

# **BOROUGH OF CHAMBERSBURG FRANKLIN COUNTY, PA**

100 South Second Street, Chambersburg, PA 17201



## **FY 2021 Annual Action Plan – Substantial Amendment**

In Accordance with the HUD Guidelines for the  
Community Development Block Grant (CDBG) Program

**Amended: July 11, 2022**

Alice C. Elia, Borough Council President

Jeffrey Stonehill, Borough Manager

Phil Wolgemuth, Assistant Borough Manager &  
Land Use and Community Development Director



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### **Substantial Amendment # 1:**

*The Borough of Chambersburg amended its FY 2021 Annual Action Plan by making the following amendments: CDBG-CV-20-01 CV-Food Programs – reallocate \$17,320 from FY 2016 CDBG funds that were previously added to this project/activity. The revised budget amount will be \$81,492 of CDBG-CV funds only; CD-21-02 Center Street Reconstruction – reallocate \$5,000 from FY 2021 CDBG funds and \$17,320 from FY 2016 CDBG funds. Increase the line-item budget amount by \$22,320 for a revised budget amount of \$265,748; CD-21-03 Diaper Depot at Central Presbyterian Church – delete this project/activity in its entirety and reallocate \$5,000 to Center Street Reconstruction and \$15,000 to the Boys and Girls Club of Chambersburg and Shippensburg; and CD-21-04 Boys and Girls Club of Chambersburg and Shippensburg – increase the line-item budget amount by \$15,000 for a revised budget amount of \$25,000.*

## **AP-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 the HUD regulations, the Borough of Chambersburg has prepared this FY 2021 Annual Action Plan for the period of July 1, 2021 through June 30, 2022. The Annual Action Plan is a strategic plan for the implementation of the Borough's Federal Programs for housing, community, and economic development within the Borough of Chambersburg. This is the second Annual Action Plan under the Borough's FY 2020-2024 Five-Year Consolidated Plan.

The FY 2021 Annual Action Plan outlines the actions to be undertaken in Fiscal Year 2021 with the Federal resources received by the Borough of Chambersburg. The CDBG Program and activities outlined in this Annual Action Plan will principally benefit low- and moderate-income persons. The Borough's previous performance under the CDBG Program was discussed at the Public Hearings. The FY 2021 Annual Action Plan is a collaborative effort of the Borough of

Chambersburg, the community at large, social service agencies, housing providers, community development agencies, and economic development groups. The planning process was accomplished through public meetings, statistical data, and review of community plans, and meetings with Department Heads and Officials.

**Available Funds:**

During the FY 2021 Program Year, the Borough of Chambersburg, PA will receive the following Federal funds.

- **CDBG** - \$340,428.00
- **Prior Year Funds** - \$17,320.00
- **Total** - \$357,748.00

**FY 2021 CDBG Budget:**

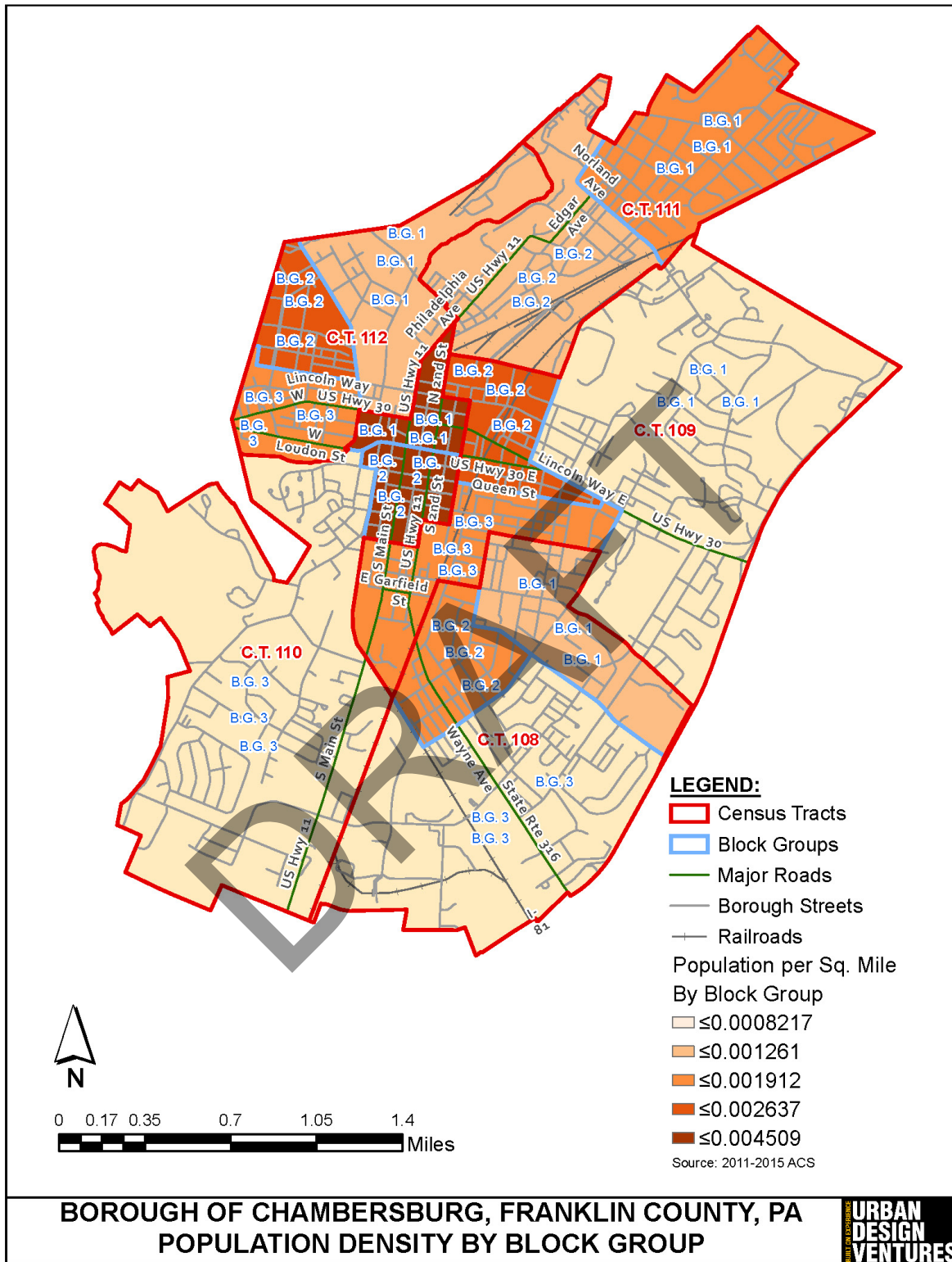
The Borough of Chambersburg proposes to undertake the following activities with the FY 2021 CDBG Funds:

1. **Grant Administration** - \$67,000.00
  2. **Center Street Reconstruction** - \$265,748.00
  3. **Boys and Girls Club of Chambersburg and Shippensburg - Positive Action Community Violence Prevention** - \$25,000.00
- Total \$340,428.00**

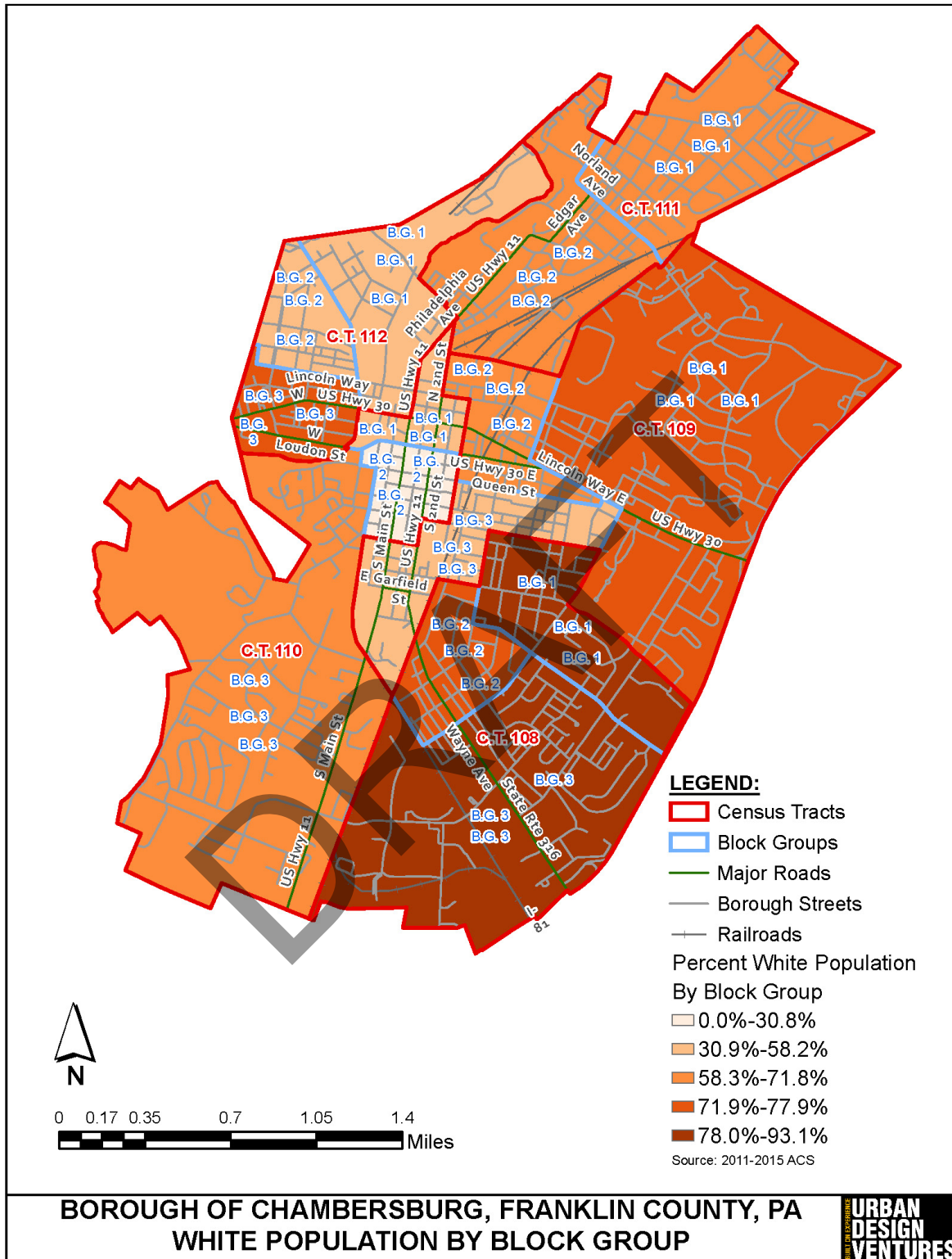
**Maps:**

The following maps illustrate the demographic characteristics of the Borough of Chambersburg:

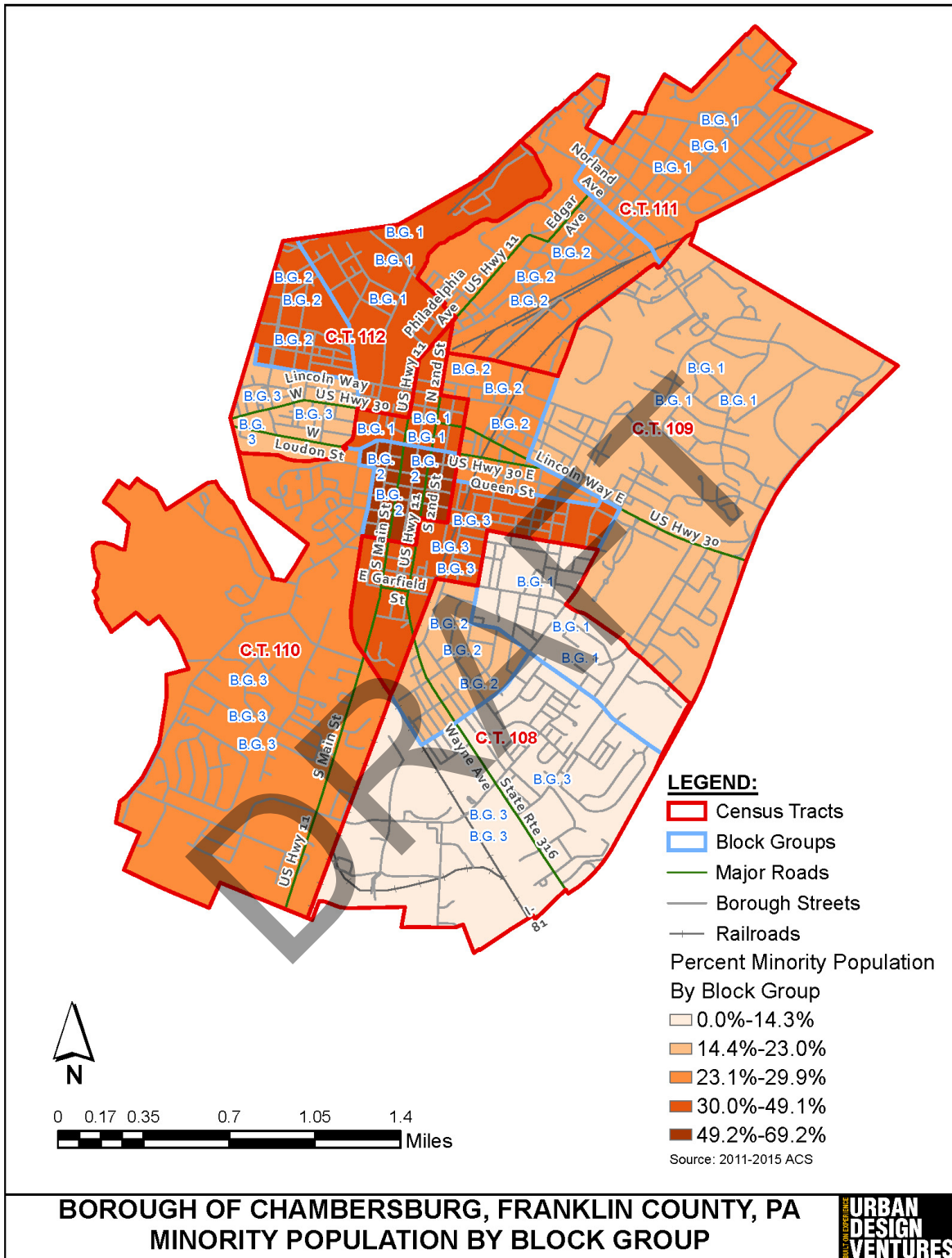
- Population Density by Block Group
- Percent White Population by Block Group
- Percent Minority Population by Block Group
- Percent Population Age 65+ by Block Group
- Housing Density
- Percent Owner-Occupied Housing Units by Block Group
- Percent Renter-Occupied Housing Units by Block Group
- Percent Vacant Housing Units by Block Group
- Low/Moderate Income Percentage by Block Group
- Low/Moderate Income with Minority Percentage by Block Group



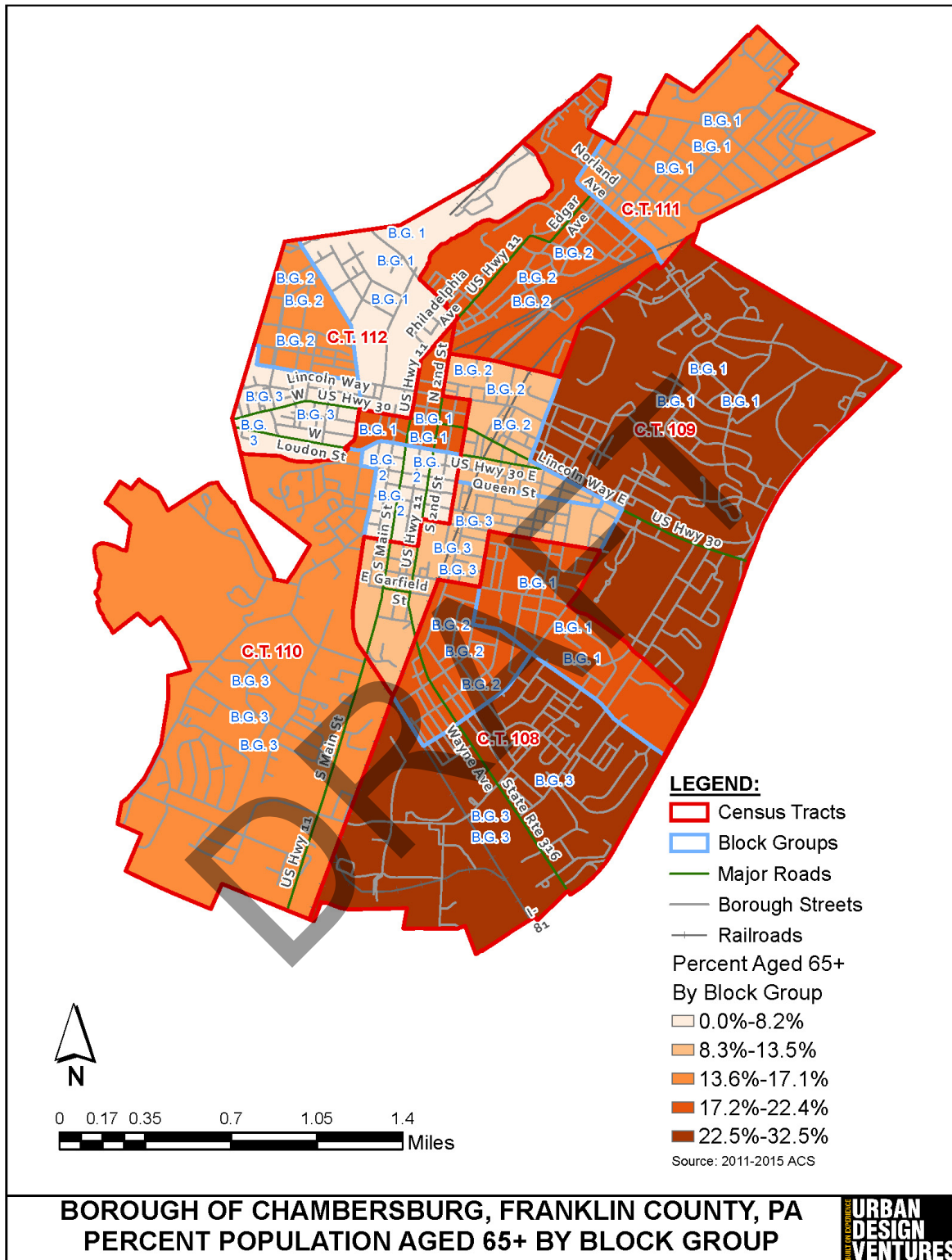
Population Density by Block Group



Percent White Population by Block Group

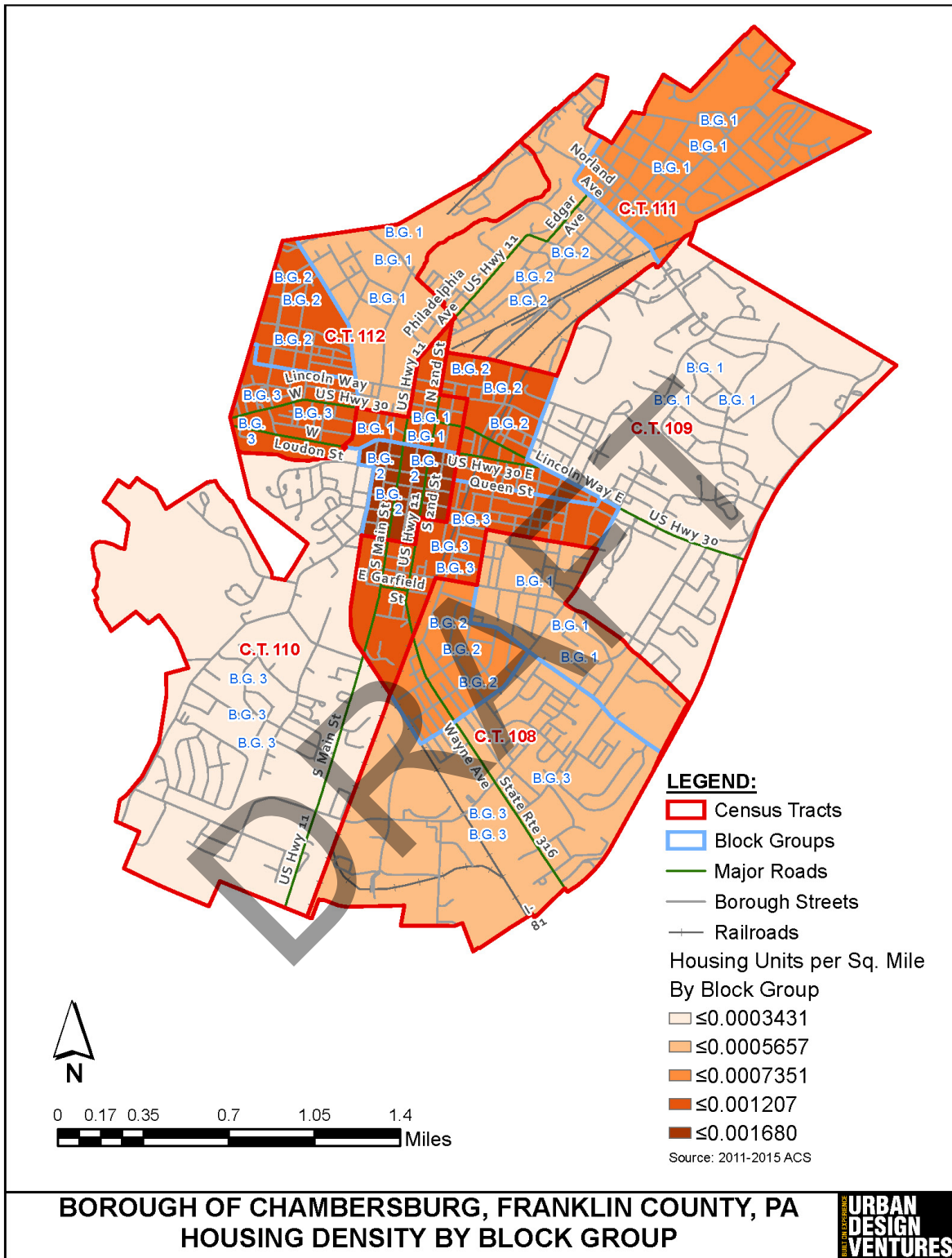


Percent Minority Population by Block Group

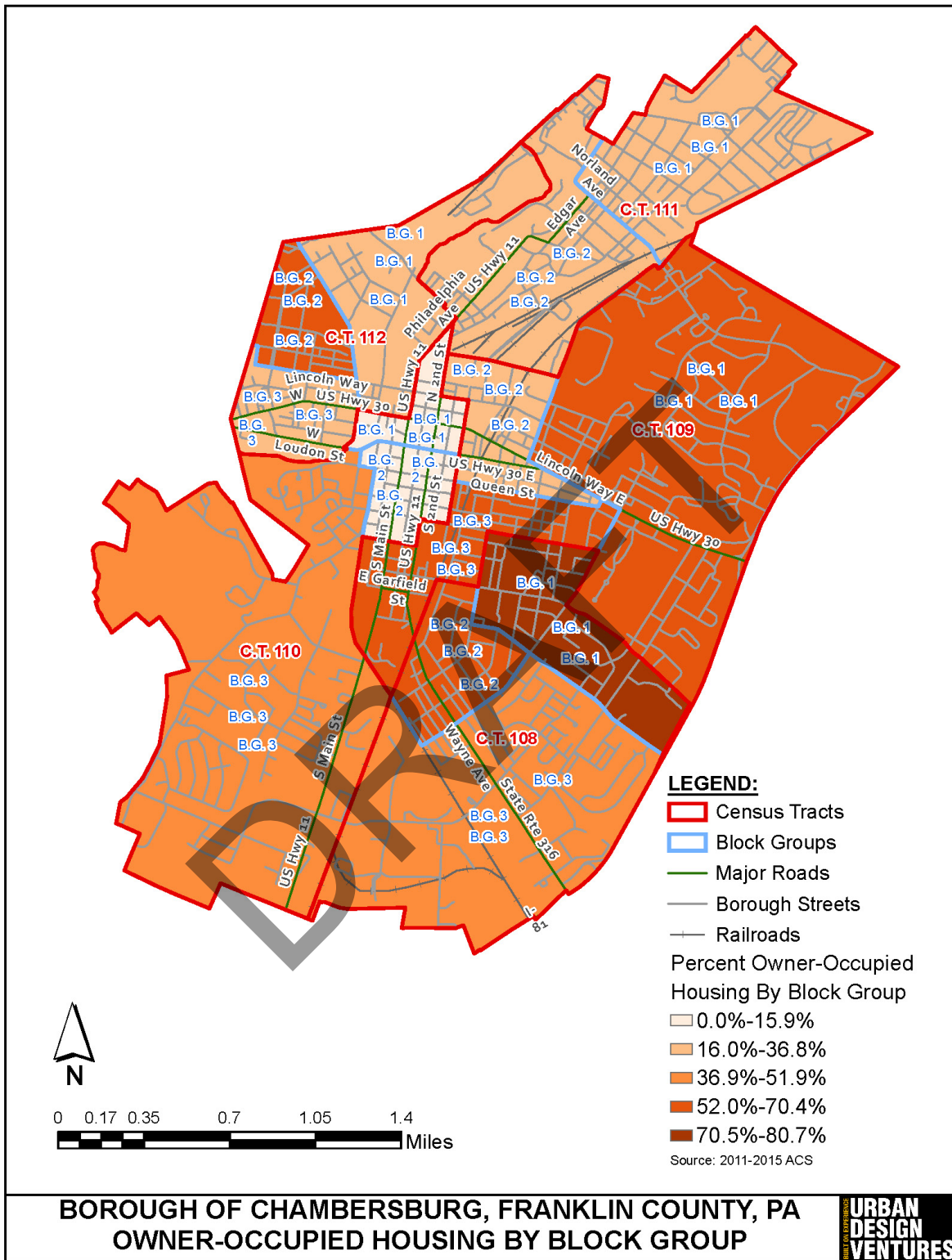


Percent Population Age 65 and Over by Block Group

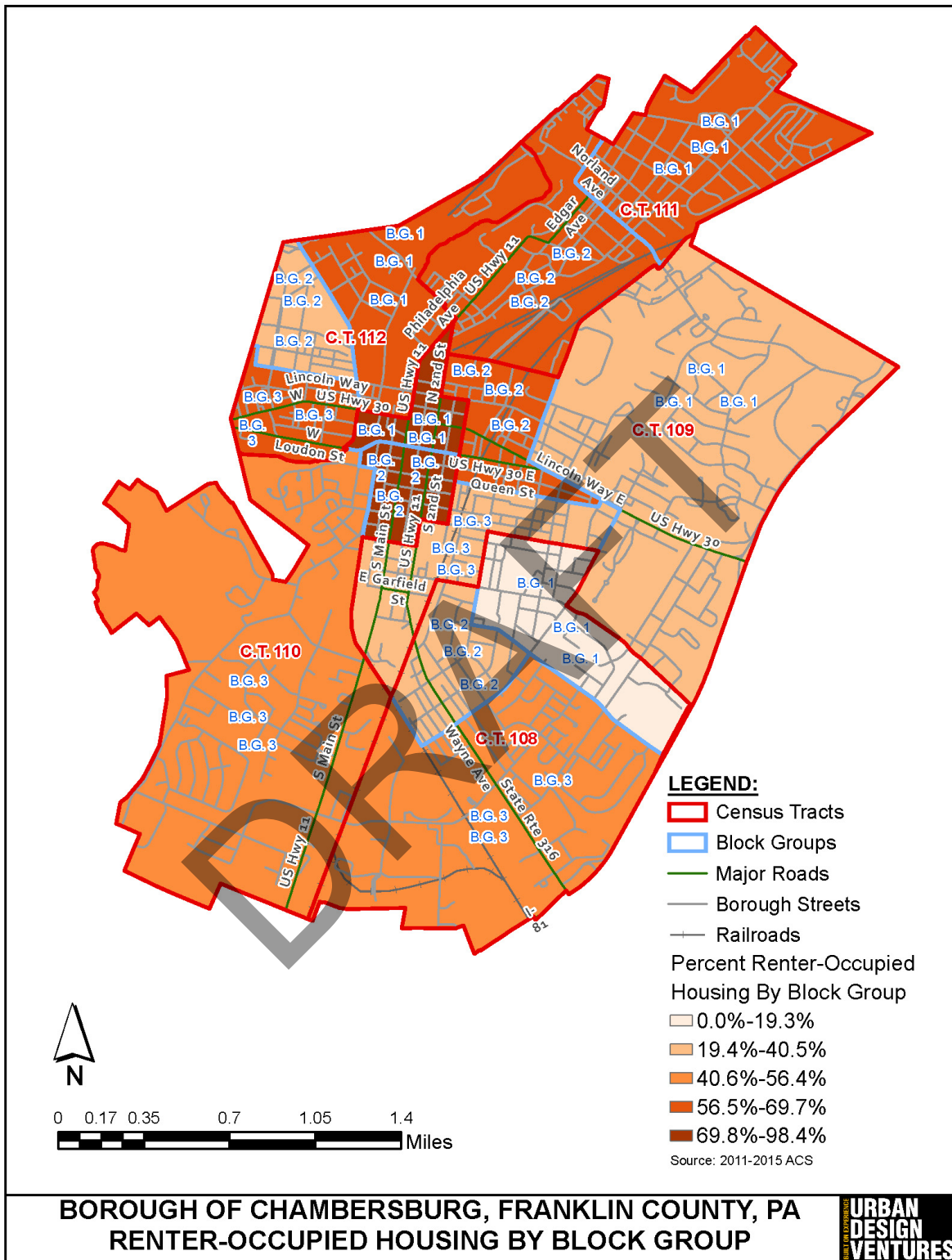




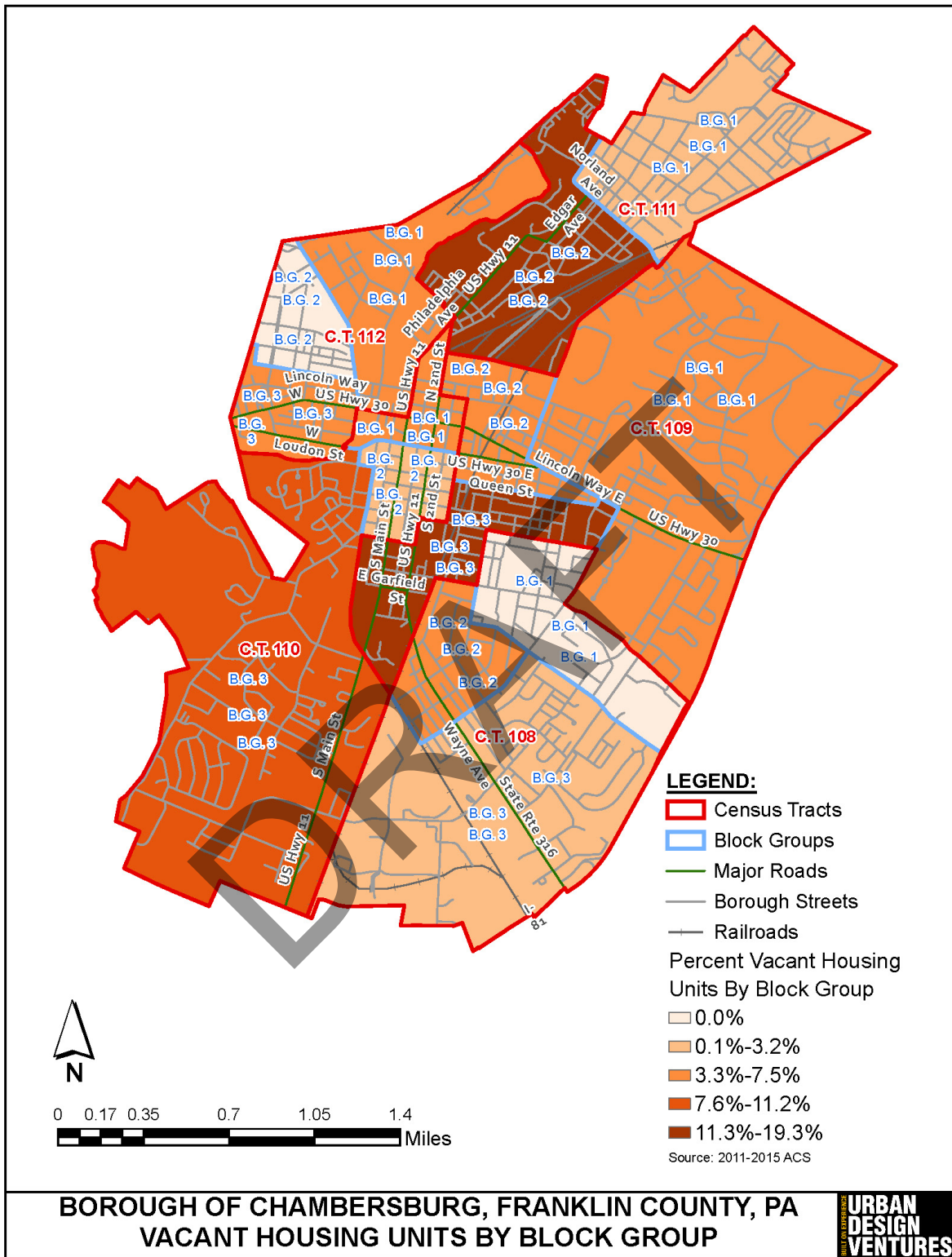
Housing Density



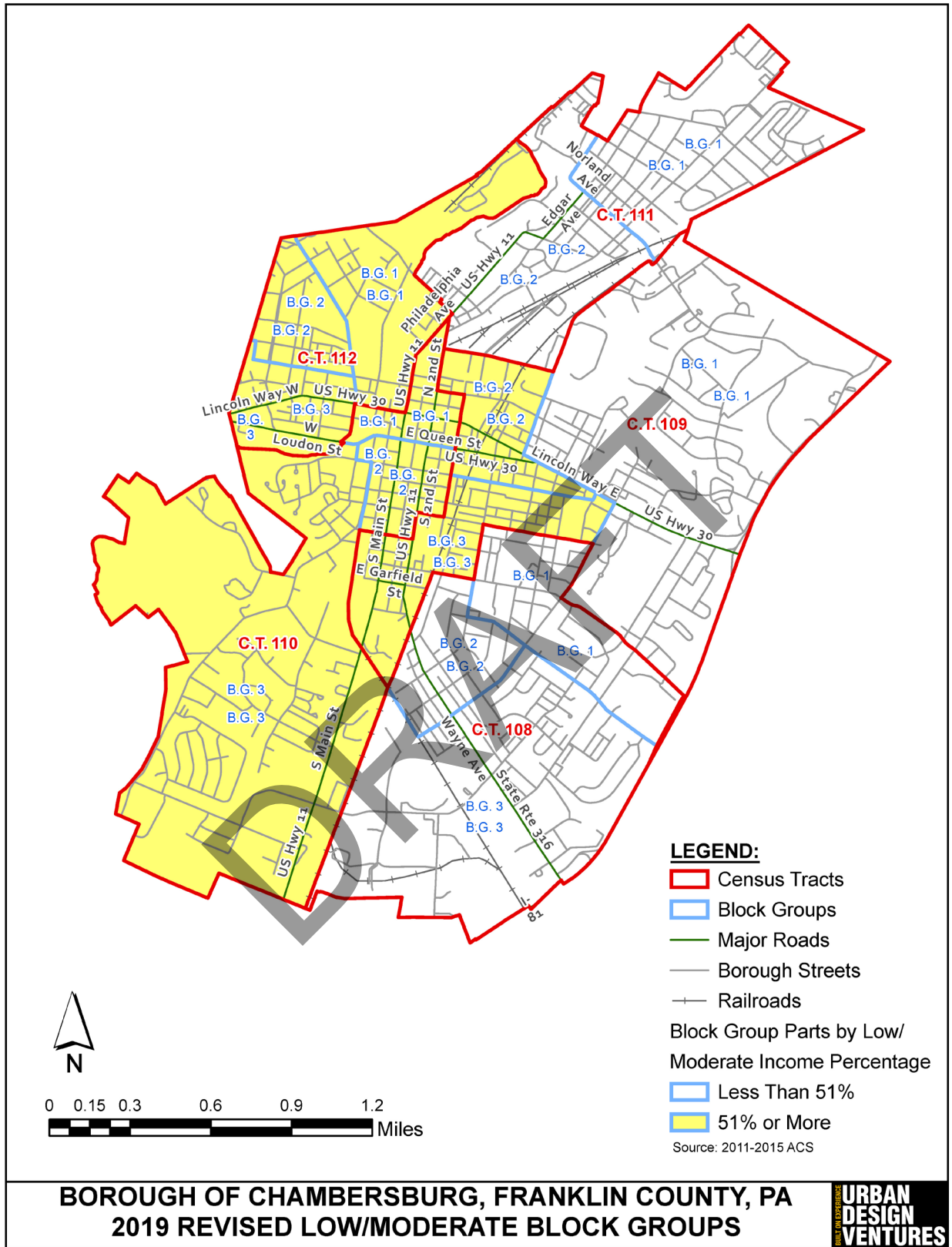
Percent Owner-Occupied Housing Units by Block Group



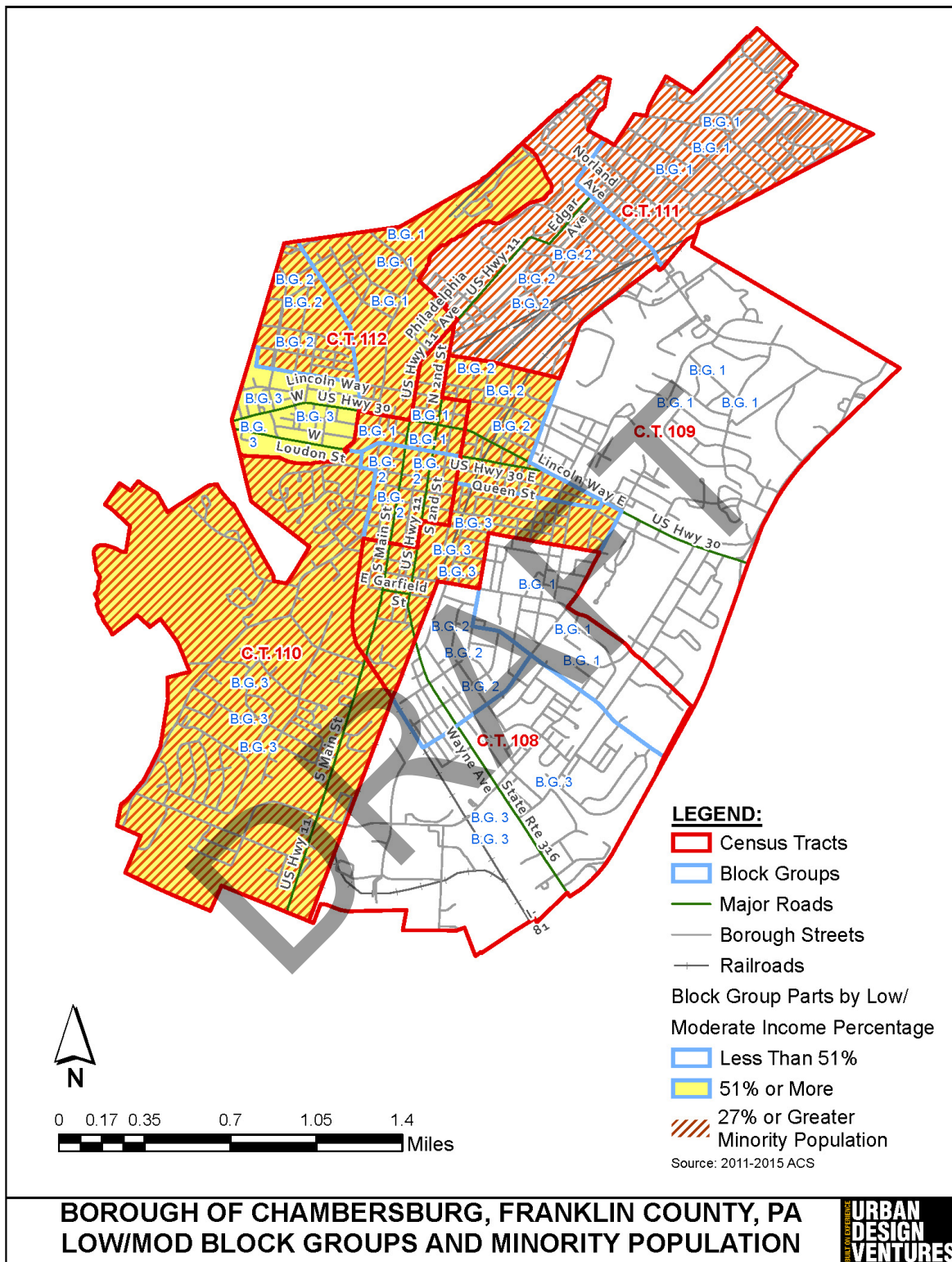
Percent Renter-Occupied Housing Units by Block Group



Percent Vacant Housing Units by Block Group



Low/Moderate Income Percentage by Block Group



**Low/Moderate Income with Minority Percentage by Block Group**

## 2. Summarize the objectives and outcomes identified in the Plan

*This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.*

During the FY 2021 CDBG Program Year, the Borough of Chambersburg proposes to address the following priority need categories identified in its FY 2020-2024 Five-Year Consolidated Plan:

### **Community Development Priority**

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.

#### **Goals/Strategies:**

- **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.

### **Administration, Planning, and Management Priority**

There is a continuing need for planning, administration, management, and oversight of Federal, state, and local funded programs.

#### **Goals/Strategies:**

- **AMS-1 Overall Coordination** - 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.

## 3. Evaluation of past performance

*This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.*

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 of Chambersburg, Land Use and Community Development Department, Community and Economic Development Office located at 100 South 2nd Street, Chambersburg, PA 17201.

The FY 2019 CAPER, which was the final CAPER for the FY 2015-2019 Five-Year Consolidated Plan, was approved by HUD. In the FY 2019 CAPER, the Borough of Chambersburg expended 100% of its CDBG funds to benefit low- and moderate-income persons. The Borough obligated 4.4% of its funds during the FY 2019 CAPER period on public services, which is below the statutory maximum of 15%. The Borough obligated 20% of its funds on Planning and Administration during this CAPER period, which is at the statutory maximum of 20%. The Borough did meet the required 1.5 maximum drawdown ratio. The Borough's ratio was 1.38 as of June 30, 2020. The Borough worked hard over the last year to get under the 1.5 drawdown ratio.

#### 4. **Summary of Citizen Participation Process and consultation process**

*Summary from citizen participation section of plan.*

The Borough of Chambersburg has followed its Citizen Participation Plan in the planning and preparation of this Annual Action Plan. The Borough held its first public hearing on the needs of the community and its residents on Thursday, April 8, 2021. This provided the residents, agencies and organizations with the opportunity to discuss the Borough's CDBG program and to provide suggestions for future CDBG Program priorities and activities. In addition, the Borough passed out CDBG funding applications. The Borough additionally emailed the application to be completed for FY 2021 CDBG funding to the list of agencies, organizations, and Department heads. The CDBG funding application was also available on the Borough's website.

A copy of the "Draft FY 2021 Annual Action Plan" 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 Register-Herald," the newspaper of general circulation in the area. The "Draft FY 2021 Annual Action Plan" was on public display at the following locations:

- **Borough of Chambersburg, Land Use and Community Development Department, Community and Economic Development Office** - 100 South 2nd Street, Chambersburg, PA 17201
- **Coyle Free Library** - 102 North Main St, Chambersburg, PA 17201
- **Borough of Chambersburg Recreation Center** - 235 South Third Street, Chambersburg PA, 17201
- The Borough of Chambersburg website: <http://www.borough.chambersburg.pa.us>

The Draft FY 2021 Annual Action Plan was on public display from Thursday, May 13, 2021 through Monday, June 14, 2021.



A more detailed analysis and description of the citizen participation process is contained in the Appendix section of this plan.

The following schedule was used in the preparation of the FY 2021 Annual Action Plan:

- **Resident, service providers, and stakeholder consultation** – February – June 2021
- **Publish First Public Hearing in the Newspaper** – Friday, March 26, 2021
- **First Public Hearing** – Thursday, April 8, 2021 at 2:00 p.m. in Borough Council Hall
- **CDBG Funding Applications are due to the Borough** – Monday, April 26, 2021 at 4:00 PM
- **Borough Staff and Council CDBG Committee met to develop the budget** – Monday, April 26, 2021
- **Publish Second Public Hearing and that Plan is on display** – Thursday, May 13, 2021
- **FY 2021 Annual Action Plan goes on Display** – Friday, May 14, 2021
- **Second Public Hearing** – Thursday, June 10, 2021 at 2:00 p.m. in Borough Council Hall
- **FY 2021 Annual Action Plan off Display** – Monday, June 14, 2021
- **Borough Council Adoption of the FY 2021 Annual Action Plan** – Monday, June 14, 2021
- **Plan submitted electronically to HUD Philadelphia Office** – On or before Friday, June 18, 2021
- **Program Year Begins** – July 1, 2021

#### **Substantial Amendment # 1:**

The Borough of Chambersburg placed the Substantial Amendment on public display from Thursday, June 9, 2022 through Friday, July 8, 2022. The Borough held a Public Hearing on the Substantial Amendment on Thursday, July 7, 2022 at 2:30 PM in the Borough of Chambersburg's Council Chambers. The purpose of the Public Hearing was to present the Substantial Amendment to the residents for the FY 2021 CDBG Program Year.

#### **5. Summary of public comments**

*This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.*

The Borough of Chambersburg held its First Public Hearing on Thursday, April 8, 2021 at 2:00 PM. Comments received at that public hearing are included in the attachments at the end of the FY 2021 Annual Action Plan.

The FY 2021 Annual Action Plan was placed on public display on Friday, May 14, 2021. The Second Public Hearing was held on Thursday, June 10, 2021 at Borough of Chambersburg Municipal Building. Comments that were received at the Second Public Hearing are included in the attachments at the end of the FY 2021 Annual Action Plan.

## 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 document.

## 7. Summary

The FY 2021 Annual Action Plan for the Borough of Chambersburg includes the Borough's CDBG Program and outlines which activities the Borough will undertake during the program year beginning July 1, 2021 and ending June 30, 2022. This is the Borough's second year of the FY 2020-2024 Five-Year Consolidated Plan.

During the FY 2021 Program Year, the Borough of Chambersburg, Pennsylvania anticipates the following Federal financial resources:

- FY 2021 CDBG Funds - \$340,428.00
- CDBG Program Income - \$0.00
- **Total: \$340,428.00**

During the FY 2021 CDBG Program Year, the Borough of Chambersburg proposes to address the following priorities from the FY 2020-2024 Five-Year Consolidated Plan:

- **CDS-2 Infrastructure:** Improve the Borough's infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, sewer, water, storm water management, bridges, green infrastructure, 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.
- **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.

A "draft" of the FY 2021 Annual Action Plan was placed on public display at the Borough of Chambersburg Department of Land Use and Community Development, 100 South 2nd Street; the Coyle Free Library, located at 102 North Main Street; the Borough of Chambersburg Recreation Center, located at 235 South Third Street; for public review. The display period started on Thursday, May 13, 2021 through Monday, June 14, 2021 for a 30-day display period. In addition, the Borough put the draft Plan on its website (<http://www.borough.chambersburg.pa.us>). A Final Public Hearing was held on Thursday, June 10, 2021 to discuss the proposed activities and solicit resident comments. Upon completion of the 30-day comment period, the Borough of

Chambersburg submitted the FY 2021 Annual Action Plan to the U.S. Department of Housing and Urban Development Philadelphia Office on or before Friday, June 18, 2021.

**Substantial Amendment # 1:**

Borough Council approved the Substantial Amendment on Monday, July 11, 2022 and the FY 2021 Action Plan was re-submitted to HUD.

1. **CDBG-CV-20-01 CV-Food Programs** – reallocate \$17,320 from FY 2016 CDBG funds that were previously added to this project/activity. The revised budget amount will be \$81,492 of CDBG-CV funds only.
2. **CD-21-02 Center Street Reconstruction** – reallocate \$5,000 from FY 2021 CDBG funds and \$17,320 from FY 2016 CDBG funds. Increase the line-item budget amount by \$22,320 for a revised budget amount of \$265,748.
3. **CD-21-03 Diaper Depot at Central Presbyterian Church** – delete this project/activity in its entirety and reallocate \$5,000 to Center Street Reconstruction and \$15,000 to the Boys and Girls Club of Chambersburg and Shippensburg.
4. **CD-21-04 Boys and Girls Club of Chambersburg and Shippensburg** – increase the line-item budget amount by \$15,000 for a revised budget amount of \$25,000.

Copies of the Substantial Amendment were on public display for viewing by the public for a period of 30 days beginning on Thursday, June 9, 2022 and ending on Friday, July 8, 2022 on the Borough of Chambersburg website <http://www.borough.chambersburg.pa.us>. Copies of the amendments were also available to be examined at the following locations:

- Borough of Chambersburg, Land Use and Community Development Department, Community and Economic Development Office, 100 South 2nd Street, Chambersburg, PA 17201
- Coyle Free Library, 102 North Main St, Chambersburg, PA 17201
- Borough of Chambersburg Recreation Center, 235 South Third Street, Chambersburg PA, 17201

**PR-05 Lead & Responsible Agencies – 91.200(b)**

**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

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

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

**Table 1 – Responsible Agencies**

**Narrative (optional)**

The administering lead agency is the Borough of Chambersburg’s Land Use and Community Development Department, Community Development Office for the CDBG Program. The Community Development Office of the Borough of Chambersburg prepares the Five-Year Consolidated Plan, Annual Action Plans, ERR’s, and the Consolidated Annual Performance and Evaluation Reports (CAPER), processes pay requests, and performs contracting and oversight of the programs on a day to day basis. In addition, the Borough has a private planning consulting firm available to assist the Borough on an as needed basis.

**Consolidated Plan Public Contact Information**

Mr. Phil Wolgemuth  
 Deputy Borough Manager/Land Use and Development Director  
 Borough of Chambersburg’s Land Use and Community Development Department  
 100 South Second St., Chambersburg, PA 17201  
**Phone:** (717) 261-3232  
**Fax:** (717) 264-0224  
**Email:** [pwolgemuth@chambersburgpa.gov](mailto:pwolgemuth@chambersburgpa.gov)  
**Website:** <http://www.chambersburgpa.gov>

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

While preparing the FY 2021 Annual Action Plan, the Borough of Chambersburg consulted with the Franklin County Housing Authority, local housing providers, social service agencies, community and economic development organizations, the local Continuum of Care members, Borough department representatives, and Borough Officials. Input from the meetings and public hearings were used in making decisions on which projects to fund.

#### **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.

As part of the CDBG application planning process, local agencies and organizations were invited to submit proposals for CDBG funds for eligible activities. These groups participated in the planning process by attending public hearings and phone calls.

#### **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 a 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 County and City 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.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and 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 regards to VASH, the CoC built a new bed/voucher-based process within the CoC's HMIS and will begin piloting this enhancement with Public Housing Authorities.

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

**Table 2 – Agencies, groups, organizations who participated**

<b>1.</b>	<b>Agency/Group/Organization</b>	<b>Chambersburg</b>
	<b>Agency/Group/Organization Type</b>	Housing Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy Community Development Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Borough of Chambersburg Departments were contacted and submitted funding requests. The Borough funded the Center Street Reconstruction project in 2021. This is a multi-year activity.
<b>2.</b>	<b>Agency/Group/Organization</b>	<b>Franklin County Housing Authority</b>
	<b>Agency/Group/Organization Type</b>	Housing PHA Other government - County Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Franklin County Housing Authority was contacted to determine the housing needs of its very low-income clients.



<b>3.</b>	<b>Agency/Group/Organization</b>	<b>Eastern PA CoC</b>
	<b>Agency/Group/Organization Type</b>	Services-homeless Publicly Funded Institution/System of Care Other government - State Regional organization Correction Facilities
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Community Development Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Eastern PA CoC South Central-RHAB was contacted and presented the homeless needs in the region, Point-In-Time Survey results, and the CoC funding amounts.
<b>4.</b>	<b>Agency/Group/Organization</b>	<b>United Way of Franklin County</b>
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Regional organization Planning organization Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development Anti-poverty Strategy Community Development Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	United Way of Franklin County was contacted but did not submit a funding request.
<b>5.</b>	<b>Agency/Group/Organization</b>	<b>Central Presbyterian Church Diaper Depot</b>
	<b>Agency/Group/Organization Type</b>	Services-Children

	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy Community Development Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Central Presbyterian Church was contacted and submitted a funding request.
<b>6.</b>	<b>Agency/Group/Organization</b>	<b>PA Department of Health</b>
	<b>Agency/Group/Organization Type</b>	Services-Health Health Agency Child Welfare Agency Publicly Funded Institution/System of Care Other government - State Regional organization Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Lead-based Paint Strategy Community Development Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Borough consulted the 2019 Childhood Lead Surveillance Annual Report released by the Pennsylvania Department of Health. The data identified in the Report is incorporated in the Annual Action Plan.
<b>7.</b>	<b>Agency/Group/Organization</b>	<b>Franklin County</b>
	<b>Agency/Group/Organization Type</b>	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - County Regional Organization Planning Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Community Development Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Franklin County was contacted for input on needs.

8.	<b>Agency/Group/Organization</b>	<b>Boys and Girls Club of Chambersburg and Shippensburg</b>
	<b>Agency/Group/Organization Type</b>	Services-Children Recreation Programs
	<b>What section of the Plan was addressed by Consultation?</b>	Community Development Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Borough funded a youth enrichment Program.
9.	<b>Agency/Group/Organization</b>	<b>Xfinity/Comcast</b>
	<b>Agency/Group/Organization Type</b>	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Regional Organization Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Community Development Strategy
	<b>Briefly describe how the Agency / Group / Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Xfinity/Comcast internet plans were examined to see the services they offer for Borough residents.
10.	<b>Agency/Group/Organization</b>	<b>Century Link</b>
	<b>Agency/Group/Organization Type</b>	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Regional Organization Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Community Development Strategy
	<b>Briefly describe how the Agency / Group / Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Century Link internet plans were examined to see the services they offer for Borough residents.
11.	<b>Agency/Group/Organization</b>	<b>Capital Theater</b>
	<b>Agency/Group/Organization Type</b>	Regional Organization Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Community Development Strategy

<p><b>Briefly describe how the Agency / Group / Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The Borough was consulted regarding a parking lot purchase.</p>
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**Identify any Agency Types not consulted and provide rationale for not consulting**

All agency types were consulted and contacted during the planning process.

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

<p><b>Name of Plan</b></p>	<p><b>Lead Organization</b></p>	<p><b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b></p>
<p><b>Continuum of Care</b></p>	<p>South Central Pennsylvania Regional Homeless Advisory Board (Central-RHAB)</p>	<p>They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.</p>
<p><b>Annual and Five-Year Capital Plans</b></p>	<p>Franklin County Housing Authority</p>	<p>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.</p>
<p><b>Official Map</b></p>	<p>Borough of Chambersburg Community and Economic Development Office</p>	<p>They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.</p>
<p><b>Franklin County Greenways and Open Space Plan</b></p>	<p>Franklin County Planning Commission</p>	<p>They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.</p>
<p><b>Comprehensive Plan</b></p>	<p>Borough of Chambersburg</p>	<p>They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.</p>
<p><b>Comprehensive Recreation, Park, &amp; Open Space Plan</b></p>	<p>Borough of Chambersburg</p>	<p>They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.</p>
<p><b>Energy Efficiency Program</b></p>	<p>Borough of Chambersburg</p>	<p>They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.</p>
<p><b>Broadband Enhancement Plan</b></p>	<p>State of Pennsylvania</p>	<p>They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.</p>

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Resiliency Plan	Franklin County Hazard Mitigation Plan	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
2019 Childhood Lead Surveillance Annual Report	Pennsylvania Department of Health	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.

**Table 3 – Other Local / Regional / Federal Planning Efforts**

**Narrative (optional)**

The Borough of Chambersburg has consulted and coordinated with various agencies and organizations, borough-wide, county-wide, and Commonwealth-wide. A culmination of these efforts has resulted in the development of the Borough's FY 2021 Annual Action Plan.

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**AP-12 Participation – 91.105, 91.200(c)****1. Summary of citizen participation process/Efforts made to broaden citizen participation****Summarize citizen participation process and how it impacted goal-setting**

The FY 2021 Annual Action Plan has many components that require and encourage citizen participation. These components are the following: a public needs hearing and a public hearing to gather comments on the draft plan on public display. All of these comments are included in the Annual Action Plan in the Exhibit Section. Through the citizen participation process, the Borough uses resident input to develop how the plan will serve the low- and moderate-income population to reach the goals set forth in the Five-Year Consolidated Plan.

The Borough of Chambersburg has followed its adopted Citizens Participation Plan to develop its Annual Action Plan.

**Substantial Amendment # 1:**

The Borough put the “draft” FY 2021 Annual Action Plan – Substantial Amendment on public display on the Borough’s website (<http://www.borough.chambersburg.pa.us/>) in addition to the following locations:

- Borough of Chambersburg, Land Use and Community Development Department, Community and Economic Development Office, 100 South 2<sup>nd</sup> Street, Chambersburg, PA 17201
- Coyle Free Library, 102 North Main St, Chambersburg, PA 17201
- Borough of Chambersburg Recreation Center, 235 South Third St, Chambersburg, PA 17201

The display period started on Thursday, June 9, 2022 through Friday, July 8, 2022 for at least 30-day display period. A public hearing was held on Tuesday, July 5, 2022 at 2:30 P.M. to discuss the proposed Substantial Amendment and solicit resident comments. Upon completion of the public comment period, the Borough of Chambersburg submitted the FY 2021 Annual Action Plan – Substantial Amendment to the U.S. Department of Housing and Urban Development Philadelphia Office.

**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	<ul style="list-style-type: none"> <li>– Minorities</li> <li>– Non-English Speaking - Specify other language: Spanish</li> <li>– Persons with disabilities</li> <li>– Non-targeted/broad community</li> <li>– Residents of Public and Assisted Housing</li> <li>– Agencies/Organizations</li> </ul>	None	None	None	Not applicable
2.	Public Hearing	<ul style="list-style-type: none"> <li>– Minorities</li> <li>– Non-English Speaking - Specify other language: Spanish</li> <li>– Persons with disabilities</li> <li>– Non-targeted/broad community</li> <li>– Residents of Public and Assisted Housing</li> <li>– Agencies/Organizations</li> </ul>	The Borough of Chambersburg held its First Public Hearing on Thursday, April 8, 2021 at 2:00 p.m. There were 2 persons in attendance including staff. See public hearing comments and sign in sheets in the Attachments Section.	See public hearing comments in the Exhibits section of the Annual Action Plan.	None	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)
3.	CDBG Funding Requests	<ul style="list-style-type: none"> <li>– Non-targeted/broad community</li> <li>– Agencies/Organizations</li> </ul>	The Borough of Chambersburg solicited applications for funding from public, private, and nonprofit agencies. These applications were due back to the Borough by Friday, April 16, 2021 by 4:00 p.m.	The Borough of Chambersburg received three (3) applications for funding from social service organizations, public, and private entities.	None	Not Applicable
4.	Public Hearing	<ul style="list-style-type: none"> <li>– Minorities</li> <li>– Non-English Speaking - Specify other language: Spanish</li> <li>– Persons with disabilities</li> <li>– Non-targeted/broad community</li> <li>– Residents of Public and Assisted Housing</li> <li>– Agencies/Organizations</li> </ul>	The Borough of Chambersburg held its Second Public Hearing on Thursday, June 10, 2021 at 2:00 p.m. See public hearing comments and sign in sheets in the Exhibit Section. There were 4 persons in attendance including staff.	See public hearing comments in the Exhibits section of the Annual Action Plan.	None	Not applicable
5.	Internet Outreach	<ul style="list-style-type: none"> <li>– Non-targeted/broad community</li> <li>– Agencies/Organizations</li> </ul>	None	None	None	<a href="http://www.borough.chambersburg.pa.us">http://www.borough.chambersburg.pa.us</a>



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)
	<b>Substantial Amendment # 1 - Newspaper Ad</b>	<ul style="list-style-type: none"> <li>– Minorities</li> <li>– Persons with disabilities</li> <li>– Non-targeted/broad community</li> <li>– Residents of Public and Assisted Housing</li> <li>– Agencies/Organizations</li> </ul>	On Wednesday, June 8, 2022, the Borough of Chambersburg published the Substantial Amendment Public Hearing Notice in the newspaper.	None.	None.	Not Applicable.
	<b>Substantial Amendment # 1 - Internet Outreach</b>	<ul style="list-style-type: none"> <li>– Minorities</li> <li>– Non-English Speaking - Specify other language: Spanish</li> <li>– Persons with disabilities</li> <li>– Non-targeted/broad community</li> <li>– Residents of Public and Assisted Housing</li> <li>– Agencies/Organizations</li> </ul>	None.	None.	None.	<a href="http://www.borough.chambersburg.pa.us/">http://www.borough.chambersburg.pa.us/</a>

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)
	<p><b>Substantial Amendment # 1 - Public Meeting</b></p>	<p>Minorities                      Persons with disabilities                      Non-targeted/broad community                      Residents of Public and Assisted Housing                      Agencies/Organizations</p>	<p>The Substantial Amendment Public Meeting was held on Thursday, July 7, 2022 to discuss the Substantial Amendment for the Borough. There were no one in attendance at the public hearing.</p>	<p>Meeting minutes can be found in the appendix section of this Annual Action Plan – Substantial Amendment.</p>	<p>None.</p>	<p>Not Applicable.</p>

Table 4 – Citizen Participation Outreach

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

**Introduction**

The Borough of Chambersburg is receiving \$340,428 from CDBG funds. The program year goes from July 1, 2021 through June 30, 2022. These funds will be used to address the following priority needs:

- Community Development
- Administration, Planning, and Management

The accomplishments of these projects/activities will be reported in the FY 2021 Consolidated Annual Performance and Evaluation Report (CAPER).

**Substantial Amendment # 1:**

The following financial resources are identified for the FY 2021 Annual Action Plan – Substantial Amendment to address the priority needs and goals/strategies identified in the Borough of Chambersburg’s Five Year Consolidated Plan.

The Borough will reprogram FY 2016 CDBG funds in the amount of \$17,320 into FY 2021 Center Street Reconstruction.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Admin and Planning Public Improvements Public Services	\$340,428.00	\$0.00	\$17,320	\$340,428.00	\$0.00	Three (3) projects / activities were funded based on FY 2021 CDBG allocations.

**Table 5 - 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 CDBG 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 the FY 2021 Program Year 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 funding 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 program.
- **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. The Borough has not acquired or improved any land, property, or buildings with CDBG funds that are available for sale.

**Discussion**

Not Applicable

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## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	CDS-2 Infrastructure	2020	2024	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$243,428	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 795 Persons Assisted
2.	CDS-3 Public Services	2020	2024	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$30,000	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
3.	AMS-1 Overall Coordination	2020	2024	Administration, Planning, and Management	Borough Wide	Administration, Planning, and Management Priority	CDBG: \$67,000	Other: 1 Other

Table 6 – Goals Summary

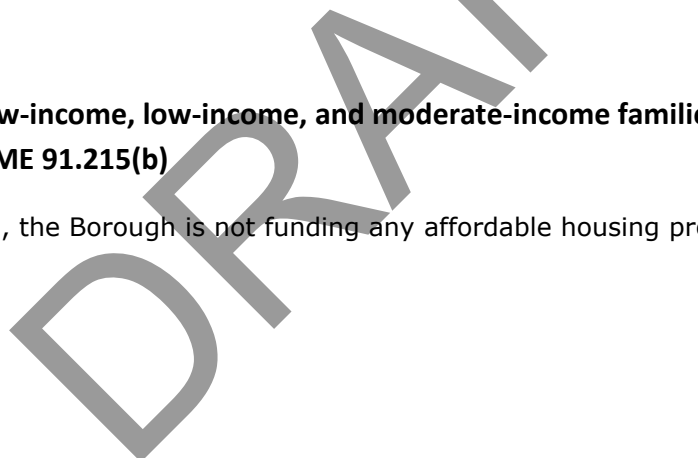
**Goal Descriptions**

1.	<b>Goal Name</b>	<b>CDS-2 Infrastructure</b>
	<b>Goal Description</b>	Improve the Borough’s infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, sewer, water, storm water management, bridges, green infrastructure, etc.
2.	<b>Goal Name</b>	<b>CDS-3 Public Services</b>
	<b>Goal Description</b>	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.
3.	<b>Goal Name</b>	<b>AMS-1 Overall Coordination</b>
	<b>Goal Description</b>	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.

Table 7 – Goal Descriptions

**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 91.215(b)**

During the FY 2021 Annual Action Plan, the Borough is not funding any affordable housing projects/activities with CDBG funds.



**AP-35 Projects – 91.220(d)**

**Introduction**

The Borough of Chambersburg proposes to undertake the following activities with the FY 2021 CDBG funds:

#	Project Name
1.	General Administration
2.	Center Street Reconstruction
3.	Boys and Girls Club of Chambersburg and Shippensburg

**Table 8 – 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 2021 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 proposed Center Street Reconstruction is located in C.T. 11200, B.G. 1 and its low- and moderate-income percentage is 82.81%.



## AP-38 Projects Summary

### Project Summary Information

Table 9 – Project Summary

<b>1.</b>	<b>Project Name</b>	<b>General Administration</b>
	<b>Target Area</b>	Borough Wide
	<b>Goals Supported</b>	AMS-1 Overall Coordination
	<b>Needs Addressed</b>	Administration, Planning, and Management Priority
	<b>Funding</b>	CDBG: \$67,000.00
	<b>Description</b>	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.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 10,610 individuals will benefit from this activity.
	<b>Location Description</b>	Borough of Chambersburg, 100 South Second Street, Chambersburg, PA 17207
	<b>Planned Activities</b>	The project matrix code is 21A, General Program Administration.
<b>2.</b>	<b>Project Name</b>	<b>Center Street Reconstruction</b>
	<b>Target Area</b>	Borough Wide
	<b>Goals Supported</b>	CDS-2 Infrastructure
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$265,748.00
	<b>Description</b>	Funds will be used to reconstruct Center Street, from Hood Street to Rife Street. This reconstruction includes installation of storm water improvements, curbing, and sidewalks with ADA curb ramps with detectable warning plates. (Multi-year Activity)
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 795 individuals will benefit from this activity.
	<b>Location Description</b>	C.T. 11200, B.G. 1.
	<b>Planned Activities</b>	The national objective is Low/Mod Area Benefit (LMA). The matrix code is 03K, Street Improvements.

<b>3.</b>	<b>Project Name</b>	<b>Boys and Girls Club of Chambersburg and Shippensburg</b>
	<b>Target Area</b>	Borough Wide
	<b>Goals Supported</b>	CDS-3 Public Services
	<b>Needs Addressed</b>	Community Development Priority
	<b>Funding</b>	CDBG: \$25,000.00
	<b>Description</b>	Funds will be used for a character-building program for youth.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 60 individuals will benefit from this activity.
	<b>Location Description</b>	73 W Burd Street, Shippensburg, PA 17257
	<b>Planned Activities</b>	The national objective is Limited Clientele Benefit (LMC). The matrix code is 05D, Youth Services.

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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. The 2015-2019 American Community Survey (ACS) 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. The 2010 U.S. Census data is included where possible.

**Population:**

- The 2015-2019 American Community Survey reports a population of 20,832 people, or an increase of 568 people (2.8%) since the 2010 Census
- According to the 2015-2019 ACS data, the Borough's male population was 9,771, or 46.9% of the total population and the Borough's female population was 11,061, or 53.1%

**Age:**

- Median age in the Borough of Chambersburg was 37.6 years, compared to 41.6 years in Franklin County and 40.8 years for Pennsylvania
- Youth under the age of 18 accounted for 22.7% of the Borough's population
- Seniors age 65 or over make up 19.1% of the Borough's population

**Race/Ethnicity:**

- 78.7% are White
- 11.5% are Black or African American
- 19.8% are Hispanic or Latino

**Income Profile:**

The Median Family Household Income for a family of four is \$73,200 in the Chambersburg-Waynesboro, PA MSA according to HUD's FY 2021 Income Limits. The following is a summary of income statistics for the Borough of Chambersburg:

- According to the 2015-2019 ACS data, median household income in the Borough of Chambersburg was \$49,023 which was lower than Franklin County (\$63,379) and Pennsylvania (\$61,744)
- 37.5% of households with earnings received Social Security income
- 3.4% received public assistance
- 23.5% received retirement income
- 18.2% of female-headed households with children were living in poverty
- 16.3% of all youth under 18 years of age were living in poverty
- 19.0% were in the service sector

- 28.4% of the employed civilian population had occupations classified as management, professional, or related
- 19.6% of the employed civilian population had occupations classified as sales and office
- The education, health, and social service industry represented 25.0% of those employed
- 86.1% of workers were considered in private wage and salary workers class
- 2.8% 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 2021 was 5.9 %, compared to 7.3% for the Commonwealth of Pennsylvania, and 6.0% nationally.

**Geographic Distribution**

Target Area	Percentage of Funds
Borough Wide	100%

Table 10 - Geographic Distribution

**Rationale for the priorities for allocating investments geographically**

The proposed activities and projects for FY 2021 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. 11000, B.G. 1
- C.T. 11000, B.G. 2
- C.T. 11000, B.G. 3
- C.T. 11200, B.G. 1
- C.T. 11200, B.G. 2
- C.T. 11200, B.G. 3

**Low/Mod Income Profile:**

Chambersburg has an overall low- and moderate-income percentage of 53.5%.

**Discussion**

The geographic locations and the public benefit for the FY 2021 CDBG Activities/Projects are as follows:

- **General Administration** – Borough Wide, 100 South Second Street, Chambersburg, PA 17201
- **Center Street Reconstruction** – C.T. 11200, B.G. 1 and Low/Mod Income Area Benefit (LMA)
- **Boys and Girls Club of Chambersburg and Shippensburg** – Borough Wide, 73 W. Burd Street, Shippensburg, PA 17257; Low/Mod Clientele Benefit (LMC)

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## AP-55 Affordable Housing – 91.220(g)

### Introduction

The Borough of Chambersburg will not be undertaking any affordable housing activities using FY 2021 CDBG funds.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	0
<b>Total:</b>	<b>0</b>

**Table 11 - 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	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
<b>Total:</b>	<b>0</b>

**Table 12 - 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 undertake affordable housing projects/activities.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Franklin County Housing Authority’s mission is to “Providing homes that build hope and create neighborhoods.” 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 manages 364 public housing units throughout Franklin County and 244 public housing units in the Borough of Chambersburg. 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 manages 368 Section 8 Housing Choice Vouchers. There is currently a waiting list of 120 individuals for Section 8 Housing Choice Vouchers.

### **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 Franklin County Housing Authority does not plan to demolish or remove any public housing units in the Borough of Chambersburg during the FY 2021 Program Year.

According to FCHA’s 2015 Five-Year and Annual Plan, the strategies for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year 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, individuals in domestic abuse situations, individuals in federally declared disaster areas, and Voucher-holders.

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

The Franklin County Housing Authority maintains an active relationship with its residents and encourages residents of public housing to become involved in the housing authority’s decision-making process. The Housing Authority engages in cooperative activities with the Boys & Girls Club in Chambersburg’s Meadow

Creek 2, Waynesboro Communities that Care, and Pathstone. FCHA has also developed Resident Councils in both family developments and holds elections for Resident Councils. The resident councils manage Resident Participation Funding. There is one public housing resident who sits on the Board of Directors of the Franklin County Housing Authority.

The Franklin County Housing Authority offers a First Time Homebuyer Program through Valley Community Housing Corporation (VCHC) as the General Partner and self-sufficiency coordinator. VCHC offers assistance to purchase brand new homes in the Borough of Chambersburg to qualifying low-income families. In addition, eligible Section 8 Voucher holders can use their vouchers to assist in the purchase of their own home through the Section 8 Homeownership Program. The voucher assistance provides a partial payment toward the mortgage every month. Participants are assisted with budgeting and credit repair as needed, provided with homeownership education, and given support every step of the way as they purchase their home.

Eligibility requirements for the Homeownership Program:

- Have a Section 8 Voucher.
- Be consistently employed for one year before homeownership assistance starts. (Elderly people and people with disabilities are exempt from this requirement.)
- Must earn at least \$14,400 per year; with exceptions as noted above.
- Must be a first-time homebuyer. (Not have owned a home in the past 3 years.)
- Be willing to utilize the voucher to purchase a home within Franklin County.
- Have credit good enough to qualify for a mortgage loan.
- Be a current or former FSS participant

**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**

Not applicable.



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

### **Introduction**

The Eastern PA CoC serves a total of thirty-three (33) counties. The 33 counties are organized into five (5) geographically dispersed Regional Homeless Advisory Boards (RHABs). The Borough of Chambersburg belongs to the South Central Pennsylvania Regional Homeless Advisory Board (RHAB) which oversees the Continuum of Care Network for Central Pennsylvania for nine (9) counties. The South Central RHAB includes Adams, Bedford, Blair, Cambria, Centre, Franklin, Fulton, Huntingdon, and Somerset counties.

According to the Governance Charter for the PA Eastern Continuum of Care Collaborative, the mission of the PA Eastern CoC is to end homelessness throughout the 33-county 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 rehousing 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.

The Funding Committee is responsible for coordinating the annual application to HUD. In this capacity, it reviews all documents from the previous funding round; sets a schedule and time line for the current funding round; develops and edits forms for new project and renewal evaluations; develops ranking criteria; collaborates with the Data Management, Collection, and Outcomes Committee, as necessary; and provides ranking reports to the CoC. In addition, in order to increase CoC-wide performance, ensure the strategic use of HUD funds, and develop new resources, this Committee will also be charged with developing the CoC's reallocation strategy. This includes setting policy to make any funding cuts or allocate new resources, based on the NOFA for the Continuum of Care.

**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 needs**

For FY 2021 the Borough did not set goals for homeless outreach. The Borough does not provide direct services for the homeless and relies on local agencies and organizations working with the COC to keep abreast of the needs of the homeless. The Borough invites the organizations to participate in round table discussions when preparing Consolidated and Annual Action Plans. These discussions help the Borough make decisions on what types of new activities, if any, should be explored and possibly be funded if an organization applies for CDBG funding. The Borough continues to support the activities of these organizations.

**Addressing the emergency shelter and transitional housing needs of homeless persons**

For FY 2021 the Borough did not set goals for addressing emergency shelter and transitional housing needs of the homeless. The Borough does not provide direct services for the homeless and relies on local agencies and organizations working with the COC for provision of services to the homeless. Through discussions with providers, the Borough makes decisions on what types of activities, if any, should be explored and encourages organizations to apply for funding. There were no requests for FY 2021 funding for homeless activities.

**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**

In the FY 2021 program the Borough did not set goals for assisting homeless persons particularly the chronically homeless, families with children, veterans, and unaccompanied youth make the transition to permanent housing and independent living. The Borough continues to work with its partners who address the needs of the homeless. Through discussions with providers, the Borough makes decisions on what types of activities, if any, should be explored and encourages organizations to apply for funding. There were no requests for FY 2021 funding for homeless activities.

**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.**

Again, in FY 2021 the Borough did not set goals for assisting individuals and families from becoming homeless including those being discharged from institutions and systems of care or receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs. The Borough depends upon its partners who work with the homeless to stay informed on homeless issues. There were no requests for FY 2021 funding for homeless activities.

### **Discussion**

In FY 2021 the Borough will rely on its community partners working with the needs of the homeless and non-homeless populations. 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; non-homeless populations such as the elderly, persons with disabilities, persons with HIV/AIDS and public housing residents; and low- and moderate-income residents. The Borough does not provide direct services related to social service activities, though they recently supported BOPIC, Inc. a youth employment program. In FY 2021 the Borough is providing funds to support Diaper Depot which provide diapers and training pants for babies and toddlers of families in need. The Borough is also providing support to the Boys & Girls Club of Chambersburg and Shippensburg for a youth enrichment program in three Chambersburg School District locations.

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

### **Introduction**

The Borough is committed to removing or reducing barriers to the development of affordable housing.

### **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**

Public policies at times have negative effects on affordable housing. Zoning ordinances which may restrict where certain types of housing can be built or the ordinances which dictate the number of persons that can reside in a property are examples of public policies that can negatively affect all types of housing. Often times these regulations are used to inhibit the development of affordable housing. The Borough of Chambersburg has taken a proactive approach to address the issue of providing opportunities for the development of affordable housing within the Borough. The Borough, in FY 2021, saw the completion of a 40 unit development for seniors which the Borough supported expressing the commitment to affordable housing in the Borough.

The Borough, per governing regulations, continually reviews its policies and ordinances such as land use and zoning to ensure all policies and ordinances are current and up to date including steps to remove undue roadblocks to allow for development, FY 2021 will be no different. The Borough will also be proactive in working with developers seeking to create affordable housing in the Borough. In FY 2020 the Borough was working with a non-profit developer to create six units of affordable housing. Unfortunately, that project has been deferred for a year or two. That same developer which is a non-profit is considering applying to PA DCED for HOME funds to create a housing rehabilitation program in the Borough. The Borough is offering it full support of the activity. Should the application be successful, if barriers are discovered during implementation to successfully executing the program the Borough will work with the developer to address the issue.

### **Discussion**

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

To promote Fair Housing, the Mayor will continue to proclaim April as “Fair Housing Month” in the coming years. The Borough will continue to monitor and review public policies for discriminatory practices and/or impacts on housing availability during this program year. In addition to the proclamation, the Borough will complete the following activities to promote fair housing:

- Distribute pamphlets on Tenant’s Rights to Fair Housing to: Borough Hall, Libraries, social service organizations, charitable organizations, and code enforcement officers to handout during inspections.

- Display the Fair Housing Poster “It’s Not an Option – It’s the Law.”
- Provide fair housing information to landlords.
- Fair Housing Proclamation from the Mayor.
- Will hold a fair housing event.

During the FY 2021 CDBG Program year, the Borough has not identified specific projects but is lending support to a local non-profit seeking funds for a housing rehabilitation program to serve income eligible Borough Homeowners.

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## AP-85 Other Actions – 91.220(k)

### Introduction

The Borough of Chambersburg has developed the following actions which address the obstacles to meeting underserved needs, fosters affordable housing, reduces lead-based paint hazards, reduces the number of families living in poverty, develops institutional structures, and enhances coordination between public and private housing 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 significant obstacles remain to meeting underserved needs. With funding resources being scarce, funding becomes the greatest obstacle for the Borough of Chambersburg to meet its underserved needs. Insufficient funding lessens the ability to fund many 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

The Borough of Chambersburg will fund the following projects with FY 2021 CDBG funds.

- **Boys and Girls Club of Chambersburg and Shippensburg** – the organization will provide a youth enrichment after school program in three Chambersburg School District locations.

### Actions planned to foster and maintain affordable housing

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

- **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 City 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. A local non-profit housing developer is seeking HOME funds through the PA DCED to create a housing rehabilitation program. The Borough is in support of the activity and per DCED requirements the Borough will be the actual applicant.

### **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:**

Though the Borough is not providing a rehabilitation program should the proposed program using HOME funds and delivered by a local non-profit will ensure that:

- Applicants for rehabilitation funding receive required lead-based paint information and understand their responsibilities.
- Proper determination of 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.
- Qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when 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.

#### **Homeownership Programs:**

Should the Borough establish a homeownership program using federal funding the Borough will ensure

that:

- Applicants for homeownership assistance receive adequate information about lead based paint requirements.
- Proper determination of whether proposed projects are exempt from some or all lead based paint requirements.
- A 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, qualified personnel perform paint stabilization as required 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 9.4% of Chambersburg's families live in poverty compared to 8.4% for the State and 9.5% for the Nation. The Borough's goal of reducing the extent of poverty is 5%, based on actions the Borough has control over, or actions in which the Borough will cooperate with outside agencies.

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 is going to continue to partner with local social service organizations that target low-income residents.

The Borough of Chambersburg will fund the following anti-poverty projects with FY 2021 CDBG funds.

- Boys and Girls Club of Chambersburg and Shippensburg – the organization will provide a youth enrichment after school program in three Chambersburg School District locations

Though not directly anti-poverty programs these activities should have a positive impact of families living in poverty.

### **Actions planned to develop institutional structure**

In FY 2021, the Borough will work to improve the quality of life for residents of the Center Street neighborhood by the reconstruction of the street to include stormwater improvements, cartway reconstruction as well as sidewalks and curb cuts where necessary. These improvements will serve the residents of a predominately low/mod neighborhood.

Though the Borough is not funding activities to directly address the following obstacles the Borough supports the activities of other organizations 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

The above activities will be addressed should a local non-profit successfully secure funding through PA DCED's HOME program to create a housing rehabilitation program. This will work toward accomplishing this goal by assisting in the rehabilitation of income eligible owner-occupied homes in need of repair. The Borough will support the application as the applicant per DCED requirements.

### **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.

#### **Monitoring:**

The Borough of Chambersburg's Community & Economic Development Specialist has a "monitoring checklist" that is utilized when programs and activities are reviewed. This checklist will be updated during the current program year to ensure compliance 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)

Monitoring of CDBG funded activities is conducted periodically based on project activity and may or may not require site visits. Construction projects typically require on-site monitoring and are monitored during the various phases of construction and at completion. The final inspection 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. Public Service activities are

generally monitored annually and often times can be monitored with a desk monitoring to ensure compliance with program regulation. These monitoring standards are required for all Borough administered projects and sub-recipient activities.

The Borough has established goals for MBE and WBE participation. The Borough includes these goals in requests for proposal and advertisements when soliciting for contractors, supplies, etc. The Borough also submits requests to know MBE and WBE concerns in order to gain participation as well as encourages contractors who may be using subcontractors to solicit proposal from MBE and WBE concerns. The Borough's Community & Economic Development Specialist monitors participation of MBE and WBE firms and will expand the area to solicit proposals.

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.

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**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	\$0.00
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.	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
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	\$0.00
5. The amount of income from float-funded activities	\$0.00
<b>Total Program Income:</b>	<b>\$0.00</b>

**Other CDBG Requirements**

1. The amount of urgent need activities	\$0.00
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.	100.00%

**Discussion****CDBG Program Income:**

- The Borough of Chambersburg does not anticipate it will receive any Program Income during this program year.

**CDBG Percentages:**

- **Administrative Percentage:** 19.97%
- **Public Service Percentage:** 9.84%
- **Low- and Moderate-Income Percentage:** 100.00%
- **Slum and Blight Percentage:** 0.00%

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