
Borough of Chambersburg

100 South Second Street
Chambersburg, PA 16601



FY 2026 Annual Action Plan

*For Submission to HUD for the
Community Development Block Grant Program*

June 2026

William T. Everly, Jr., Town Council President

Jeffrey Stonehill, Borough Manager

Phil Wolgemuth, Deputy Borough Manager
& Land Use and Development Director



Table of Contents

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	1
1. Introduction	1
2. Summarize the objectives and outcomes identified in the Plan	20
3. Evaluation of past performance	21
4. Summary of Citizen Participation Process and consultation process	22
5. Summary of public comments	23
6. Summary of comments or views not accepted and the reasons for not accepting them	23
7. Summary	23
PR-05 Lead & Responsible Agencies – 91.200(b)	25
1. Agency/entity responsible for preparing/administering the Consolidated Plan	25
AP-10 Consultation – 91.100, 91.200(b), 91.215(l)	26
1. Introduction	26
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	29
AP-12 Participation – 91.105, 91.200(c)	35
1. Summary of citizen participation process/Efforts made to broaden citizen participation	35
Summarize citizen participation process and how it impacted goal-setting	35
AP-15 Expected Resources – 91.220(c) (1, 2)	38
AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)	41
AP-35 Projects – 91.220(d)	43
AP-38 Projects Summary	44
AP-50 Geographic Distribution – 91.220(f)	47
AP-55 Affordable Housing – 91.220(g)	50
AP-60 Public Housing – 91.220(h)	51
AP-65 Homeless and Other Special Needs Activities – 91.220(i)	53
AP-75 Barriers to affordable housing – 91.220(j)	56
AP-85 Other Actions – 91.220(k)	58
AP-90 Program Specific Requirements – 91.220(l)(1,2,4)	63
Exhibits	65



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 2026 Annual Action Plan for the period of July 1, 2026, through June 30, 2027. 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 2025-2029 Five-Year Consolidated Plan.

This Annual Action Plan outlines the actions to be undertaken in Fiscal Year 2026 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 2026 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 2026 Program Year, the Borough of Chambersburg, PA anticipates that it will receive the following Federal funds:

- **CDBG - \$278,583.00**

FY 2026 CDBG Budget:

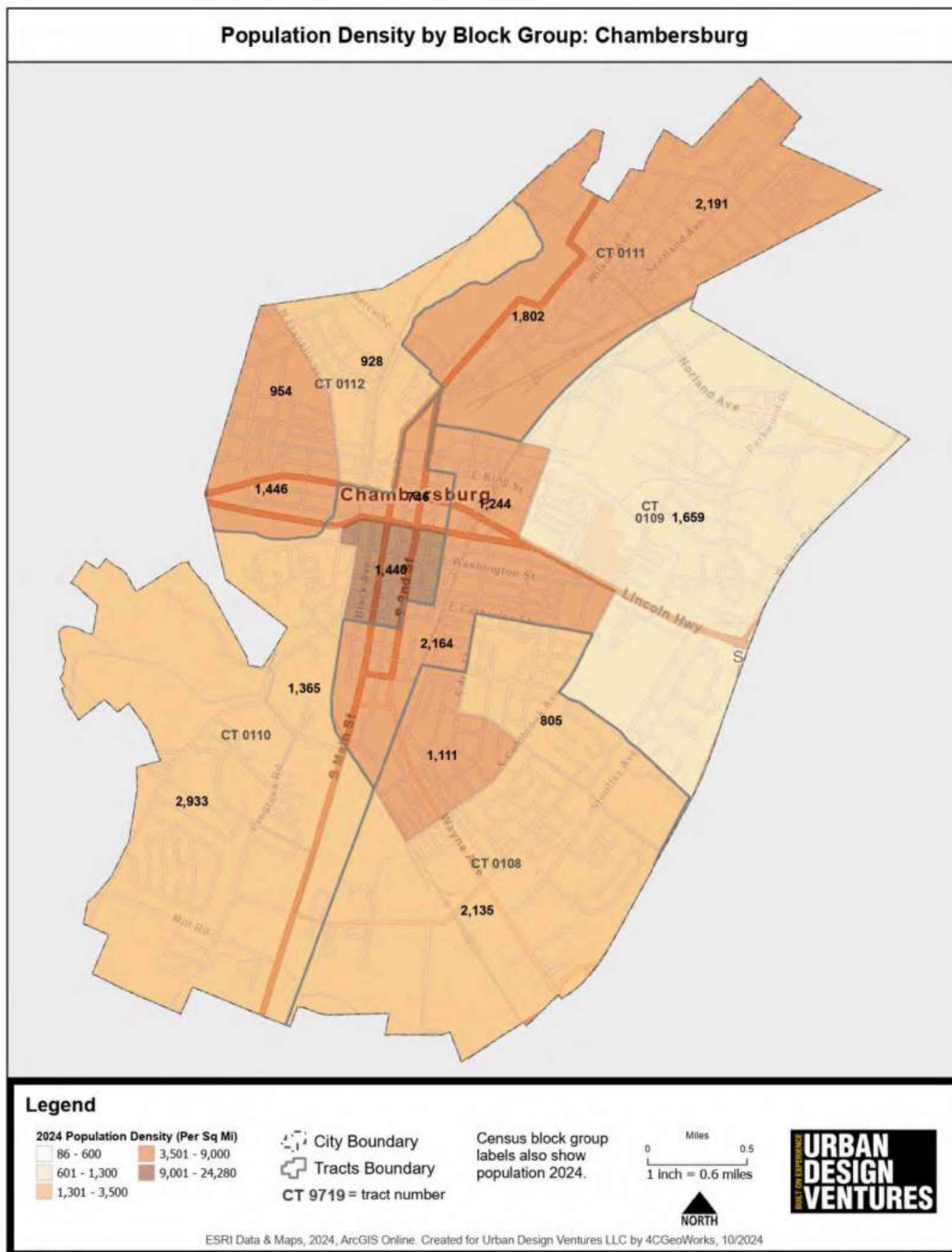
The Borough of Chambersburg proposes to undertake the following activities with the FY 2026 CDBG Funds:

1. **Grant Administration** - \$55,716.00
 2. **Middle Street Reconstruction** - \$114,317.00
 3. **TrueNorth Wellness Services - Hot Water Boiler Heater** - \$45,000.00
 4. **Boys and Girls Club - Member Scholarships** - \$12,150.00
 5. **Stevens Elementary School Playground Equipment** - \$51,400.00
- Total \$278,583.00**

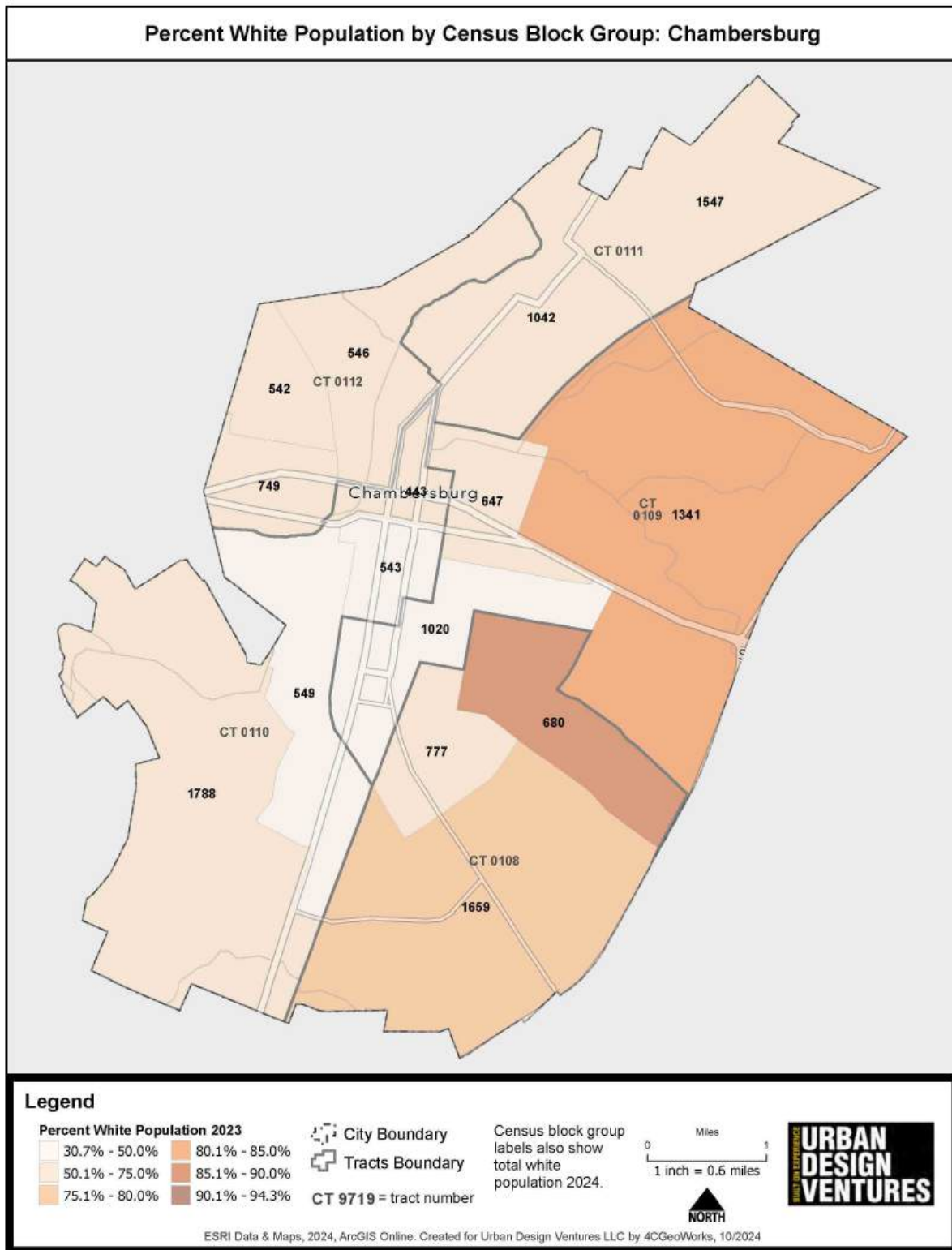
Maps:

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

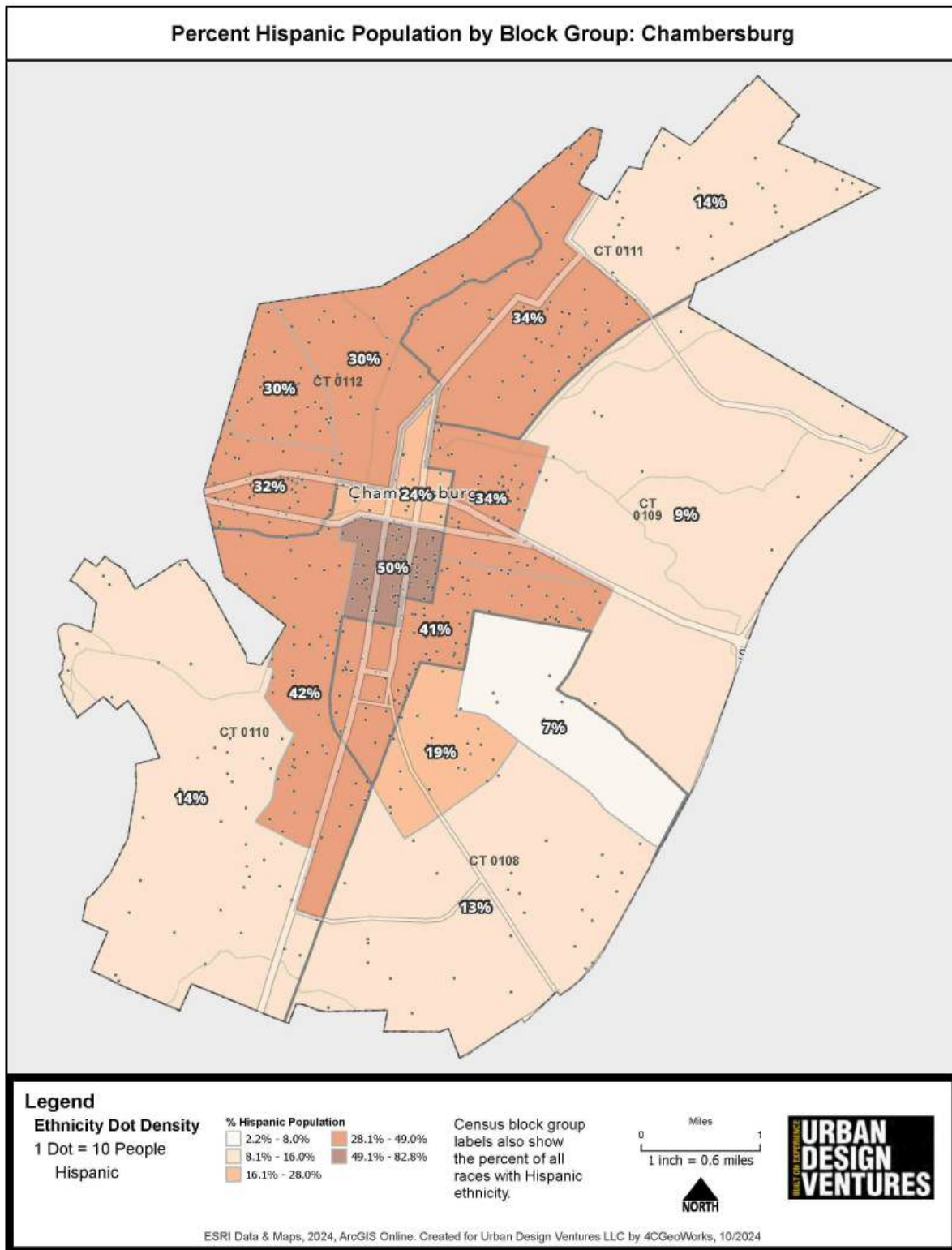
- Population Density by Block Group
- Percent White Population by Block Group
- Percent Hispanic Population by Block Group
- Percent Minority Population by Block Group
- Percent Population Age 65+ by Block Group
- Total Housing Units by Block Points
- Percent Owner-Occupied Housing Units by Block Group
- 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
- Commercial Hot Spots
- Percent Owner-Occupied Housing Units with No Vehicles by Block Group
- Poverty Rate by Block Group
- Public Housing with Low/Mod Block Groups
- Housing Choice Voucher Concentration with Low/Mod Block Groups
- Borough Zoning Map



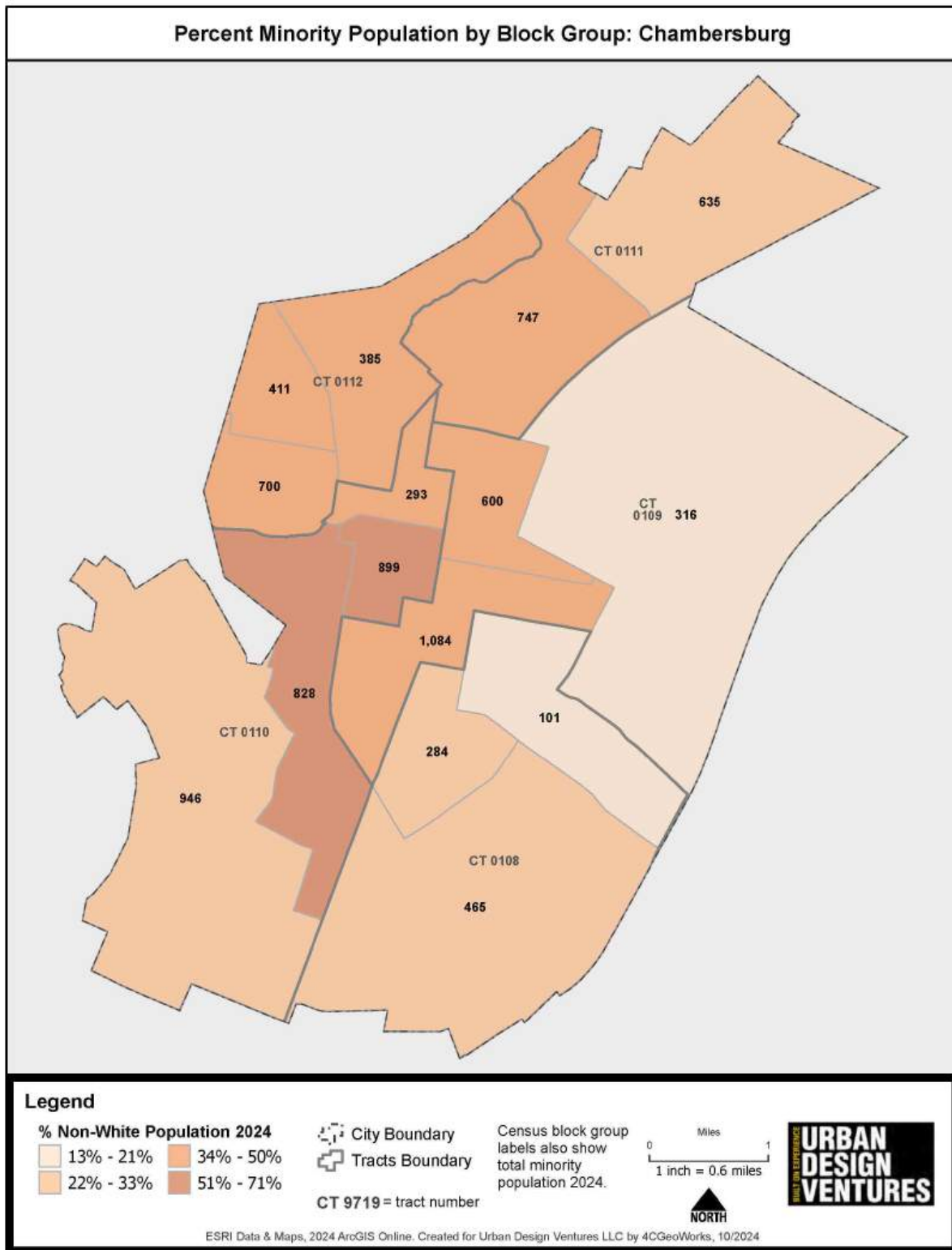
Population Density by Block Group



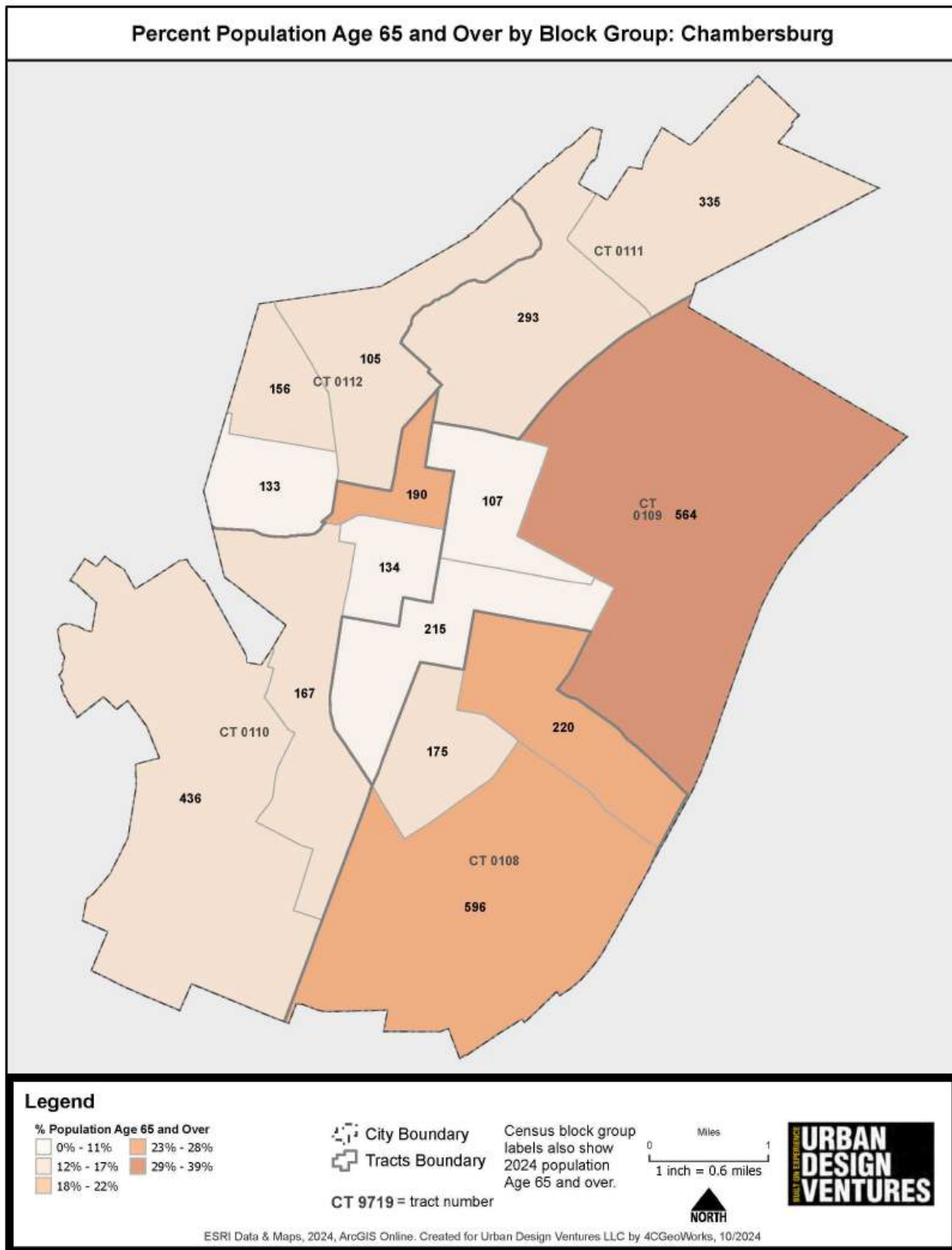
White Population by Block Group



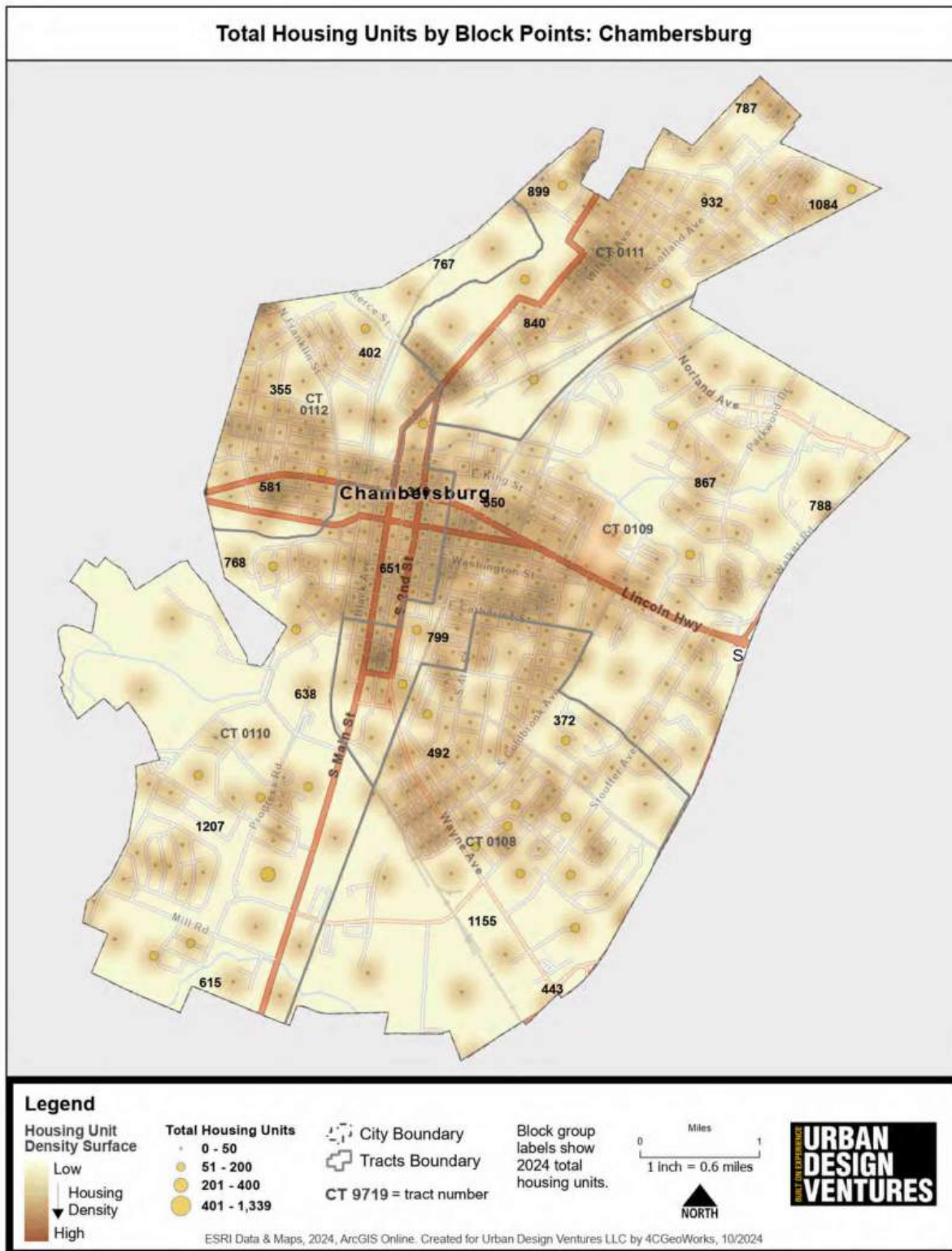
Percent Hispanic Population by Block Group



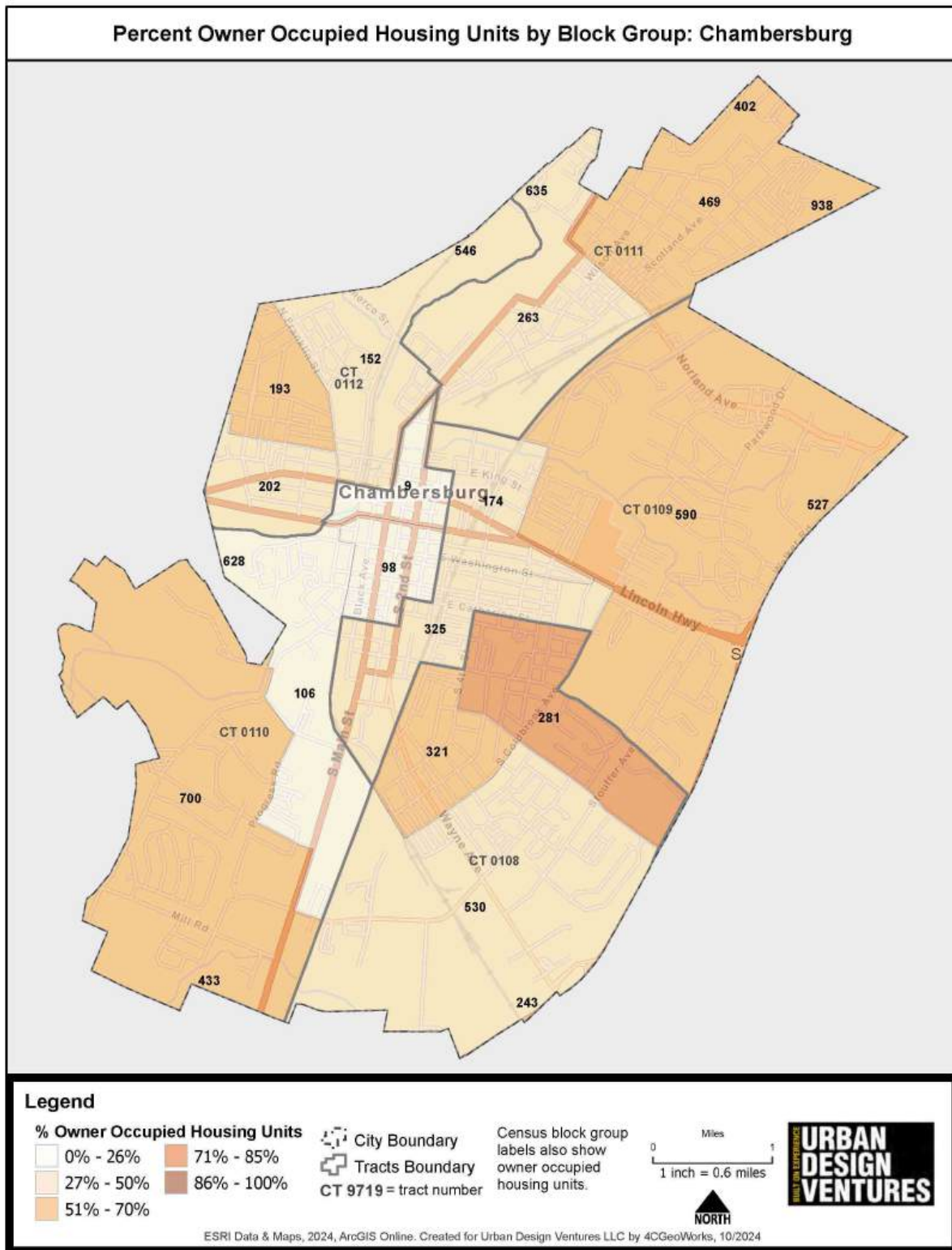
Minority Population by Block Group



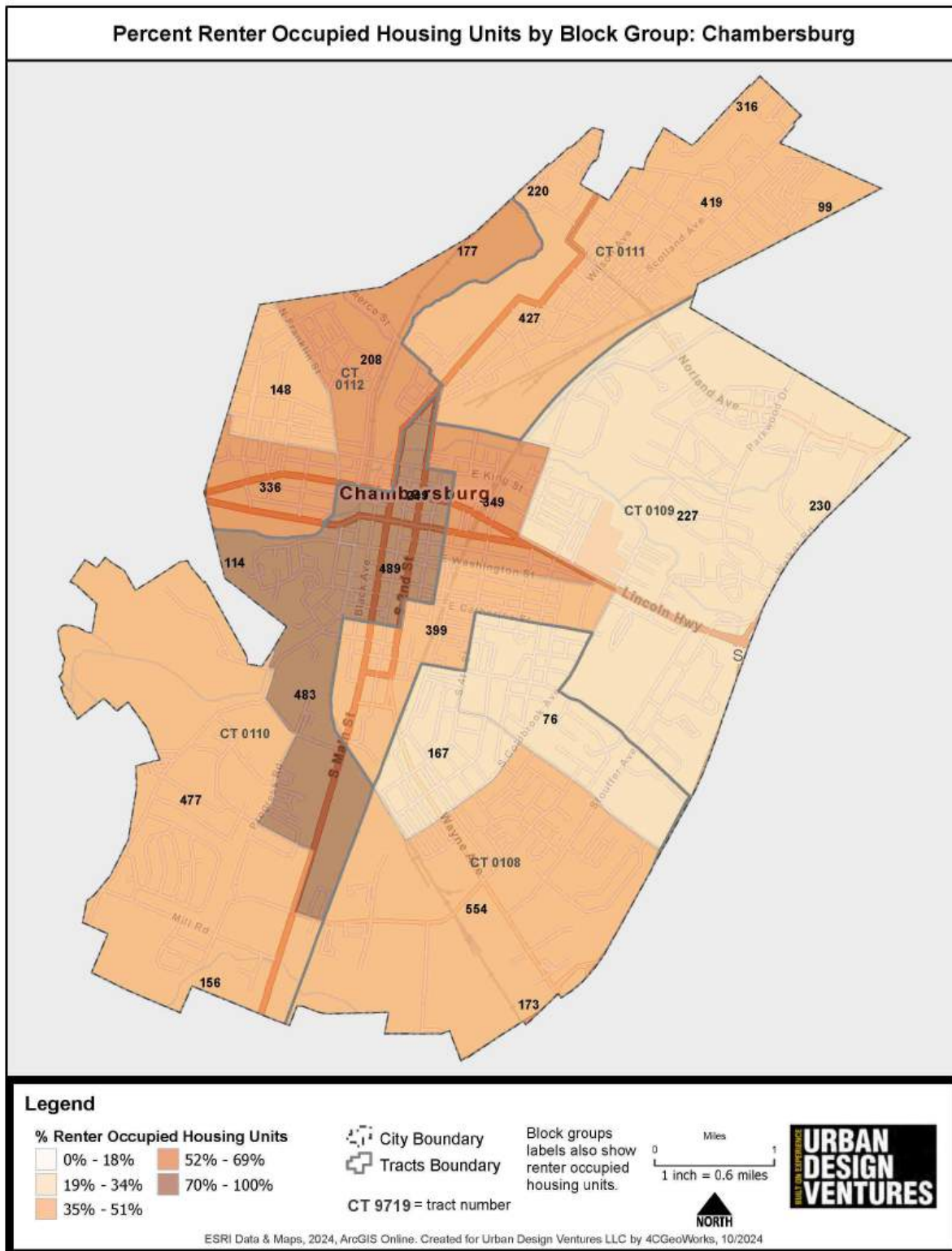
Population Age 65 and Over by Block Group



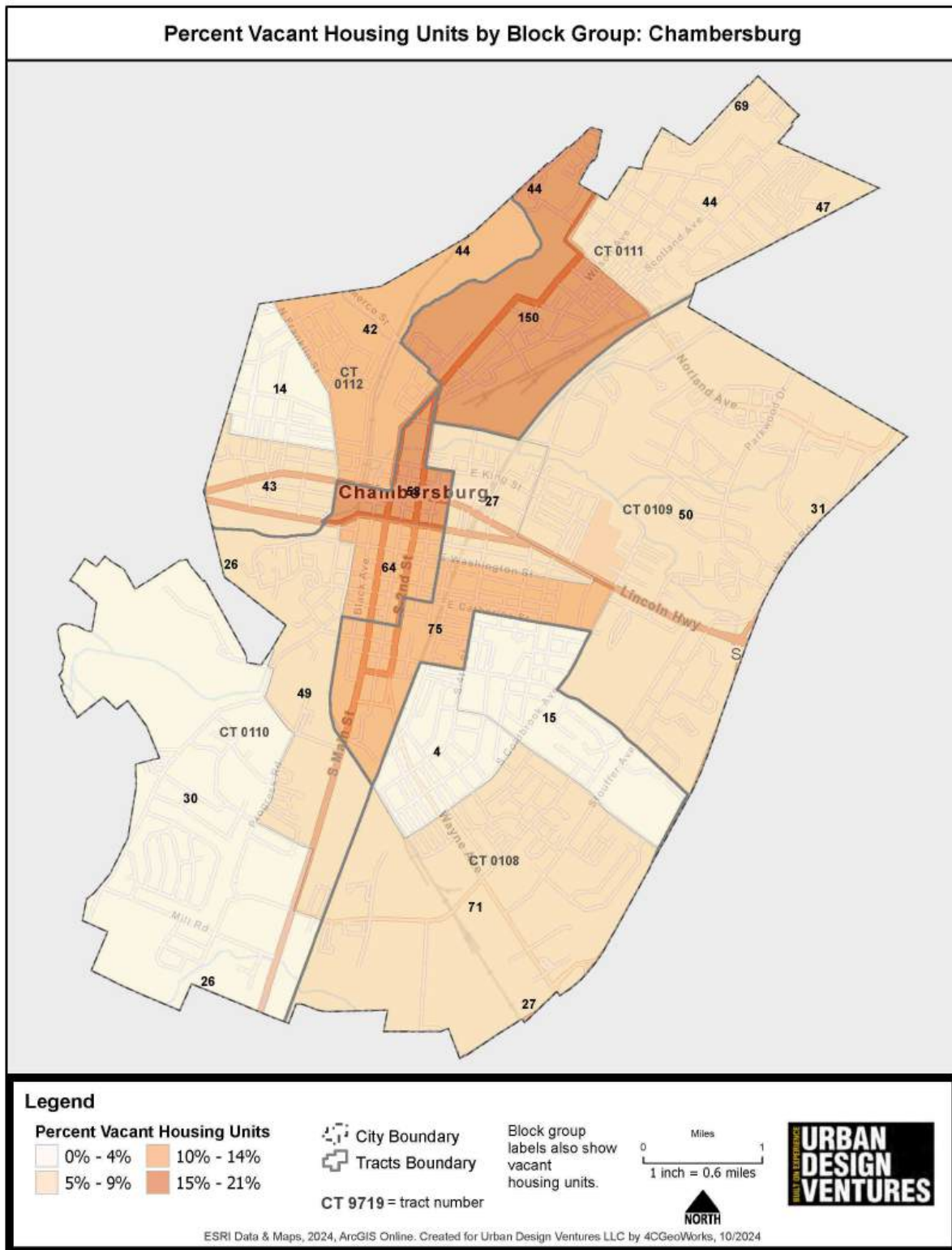
Total Housing Units by Block Point



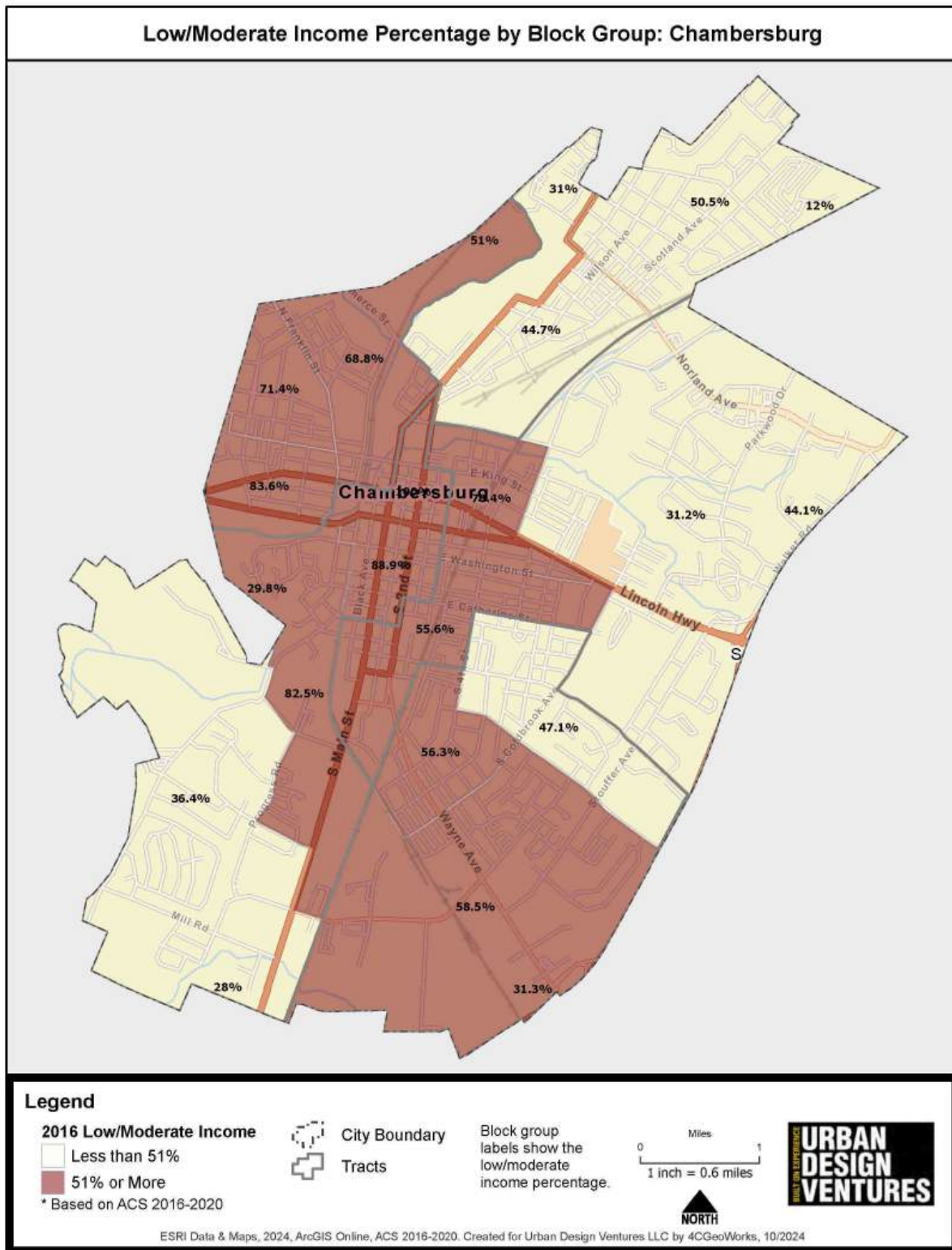
Percent Owner-Occupied Housing Units by Block Group



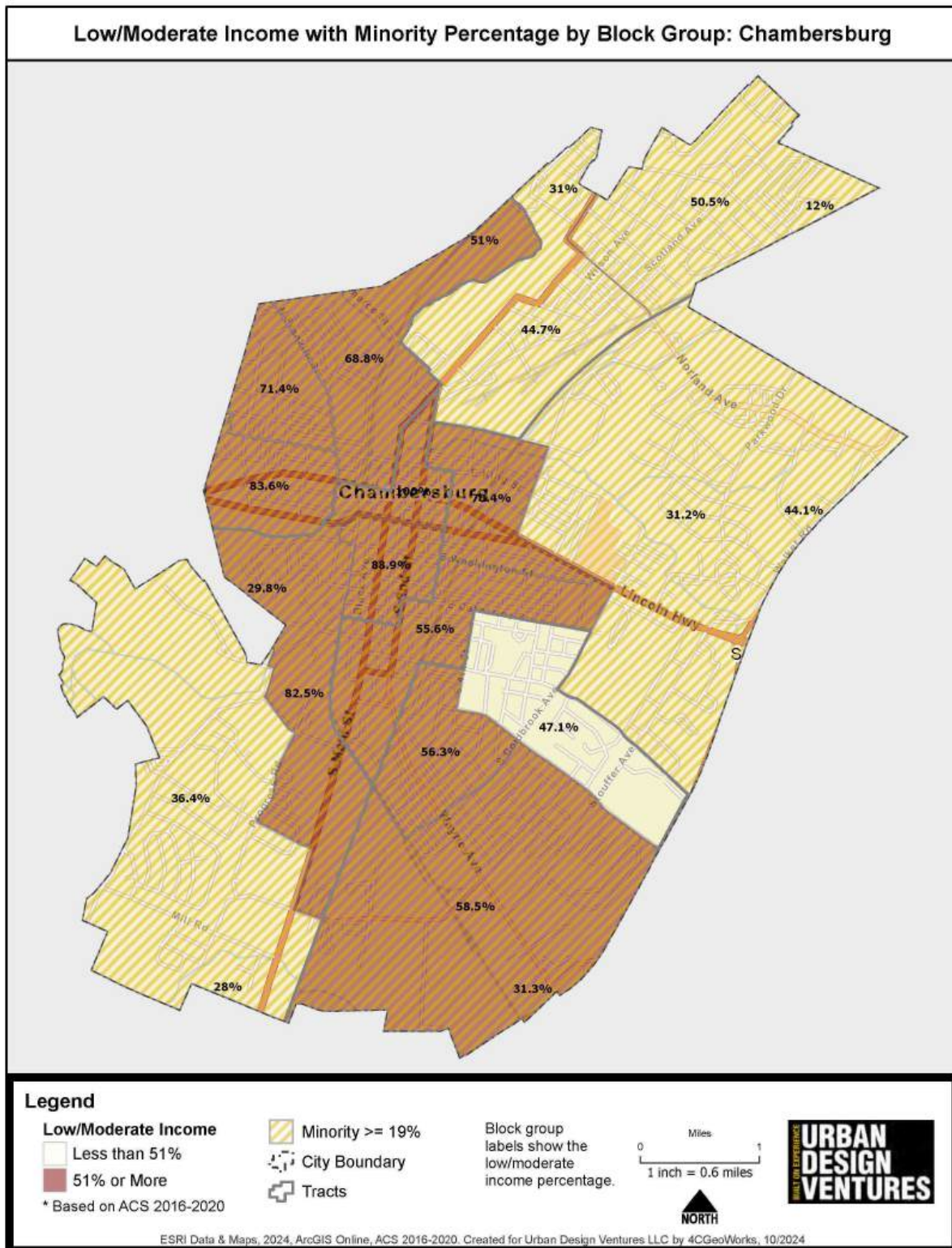
Percent Renter-Occupied Housing Units by Block Group



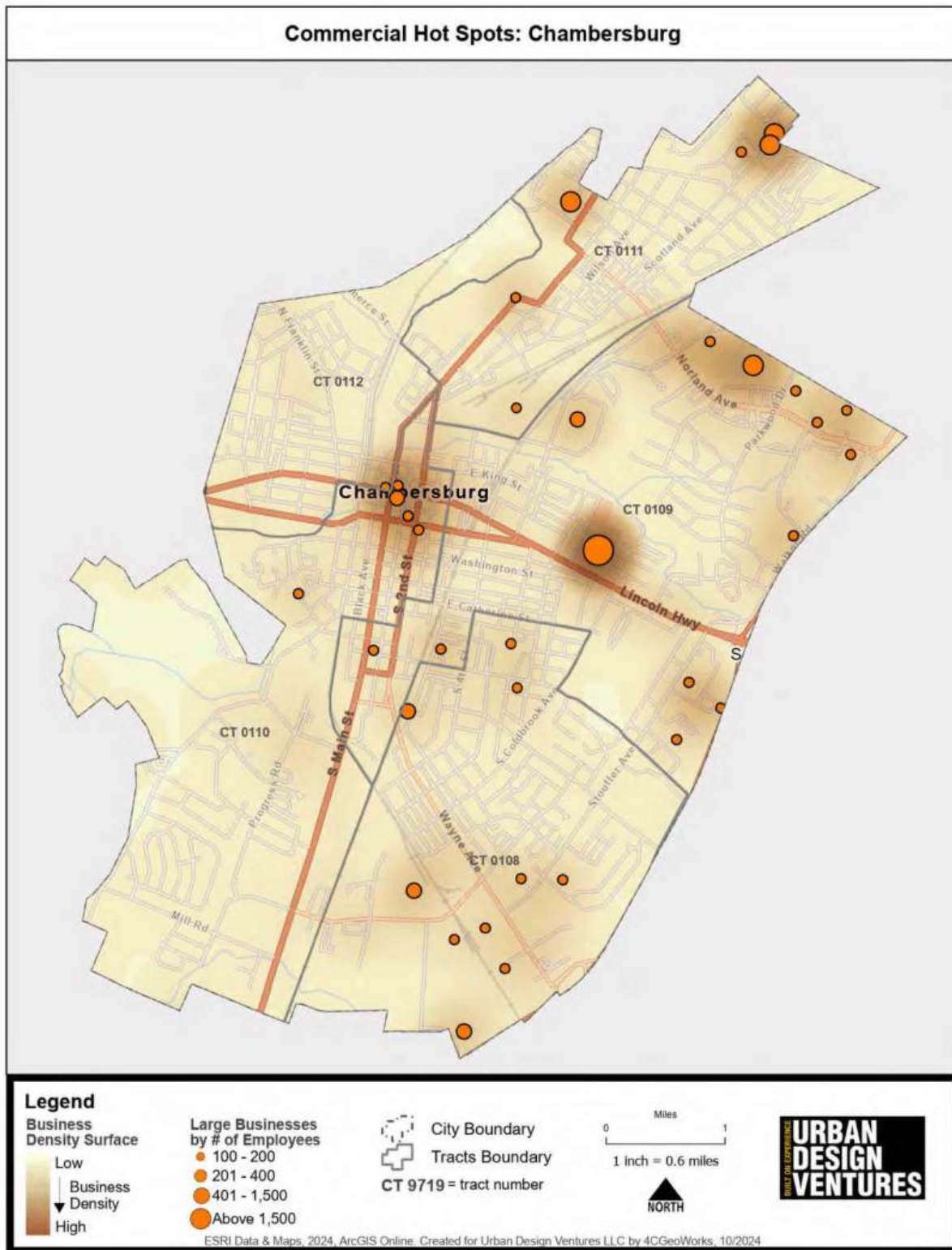
Percent Vacant Housing Units by Block Group



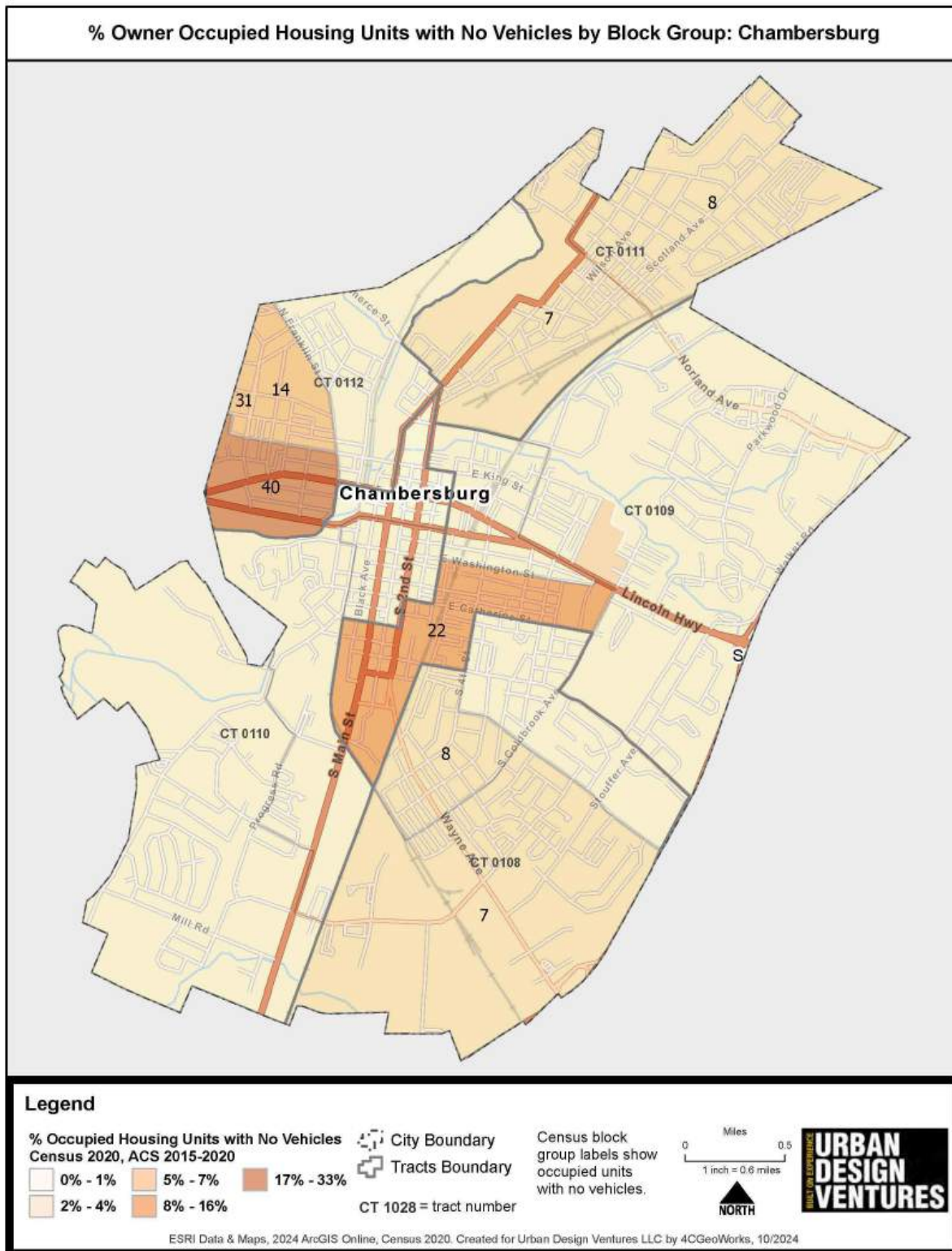
Low/Moderate Income Percentage by Block Group



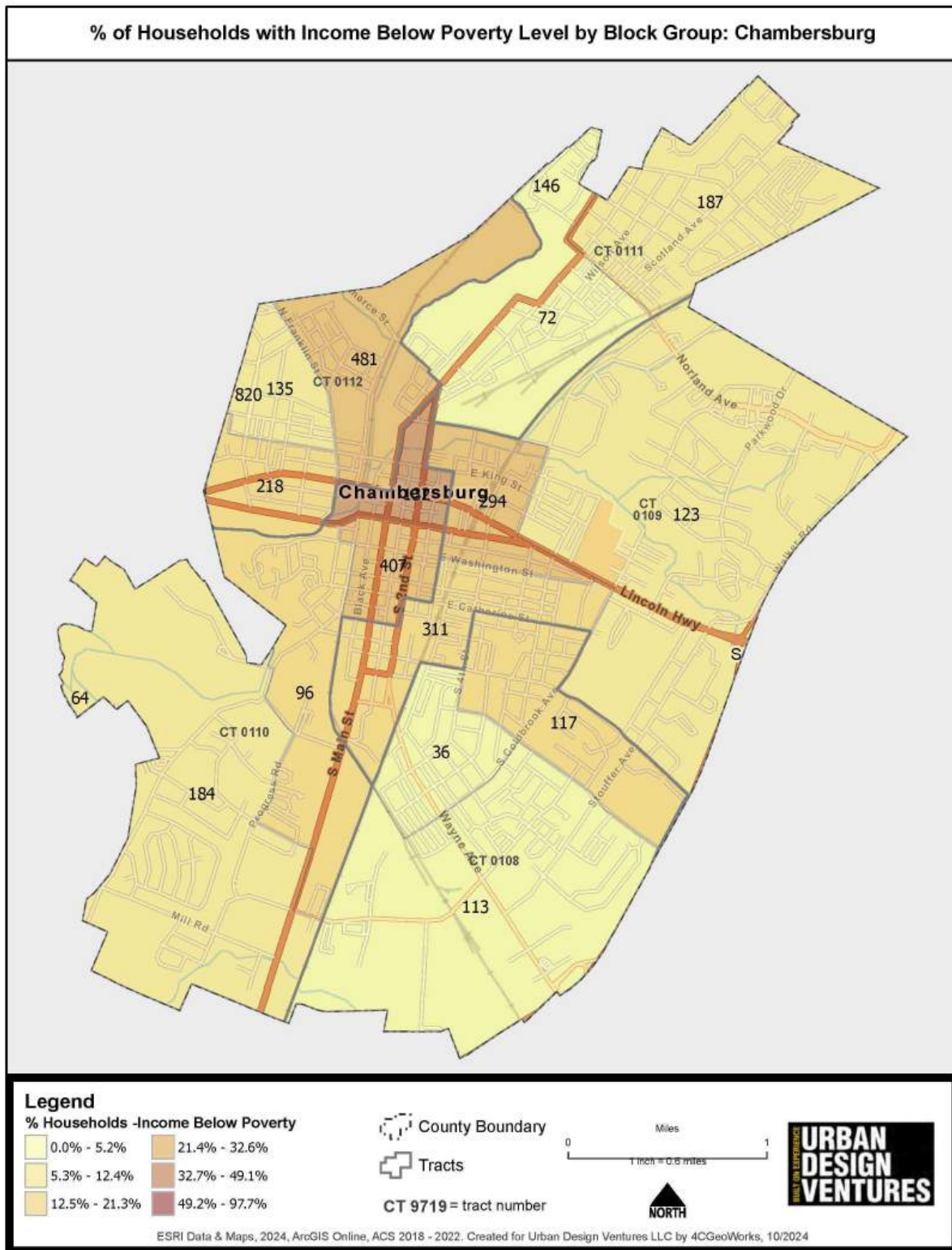
Low/Moderate Income with Minority Percentage by Block Group



Commercial Hot Spots

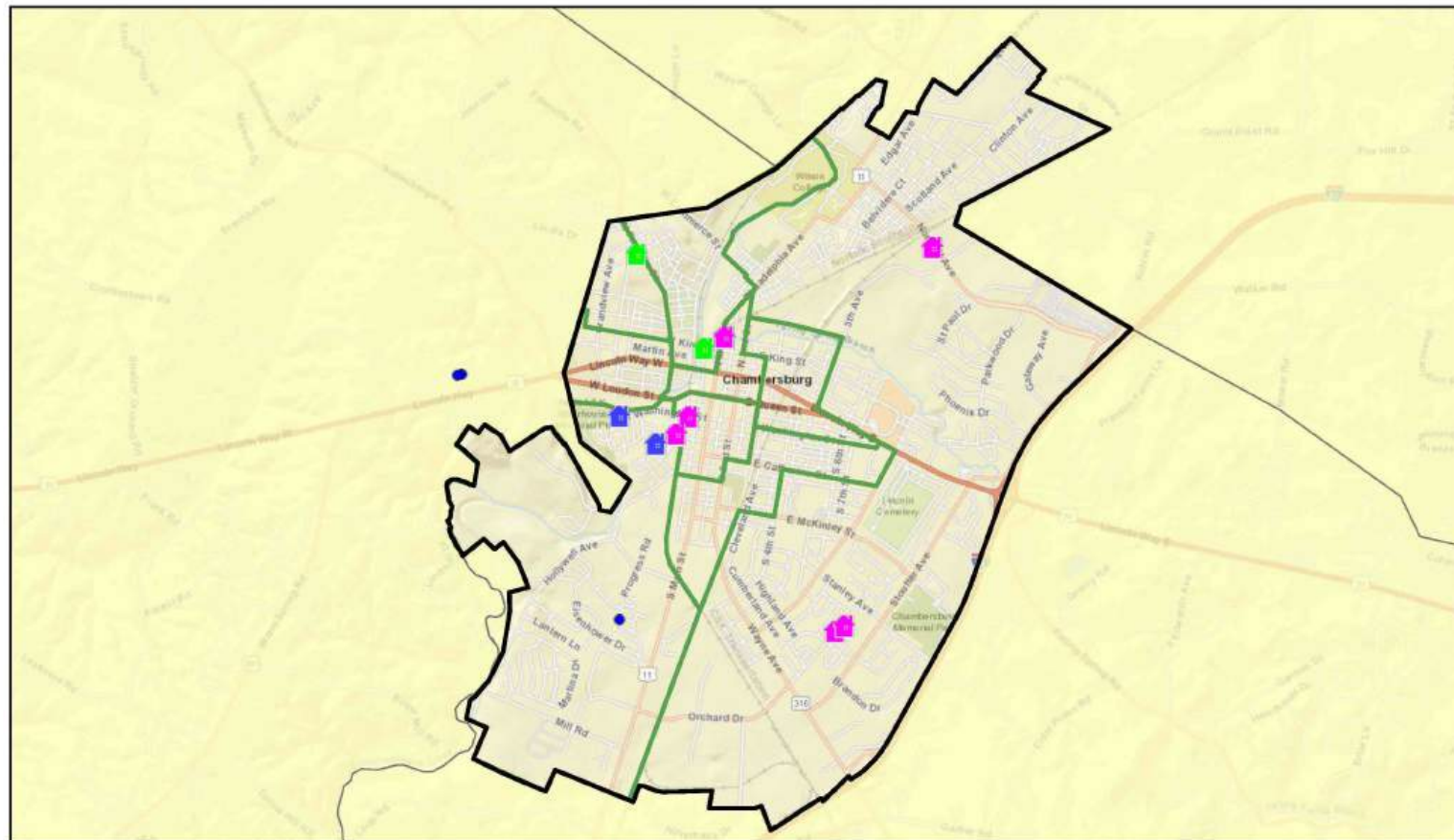


Percent Occupied Housing Units with No Vehicles by Block Group



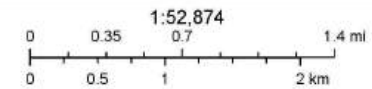
Percent Households with Income Below Poverty Level by Block Group

Borough of Chambersburg, PA - Public Housing with Low/Mod Block Groups



June 30, 2025

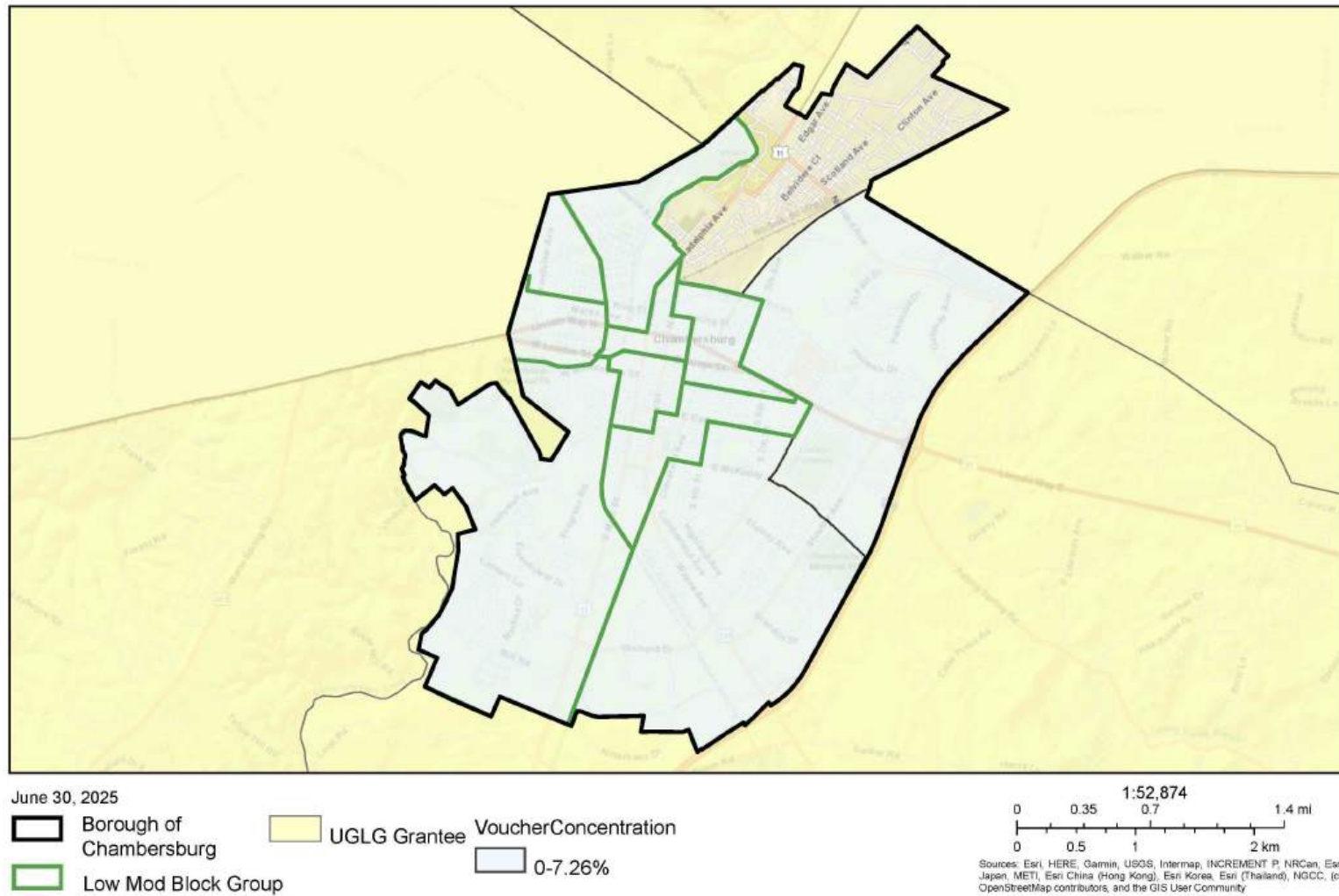
- USDA Rural Housing
 ■ Multifamily Housing - Assisted
 UGLG Grantee
- Public Housing Development
 Borough of Chambersburg
- LIHTC Property
 Low Mod Block Groups



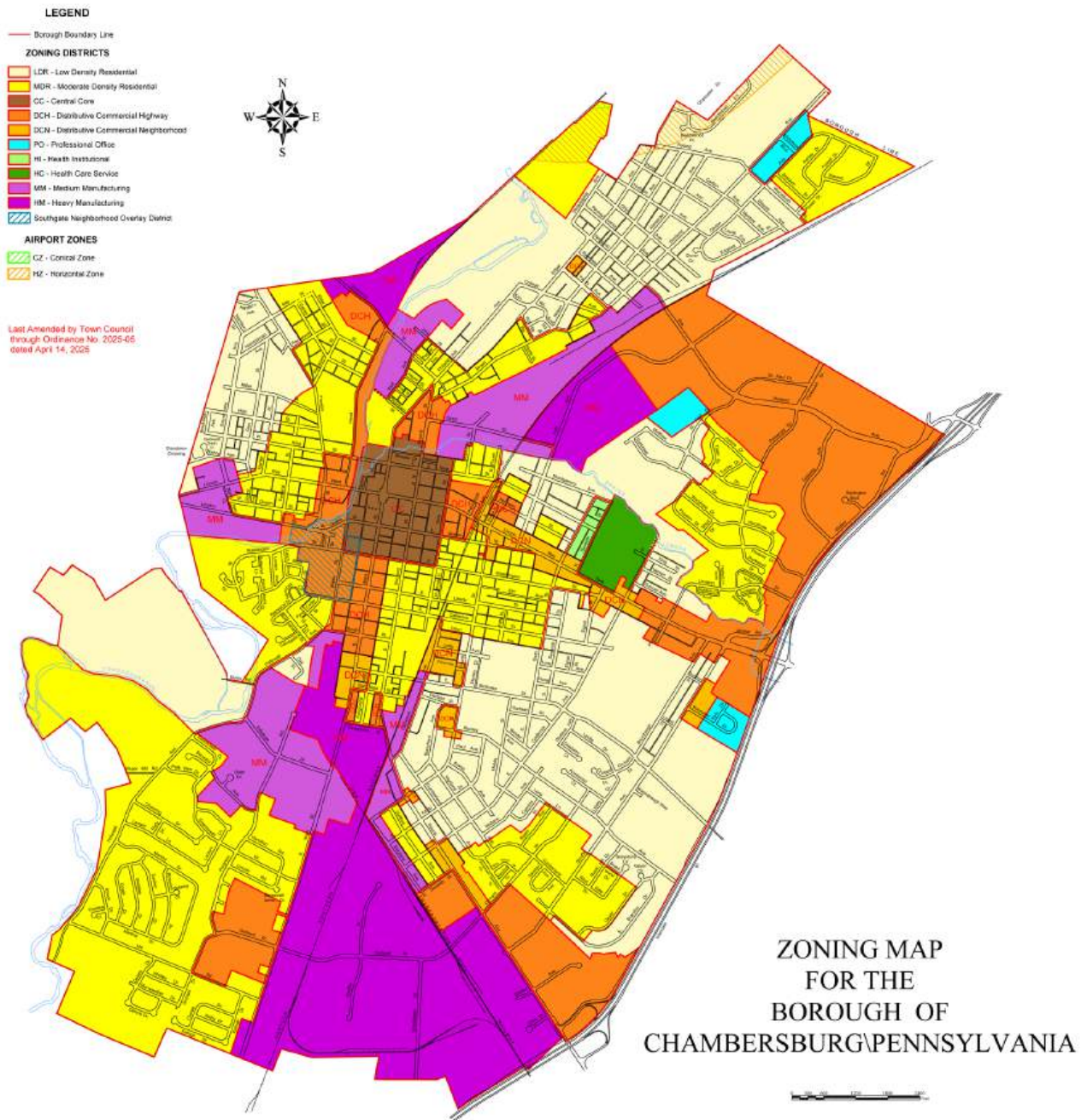
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Public Housing with Low/Mod Block Groups

Borough of Chambersburg, PA - Voucher Concentration with Low/Mod Block Groups



Voucher Concentration with Low/Mod Block Groups



Chambersburg Zoning Map (current as of April 14, 2025)

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 2026 CDBG Program Year, the Borough of Chambersburg proposes to address the following priority need categories identified in its FY 2025-2029 Five-Year Consolidated Plan:

Other Special Needs Priority - (SN)

There is a need to upgrade and improve community facilities, infrastructure, and public services, in order to rejuvenate socially and economically distressed neighborhoods and to improve the quality of life for residents.

Goals:

- **SN-1 Housing** - Increase the number of decent, safe, sound, sanitary, accessible and affordable units that are available and accessible to all sectors of special needs populations.

Community Development Priority - (CD)

There is a need to upgrade and improve community facilities, infrastructure, and public services, in order to rejuvenate socially and economically distressed neighborhoods and to improve the quality of life for residents.

Goals:

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

Administration, Planning, and Management Priority - (AM)

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

Goals:

- **AM-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

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 2024 CAPER, which was the fifth CAPER for the FY 2020-2024 Five-Year Consolidated Plan, was approved by HUD. In the FY 2024 CAPER, the Borough of Chambersburg expended 100% of its CDBG funds to benefit low- and moderate-income persons. The Borough obligated 0.00% of its funds during the FY 2024 CAPER period on public services, which is below the statutory maximum of 15%. The Borough obligated 20.00% of its funds on Planning and Administration during this CAPER period, which is at the statutory maximum of 20%. Upon filing their FY 2024 CAPER the Borough had met the required 1.5 maximum drawdown ratio with a ratio of 1.5. As of February 26, 2026, the Borough had a drawdown ratio of 2.2 for FY 2025 funds; this is above the maximum ratio, but it intends to continue drawing down FY 2025 and prior year funds to meet the drawdown requirements.

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, February 19, 2026. 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 2026 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 2026 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 on Tuesday, May 19, 2026 in the "Public Opinion," the newspaper of general circulation in the area. The "Draft FY 2026 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: <https://www.chambersburgpa.gov>

The Draft FY 2026 Annual Action Plan was on public display from Wednesday, May 20, 2026 through Friday, June 19, 2026.

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 2026 Annual Action Plan:

- **Publish First Public Hearing and Notice of Funding Availability in the "Public Opinion" Newspaper** –Friday, January 23, 2026
- **CDBG Funding Applications due to Borough** – Thursday, February 12, 2026 by 4:00 PM
- **First Public Hearing** – Thursday, February 19, 2026, at 2:00 PM, Borough Council Chambers
- **Borough Staff and Council CDBG Committee met to develop the budget** – Monday, March 9, 2026, at 6:00 PM, Borough Council Chambers
- **HUD Releases FY 2026 Allocation Amounts** – Friday, April 2, 2026

- **Publish Second Public Hearing and Notice of Plan Display in the “Public Opinion” Newspaper** – Tuesday, May 19, 2026
- **FY 2026 Annual Action Plan goes on Display** – Wednesday, May 20, 2026
- **Second Public Hearing** – Tuesday, June 16, 2026, at 4:00 PM, Borough Council Chambers
- **FY 2026 Annual Action Plan off Display** – Friday, June 19, 2026
- **Borough Council Adoption of the FY 2026 Annual Action Plan** – Monday, June 22, 2026
- **Plan submitted electronically to HUD Philadelphia Office** – on or before Tuesday, June 30, 2026
- **Program Year Begins** – July 1, 2026

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, February 19, 2026, at 2:00 PM. Comments received at that public hearing are included in the attachments at the end of the FY 2026 Annual Action Plan.

The FY 2026 Annual Action Plan was placed on public display on Wednesday, May 20, 2026. The Second Public Hearing was held on Tuesday, June 16, 2026, at 4:00 p.m. at the 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 2026 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 2026 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, 2026, and ending June 30, 2027. This is the Borough’s second year of the FY 2025-2029 Five-Year Consolidated Plan.

During the FY 2026 Program Year, the Borough of Chambersburg, Pennsylvania anticipates the following Federal financial resources:

- **FY 2026 CDBG Funds - \$278,583.00**

During the FY 2026 CDBG Program Year, the Borough of Chambersburg proposes to address the following priorities from the FY 2025-2029 Five-Year Consolidated Plan:

- **SN-1 Housing:** Increase the number of decent, safe, sound, sanitary, accessible and affordable units that are available and accessible to all sectors of special needs populations.
- **CD-1 Community Facilities:** Improve parks, recreational facilities, neighborhood facilities, and trails including accessibility improvements to public buildings and all community facilities in the Borough.
- **CD-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.
- **CD-3 Public Services:** Improve and enhance public services, programs for youth, the elderly, persons with disabilities, and general social/welfare public service programs for low- and moderate-income Borough residents.
- **AM-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 2026 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; and the Borough of Chambersburg Recreation Center, located at 235 South Third Street. The display period was from Wednesday, May 20, 2026, through Friday, June 19, 2026, for a 30-day display period. In addition, the Borough put the draft Plan on its website (<https://www.chambersburgpa.gov>). A Second Public Hearing was held on Tuesday, June 16, 2026 to discuss the proposed activities and solicit resident comments. Upon completion of the 30-day comment period, the Borough of Chambersburg submitted the FY 2026 Annual Action Plan to the U.S. Department of Housing and Urban Development Philadelphia Office on or before Tuesday, June 30, 2026.

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 for the Borough of Chambersburg's Community Development Block Grant (CDBG) Program is the Land Use and Community Development Department, Community Development Office. The Community Development Office of the Borough of Chambersburg prepares the Five-Year Consolidated Plan, the Annual Action Plans, the Environmental Review Records (ERR), 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 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
Website: <https://www.chambersburgpa.gov>

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)**1. Introduction**

While preparing the FY 2026 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(l))

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 part of the South Central Regional Homeless Advisory Board (RHAB), which oversees the Eastern PA Continuum of Care (CoC) Network for nine (9) counties in south-central Pennsylvania. 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 Door 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 Door goals.

The Board comprises a wide-ranging 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, priorities and goals; provides input for Supportive Services for Veteran 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 Consolidated 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 major PA 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's Five-Year Consolidated Plan follows the 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 Program (SCCAP) 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 for 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 (PIT) Counts for the Sheltered and Unsheltered homeless population are completed annually in the month of January, and the Housing Inventory Count (HIC) is updated on a rolling basis. The results of the counts are available in the state PAHMIS system for approved users. The public can access summarized PIT and HIC information through the HUD website and the Eastern Pennsylvania Continuum of Care 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 jurisdiction's consultations with housing, social service agencies and other entities

1.	Agency/Group/Organization	Borough of Chambersburg
	Agency/Group/Organization Type	Housing Service-Fair Housing Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government – Local Planning organization Civic Leaders Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Borough of Chambersburg Land Use and Community Development Department administers the Borough CDBG funding allocation. Borough Departments were contacted and submitted funding requests. The Borough funded the Middle Street Reconstruction project in FY 2026. This is a multi-year activity.
2.	Agency/Group/Organization	Franklin County Housing Authority
	Agency/Group/Organization Type	Housing PHA

		Services – Housing Service-Fair Housing Other government – County Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Franklin County Housing Authority was contacted to provide inventory, usage, and demographic data related to the housing needs of its very low-income clients.
	3. Agency/Group/Organization	Eastern PA CoC
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Publicly Funded Institution/System of Care Other government - State Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	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.
	4. Agency/Group/Organization	Pennsylvania Department of Health
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency

		Child Welfare Agency Publicly Funded Institution/System of Care Other government - State Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy Lead-based Paint Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Borough consulted the 2022 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.
5.	Agency/Group/Organization	TrueNorth Wellness
	Agency/Group/Organization Type	Services – Housing Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency / Group / Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	TrueNorth Wellness was contacted to determine the needs for transitional housing for persons with special needs in the Borough of Chambersburg. TrueNorth Wellness submitted a funding request. The request was funded with FY 2026 CDBG funds.
6.	Agency/Group/Organization	Boys and Girls Club of Chambersburg and Shippensburg
	Agency/Group/Organization Type	Services-Children Services-Education Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with Children Homelessness Needs - Unaccompanied youth Homelessness Strategy

		Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency / Group / Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Boys and Girls Club of Chambersburg and Shippensburg was contacted to determine the needs for child and youth services in the Borough of Chambersburg. The Boys and Girls Club submitted a funding request. The request was funded with FY 2026 CDBG funds.
7.	Agency/Group/Organization	Habitat America – Tower at Falling Spring
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency / Group / Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Habitat America was contacted to determine senior housing needs in the Borough of Chambersburg. Habitat America submitted a funding request for renovation work at the Tower at Falling Spring. The request was not funded with FY 2026 CDBG funds.
8.	Agency/Group/Organization	Chambersburg Area School District
	Agency/Group/Organization Type	Services-Children Services-Education Other government - County
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency / Group / Organization was consulted. What are the anticipated	The Chambersburg Area School District (CASD) was contacted to ascertain child and youth service needs in the Borough of Chambersburg.

	outcomes of the consultation or areas for improved coordination?	
9.	Agency/Group/Organization	Amigos de Stevens/Friends of Stevens
	Agency/Group/Organization Type	Civic Leaders Neighborhood organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency / Group / Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Amigos de Stevens/Friends of Stevens Parent Teacher Organization submitted a funding request for playground equipment at Thaddeus Stevens Elementary School. The request was funded with FY 2026 funds.

Table 2 – Agencies, groups, organizations who participated

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

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 (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	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
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

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 2026 Annual Action Plan.

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 2026 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.

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 Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	None	None	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)
2.	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The Borough of Chambersburg held its First Public Hearing on Thursday, February 19, 2026, at 2:00 p.m. There was nobody in attendance. See public hearing comments and sign in sheet in the Attachments Section.	See public hearing comments in the Exhibits section of the Annual Action Plan.	All comments were accepted.	Not Applicable.
3.	CDBG Funding Requests	Non-targeted/broad community Agencies/Organizations	The Borough of Chambersburg solicited applications for funding from public, private, and nonprofit agencies. These applications were due back to the Borough by Thursday, February 12, 2026, by 4:00 p.m.	The Borough of Chambersburg received five (5) applications for funding from social service organizations, public, and private entities.	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)
4.	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	None	None	None	Not Applicable.
5.	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The Borough of Chambersburg held its Second Public Hearing on Tuesday, June 16, 2026, at 4:00 p.m. See public hearing comments and sign in sheet in the Exhibit Section.	See public hearing comments in the Exhibits section of the Annual Action Plan.	All comments were accepted.	Not Applicable.
6.	Internet Outreach	Non-targeted/broad community Agencies/Organizations	None	None	None	chambersburg pa.gov

Table 4 – Citizen Participation Outreach

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

Introduction

The Borough of Chambersburg is receiving \$278,583.00 from CDBG funds. The program year goes from July 1, 2026, through June 30, 2027. These funds will be used to address the following priority needs:

- Other Special Needs Priority
- Community Development Priority
- Administration, Planning, and Management Priority

The accomplishments of these projects/activities will be reported in the FY 2026 Consolidated Annual Performance and Evaluation Report (CAPER).

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	\$278,583.00	\$0.00	\$0.00	\$278,583.00	\$886,417.00	Five (5) projects / activities were funded based on FY 2026 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 2026 Program Year to address needs identified in the FY 2025-2029 Five-Year Consolidated Plan are listed below.

- **Elm Street Program** - Pennsylvania Department of Community and Economic Development (DCED) provides funding for the 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.

DRAFT

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.	SN-1 Housing	2025	2029	Non-Homeless Special Needs	Borough Wide	Other Special Needs Priority	CDBG: \$45,000.00	Rental units rehabilitated: 12 Household Housing Unit
2.	CD-1 Community Facilities	2025	2029	Non-Homeless Special Needs	Borough Wide	Other Special Needs Priority	CDBG: \$51,400.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 104 Persons Assisted
3.	CD-2 Infrastructure	2025	2029	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$114,317.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,870 Persons Assisted
4.	CD-3 Public Services	2025	2029	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$12,150.00	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted
5.	AM-1 Overall Coordination	2025	2029	Administration, Planning, and Management	Borough Wide	Administration, Planning, and Management Priority	CDBG: \$55,716.00	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1.	Goal Name	SN-1 Housing
	Goal Description	Increase the number of decent, safe, sound, sanitary, accessible and affordable units that is available and accessible to all sectors of special needs populations.
2.	Goal Name	CD-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	CD-2 Infrastructure
	Goal Description	Improve the public infrastructure through rehabilitation, reconstruction, and new construction, of streets, sidewalks, bridges, curbs, walkways, water, storm water, sanitary sewer, lighting enhancements, handicap accessibility improvements/removal of architectural barriers, etc.
4.	Goal Name	CD-3 Public Services
	Goal Description	Improve and enhance public services, programs for youth, the elderly, persons with disabilities, and general social/welfare public service programs for low- and moderate-income Borough residents.
5.	Goal Name	AM-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.

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 2026 Annual Action Plan, the Borough will support a project/activity that provides affordable housing as defined by HOME 91.215(b) to eleven (11) extremely low-income persons and one (1) low-income person.

AP-35 Projects – 91.220(d)

Introduction

The Borough of Chambersburg proposes to undertake the following activities with the FY 2026 CDBG funds:

#	Project Name
1.	General Administration
2.	Street Reconstruction
3.	TrueNorth - Boiler Replacement
4.	Boys and Girls Club - Member Scholarships
5.	Stevens Elementary School - Playground Equipment

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 2026 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 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.
- 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.

The proposed Middle Street Reconstruction is located in Census Tract 108, Block Groups 2 & 3 and its combined low- and moderate-income percentage is 56.32%.

AP-38 Projects Summary

Project Summary Information

1.	Project Name	General Administration
	Target Area	Borough Wide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$55,716.00
	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	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately 21,917 persons and one (1) organization will benefit from this activity.
	Location Description	100 South Second Street, Chambersburg, PA 17207
	Planned Activities	The HUD Matrix Code is 21A General Program Administration.
2.	Project Name	Street Reconstruction
	Target Area	Borough-wide
	Goals Supported	CD-2 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$114,317.00
	Description	CDBG funding will be used to reconstruct Middle Street from Stanley Avenue to Wallace Avenue.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 2,870 persons will benefit from this project/activity.
	Location Description	Middle Street from Stanley to Wallace Avenues; CT 108, BG 2 and 3.

	Planned Activities	The National Objective is Low/Mod Area (LMA) Benefit. The HUD Matrix Code is 03K Street Improvements.
3.	Project Name	TrueNorth - Boiler Replacement
	Target Area	Borough-wide
	Goals Supported	SN-1 Housing
	Needs Addressed	Other Special Needs Priority
	Funding	CDBG: \$45,000.00
	Description	TrueNorth Wellness Services is requesting CDBG funds to replace a hot water boiler heater at its psychiatric and mental disability residential site in the Borough of Chambersburg.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that twelve (12) persons will benefit from this project/activity.
	Location Description	270 S. Main Street, Chambersburg, PA 17201
	Planned Activities	The national objective is Low/Mod Housing (LMH). The matrix code is 03B Facilities for Persons with Disabilities.
4.	Project Name	Boys and Girls Club - Member Scholarships
	Target Area	Borough-wide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$12,150.00
	Description	The Boys and Girls Club of Chambersburg and Shippensburg is seeking CDBG funding in order to award member scholarships to low- and moderate-income residents of the Borough of Chambersburg.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that ten (10) persons will benefit from this activity.
	Location Description	20 E Burd St., Suite 3, Shippensburg, PA 17257

	Planned Activities	The National Objective is Low-Mod Limited Clientele (LMC) benefit. The HUD Matrix Code is 05D Youth Services.
5.	Project Name	Stevens Elementary School - Playground Equipment
	Target Area	Borough-wide
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$51,400.00
	Description	Amigos de Stevens/Friends of Stevens PTO is requesting CDBG funding to replace and upgrade the 30-year-old playground equipment at Stevens Elementary.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 104 persons will benefit from this project/activity.
	Location Description	800 Hollywell Ave, Chambersburg, PA 17201
	Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC) benefit. The HUD Matrix Code is 03M Child Care Centers.

Table 9 – Project Summary

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 2020-2024 American Community Survey (ACS) 5-Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the Borough of Chambersburg, with comparison data from the 2015-2019 ACS.

Population:

- The estimated 2024 population of Chambersburg was 22,319 people, an increase of 1,487 people (7.14%) since 2019.

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:

- 96.2% were one race (of any ethnicity).
 - 78.7% were White
 - 11.5% were Black or African American
 - 1.2% were American Indian and Alaska Native
 - 1.4% were Asian
 - 0.1% were Native Hawaiian and Other Pacific Islander
 - 3.4% were some other race
- 3.8% are two or more races.
- 19.8% are Hispanic or Latino of all races.

Income Profile:

The Median Family Household Income for a family of four is \$95,500 in the Chambersburg, PA MSA according to HUD's FY 2025 Income Limits. The following is a summary of income statistics for the Borough of Chambersburg:

- According to the 2020-2024 ACS estimates, median household income in the Borough of Chambersburg was \$56,576, lower than Franklin County (\$77,033) and Pennsylvania (\$77,971).
- 35.1% of households with earnings received Social Security income.
- 3.4% received cash public assistance.
- 27.3% received retirement income.

- 12.3% of all families were living in poverty.
 - 37.3% of female-headed households with no spouse present and with children under 18 years were living in poverty.
- 15.3% of all people were living in poverty.
 - 17.9% of all youth under 18 years of age were living in poverty.

Employment:

In 2024, the Borough of Chambersburg had an estimated population 16 years and over of 18,307, of which 11,108 (60.7%) were in the civilian labor force and 10,247 (56.0%) were employed. The following is a summary of employment statistics for the Borough:

- 41.4% had occupations in management, business, science and arts and 22.6% worked in production, transportation, and material moving occupations.
- 30.7% of employed workers were in the education, health, and social service industry, followed by 13.7% in manufacturing, 11.7% in the retail trade, and 10.6% in professional, scientific, management, and administrative services.
- 81.8% of workers were classed as private wage and salary workers, 14.4% were government workers, and 3.8% of workers were self-employed in their own unincorporated business.

According to the U.S. Labor Department, the preliminary unemployment rate for the Chambersburg, PA Metropolitan Statistical Area in December 2025 was 3.1%, compared to 3.7% for the Commonwealth of Pennsylvania and 4.1% 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 2026 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. According to HUD's FY 2024 low-mod calculations (the most recent available) the following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

- C.T. 108, B.G. 2: 56.3%
- C.T. 108, B.G. 3: 58.5%
- C.T. 109, B.G. 2: 70.4%

- C.T. 109, B.G. 3: 55.6%
- C.T. 110, B.G. 1: 100%
- C.T. 110, B.G. 2: 88.9%
- C.T. 110, B.G. 3: 82.5%
- C.T. 112, B.G. 1: 68.8%
- C.T. 112, B.G. 2: 71.4%
- C.T. 112, B.G. 3: 83.6%

Low/Mod Income Profile:

According to HUD's FY 2024 low-mod calculations, the Borough of Chambersburg has an overall low- and moderate-income percentage of 58.7%.

Discussion

The geographic locations and the public benefit for the FY 2026 CDBG Activities/Projects are as follows:

- **General Administration** - Borough Wide
- **Middle Street Reconstruction** - Low/Mod Income Area Benefit (LMA)
- **TrueNorth Boiler Replacement** - Low/Mod Housing Benefit (LMH)
- **Boys & Girls Club Member Scholarships** - Low/Mod Income Limited Clientele Benefit (LMC)
- **Stevens Elementary School Playground Equipment** - Low/Mod Income Limited Clientele Benefit (LMC)

AP-55 Affordable Housing – 91.220(g)

Introduction

The Borough of Chambersburg will undertake one (1) affordable housing project/activity using FY 2026 CDBG funds.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special Needs	12
Total:	12

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	12
Acquisition of Existing Units	0
Total:	12

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

The Borough of Chambersburg plans to fund the following affordable housing project with its FY 2026 CDBG funds:

- **CD-25-03 TrueNorth - Boiler Replacement:** TrueNorth Wellness Services is requesting CDBG funds to replace a hot water boiler heater at its psychiatric and mental disability residential site in the Borough of Chambersburg. CDBG: \$45,000. 12 household housing units.

In future years of the Consolidated Plan the Borough will continue to solicit and review funding applications for housing development, rehabilitation, and other forms of assistance.

AP-60 Public Housing – 91.220(h)

Introduction

The Franklin County Housing Authority's mission is "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 (FCHA) owns and professionally manages four (4) communities: two (2) family communities and two (2) elderly/disabled apartment towers. Together, the FCHA communities have 364 public housing units of which 206 are designated family/general occupancy units and 158 are reserved for elderly and/or disabled residents. 245 public housing units in two communities are located in the Borough of Chambersburg.

According to the Franklin County Housing Authority's leadership, the Housing Authority manages 391 Section 8 Housing Choice Vouchers including 62 Section 8 Mainstream Vouchers for non-elderly disabled residents, as well as an additional 9 Bridge Rental Assistance Subsidy Vouchers. As of March 2026, there was a waiting list of 137 individuals for Section 8 Housing Choice Vouchers and a waiting list of 315 individuals for Public Housing. The Section 8 Voucher waiting list is closed, but the Public Housing waiting list is open.

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 anticipates it will receive \$1,282,051.00 for its HUD Capital Fund grant for FY 2026. FCHA has proposed various activities to improve the overall living environment in the Authority's public housing communities.

The Franklin County Housing Authority does not plan to demolish or remove any public housing units in the Borough of Chambersburg during the FY 2026 Program Year. The Housing Authority is planning the following capital improvements at its properties in its FY 2026 Capital Improvements Plan: storm door replacement, exterior fascia and siding replacement, parking lot expansion, security camera installation, boiler room pipe replacement, and sanitary plumbing replacement and upgrades.

According to FCHA's 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 provides an array of youth programs and resources to youth programs in Chambersburg and Waynesboro. FCHA has resident councils who actively hold youth programs and have community partners such as First Start Partnership and the YMCA of which FCHA provides all the recent youth program resources to our residents through. FSP has a classroom inside the Chambersburg property and the YMCA also provides transportation to and from their facility for our residents.

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.

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 Family Self-Sufficiency Program 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, Franklin, 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 address 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 timeline 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 allocating new resources, based on the NOFA for the Continuum of Care.

Describe the jurisdiction's 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 2026 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 Five Year 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. There were no requests for FY 2026 funding for homeless activities.

Addressing the emergency shelter and transitional housing needs of homeless persons

For FY 2026 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 2026 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

For FY 2026 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 2026 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.

For FY 2026 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 2026 funding for homeless activities.

Discussion

In FY 2026 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.

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

In FY 2026 the Borough will continue to review its policies and ordinances such as land use and zoning to ensure steps are taken to remove undue roadblocks to allow for development. The Borough will proactively work with developers who seek to create affordable housing. The Borough will also discuss with any identified developers what, if any, policies or procedures are hindering development. If an issue is discovered the Borough will seek to address, it if permitted by current standards.

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 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, 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 2026 will be no different. The Borough will also be proactive in working with developers seeking to create affordable housing in the Borough.

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 continue to promote fair housing through the following activities:

- 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.

The Borough of Chambersburg plans to fund the following affordable housing project with its FY 2026 CDBG funds:

- **CD-25-03 TrueNorth - Boiler Replacement:** TrueNorth Wellness Services is requesting CDBG funds to replace a hot water boiler heater at its psychiatric and mental disability residential site in the Borough of Chambersburg. CDBG: \$45,000. 12 household housing units.

In future years of the Consolidated Plan the Borough will continue to solicit and review funding applications for housing development, rehabilitation, and other forms of assistance.

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, foster affordable housing, reduce lead-based paint hazards, reduce the number of families living in poverty, develop institutional structures, and enhance 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 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. Through its planning efforts, the Borough 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 population in need of accessibility improvements to age in place
- Need for 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 proposes to undertake the following activities with the FY 2026 CDBG Funds:

- CD-26-01 General Administration
- CD-26-02 Street Reconstruction
- CD-26-03 TrueNorth - Boiler Replacement
- CD-26-04 Boys and Girls Club - Member Scholarships
- CD-26-05 Stevens Elementary School - Playground Equipment

Actions planned to foster and maintain affordable housing

To foster and maintain affordable housing, the Borough of Chambersburg has adopted the following Five-Year Priorities and Goals:

- **HS-1 Housing Rehabilitation** - Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the community by addressing code violations, emergency repairs, utility improvements, and accessibility for persons with disabilities.
- **HS-2 Housing Construction** - 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, infrastructure improvements, construction, rehabilitation of vacant units, and redevelopment of vacant property.
- **HS-3 Homeownership** - Continue to assist low- and moderate-income homebuyers to purchase homes through down payment / closing cost assistance, and associated housing counseling.
- **HS-4 Rent and Utility Assistance** - Provide funds for utility payments, deposits, and rental fees for low-income households who are faced with the threat of eviction and who may be at risk of becoming homeless.
- **HO-1 Housing Opportunities** - Increase the housing opportunities and living conditions of persons and families who are homeless or who are at risk of homelessness.
- **SN-1 Housing** - Increase the number of decent, safe, sound, sanitary, accessible and affordable units that is available and accessible to all sectors of special needs populations.
- **SN-2 Accessibility** - Promote and assist in making accessibility improvements to existing housing units, including making reasonable accommodations for the physically disabled so they can remain in their housing accommodations.

The Borough of Chambersburg plans to fund the following affordable housing project with its FY 2026 CDBG funds:

- **CD-25-03 TrueNorth - Boiler Replacement:** TrueNorth Wellness Services is requesting CDBG funds to replace a hot water boiler heater at its psychiatric and mental disability residential site in the Borough of Chambersburg. CDBG: \$45,000. 12 household housing units.

In future years of the Consolidated Plan the Borough will continue to solicit and review funding applications for housing development, rehabilitation, and other forms of assistance.

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 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 monitor 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 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:

As of the 2020-2024 ACS, it is estimated that 15.3% of Chambersburg's residents live in poverty, which is considerably higher than the 11.7% poverty rate for the Commonwealth and 12.5% nationwide. The Borough's goal is to reduce the extent of poverty is 5%, based on actions the Borough can control or actions in which the Borough will cooperate with outside agencies and organizations.

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 not fund any anti-poverty projects with FY 2026 CDBG funds. However, it will continue to partner with and promote anti-poverty actions by social service agencies.

Actions planned to develop institutional structure

In FY 2026, the Borough will work to improve the quality of life for residents through the reconstruction of Middle Street, which will include cartway reconstruction as well as sidewalks and curb cuts where necessary. These improvements will serve the residents of a predominately low/mod neighborhood.

The Borough will also address the following obstacles to meeting 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

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. The timeliness of expenditures is achieved through scheduling activities, drawdown of funds, and budgets which track expenditures. Programming 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.

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 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 proposals and advertisements when soliciting contractors, supplies, etc. The Borough also submits requests to know MBE and WBE concerns in order to gain participation as well as encourage contractors who may be using subcontractors to solicit proposals 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.

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 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%

Discussion

CDBG Program Income:

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

CDBG Percentages:

The Borough of Chambersburg has allocated \$55,716.00 to general administration for the CDBG program, which is at the 20% administrative cap. The Borough has allocated \$12,150.00 to public service activities, which is below the 15% public service cap. The Borough has not allocated any funds for Slum and Blight Removal activities. The Borough has allocated \$278,583.00 for low- and moderate-income benefit, which is above the 70% minimum requirement.

- **Administrative Percentage (20% cap):** 20.00%
- **Public Service Percentage (15% cap):** 4.36%
- **Low- and Moderate-Income Percentage (70% minimum):** 100.00%
- **Slum and Blight Percentage (30% cap):** 0.00%

Exhibits

Attached to this FY 2026 Annual Action Plan are the following documents:

- SF 424 Forms
- Certifications
- First Public Hearing
- Second Public Hearing
- Resolutions

DRAFT