or Associate's degree	1,560	115	640
Bachelor's degree or higher	1,730	90	365

Table 45 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	45	215	130	405	480
9th to 12th grade, no diploma	225	150	315	445	365
High school graduate, GED, or alternative	1,090	1,015	750	1,820	1,300
Some college, no degree	570	495	425	620	420
Associate's degree	95	285	170	320	160
Bachelor's degree	65	435	410	650	425
Graduate or professional degree	0	175	190	350	320

Table 46 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	19,577
High school graduate (includes equivalency)	28,202
Some college or Associate's degree	27,500
Bachelor's degree	40,337
Graduate or professional degree	59,338

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

According to the 2011-2015 American Community Survey data, the Borough of Chambersburg has an unemployment rate of 7.99. In Chambersburg, there are 7,271 workers and 13,808 jobs. The unemployment rate is much larger in the 16-25 age group at 23.05% as opposed to the older age group of 25-65, with an unemployment rate of only 4.76%. This suggests that as younger members

of the workforce leave school and enter the workforce, they are struggling to find employment. The three (3) largest categories of jobs in the Borough of Chambersburg in occupations by sector is as follows:

- Education and Health Care Services - 4,760 jobs
 - Manufacturing – 2,085 jobs
 - Retail Trade – 1,602 jobs
- Total: 8,447 jobs**

These three categories represent 61.2 of the total number of jobs in the Borough. According to the Pennsylvania Department of Labor & Industry Center for Workforce Information & Analysis, the following entities employed the most people in Franklin County as of the 4th quarter of 2019 (next to the Federal government, which was the number one employer):

- WellSpan Chambersburg Hospital
- Chambersburg Area School District
- Manitowoc Crane Group

Franklin County is home to the Letterkenny Army Depot, which is five miles north of Chambersburg and is a major employer for Borough residents. Camp David also employs Chambersburg residents. The following private entities are also large employers in Franklin County (excluding government entities such as school districts, the Borough, the County, and the Commonwealth of Pennsylvania):

- WellSpan Chambersburg Hospital
- Manitowoc Crane Group
- Target Corporation
- WellSpan Physician Services
- Aerotek, Inc.
- Schenker, Inc.
- Ventura Foods, LLC
- Volvo Construction Equipment NA
- Bowhead Integrated Support Services
- Wal-Mart Associates, Inc.

Describe the workforce and infrastructure needs of the business community:

A visioning and stakeholder meeting indicated parking and lighting were issues. Some stakeholders suggest that the Borough could convert underutilized parking into green space and improve upon the more heavily utilized lots. The trees around the lots block some of the light and create safety concerns, and there needs to be more lighting in the lots and the business district to enhance safety. Stakeholders suggest that streetlights and streetscaping can connect different neighborhoods. There is a perception that the downtown ends at the intersection of Washington

Street and Main Street, because street lighting ends at this intersection. The Borough also needs to continue to improve upon the way finding and parking systems so that the business district is easier to navigate and access.

One infrastructure project that can impact economic development is improvements to the rail trail project. Rail trail improvements are a big priority for the Borough, and they are seen as a community wide benefit. Improving the rail trail can connect the parks and serve as a “healthy community” asset. Given the concern for public health WellSpan Chambersburg Hospital is interested and involved in a healthy community vision and support the Borough’s Comprehensive Recreation, Park, & Open Space Plan’s goal of trail improvements for walking and biking. The trail and green space will be a part of the larger Franklin County Greenways and Open Space Plan. The Borough would also like to extend the trail to the Wilson College campus, to create a more defined route for students to get to town. The Wilson College Campus Enhancement Plan includes participating in the extension of the trail to Caledonia State Park in Adams and Franklin counties, midway between Chambersburg and Gettysburg along the Lincoln Highway, US 30. Residents and stakeholders have expressed that the trail needs better lighting, as well as more amenities, such as a playground and rest stops. People fish and kayak on the Tuscarora Creek near the trail, and there could be an opportunity for businesses to offer equipment rentals. This could create recreation and economic development opportunities to cater to people utilizing the trail and creek.

There is a high demand for temporary employees by distribution warehouses in the area, and not a lot of opportunity for a job to turn into a permanent position. Pennsylvania CareerLink’s Franklin County office is located on Norland and Fifth in Chambersburg, and there are three staffing agencies that occupy office space in CareerLink’s building. Staffing agencies compete for temporary labor for their clients. The Healthcare, Information Technology, Advanced Manufacturing, and Transportation Logistics (supply chain management) industries utilize staffing agencies because it helps them to increase their profit margins. There are a lot of warehouses and distribution centers in the area that utilize temporary employees. There is a need in the Borough for more permanent employment options for residents. Many residents are cost-overburdened or facing eviction or homelessness due to the sudden loss of employment through a temporary job.

Warehouses and manufacturing companies need workers with Commercial Drivers Licenses for trucking and forklift operation, as well as skilled mechanics. Welding is an area of opportunity for job training. There are a lot of welding jobs in the area at JLG Industries and Letterkenny Army Depot. Finally, WellSpan Chambersburg Hospital and nearby WellSpan Waynesboro Hospital need Certified Nurse Assistants.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any

needs for workforce development, business support or infrastructure these changes may create.

As a result of the of new business parks in the area, and Chambersburg’s location at the center of Pennsylvania and 13 miles north of the Mason Dixon line, there are a lot of warehouses and distribution centers in the area that utilize temporary employees. Warehouses and manufacturing companies need workers with Commercial Drivers Licenses for trucking and forklift operation, as well as skilled mechanics.

A major issue for the workforce and local employers alike is the lack of public transportation in Chambersburg. It can be very difficult for employees that work in the business parks to get to work. CareerLink also expressed that many clients have difficulty finding transportation to their office to access services.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

According to the 2011-2015 American Community Survey data, there are job deficiencies (the number of qualified workers exceeds the number of jobs available) in the following sectors:

- Agriculture, Mining, Oil and Gas Extraction – 89.9% of the sector workforce is not utilized
- Construction – 46.2% of the sector workforce is not utilized
- Education and Health Care Services – 66.4% of the sector workforce is not utilized

The Borough of Chambersburg is also experiencing an employment deficiency (the number of jobs available exceeds the number of qualified workers) in the following sectors:

- Arts, Entertainment, Accommodations – 48.3% of the sector jobs are filled
- Finance, Insurance, and Real Estate – 69.3% of the sector jobs are filled
- Information – 49.0% of the sector jobs are filled
- Manufacturing – 64.9% of the sector jobs are filled
- Other Services – 45.9% of the sector jobs are filled
- Professional, Scientific, Management Services – 49.9% of the sector jobs are filled
- Retail Trade – 61.2% of the sector workforce is utilized
- Transportation and Warehousing – 68.7% of the sector workforce is utilized
- Wholesale Trade – 84.8% of the sector jobs are filled

There are two pools of potential workers in Chambersburg that have barriers to entry to the workforce. The first are ex-offenders, which some social service providers in the Borough believe to have skills that are underutilized due to their criminal history. CareerLink Franklin County works with soon-to-be released and recently paroled ex-offenders. Many area halfway houses require resident to use CareerLink for their job search. Career specialists will aid jobseekers in applying for job-readiness workshops, computer or adult education and classroom training to improve

their skills and value to potential employers. CareerLink has experience with area businesses, which allows them to advise ex-offenders about the employers with whom they might best fit.

Hispanic workers are underutilized in Chambersburg due to language barriers, among other things. Much of the Hispanic population knows how to do the work required to rehab homes in the Borough, as well as the building that Maranatha wants to use to start the program. However, contractors are required by the Borough to be certified. English as a Second Language classes are available, but there is also a need to teach basic math skills for the Hispanic population. A lot of people in lower-income families are not educated. More remedial adult education is needed in the Borough. Another need is bi-lingual training, or English as a Second Language classes, for Hispanic residents. There are not many minorities in technology schools, and racial tensions still exist in some industries, according to some service providers. There is a need for better outreach and communication to this community in order to engage and train a new pool of skilled employees.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

PA CareerLink Franklin County is the employment resource partner of the South-Central Workforce Investment Board. Serving residents and businesses in Adams, Cumberland, Dauphin, Franklin, Juniata, Lebanon, Perry, and York Counties, Franklin County CareerLink's mission is to provide jobseekers with the training and opportunities to become valuable employees, and to provide employers with qualified and professional candidates. CareerLink provides services to job seekers from many backgrounds, including military veterans, senior citizens, ex-offenders, and people with disabilities. CareerLink's in-person assistance may include one-on-one support, computer access and training, and guidance or funding for vocational training. All services to employers and job seekers are free of charge. Building Our Pride in Chambersburg, Inc, (BOPIC) has a , Workforce Development Training Program is designed to provide 14 to 18-year-old youth the opportunity to learn and develop "real Life" employment and acquire the "soft skills" necessary for employment.

Students at Chambersburg Area Senior High School have the opportunity to enroll in vocational training through the CareerTech program at Franklin County Career and Technology Center. The mission of Franklin County Career and Technology Center is to promote lifelong learning and prepare students for careers and post-secondary education. The following area of study are offered at Career Tech:

Construction

- Building Construction Trades
- Carpentry

- Electrical Occupations
- HVAC
- Plumbing Systems and Design

Health Sciences

- Allied Health
- Medical Assisting
- Veterinary Assisting

Sales and Service

- Cosmetology
- Culinary Arts
- Graphic Communications
- Landscaping & Horticulture
- Marketing / Web Design

STEM/Manufacturing

- Electromechanical Technology
- Electronics
- Engineering Technology
- Information Systems and Technology
- Precision Machining
- Welding

Transportation

- Agricultural Mechanics
- Automotive Collision Repair
- Automotive Technology
- Diesel Mechanics

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The Official Map Ordinance was created and passed to anticipate and plan for future traffic needs in and through the Borough, based on anticipated growth within the Borough and adjacent

municipalities. There are sixteen (16) separate transportation improvement proposals involved in the Official Map.

The Official Map projects create opportunities for economic development in and around the Borough by streamlining traffic patterns and trucking routes. The widening of Lincoln Way East, and a turnaround for Route 11 are needed, but making Loudon Street one-way, with a turnaround at the tip on the point (just outside the borough line) and changing the way the traffic lights are arranged will have the most benefit, especially during rush hour. It will be safer for motorists and pedestrians. This could affect the implementation of sidewalks and determine whether or not Housing Authority residents will walk to the grocery store on Radio Hill or have access to a grocery store in the Southgate Shopping Center.

The Borough has introduced an Energy Efficiency Program to test for energy loss in not-for-profit owned buildings, many of which are located downtown. The program will provide a mix of grant and loan funding to complete the testing and some low-level corrective action.

Discussion

The Borough's economic development is lead primarily by the Borough and the Chamber of Commerce. Various organizations and entities are also involved in economic development in the Borough, County and surrounding region. The Borough also works on cultivating arts, cultural and recreational venues, the Borough hopes to retain and attract young workers.

While much goes on behind the scenes to improve the Downtown environment (responding to the needs of new investors seeking financial assistance through loan packaging) the more visible effort is one of marketing downtown. The short-term benefits derive to the Retail and Commercial Business Sector, while the long-term benefit is for the property owners who seek investment protection through increased property values and successful tenants, be they retail or residential.

BOROUGH OF CHAMBERSBURG THE OFFICIAL MAP

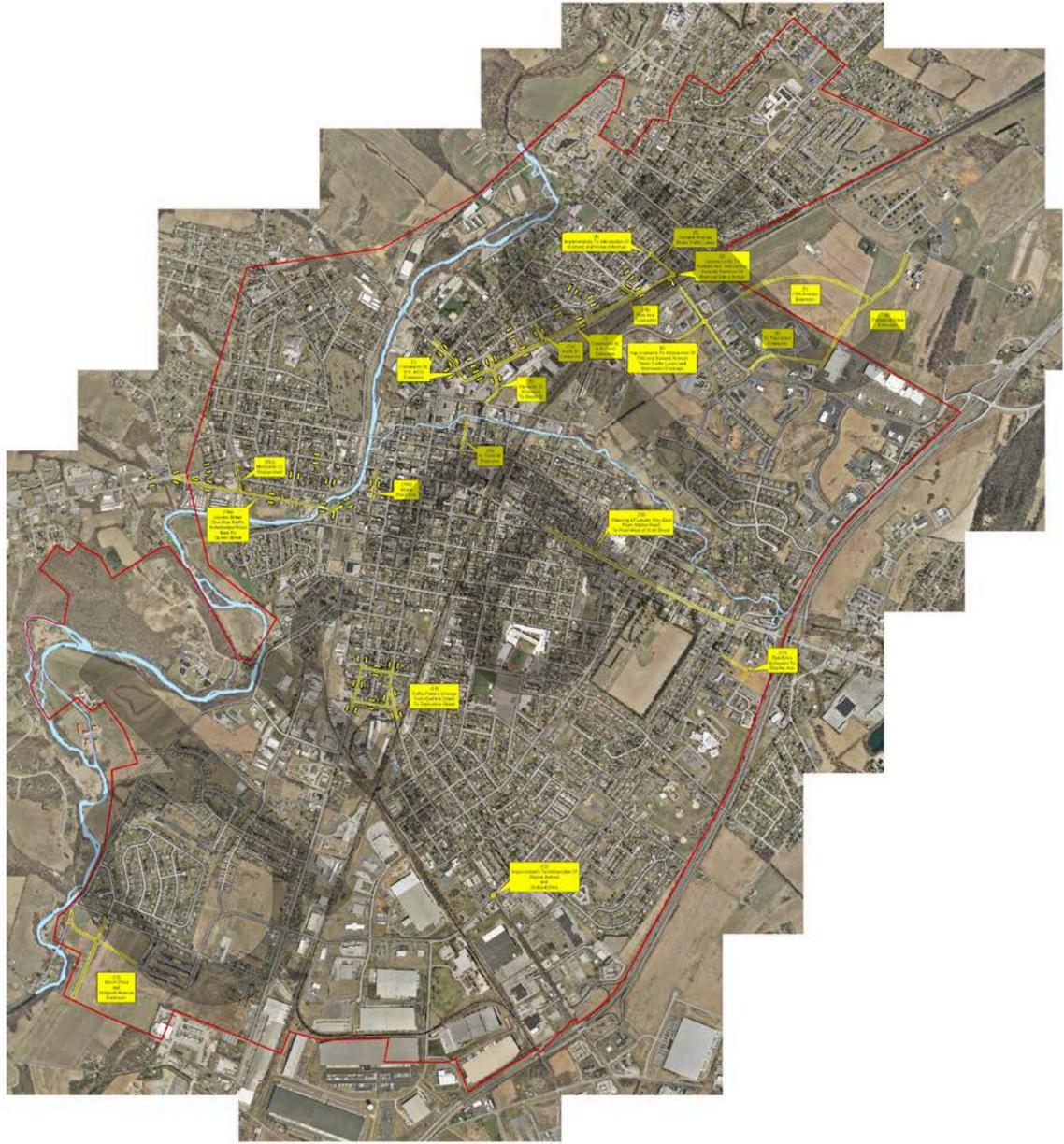


EXHIBIT "A"

Map Scale 1:7,200
Adopted : August 25, 2014
Ordinance No. 2014-05



MA-50 Needs and Market Analysis Discussion

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The Hispanic and minority populations are concentrated in the center of the Borough, near the downtown business district and Elm Street neighborhoods. According to this data, the Borough of Chambersburg has a minority population of 18.1% of its total population. The HUD definition of a minority neighborhood is "a neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole, or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceed 50 percent of its population." There is only one Block Group in the Borough where the minority population exceeds 50%, Census Tract 110, Block Group 2. There are four other Block Group in the Borough with minority percentages of over 40%. These are Census Tract 109, Block Group 3; Census Tract 110, Block Group 1; and Census Tract 112, Block Groups 1 and 2.

Attached to this Plan are maps which illustrate the Borough of Chambersburg's demographics which are included in the Attachments section of the Plan.

What are the characteristics of the market in these areas/neighborhoods?

The Elm Street Neighborhood are in these areas, as well as the Central Business District. The Elm Street Program is an example of a successful home rehabilitation effort concentrated in a neighborhood. Housing providers indicate that other landlords that own rentals near the homes and structures that have been rehabilitated through the Elm Street Program since 2007 have started to make repairs and improvements to their units as well. The Elm Street area is bordered on the East by the Highline Railroad. Rehabilitation efforts included some commercial properties and some infrastructure, such as sewer laterals for homeowners, but was mostly focused on residential housing rehab for low-income homeowners and renters.

A need identified through consultation for a different type of rehabilitation program is for the rental housing above mixed-use buildings in the business district. A lot of low/mod and Hispanic residents live in second and third-floor walk-ups in the business district, and some are not code-compliant. These spaces are under-utilized, and when they are, it is used to house low and very-low income persons. The quality of living is not ideal because rehabilitation and maintenance are not priorities.

Some of these buildings don't have electric and water service in some of the upper levels. It will take funding to incentivize and help property owners rehabilitate and utilize the upper levels of their buildings in an economically feasible way. As long as there is a backlog of people needing to

rent affordable housing on the Housing Authority's waiting lists, there is a market for low-income rentals.

Are there any community assets in these areas/neighborhoods?

The Elm Street Neighborhood are in these areas, as well as the Central Business District. The Capitol Theater, Benjamin Chambers Elementary School, Mike Waters Park, NETWork Ministries, BOPiC, Inc., the Salvation Army, the Chamber of Commerce, and the Franklin County Housing Authority Main Office are all located in these areas. The rail trail is also heavily traveled in these neighborhoods.

Are there other strategic opportunities in any of these areas?

The Official Map projects creates opportunities in these areas. The widening of Lincoln Way East, and a turnaround for Route 11 are needed, but making Loudon Street one-way, with a turnaround at the tip on the point (just outside the borough line) and changing the way the traffic lights are arranged will have the most benefit, especially during rush hour. It will be safer for motorists and pedestrians. This could affect the implementation of sidewalks and determine whether or not Housing Authority residents will walk to the grocery store on Radio Hill or have access to a grocery store in the Southgate Shopping Center.

The Borough has introduced an Energy Efficiency Program to test for energy loss in not-for-profit owned buildings, many of which are located downtown. The program will provide a mix of grant and loan funding to complete the testing and some low-level corrective action.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

In 2018 the Federal Communications Commission estimated that 1 million Pennsylvanians lack broadband internet access in their homes, 520,000 living in rural areas. Meaning 480,000 are living in urban areas similar to Chambersburg. The Governor's Office of Broadband Initiatives created the "Restore Pennsylvania" plan to address critical infrastructure needs across Pennsylvania. The lack of broadband access is prominent in Rural areas of Pennsylvania but for low- and moderate-income households across the state, including Chambersburg, the cost of internet access is a burden.

The Restore Pennsylvania Plan has identified the following goals for expanding broadband:

- Bridge the digital divide in every community across the commonwealth, ensuring that every Pennsylvanian has access to high speed, reliable, and affordable internet service.
- Encourage and support the expansion of at least 25 Mbps download and 3 Mbps upload (the federal definition of broadband) to unserved and underserved regions.

Access to broadband services increases opportunities for low- and moderate-income persons by connecting them with, housing opportunities (classifieds), educational resources, and job opportunities.

The broadband issue for low- and moderate-income persons in Chambersburg is not availability but affordability. Chambersburg is a long-established community, and as such, availability of services such as broadband have been in place for a number of years. Persons living on fixed incomes or working low wage jobs may not be able to afford the monthly payment for broadband access. There are locations such as libraries and public facilities which do provide access though it may not be the most convenient for users. However, in today's market the use of wireless internet through a smartphone has likely become the option of choice for most users including low- and moderate-income persons. Additionally, developers generally will include broadband wiring during construction.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Having multiple service providers in an area stimulates innovation as companies compete with each other to have the optimal product for end users. The growth of these companies would also stimulate local economies as job opportunities become available to deploy and expand broadband infrastructure, and to install, improve, and/or expand broadband systems.

There does not appear to be a need for additional completion for broadband providers in Chambersburg. The Borough has approximately ten (10) providers for broadband service. These companies provide a variety of means for access ranging from HughesNet with satellite service to Xfinity with cable service to Century Link and EarthLink with DSL services. Competition appears to be strong with service coverage at 99% and 98% for DSL and cable with speeds up to 25 mbps and 99% availability.

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MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Climate change has created the need for disaster mitigation. Chambersburg is traditionally affected by occasional flooding and tornados and the after-effects of hurricanes. Changing weather patterns have had an effect on the occurrence, severity and duration of storms. Coalitions bring people together and connect communities. To help Franklin County communities understand their risks and how to better protect themselves, the Franklin County Hazard Mitigation Team was formed to partner with state and local officials to help residents and communities adopt proactive approaches to mitigate against future natural disasters and increase the county's long-term resilience. The Franklin County Department of Emergency Services is the lead agency.

In accordance with the federal Disaster Mitigation Act of 2000, FEMA requires that communities have a hazard mitigation plan (HMP) in order to be eligible for federal assistance following a disaster event, and that these plans are updated every five years. In Pennsylvania, HMPs are typically done on a multi-jurisdictional or countywide scale, coordinated by the county emergency management agency (EMA). Prior to its adoption by each of the county's local jurisdictions, the plan must be reviewed and approved by PEMA and FEMA.

PEMA requires that communities update their HMPs in accordance with requirements outlined in the Commonwealth of Pennsylvania's All-Hazard Mitigation Planning Standard Operating Guide. This document, used in conjunction with PEMA's online Plan Builder, includes a series of checklists for required plan elements and items (including FEMA requirements), clarifies and combines existing federal guidance (particularly the FEMA 386 series), and provides communities with a greater opportunity to excel in the preparation of their HMPs.

Hazard mitigation planning in Pennsylvania has traditionally focused on taking actions to reduce or eliminate long-term risk to life and property from natural disasters—and public safety must always take priority. In Franklin County, the County is using the State hazard list to identify hazard threats. The list contains 26 hazards and the county concluded 24 hazards are or may be present in Franklin County. The two hazards eliminated were Coastal Erosion and Levee Failure. The plan is to be updated every five years or after a major disaster, most current update is from 2019.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low-income households are also more likely to live in areas with greater exposure to natural hazards and less likely to live and work in structures that are resilient to these

natural hazards. Immediately following disasters, FEMA aid is more oriented towards homeowners than to renters, and the increased demand for rental properties drives up the cost of rent.

Climate change will also have adverse effects on health by increasing the intensity and frequency of natural disasters that indirectly cause health problems, especially among low-income individuals who are already more likely to have chronic health conditions and greater exposure to harmful pollution.

Any occurrence of a disaster whether caused by man, nature or climate change has devastating impacts on the people affected. The impact on vulnerable lower income populations may be even more devastating. A number of these households may not have insurance or sufficient insurance to cover an unexpected event such as a fire or flood. Households renting are likely more vulnerable than homeowners as there is a great possibility a renter does not have insurance to protect themselves. Even lower income homeowner can be affected as they may not have the means to afford insurance. The efforts of the Borough with its participation in the Franklin County Hazard Mitigation Team can be an influencing factor helping lower income persons make choices in where they live (not living in flood plain), what they need to have in place to cope with a disaster (insurance) and information on where to go and what to do if an event is expected.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Five-Year Consolidated Plan serves as a consolidated planning document, an application, and a strategic plan for the Borough of Chambersburg. As part of the Five-Year Consolidated Plan, the community develops goals and objects. The following goals and objectives have been identified for Chambersburg Borough the period of FY 2020 through FY 2021 for the Community Development Block Grant (CDBG) Program:

Housing Priority - (High Priority)

Priority Need: There is a need to increase the supply of affordable, decent, safe, and sanitary housing for homeowners and renters.

Objective: Improve, preserve, and expand the supply of affordable housing for low- and moderate-income persons and families.

Goals:

- **HGS-1 Housing Rehabilitation** - Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the community by addressing code violations, emergency repairs, energy efficiency improvements, and accessibility for persons with disabilities.
- **HGS-2 Housing Construction/Rehabilitation** - Increase the supply of decent, safe and sanitary accessible housing that is affordable to owners and renters in the Borough by assisting with acquisition, development fees, and construction and rehabilitation of vacant units.
- **HGS-3 Fair Housing** - Promote fair housing choice through education, training and outreach to affirmatively furthering fair housing.
- **HGS-4 Homeownership** - Continue to assist low- and moderate-income homebuyers to purchase homes through down payment / closing cost assistance, and associated housing counseling.

Homeless Priority - (Low Priority)

Priority Need: There is a need for services and housing opportunities for homeless persons and persons or families at-risk of becoming homeless.

Objective: Work with community partners to improve the living conditions and support services available for homeless persons, families, and those who are at risk of becoming homeless.

Goals:

- **HMS-1 Operation/Support** - Support providers who operate housing and/or provide support services for the homeless and persons or families at-risk of becoming homeless.
- **HMS-2 Housing** - Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, permanent supportive housing, and other permanent housing opportunities.

Other Special Needs Priority - (Low Priority)

Priority Need: There is a need to increase housing opportunities, services, and facilities for persons with special needs.

Objective: Improve the living conditions and services for those residents with special needs, including the disabled population.

Goals:

- **SNS-1 Housing** - Increase the supply of affordable, accessible, decent, safe, and sanitary housing for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and new construction.
- **SNS-2 Social Services** - Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

Community Development Priority - (High Priority)

Priority Need: There is a need to upgrade and improve community facilities, infrastructure, public services and rejuvenate socially and economically distressed neighborhood in the community.

Objective: Improve the community facilities, infrastructure, public services, public safety, and transportation, along with the elimination of blighting influences in the Borough of Chambersburg.

Goals:

- **CDS-1 Community Facilities** - Improve parks, recreational facilities, neighborhood facilities, and trails including accessibility improvements to public buildings and all community facilities in the Borough.
- **CDS-2 Infrastructure** - Improve the public infrastructure through rehabilitation, reconstruction, and new construction of streets; sidewalks; bridges; curbs; share the road and segmented multiuse pathways; storm water management; lighting enhancements; handicap accessibility improvements and removal of architectural barriers; etc.

- **CDS-3 Public Services** - Improve and enhance public services, programs for youth, the elderly, and persons with disabilities, along with general social/welfare public service programs for low- and moderate-income persons and households.
- **CDS-4 Nutritional Services** - Promote and support programs that provide more access to food and nutritional programs for low income residents.
- **CDS-5 Public Safety** - Improve the public safety facilities, purchase of new equipment, crime prevention, community policing, and ability to respond to emergency situations.
- **CDS-6 Clearance/Demolition** – Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures.

Economic Development Priority - (Low Priority)

Priority Need: There is a need to increase opportunities for economic advancement and self-sufficiency, as well as educational (social/life skills) training and empowerment for residents of the Borough.

Objective: Improve and expand employment opportunities in the Borough for low- and moderate-income persons and families.

Goals:

- **EDS-1 Employment** - Support and encourage job creation, job retention, and job training opportunities as well as entrepreneurship and small business development.
- **EDS-2 Financial Assistance** - Support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), real property tax rebate program, Community Development Block Grants and HOME Partnership Program Funds, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, Opportunity Zones, etc.
- **EDS-3 Redevelopment** - Plan and promote the development, redevelopment, and revitalization of vacant and underutilized commercial and industrial sites, this includes underutilized brownfield sites.

Administration, Planning, and Management Priority - (High Priority)

Priority Need: There is a need for planning, administration, management, and oversight of Federal, State, and local funded programs to address the housing and community and economic development needs.

Objective: Provide sound and professional planning, administration, oversight and management of Federal, State, and local funded programs and activities.

Goals:

- **AMS-1 Overall Coordination** - Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including

planning services for special studies, annual action plans, five year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports (CAPER), environmental reviews and clearances, fair housing, and compliance with all Federal, State, and local laws and regulations.

draft

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

1	Area Name:	Borough Wide
	Area Type:	Local Target area
	Other Target Area Description:	-
	HUD Approval Date:	-
	% of Low/ Mod:	53.5%
	Revital Type:	Other
	Other Revital Description:	Low- and Moderate-Income Qualifying Areas throughout the Borough of Chambersburg.
	Identify the neighborhood boundaries for this target area.	This is based on the Borough boundary.
	Include specific housing and commercial characteristics of this target area.	Aging and deteriorating housing stock, commercial structures, and public infrastructure.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This was done through agency and resident surveys, community meetings, stakeholder meetings, and the Borough's Comprehensive Plan and other planning documents.
	Identify the needs in this target area.	The needs are public service programs, housing rehabilitation, new construction, demolition, job creation and retention, public and community facility improvements, infrastructure improvements, code enforcement, public safety improvements, and community policing.
	What are the opportunities for improvement in this target area?	The opportunities are developable land and sites for redevelopment for housing and job creation.
Are there barriers to improvement in this target area?	The largest barriers are funding and lack of interest of private investors.	

Table 48 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the

EMSA for HOPWA)

The Borough of Chambersburg has allocated its CDBG funds for FY 2020 to principally benefit low- and moderate-income persons.

- The infrastructure improvement activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.
- The Public Services activities are either located in a low- and moderate-income census area or have a low- and moderate-income services area benefit or clientele.
- The Public Facilities activities are either located in a low- and moderate-income census area or have a low- and moderate-income service area benefit or clientele.
- Demolition of structures that are either located in a low- and moderate-income census area or fall under removal of slum and blight on a spot basis.
- The housing activities for the first- time homebuyers and housing rehabilitation program have income eligibility criteria therefore the income requirement restricts funds to low- and moderate-income households throughout the Borough.
- Economic development projects will either be located in a low- and moderate-income census tract/block group, or a poverty tract greater than 20%, or part of a redevelopment plan, or making 51% of the jobs available to low- and moderate-income population.

The proposed activities and projects for FY 2020 are located in areas of the Borough with the highest percentages of low- and moderate-income persons, and those block groups with a higher than average percentage of minority persons. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

- C.T. 109, B.G. 2
- C.T. 109, B.G. 3
- C.T. 110, B.G. 1
- C.T. 110, B.G. 2
- C.T. 110, B.G. 3
- C.T. 112, B.G. 1
- C.T. 112, B.G. 2
- C.T. 112, B.G. 3

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1.	Priority Need Name	Housing Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly
	Geographic Areas Affected	Borough Wide
	Associated Goals	HGS-1 Housing Rehabilitation HGS-2 Housing Construction/Rehabilitation HGS-3 Fair Housing HGS-4 Homeownership
	Description	There is a need to improve the quality of the housing stock in the Borough and to increase the supply of affordable, decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers.
	Basis for Relative Priority	Over 30% of occupied households are cost overburdened. The balance between homeownership and renter households is close to 50/50. The Borough's goal is to increase homeownership. More than 50% of housing units were constructed prior to 1960.
	Priority Need Name	Homeless Priority

2.	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Borough Wide
	Associated Goals	HMS-1 Operation/Support HMS-2 Housing
	Description	There is a need for housing and services for homeless persons and persons at-risk of becoming homeless.
	Basis for Relative Priority	The needs were identified based on consultation with the Eastern PA CoC and its participating agencies.
3.	Priority Need Name	Other Special Needs Priority
	Priority Level	Low

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Borough Wide
	Associated Goals	SNS-1 Housing SNS-2 Social Services
	Description	There is a need for housing, services, and facilities for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with special needs.
	Basis for Relative Priority	These priorities were developed using statistical data, special needs specific consultation, and resident input.
	4.	Priority Need Name
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	Borough Wide

	Associated Goals	CDS-1 Community Facilities CDS-2 Infrastructure CDS-3 Public Services CDS-4 Nutritional Services CDS-5 Public Safety CDS-6 Clearance/Demolition
	Description	There is a need to improve the public and community facilities, infrastructure, public services, code enforcement, public safety, clearance, and the quality of life in Chambersburg Borough.
	Basis for Relative Priority	These needs were developed using statistical data, consultations, and resident participation.
5.	Priority Need Name	Economic Development Priority
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Non-housing Community Development
	Geographic Areas Affected	Borough Wide
	Associated Goals	EDS-1 Employment EDS-2 Financial Assistance EDS-3 Redevelopment
	Description	There is a need to increase employment, self-sufficiency, education, job training, technical assistance, and economic empowerment of the residents of Chambersburg Borough.

	Basis for Relative Priority	These needs were developed using statistical data, consultations, and resident participation.
6.	Priority Need Name	Administration, Planning, and Management Priority
	Priority Level	High
	Population	Extremely Low
		Low
		Moderate
		Large Families
		Families with Children
Elderly		
Public Housing Residents		
Rural		
Chronic Homelessness		
Individuals		
Families with Children		
Mentally Ill		
Chronic Substance Abuse		
veterans		
Persons with HIV/AIDS		
Victims of Domestic Violence		
Unaccompanied Youth		
Elderly		
Frail Elderly		
Persons with Mental Disabilities		
Persons with Physical Disabilities		
Persons with Developmental Disabilities		
Persons with Alcohol or Other Addictions		
Persons with HIV/AIDS and their Families		
Victims of Domestic Violence		
Non-housing Community Development		
	Geographic Areas Affected	Borough Wide
	Associated Goals	AMS-1 Overall Coordination
	Description	There is a continuing need for planning, administration, management, and oversight of Federal, state, and local funded programs.
	Basis for Relative Priority	These needs were developed from consultations.

Table 49 – Priority Needs Summary

Narrative (Optional)

The priority ranking of needs for housing; homelessness; other special needs; community development; economic development; and administration, planning, and management are as follows:

- **High Priority** - Activities are assigned a high priority if the Borough expects to fund them during the Five-Year Consolidated Plan period.
- **Low Priority** - Activities are assigned a low priority if the activity may not be funded by the Borough during the Five-Year Consolidated Plan period. The Borough may support applications for other funding if those activities are consistent with the needs identified in the Five-Year Consolidated Plan.

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SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The Borough of Chambersburg does not provide Tenant Based Rental Assistance.
TBRA for Non-Homeless Special Needs	The Borough of Chambersburg does not provide Tenant Based Rental Assistance but South-Central Community Action Programs (SCCAP) does provide rental assistance.
New Unit Production	There is not a need for new infill housing in the Borough. The Borough needs affordable, accessible, decent, safe, and sanitary housing.
Rehabilitation	There is a high demand in the Borough of Chambersburg to provide rehabilitation assistance. The Borough needs affordable, accessible, decent, safe, and sanitary housing that could be accomplished through rehabilitation.
Acquisition, including preservation	The cost to acquire property is expensive, especially when relocation benefits are required. There is one (1) historic districts in the Borough, the Chambersburg Historic District.

Table 50 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The Borough of Chambersburg is receiving \$332,730 in CDBG funds for the program year of July 1, 2020 through June 30, 2021. These funds will be used to address the following priority needs:

- Housing
- Homeless
- Other Special Needs
- Community Development
- Economic Development
- Administration, Planning, and Management

Given Federal funding trends, it is difficult to estimate if the Borough of Chambersburg will experience an increase or decrease in funds. The Borough, being conservative, will anticipate a 5% cut in funds each year during the 2020-2024 Five-Year Consolidated Plan period. The following represents the Borough's anticipated resources for future years:

- FFY 2020 = \$332,730 in CDBG Funds
- FFY 2021 = \$332,730 in CDBG Funds
- FFY 2022 = \$332,730 in CDBG Funds
- FFY 2023 = \$332,730 in CDBG Funds
- FFY 2024 = \$332,730 in CDBG Funds
- Total = \$1,663,650 in CDBG Funds for the Five-Year Consolidated Plan period

The accomplishments of these projects/activities will be reported in the FFY 2020 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$332,730	\$0	\$0	\$332,730	\$1,330,920	Due to fluctuations in CDBG funding allocations, the Borough estimates that it will receive \$1,330,920 for the remainder of the Consolidated Plan period.

Table 51 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

In addition to the entitlement funds, the Borough of Chambersburg anticipates the following federal resources may be available to local non-profit organizations to undertake the housing strategies identified in the Five-Year Consolidated Plan.

- Supportive Housing Program
- Low-Income Housing Tax Credit Program (LIHTC)
- Section 8 Rental Assistance Program
- Public Housing Development

Private and non-federal resources that may be available to the Borough of Chambersburg in FY 2020 to address needs identified in the FY 2020-2024 Five-Year Consolidated Plan are listed below.

- **Elm Street Program** – Pennsylvania Department of Community and Economic Development (DCED) provides funding for Elm Street program which provides assistance and resources to residential and mixed-use areas in proximity to central business districts.
- **Main Street Program** – Pennsylvania Department of Community and Economic Development (DCED) provides assistance for the Main Street program to assist the community's downtown economic development efforts through downtown revitalization projects and activities.
- **Neighborhood Assistance Tax Credit** – This program allows business corporations to receive a tax credit from a variety of State taxes for donations made to community based non-profit organizations for the implementation of housing, job training, and education programs.
- **Housing and Redevelopment Assistance Program (HRA)** – The Pennsylvania Department of Community and Economic Development (DCED) provides funding for community development and housing assistance.
- **Federal Home Loan Bank Affordable Housing Program (AHP)** – Congress has mandated that ten (10%) of the Federal Home Loan Bank's profits be allocated to provide affordable housing. The FHLB encourages its members to work with public agencies and non-profit housing development organizations in creating highly leveraged affordable housing initiatives. Both sales and rental housing are eligible.
- **PHFA Home Purchase Programs** – The Pennsylvania Housing Finance Agency offers a variety of home purchase loans at competitive rates. Loan products include HFA loans and Keystone loans. Many of these loans are provided at below market rate for qualified buyers. Local mortgage lenders apply to PHFA for a commitment of a pool of mortgage loan funds.
- **Pennsylvania Office of Vocational Rehabilitation** – OVR will provide funds to make housing units accessible if such improvements will assist persons with disabilities in an employment situation.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Not Applicable

Discussion

With limited resources available to address the needs identified in the Five-Year Consolidated Plan, the Borough works cooperatively with private, public, and non-profit partners to address the identified needs.

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SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Chambersburg	Government	Planning	Jurisdiction
Franklin County Housing Authority	PHA	Public Housing Rental	Region
Central PA Continuum of Care	Other	Homelessness Non-homeless special needs Planning Rental public services	Region

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The primary responsibility for the administration of the Five-Year Consolidated Plan is assigned to the Borough of Chambersburg Land Use and Community Development Department's Community and Economic Development Office. The Community and Economic Development Office coordinate's activities with public and private organizations, in an effort to implement the different goals and objectives identified in the Five-Year Plan. The Borough of Chambersburg's Community and Economic Development Office consulted with public, private, and non-profit organizations during the planning process.

The Borough of Chambersburg's Community and Economic Development Office coordinates and consults with the Borough Departments, Mayor, Town Council, and the Franklin County Housing Authority to address its housing and community development priorities. In addition, the Community and Economic Development staff works with local nonprofit organizations and developers to develop and rehabilitate housing in the Borough. The Borough will work with fair housing and legal agencies to promote fair housing activities in the Borough. The Community and Economic Development staff coordinates and consults with the Eastern PA CoC on issues concerning emergency shelters, transitional housing, permanent housing, and services for the homeless in the Borough.

The PA Homeless Steering Committee has representatives from all CoC's, key state agencies, and homeless stakeholders. The Steering Committee leads the State's 5-Year planning process, coordinates the CoC application process, and provides training and technical assistance to the Eastern PA CoC and its grantees. It also provides updates on discharge and State disaster planning.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X		
HIV/AIDS	X		
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			
Other			

Table 53 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Persons with HIV/AIDS and their families comprise a small percentage of the County’s overall population. It is estimated that between 1980 and 2018 there were 230 individuals who have been diagnosed with HIV/AIDS living in Franklin County with 88 deaths and 1 new diagnoses according to the Commonwealth of Pennsylvania’s “2018 Annual HIV Surveillance Summary Report.” Males tend to be disproportionately affected and the HIV/AIDS population is still growing in numbers. There are no statistics available for the Borough of Chambersburg.

Keystone Health HIV & AIDS Program has been in the community for many years providing testing and education and has doctors who specialize in the treatment of HIV/AIDS. Keystone provides free, confidential HIV testing, education, and outreach events to Franklin, Fulton and southern Cumberland Counties. Keystone Health receives grants to provide all HIV/AIDS services, which are provided in part through the Pennsylvania Department of Health, the Health Resources Services Administration, and the HIV/AIDS Bureau. In addition to testing individuals in their office, free testing is available to large and small groups at any location upon request.

Keystone believes that education is critical to preventing the spread of HIV. The focus of the Outreach Program is to educate all populations about the risk and prevention of HIV/AIDS, being aware that education needs to be continuing because high-risk groups change over time. Community education also helps promote awareness and tackle the problem of stigma and discrimination.

Keystone's education program is designed to accommodate the diversity of the community by tailoring presentations to meet the needs of their audience. The goal is to share scientifically proven information that will dispel the myths and misinformation about HIV/AIDS, while encouraging an open dialogue of questions and answers. The program will partner with churches, schools, workplaces, clinics, hospitals, colleges, universities, health fairs, newspapers, and radio and television to educate the public.

The experienced, supportive staff at Keystone helps patients to get the care they need, while helping them connect with community resources and serving as guides through the complicated systems that HIV-positive people may have to negotiate. Staff can help people access insurance, medications, housing, support groups and transportation.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

According to South Central Community Action Program (SCCAP), there is a shortage of Transitional Housing or long-term housing programs for the chronically homeless individuals and families. A shortage of Mental Health housing availability is an issue. These individuals often find themselves stuck in shelters for a long period of time until an alternative may be available, if any.

The SCCAP Franklin County Shelter works with those individuals and families who are already homeless. Those individuals and families who are not yet homeless but are at risk of becoming homeless may be qualified for assistance through the SCCAP Homeless Assistance Program in order to remain housed.

The SCCAP Franklin County Shelter has 9 rooms and 18 beds. Of the rooms, two (2) are for families. The remaining beds are used as needed. The SCCAP Franklin County Shelter provided not only

temporary, emergency shelter but individualized programming, support, and follow-up. The SCCAP Shelter does not provide services to current users of drugs and/or alcohol. Individuals who are in this category must be clean and sober for at least 30 days prior to admission or coming from a drug and alcohol rehab facility. Due to the needs of the diverse population served, safety is of utmost importance. Elderly clients are provided services, but the facility does not provide assisted living, nursing, CNA, or rehab services. The Shelter also serves those who are mentally and physically disabled as well as those with HIV / AIDS.

Domestic violence victims are provided services through Women in Need (WIN) who are equipped to guard their safety. WIN provides counseling along with Money Matters, which focuses on financial stability, safety planning, groups, etc., even after they leave the shelter. Larger needs are more cyclical in nature, relating to needing a job, transportation, and childcare, which are all interconnected and hard to find. Housing options for domestic violence victims are slim in Chambersburg and waiting lists for assisted housing are long.

Maranatha Ministries offers a cold weather shelter for 14 men and 6 women from 7:00 pm to 7:00 am daily, seven days a week. Since there are other shelters in the area that accept children, this shelter will adhere to its policy of not accepting children. Not content with merely providing just a shelter and a warm bed against the cold weather, the staff will counsel guests and aid them in finding more permanent housing. The staff may direct them to service agencies that will address their problems.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Public Institutions:

The Borough acts as a clearinghouse and facilitator for many of the activities described in the consolidated plan. As the local unit of government, the Borough is empowered to apply for and administer certain types of grants. Support from the Borough, expressed as a Certification of Consistency with the Consolidated Plan or some other instrument, may be all that is required for some activities. Other activities will involve the more direct participation of the Borough for funding, acquisition of land or buildings, or in convening meetings of various agencies to develop strategies on how to seize opportunities. The Borough will continue to administer the CDBG and State HOME programs.

The Franklin Housing Authority administers public housing and Section 8 Rental Assistance Programs in the Borough. The Housing Authority is responsible for the management and maintenance of public housing units. The Housing Authority will continue in its efforts to modernize the public housing units to provide decent, affordable housing in the Borough.

Non-Profit Organizations:

Non-profit housing agencies play a role in the implementation of the plan. Through the construction of new housing, and the rehabilitation of existing units, these agencies access financing sources such as the Low-Income Housing Tax Credit, HOME funds from PHFA, and charitable contributions that increase the supply of affordable housing. While some groups focus on the rehabilitation of single units for resale to first time homebuyers, others have attempted to create assisted rental developments. In the future, the union of such groups with social service agencies that serve specific special needs populations to address the strategy for creation of supportive housing and affordable housing opportunities.

Social service agencies are a link between the provision of housing and the population it is intended to serve. The agencies work directly with providers of services to persons with special needs including – mental health, mental retardation, elderly, drug and alcohol addiction and families that are at-risk of becoming homeless. Although these agencies cannot provide housing, they can direct housing efforts where needed and are integral in the planning of housing and services for target populations.

Emergency shelters, including the South-Central Community Action Program (SCCAP) Homeless Shelter, Maranatha Ministries Cold Weather Shelter, and Women in Need's emergency shelter, will continue to provide shelter for the homeless. Once the newly formed Eastern PA CoC-wide performance measures are established, this committee will be required to develop a system for tracking CoC-wide outcomes. The CoC will review individual program performance on each of the objectives and will contact those that are below the CoC average to determine why and develop strategies to overcome barriers program participants have in achieving better outcomes. Finally, DCED has exercised its ability to require sub-recipients to establish local standards. As such, sub-recipients have discretion as to amount or percentage of rent paid by program participants.

Private Industry:

Residents who want to become homeowners will go through USDA programs to improve their ability to get a loan. People with credit issues can take up to a year to improve their situation. The Borough can reach out to local lending institutions to provide housing counseling and mortgage financing for first time homebuyers.

The private social organizations in the Borough, such as the Lions Club, Moose Club, etc. are active. The Borough can reach out to these organizations to aid with gaps in the social service delivery system.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	HGS-1 Housing Rehabilitation	2020	2024	Affordable Housing	Borough Wide	Housing Priority	CDBG: \$0	Homeowner Housing Rehabilitated: 0 Household Housing Unit
2.	HGS-2 Housing Construction/Rehabilitation	2020	2024	Affordable Housing	Borough Wide	Housing Priority	CDBG: \$100,000	Rental units constructed: 6 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit
3.	HGS-3 Fair Housing	2020	2024	Affordable Housing	Borough Wide	Housing Priority Administration, Planning, and Management Priority	CDBG: \$0	Other: 0 Other
4.	HGS-4 Homeownership	2020	2024	Affordable Housing	Borough Wide	Housing Priority	CDBG: \$0	Direct Financial Assistance to Homebuyers: 0 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5.	HMS-1 Operation/Support	2020	2024	Homeless	Borough Wide	Homeless Priority	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Homeless Person Overnight Shelter: 0 Persons Assisted
6.	HMS-2 Housing	2020	2024	Homeless	Borough Wide	Homeless Priority	CDBG: \$0	Homeless Person Overnight Shelter: 0 Persons Assisted
7.	SNS-1 Housing	2020	2024	Non-Homeless Special Needs	Borough Wide	Other Special Needs Priority	CDBG: \$0	Homeowner Housing Rehabilitated: 0 Household Housing Unit
8.	SNS-2 Social Services	2020	2024	Non-Homeless Special Needs	Borough Wide	Other Special Needs Priority	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
9.	CDS-1 Community Facilities	2020	2024	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$141,784	Other: 1 Other
10.	CDS-2 Infrastructure	2020	2024	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
11.	CDS-3 Public Services	2020	2024	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$24,400	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12.	CDS-4 Nutritional Services	2020	2024	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$0	Housing Code Enforcement/Foreclosed Property Care: 0 Household Housing Unit
13.	CDS-5 Public Safety	2020	2024	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
14.	CDS-6 Clearance/Demolition	2020	2024	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$0	Buildings Demolished: 0 Buildings
15.	EDS-1 Employment	2020	2024	Economic Development	Borough Wide	Economic Development Priority	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Jobs created/retained: 0 Jobs
16.	EDS-2 Financial Assistance	2020	2024	Economic Development	Borough Wide	Economic Development Priority	CDBG: \$0	Businesses assisted: 0 Businesses Assisted
17.	EDS-3 Redevelopment	2020	2024	Economic Development	Borough Wide	Economic Development Priority	CDBG: \$0	Businesses assisted: 0 Businesses Assisted
18.	AMS-1 Overall Coordination	2020	2024	Administration, Planning, and Management	Borough Wide	Administration, Planning, and Management Priority	CDBG: \$66,546	Other: 1 Other

Table 54 – Goals Summary

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Goal Descriptions

1.	Goal Name	HGS-1 Housing Rehabilitation
	Goal Description	Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the community by addressing code violations, emergency repairs, energy efficiency improvements, and accessibility for persons with disabilities.
2.	Goal Name	HGS-2 Housing Construction/Rehabilitation
	Goal Description	Increase the supply of decent, safe and sanitary accessible housing that is affordable to owners and renters in the Borough by assisting with acquisition, development fees, and construction and rehabilitation of vacant units.
3.	Goal Name	HGS-3 Fair Housing
	Goal Description	Promote fair housing choice through education, training and outreach to affirmatively furthering fair housing.
4.	Goal Name	HGS-4 Homeownership
	Goal Description	Continue to assist low- and moderate-income homebuyers to purchase homes through down payment / closing cost assistance, and associated housing counseling.
5.	Goal Name	HMS-1 Operation/Support
	Goal Description	Support providers who operate housing and/or provide support services for the homeless and persons or families at-risk of becoming homeless.
6.	Goal Name	HMS-2 Housing
	Goal Description	Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, permanent supportive housing, and other permanent housing opportunities.
7.	Goal Name	SNS-1 Housing
	Goal Description	Increase the supply of affordable, accessible, decent, safe, and sanitary housing for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings and new construction.
8.	Goal Name	SNS-2 Social Services
	Goal Description	Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

9.	Goal Name	CDS-1 Community Facilities
	Goal Description	Improve parks, recreational facilities, neighborhood facilities, and trails including accessibility improvements to public buildings and all community facilities in the Borough.
10.	Goal Name	CDS-2 Infrastructure
	Goal Description	Improve the public infrastructure through rehabilitation, reconstruction, and new construction of streets; sidewalks; bridges; curbs; share the road and segmented multiuse pathways; storm water management; lighting enhancements; handicap accessibility improvements and removal of architectural barriers; etc.
11.	Goal Name	CDS-3 Public Services
	Goal Description	Improve and enhance public services, programs for youth, the elderly, and persons with disabilities, along with general social/welfare public service programs for low- and moderate-income persons and households.
12.	Goal Name	CDS-4 Nutritional Services
	Goal Description	Promote and support programs that provide more access to food and nutritional programs for low income residents.
13.	Goal Name	CDS-5 Public Safety
	Goal Description	Improve the public safety facilities, purchase of new equipment, crime prevention, community policing, and ability to respond to emergency situations.
14.	Goal Name	CDS-6 Clearance/Demolition
	Goal Description	Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures.
15.	Goal Name	EDS-1 Employment
	Goal Description	Support and encourage job creation, job retention, and job training opportunities as well as entrepreneurship and small business development.
16.	Goal Name	EDS-2 Financial Assistance
	Goal Description	Support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), real property tax rebate program, Community Development Block Grants and HOME Partnership Program Funds, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, Opportunity Zones, etc.
17.	Goal Name	EDS-3 Redevelopment
	Goal Description	Plan and promote the development, redevelopment, and revitalization of vacant and underutilized commercial and industrial sites, this includes underutilized brownfield sites.

18.	Goal Name	AMS-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, annual action plans, five year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports (CAPER), environmental reviews and clearances, fair housing, and compliance with all Federal, State, and local laws and regulations.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

During this Five-Year Consolidated Plan the Borough is not funding any affordable housing projects/activities with CDBG funds. The Borough will use HOME funds it receives from the Commonwealth of Pennsylvania to do affordable housing projects/activities. The Borough plans to assist 5 low income households with State HOME funds over the Five-Year Consolidated Plan.

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SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Franklin County Housing Authority is not under a Section 504 Voluntary Compliance Agreement, however, the need for more housing for the elderly and disabled is evidenced by the addition introduction of the Wayne Gardens public housing community in Waynesboro, Franklin County. This community provides opportunities to house seniors in apartments that are accessible and geared towards the needs of aging adults. The development includes forty (40) one and two-bedroom units for seniors aged 62 and over, with four (4) units that are 100% Handicapped Accessible Units. There are two buildings with three floors each, and an elevator in each building as well. Other features include a Community Room with kitchenette, maintenance-free units, and an office on-site.

None of Franklin County's public housing units meet full "A-level" accessibility. There are 10 conversion units for the elderly that have a higher level of accessibility in the bathrooms and kitchens, with a mix of roll-in showers and accessible bathtub in the bathroom, as well as front approach accessible sinks in the bathroom and kitchen. However, most public housing units are limited by turning radius requirements. To reach such a level of accessibility would lead to a total reconfiguration of the public housing community apartments.

FCHA also has ten (10) two-bedroom units in Meadow Creek 2, the Chambersburg Family community, that have front approach accessible kitchen sinks. However, the front entry of the units and the bathroom have not received any accessibility upgrades.

FCHA manages and maintains some full A-level units, but they are located in the tax credit developments. Redwood Park Townhomes has six (6) accessible units, and Sunset Terrace Townhomes has four (4) accessible units, although this community is outside of borough-limits.

Activities to Increase Resident Involvements

FCHA's works to meet their mission and goals through promoting Self-Sufficiency and Asset Development through cooperative activities with the Boys & Girls Club in Chambersburg's Meadow Creek 2, Waynesboro Communities that Care, and other community organizations. FCHA also strives for active Resident Councils in both family developments. Sustainability of the elected councils continues to be a challenge. Additionally, a public housing resident is a Board of Directors member of the Franklin County Housing Authority.

Franklin County Housing Authority also offers a First Time Homebuyer Program through Valley Community Housing Corporation as the General Partner. VCHC is offering assistance to purchase brand new homes on Hollywell Avenue in the Borough of Chambersburg to qualifying low income

families.

Is the public housing agency designated as troubled under 24 CFR part 902?

The Franklin County Housing Authority is not designated as "troubled" by HUD.

Plan to remove the 'troubled' designation

As the Franklin County Housing Authority is not designated as "troubled" no plan to remove the designation is required.

Not Applicable

draft

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The Borough of Chambersburg's 2020 - 2024 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with goals and strategies to address those impediments and affirmatively further fair housing in the Borough:

IMPEDIMENT 1: FAIR HOUSING EDUCATION AND OUTREACH

There is a continuing need to educate residents about their rights under the Fair Housing Act, the Americans with Disabilities Act, and the Rehabilitation Act, especially low- and moderate-income persons, minorities, the disabled and the elderly population in the community.

Goal: Increase the knowledge and awareness of individual's rights and the responsibilities of landlords in regard to fair housing, related laws, and requirements to affirmatively further fair housing in Chambersburg.

IMPEDIMENT 2: HOUSING AFFORDABILITY

The median cost to purchase a single-family home in Chambersburg, that is decent, safe and sound is \$157,300, and the monthly rental cost for a two-bedroom apartment is \$869, which limits the choice of housing for lower income households.

Goal: Promote the development of additional housing units, that would be affordable to lower income households, through new construction, in-fill housing, and rehabilitation of existing houses, and the conversion of vacant structures to housing.

IMPEDIMENT 3: HOUSING ACCESSIBILITY

Over 15% of the Borough's population has one or more disabilities and 16.6% of the Borough's population is elderly which has created a demand for accessible housing that is decent, safe, sound and affordable to persons with disabilities and the elderly.

Goal: Increase the supply of accessible housing for the disabled and elderly that meets the needs of this portion of the Borough's population.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Impediment 1 Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **1-A** – Promote fair housing awareness through the media, seminars, and training to educate and inform residents and landlords of their rights and responsibilities under the Fair Housing Act, and other Federal and State Housing Laws.

- **1-B** – Make available literature and informational material to explain the Fair Housing Act and distribute to individuals, groups and organizations to increase awareness of housing laws and regulations.
- **1-C** – Work with the local Board of Realtors to provide information on fair housing choices and ways to promote fair housing for persons who wish to rent or purchase housing in the community.
- **1-D** – Continue to affirmatively further fair housing in the enforcement of municipal policies, actions, and decisions by local elected officials, appointed officials, and borough employees.
- **1-E** – Promote “English as a Second Language (ESL)” to minorities and persons with limited English who need assistance in dealing with landlords, financial institutions, and realtors.

Impediment 2 Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A** – Continue to support and encourage plans from both private and non-profit developers to develop and construct mixed income housing with affordable housing for lower income households.
- **2-B** – Continue to support and promote homeownership opportunities for lower income households through down payment and closing cost assistance, and housing counseling programs.
- **2-C** – Continue to enforce local codes and ordinances to ensure the maintenance and upkeep of existing affordable homes and apartments in the Borough.
- **2-D** – Continue to support homebuyer education and training programs to improve homebuyer awareness and increase housing choice for lower income households outside areas of low-income concentration.

Impediment 3 Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A** – Increase the supply of accessible housing through the rehabilitation of the existing housing stock by removal of architectural barriers in the home so individuals may continue to live in place.
- **3-B** – Increase the supply of accessible and visitable housing units through new construction of multi-family developments and enforcement of the accessibility provisions of the Fair Housing Act.
- **3-C** – Promote the education and awareness on the part of landlords who are required to make “reasonable accommodations” for persons who are disabled, based on the Fair Housing Act.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The SCCAP Franklin County Shelter staff participates in the Point in Time counts and takes the opportunity to ask if the individual(s) would accept their services, which include Needs Assessment. The staff often encounters homeless individuals at any given time throughout the year and offers services to them. The SCCAP Franklin County Shelter completes a Needs Assessment on every client upon admission. The main categories for Needs Assessment (each with specific sub-categories) are as follows: Employment Skills/Training, Money Management, Housing, Health, Public Assistance/Type Needed, Parenting/Family, Legal, and Other/Miscellaneous.

Currently, referrals are made to the SCCAP Franklin County Shelter for services by Franklin County Information and Referral, other agencies, shelters, police departments, hospitals, and churches.

The Point in Time counts for the Sheltered and Unsheltered homeless population are completed on a designated date twice a year in the months of January and July. The collected data is forwarded to the firm of Diana T. Myers and Associates, Inc. The results of the counts are available in the state PAHMIS system for approved users. The public can access the information through the HUD website and the Housing Alliance of Pennsylvania website.

Addressing the emergency and transitional housing needs of homeless persons

The SCCAP Franklin County Shelter has 9 rooms and 18 beds. Of the rooms, two (2) are for families. The remaining beds are used as needed. The SCCAP Franklin County Shelter provided not only temporary, emergency shelter but individualized programming, support, and follow-up.

The SCCAP Shelter does not provide services to current users of drugs and/or alcohol. Individuals who are in this category must be clean and sober for at least 30 days prior to admission or coming from a drug and alcohol rehab facility. Due to the needs of the diverse population served, safety is of utmost importance. Elderly clients are provided services, but the facility does not provide assisted living, nursing, CNA, or rehab services. The Shelter also serves those who are mentally and physically disabled as well as those with HIV/AIDS.

Domestic violence victims are provided services through Women in Need (WIN) who are equipped to guard their safety. WIN provides counseling along with Money Matters, which focuses on financial stability, safety planning, groups, etc., even after they leave the shelter. Larger needs are more cyclical in nature, relating to needing a job, transportation, and childcare, which are all interconnected and hard to find. Housing options for domestic violence victims are slim in Chambersburg and waiting lists for assisted housing are long.

Maranatha Ministries offers a cold weather shelter for 14 men and 6 women from 7:00 pm to 7:00 am daily, seven days a week. Since there are other shelters in the area that accept children, this shelter will adhere to its policy of not accepting children. Not content with merely providing just a shelter and a warm bed against the cold weather, the staff will counsel guests and aid them in finding more permanent housing. The staff may direct them to service agencies that will address their problems.

Maranatha assists homeless families (with children) with housing, by providing temporary housing and either giving them supportive services, such as obtaining their GED if they have not finished school, food pantry, or referring them to the correct agency for job placement, daycare, etc. Maranatha helps clients with budgeting their money, saving for the future, and life skills to help achieve self-sufficiency, so they can become a part of the community and not return to homelessness.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The Rapid Re-Housing program has assisted the Shelter to form partnerships with landlords. The length of time a qualified family or individual must stay in the Shelter is on the average of 30 days or less for individuals and 35 to 38 days for a family. Required monthly follow-up appointments are scheduled for three (3) months or longer, if deemed necessary. Further assistance may be provided if the criterion is met for additional help.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The SCCAP Franklin County Shelter works with those individuals and families who are already homeless. Those individuals and families who are not yet homeless but are at risk of becoming homeless may be qualified for assistance through the SCCAP Homeless Assistance Program in order to remain housed. South Central Community Action Programs, Inc. receives ESG funds for Franklin County, which is used to operate Homeless Prevention activities, such as rent and utility assistance, and Rapid Re-Housing through the Franklin County Homeless Shelter. The Shelter's staff work with a family to identify their immediate and longer-term needs. They help the family create a goal plan and help them create steps that will enable them to meet their goals. Frequently

the family is under or unemployed sometimes due to lack of skills or due to underlying health or mental health issues. Staff work with SCCAP partner programs or community partner agencies to help families meet their needs. Once the underlying issues are managed and adequate employment is found, the goal is to find housing. Typically housing assistance is not available due to funding cuts, so staff assists the clients in finding housing that they can afford in the long term and then help them create a budget that works. Housing stability is a huge step toward helping families stabilize and move out of poverty.

draft

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The recently updated Federal lead-based paint regulations continue to have an important and significant impact on many activities – rehabilitation, tenant based rental assistance, and property acquisition – supported by the CDBG program. The Borough of Chambersburg will comply with Title 24 Part 35: Lead Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

The Borough of Chambersburg will ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead based paint requirements.
- The level of federal rehabilitation assistance is properly calculated, and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
- Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

How are the actions listed above related to the extent of lead poisoning and hazards?

The Pennsylvania Department of Health's "2017 Childhood Lead Surveillance Annual Report" details the extent of lead poisoning statistics in children by county. In Franklin County (statistics for Chambersburg specifically are not available), there are 10,924 children under the age of seven. One thousand five hundred seventy-four were tested for elevated blood lead. A total of 70 children had blood lead levels between 5 and 9.9 µg/dL. Eight children had levels at 10 µg/dL or above. Children living in poverty are most susceptible to lead-based paint hazards because they often live in less expensive housing that is older and may not have been rehabilitated to remove lead-based paint.

According to HUD, any house or apartments built before 1978 have paint that contains high levels of lead. The 2011-2015 American Community Survey Data, it is estimated that over 3,882 housing units (70.0%) have lead-based paint, and approximately 99% of those units have chipped or peeling paint which presents an imminent health hazard. The high incidents of lead-based paint poisoning, and the relatively high number of housing units built before 1980, suggest that the Borough of Chambersburg is at high risk for lead-based paint poisoning.

How are the actions listed above integrated into housing policies and procedures?

The Borough of Chambersburg will ensure that:

- Applicants for homeownership assistance receive adequate information about lead based paint requirements.
- Staff properly determines whether proposed projects are exempt from some or all lead based paint requirements.
- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soil.
- Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35.
- The home purchaser receives the required lead-based paint pamphlet and notices.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Approximately 19.1% of the Borough of Chambersburg's residents live in poverty, which is higher than the Commonwealth of Pennsylvania where 13.1% of residents live in poverty. Females are particularly affected by poverty at 20.8% The Borough's goal is to reduce the extent of poverty by actions the Borough can control, and through work with other agencies/organizations.

The resources and opportunities that the Borough has for reducing the number of families with incomes below the poverty line are limited. Since poverty is a function of income, its effect on housing opportunity and choice is apparent. Conversely, without adequate, stable housing, alleviating poverty is more difficult. Still, the means of addressing both issues are fragmented. Several structural barriers to poverty are addressed through different local policies. For example, the Borough has a policy that requires the employment of Section 3 households in construction contracts when possible.

More direct efforts to alleviate poverty by combining case management, social services job training, and housing assistance are becoming more common. Borough and county social service agencies have become more committed to the continuum of care models being introduced across the country. As these agencies become more proficient at providing services to the needy, the poverty rates will decline.

The Borough's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development including job-training services for low income residents. In addition, the Borough's strategy is to provide supportive services for target income residents.

Planned economic development programs include:

- **EDS-1 Employment** - Support and encourage job creation, job retention, and job training opportunities as well as entrepreneurship and small business development.
- **EDS-2 Financial Assistance** - Support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), real property tax rebate program, Community Development Block Grants and HOME Partnership Program Funds, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, Opportunity Zones, etc.
- **EDS-3 Redevelopment** - Plan and promote the development, redevelopment, and revitalization of vacant and underutilized commercial and industrial sites, this includes underutilized brownfield sites.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

Providing access and increasing the supply of affordable housing is integrally tied to the Borough's anti-poverty strategy. The most successful way to implement this is through job training/creation activities while providing affordable housing.

Until an official directive on the matter is received from the federal and state agencies responsible for these entitlement programs, the Borough will try to induce the local program coordinators to confer on these matters and develop local strategies.

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SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Borough of Chambersburg’s Community & Economic Development Specialist has the primary responsibility for monitoring the Borough’s Five-Year Consolidated Plan and Annual Action Plan and will maintain records on the progress toward meeting the goals and the statutory and regulatory compliance of each activity. Service area documentation is maintained along with income surveys. Timeliness of expenditures is achieved through scheduling activities, drawdown of funds, and maintenance of budget spread sheets which indicate the dates of expenditures. Program modifications are considered if project activities are not able to be completed within the allowable time limits of the grant. The Community & Economic Development Specialist is also responsible for the on-going monitoring of any sub-recipients for similar compliance.

The Borough of Chambersburg’s Community & Economic Development Specialist has a “monitoring checklist” that is utilized when programs and activities are reviewed. This checklist was developed in accordance with 2 CFR, Part 200 “UNIFORM ADMINISTRATIVE REQUIREMENTS, COST PRINCIPLES, AND AUDIT REQUIREMENTS FOR FEDERAL AWARDS” and the HUD Community Planning and Development Monitoring Handbook (HUD 6509.2)

CDBG funded activities are monitored periodically, during the construction phase, and a final inspection is performed which details the cost benefit and benefit to low- and moderate-income persons. During the on-site inspections, compliance with the local building and housing codes are reviewed. Copies of financial statements and audit reports are required and kept on file. For those activities which trigger Davis-Bacon Wage Rates, employee payrolls are required prior to payments and on-site employee interviews will be held. These monitoring standards are required for all Borough administered projects and sub-recipient activities.

For each activity authorized under the National Affordable Housing Act, the Borough of Chambersburg has established fiscal and management procedures that will ensure program compliance and fund accountability. Additionally, the Department will ensure that the reports to the U.S. Department of Housing & Urban Development (HUD) are complete and accurate.

The monitoring process is not a “one-time” event. The process is an on-going system of planning, implementation, communication and follow up.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The Borough of Chambersburg is receiving \$332,730 in CDBG funds for the program year of July 1, 2020 through June 30, 2021. These funds will be used to address the following priority needs:

- Housing
- Homeless
- Other Special Needs
- Community Development
- Economic Development
- Administration, Planning, and Management

Given Federal funding trends, it is difficult to estimate if the Borough of Chambersburg will experience an increase or decrease in funds. The Borough, being conservative, will anticipate a 5% cut in funds each year during the 2020-2024 Five-Year Consolidated Plan period. The following represents the Borough's anticipated resources for future years:

- FFY 2020 = \$332,730 in CDBG Funds
- FFY 2021 = \$332,730 in CDBG Funds
- FFY 2022 = \$332,730 in CDBG Funds
- FFY 2023 = \$332,730 in CDBG Funds
- FFY 2024 = \$332,730 in CDBG Funds
- Total = \$1,663,650 in CDBG Funds for the Five-Year Consolidated Plan period

The accomplishments of these projects/activities will be reported in the FFY 2020 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$332,730	\$0	\$0	\$332,730	\$1,330,920	Due to fluctuations in CDBG funding allocations, the Borough estimates that it will receive \$1,330,920 for the remainder of the Consolidated Plan period.

Table 55 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

In addition to the entitlement funds, the Borough of Chambersburg anticipates the following federal resources may be available to local non-profit organizations to undertake the housing strategies identified in the Five-Year Consolidated Plan.

- Supportive Housing Program
- Low-Income Housing Tax Credit Program (LIHTC)
- Section 8 Rental Assistance Program
- Shelter Plus Care
- Section 8 Moderate Rehabilitation Program for Single Room Occupancy (SRO)
- Public Housing Development

Private and non-federal resources that may be available to the Borough of Chambersburg in FY 2020 to address needs identified in the FY 2020-2024 Five Year Consolidated Plan are listed below.

- **Elm Street Program** - Pennsylvania Department of Community and Economic Development (DCED) provides funding for Elm Street program which provides assistance and resources to residential and mixed-use areas in proximity to central business districts.
- **Main Street Program** - Pennsylvania Department of Community and Economic Development (DCED) provides assistance for the Main Street program to assist the community's downtown economic development efforts through downtown revitalization projects and activities.
- **Neighborhood Assistance Tax Credit** - This program allows business corporations to receive a tax credit from a variety of State taxes for donations made to community based non-profit organizations for the implementation of housing, job training, and education programs.
- **Housing and Redevelopment Assistance Program (HRA)** - The Pennsylvania Department of Community and Economic Development (DCED) provides funding for community development and housing assistance.
- **Federal Home Loan Bank Affordable Housing Program (AHP)** – Congress has mandated that ten (10%) of the Federal Home Loan Bank's profits be allocated to provide affordable housing. The FHLB encourages its members to work with public agencies and non-profit housing development organizations in creating highly leveraged affordable housing initiatives. Both sales and rental housing are eligible.
- **PHFA Home Purchase Programs** – The Pennsylvania Housing Finance Agency offers a variety of home purchase loans at competitive rates. Loan products include HFA loans and Keystone loans. Many of these loans are provided at below market rate for qualified buyers. Local mortgage lenders apply to PHFA for a commitment of a pool of mortgage loan funds.

If appropriate, describe publicly owned land or property located within the jurisdiction

that may be used to address the needs identified in the plan

Not applicable.

Discussion

With limited resources available to address the needs identified in the Five-Year Consolidated Plan, the Borough works cooperatively with private, public, and non-profit partners to address the identified needs.

draft

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	HGS-2 Housing Construction/ Rehabilitation	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Community Development	Borough-wide	Housing Priority	CDBG: \$100,000	Acquisition of Property for Rental Housing Development
2.	CDS-1 Community Facilities	2020	2024	Non-Housing Community Development	Borough-wide	Community Development Priority	CDBG: \$141,784	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3.	CDS-3 Public Services	2020	2024	Non-Housing Community Development	Borough-wide	Community Development Priority	CDBG: \$24,400	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted Other: 0 Other
4.	AM-1 Overall Coordination	2015	2019	Administration, Planning, and Management	Borough Wide	Administration, Planning, and Management Priority	CDBG: \$66,546	Other: 1 Other

Table 56 – Goals Summary

Goal Descriptions

1.	Goal Name	HGS-2 Housing Construction/Rehabilitation
	Goal Description	Increase the supply of decent, safe and sanitary accessible housing that is affordable to owners and renters in the Borough by assisting with acquisition, development fees, and construction and rehabilitation of vacant units.
2.	Goal Name	CDS-1 Community Facilities
	Goal Description	Improve parks, recreational facilities, neighborhood facilities, and trails including accessibility improvements to public buildings and all community facilities in the Borough.
3.	Goal Name	CDS-3 Public Services
	Goal Description	Improve and enhance public services, programs for youth, the elderly, and persons with disabilities, along with general social/welfare public service programs for low- and moderate-income persons and households

4.	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.

draft

Projects

AP-35 Projects – 91.220(d)

Introduction

Listed below are the FY 2020 CDBG Activities for the Borough of Chambersburg:

Projects

#	Project Name
1.	Acquisition for Housing
2.	Mill Creek Acres Park Improvements
3.	BOPiC Job Training for Youth
4.	General Administration

Table 57 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The Borough of Chambersburg has allocated its CDBG funds for FY 2020 to principally benefit low- and moderate-income persons. Activities are not proposed in all categories, however the following outlines the guiding principles when an activity is proposed in a specific category.

- The infrastructure improvement activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.
- The Public Services activities are either located in a low- and moderate-income census area or have a low- and moderate-income services area benefit or clientele.
- The Public Facilities activities are either located in a low- and moderate-income census area or have a low- and moderate-income service area benefit or clientele.
- Demolition of structures that are either located in a low- and moderate-income census area or fall under removal of slum and blight on a spot basis.
- The housing activities for the first-time homebuyers and housing rehabilitation program have income eligibility criteria, therefore the income requirement restricts funds to low- and moderate-income households throughout the Borough.
- Economic development projects will either be located in a low- and moderate-income census tract/block group, or a poverty tract greater than 20%, or part of a redevelopment plan, or making 51% of the jobs available to low- and moderate-income population.

The proposed activities and projects for FY 2020 are located in areas of the Borough with the highest percentages of low- and moderate-income persons, and those block groups with a higher

than average percentage of minority persons. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

- C.T. 109, B.G. 2
- C.T. 109, B.G. 3
- C.T. 110, B.G. 1
- C.T. 110, B.G. 2
- C.T. 110, B.G. 3
- C.T. 112, B.G. 1
- C.T. 112, B.G. 2
- C.T. 112, B.G. 3

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AP-38 Project Summary

Project Summary Information

1.	Project Name	Acquisition for Housing Development
	Target Area	Borough Wide
	Goals Supported	HGS-2 Housing Construction/Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$100,000
	Description	Increase the supply of decent, safe and sanitary accessible housing that is affordable to owners and renters in the Borough by assisting with acquisition, development fees, and construction and rehabilitation of vacant units.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	252-256 South Main Street
	Planned Activities	The project matrix code is 17A - Acquisition.
2.	Project Name	Mill Creek Acres Park Improvements
	Target Area	Mill Creek Park in Southwest Chambersburg
	Goals Supported	CDS-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$141,784
	Description	Construction of a basketball court and pavilion to serve the needs of the neighborhood which is greater than 51% LMI.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	2,950 people.
	Location Description	C.T. 110 – B.G. 3 – Mill Creek Park

	Planned Activities	The national objective is Low/Mod Area Benefit (LMA). The matrix code is 03F, Parks, Recreational Facilities.
3.	Project Name	BOPiC Youth Employment Training
	Target Area	Borough Wide
	Goals Supported	CDS-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$24,400
	Description	Employment training program for youth 14 – 18. This is a multi-year activity.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	25 people.
	Location Description	Borough Wide
	Planned Activities	The national objective is Low/Mod Limited Clientele The matrix code is 05D, Youth Service.
4.	Project Name	General Administration
	Target Area	Borough Wide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$66,546
	Description	General administrative costs, including staff salaries/benefits, consulting services, preparation of application, annual action plans, environmental review record, CAPERs, advertising, audit, special studies, planning and management.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	18,690 People

Location Description	Borough of Chambersburg 100 South Second Street Chambersburg, PA 17207
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AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The following information provides a profile of the population age, and racial/ethnic composition of the Borough of Chambersburg. This information was obtained from the U.S. Census Bureau American Factfinder website, <http://factfinder.census.gov>. The 2013-2017 American Community Survey 5-Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the Borough of Chambersburg. The 5-year estimates are the most recent data available for the Borough. The 2010 U.S. Census data is included where possible.

Population:

- The 2013-2017 American Community Survey reports a population of 20,640 people, or an increase of 372 people (1.8%) since the 2010 Census
- According to the 2013-2017 ACS data, the Borough's male population was 9,886, or 47.9% of the total population and the Borough's female population was 10,754, or 52.1%

Age:

- Median age in the Borough of Chambersburg was 35.4 years, compared to 41.3 years in Franklin County and 40.7 years for Pennsylvania
- Youth under the age of 18 accounted for 24.0% of the Borough's population
- Seniors age 65 or over make up 17.8% of the Borough's population

Race/Ethnicity:

- 82.2% are White
- 10.7% are Black or African American
- 17.6% are Hispanic or Latino

Income Profile:

The Median Family Household Income for a family of four is \$76,400 in the Chambersburg-Waynesboro, PA MSA according to HUD's FY 2019 Income Limits. The following is a summary of income statistics for the Borough of Chambersburg:

- According to the 2013-2017 ACS data, median household income in the Borough of Chambersburg was \$45,846 which was lower than Franklin County (\$58,267) and Pennsylvania (\$59,951)
- 34.9% of households with earnings received Social Security income
- 5.2% received public assistance
- 20.4% received retirement income
- 27.2% of female-headed households with children were living in poverty
- 29.0% of all youth under 18 years of age were living in poverty
- 22.4% were in the service sector

- 28.5% of the employed civilian population had occupations classified as management, professional, or related
- 21.6% of the employed civilian population had occupations classified as sales and office
- The education, health, and social service industry represented 29.0% of those employed
- 85.2% of workers were considered in private wage and salary workers class
- 3.6% of workers were considered in the self-employed workers in own not incorporated business

According to the U.S. Labor Department, the preliminary unemployment rate for the Chambersburg-Waynesboro Metropolitan Statistical Area in March 2019 was 3.3%, compared to 3.9% for the Commonwealth of Pennsylvania, and 3.8% nationally.

Geographic Distribution

Target Area	Percentage of Funds
Borough Wide	100%

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The proposed activities and projects for FY 2020 are located in areas of the Borough with the highest percentages of low- and moderate-income persons, and those block groups with a higher than average percentage of minority persons. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

- C.T. 109, B.G. 2
- C.T. 109, B.G. 3
- C.T. 110, B.G. 1
- C.T. 110, B.G. 2
- C.T. 110, B.G. 3
- C.T. 112, B.G. 1
- C.T. 112, B.G. 2
- C.T. 112, B.G. 3

Discussion

The geographic locations and the public benefit for the FY 2015 CDBG Activities/Projects are as follows:

- Acquisition for Housing Development – Low/Mod Income Housing Benefit (LMH)
- Mill Creek Acres Park Improvements – Low/Mod Income Area Benefit (LMA)
- BOPiC Youth Employment Training – Low/Mod Income Limited Clientele Benefit (LMC)
- General Administration – Borough Wide

draft

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	6
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	6

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

During this program year the Borough is not funding any affordable housing projects/activities with CDBG funds. The Borough uses HOME funds it receives from the Commonwealth of Pennsylvania to do affordable housing projects/activities.

AP-60 Public Housing – 91.220(h)

Introduction

The most immediate needs of Public Housing residents is for employment, training, child care, in-home care for the elderly, and transportation for shopping and medical services. The immediate needs of Housing Choice voucher holders is similar, but there is a lack of safe, sound, and affordable housing units that are available for rent and within the FMR rent allowance.

The need for more housing for the elderly and disabled is evidenced by the addition of the Wayne Gardens public housing community in Waynesboro, Franklin County. This community provides opportunities to house seniors in apartments that are accessible and geared towards the needs of aging adults. The development includes forty (40) one and two-bedroom units for seniors aged 62 and over, with four (4) units that are 100% Handicapped Accessible Units. There are two buildings with three floors each, and an elevator in each building as well. Other features include a Community Room with kitchenette, maintenance-free units, and an office on-site.

Actions planned during the next year to address the needs to public housing

The Franklin County Housing Authority has implemented Asset Management for each of its public housing developments. This provides for development/AMP-based accounting, personnel supervision at the AMP level, and short term and long-term maintenance needs by staff at AMP level including capital improvements.

The strategies for addressing the housing needs of families in the jurisdiction and on the waiting list include encouraging work and expanding housing opportunities for the very-low (50% or below AMI) and extremely low-income (30% or below AMI) residents in the County, in addition to expanding housing choices for the elderly, disabled, and Voucher-holders. With public housing occupancy at 98%, and a Housing Authority policy to keep site-based public housing waiting lists open, there is more demand than supply. Also, there is a shortage of availability of Section 8 Vouchers.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

FCHA's works to meet their mission and goals through promoting Self-Sufficiency and Asset Development through cooperative activities with the Boys & Girls Club in Chambersburg's Meadow Creek 2, Waynesboro Communities that Care, and other community organizations. FCHA also strives for active Resident Councils in both family developments. Sustainability of the elected councils continues to be a challenge. Additionally, a public housing resident is a Board of Directors member of the Franklin County Housing Authority.

Franklin County Housing Authority also offers a First Time Homebuyer Program through Valley

Community Housing Corporation as the General Partner. VCHC is offering assistance to purchase brand new homes on Hollywell Avenue in the Borough of Chambersburg to qualifying low income families.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Franklin County Housing Authority is not designated as "troubled" and is considered a "high performer" by HUD.

Discussion

The Borough does not allocate CDBG funds for public housing activities. Public Housing residents are encouraged to take control of their lives through initiatives supported by the Housing Authority's Resident Services Department including resident management and home ownership. The Resident Services Department actively works with residents to increase involvement with the Housing Authority by consulting with residents for new and updated policy provisions and development activities. The Resident Services Department also provides counseling and other services to encourage first-time home ownership by eligible low-income households.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

South Central Community Action Programs, Inc., Maranatha Ministries, Inc., Women in Need, and other Borough and County service groups are the providers of housing and supportive services for the Borough of Chambersburg's homeless and at risk of being homeless population.

The Statewide Homeless Steering Committee is authorized under the Pennsylvania Housing Advisory Committee (PHAC), an appointed group tasked to review statewide housing, supportive services, needs, and priorities, as well as advising DCED in the coordination of Local, State and Federal Resources. The roles of the Steering Committee are to identify & address policy issues, set state priorities, ensure coordination among public and private agencies and maximize use of mainstream and state resources. It also leads the Ten-Year planning process, conducts research, coordinates the Continuum of Care (CoC) application process and provides technical assistance to 18 regional Continuums of Care and individual grantees. The mission of the PA Eastern CoC is to end homelessness throughout the Continuum of Care. The CoC works toward ending homelessness by providing a framework for a comprehensive and well-coordinated regional and local planning process. This includes identifying needs, conducting a system-wide evaluation of existing resources and program activities, and building a system of housing and services that addresses those needs. This mission will be pursued through the development of long-range plans to prevent and end homelessness in the geographic area, as well as the coordination necessary for successful implementation.

The objectives of the CoC include the following:

- Promote development of adequate funding for efforts for preventing homelessness, rapidly re-housing homeless persons, and stabilizing their housing;
- Maximize potential for self-sufficiency among individuals and families experiencing homelessness;
- Promote full access to, and effective use of, mainstream programs.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual need

The SCCAP Franklin County Shelter staff participates in the Point in Time counts and takes the opportunity to ask if the individual(s) would accept their services, which include Needs Assessment. The staff often encounters homeless individuals at any given time throughout the year and offers services to them. The SCCAP Franklin County Shelter completes a Needs Assessment on every client upon admission. The main categories for Needs Assessment (each

with specific sub-categories) are as follows: Employment Skills/Training, Money Management, Housing, Health, Public Assistance/Type Needed, Parenting/Family, Legal, and Other/Miscellaneous.

Currently, referrals are made to the SCCAP Franklin County Shelter for services by Franklin County Information and Referral, other agencies, shelters, police departments, hospitals, and churches.

The Point in Time counts for the Sheltered and Unsheltered homeless population are completed on a designated date twice a year in the months of January and July. The collected data is forwarded to the firm of Diana T. Myers and Associates, Inc. The results of the counts are available in the state PAHMIS system for approved users. The public can access the information through the HUD website and the Housing Alliance of Pennsylvania website.

Addressing the emergency shelter and transitional housing needs of homeless persons

The SCCAP Franklin County Shelter has 9 rooms and 18 beds. Of the rooms, two (2) are for families. The remaining beds are used as needed. The SCCAP Franklin County Shelter provided not only temporary, emergency shelter but individualized programming, support, and follow-up.

The SCCAP Shelter does not provide services to current users of drugs and/or alcohol. Individuals who are in this category must be clean and sober for at least 30 days prior to admission or coming from a drug and alcohol rehab facility. Due to the needs of the diverse population served, safety is of utmost importance. Elderly clients are provided services, but the facility does not provide assisted living, nursing, CNA, or rehab services. The Shelter also serves those who are mentally and physically disabled as well as those with HIV/AIDS.

Domestic violence victims are provided services through Women in Need (WIN) who are equipped to guard their safety. WIN provides counseling along with Money Matters, which focuses on financial stability, safety planning, groups, etc., even after they leave the shelter. Larger needs are more cyclical in nature, relating to needing a job, transportation, and childcare, which are all interconnected and hard to find. Housing options for domestic violence victims are slim in Chambersburg and waiting lists for assisted housing are long.

Maranatha Ministries offers a cold weather shelter for 14 men and 6 women from 7:00 pm to 7:00 am daily, seven days a week. Since there are other shelters in the area that accept children, this shelter will adhere to its policy of not accepting children. Not content with merely providing just a shelter and a warm bed against the cold weather, the staff will counsel guests and aid them in finding more permanent housing. The staff may direct them to service agencies that will address their problems.

Maranatha assists homeless families (with children) with housing, by providing temporary housing and either giving them supportive services, such as obtaining their GED if they have not

finished school, food pantry, or referring them to the correct agency for job placement, daycare, etc. Maranatha helps clients with budgeting their money, saving for the future, and life skills to help achieve self-sufficiency, so they can become a part of the community and not return to homelessness.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The Rapid Re-Housing program has assisted the Shelter to form partnerships with landlords. The length of time a qualified family or individual must stay in the Shelter is on the average of 30 days or less for individuals and 35 to 38 days for a family. Required monthly follow-up appointments are scheduled for three (3) months or longer, if deemed necessary. Further assistance may be provided if the criterion is met for additional help.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The SCCAP Franklin County Shelter works with those individuals and families who are already homeless. Those individuals and families who are not yet homeless but are at risk of becoming homeless may be qualified for assistance through the SCCAP Homeless Assistance Program in order to remain housed. South Central Community Action Programs, Inc. receives ESG funds for Franklin County, which is used to operate Homeless Prevention activities, such as rent and utility assistance, and Rapid Re-Housing through the Franklin County Homeless Shelter. The Shelter's staff work with a family to identify their immediate and longer-term needs. They help the family create a goal plan and help them create steps that will enable them to meet their goals. Frequently the family is under or unemployed sometimes due to lack of skills or due to underlying health or mental health issues. Staff work with SCCAP partner programs or community partner agencies to help families meet their needs. Once the underlying issues are managed and adequate employment is found, the goal is to find housing. Typically housing assistance is not available due to funding cuts, so staff assists the clients in finding housing that they can afford in the long term and then help them create a budget that works. Housing stability is a huge step toward helping

families stabilize and move out of poverty.

Discussion

Service providers in Chambersburg are generally located in the central business district/downtown area of the community. These providers offer a wide range of services in the community for the homeless as well as low- and moderate-income resident. This concentration of homeless service downtown does not present an opportunity for residents to live outside of impacted areas.

When reviewing the services and programs that offer assistance to individuals, families and those with chronic disabilities, the Borough does prioritize housing and supportive services for those who are not homeless but require supportive housing. Services that are available for the general population such as energy assistance are provided by other agencies and seniors use those agencies. The Borough does not provide direct services related to social service activities but support providers with funding through CDBG. This includes other special needs services such as housing for persons with HIV/AIDS, foster care programs, mental health disorders, and substance abuse.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The Borough of Chambersburg's 2020 - 2024 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with goals and strategies to address those impediments and affirmatively further fair housing in the Borough:

IMPEDIMENT 1: FAIR HOUSING EDUCATION AND OUTREACH

There is a continuing need to educate residents about their rights under the Fair Housing Act, the Americans with Disabilities Act, and the Rehabilitation Act, especially low- and moderate-income persons, minorities, the disabled and the elderly population in the community.

Goal: Increase the knowledge and awareness of individual's rights and the responsibilities of landlords in regard to fair housing, related laws, and requirements to affirmatively further fair housing in Chambersburg.

IMPEDIMENT 2: HOUSING AFFORDABILITY

The median cost to purchase a single-family home in Chambersburg, that is decent, safe and sound is \$157,300, and the monthly rental cost for a two-bedroom apartment is \$869, which limits the choice of housing for lower income households.

Goal: Promote the development of additional housing units, that would be affordable to lower income households, through new construction, in-fill housing, and rehabilitation of existing houses, and the conversion of vacant structures to housing.

IMPEDIMENT 3: HOUSING ACCESSIBILITY

Over 15% of the Borough's population has one or more disabilities and 16.6% of the Borough's population is elderly which has created a demand for accessible housing that is decent, safe, sound and affordable to persons with disabilities and the elderly.

Goal: Increase the supply of accessible housing for the disabled and elderly that meets the needs of this portion of the Borough's population.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Impediment 1 Strategies: In order to meet this goal, the following activities and strategies should

be undertaken:

- **1-A** – Promote fair housing awareness through the media, seminars, and training to educate and inform residents and landlords of their rights and responsibilities under the Fair Housing Act, and other Federal and State Housing Laws.
- **1-B** – Make available literature and informational material to explain the Fair Housing Act and distribute to individuals, groups and organizations to increase awareness of housing laws and regulations.
- **1-C** – Work with the local Board of Realtors to provide information on fair housing choices and ways to promote fair housing for persons who wish to rent or purchase housing in the community.
- **1-D** – Continue to affirmatively further fair housing in the enforcement of municipal policies, actions, and decisions by local elected officials, appointed officials, and borough employees.
- **1-E** – Promote “English as a Second Language (ESL)” to minorities and persons with limited English who need assistance in dealing with landlords, financial institutions, and realtors.

Impediment 2 Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **2-A** – Continue to support and encourage plans from both private and non-profit developers to develop and construct mixed income housing with affordable housing for lower income households.
- **2-B** – Continue to support and promote homeownership opportunities for lower income households through down payment and closing cost assistance, and housing counseling programs.
- **2-C** – Continue to enforce local codes and ordinances to ensure the maintenance and upkeep of existing affordable homes and apartments in the Borough.
- **2-D** – Continue to support homebuyer education and training programs to improve homebuyer awareness and increase housing choice for lower income households outside areas of low-income concentration.

Impediment 3 Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **3-A** – Increase the supply of accessible housing through the rehabilitation of the existing housing stock by removal of architectural barriers in the home so individuals may continue to live in place.
- **3-B** – Increase the supply of accessible and visitable housing units through new construction of multi-family developments and enforcement of the accessibility provisions of the Fair Housing Act.
- **3-C** – Promote the education and awareness on the part of landlords who are required to make “reasonable accommodations” for persons who are disabled, based on the Fair Housing Act.

Discussion:

The largest barrier to housing choice in Chambersburg is the high cost of rental and homeowner housing that is decent, safe, and sanitary.

draft

AP-85 Other Actions – 91.220(k)

Introduction:

The Borough has developed the following actions to address the obstacles in meeting underserved needs, fostering affordable housing, reducing lead based paint hazards, reducing the number of families living in poverty, develops institutional structure, and enhances coordination between public and private housing organizations and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Despite efforts made by the Borough of Chambersburg and social service providers, a number of obstacles remain to meeting underserved needs. With limited funding resources, funding becomes the greatest obstacle for the Borough to meet its underserved needs. Insufficient funding lessens the ability to fund worthwhile public service programs, activities, and agencies. The Borough through its planning efforts will use its limited resources to address the Borough of Chambersburg's greatest needs and improve the quality of life for its residents. The following obstacles need to be overcome in order to meet underserved needs:

- Lack of decent, safe, sound, and affordable owner and renter housing
- High cost of rehabilitation work
- Aging in place population who need accessibility improvements
- Need major rehabilitation of the Borough's aging housing stock
- The increasing number of vacant and abandoned properties
- High unemployment rate and loss of household income
- Low wages in the service and retail sector job market

Actions planned to foster and maintain affordable housing

To foster and maintain affordable housing, the Borough of Chambersburg proposes the following Five-Year Strategies and Goals:

- **HGS-1 Housing Rehabilitation** - Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the community by addressing code violations, emergency repairs, energy efficiency improvements, and accessibility for persons with disabilities.
- **HGS-2 Housing Construction/Rehabilitation** - Increase the supply of decent, safe and sanitary accessible housing that is affordable to owners and renters in the Borough by assisting with acquisition, development fees, and construction and rehabilitation of vacant units.
- **HGS-3 Fair Housing** - Promote fair housing choice through education, training and outreach to affirmatively furthering fair housing.
- **HGS-4 Homeownership** - Continue to assist low- and moderate-income homebuyers to purchase homes through down payment / closing cost assistance, and associated housing counseling.

Given limited funds the Borough will not use CDBG funds to carry out these Strategies and Goals during the first year of this Five-Year Consolidated Plan.

Actions planned to reduce lead-based paint hazards

The revised Federal Lead Based Paint Regulations (24 CFR Part 35) have had a significant impact on many activities – rehabilitation, tenant based rental assistance, and property acquisition – supported by the CDBG program. The Borough of Chambersburg will comply with Title 24, Part 35: Lead Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

Rehabilitation Programs:

The Borough of Chambersburg will ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead based paint requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable.
- Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

Homeownership Programs:

The Borough of Chambersburg will ensure that:

- Applicants for homeownership assistance receive adequate information about lead based paint requirements.
- Staff properly determines whether proposed projects are exempt from some or all lead based paint requirements.

- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soil.
- Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35.
- The home purchaser receives the required lead-based paint pamphlet and notices.

Actions planned to reduce the number of poverty-level families

Approximately 19.1% of Chambersburg's residents live in poverty compared to 13.1% for the State and 11.8 for the Nation. The Municipality's goal of reducing the extent of poverty is 5%, based on actions the Municipality has control over, or actions in which the Municipality will cooperate with outside agencies.

The Municipality's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development, including job-training services for low income residents. In addition, the Municipality is going to continue to partner with local social service organizations that target low-income residents.

Actions planned to develop institutional structure

The Borough's Land Use and Community Development Department coordinate activities among the public and private agencies and organizations in the Borough. This ensures the goals and objectives of the Five-Year Consolidated Plan and Annual Action Plans are addressed by more than one agency. The Land Use and Community Development Department facilitates and coordinates the linkages between these public/private partnerships and works to develop new partnership opportunities.

Effective implementation of the Consolidated Plan involves a variety of agencies both in the community and in the region. Coordination and collaboration between agencies is important to ensure the needs in the Borough are addressed. The key agencies that are involved in the implementation of the Plan, as well as additional resources that may be available, are described below.

Public Sector:

- Borough of Chambersburg - Mayor's Office
- Borough of Chambersburg - Borough Manager
- Borough of Chambersburg - Director of Finance
- Borough of Chambersburg - Borough Solicitor
- Borough of Chambersburg - Police Department

- Borough of Chambersburg - Fire Department
- Borough of Chambersburg - Sanitation Department
- Borough of Chambersburg - Emergency Services Department
- Borough of Chambersburg - Code Enforcement
- Borough of Chambersburg - Recreation Department
- Borough of Chambersburg - Parking Traffic and Street Lights Department
- Borough of Chambersburg - Electric Department
- Borough of Chambersburg - Gas Department
- Borough of Chambersburg - Engineering Department
- Franklin County Housing Authority
- Franklin County Veterans Affairs Center
- Chambersburg Hospital
- Franklin County Area Agency on Aging
- USDA Rural Development
- Franklin County Area Development Corporation

Non-Profit Agencies:

There are several non-profit agencies that serve target income households in the Borough of Chambersburg. The Borough will collaborate with these essential service providers. Some of them include:

- Family Care Services
- Occupational Services Inc.
- House of Grace
- ARC of Franklin and Fulton Counties
- Chambersburg Chamber of Commerce
- Head Start
- Chambersburg Memorial YMCA
- United Way of Franklin County

Private Sector:

The private sector is an important collaborator in the services and programs associated with the Consolidated Plan. The private sector provides additional resources and expertise to supplement existing services or fill gaps in the system. Lenders, affordable housing developers, business and economic development organizations, and private service providers offer a variety of assistance to residents such as health care, small business assistance, home loan programs, and assisted housing, among others. The Borough will collaborate with the following private sector organizations:

- Small Business Development Center

- Federal Home Loan Bank (FHLB)
- Local Financial Institutions
- Private Housing Developers
- Local Realtors

Actions planned to enhance coordination between public and private housing and social service agencies

The responsibility of administration of the Five-Year Consolidated Plan and Annual Action Plans is the Land Use and Community Development Department of the Borough. The department will coordinate activities among public and private organizations implementing various elements of the prioritized plan goals. The Borough strives to continue its participation and coordination with public, housing, and social service organizations. The Borough solicits funding requests for CDBG funds. These requests are reviewed, discussed and recommended for funding by the Land Use and Community Development Department to Borough Council.

Discussion:

The Borough's Land Use and Community Development Department is responsible for monitoring the Consolidated Plan and Annual Action Plans. This entails maintaining records on the progress toward meeting the plan goals and the statutory and regulatory compliance of each activity. Timeliness of expenditures is achieved through scheduling activities, drawdown of funds, and budgets which track expenditures. Program modifications are considered if project activities are not able to be completed within the allowable time limits of the grant. The Land Use and Community Development Department is also responsible for the on-going monitoring of any sub-recipients for similar compliance.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The Borough of Chambersburg receives an annual allocation of CDBG funds. Since the Borough receives this Federal allocation the questions below have been completed, as they are applicable.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed.	\$0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	\$0
3. The amount of surplus funds from urban renewal settlements	\$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0
5. The amount of income from float-funded activities	\$0
Total Program Income:	\$0

Other CDBG Requirements

1. The amount of urgent need activities	\$0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100%