
Borough of Chambersburg

100 South Second Street
Chambersburg, Pennsylvania 16601



FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan

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

August 2025

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and Development Director



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Citizen Participation

- First Public Hearing
- Second Public Hearing
- Stakeholder Meetings
- Resident Surveys
- Agency/Organization Surveys



Borough of Chambersburg, Pennsylvania

FY 2025-2029 Five-Year Consolidated Plan

and FY 2025 Annual Action Plan

Executive Summary

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

1. Introduction

The Borough of Chambersburg, Pennsylvania is an entitlement community under the U.S. Department of Housing & Urban Development's (HUD) Community Development Block Grant (CDBG) Program. The Borough has prepared this FY 2025-2029 Five-Year Consolidated Plan for the period of July 1, 2025, through June 30, 2029. The consolidated plan in compliance with HUD requirements acts as a strategic plan for the implementation of the Borough's Federal Programs for housing, community, and economic development.

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

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

One of the earliest European settlements west of the Susquehanna River, Chambersburg was formed in 1730 as "Falling Spring" and later renamed for founder Benjamin Chambers. Chambers built a gristmill and sawmill at the confluence of Conococheague Creek and Falling Spring Creek in Iroquois League territory. The town grew in importance due to its location at the intersection of the Virginia Path/Great Wagon Road and Forbes Road (roughly analogous to today's I-81 and US-30) and the rich farmland in the surrounding Cumberland Valley. During the Civil War, Chambersburg was occupied three times by the Confederate Forces and played a key role in the

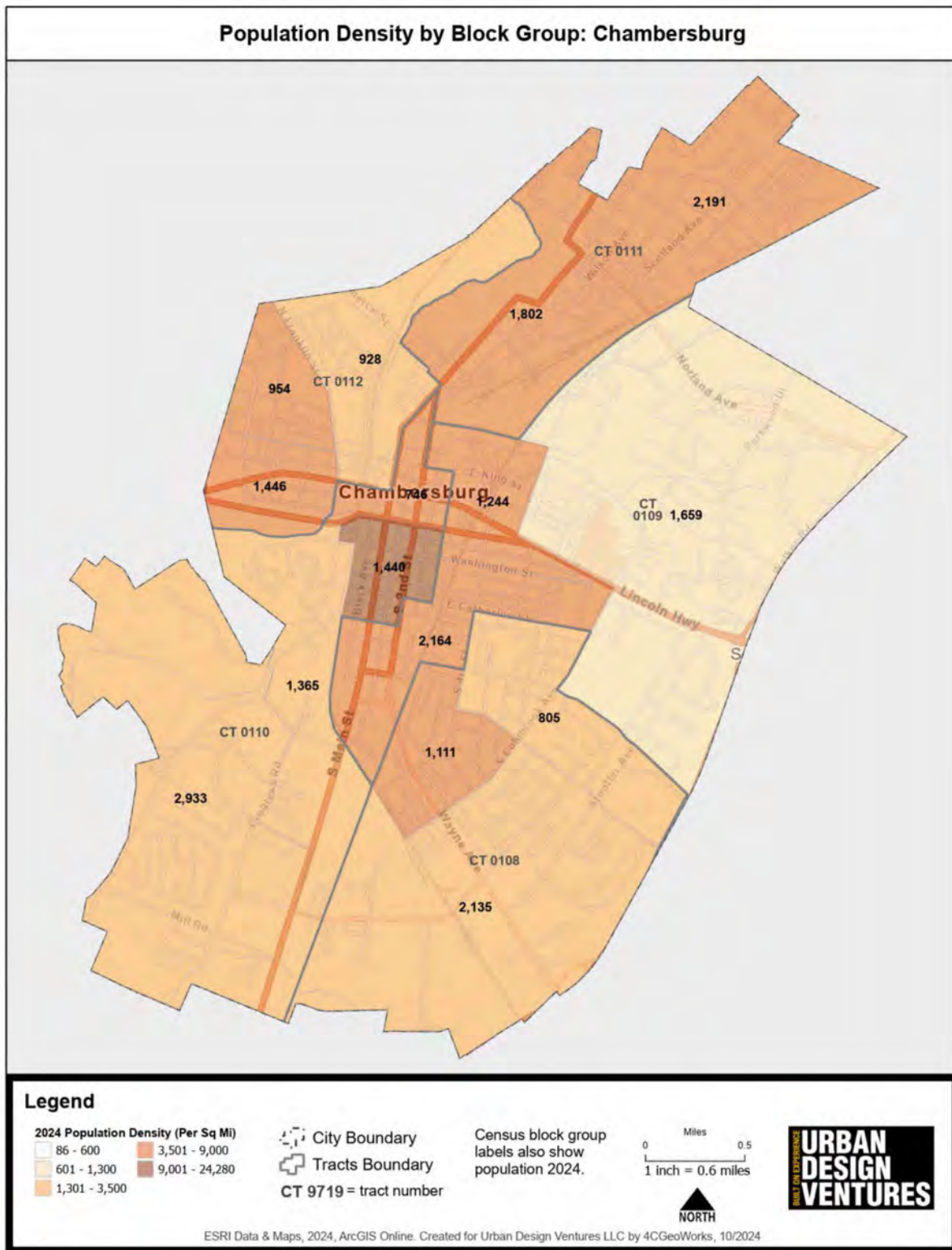
events leading to the Battle of Gettysburg. It was burned in the war, but the Borough was rebuilt and has grown into a commercial center of the region.

With an historic central business district, the Borough's history, community, and opportunity make it unique. Serving as the county seat of Franklin County, Pennsylvania, Chambersburg is approximately fifty (50) miles from Harrisburg, twenty-five (25) miles from Gettysburg, and eighteen (18) miles from Hagerstown, Maryland. The municipal government was established in 1803 when Chambersburg was incorporated as a Borough by an Act of the State Legislature. The administration of the town's affairs was given to the Burgess (now Mayor) and the Town Council, the legislative and governing body who are elected by the registered voters in the community. In 1975, the Town Council created the office of the Borough Manager, who is the chief administrative officer of the Borough and is responsible to the Town Council.

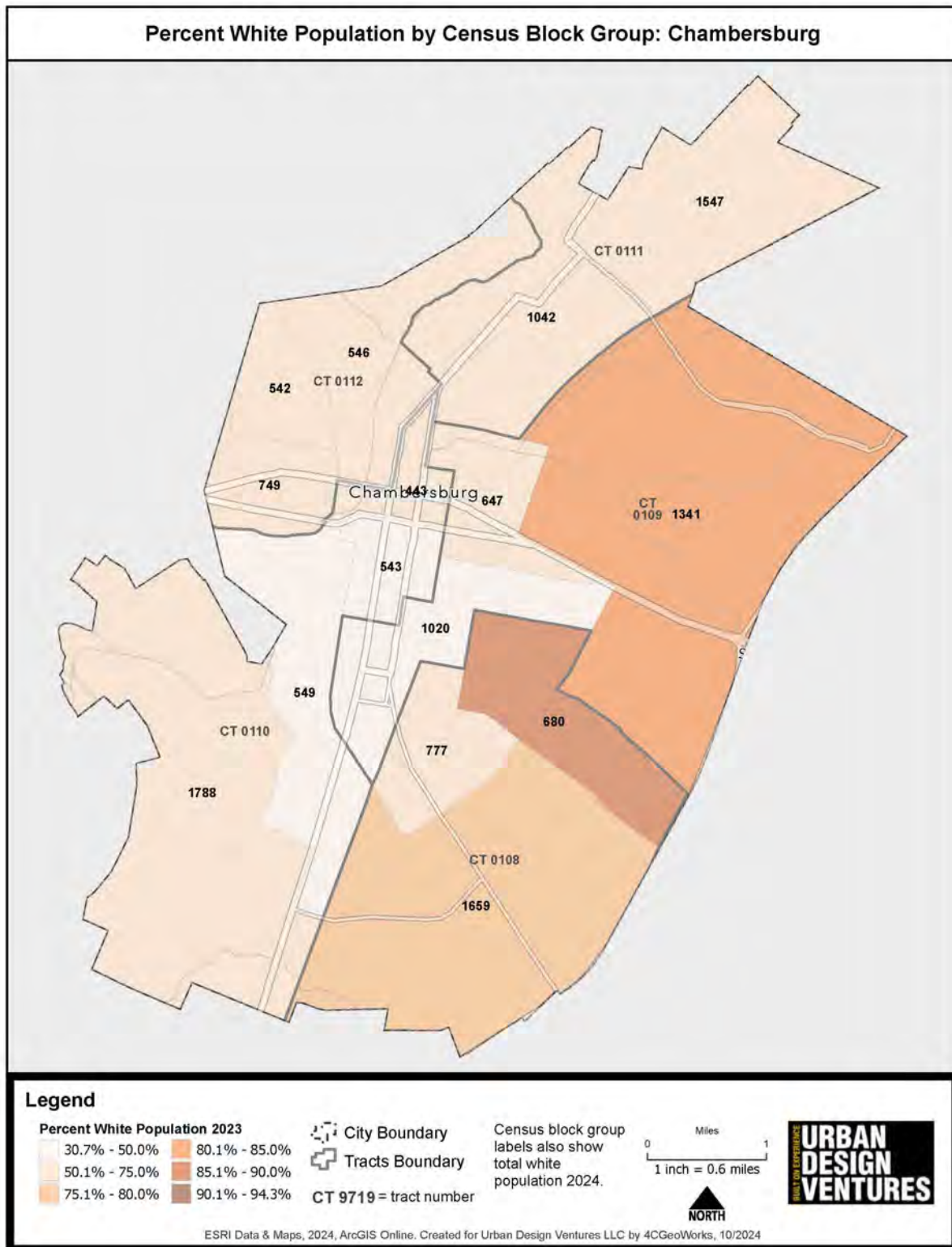
Maps:

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

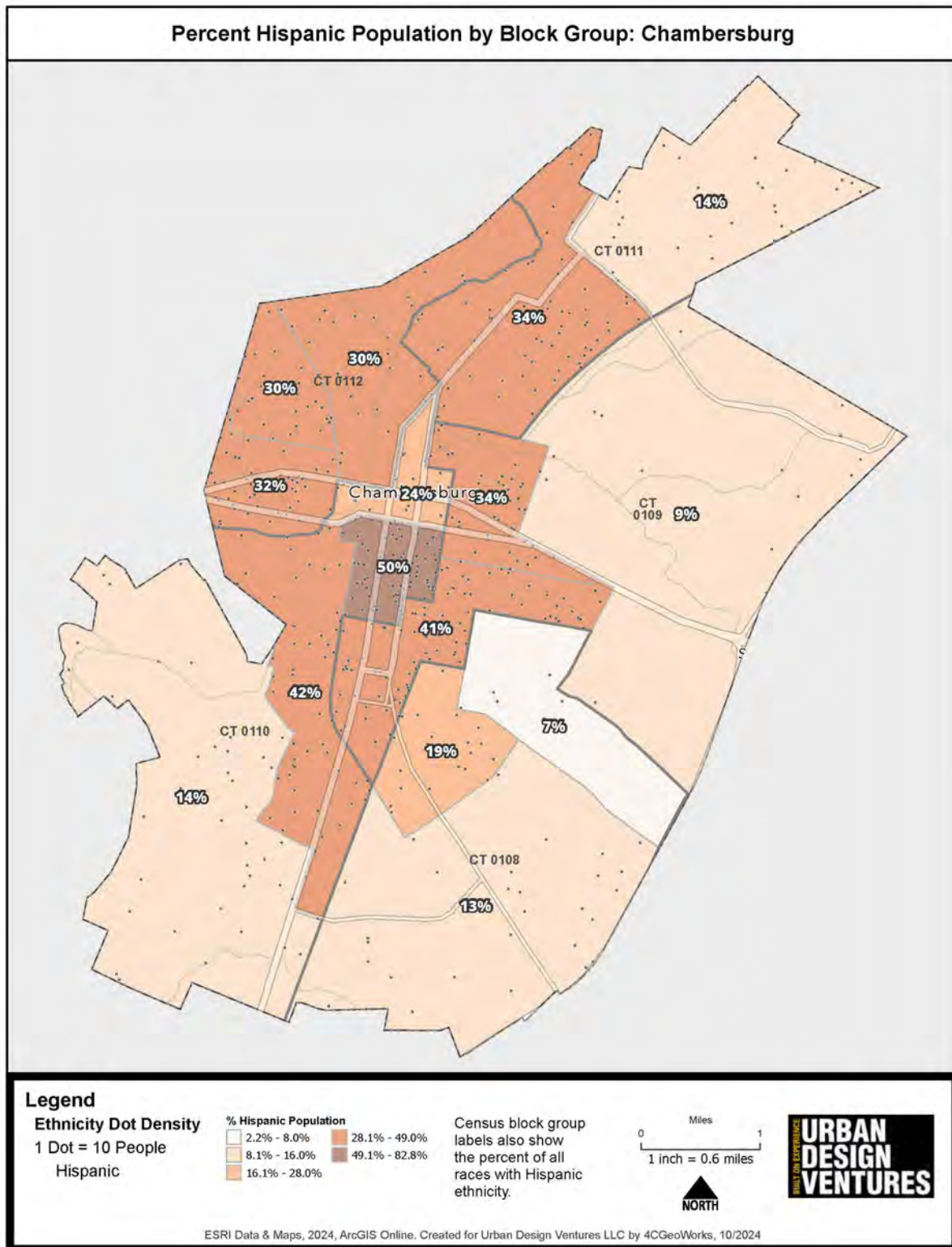
- Population Density by Block Group
- Percent White Population by Block Group
- Percent Hispanic Population by Block Group
- Percent Minority Population by Block Group
- Percent Population Age 65+ by Block Group
- Total Housing Units by Block Points
- Percent Owner-Occupied Housing Units by Block Group
- 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



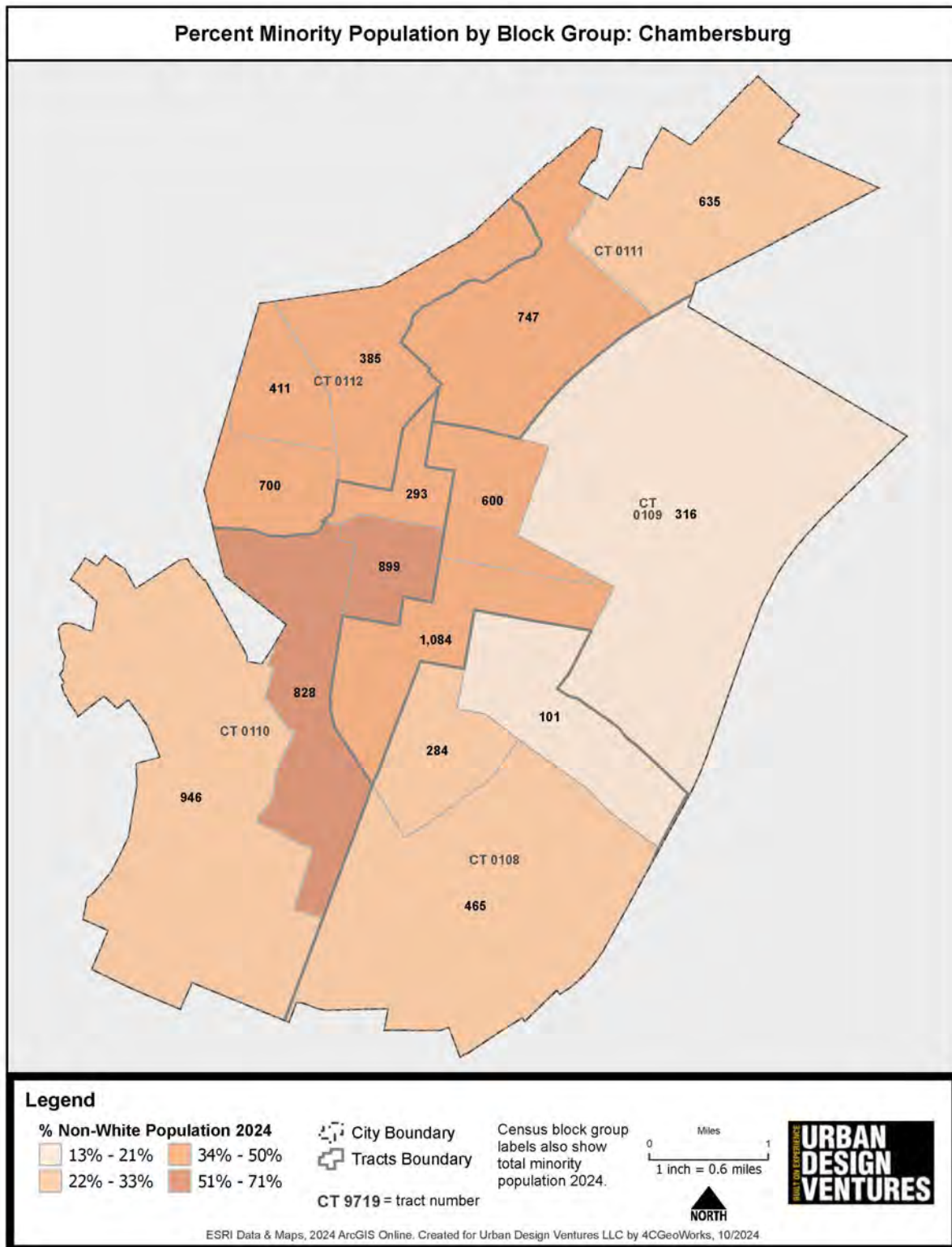
Population Density by Block Group



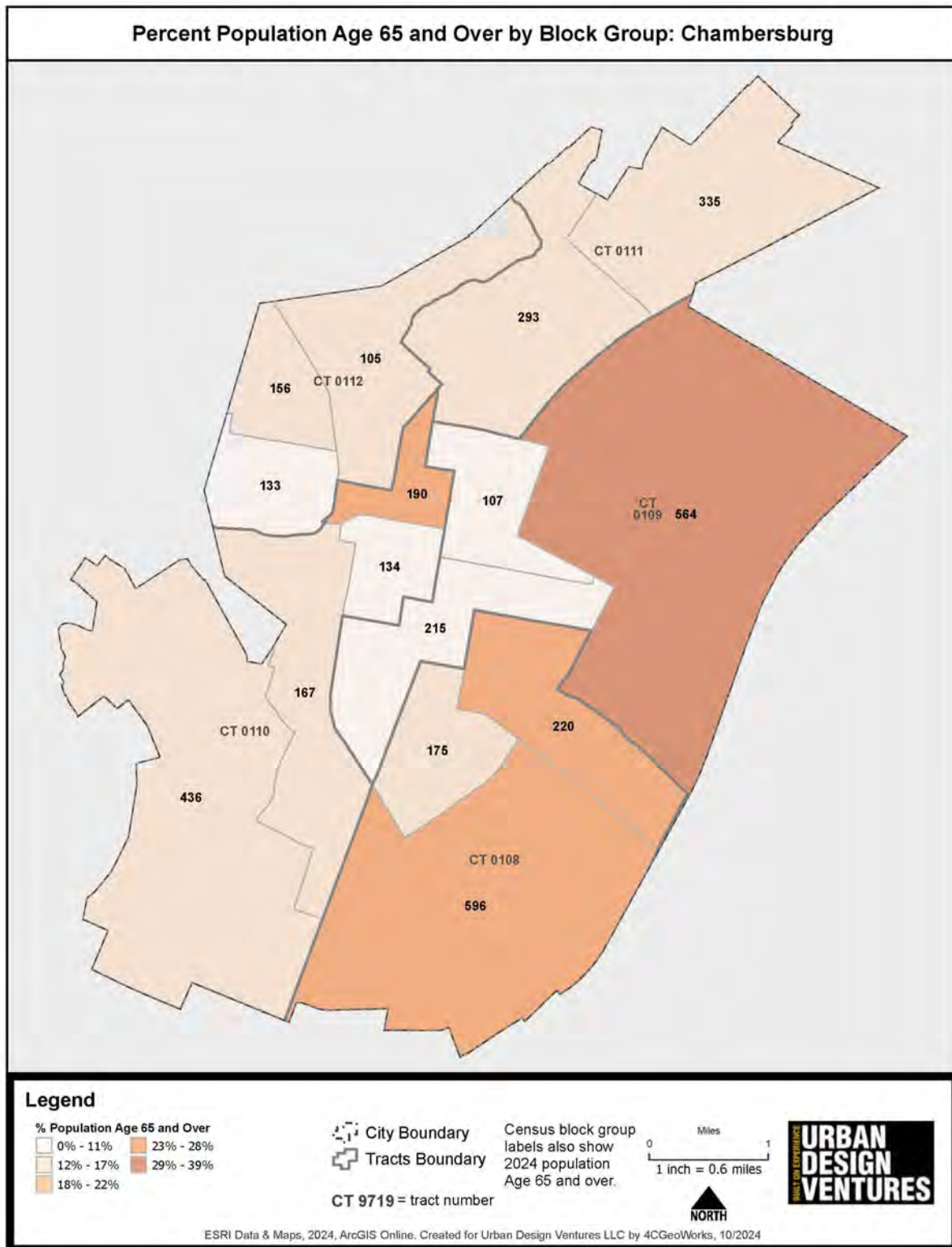
Percent White Population by Block Group



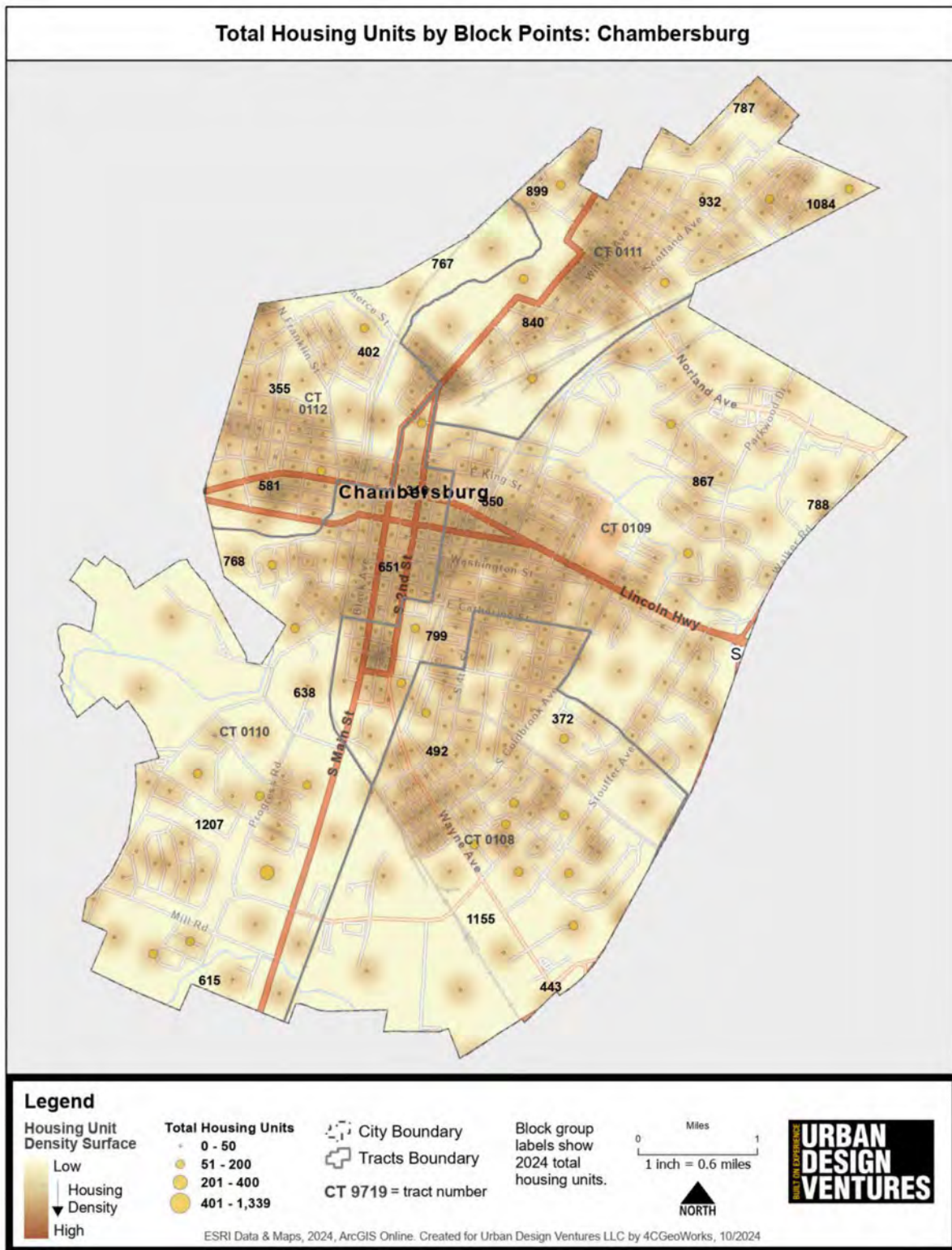
Percent Hispanic Population by Block Group



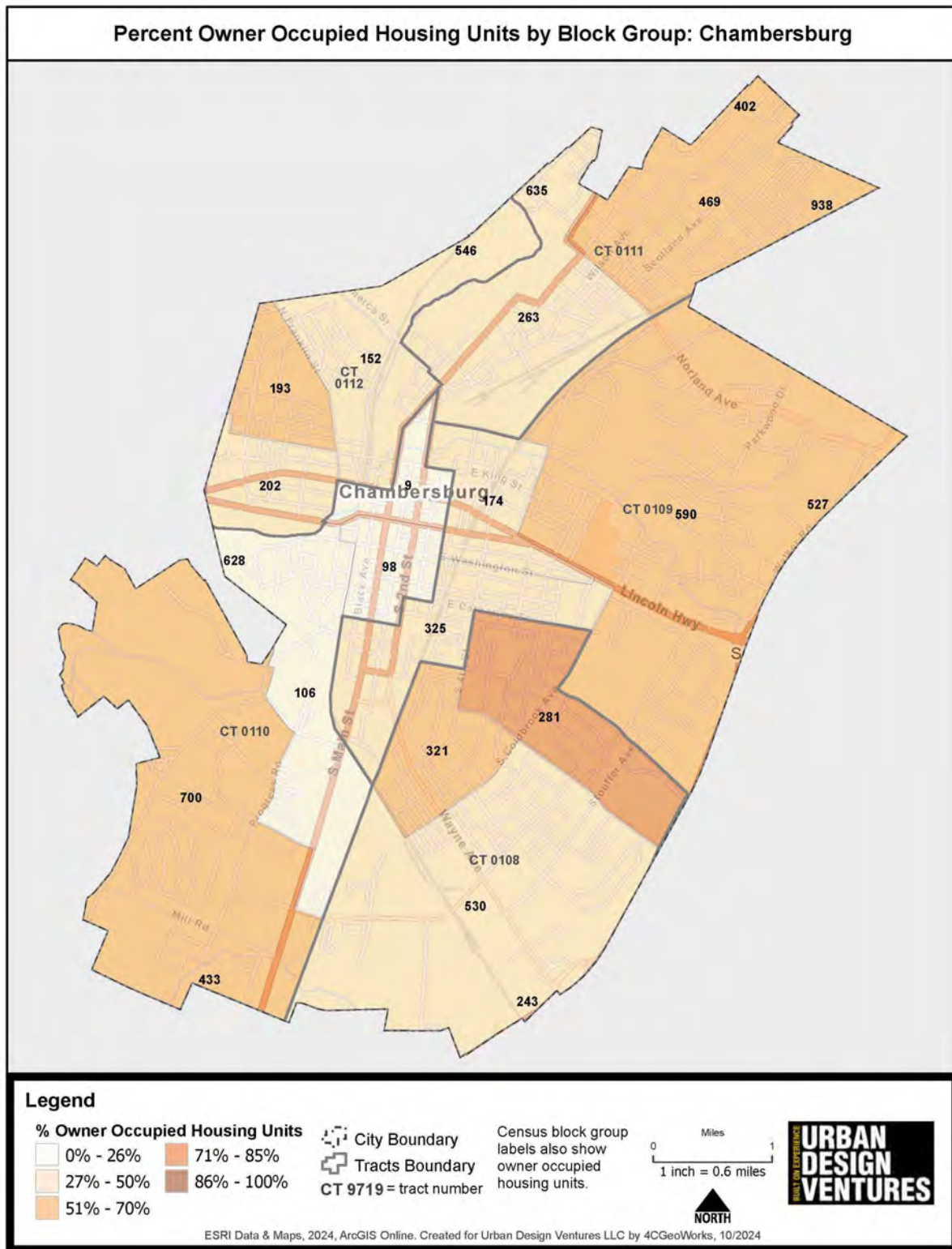
Percent Minority Population by Block Group



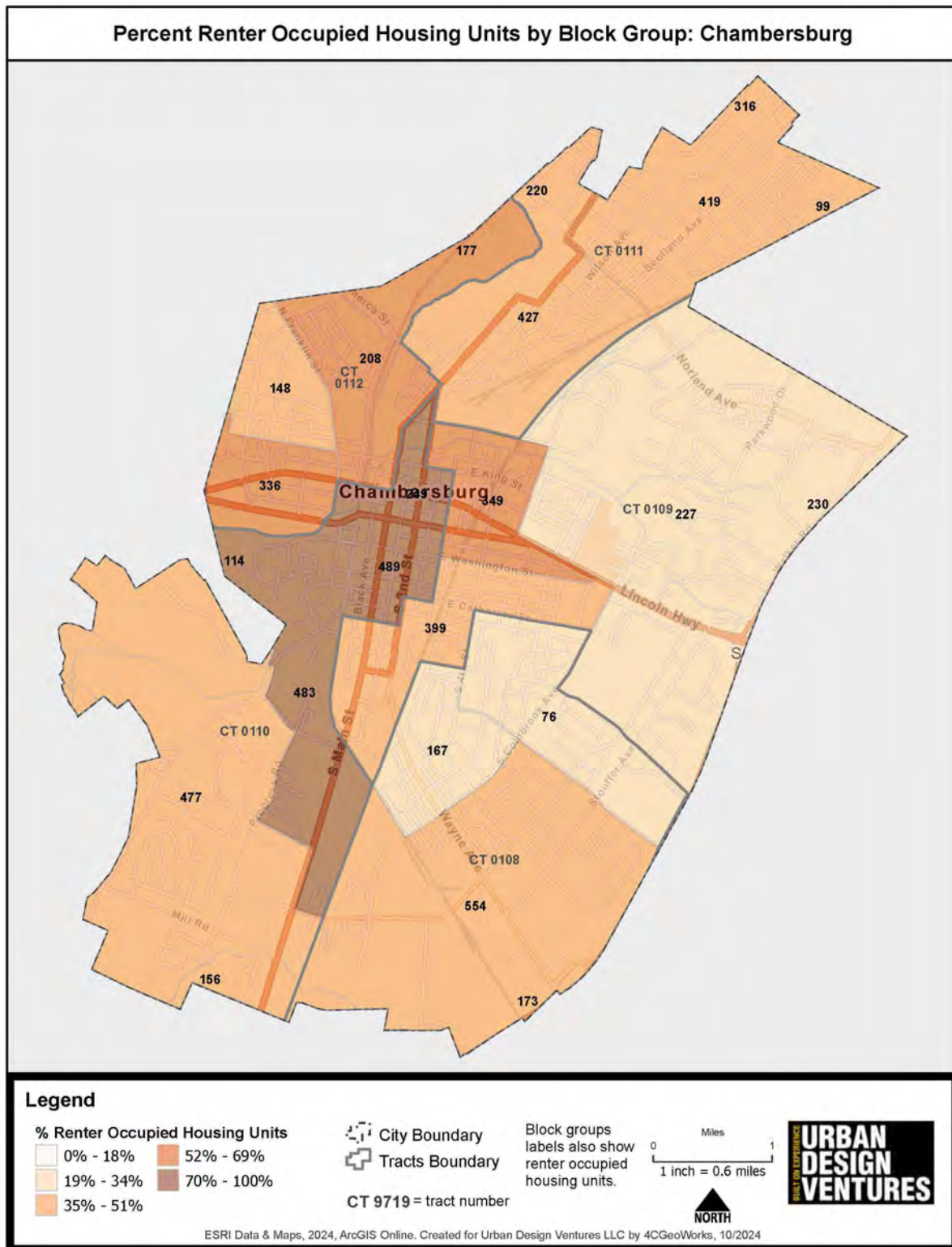
Percent Population Age 65 and Over by Block Group



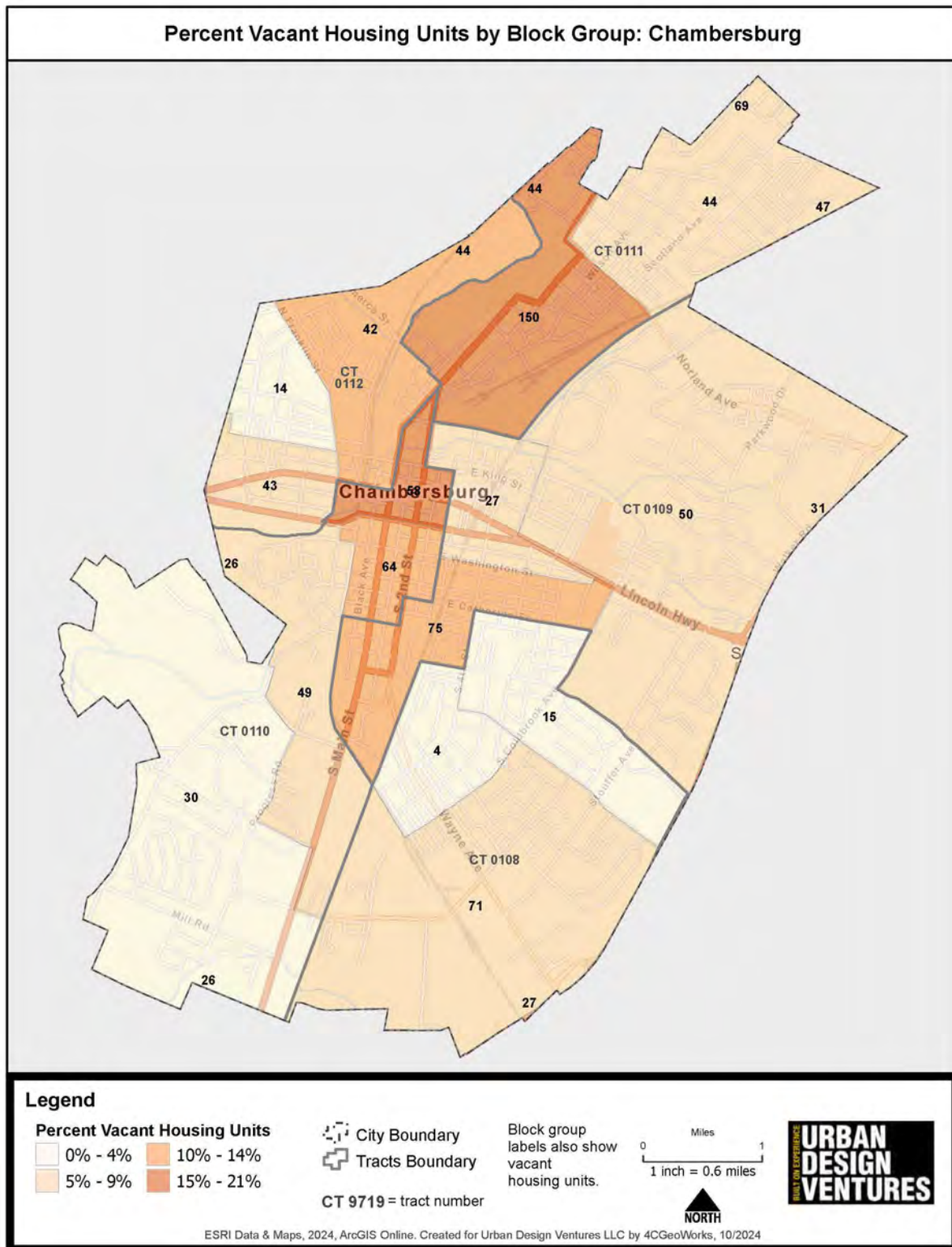
Total Housing Units by Block Point



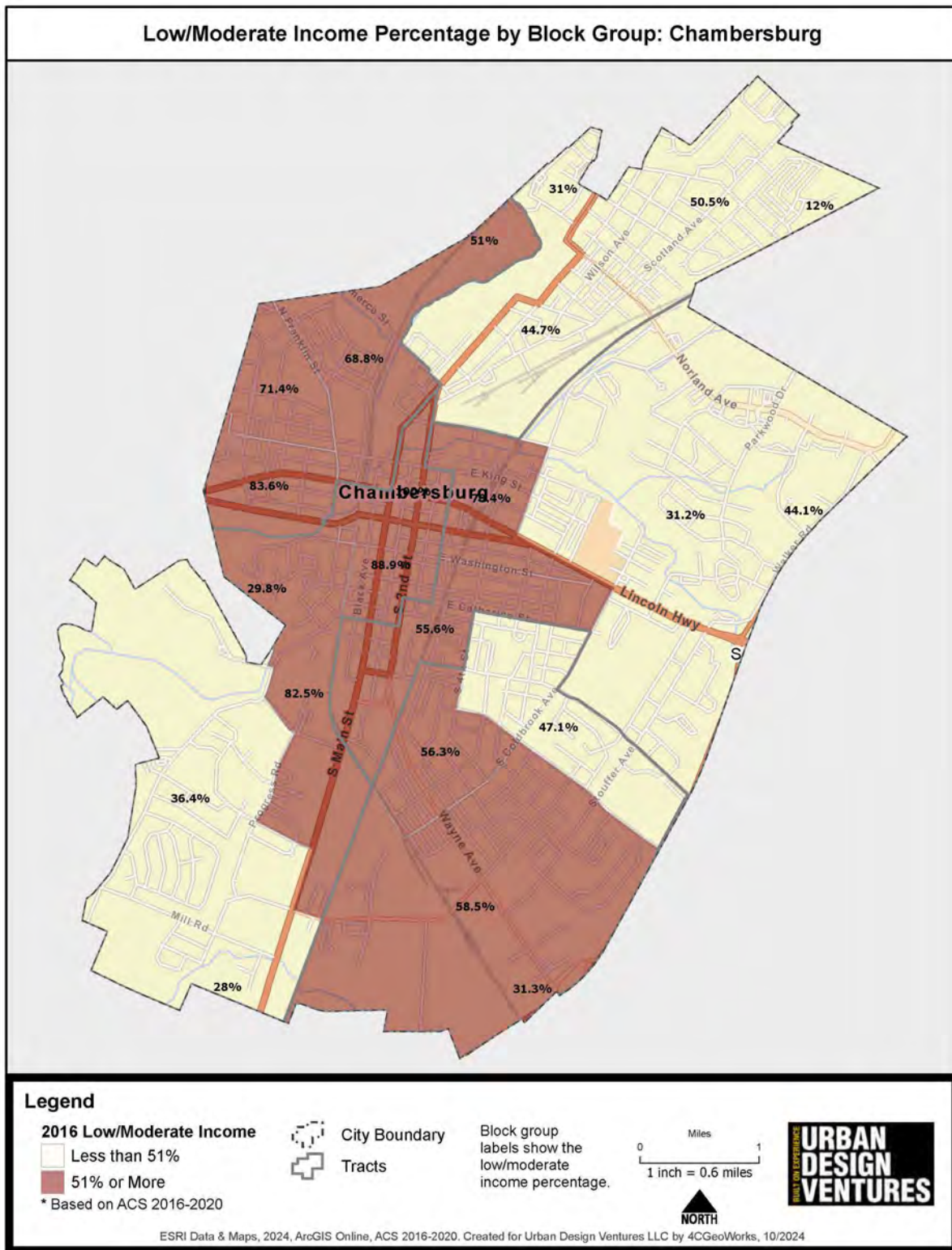
Percent Owner-Occupied Housing Units by Block Group



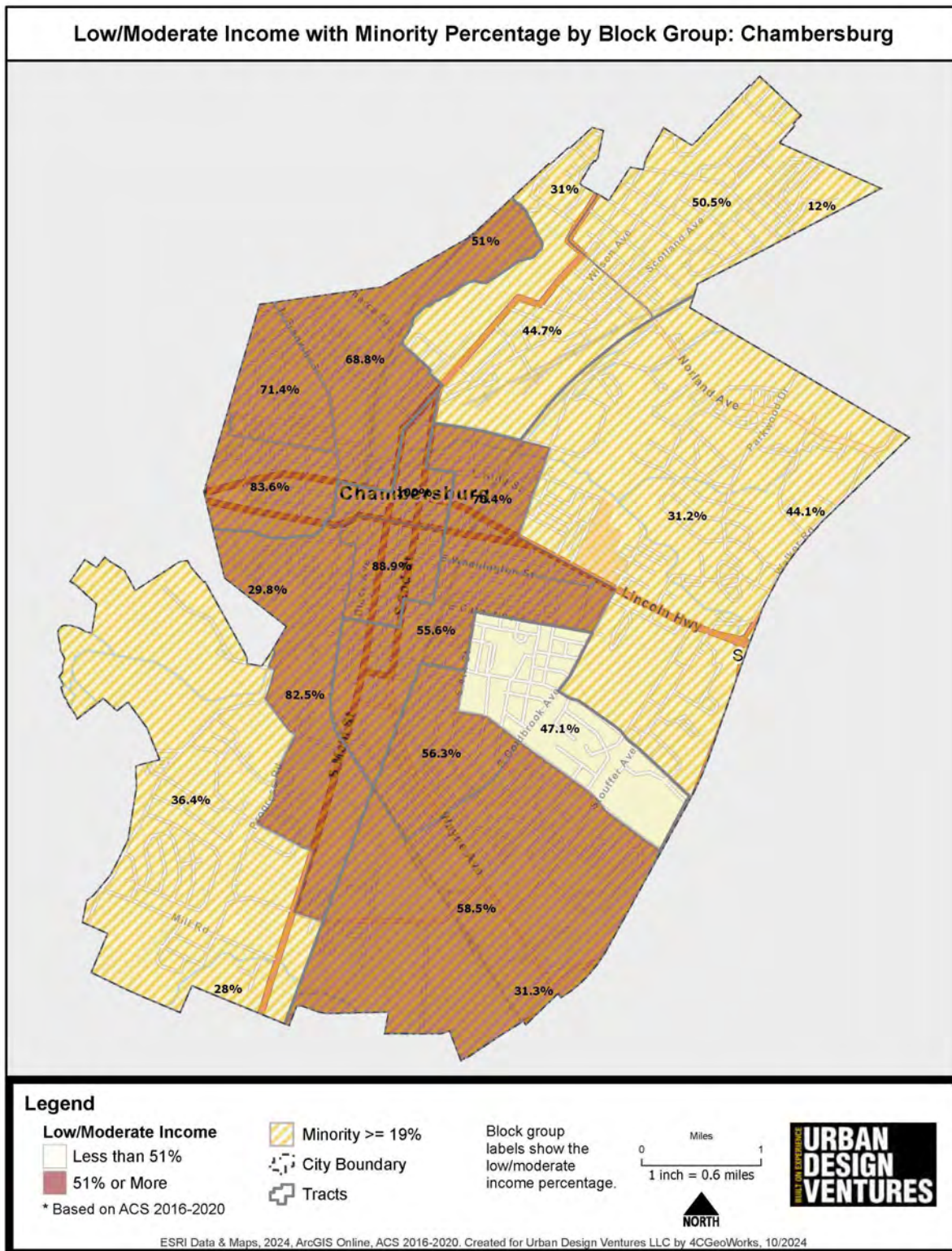
Percent Renter-Occupied Housing Units by Block Group



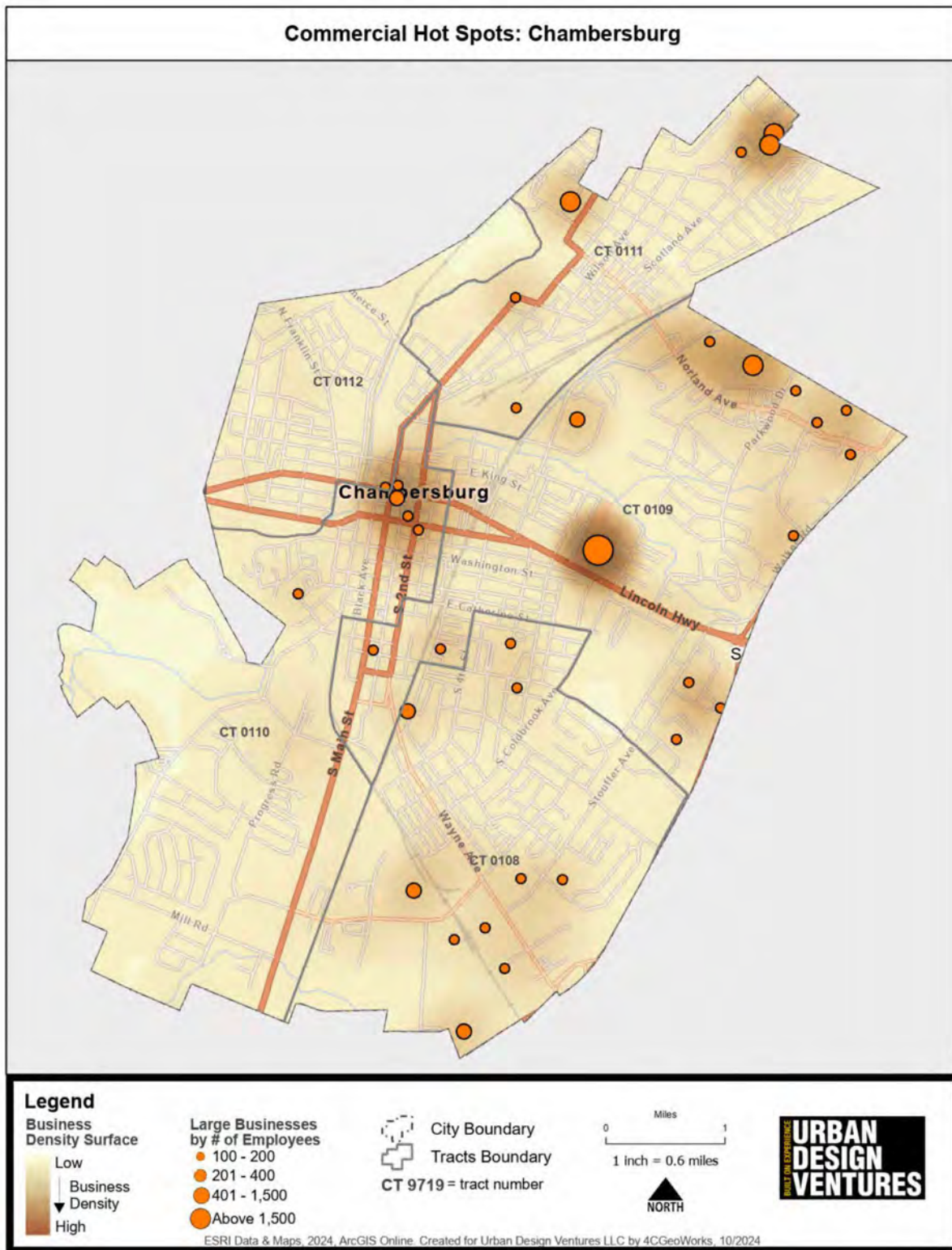
Percent Vacant Housing Units by Block Group



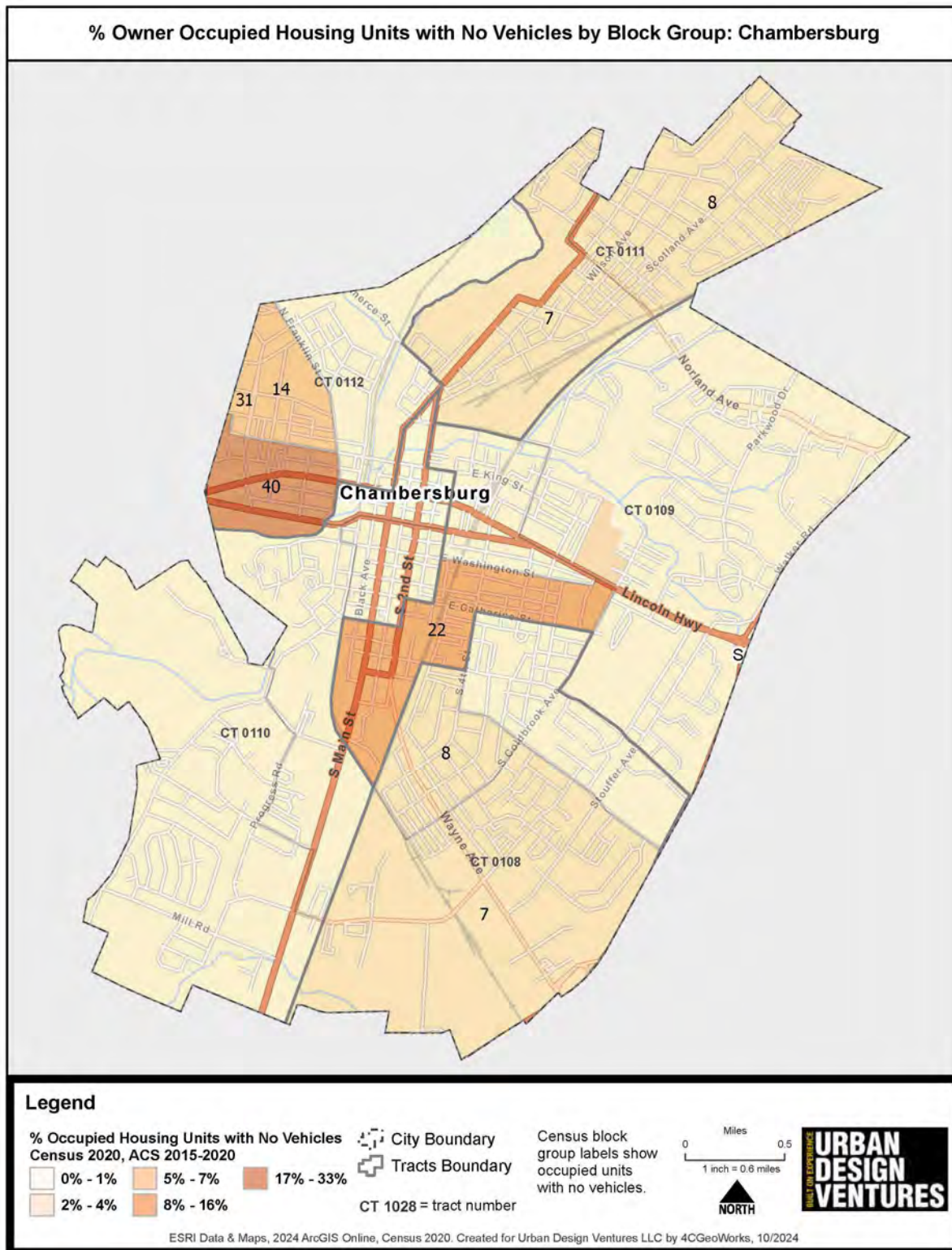
Low/Moderate Income Percentage by Block Group



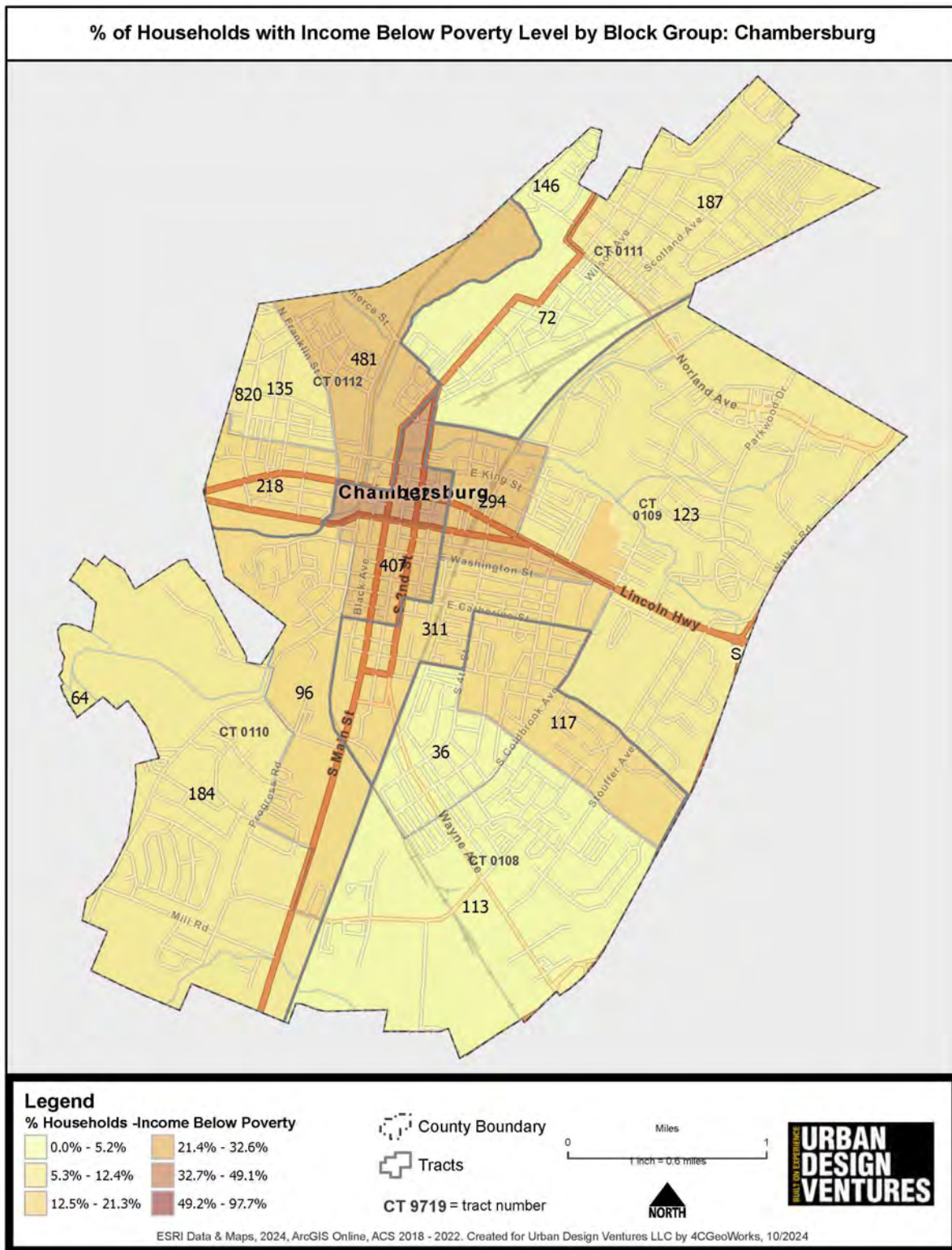
Low/Moderate Income with Minority Percentage by Block Group



Commercial Hot Spots

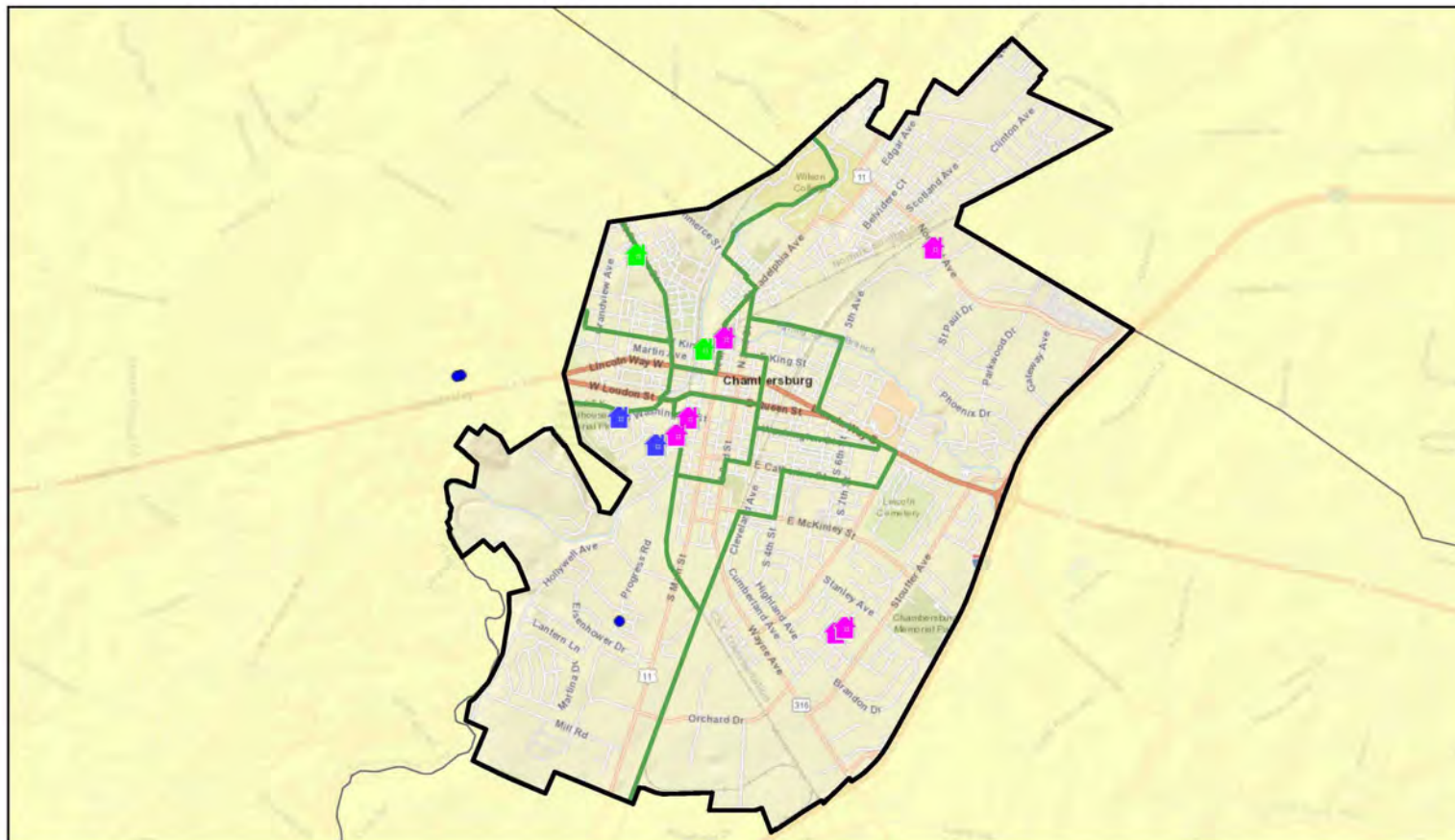


Percent Owner-Occupied Households with No Vehicles by Block Group



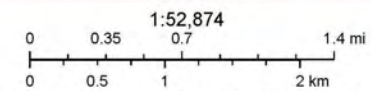
Percent of Households with Income Below Poverty Level by Block Group

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



June 30, 2025

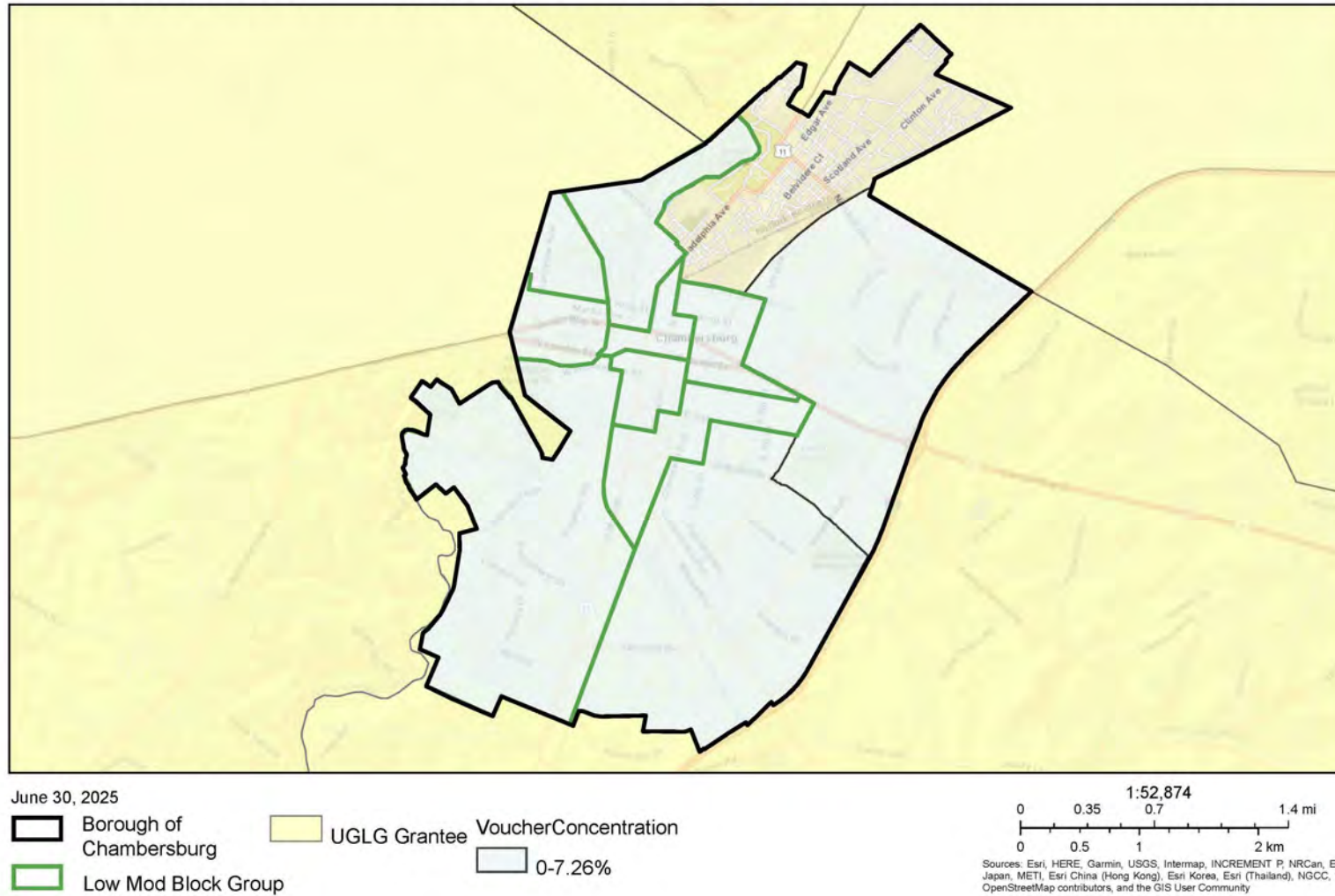
- USDA Rural Housing
- Public Housing Development
- LIHTC Property
- Multifamily Housing - Assisted
- Borough of Chambersburg
- Low Mod Block Groups
- UGLG Grantee



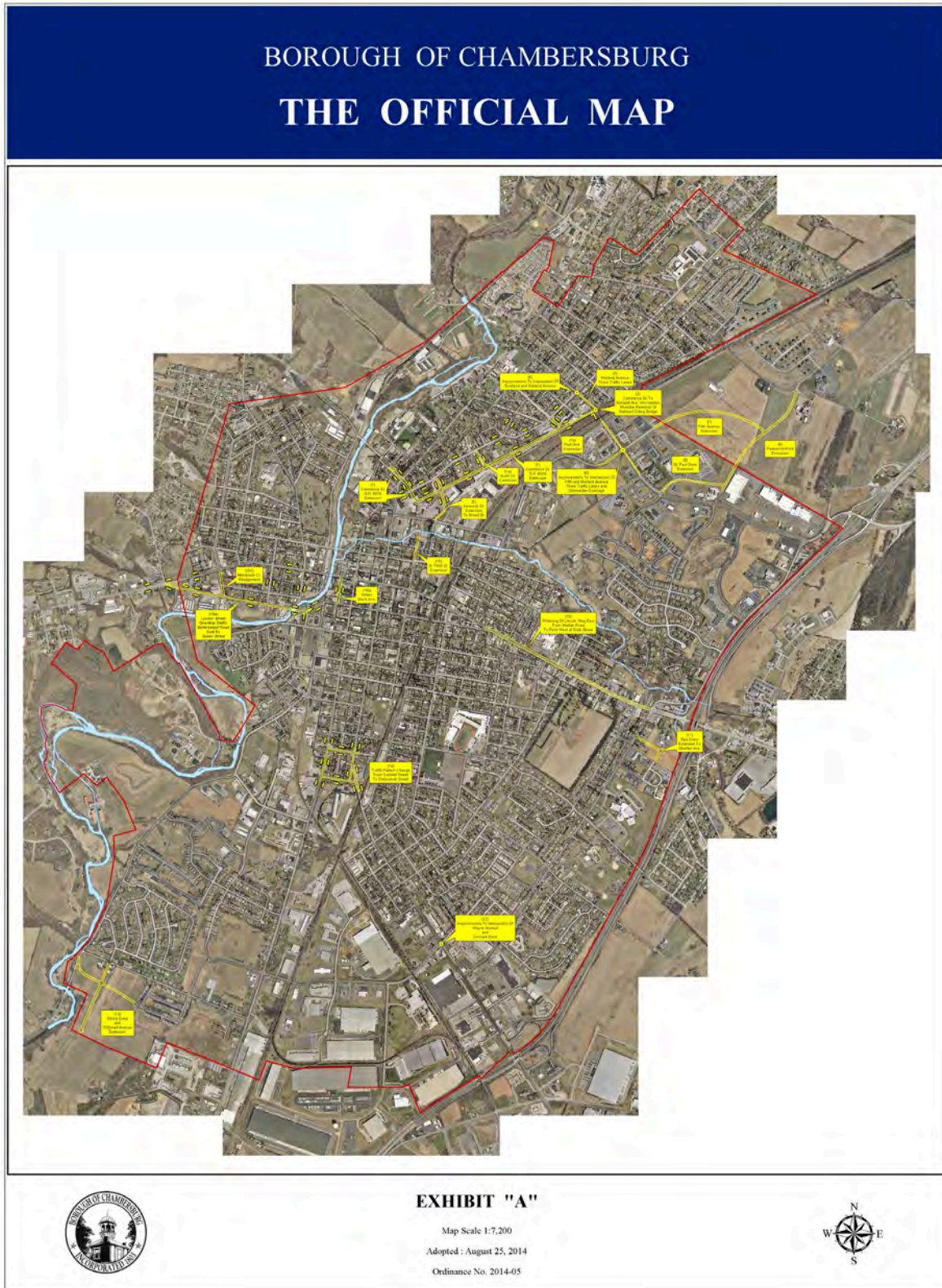
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Public Housing with Low/Mod Block Groups

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



Housing Choice Voucher Concentration with Low/Mod Block Groups



Official Chambersburg Zoning Map, adopted August 25, 2014

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

The Borough of Chambersburg's Five-Year Consolidated Plan serves as a consolidated planning document, an application, and a strategic plan for the Borough's Community Development Block Grant (CDBG) Program. The following six (6) priorities and subsequent goals have been identified by the Borough for the period of FY 2025 through FY 2029 for the CDBG Program:

Housing Priority - (HS)

There is a need to increase the amount of affordable, decent, safe, and sanitary housing for homebuyers, owners, and renters.

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.

Homeless Priority - (HO)

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

Goals:

- **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.
- **HO-2 Support and Management Services** - Promote and assist supportive and management services for public and non-profit agencies and organizations which assist persons who are homeless or who are at risk of homelessness.
- **HO-3 Homeless Prevention** - Promote and assist in anti-eviction and unfair housing practices which may contribute to homelessness.

- **HO-4 Permanent Supportive Housing** - Promote and assist in the development of new permanent supportive housing opportunities for persons and families who are experiencing homelessness and who are exiting out of shelters and transitional housing programs.
- **HO-5 Shelter Housing** - Support and assist in the development of shelters and supportive training and educational programs for sheltered residents.

Other Special Needs Priority - (SN)

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

Goals:

- **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.
- **SN-3 Social Services** - Promote and support social service programs and facilities that address the special needs population.
- **SN-4 Removal of Architectural Barriers** - Remove architectural barriers which restrict the mobility and access to public facilities and services for persons with physical disabilities.
- **SN-5 Transportation** - Improve and expand access to transportation services for the elderly, persons with disabilities, and persons with other special needs.

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.
- **CD-4 Nutritional Services** - Promote and support programs that provide assistance for food and nutritional programs to address the needs of the unemployed, underemployed and homeless.
- **CD-5 Public Safety** - Improve and enhance public safety and the ability to respond to emergency situations through facility improvements, purchase new equipment, crime prevention, community policing, and other related activities.
- **CD-6 Clearance/Demolition** - Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures.
- **CD-7 Transportation** - Support the expansion of public transportation and improvements to pedestrian, bicycle, and vehicular transportation infrastructure, to assist low-income residents who are elderly, persons with disabilities, and persons with other special needs in accessing medical services, accessing work, childcare, training, and other essential needs.

Economic Development Priority - (ED)

There is a need to increase employment, workforce development, self-sufficiency, educational training, and empowerment for residents of the Borough.

Goals:

- **ED-1 Employment** - Support and encourage job creation, job retention, and job training opportunities.
- **ED-2 Development** - Support business and commercial growth through expansion and new development including entrepreneurship and small business development.
- **ED-3 Redevelopment** - Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial sites.
- **ED-4 Financial Assistance** - Support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), Local Economic Revitalization Tax Assistance (LERTA), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, Opportunity Zones, Congressionally Directed Spending, etc.
- **ED-5 Access to Transportation** - Support the expansion of public transportation and access to bus and automobile service to assist residents to get to work or training opportunities.

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

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

The FY 2023 CAPER was the fourth CAPER for the FY 2020-2024 Five-Year Consolidated Plan. In the FY 2023 CAPER, the Borough of Chambersburg expended 100% of its CDBG funds to benefit low- and moderate-income persons. During this CAPER period the Borough expended 0.0% of its funds on Public Service projects which is below the statutory maximum of 15%, and spent 17.82% of its funds on Planning and Administration which is below the statutory maximum of 20%.

4. Summary of citizen participation process and consultation process

The Borough of Chambersburg followed its Citizen Participation Plan in the planning and preparation of the Five-Year Consolidated Plan. The Borough held its public needs hearing on Thursday, October 10, 2024. This provided 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.

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

A copy of the "Draft" FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan was placed on public display for review by the general public, agencies and organizations in the community. A newspaper notice announcing these documents were on public display was published in the "Public Opinion," the newspaper of general circulation in the area. A draft of the plan was placed on display on the Borough's website at <https://www.chambersburgpa.gov> under the Land Use and Community Development Department section, and copies of the plan were available for review at the following locations:

- Borough of Chambersburg, 100 S. Second Street, Chambersburg, PA 17201
- Coyle Free Library, 102 N. Main Street, Chambersburg, PA 17201

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

5. Summary of public comments

The Borough of Chambersburg held its Public Needs Hearing on Thursday, October 10, 2024, at 2:00 p.m. Comments received at that public hearing are included in the attachments.

The FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan were placed on public display and a Second Public Hearing was held on August 7, 2025. Comments received at the second public hearing are included in the attachments to this document.

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

All comments and suggestions received to date have been accepted.

7. Summary

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

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

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

8. Budget

During the FY 2025 Program Year, the Borough of Chambersburg will receive \$291,250.00 in CDBG funds. The Borough proposes to undertake the following activities with FY 2025 CDBG funds:

Community/Public Facilities:

• Pleasant Street Reconstruction	\$ 100,202.00
• FCHA Perishable Food Security	8,603.00
• New Visions Clubhouse Kitchen Remodel	50,000.00
• SCCAP Disability Access	27,695.00
• TrueNorth Chambersburg Facility Improvements	46,500.00

Program Administration:

• General Program Administration	\$ 58,250.00

Total: \$ 291,250.00

The Process

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

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

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

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

Table 1 - Responsible Agencies

Narrative

Chambersburg as a federal entitlement for the CDBG Program is the administering agency for the activities in the Five-Year Consolidated and Annual Action Plans. The Borough will receive a FY 2025 allocation of \$291,250.00 for the CDBG Program. The Borough will be responsible for monitoring the activities funded through the program.

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

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

Consolidated Plan Public Contact Information

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Fax: (717) 261-3240
pwolgemuth@chambersburgpa.gov

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

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

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

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

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

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

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

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

The Borough of Chambersburg is 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 and evaluate outcomes, and develop funding, policies and procedures for the 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 jurisdictions consultations with housing, social service agencies and other entities

1.	Agency/Group/Organization	Borough of Chambersburg Land Use & Community Development Department
	Agency/Group/Organization Type	Services-Fair Housing Agency - Management of Public Land or Water Resources Other government - Local Planning organization Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Lead-based Paint Strategy Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Land Use & Community Development Department manages the Borough's Federal CDBG entitlement and has prepared this Consolidated Plan and associated documents.
2.	Agency/Group/Organization	Borough of Chambersburg Recreation Department
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons

		Services-Persons with Disabilities Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Borough Land Use and Community Development Department virtually regarding needs and services in Chambersburg.
3.	Agency/Group/Organization	Chambersburg Police Department
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Services - Victims Agency - Emergency Management Publicly Funded Institution/System of Care Other government - Local
	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 Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Borough virtually regarding needs and services in Chambersburg.
4.	Agency/Group/Organization	Franklin County Housing Authority (FCHA)
	Agency/Group/Organization Type	Housing PHA Services – Housing Services-Elderly Persons

		Services-Persons with Disabilities Services-homeless Service-Fair Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy HOPWA Strategy Market Analysis Lead-based Paint Strategy Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	FCHA is the Public Housing Authority for the Borough of Chambersburg and Franklin County, PA. Met with Borough in person regarding needs and services in Chambersburg and provided Public Housing documentation.
5.	Agency/Group/Organization	South Central Community Action Programs (SCCAP)
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims Health Agency Child Welfare Agency Publicly Funded Institution/System of Care Regional organization Continuum of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless

		Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	SCCAP is the local representative to the Eastern Pennsylvania Continuum of Care (CoC), South Central Regional Homeless Advisory Board (RHAB). Met with Borough virtually regarding needs and services in Chambersburg and provided CoC documentation.
6.	Agency/Group/Organization	Franklin County Community Connections Division
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Health Publicly Funded Institution/System of Care Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Borough virtually regarding needs and services in Chambersburg.
7.	Agency/Group/Organization	Franklin County Area Agency on Aging
	Agency/Group/Organization Type	Services-Housing Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Service-Fair Housing Services - Victims Other government - County

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Borough virtually regarding needs and services in Chambersburg.
8.	Agency/Group/Organization	PathStone Corporation
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Borough virtually regarding needs and services in Chambersburg.
9.	Agency/Group/Organization	WellSpan Health
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Regional organization

		Business Leaders Major Employer
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Borough virtually regarding needs and services in Chambersburg.
10.	Agency/Group/Organization	Healthy Franklin County
	Agency/Group/Organization Type	Services-Health Services-Education Regional organization Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Borough virtually regarding needs and services in Chambersburg.
11.	Agency/Group/Organization	Luminest
	Agency/Group/Organization Type	Housing Services - Housing Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy

	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Borough virtually regarding needs and services in Chambersburg.
12.	Agency/Group/Organization	Habitat for Humanity of Franklin County
	Agency/Group/Organization Type	Housing Services - Housing Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Borough virtually regarding needs and services in Chambersburg.
13.	Agency/Group/Organization	PA CareerLink Franklin County
	Agency/Group/Organization Type	Services-Employment Other government - State
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Borough virtually regarding needs and services in Chambersburg.
14.	Agency/Group/Organization	Occupational Services, Inc. (OSI)
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Employment

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Borough virtually regarding needs and services in Chambersburg.
15.	Agency/Group/Organization	The ARC of Franklin & Fulton Counties
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Health Services-Education Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Borough virtually and submitted an agency survey regarding needs and services in Chambersburg.
16.	Agency/Group/Organization	Homeless Matters of Franklin County
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth Homelessness Strategy

		Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Borough virtually and submitted an agency survey regarding needs and services in Chambersburg.
17.	Agency/Group/Organization	Tuscarora Managed Care Alliance
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-homeless Services-Health Services-Victims Health Agency Publicly Funded Institution/System of Care Regional 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 Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Borough virtually regarding needs and services in Chambersburg.
18.	Agency/Group/Organization	rabbittransit (Susquehanna Regional Transportation Authority)
	Agency/Group/Organization Type	Services- Elderly Persons Services- Persons with Disabilities Services-Employment Regional organization Other: Services-Transportation
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy Community Development Strategy

	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Borough virtually regarding needs and services in Chambersburg.
19.	Agency/Group/Organization	Salvation Army
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Employment Services - Victims Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Borough virtually regarding needs and services in Chambersburg.
20.	Agency/Group/Organization	Keystone Health
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Health Services - Victims

		Health Agency Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Borough virtually regarding needs and services in Chambersburg.
21.	Agency/Group/Organization	Chambersburg Area School District
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Health Services-Education Services-Employment Child Welfare Agency Other government - County Regional organization Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Borough virtually and submitted an agency survey regarding needs and services in Chambersburg.
22.	Agency/Group/Organization	NETwork Ministries
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence

		Services-homeless Services-Health Services-Education Services-Employment Services - Victims Civic Leaders
	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 Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Borough virtually regarding needs and services in Chambersburg.
23.	Agency/Group/Organization	Downtown Chambersburg, Inc.
	Agency/Group/Organization Type	Planning organization Civic and Business Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis Economic Development Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Borough virtually regarding needs and services in Chambersburg.
24.	Agency/Group/Organization	Coyle Free Library
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Education

		Services - Narrowing the Digital Divide Other government - County Civic Leaders
	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
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with Borough virtually and submitted an agency survey regarding needs and services in Chambersburg.
25.	Agency/Group/Organization	Chambersburg Area Development Corporation
	Agency/Group/Organization Type	Regional organization Planning organization Civic and Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an agency survey regarding needs and services in Chambersburg.
26.	Agency/Group/Organization	Wilson College
	Agency/Group/Organization Type	Services-Education Services-Employment Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Community Development Strategy

	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an agency survey regarding needs and services in Chambersburg.
27.	Agency/Group/Organization	Pennsylvania Department of Health
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Health Agency Child Welfare Agency Other government - State Regional organization Planning organization Major Employer
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy HOPWA Strategy Non-Homeless Special Needs Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Pennsylvania Department of Health provided the 2022 Childhood Lead Surveillance Annual Report and the 2023 Annual HIV Surveillance Summary Report.
28.	Agency/Group/Organization	Xfinity/Comcast
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Business Leaders Major Employer
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy Community Development Strategy

	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Xfinity/Comcast internet plans were examined to see the services they offer for Chambersburg residents.
29.	Agency/Group/Organization	Verizon
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Business Leaders Major Employer
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Verizon internet plans were examined to see the services they offer for Chambersburg residents.

Table 2 - Agencies, groups, organizations who participated

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

All known agency types were contacted and consulted during the planning process. No agencies or organizations were intentionally excluded. All groups were invited to participate in the planning process through roundtable discussions or surveys, though not all were able to participate. Additional contact was made outside the roundtable meetings. In regard to the systems of care such as healthcare, mental health, and foster care, the CoC works with these organizations and their procedures were incorporated through the CoC.

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 (South Central RHAB)	They are incorporated in the FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan.
Annual and Five-Year 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 Land Use and Community Development Department	They are incorporated in the FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan.
Franklin County Greenways and Open Space Plan	Franklin County Planning Commission	They are incorporated in the FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan.
Comprehensive Plan	Borough of Chambersburg	They are incorporated in the FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan.
Comprehensive Recreation, Park, & Open Space Plan	Borough of Chambersburg	They are incorporated in the FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan.
Broadband Enhancement Plan	Pennsylvania Broadband Development Authority	They are incorporated in the FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan.
Resiliency Plan	Franklin County Hazard Mitigation Plan	They are incorporated in the FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan.
2022 Childhood Lead Surveillance Annual Report	Pennsylvania Department of Health	They are incorporated in the FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan.
2023 Annual HIV Surveillance Summary Report	Pennsylvania Department of Health	They are incorporated in the FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan.

Table 3 - Other local / regional / federal planning efforts

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

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

Narrative (optional):

In developing a comprehensive Five-Year Consolidated Plan, the Borough, following its Citizen Participation Plan, consulted with a number of agencies and organizations representing many different constituencies to determine needs. These actions resulted in the development of the Borough's FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan.

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)**1. Summary of citizen participation process/Efforts made to broaden citizen participation**

The Borough, in accordance with its Citizen Participation Plan, advertised and held a needs public hearing. The Borough also held a public hearing to receive comments on the draft FY 2025-2029 Consolidated Plan and FY 2025 Annual Action plan. Both hearings were advertised on the Borough's website and in the local newspaper, the "Public-Opinion". A draft of the consolidated plan was available on the Borough's website at www.chambersburgpa.gov and copies of the plan were available at Town Hall. An online resident survey was also available at <https://www.surveymonkey.com/r/ChambersburgCDBG2025-2029>.

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response / attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1.	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of public and assisted housing Agencies and organizations	Not Applicable	Not Applicable	Not Applicable	Not Applicable
2.	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of public and assisted housing Agencies and organizations	The Borough of Chambersburg held its Needs Public Hearing on October 10, 2024, to discuss the needs over the next five years and the budget. There were no public attendees.	See the First Public Hearing comments in the Attachments section of the Plan.	All comments were accepted	Not Applicable
3.	Resident Survey	Minorities Persons with disabilities	A total of 26 people completed the survey.	See summaries in the Attachments section of the Plan.	All comments were accepted	https://www.surveymonkey.com/r/ChambersburgCDBG2025-2029

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)
		Non-targeted/broad community Residents of Public and Assisted Housing				
4.	Stakeholder Survey	Agencies and organizations	A total of 8 agencies and organizations completed the survey.	See summaries in the Attachments section of the Plan.	All comments were accepted	https://www.surveymonkey.com/r/ChambersburgCDBG2025-2029-Agency
5.	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of public and assisted housing Agencies and organizations	Not Applicable	Not Applicable	Not Applicable	https://www.chambersburgpa.gov
6.	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community	Not Applicable	Not Applicable	Not Applicable	Not applicable.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response / attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		Residents of public and assisted housing Agencies and organizations				
7.	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of public and assisted housing Agencies and organizations	The Borough held its Second Public Hearing on August 7, 2025 to discuss the Draft FY 2025-2029 Five Year Consolidated Plan and FY 2025 Annual Action Plan. There were no public attendees.	See the Second Public Hearing comments in the Attachment section of the Plan.	All comments were accepted.	Not Applicable

Table 4 - Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Borough of Chambersburg used the 2016-2020 HUD Comprehensive Housing Affordability Strategy (CHAS) data, which provides statistical data on housing needs, to prepare its estimates and projects. Some of the tables in this section have been prepopulated with HUD data sets based on the 2016-2020 American Community Survey (ACS) Five-Year Estimates and the 2020 U.S. Census. Other data was obtained from the 2018-2022 ACS Five-Year Estimates and other Federal, state, local, and non-governmental sources. This data is the most current information available to assess housing needs, homeless needs, special needs, social service needs, economic development needs, etc.

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

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

Summary of Housing Needs

Based on a comparison of the 2015 and 2020 populations, the Borough of Chambersburg had a 2% (495 person) increase in its population but a 16% (1,280) increase in households. This indicates a considerable drop in average household size, from 2.58 persons/household to 2.28 persons/household. Furthermore, the median income of the area increased by 12% from \$41,751 to \$46,924, which could be due to inflationary pressures, an increase in the number of earners, or a general wage increase trend.

Demographics	Base Year: 2015	Most Recent Year: 2020	% Change
Population	20,520	21,015	2%
Households	7,955	9,235	16%
Median Income	\$41,751.00	\$46,924.00	12%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2011-2015 ACS (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	1,140	1,570	2,400	1,060	3,070
Small Family Households	290	410	645	420	1,385
Large Family Households	75	175	120	65	130
Household contains at least one person 62-74 years of age	275	345	590	110	840
Household contains at least one- person age 75 or older	195	445	360	205	240
Households with one or more children 6 years old or younger	140	425	425	90	310

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables**1. Housing Problems (Households with one of the listed needs)**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	4	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	50	10	0	60	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	545	150	10	0	705	125	145	15	0	285
Housing cost burden greater than 30% of income (and none of the above problems)	40	455	360	0	855	45	160	125	30	360
Zero/negative Income (and none of the above problems)	140	0	0	0	140	10	0	0	0	10

Table 7 - Housing Problems Table**Data Source:** 2016-2020 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	545	205	25	0	775	125	145	15	0	285
Having none of four housing problems OR has negative income, but none of the other housing problems	360	770	1,575	580	3,285	105	455	785	480	1,825

Table 8 - Housing Problems 2

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	125	295	50	470	65	20	55	140
Large Related	65	65	0	130	10	45	0	55
Elderly	210	230	60	500	69	165	59	293
Other	180	55	260	495	20	75	20	115
Total need by income	580	645	370	1,595	164	305	134	603

Table 9 - Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	105	105	50	0	0	50
Large Related	0	0	0	0	10	45	0	55
Elderly	210	20	10	240	55	40	4	99
Other	0	165	25	190	10	0	0	10
Total need by income	210	185	140	535	125	85	4	214

Table 10 - Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	35	14	0	49	0	0	0	0	0
Multiple, unrelated households	0	15	0	0	15	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	50	14	0	64	0	0	0	0	0

Table 11 - Crowding Information - 1/2

Data Source: 2016-2020 CHAS

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

Table 12 - Crowding Information - 2/2

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

According to the 2016-2020 American Community Survey (ACS), there were 9,235 households in the Borough of Chambersburg. Based on this number of households, 3,364 (36.4%) of all households were single person households living alone. Single person households aged 65 and over comprise 1,401 (15.2%) of all households. Based on the ACS estimates, 41.6% of all persons living alone are seniors, and it is presumed that as they age in place, additional accommodation and supportive services will be necessary for this portion of the Borough's population. The Borough will need to assist in obtaining funding and collaborating with housing service and elderly support agencies to provide programs, activities, and accommodations for its elderly population.

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

Based on the 2016-2020 American Community Survey of the 20,642 civilian noninstitutionalized persons in the Borough there are 3,827 persons with a disability, approximately 18.5% of the population in total. There are 3,780 senior citizens age 65 and older in the Borough, and 1,450 (38.4% of senior citizens and 37.9% of all disabled persons) have at least one disability. This further highlights the need for services to support seniors in the Borough as a sizeable portion of this population may be living alone and not have the ability to take care of themselves. Additionally, nearly 9.4% of children under the age of 18 have a disability, which can exacerbate a family's financial issues in their efforts to assist their child.

A breakdown of the types of disability in the Borough is as follows:

- **Hearing difficulty** = 3.8% (786 persons);
- **Vision difficulty** = 3.9% (809 persons);
- **Cognitive difficulty** = 8.2% (1,608 persons);
- **Ambulatory difficulty** = 10.6% (2,068);
- **Self-care difficulty** = 3.6% (709 persons); and
- **Independent living difficulty** = 7.3% (1,192 persons).

A person may have more than one disability, such as an ambulatory difficulty and a hearing difficulty.

Victims of Domestic Violence, Dating Violence, sexual assault, and stalking

Since 1976, Women in Need Victim Services (WIN) has served Franklin and Fulton County's victims of domestic violence and their family members with locations in Chambersburg and McConnellsburg. The organization serves approximately 1,700 victims, significant others, and family members annually. It is estimated that approximately one-quarter of these persons (425 persons) are in need of emergency shelter or transitional housing as a result of past, current, or impending intimate partner violence or abuse, sexual assault, stalking, or trafficking.

Women in Need (WIN)'s services include emergency shelter, transitional housing, anti-domestic violence advocacy, counseling, and support groups and systems for victims of domestic violence and related situations. Its counselors can help clients access a wide variety of additional services such as Protection from Abuse (PFA) orders and other legal help, long-term housing, job training, childcare, transportation access, mental health services, and dental and medical care. WIN also helps victims of long-term abuse learn how to live independently through financial training, counseling on redeveloping relationships with friends and family, and classes and groups to improve parenting skills. These resources are available to clients even after leaving WIN's immediate shelter.

Aside from WIN's emergency shelter and transitional housing, options for domestic violence victims are limited in Chambersburg and have long waiting lists. The Franklin and Fulton County Section 8 waiting lists are also closed for lengthy periods of time.

What are the most common housing problems?

The central housing problem in the Borough appears to be affordable housing. This presents itself in multiple ways to different households.

The lack of affordable, accessible housing for elderly and disabled households is an unmet housing need and problem. Many of the various social services, housing, homeless, and economic development agencies identified the impact of the age of the housing stock in the Borough. The housing stock is older, mostly single-family residential structures, two stories in height, and therefore not accessible to the elderly and people with disabilities.

Older single-family houses are less expensive than newer developments toward the outskirts of Chambersburg or outside of the Borough, however low- and moderate-income families often have difficulty securing financing due to the after-rehabilitation value often lower than the cost of rehabilitation. Once a house is vacated, generally through the death of an elderly owner or through the owner falling behind on mortgage payments, they are sold through foreclosure, or cash offers to companies that "flip" them for a much higher sale price. The Borough's Housing Rehabilitation Program for homeowners is a priority and needs additional funding to help prevent this kind of predatory housing market. Some stakeholders have also expressed a need for a First-Time Homebuyer Rehabilitation Program in the Borough to help potential homeowners with the cost of renovating older, more affordable homes.

Another need is for rehabilitated rental housing, particularly the second- and third-floor walk-up apartments in the Business District. These housing units often have poor maintenance and need rehabilitation to meet Code standards and generally are not accessible for persons that use mobility aids. Despite this, these are often the least expensive rental units in the Borough for persons with fixed incomes such as the elderly and persons with disabilities. A Rental Rehabilitation Program would open these units to easier rental and revitalize the Business District, but care would need to be taken to ensure that a percentage of these units remain available to low-income households.

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

Single-person elderly and disabled households, households whose primary language is not English, victims of domestic violence and related conditions, single-parent households, and low-income households in Chambersburg are the most affected by the lack of affordable, accessible housing.

The elderly and disabled are often on fixed or limited incomes, and the increasing lack of affordable housing that is decent, safe, sound, sanitary, and accessible combined with a limited number of Section 8 vouchers and a decreasing number of landlords willing to accept voucher payment forces them into housing that does not meet these standards. In order for them to successfully age in place, the Borough should continue to invest in rental and utility assistance, accessibility improvements, and home repair programs for elderly and disabled residents.

As of the 2018-2022 ACS there were 1,327 persons who spoke English less than “very well” living in the Borough (6.4% of the Borough’s population 5 years and over). There is a need for translation services and language classes for new permanent residents and citizens so that they are able to successfully obtain and maintain affordable housing while they learn the English language.

Another group affected by the lack of affordable housing are the homeless and persons at risk of becoming homeless, including persons who are victims of domestic violence and female heads of household with no spouse present and children. Much of the population that are at risk of becoming homeless has an existing housing cost burden of more than 30% of their household income, and they are only one unexpected expenditure away from a housing crisis. This segment would benefit from a robust emergency housing assistance program for rent and/or mortgage payments and utilities to help them avoid homelessness. Existing short-term assistance options are scarce and hard to come by, especially if it is needed by the same person more than once. People transitioning from shelter care, prison, or a health care facility are also affected by the cost burden housing problem, particularly when trying to secure a source of income to maintain housing.

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

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

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

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

Rapid Re-Housing is not necessarily the answer for all homeless families and individuals. For those who have participated in the program there are several things which need to be addressed while they are participating in the program and several things available to them once they “graduate” from the program. Ideally, these families and individuals are living in apartments in the communities where they will continue to live after completing the program. During their time in the program, they need to gain the tools to become stable in their lives which can include gaining stable income through employment or other programs, developing the skills to maintain the housing such paying rent and utilities, maintaining the home, having sufficient food, etc.

Once the rapid rehousing assistance has ended, these families and individuals cannot simply be left on their own with no support system. Ideally the organization administering the program will connect its clients with landlords in the community that will lease to these households, regardless of who provided their initial housing. This helps to provide more stability for families and individuals who have participated in the Rapid Re-Housing program. Beyond connections made in the community the families and individuals need to maintain the support system developed from their time in the program. These connections are not meant to be continued daily contact or monetary assistance but the ability to talk with someone to work through “bumps in the road” as the family or individual continues toward a point in their lives when they no longer need continued assistance.

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

HUD’s criteria for an individual or family that is at risk of homelessness are as follows:

- Has an annual income below 30% of median family income for the area; AND
- Does not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined in Category 1 of the “homeless” definition; AND
- Meets one of the following conditions: 1) Has moved because of economic reasons 2 or more times during the 60 days immediately preceding the application for assistance; OR 2) Is living in the home of another because of economic hardship; OR 3) Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; OR 4) Lives in a hotel or motel and the cost is not paid for by charitable organizations or by Federal, State, or local government programs for low-income individuals; OR 5) Lives in an SRO or studio apartment unit in which there reside more than 2 persons or lives in a larger housing unit in which there reside more than one and a half persons per room; OR 6) Is

exiting a publicly funded institution or system of care; OR 7) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved Consolidated Plan.

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

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

Some housing characteristics linked with instability and increased risk of homelessness include single-earner households with children; households with a member who is disabled and unable to obtain sustainable employment; and, unexpected crises such as loss of income, loss of a second income earner to the household, and/or a medical or transportation emergency cost. Many low-income residents experience extreme rent burdens, become unstable, and face homelessness with first-time crises or loss of income. The lack of available supportive housing and the cost burden of housing as it relates to income/employment are major housing issues linked with instability and an increased risk of homelessness. Cost of utilities also plays a role in housing instability and increased risk of homelessness. The housing stock in the Borough is older and many rental units are large-single family homes. These units typically have higher utility costs, which often leads to past due utility bills, eviction, and homelessness.

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

- Eviction within two weeks from a private dwelling
- Sudden loss of income
- Extremely low income (30% below income limits)
- Overcrowding (doubling up)
- Experienced three or more moves in the past year
- Have children under the age of two
- Single parent
- Young head of household (under 25)
- Have an eviction notice from public or assisted housing
- Experienced domestic violence the past 12 months
- History of non-compliance (missed appointments with case workers, etc.)
- Released from jail, or prison within the past 18 months
- Mental health and or substance abuse issues
- Involvement with child welfare, including foster care
- Severe housing burden (greater than 50% of income for housing costs)

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

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

Discussion

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

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

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

Introduction

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

Housing problems include a lack of complete kitchen facilities (the inability to prepare a meal), a lack of complete plumbing facilities (the inability to perform hygiene activities), a threshold of more than 1 person(s) per room for overcrowding, and/or a cost burden threshold of over 30% of household income. Data detailing information by racial group and Hispanic origin has been compiled from the 2016-2020 CHAS data and the 2018-2022 American Community Survey Five Year Estimates. The following tables illustrate the disproportionate needs of the Borough of Chambersburg.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR has no/negative income, but none of the other housing problems
Jurisdiction as a whole	755	385
White	570	215
Black / African American	85	20
Asian	0	20
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	80	125

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

**The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR has no/negative income, but none of the other housing problems
Jurisdiction as a whole	965	605
White	450	510
Black / African American	270	35
Asian	0	0
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	250	50

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

**The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR has no/negative income, but none of the other housing problems
Jurisdiction as a whole	525	1,875
White	460	1,235
Black / African American	55	225
Asian	0	0
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	4	220

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

**The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR has no/negative income, but none of the other housing problems
Jurisdiction as a whole	30	1,030
White	30	895
Black / African American	0	60
Asian	0	20
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	0	40

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

**The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

Discussion

The racial composition of households in the Borough of Chambersburg according to the 2016-2020 CHAS Data was 76.0% White; 9.2% Black or African American; 1.0% Asian; 0.0% American Indian; and 0.0% Native Hawaiian. Hispanic or Latino households comprised 10.6% of the Borough.

The following racial or ethnic groups experienced a disproportionate number of housing problems:

In the 0%-30% category, 66.2% of households had one or more of the four housing problems. Black or African American households were disproportionately affected at 80.6%.

In the 30%-50% category, 61.5% of households had one or more of the four housing problems. Black or African American households were disproportionately affected at 88.5%, and Hispanic households were disproportionately affected at 83.3%.

In the 50%-80% category, 21.9% of households had one or more of the four housing problems. There were no racial or ethnic groups with disproportionately greater need.

In the 80%-100% category, 2.8% of households had one or more of the four housing problems. There were no racial or ethnic groups with disproportionately greater need.

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

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

Introduction

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

Severe housing problems are distinguished from housing problems by a threshold of more than 1.5 persons per room as opposed to more than 1 persons per room for overcrowding, as well as a cost burden threshold of over 50% of income as opposed to over 30% of income. Data detailing information by racial group and Hispanic origin has been compiled from the 2016-2020 CHAS data and the 2018-2022 American Community Survey Five Year Estimates. The following tables illustrate the disproportionate needs of the Borough of Chambersburg.

0%-30% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR has no/negative income, but none of the other housing problems
Jurisdiction as a whole	670	465
White	535	250
Black / African American	75	30
Asian	0	20
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	60	145

Table 17 - Severe Housing Problems 0 - 30% AMI

Data Source Comments: 2016-2020 CHAS

**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%*

30%-50% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR has no/negative income, but none of the other housing problems
Jurisdiction as a whole	350	1,225
White	125	835
Black / African American	80	220
Asian	0	0
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	145	155

Table 18 - Severe Housing Problems 30 - 50% AMI

Data Source Comments: 2016-2020 CHAS

**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%*

50%-80% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR has no/negative income, but none of the other housing problems
Jurisdiction as a whole	40	2,360
White	35	1,655
Black / African American	0	280
Asian	0	0
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	4	220

Table 19 - Severe Housing Problems 50 - 80% AMI

Data Source Comments: 2016-2020 CHAS

**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%*

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems OR has no/negative income, but none of the other housing problems
Jurisdiction as a whole	0	1,060
White	0	925
Black / African American	0	60
Asian	0	20
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	0	40

Table 20 - Severe Housing Problems 80 - 100% AMI

Data Source Comments: 2016-2020 CHAS

**The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%*

Discussion

The racial composition of households in the Borough of Chambersburg according to the 2016-2020 CHAS Data was 76.0% White; 9.2% Black or African American; 1.0% Asian; 0.0% American Indian; and 0.0% Native Hawaiian. Hispanic or Latino households comprised 10.6% of the Borough.

The following racial or ethnic groups experienced a disproportionate number of severe housing problems:

In the 0%-30% category, 59.0% of households had one or more of the four severe housing problems. Black or African American households were disproportionately affected at 71.4%.

In the 30%-50% category, 22.2% of households had one or more of the four severe housing problems. Hispanic households were disproportionately affected at 48.3%.

In the 50%-80% category, 1.7% of households had one or more of the four severe housing problems. There were no racial or ethnic groups with disproportionately greater need.

In the 80%-100% category, 0.0% of households had one or more of the four severe housing problems.

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

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

Introduction:

During the planning process for the preparation of the Borough of Chambersburg's Five-Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by housing cost burden in the Borough. Disproportionately greater need is defined as a specific racial or ethnic group being affected at a rate of at least 10 percentage points higher than the percentage of persons as a whole in that income bracket. Housing cost burden is defined as a household paying over 30% but less than or equal to 50% of its income on housing costs, and a severe cost burden is defined as a household paying over 50% of its income on housing costs.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	6,805	1,275	1,000	150
White	5,445	840	700	30
Black / African American	435	250	140	20
Asian	70	0	0	20
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	570	160	170	75

Table 21 - Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

The racial composition of households in the Borough of Chambersburg according to the 2016-2020 CHAS Data was 76.0% White; 9.2% Black or African American; 1.0% Asian; 0.0% American Indian; and 0.0% Native Hawaiian. Hispanic or Latino households comprised 10.6% of the Borough.

A total of 73.7% of the households in the Borough are not considered cost burdened, 13.8% of households are considered cost burdened, and 10.8% are considered severely cost burdened. In terms of cost burden, 29.6% of Black or African American households are disproportionately affected. No racial or ethnic groups were disproportionately severely cost burdened.

NA-30 Disproportionately Greater Need: Discussion - 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The racial composition of households in the Borough of Chambersburg according to the 2016-2020 CHAS Data was 76.0% White; 9.2% Black or African American; 1.0% Asian; 0.0% American Indian; and 0.0% Native Hawaiian. Hispanic or Latino households comprised 10.6% of the Borough.

The small percentage and number of non-White residents introduces error in the calculation of disproportionately greater need, but there is a trend of Black or African American households and Hispanic households being affected at a greater rate than other households. In some categories White households are affected at a higher rate than the average, but do not meet the 10% threshold for being disproportionately affected in any category.

Housing Problems

In the 0%-30% category, 66.2% of households had one or more of the four housing problems. Black or African American households were disproportionately affected at 80.6%.

In the 30%-50% category, 61.5% of households had one or more of the four housing problems. Black or African American households were disproportionately affected at 88.5%, and Hispanic households were disproportionately affected at 83.3%.

In the 50%-80% category, 21.9% of households had one or more of the four housing problems. There were no racial or ethnic groups with disproportionately greater need.

In the 80%-100% category, 2.8% of households had one or more of the four housing problems. There were no racial or ethnic groups with disproportionately greater need.

Severe Housing Problems

In the 0%-30% category, 59.0% of households had one or more of the four severe housing problems. Black or African American households were disproportionately affected at 71.4%.

In the 30%-50% category, 22.2% of households had one or more of the four severe housing problems. Hispanic households were disproportionately affected at 48.3%.

In the 50%-80% category, 1.7% of households had one or more of the four severe housing problems. There were no racial or ethnic groups with disproportionately greater need.

In the 80%-100% category, 0.0% of households had one or more of the four severe housing problems.

Cost Burden and Severe Cost Burden

A total of 73.7% of the households in the Borough are not considered cost burdened, 13.8% of households are considered cost burdened, and 10.8% are considered severely cost burdened. In terms of cost burden, 29.6% of Black or African American households are disproportionately affected. No racial or ethnic groups had a disproportionate level of severe cost burden.

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

Consultations with a number of different groups and housing providers in the Borough confirm that minority households are likely to experience housing problems at a higher rate than average. Many organizations cite a need for more credit counseling and life skills training for low-income people in general. Few organizations provided a detailed examination of the demographic profile of their clients, but in conversation the consensus was that their clients tended to be more heavily non-White than the average Borough population.

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

The Hispanic, Black/African American, and other minority populations are concentrated in the center of the Borough, near the downtown business district and Elm Street neighborhoods. According to the 2018-2022 ACS data, the minority population of the Borough of Chambersburg comprises 25.8% of its total population. The HUD definition of a minority neighborhood is "a neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole; or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceed 50 percent of its population."

The minority percentage exceeds 50% in two Census Tracts: CT 110 (51.07% non-White and/or Hispanic) and CT 112 (54.39% non-White and/or Hispanic).

Maps which illustrate the Borough of Chambersburg's demographics are included in the Executive Summary section of the Plan.

NA-35 Public Housing - 91.205(b)

Introduction

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

The Franklin County Housing Authority owns and professionally manages rental communities for families and elderly/disabled persons. The apartments are located throughout Franklin County. FCHA's four (4) public housing developments have a total of 316 public housing units as of November 2024, with 156 units for family occupancy and 160 units for mixed populations (elderly or disabled). Of these developments, there are two (2) located in Chambersburg: Meadow Creek 1 (elderly/disabled resident community) and Meadow Creek 2 (family community). Since the last Five-Year Consolidated Plan FCHA has ended its management role for the privately-owned Sunset Terrace Townhomes and Redwood Park Townhomes.

Public housing has site-based waiting lists, and all of the waiting lists remain open as it is FCHA's policy to not close public housing waiting lists. The waiting list for Public Housing had 245 families and individuals as of December 2024 of which 145 are for family households and 99 are for elderly/disabled apartments. Public housing occupancy is approximately 97%. This indicates there is more demand than supply.

The Franklin County Housing Authority also assists families who wish to live in privately owned housing and receive rental subsidies through the Housing Choice Voucher Program. The Housing Authority administers 400 vouchers: 304 Housing Choice Vouchers, 20 Project-Based Vouchers, 5 Veterans Administration Supportive Housing (VASH) vouchers, 62 Mainstream Vouchers, and 9 Bridge vouchers. There were 349 families/individuals on the FCHA voucher waiting list as of December 2024, 303 for Housing Choice Vouchers and 46 for Mainstream vouchers. The voucher waiting list is currently closed.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	304	397	20	304	5	0	68
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 22 - Public Housing by Program Type

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	-	-	17,834	11,366	-	11,366	-	-
Average length of stay	-	-	6	5	-	5	-	-
Average Household size	-	-	2	1	-	1	-	-
# Homeless at admission	-	-	0	0	-	0	-	-
# of Elderly Program Participants (>62)	-	-	120	79	-	79	-	-
# of Disabled Families	-	-	91	136	-	136	-	-
# of Families requesting accessibility features	-	-	353	311	-	311	-	-
# of HIV/AIDS program participants	-	-	0	0	-	0	-	-
# of DV victims	-	-	0	0	-	0	-	-

Table 23 - Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	-	-	276	243	-	243	-	-	-
Black/African American	-	-	63	60	-	60	-	-	-
Asian	-	-	1	4	-	4	-	-	-
American Indian/Alaska Native	-	-	3	4	-	4	-	-	-
Pacific Islander	-	-	4	0	-	0	-	-	-
Other	-	-	8	0	-	0	-	-	-
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 - Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	-	-	114	16	-	16	-	-	-
Not Hispanic	-	-	241	295	-	295	-	-	-
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 - Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

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

FCHA has two (2) communities/AMP that are currently designated as Housing for Elderly and Disabled Families: Village Green in Waynesboro with 60 units and Meadow Creek 1 in Chambersburg with 100 units. Both have an Elderly/Disabled designation. At this time the Housing Authority of the County of Franklin does not plan to designate any additional public housing units in the housing authority inventory for occupancy only by elderly families or families with disabilities.

The Housing Authority has been working to make reasonable accommodation to its public housing units to satisfy the Section 504 requirements for persons with physical disabilities such as mobility, visual, and hearing impairments. In addition, according to FCHA's 2024-2028 Five Year Plan and 2024 Annual Plan, one of the strategies for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year is to target available assistance to the elderly or families with disabilities by applying for special-purpose vouchers targeted to those groups, should they become available. Non-Elderly Disabled "Mainstream" Vouchers are designed to provide assisted housing to families whose head, spouse, or co-head is disabled and under 62 as of the date of signing the HAP contract. NED Category 2 vouchers are specifically for non-elderly people with disabilities transitioning from nursing homes or other health facilities into the community.

Half of FCHA's units are accessible, but none meet full "A-level" accessibility. There are 10 conversion units for the elderly that have a higher level of accessibility in the bathrooms and kitchens, with a mix of roll-in showers and accessible bathtub in the bathroom, as well as front approach accessible sinks in the bathroom and kitchen. FCHA also has ten (10) two-bedroom units in Meadow Creek 2, the Chambersburg Family community, that have front accessible kitchen sinks. However, most public housing units are limited by turning radius requirements, and the front entry and bathrooms of the family units have not received any accessibility upgrades. To reach such a level of accessibility would lead to a total reconfiguration of the public housing community apartments.

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

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

With public housing occupancy at 97%, voucher usage at 99%, and a Housing Authority policy to keep site-based public housing waiting lists open, there is more demand than supply. There is a shortage of Section 8 Vouchers, with all types of vouchers being fully leased except for three (3) Bridge vouchers intended to provide temporary housing for persons exiting homeless shelters. As of November 2024, there were 303 Housing Choice Voucher applicants and 46 Mainstream Voucher applicants on the voucher waiting list, which is closed.

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

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

Discussion

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

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

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

NA-40 Homeless Needs Assessment - 91.205(c)

Introduction:

The Borough of Chambersburg is part of the PA-509 Eastern Pennsylvania CoC's South Central Regional Homeless Advisory Board (RHAB), which oversees the Continuum of Care Network for Central Pennsylvania for nine (9) counties. The CoC includes homeless service providers, Community Action Partnerships (CAPs), local/county/state governments, Housing & Redevelopment Authorities, and domestic violence, aging, mental health, and faith-based organizations.

The CoC solicits and considers a full range of opinions through the five (5) Regional Homeless Advisory Board (RHAB) 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 the 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 Doors, the nation's first comprehensive federal strategy to prevent and end homelessness, include:

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

The Board comprises a 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 Veterans Families (SVF) and Emergency Solutions Grants (ESG) applications; participates in completion of the CoC application; monitors Homeless Management Information Systems (HMIS) participation and implementation; and coordinates and follows-up on the Point-in-Time (PIT) count and AHAR.

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

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Unsheltered	Sheltered				
Persons in Households with Adult(s) and Child(ren)	0	28	-	-	-	-
Persons in Households with Only Children	0	0	-	-	-	-
Persons in Households with Only Adults	16	41	-	-	-	-
Chronically Homeless Individuals	2	2	-	-	-	-
Chronically Homeless Families	0	0	-	-	-	-
Veterans	0	4	-	-	-	-
Unaccompanied Child	0	0	-	-	-	-
Persons w/HIV	0	0	-	-	-	-

Table 26 - Homeless Needs Assessment

Data Source Comments: 2025 PIT Count for Franklin County

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

Chronically homeless individuals and families - The Chronically Homeless are defined as an individual or family that is homeless and lives or resides in a place not meant for human habitation, a safe haven or in an emergency shelter; has been homeless and living there continually for at least one year or on at least four separate occasions in the last three years; and has an adult head of household (or a minor head of household if no adult is present in the household) with a diagnosable substance use disorder, serious mental illness, developmental disability (as defined in Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act of 2000 (42 U.S.C 15002)), post-traumatic stress disorder, cognitive impairments resulting from brain injury, or chronic physical illness or disability, including the co-occurrence or two or more to those conditions. The 2025 Point-in-Time Count identified four (4) chronically homeless individuals, two of whom were in emergency shelter and two of whom were unsheltered; there were no chronically homeless families identified on the night of the PIT Count. There is a need for outreach and services for the chronically homeless adult population.

Families with children - The Point In Time count for 2025 identified 9 homeless households with children in Franklin County, for a total of 28 persons of whom 17 were children under 18 years and 11 were adults 25 years or older. This is a decrease of 2 households and 7 persons from 2024. Of these households, all 9 were in emergency shelter. This indicates a need for rapid rehousing for families with children.

Veterans and their families - CoC members have been reporting concerns about an increase in elderly homelessness. Special outreach efforts have been made to identify this population and connect them to housing, employment, and treatment programs. The CoC is also working to assist Veterans that are not eligible for particular services due to a less than honorable discharge status or a criminal record. At the time of the 2025 PIT Count there were 4 homeless veterans in Franklin County, all of whom were in emergency shelter.

Unaccompanied youth - Teens aging out of foster care, and young adults in the 18-24 transition stage can be hard to locate. CoC agencies often use social media outreach and coordinate with their friends to contact this hard-to-reach population, as many of them are staying with friends and family temporarily and are technically homeless. Specific needs of persons in a doubled-up situation such as “couch-surfing” are conflict resolution, mediation, and employment assistance to prevent imminent homelessness without income. There were 2 unaccompanied youths counted in the 2025 Point in Time count for Franklin County, both of whom were in the 18-24-year age range. They were both in emergency shelter.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional):
White	923	343
Black or African American	383	88
Asian	11	0
American Indian or Alaska Native	15	0
Pacific Islander	5	2
Two or More Races	99	8
Ethnicity:	Sheltered:	Unsheltered (optional):
Hispanic:	327	49
Not Hispanic:	1,443	443

Table 27 - Extent of Homelessness**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

According to the 2025 PIT data there are 91 homeless persons in 66 unique households in Franklin County. They are likely concentrated in Chambersburg, as the Borough is the location of several homeless services providers. The homeless population of Franklin County represents only 0.06% of the County's overall population, though it should be emphasized that the Borough, County, and CoC share a goal of zero persons who are unable to retain housing.

The 2025 PIT data indicates that 71 persons in 50 households were in emergency shelter, 0 were in transitional housing, and 20 persons in 16 households were unsheltered. There were 4 homeless veterans who were in emergency shelter; the PIT does not specify whether they were a part of family households. The data indicates 9 households include at least one adult and one child, with a total of 28 persons accounting for 30.8% of all homeless individuals in Franklin County. The remaining 63 persons (69.2%) are adults, almost all of whom are in single-person households.

The make-up of the homeless in Franklin County indicates a need for Single-Room Occupancy (SRO) housing given that homeless individuals are more common than homeless families. These SRO housing facilities should also be paired with mental health counseling, substance abuse treatment, and skills-based training in budgeting and careers, and may also need a robust public safety presence.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The numbers above represent the 2025 Point-in-Time Count for Franklin County. The statistics did not provide a breakdown by race. These figures represent the population that slept in the shelter on the night of January 22, 2025, until the morning of January 23, 2025.

Traditionally, there is a higher percentage of non-White and or Hispanic/Latino persons who are homeless. This stems from factors such as higher minority rates of incarceration and subsequent difficulty obtaining housing upon release, lower credit scores, lower availability of loans, language and discrimination barriers among recent arrivals, and systemic poverty.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

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

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

Discussion:

The Borough is situated along a busy north-south interstate highway in close proximity to Maryland and the Harrisburg, PA Metro area, and is less than two hours from the core of the Baltimore-Washington Metro area. However, these factors are not thought by the Borough or South Central RHAB to have a major influence on the homeless population. Other nearby population centers have more availability of services and tend to draw homeless populations more readily than rural Franklin County. The homeless persons in the Borough of Chambersburg are likely to originate from the general area.

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

Introduction:

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

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

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

Describe the characteristics of special needs populations in your community:

Elderly Persons are defined as persons who are age 65 years and older. According to the 2018-2022 American Community Survey, elderly persons represent 19.4% of the Borough's total population. Approximately 9.8% of the population is 75 years and older. In addition, roughly 7.7% of the total population are elderly persons living alone as a single person household.

Frail Elderly are those persons who are elderly and have a form of disability, ranging from hearing loss, vision difficulty, cognitive difficulty, ambulatory problems, and lack of self-help skills. The 2018-2022 ACS estimates that 2.4% of the Borough's total population consists of elderly persons with disabilities.

Persons with mental, physical and development disabilities comprise 20.4% (4,395 persons) of the Borough of Chambersburg's total civilian noninstitutionalized population. A person may have more than disability (e.g. a vision difficulty and a self-care difficulty) which make it correspondingly more difficult to live independently.

Persons with HIV/AIDS and their families comprise a small percentage of the County's overall population. According to the Commonwealth of Pennsylvania's "2023 Annual HIV Surveillance Summary Report" (the most recent available), from 1980-2023 there have been 257 cumulative HIV cases with 100 deaths from AIDS. Franklin County had 9 new HIV diagnoses with a rate of 5.1 HIV/AIDS diagnoses per 100,000 persons in 2023. There were an estimated 224 persons living with HIV in Franklin County at year-end 2023, with 154 males being HIV+ as opposed to 70 females. The HIV/AIDS population is still growing in numbers, though medication to treat and prevent the spread of HIV is available through agencies and social service organizations in Franklin County. There are no statistics available specifically for the Borough of Chambersburg, but it can be assumed that at least 14% of the persons living with HIV in Franklin County live in Chambersburg as this is the proportion of Borough to County population.

Victims of Domestic Violence, dating violence, sexual assault and stalking are rapidly increasing both locally and nationally. Since 1976, Women in Need Victim Services (WIN) has served Franklin and Fulton County's victims of domestic violence and their family members with locations in Chambersburg and McConnellsburg. The organization serves approximately 1,700 victims, significant others, and family members annually. It is estimated that approximately one-quarter of these persons (425 persons) are in need of emergency shelter or transitional housing as a result of past, current, or impending intimate partner violence or abuse, sexual assault, stalking, or trafficking.

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

Elderly Persons - Approximately 50 beds plus supportive services such as home health care and home maintenance assistance, transportation, and access to food. Elderly clients are provided services at the SCCAP Franklin County Shelter but the facility does not provide assisted living, nursing, CNA, or rehab services. The Shelter also serves those who are mentally and physically disabled, as well as those with HIV/AIDS.

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

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

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

The SCCAP Franklin County Shelter does not provide services to current users of drugs and/or alcohol. Individuals who are in this category must be clean and sober for at least 30 days prior to admission or coming from a drug and alcohol rehab facility. This indicates a need for a low- or no-barrier shelter that can direct them toward continued recovery while providing Housing First shelter.

Persons with HIV/AIDS - Approximately 5 beds plus supportive services such as access to treatment and health care (especially preventative care such as PEP medication and other prophylaxis), counselors or life coaches, job training and education, and transportation. Persons with HIV/AIDS and their families comprise a small percentage of the Borough's overall population. According to the Commonwealth of Pennsylvania's "2023 Annual HIV Surveillance Summary Report" (the most recent available), from 1980-2023 there have been 257 cumulative HIV cases with 100 deaths from AIDS. Franklin County had 9 new HIV diagnoses with a rate of 5.1 HIV/AIDS diagnoses per 100,000 persons in 2023. There were an estimated 224 persons living with HIV in Franklin County at year-end 2023, with 154 males being HIV+ as

opposed to 70 females. There are no statistics available specifically for the Borough of Chambersburg, but it can be assumed that at least 14% of the persons living with HIV in Franklin County live in Chambersburg as this is the proportion of Borough to County population.

Victims of Domestic Violence - Approximately 425 beds per year for individuals and their families plus supportive services, based on the number of persons served per year through the Women In Need shelter services. Victims of intimate partner violence, sexual assault, stalking and trafficking are in need of housing assistance (domestic violence and homeless shelter, emergency, short-term and long-term housing, security deposits and rental assistance).

The SCCAP Franklin County Shelter has 9 rooms and 18 beds. Of these, 2 rooms and 6 beds are reserved for families and the remaining beds are used as needed. Domestic violence victims sheltering at the Franklin County Shelter are provided services through Women in Need (WIN) who are equipped to guard their safety. The shelter does not provide services to current users of drugs and/or alcohol. Individuals who are in this category must be clean and sober for at least 30 days prior to admission or coming from a drug and alcohol rehab facility. Due to the needs of the population served, safety is of utmost importance. Additionally, WIN operates a domestic violence emergency shelter with 24 total beds; 8 rooms and 23 beds are dedicated for families with children, and one bed is for persons without children.

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

Persons with HIV/AIDS comprise a small percentage of the County's overall population. According to the Commonwealth of Pennsylvania's "2023 Annual HIV Surveillance Summary Report" (the most recent available), from 1980-2023 there have been 257 cumulative HIV cases with 100 deaths from AIDS. Franklin County had 9 new HIV diagnoses with a rate of 5.1 HIV/AIDS diagnoses per 100,000 persons in 2023. There were an estimated 224 persons living with HIV in Franklin County at year-end 2023, with 154 males being HIV+ as opposed to 70 females. There are no statistics available specifically for the Borough of Chambersburg, but it can be assumed that at least 14% of the persons living with HIV in Franklin County live in Chambersburg as this is the proportion of Borough to County population.

Persons living with HIV/AIDS and their families need supportive services such as access to treatment and health care (especially preventative care like PEP medication and other prophylaxis to prevent the further spread of HIV), counselors or life coaches, job training and education, and transportation.

Discussion:

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

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

Describe the jurisdiction's need for Public Facilities:

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

- Existing recreational facilities should have their ADA accessibility improved.
- The Borough's parks and open spaces need better maintenance and cleaning.
- Rail trail improvements are a big priority, such as exercise stations, lighting, rest stops and crosswalk improvements. A trail project could be a community-wide benefit for recreation, tourism, commuting and exercise purposes.
- The Borough would like to extend the trail to the Wilson College campus, to create a more defined route to get to town. The Wilson College Campus Enhancement Plan includes this project as a priority.
- There are still not enough shelter beds in Chambersburg or Franklin County, and the Borough could help fund new shelter space.
- The Chambersburg Area School District needs more Head Start/First Start/Pre-K facilities.
- The community garden helps ensure that fresh fruit and vegetables are available to low-mod residents, and more gardens would be helpful.

How were these needs determined?

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

Describe the jurisdiction's need for Public Improvements:

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

- The Borough has done a lot to improve its public accessibility but can still make it better through actions such as ADA curb cuts.
- Alleyways in Chambersburg need to be repaved. It's also dangerous to pull out of alleyways with lack of visibility at intersections with roads.
- The Borough should relax its setback requirements and other zoning requirements, and fund utility extensions so nonprofit housing developers can build on difficult lots.
- The Borough needs to continue to manage its commercial growth.
- The Borough needs a parking system that is safe and well-lit. Signage has been added, but the downtown area needs more. The lighting in the business district is poor and needs to be improved.

- The Borough needs to look at connecting different neighborhoods and connecting streets and alleys. There is a perception that the downtown ends at Washington Street on Main Street because street lighting ends at this intersection.
- Infrastructure projects can be safety improvements.
- The Streets Department does its best to clear storm sewer grates, but flooding is still an issue in rainstorms. Woodstock Road under the railroad bridge is particularly susceptible and needs fixing.
- Stevens Elementary School needs playground improvements.
- Water and sewer projects in low-income neighborhoods are needed, as well as help for homeowners to improve or replace their lateral lines.
- Sidewalk repairs are needed across the Borough.
- The business district façade improvements have been a success and should be expanded to residential and commercial properties in other parts of the Borough.
- Lincoln Way West needs streetscape improvements, whether funded by Borough CDBG funds or by the Commonwealth.

How were these needs determined?

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

Describe the jurisdiction's need for Public Services:

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

- The Borough should help fill the benefits gap for low-income persons who want to work but would be taking an effective pay cut by going off benefits.
- CDBG funding could be used to help first-time homebuyers with closing costs and down payments.
- There is a need for neighborhood cleanup to address trash and litter on the streets. Cleanup crews on the weekends would help beautify neighborhoods, and train people at the same time in maintenance work.
- A satellite police station that could be used as a base for community policing with foot-patrol and bicycle-patrol could be useful in a neighborhood with higher crime.
- Council has expanded camera coverage throughout the Borough, but there are more areas that could benefit from coverage.
- There is a need for better outreach to non-English-speakers by the police to help smooth relations.
- Lack of transportation is a big barrier to employment and a quality-of-life impediment.

- Having rabbittransit Stop Hopper service is a good step, but the Borough needs regular transit service again to bring people to work and appointments.
- There is a lack of mental health counseling and addiction services in the Borough, and it needs to fund new and expanded providers.
- Library service at the Housing Authority properties would be very helpful, either as a permanent facility or as a Bookmobile. It could also include a backpack program to supply kids with food and essentials like toiletries, especially when they aren't in school during the summer.
- People cannot access grocery stores and shopping locations easily because of a lack of public transportation and private transportation options. Pennsylvania CareerLink's office in Chambersburg is on Norland and Fifth. People can't find transportation to get to the office. Health systems report that people often miss appointments because they cannot get there.
- New residents of Haitian and Hispanic descent are being taken advantage of. The Borough can do a better job of reaching out and advocating for them to help them improve their living situations.
- There has been a trend towards stronger code enforcement and blight removal efforts, but the Borough needs more teeth to enforce the codes. Rental units occupied by low-income populations need code enforcement efforts.

How were these needs determined?

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

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

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

Between 2017 and 2022, the Borough of Chambersburg's population grew 6.2% from 20,640 to 21,917 persons. Over the same period, the number of households grew 16.5% from 8,428 to 9,815. This indicates that the average household size has fallen from 2.45 persons per household to 2.23 persons per household, which could be caused by factors such as an influx of single persons or couples without children, a higher number of "empty nest" couples whose children have moved away, a lower birth rate, or a higher number of elderly persons living alone.

According to the 2018-2022 American Community Survey, the Borough has 10,265 housing units with 9,815 of them being occupied; 4,146 units (42.2%) are owner-occupied, and 5,669 units (57.8%) are renter-occupied. The vacancy rate of owner-occupied housing is only 0.1%, while the rental vacancy rate is 1.4%.

The housing stock in the Borough of Chambersburg is considerably older than the national average. Nearly one-half (47.5%) of all housing units were built before 1960 and a quarter (24.2%) of the Borough's housing was constructed prior to 1940. Two-thirds (66.1%) of the Borough's housing stock was constructed prior to 1980 and is at risk of Lead-Based Paint presence. However, the Borough has experienced more construction since the year 2000 with an estimated 2,031 housing units (19.8%) added to the housing stock. The condition of the housing stock is generally adequate, but a percentage of the housing stock is either neglected or not adequately maintained. According to the ACS data for 2018-2022, there are 450 vacant housing units in the Borough or approximately 4.4% of all housing units.

The median home value as of 2022 was \$185,100 and the median contract rent was \$1,035/month for the same time period.

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

Introduction

According to the 2018-2022 ACS data, there are 10,265 total housing units. There are 9,815 occupied housing units (4,146 owner-occupied and 5,669 renter-occupied), which leaves 450 vacant housing units. Approximately 53.0% of all housing units have 3 or more bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	4,267	41.6%
1-unit, attached structure	2,860	27.9%
2-4 units	1,483	14.4%
5-19 units	1,176	11.5%
20 or more units	449	4.4%
Mobile Home, boat, RV, van, etc	30	0.3%
Total	10,265	100%

Table 28 - Residential Properties by Unit Number

Data Source: 2018-2022 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	138	2.4%
1 bedroom	84	2.0%	954	16.8%
2 bedrooms	1,161	28.0%	2,295	40.5%
3 or more bedrooms	2,901	70.0%	2,282	40.3%
Total	4,146	100%	5,669	100%

Table 29 - Unit Size by Tenure

Data Source: 2018-2022 ACS

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

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

- **Public Housing:** The Franklin County Housing Authority owns and professionally manages rental communities for families and elderly/disabled persons. The apartments are located throughout

Franklin County. FCHA's four (4) public housing developments have a total of 316 public housing units as of November 2024, with 156 units for family occupancy and 160 units for mixed populations (elderly or disabled). Of these developments, there are two (2) located in Chambersburg: Meadow Creek 1 (elderly/disabled resident community) and Meadow Creek 2 (family community).

- **Low Income Housing Tax Credit (LIHTC):** According to the HUD Low-Income Housing Tax Credit Database, there are a total of 663 Low Income Housing Tax Credit units in the Borough of Chambersburg, of which 559 are considered low-income units.
- **Housing Choice Vouchers:** The Housing Authority administers 304 tenant-based Housing Choice Vouchers that are tenant based, of which all are currently in use, as well as other special-purpose vouchers such as VASH and Mainstream vouchers.

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

There are no affordable housing units anticipated to be lost and there is no anticipated expiration of Section 8 Contracts.

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

According to the 2018-2022 ACS estimates, there is a low supply of housing units within the Borough of Chambersburg, especially housing for sale to owner-occupants which only have a 0.1% vacant-for-sale rate. Housing in the Borough of Chambersburg has also decreased in affordability over the last five years. The median home value rose from \$158,100 in 2017 to \$185,100 in 2022 and the median housing cost for a household with a mortgage has risen from \$1,158/month to \$1,301/month. There are 21.5% of homeowners whose monthly owner costs comprise 30% or more of their household income and are considered "cost burdened".

The Borough has a larger supply of for-rent housing, though it is still a low supply as evidenced by the 1.4% vacant-for-rent rate). However, it is less affordable for its occupants than owner-occupied housing. The median rental rate was \$1,035/month in 2022, a \$236 or 29.5% increase from five years prior. Additionally, 42.2% of Borough renter households are cost burdened, spending 30% or more of their household income on housing costs.

As of December 2024, there are 245 households on the Franklin County Housing Authority's public housing waiting list requesting housing in Chambersburg: 146 families and 99 elderly/disabled households. Almost exactly half the applicants are requesting studio and 1-bedroom apartments, while the other half are requesting 2-, 3-, 4- and 5-bedroom apartments for larger households.

The Section 8 Housing Choice Voucher waiting list includes applicants who are extremely low income and very low income. These applicants include families with children, those who are elderly, and those with

disabilities. In addition to housing for those with extremely low incomes, the biggest needs for applicants on the Section 8 waiting list are for units for families with children, and for those with a disability.

Describe the need for specific types of housing:

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

Two of the strategies for addressing the housing needs of families in the jurisdiction and on the Housing Authority waiting list is to: Target available assistance to the elderly by applying for special-purpose vouchers targeted to the elderly, should they become available; and target available assistance to families with disabilities by applying for special-purpose vouchers targeted to families with disabilities, should they become available. The Housing Authority has been working to make reasonable accommodation to its public housing units to satisfy the Section 504 requirements for persons with physical disabilities such as mobility, visual, and hearing impairments. In addition, according to FCHA's 2024-2028 Five-Year Plan and 2024 Annual Plan, one of the strategies for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year is to target available assistance to the elderly or families with disabilities by applying for special-purpose vouchers targeted to those groups, should they become available. Non-Elderly Disabled "Mainstream" Vouchers are designed to provide assisted housing to families whose head, spouse, or co-head is disabled and under 62 as of the date of signing the HAP contract. NED Category 2 vouchers are specifically for non-elderly people with disabilities transitioning from nursing homes or other health facilities into the community.

Discussion

The ratio of owner-occupied to renter-occupied housing units is 57.8% rental to 42.2% owner-occupied. The goal of the Borough of Chambersburg is to encourage home ownership in the Borough to increase the tax base, promote civic pride, and help its residents build long-term wealth through home ownership. The Borough has been using its limited financial resources to encourage home ownership and help owner-occupied households rehabilitate their homes.

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

Introduction

The median value of a single-family home in Chambersburg has increased from \$158,100 to \$185,100 (17.1%) in the last 5 years. While there is not readily available commercial real estate data solely for the Borough, the Franklin County (Chambersburg, PA MSA) median value was \$222,000 as of 2022 but Zillow Research data indicates that the Chambersburg, PA MSA median sales price had risen to \$275,000 by the end of February 2025. The vacant-for-sale rate for owner-occupied housing in Chambersburg is only 0.1%.

According to the 2018-2022 ACS estimates, the monthly gross rent increased by 29.5% during the period from 2017 to 2022 from \$799/month to \$1,031/month. Zillow Research data indicates that the rental rate in the Chambersburg MSA was \$1,315/month as of March 2025. The rental vacancy rate was only 1.4%.

There is a low supply of housing units within the Borough of Chambersburg, and housing affordability has decreased over the last five years. There are 21.5% of homeowners and 42.2% of renters whose monthly owner costs comprise 30% or more of their household income and are considered "cost burdened".

The Borough needs to continue its efforts to increase homeownership versus rental, promote housing rehabilitation efforts for owner-occupied households to remain in their homes, and maintain affordable rental options for elderly and disabled residents as well as non-English-speakers and other low- and moderate-income residents.

Cost of Housing

	Base Year: 2017	Most Recent Year: 2022	% Change
Median Home Value	\$158,100	\$185,100	17.0%
Median Contract Rent	\$799	\$1,035	29.5%

Table 30 - Cost of Housing

Data Source: 2013-2017 ACS (Base Year), 2018-2022 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	250	4.5%
\$500-999	2,305	41.2%
\$1,000-1,499	2,596	46.4%
\$1,500-1,999	433	7.7%
\$2,000 or more	11	0.2%
Total	5,595	100%

Table 31 - Rent Paid

Data Source: 2018-2022 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	575	-
50% HAMFI	2,385	1,495
80% HAMFI	2,135	1,610
100% HAMFI	-	550
Total	5,180	4,055

Table 32 - Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Studio (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
FY 2025 Fair Market Rent	\$946	\$979	\$1,193	\$1,591	\$1,803
High HOME Rent	\$946	\$979	\$1,193	\$1,581	\$1,744
Low HOME Rent	\$836	\$895	\$1,075	\$1,241	\$1,385

Table 33 - Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Based on the HUD - CHAS data there appears to be insufficient housing for renters at all income levels and for homebuyers at low- and moderate-income levels related to cost burden criteria.

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

With an increasing population of family households moving into the area who telework or are employed at local industry, housing prices have risen for smaller “starter” houses, larger family houses, and apartments and it appears that this trend will continue for the foreseeable future. Correspondingly, the amount of affordable housing will decrease as rents and sales prices increase. The price of housing in the Borough of Chambersburg continues to increase at a faster rate than the rise in household income even though over 500 housing units have been built in the last five years. This has caused widespread housing affordability issues, and it is estimated that housing will continue to decrease in affordability.

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

According to Apartments.com (www.apartments.com), it is estimated that the Area Median Rent as of May 2025 is \$1,190/month for a studio apartment, \$1,323/month for a one-bedroom apartment, \$1,219/month for a two-bedroom apartment, and \$1,637/month for a three-bedroom apartment. These estimates are considerably higher than the High HOME rents and Fair Market rents for studio and one-bedroom apartments in Franklin County, but only slightly higher than the two- and three-bedroom Fair Market Rents. This shows that housing affordability is still the biggest housing problem for low-income small families and individuals according to the CHAS data, which indicates a need for housing subsidies and assistance.

Discussion

Affordability and accessibility have become a large problem for lower-income residents of the Borough of Chambersburg. Stakeholders and residents report that there is an influx of new homebuyers and investment firms willing to purchase houses above their list price and for cash. This also impacts the rental market as potential homebuyers stay in rental housing for longer than anticipated, which has a cascading effect that forces lower-income households into progressively less-desirable rental units and potentially into homelessness.

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

Introduction

The Borough of Chambersburg contains 5,815 housing units which were constructed prior to 1970 and is 56.6% of all the housing units in the Borough. Less than 20% of the housing units have been built since 2000. Of the 10,265 total housing units in Chambersburg, 9,815 (95.6%) are occupied. It is estimated that approximately 25% of the housing units are in need of housing rehabilitation work.

Definitions

The following definitions are used in the table below:

“Selected Housing Conditions”: Over-crowding (1.01 or more persons per room); Lacking a complete kitchen; Lack of plumbing facilities and/or other utilities; Cost burden of over 30% of household income.

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

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

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	690	17%	1,610	31%
With two selected Conditions	0	0%	35	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3,365	83%	3,535	68%
Total	4,055	100%	5,180	100%

Table 34 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	700	17%	730	14%
1980-1999	590	15%	840	16%
1950-1979	1,430	35%	1,835	35%
Before 1950	1,335	33%	1,765	34%
Total	4,055	100%	5,170	99%

Table 35 - Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	2,765	68%	3,600	70%
Housing Units build before 1980 with children present	335	8%	95	2%

Table 36 - Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	400	50	450
Abandoned Vacant Units	15	35	50
REO Properties	100	15	115
Abandoned REO Properties	0	5	5

Table 37 - Vacant Units

Data Source Comments: Compositied of 2018-2022 ACS, Borough Code Enforcement Data

Need for Owner and Rental Rehabilitation

Based on consultation with the Borough of Chambersburg's housing providers, homes and structures in the biggest need of rehabilitation are west of Route 11. Those east of Route 11 seem to turn over and are resold more often. Borough staff and officials believe code enforcement efforts assist in keeping the Borough looking respectable. There is not a large problem with abandoned housing. Some scattered sites are blighted, but there is still value in the vacant properties. A cost/benefit analysis is involved with a lot of the buildings. According to the Chambersburg Code Office, less than 20% of buildings in Chambersburg are blighted. Working-class neighborhoods tend to be not in good condition.

Various social service, housing, homeless, and economic development agencies mentioned the impact of the age of the housing stock in the Borough. Older properties are less expensive to buy, but there is no financial assistance available for low- and moderate-income families to buy them, because the after-rehabilitation value often does not exceed or even match the cost of rehabilitation. The Borough gives low-income homeowners the opportunity to fix up the exterior of their house with repaired porches, fences, steps, etc. The intent of the Housing Rehabilitation Program is to improve the appearance of corridors leading to downtown. The Borough's Housing Rehabilitation Program for homeowners is a priority and needs more funding. There is also a need for a First Time Homebuyer Rehabilitation Program, based on consultation with Borough stakeholders.

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

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

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

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

The Pennsylvania Department of Health's "2022 Childhood Lead Surveillance Annual Report" (the most recent available) details the extent of lead poisoning statistics in children by County within the Commonwealth. In Franklin County, 10,288 children under the age of six and 1,865 (18.13%) were tested for elevated blood lead levels. A total of 90 children had a blood lead level (BLL) between 5 and 9.9 µg/dL, and 17 children had levels at 10 µg/dL or above. Additionally, there were 3,313 infants under the age of two in Franklin County of whom 1,075 (32.45%) were tested for blood lead levels. There were 13 whose blood lead level was <3.5 µg/dL, 16 whose BLL was 3.5-4.9 µg/dL, 11 whose BLL was 5-9.9 µg/dL, and 6 whose BLL was at 10 µg/dL or more.

There is no safe blood lead level as it inhibits neurological development in even the smallest quantities in children, but the larger the quantity the more profound the health effect. Children living in poverty are most susceptible to lead-based paint hazards because they often live in less expensive, older housing that may not have had its lead-based paint remediated. According to HUD, any houses or apartments built

before 1978 are at high risk of containing lead-based paint, as there was no full Federal ban in place until that year. The 2016-2020 CHAS Data estimates that approximately 4,455 housing units of the 6,365 housing units built before 1980 still have lead-based paint, that 430 of those 6,365 units have children under 6 present, and that most of those units have chipped or peeling paint which presents an imminent health hazard. The high incidents of lead-based paint poisoning, and the relatively high number of housing units built before 1980, suggest that the Borough of Chambersburg is at high risk for lead-based paint poisoning.

Discussion

The Borough needs to continue to seek funds to rehabilitate homes and to construct new housing to replace the vacant and dilapidated units. The Elm Street Program was an example of a successful home rehabilitation effort concentrated in a neighborhood. Housing providers indicate that other landlords that own rentals near the homes and structures that have been rehabilitated through the Elm Street Program since 2007 have started to make repairs and improvements to their units as well. The Elm Street area is bordered on the East by the Highline Railroad. Rehabilitation efforts included some commercial properties and some infrastructure, such as sewer laterals for homeowners, but was mostly focused on residential housing rehab for low-income homeowners and renters. The Borough is not a HOME entitlement community, but Luminest, Inc. has applied for and received HOME funds through PA DCED as well as other funding sources to perform housing Rehabilitation activities.

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

Introduction

The Franklin County Housing Authority owns and professionally manages family communities and elderly/disabled rental apartments. The apartments are located throughout Franklin County. FCHA has four (4) public housing developments with a total of 316 public housing units, 156 for family occupancy and 160 for mixed populations (elderly or disabled). Of these developments, two (2) are located in Chambersburg: Meadow Creek 1 (Chambersburg Elderly community, 100 units) and Meadow Creek 2 (Chambersburg Family community, 96 units).

The Franklin County Housing Authority also assists families who wish to live in privately-owned housing and receive rental subsidy through the Housing Choice Voucher Program. The Housing Authority administers 400 vouchers of various types.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	316	400	20	304	5	0	71
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 - Total Number of Units by Program Type

Data Source: Franklin County Housing Authority

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

There is a total of 316 public housing units in Franklin County. According to the Annual Plan for 2024, FCHA's progress in meeting their mission and goals states that FCHA has maintained its SEMAP designation as a High Performer.

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

Public Housing Condition

Public Housing Development	Average Inspection Score
Meadow Creek 1 (Elderly/Disabled)	96%
Meadow Creek 2 (Family)	96%
Village Green (Elderly/Disabled)	92%
Valley View Village (Family)	96%

Table 39 - Public Housing Condition

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

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

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

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

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

FSS offers a financial incentive to families through an escrow account, which is based on an increase in a family's earned income. An example of an increase in earned income would be when a family member has a pay raise, obtains employment or has an increase in his or her working hours that results in an increase in the portion of rent that the family pays each month. For example, if a family member begins working 40 hours per week, and the family's rent increases \$25.00 per month, that \$25.00 goes into an escrow account that the Housing Authority establishes for the family. This account becomes available to the family when the family successfully completes their FSS Contract of Participation. Depending upon each participant's situation, the FSS Program can connect tenants with job training, resource planning, credit repair resources, basic skills education, high school equivalency (GED) programs, post-secondary education, and assistance with securing meaningful employment. Advisors provide emotional support, case management, and personal assistance.

Franklin County Housing Authority does not currently offer a First Time Homebuyer Program. Should FCHA choose to offer such a program in the future, it will work with a subrecipient to help qualifying low-income public housing residents or voucher recipients purchase a home.

Discussion:

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

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

Introduction

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

The Statewide Homeless Steering Committee is authorized under the Pennsylvania Housing Advisory Committee (PHAC), an appointed group tasked to review statewide housing, supportive services, needs, priorities, as well as advising DCED in the coordination of Local, State and Federal Resources. The roles of the Steering Committee are to identify & address policy issues, set state priorities, ensure coordination among public and private agencies and maximize use of mainstream and state resources. It also leads the Ten-Year planning process, conducts research, coordinates the Continuum of Care (CoC) application process and provides technical assistance to 18 regional Continuums of Care and individual grantees.

The mission of the Eastern PA CoC is to end homelessness throughout the Continuum of Care. The CoC works toward ending homelessness by providing a framework for a comprehensive and well-coordinated regional and local planning process. This includes identifying needs, conducting a system-wide evaluation of existing resources and program activities, and building a system of housing and services that 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 re-housing homeless persons, and stabilizing their housing;
- Maximize potential for self-sufficiency among individuals and families experiencing homelessness;
- Promote full access to, and effective use of, mainstream programs.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	49	23	39	4	0
Households with Only Adults	31	0	12	37	0
Chronically Homeless Households	0	0	0	34	0
Veterans	0	0	0	7	0
Unaccompanied Youth	0	0	0	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source: PA-509 Eastern PA CoC, 2024 HIC, Franklin County

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

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

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

to counseling and legal services, as well as services to help them get back on their feet and obtain job training and education.

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

South Central Community Action Programs, Inc. provides homeless prevention assistance including rent and utility assistance and Rapid Re-Housing. They also provide case management assistance to clients to find affordable housing as well budget counseling.

Maranatha Ministries, Inc. provides budgeting and financial management counseling. They also match trained volunteer mentors with families in need. The mentor is backed by a professional case manager and most support agencies in the community. Maranatha also has a Life Skills program that includes time management, parenting, support groups, relationships, cleaning, food safety, cooking and nutrition, budgeting, and job readiness and resumes.

Maranatha also has a transitional housing program which assists homeless families (with children) by providing temporary housing and offering supportive services both internally and by referral such as help with obtaining a GED, food pantry access, job placement, daycare, etc. Maranatha Ministries offers a cold weather shelter for 14 men and 6 women. This shelter does not accept children.

Women in Need works with victims of domestic violence and sexual assault in the Franklin and Fulton County Areas of Pennsylvania. All of WIN's services are free and confidential to victims of domestic and sexual violence and to the significant others and families of victims.

The Franklin County Veterans Affairs Office provides assistance to the immediate families of both service members and spouses of all locally deployed service members. The County VA Office, accredited with the Pennsylvania Department of Military and Veterans Affairs, provides once-monthly fresh food distribution, burial assistance, medical transport through rabbittransit, service animal training and certification, and hands-on counseling and treatment programs for mental health concerns. It also assists service members and their immediate families with locating, contacting, and facilitating applications for disability and medical care through the proper Federal and Commonwealth government agencies.

The data detailed in the Table is for the South-Central CoC. In Chambersburg, the SCCAP Shelter has 9 rooms and 18 beds. Of the rooms, two (2) are for families. The remaining beds are used as needed. The SCCAP Franklin County Shelter provides not only temporary, emergency shelter but individualized programming, support, and follow-up.

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

Introduction

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

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

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

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

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

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

avenues such as HUD Section 811, Non-Elderly Disabled and other Housing Choice Vouchers; public housing; Low-Income Housing Tax Credit (LIHTC) units; and health choices reinvestment funds.

State hospital discharge planning is the responsibility of state hospital staff working closely with each County Office of Mental Health, most of which have a County Mental Health Housing Specialist. The role of the specialists is to both locate suitable existing housing for individuals leaving the hospital, as well as to increase new affordable housing options. Each county is also required to submit a Housing Plan to the Office of Mental Health and Substance Abuse Services as part of their Mental Health Plan.

Hospitals must have written discharge policies for "appropriate referral and transfer plans" including evaluation of a patient's capacity for self-care and possibility of being cared for in "the environment from which she/he entered the hospital." The actual discharge varies with the individual being discharged, their primary and behavioral health needs, and resources and supports available. While planners try to send individuals home or to family, sometimes they discharge to a nursing home, rehab hospital or as last resort, non-HUD funded shelter. Some shelters have protocols against accepting certain individuals directly from a hospital.

In 2014, the CoC worked with the PA Health Care Cost Containment Council (PHC4) to analyze their existing data and develop better information on hospital discharges among the homeless population. The CoC will use this information to work with the Hospital and Health System Association of Pennsylvania (HAP) to improve discharge outcomes for homeless persons.

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

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

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

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

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

Goals:

- **SN-1 Housing** - Increase the supply of decent, safe, sound, sanitary, accessible and affordable units that are 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.
- **SN-3 Social Services** - Promote and support social service programs and facilities that address the special needs population.
- **SN-4 Removal of Architectural Barriers** - Remove architectural barriers which restrict the mobility and access to public facilities and services for persons with physical disabilities.
- **SN-5 Transportation** - Improve and expand access to transportation services for the elderly, persons with disabilities, and persons with other special needs.

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

The Borough continues to support programs assisting families which struggle to meet everyday living needs. Financial support may not be provided annually during the period of the Consolidated Plan; however, requests for financial support will be solicited and reviewed to determine where to direct support. The Borough also supports activities to provide housing opportunities such as the efforts of Luminest, Inc., a local non-profit affordable housing developer.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Public policies can have a negative effect on affordable housing. Some examples include zoning ordinances that may restrict where certain types of housing can be built or ordinances which dictate the number of persons that can reside at a given housing unit. These regulations have historically been used to inhibit the development of affordable housing and concentrate it in certain neighborhoods.

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. Approved in 2022, the Chambersburg Vision 2035 Comprehensive Plan serves as the official policy guide for short-term and long-term decision making relative to priority investments in the Borough of Chambersburg over the next 10+ years. Among the goals in Vision 2035 are two that directly address affordable housing: Reinvestment and Housing. These two goals aim to redevelop vacant properties, rehabilitate housing that is able to be repaired, and build new infill housing to address the demand for decent, safe, sanitary, and affordable housing of all categories and market levels, including accessible housing and low-income housing. These policies are reflected in the Borough's zoning ordinances and building codes and have resulted in positive effects on affordable housing development.

The Borough is committed to removing or reducing barriers to the development of affordable housing. At the Borough's discretion, the Borough's Land Use and Community Development Department will periodically undertake a study to determine if local barriers to fair and affordable housing exist. This includes examination of cost, quality, and availability of area housing, investigating the possibility of housing discrimination, identifying economic, community, and other factors that may impact housing such as accessibility or job availability, and ensuring that there are supports available to help the community and its residents become housed, retain their housing, and upgrade their housing.

For its part, the Borough will continue to monitor its policies and ordinances such as land use and zoning to ensure undue roadblocks are removed to allow for development. The Borough will also be proactive in working with developers seeking to create affordable housing in the Borough. One component of this will be discussion with the developers if any policies or procedures are hindering housing development. If issues are discovered, the Borough will seek to address them in accordance with current standards.

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

Introduction

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

Economic Development Market Analysis

Business Activity, Chambersburg, PA

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	201	77	1.9%	0.4%	-1.5%
Construction	305	356	2.9%	2.1%	-0.8%
Manufacturing	1,713	1,833	16.3%	10.6%	-5.7%
Wholesale Trade	446	270	4.2%	1.6%	-2.6%
Retail Trade	1,602	1,825	15.2%	10.6%	-4.6%
Transportation and Warehousing	658	452	6.3%	2.6%	-3.7%
Information	46	101	0.4%	0.6%	0.2%
Finance, Insurance, and Real Estate	349	849	3.3%	2.6%	-0.7%
Professional, Scientific, Management, Administration and Waste Management	942	2,963	9.0%	17.1%	8.1%
Education and Health Care Services	2,379	5,404	22.6%	31.3%	8.7%
Arts, Entertainment, Accommodations	804	1,793	7.6%	10.4%	2.8%
Other Services (except Public Administration)	335	549	3.2%	3.2%	0%
Public Administration	733	780	7.0%	4.7%	-3.3%
Total	10,513	17,283	--	--	--

Table 41 - Business Activity

Data Source: 2018-2022 ACS table DP03, 2022 CES OnTheMap Work Area Profile Analysis

Labor Force in the Borough of Chambersburg

Total Population in the Civilian Labor Force	11,041
Civilian Employed Population 16 years and over	10,513
Unemployment Rate	4.8
Unemployment Rate for Ages 16-24	3.4
Unemployment Rate for Ages 25-65	5.2

Table 42 - Labor Force

Data Source: 2018-2022 ACS table DP03 and B23001

Occupations by Sector	Number of People
Management, business, science and arts	3,403
Service	1,738
Sales and office	2,103
Natural resources, construction and maintenance	615
Production, transportation and material moving	2,654

Table 43 - Occupations by Sector

Data Source: 2018-2022 ACS table DP03

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	7,387	76.9%
30-59 Minutes	1,805	18.8%
60 or More Minutes	414	4.3%
Total	9,606	--

Table 44 - Travel Time

Data Source: 2018-2022 ACS table B08134

Education:**Educational Attainment by Employment Status (Population 25 to 64 years)**

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	719	66	357
High school graduate (includes equivalency)	3,366	323	1,459
Some college or Associate's degree	1,505	30	506
Bachelor's degree or higher	2,587	34	339

Table 45 - Educational Attainment by Employment Status

Data Source: 2018-2022 ACS table B23006

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	12	119	279	176	176
9th to 12th grade, no diploma	312	275	19	274	251
High school graduate, GED, or alternative	951	1,269	985	2,894	2,828
Some college, no degree	543	464	402	500	592
Associate's degree	55	97	156	422	307
Bachelor's degree	110	790	602	675	637
Graduate or professional degree	14	226	275	392	469

Table 46 - Educational Attainment by Age

Data Source: 2018-2022 ACS table B15001

Educational Attainment - Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	32,480
High school graduate (includes equivalency)	37,388
Some college or Associate's degree	38,051
Bachelor's degree	56,977
Graduate or professional degree	59,034

Table 47 - Median Earnings in the Past 12 Months

Data Source: 2018-2022 ACS table B20004

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

According to the 2018-2022 American Community Survey data, the Borough of Chambersburg has an unemployment rate of 4.8% with 10,513 workers and 17,283 jobs. The unemployment rate is slightly lower in the 16-25 age group at 3.4% than in the 25-64 age group whose unemployment rate is 5.4%. The three (3) largest categories of jobs in the Borough of Chambersburg in occupations by sector is as follows:

- Education and Health Care Services - 5,404 jobs
- Professional, Scientific, Management, Administration and Waste Management - 2,963 jobs
- Manufacturing - 1,833 jobs

Total - 10,200 jobs

These three categories represent 59.0% of the total number of jobs in the Borough.

According to the Pennsylvania Department of Labor & Industry Center for Workforce Information & Analysis, the following entities employed the most people in Franklin County as of the 3rd quarter of 2024:

1. Wal-Mart Associates Inc.
2. Federal Government
3. The Chambersburg Hospital
4. Target Corporation
5. Chambersburg Area School District
6. Manitowoc Crane Group
7. Ventura Foods LLC
8. Martin's Famous Pastry Shoppe Inc.
9. Ulta Beauty Distribution LLC
10. Franklin County

The Center for Workforce Information & Analysis ranks Warehousing & Storage as the top industry in Franklin County, followed by Restaurants and Other Eating Places, Elementary and Secondary Schools, General Medical and Surgical Hospitals, and Agriculture, Construction, and Mining Machinery Manufacturing.

Describe the workforce and infrastructure needs of the business community:

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

There is high demand for temporary, seasonal employees at distribution warehouses in the area, but relatively few of these positions convert to permanent positions. Pennsylvania CareerLink's Franklin County office is located on Norland and Fifth in Chambersburg, and there are three staffing agencies that occupy office space in CareerLink's building. These and other staffing agencies compete for temporary labor for their clients. The Healthcare, Information Technology, Advanced Manufacturing, and Transportation Logistics (supply chain management) industries tend to utilize staffing agencies rather than hiring employees directly. This provides a supply of personnel for businesses that may have seasonal demand or a large number of low skill positions but keeps employees from receiving benefits and often leads to lower pay rates. There is a need in the Borough for more permanent employment options for residents. Many residents are cost-burdened or facing eviction or homelessness due to the sudden loss of employment through a temporary job.

Warehouses, logistics corporations and manufacturing companies need workers with Commercial Drivers Licenses for both local and long-distance trucking, as well as skilled and certified diesel mechanics. Other warehouse and manufacturing opportunities include certified forklift, personnel lift, and construction equipment operators. Welding is an area of opportunity for job training, with many welding jobs in the area at JLG Industries and Letterkenny Army Depot. Housing construction is a growing field after a housing slump. Finally, WellSpan Chambersburg Hospital and nearby WellSpan Waynesboro Hospital are actively recruiting Medical Doctors, Registered Nurses, Certified Nurse Assistants and other medical support staff.

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

As a result of the new business parks in the area, and Chambersburg's location 13 miles north of the Mason Dixon line at the center of South-Central Pennsylvania, there are a number of warehouse and distribution centers in the area that use temporary employees. Warehouses and manufacturing companies need workers with Commercial Drivers Licenses for trucking, trained forklift and personnel operators, and skilled and certified mechanics.

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

A major issue for the workforce and local employers alike is the lack of public transportation in Chambersburg, even with rabbittransit providing on-demand service. It can be difficult for employees that work in the business parks to get to work. CareerLink representatives also expressed that many clients have difficulty finding transportation to their office to access services.

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

According to the 2018-2022 American Community Survey data, there are job deficiencies (the number of qualified workers exceeds the number of jobs available) in the following sectors:

- Agriculture, Mining, Oil & Gas Extraction - 124 sector workers are not employed
- Wholesale Trade - 176 sector workers are not employed
- Transportation and Warehousing - 206 sector workers are not employed

However, there is a much larger employment deficiency (available jobs exceeding the number of qualified workers) in the Borough of Chambersburg. The following sectors have an employment deficiency:

- Construction - 51 sector jobs are not filled
- Manufacturing - 120 sector jobs are not filled
- Retail Trade - 223 sector jobs are not filled
- Information - 55 sector jobs are not filled
- Finance, Insurance, and Real Estate - 500 sector jobs are not filled
- Professional, Scientific, Management, Administration and Waste Management - 2,021 sector jobs are not filled
- Education and Health Care - 3,025 sector jobs are not filled
- Arts, Entertainment, Accommodations - 989 of the sector jobs are not filled
- Other Services (excluding Public Administration) - 214 of the sector jobs are not filled
- Public Administration - 78 of the sector jobs are not filled

These workers, especially high-wage earners, often live elsewhere in Franklin County and further afield in Fulton, Cumberland, or Adams Counties, or across the border in Washington County, Maryland or the West Virginia Panhandle. The Borough would like to attract these households to relocate to Chambersburg, thereby increasing the tax base and creating a more vibrant community.

Some potential workers in Chambersburg have barriers to entering the workforce. This includes ex-offenders whose marketable skills are offset by a criminal record, new permanent residents whose incomplete English language skills prevent them from negotiating a fair wage, and persons without a high school diploma whose lack of formal education inhibits their ability to obtain well-paying jobs. PA CareerLink Franklin County works with these and any other persons who have difficulty obtaining and keeping employment. Their career specialists aid jobseekers in applying for jobs, host job-readiness workshops, and offer computer-based and in-person adult education to help them improve their skills and value to potential employers. CareerLink representatives maintain connections with the business community in and around Chambersburg, which allows them to directly place a candidate with an employer and eliminate the barrier to employment. Other service providers such as the Chambersburg Area School District provide adult education in English, mathematics, science, and trade courses, as well as a high school diploma equivalency (GED) program.

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

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

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

Construction

- Building Construction Trades
- Carpentry
- Electrical Occupations
- HVAC
- Plumbing Systems and Design

Health Sciences

- Allied Health
- Medical Assisting
- Veterinary Assisting

Sales and Service

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

STEM/Manufacturing

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

Transportation

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

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

No

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

The Official Map Ordinance was adopted in 2014 to anticipate and plan for future traffic needs in and through the Borough, based on anticipated growth within Chambersburg and adjacent municipalities. There are sixteen (16) separate transportation improvement proposals involved in the Official Map. The Official Map projects create opportunities for economic development in and around the Borough by streamlining traffic patterns and trucking routes. Along with the Official Map, the Borough also adopted a Curb and Sidewalk Master Plan/Map in December 2019 which addresses the needs for pedestrian walkway improvements in all five wards of Chambersburg and their timeline for installation. The Borough also conducted an Alley Analysis Report in April 2022 which addresses the reconstruction needs of publicly owned secondary thoroughfares. Improvements to the Borough's infrastructure will have a positive impact both immediately for construction employers and their employees, and over the long term for persons and businesses that will be more likely to invest when there is a more robust transportation network.

A major economic initiative in Chambersburg has been the redevelopment of the former Southgate Shopping Center. In concert with Borough government, private developers, area agencies, nonprofit organizations and local residents, the Chambersburg Area Municipal Authority (CAMA) is creating a walkable mixed-use neighborhood development. This will include a variety of housing options at all price points, including low-income housing and options for elderly and disabled residents, a community medical

center is being constructed by Keystone Health, greenway corridors, local and national retail businesses including groceries, and entertainment venues. This project has received significant funding from the US government through the American Rescue Plan Act (ARPA) as well as HUD CDBG grants and is intended to generate investment in the Borough.

Discussion

Chambersburg's economic development is led primarily by the Borough government, the Chambersburg Area Municipal Authority (CAMA) and the Chamber of Commerce. Various organizations and entities are also involved in economic development in the Borough, County and surrounding region. The Borough also cultivates its arts, cultural and recreational venues in an effort to retain and attract working families.

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

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The Borough defines “concentration of households with multiple housing problems” as areas where over 25% of the LMI households report substandard housing conditions. According to HUD’s CPD Maps tool, Moderate-Income Households in the Borough only have a concentration of severe housing problems in Census Tract 112, at 27.06%. All Low-Income Households in the Borough have a concentration of severe housing problems, ranging from 28.57% in Census Tract 108 to 60.53% in Census Tract 112. For Extremely Low-Income Households, Census Tract 110 has the lowest concentration of severe housing problems at 33.34%, while 100% of such households in Census Tract 112 present one of four severe housing problems.

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

The Borough defines an Area of Minority Concentration as:

- A neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole;
- The neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole; or
- In the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population.

The Hispanic, Black or African American, and other minority populations are concentrated in the center of the Borough, near the downtown business district and Elm Street neighborhoods. According to the 2018-2022 ACS data, the minority population of the Borough of Chambersburg comprises 25.8% of its total population. The HUD definition of a minority neighborhood is "a neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole; or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceed 50 percent of its population."

The minority percentage exceeds 50% in two Census Tracts: CT 110 (51.07% non-White and/or Hispanic) and CT 112 (54.39% non-White and/or Hispanic).

The Borough’s definition of “concentration of low-income families” as Census Tracts and Block Groups with 51% or greater LMI families residing in those Census Tracts and Block Groups. Maps which illustrate the Borough of Chambersburg’s demographics are included in the Attachments section of the Plan.

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

The Borough participates in the Pennsylvania Department of Community and Economic Development (DCED) Main Street Matters program, which identifies neighborhoods and commercial districts in need of investment and dedicates state funding and assistance to their rehabilitation. In Chambersburg, the downtown area is designated as a Main Street commercial district and many of the surrounding low/mod areas are designated as Elm Streets, the residential equivalent. Since its designation in 2007, Chambersburg's Elm Street district is an example of a successful home rehabilitation effort concentrated in a low/mod neighborhood. Housing providers indicate that rehabilitating homes and structures through the Elm Street Program has prompted landlords that own rentals in the area to make repairs and improvements to their units as well. Rehabilitation efforts have included some commercial properties and infrastructure such as sewer laterals for homeowners but was mostly focused on residential housing rehab for low-income homeowners and renters.

A need identified through consultation for a different type of rehabilitation program is for the rental housing above mixed-use buildings in the business district. These units are second- and third-floor walk-up apartments without accessibility improvements such as elevators, they tend to have lower maintenance and poorer furnishings, and some are not code compliant or are substandard housing without full utilities, bathrooms, or kitchen space. However, due to their shortcomings their landlords are unable to charge high prices, and these apartments end up housing a large portion of the Borough's low- and moderate-income, non-English-speaking, and fixed-income residents. The Borough could provide funding to incentivize and help property owners rehabilitate and utilize the upper levels of their buildings in an economically feasible way. As long as there is a backlog of people needing to rent affordable housing on the Housing Authority's waiting lists, there is a market for low-income rentals.

Are there any community assets in these areas/neighborhoods?

The Central Business District and its surrounding residential neighborhoods are the designated Main Street and Elm Street districts. Some assets in these areas include the Capitol Theater, Benjamin Chambers Elementary School, Mike Waters Park, NETwork Ministries, BOPiC, Inc., the Salvation Army, the Chamber of Commerce, and the Franklin County Housing Authority Main Office. The rail trail is also heavily traveled in these neighborhoods.

Are there other strategic opportunities in any of these areas?

The Official Map Ordinance was adopted in 2014 to anticipate and plan for future traffic needs in and through the Borough, based on anticipated growth within Chambersburg and adjacent municipalities. There are sixteen (16) separate transportation improvement proposals involved in the Official Map. The Official Map projects create opportunities for economic development in and around the Borough by streamlining traffic patterns and trucking routes. Along with the Official Map, the Borough also adopted a Curb and Sidewalk Master Plan/Map in December 2019 which addresses the needs for pedestrian

walkway improvements in all five wards of Chambersburg and their timeline for installation. The Borough also conducted an Alley Analysis Report in April 2022 which addresses the reconstruction needs of publicly owned secondary thoroughfares. Improvements to the Borough's infrastructure will have a positive impact both immediately for construction employers and their employees, and over the long term for persons and businesses that will be more likely to invest when there is a more robust transportation network.

A major economic initiative in Chambersburg has been the redevelopment of the former Southgate Shopping Center. In concert with Borough government, private developers, area agencies, nonprofit organizations and local residents, the Chambersburg Area Municipal Authority (CAMA) is creating a walkable mixed-use neighborhood development. This will include a variety of housing options at all price points, including low-income housing and options for elderly and disabled residents, a community medical center being constructed by Keystone Health, greenway corridors, local and national retail businesses including groceries, and entertainment venues. This project has received significant funding from the US government through the American Rescue Plan Act (ARPA) as well as HUD CDBG grants and is intended to generate investment in the Borough.

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

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

The Pennsylvania Broadband Development Authority (PBDA), signed into law on December 22, 2021, is an independent agency of the PA Department of Community and Economic Development (DCED). PBDA is responsible for creating a statewide broadband plan and distributing Federal and state funds for broadband expansion projects in unserved and underserved areas of Pennsylvania. The Authority focuses on closing Pennsylvania's digital divide so all residents can get connected to affordable and reliable high-speed broadband internet at home, at work, or on the road. PBDA administers the \$1.16 billion that was awarded through the Federal government for broadband deployment, mapping, and adoption projects.

As of the August 2023 PBDA Five Year Plan, there were 279,085 unserved locations across Pennsylvania where broadband is not available (less than 25 megabits per second download speed and 3 Mbps upload speed), as well as 54,048 locations that are underserved (less than 100 Mbps download/20 Mbps upload speed). Access to broadband services increases opportunities for low- and moderate-income persons by connecting them with housing opportunities, educational resources, and job opportunities.

Chambersburg is a long-established community, and as such, availability of services such as broadband has grown to the point where there are multiple broadband options in every neighborhood. However, persons living on fixed incomes or working low wage jobs may not be able to afford the monthly payment for broadband access. Libraries and public facilities do provide broadband access for persons with laptop computers, though it may not be convenient for users. The use of wireless internet through a smartphone has become the preferred option for low- and moderate-income persons, especially renters, though this service is most easily interrupted and tends to have slower speeds. For homebuyers, developers often include broadband wiring during construction and renovation.

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

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

There does not appear to be a need for additional competition for broadband providers in Chambersburg. The Borough has approximately ten (10) providers for broadband service. These companies provide a variety of means for access such as HughesNet satellite service, Xfinity cable TV and internet, Century Link and EarthLink DSL services, and Verizon wireless cellular internet. Competition appears to be strong with service coverage at 99% and 98% for DSL and cable with speeds up to 25 Mbps and 99% availability.

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

Chambersburg is traditionally affected by occasional flooding, tornados, relatively hot summers and cold winters, and the after-effects of hurricanes. However, changing weather patterns have had an effect on the occurrence, severity, and duration of storms and other weather events. To help Franklin County communities understand their risks and how to better protect themselves, the Franklin County Hazard Mitigation Team was formed to partner with state and local officials to help residents and communities adopt proactive approaches to mitigate against future natural disasters and increase the county's long-term resilience. The Franklin County Department of Emergency Services is the lead agency.

In accordance with the federal Disaster Mitigation Act of 2000, FEMA requires that communities have a hazard mitigation plan (HMP) in order to be eligible for federal assistance following a disaster event, and that these plans are updated every five years. In Pennsylvania, HMPs are typically done on a multi-jurisdictional or countywide scale, coordinated by the county emergency management agency (EMA). Prior to its adoption by each of Franklin County's local jurisdictions, the plan must be reviewed and approved by PEMA and FEMA. The most recent Franklin County Hazard Mitigation Plan was approved in 2023, with a December 2024 update.

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

Hazard mitigation planning in Pennsylvania has traditionally focused on taking actions to reduce or eliminate long-term risk to life and property from natural disasters, and to ensure public safety before, during, and after a disaster. Franklin County uses the State hazard list of 33 hazards to identify hazard threats; the County has concluded that 27 of these hazards are or may be present in Franklin County. Of the included hazards, Winter Storms pose a major risk factor, eleven hazards (such as Drought and Utility Interruption) pose a moderate risk factor, fourteen hazards (such as Invasive Species and Radon Exposure) pose a minor risk factor, and one hazard (Landslide) poses an insignificant risk factor. There are no Catastrophic Hazards present in Franklin County. The six excluded hazards are Coal Mining, Coastal Erosion, Conventional Oil/Gas Wells, Levee Failure, Gas/Liquid Pipelines, and Unconventional Wells.

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

Low-income households are more likely to live in areas with greater exposure to natural hazards and less likely to live and work in structures that are resilient to these natural hazards. Immediately following disasters, State and Federal aid is more oriented towards homeowners than to renters, and the increased demand for rental properties drives up the cost of rent. Additionally, low-income individuals are already more likely to have chronic health conditions and to be exposed to harmful pollution in both their residence and their workplaces.

Any natural or manmade disaster can have devastating impacts, and such disasters have been occurring more frequently and with greater destructive energy. The impact on vulnerable lower income populations may be even more devastating. A number of these households may not have insurance or sufficient insurance to cover an unexpected event such as a fire or flood. Renters are likely more vulnerable than homeowners as there is a great possibility a renter does not have sufficient insurance to protect themselves. Even low- and moderate-income homeowners can be affected as they may be underinsured or lack flood insurance.

The Borough can help lower income persons make choices in where they live (not living in floodplains), what they need to have in place to cope with a disaster (insurance) and information on where to go and what to do if an event is expected. With its participation in the Franklin County Hazard Mitigation Team, the Borough of Chambersburg is able to assist in disaster mitigation for all of its residents.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Borough of Chambersburg's Five-Year Consolidated Plan serves as a consolidated planning document, an application, and a strategic plan for the Borough's Community Development Block Grant (CDBG) Program. The following six (6) priorities and subsequent goals have been identified by the Borough for the period of FY 2025 through FY 2029 for the CDBG Program:

Housing Priority - (HS)

There is a need to increase the amount of affordable, decent, safe, and sanitary housing for homebuyers, owners, and renters.

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.

Homeless Priority - (HO)

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

Goals:

- **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.

- **HO-2 Support and Management Services** - Promote and assist supportive and management services for public and non-profit agencies and organizations which assist persons who are homeless or who are at risk of homelessness.
- **HO-3 Homeless Prevention** - Promote and assist in anti-eviction and unfair housing practices which may contribute to homelessness.
- **HO-4 Permanent Supportive Housing** - Promote and assist in the development of new permanent supportive housing opportunities for persons and families who are experiencing homelessness and who are exiting out of shelters and transitional housing programs.
- **HO-5 Shelter Housing** - Support and assist in the development of shelters and supportive training and educational programs for sheltered residents.

Other Special Needs Priority - (SN)

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

Goals:

- **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.
- **SN-3 Social Services** - Promote and support social service programs and facilities that address the special needs population.
- **SN-4 Removal of Architectural Barriers** - Remove architectural barriers which restrict the mobility and access to public facilities and services for persons with physical disabilities.
- **SN-5 Transportation** - Improve and expand access to transportation services for the elderly, persons with disabilities, and persons with other special needs.

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.
- **CD-4 Nutritional Services** - Promote and support programs that provide assistance for food and nutritional programs to address the needs of the unemployed, underemployed and homeless.
- **CD-5 Public Safety** - Improve and enhance public safety and the ability to respond to emergency situations through facility improvements, purchase new equipment, crime prevention, community policing, and other related activities.
- **CD-6 Clearance/Demolition** - Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures.
- **CD-7 Transportation** - Support the expansion of public transportation and improvements to pedestrian, bicycle, and vehicular transportation infrastructure, to assist low-income residents who are elderly, persons with disabilities, and persons with other special needs in accessing medical services, accessing work, childcare, training, and other essential needs.

Economic Development Priority - (ED)

There is a need to increase employment, workforce development, self-sufficiency, educational training, and empowerment for residents of the Borough.

Goals:

- **ED-1 Employment** - Support and encourage job creation, job retention, and job training opportunities.
- **ED-2 Development** - Support business and commercial growth through expansion and new development including entrepreneurship and small business development.
- **ED-3 Redevelopment** - Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial sites.
- **ED-4 Financial Assistance** - Support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), Local Economic Revitalization Tax Assistance (LERTA), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, Opportunity Zones, Congressionally Directed Spending, etc.
- **ED-5 Access to Transportation** - Support the expansion of public transportation and access to bus and automobile service to assist residents to get to work or training opportunities.

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.

SP-10 Geographic Priorities - 91.215 (a)(1)**Geographic Area**

1.	Area Name:	Borough Wide
	Area Type:	Local Target area
	Other Target Area Description:	-
	HUD Approval Date:	-
	% of Low/ Mod:	58.7%
	Revital Type:	Other
	Other Revital Description:	Low- and Moderate-Income Qualifying Areas throughout the Borough of Chambersburg.
	Identify the neighborhood boundaries for this target area.	This is based on the Borough boundary.
	Include specific housing and commercial characteristics of this target area.	Aging and deteriorating housing stock, commercial structures, and public infrastructure.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This was done through agency and resident surveys, community meetings, stakeholder meetings, and the Borough's Comprehensive Plan and other planning documents.
	Identify the needs in this target area.	The needs are public service programs, housing rehabilitation, new construction, demolition, job creation and retention, public and community facility improvements, infrastructure improvements, code enforcement, public safety improvements, and community policing.
	What are the opportunities for improvement in this target area?	The opportunities are developable land and sites for redevelopment for housing and job creation.
	Are there barriers to improvement in this target area?	The largest barriers are funding and lack of interest of private investors.

Table 48 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

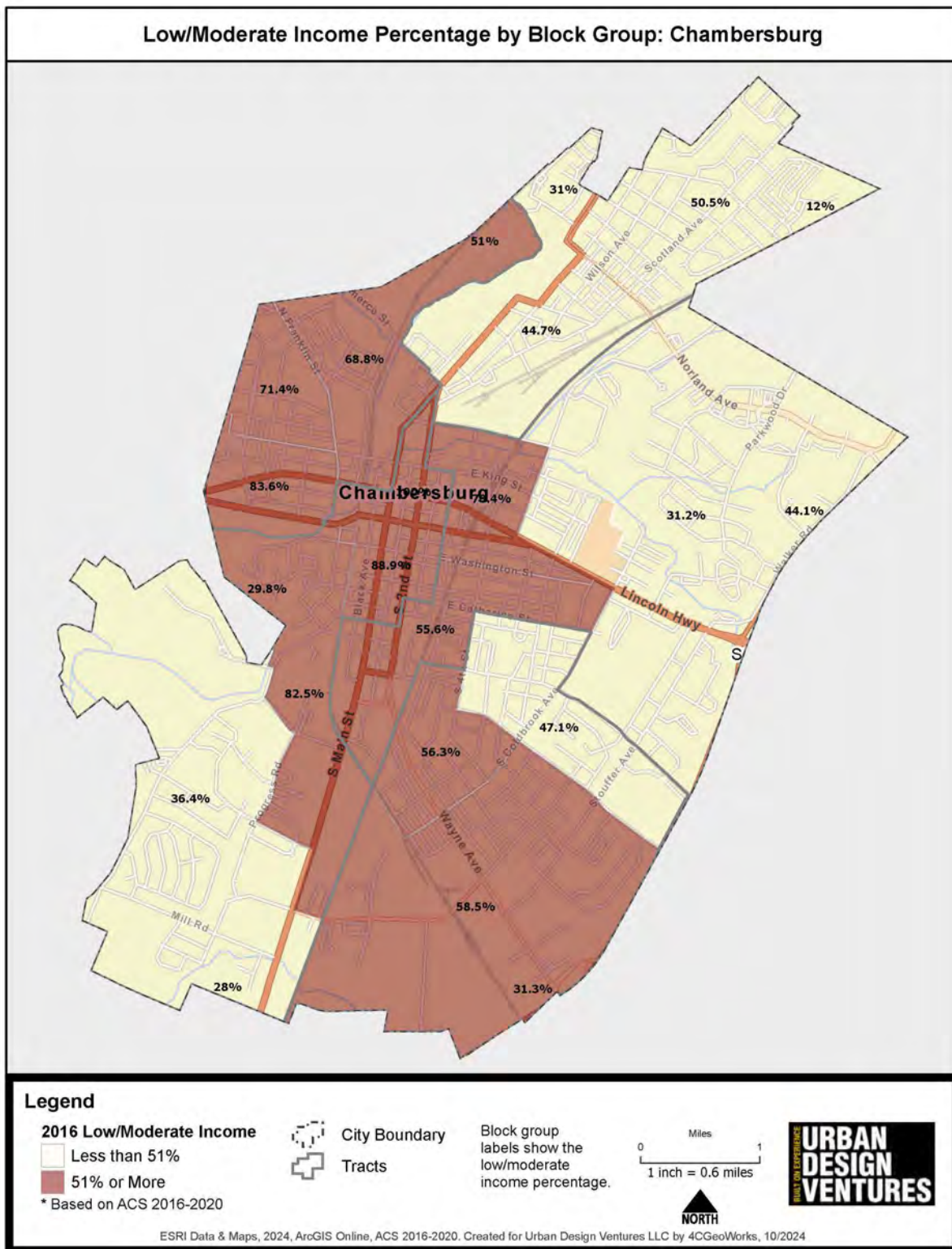
The Borough of Chambersburg has allocated its CDBG funds for FY 2025 to principally benefit low- and moderate-income persons.

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

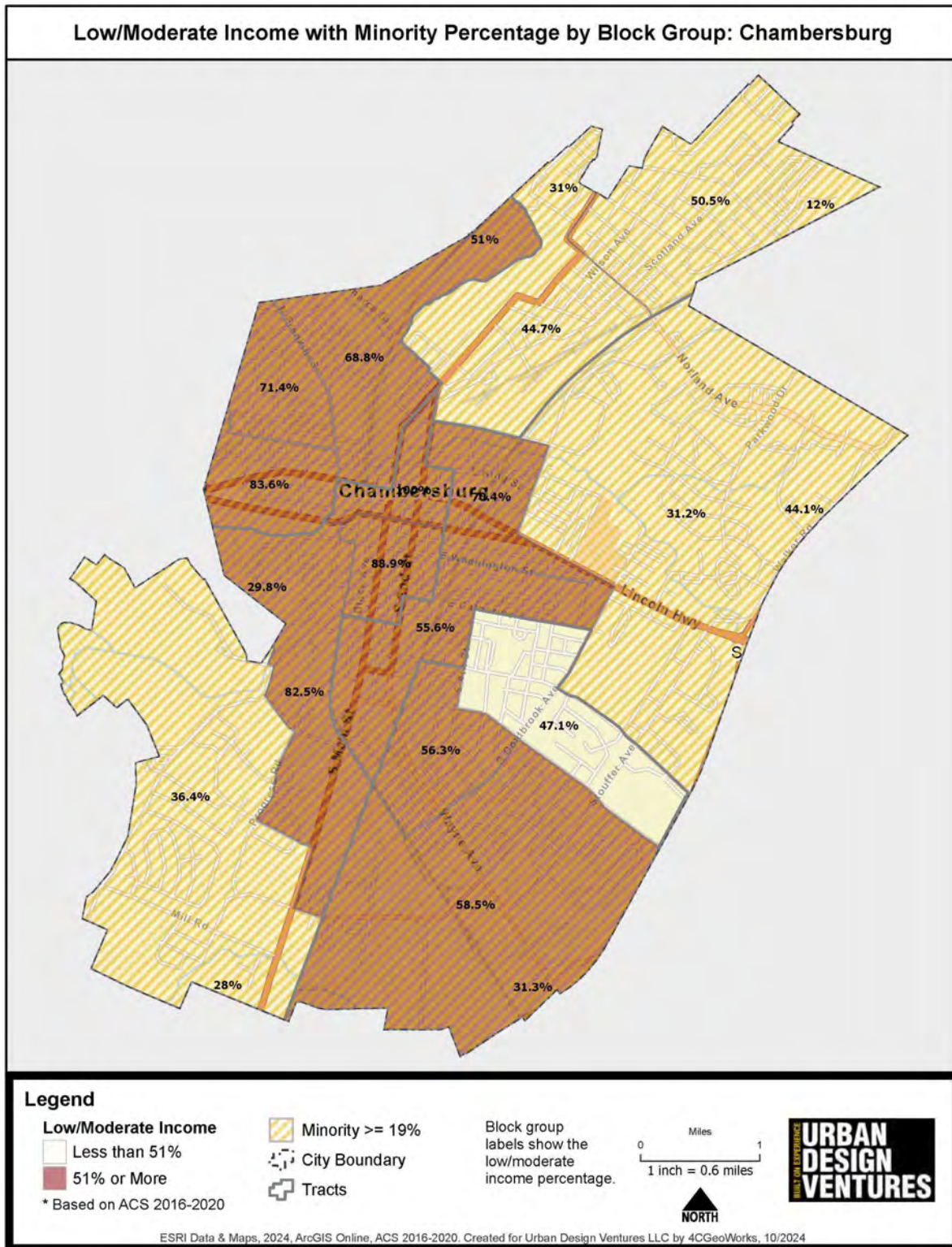
The proposed activities and projects for FY 2025 are located in areas of the Borough with the highest percentages of low- and moderate-income persons, and those block groups with a higher-than-average percentage of minority persons. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

- C.T. 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%

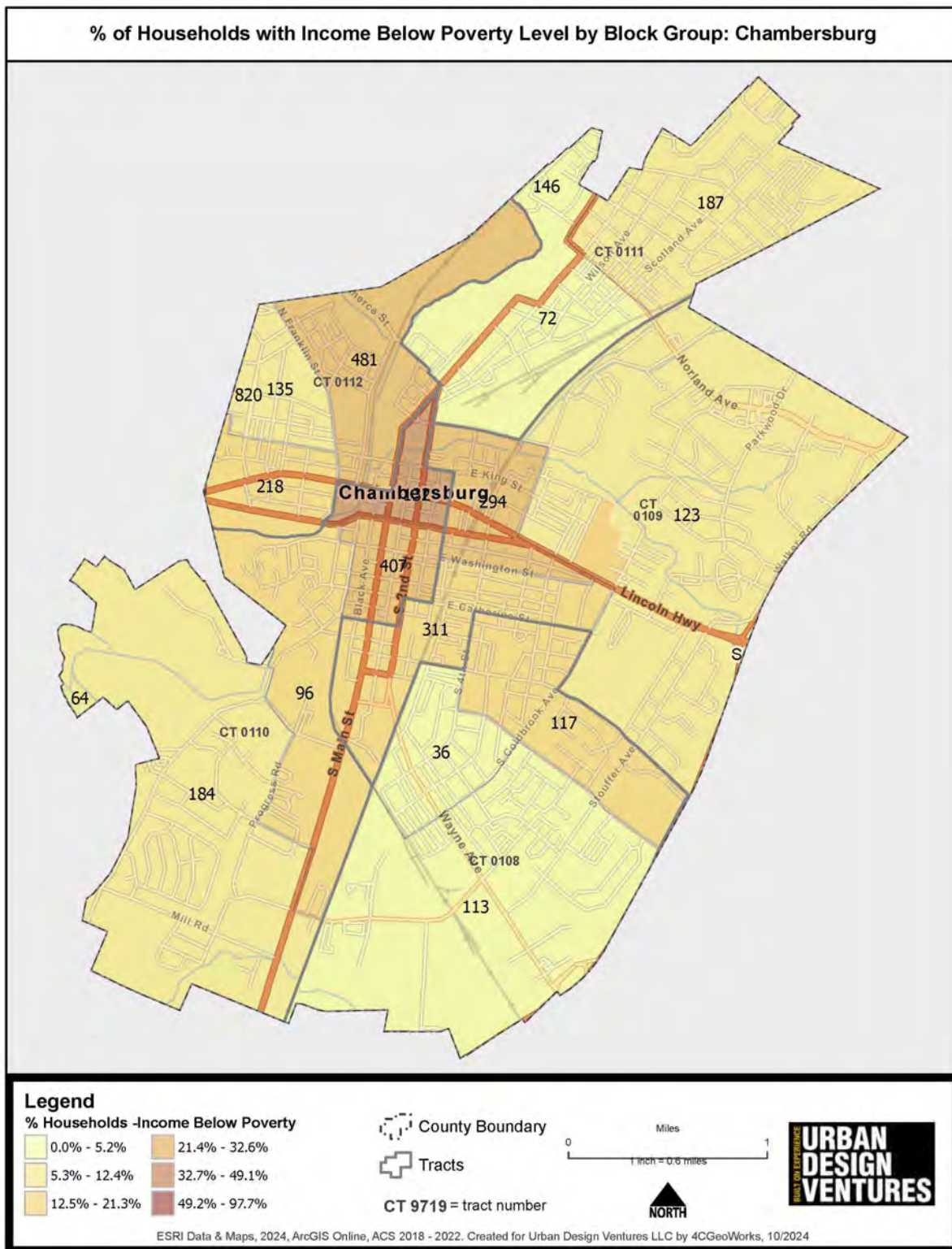
Following are maps depicting the low-mod percentages, low-mod with minority percentages, and poverty rate in block groups in the Borough of Chambersburg.



Low/Moderate Income Percentage by Block Group



Low/Moderate Income with Minority Percentage by Block Group



Percent of Households with Income Below the Poverty Level by Block Group

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

1.	Priority Need Name	Housing Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly
	Geographic Areas Affected	Borough Wide
	Associated Goals	HS-1 Housing Rehabilitation HS-2 Housing Construction HS-3 Homeownership HS-4 Rent and Utility Assistance
	Description	There is a need to increase the amount of affordable, decent, safe, and sanitary housing for homebuyers, owners, and renters.
	Basis for Relative Priority	Over 25% of households are cost burdened by over 30% of their household income. More households are renter-occupied than owner-occupied in Chambersburg. The Borough's goal is to increase homeownership. Almost 50% of housing units were constructed prior to 1960, and almost 2/3 of the units were constructed prior to 1980 and may have lead-based paint present.

2.	Priority Need Name	Homeless Priority
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Borough Wide
	Associated Goals	HO-1 Housing Opportunities HO-2 Support and Management Services HO-3 Homeless Prevention HO-4 Permanent Supportive Housing HO-5 Shelter Housing
	Description	There is a need for housing and services for homeless persons and persons or families at-risk of becoming homeless.
	Basis for Relative Priority	The needs were identified based on consultation with the Eastern PA CoC and its participating agencies.
3.	Priority Need Name	Other Special Needs Priority
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Borough Wide
	Associated Goals	SN-1 Housing SN-2 Accessibility SN-3 Social Services SN-4 Removal of Architectural Barriers SN-5 Transportation
	Description	There is a need to increase housing opportunities, services, and facilities for persons with special needs.
	Basis for Relative Priority	These priorities were developed using statistical data, special needs specific consultation, and resident input.
4.	Priority Need Name	Community Development Priority
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Borough Wide

	Associated Goals	CD-1 Community Facilities CD-2 Infrastructure CD-3 Public Services CD-4 Nutritional Services CD-5 Public Safety CD-6 Clearance/Demolition CD-7 Transportation
	Description	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.
	Basis for Relative Priority	These needs were developed using statistical data, community development-specific consultation, and resident participation.
5.	Priority Need Name	Economic Development Priority
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Non-housing Community Development
	Geographic Areas Affected	Borough Wide
	Associated Goals	ED-1 Employment ED-2 Development ED-3 Redevelopment ED-4 Financial Assistance ED-5 Access to Transportation

	Description	There is a need to increase employment, workforce development, self-sufficiency, educational training, and empowerment for residents of the Borough.
	Basis for Relative Priority	These needs were developed using statistical data, economic-specific consultations, and resident participation.
6.	Priority Need Name	Administration, Planning, and Management Priority
	Priority Level	High
	Population	Extremely Low
		Low
		Moderate
		Middle
		Large Families
		Families with Children
		Elderly
		Public Housing Residents
		Rural
		Chronic Homelessness
		Individuals
		Families with Children
		Mentally Ill
		Chronic Substance Abuse
		veterans
		Persons with HIV/AIDS
		Victims of Domestic Violence
		Unaccompanied Youth
		Elderly
		Frail Elderly
		Persons with Mental Disabilities
		Persons with Physical Disabilities
		Persons with Developmental Disabilities
		Persons with Alcohol or Other Addictions
		Persons with HIV/AIDS and their Families
		Victims of Domestic Violence
		Non-housing Community Development
	Geographic Areas Affected	Borough Wide
	Associated Goals	AM-1 Overall Coordination

	Description	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.
	Basis for Relative Priority	The Borough has a responsibility to manage its CDBG grant efficiently and to further Fair Housing.

Table 49 - Priority Needs Summary**Narrative (Optional)**

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

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

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

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

Table 50 - Influence of Market Conditions

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

The Borough of Chambersburg is receiving \$291,250 in CDBG funds for the program year of July 1, 2025, through June 30, 2026. These funds will be used to address the following priority needs:

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

Given Federal funding trends, it is difficult to estimate if the Borough of Chambersburg will experience an increase or decrease in funds. The Borough, being conservative, will anticipate a 5% cut in funds each year during the 2025-2029 Five-Year Consolidated Plan period. The following represents the Borough's anticipated resources for future Federal Fiscal Years (FFY):

- FFY 2025 = \$291,250 in CDBG Funds
- FFY 2026 = \$276,688 in CDBG Funds
- FFY 2027 = \$262,125 in CDBG Funds
- FFY 2028 = \$247,562 in CDBG Funds
- FFY 2029 = \$233,000 in CDBG Funds
- Total = \$1,310,625 in CDBG Funds for the Five-Year Consolidated Plan period

The accomplishments of these projects/activities will be reported in the FFY 2025 and subsequent Consolidated Annual Performance and Evaluation Reports (CAPERs).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
			\$	\$	\$	\$	\$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$291,250	\$0	\$0	\$291,250	\$1,019,375	The Borough estimates that it will receive \$1,310,625 for the full Consolidated Plan period, representing a 5% reduction in funding per year following the first year's grant level. Six (6) projects / activities were funded based on the FY 2025 CDBG allocations.

Table 51 - Anticipated Resources

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

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

- Supportive Housing Program
- Low-Income Housing Tax Credit Program (LIHTC)
- HOME Investment Partnership Program (HOME) through PA DCED
- Section 8 Rental Assistance Program
- Public Housing Development

Private and non-federal resources that may be available to the Borough of Chambersburg in FY 2025 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 Elm Street program which provides assistance and resources to residential and mixed-use areas in proximity to central business districts.
- **Main Street Program** - Pennsylvania Department of Community and Economic Development (DCED) provides assistance for the Main Street program to assist the community's downtown economic development efforts through downtown revitalization projects and activities.
- **Neighborhood Assistance Tax Credit** - This program allows business corporations to receive a tax credit from a variety of State taxes for donations made to community based non-profit organizations for the implementation of housing, job training, and education programs.
- **Housing and Redevelopment Assistance Program (HRA)** - The Pennsylvania Department of Community and Economic Development (DCED) provides funding for community development and housing assistance.
- **Federal Home Loan Bank Affordable Housing Program (AHP)** - Congress has mandated that ten (10%) of the Federal Home Loan Bank's profits be allocated to provide affordable housing. The FHLB encourages its members to work with public agencies and non-profit housing development organizations in creating highly leveraged affordable housing initiatives. Both sales and rental housing are eligible.
- **PHFA Home Purchase Programs** - The Pennsylvania Housing Finance Agency offers a variety of home purchase loans at competitive rates. Loan products include HFA loans and Keystone loans. Many of these loans are provided at below market rate for qualified buyers. Local mortgage lenders apply to PHFA for a commitment of a pool of mortgage loan funds.
- **Pennsylvania Office of Vocational Rehabilitation** - OVR will provide funds to make housing units accessible if such improvements will assist persons with disabilities in an employment situation.

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

Not Applicable

Discussion

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

SP-40 Institutional Delivery Structure - 91.215(k)

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

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

Table 52 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

The Borough of Chambersburg's Land Use and Community Development Department's Community and Economic Development Office coordinates and consults with the multiple municipal departments and authorities, the Pennsylvania Department of Community and Economic Development (DCED), and local non-profit and for-profit stakeholders to address its housing and community development priorities. The Borough coordinates and consults with the Franklin County Housing Authority and Luminest, a private not-for-profit housing developer on issues of affordable housing for extremely low-, very low-, and low-income residents. Additionally, the Borough consults with local Eastern PA CoC members on issues concerning rapid rehousing, homeless prevention, emergency shelter housing, transitional housing, and permanent supportive housing for the Borough. These consultations help to ensure that the goals and objectives of the Five-Year Consolidated Plan and the needs of the community are adequately addressed.

Typically, the largest gap in the institutional delivery system is the lack of adequate funding and potential eligibility of projects using CDBG funds. Though some projects may be eligible for CDBG funds, lack of other resources may hinder the ability the Borough to carry out projects. An example might be code enforcement activities. The Borough as a whole need to perform code enforcement to maintain the quality of properties in the Borough. There are areas of Chambersburg which would qualify for CDBG funds to conduct code enforcement, but the Borough often lacks adequate resources to implement Borough-wide code enforcement. This is an example of a weakness in the institutional delivery system.

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

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

Table 53 - Homeless Prevention Services Summary

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

Persons with HIV/AIDS and their families comprise a small percentage of the County's overall population. According to the Commonwealth of Pennsylvania's "2023 Annual HIV Surveillance Summary Report" (the most recent available), in Franklin County from 1980-2023 there have been 257 cumulative HIV cases with 100 deaths from AIDS. The County had 9 new HIV diagnoses with a rate of 5.1 HIV/AIDS diagnoses per 100,000 persons in 2023. There were an estimated 224 persons living with HIV in Franklin County at year-end 2023, with 154 males being HIV+ as opposed to 70 females. The HIV/AIDS population is still growing

in numbers, though medication to treat and prevent the spread of HIV is available through agencies and social service organizations in Franklin County. There are no statistics available specifically for the Borough of Chambersburg, but it can be assumed that at least 14% of the persons living with HIV in Franklin County live in Chambersburg as this is the proportion of Borough to County population.

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

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

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

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

To adequately address the needs of the homeless, there is a need for increased cooperation and coordination among the many housing developers and social service providers. All of these actions, once coordinated and implemented, will greatly enhance the Borough's efforts to address the homeless population's needs.

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

To describe the strength of service delivery in the Borough of Chambersburg, organizations such as South-Central Community Action Program (SCCAP), Maranatha Ministries and others work diligently to provide services to assist the homeless with special needs. These organizations are committed to their missions which is a major strength in the community.

The gap(s) in the service delivery system are wide-ranging. Issues revolving around transportation are a significant gap. Chambersburg is much more oriented to personal vehicle transportation, often making it difficult for persons with special needs to access the services they need. The Borough has limited public transportation service which hinders mobility for persons with special needs. Additionally, there is limited access to Transitional Housing or long-term housing programs for chronically homeless individuals and families. A shortage of supportive housing dedicated to behavioral health is another issue. These individuals often find themselves stuck in shelters for a long period of time until an alternative may be available, which is detrimental to their own health outcomes as well as those of the persons around them. There are organizations whose mission is to care for various special needs organizations, but funding continues to be a hindrance.

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

Limited funding is the greatest obstacle to meet underserved needs in the Borough. Lack of funding lessens the ability to fund public service programs, activities, and agencies. Through its planning efforts, the Borough typically uses its resources to address the Borough's needs with the expected outcome of improving quality of life for residents. The following obstacles need to be addressed to meet underserved needs:

- Lack of decent, safe, sound, sanitary, and affordable owner and renter housing
- High cost of housing rehabilitation
- Aging-in-place population in need of accessibility improvements
- Major rehabilitation needed for the Borough's aging housing stock
- The increasing number of vacant, abandoned, or under-maintained properties

To ensure the goals and objectives of the Five-Year Consolidated Plan and Annual Action Plans are addressed by more than one agency, the Land Use and Community Development Department facilitates and coordinates the public/private partnerships as well as developing new partnerships.

SP-45 Goals Summary - 91.215(a)(4)**Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	HS-1 Housing Rehabilitation	2025	2029	Affordable Housing	Borough Wide	Housing Priority	CDBG: \$0 PA DCED Funds	Rental units rehabilitated: 5 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit
2.	HS-2 Housing Construction	2025	2029	Affordable Housing	Borough Wide	Housing Priority	CDBG: \$0 PA DCED Funds	Rental units constructed: 10 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit
3.	HS-3 Homeownership	2025	2029	Affordable Housing	Borough Wide	Housing Priority	CDBG: \$0 PA DCED Funds	Direct Financial Assistance to Homebuyers: 0 Households Assisted
4.	HS-4 Rent and Utility Assistance	2025	2029	Affordable Housing	Borough Wide	Housing Priority	CDBG: \$0	Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted
5.	HO-1 Housing Opportunities	2025	2029	Homeless	Borough Wide	Homeless Priority	CDBG: \$0	Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
								Housing for Homeless added: 0 Household Housing Unit Housing for People with HIV/AIDS added: 0 Household Housing Unit HIV/AIDS Housing Operations: 0 Household Housing Unit Other: 0 Other
6.	HO-2 Support and Management Services	2025	2029	Homeless	Borough Wide	Homeless Priority	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Other: 0 Other
7.	HO-3 Homeless Prevention	2025	2029	Homeless	Borough Wide	Homeless Priority	CDBG: \$0	Homelessness Prevention: 0 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8.	HO-4 Permanent Supportive Housing	2025	2029	Homeless	Borough Wide	Homeless Priority	CDBG: \$0	Housing for Homeless added: 0 Household Housing Units
9.	HO-5 Shelter Housing	2025	2029	Homeless	Borough Wide	Homeless Priority	CDBG: \$0	Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds
10.	SN-1 Housing	2025	2029	Non-Homeless Special Needs	Borough Wide	Other Special Needs Priority	CDBG: \$209,250	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 60 Households Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
								Housing for Homeless added: 0 Household Housing Unit Housing for People with HIV/AIDS added: 0 Household Housing Unit HIV/AIDS Housing Operations: 0 Household Housing Unit Other: 0 Other
11.	SN-2 Accessibility	2025	2029	Non-Homeless Special Needs	Borough Wide	Other Special Needs Priority	CDBG: \$0	Rental units rehabilitated: 0 Household Housing Units Homeowner Housing Rehabilitated: 0 Household Housing Units
12.	SN-3 Social Services	2025	2029	Non-Homeless Special Needs	Borough Wide	Other Special Needs Priority	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13.	SN-4 Removal of Architectural Barriers	2025	2029	Non-Homeless Special Needs	Borough Wide	Other Special Needs Priority	CDBG: \$124,626	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25,125 Persons Assisted
14.	SN-5 Transportation	2025	2029	Non-Homeless Special Needs	Borough Wide	Other Special Needs Priority	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
15.	CD-1 Community Facilities	2025	2029	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3450 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Other: 0 Other
16.	CD-2 Infrastructure	2025	2029	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$675,909	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5,200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
17.	CD-3 Public Services	2025	2029	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Other: 0 Other
18.	CD-4 Nutritional Services	2025	2029	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$38,715	Public service activities other than Low/Moderate Income Housing Benefit: 1,225 Persons Assisted
19.	CD-5 Public Safety	2025	2029	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
20.	CD-6 Clearance / Demolition	2025	2029	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$0	Buildings Demolished: 0 Buildings
21.	CD-7 Transportation	2025	2029	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
22.	ED-1 Employment	2025	2029	Economic Development	Borough Wide	Economic Development Priority	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted Other: 0 Other
23.	ED-2 Development	2025	2029	Economic Development	Borough Wide	Economic Development Priority	CDBG: \$0	Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
24.	ED-3 Redevelopment	2025	2029	Economic Development	Borough Wide	Economic Development Priority	CDBG: \$0	Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted Other: 0 Other
25.	ED-4 Financial Assistance	2025	2029	Economic Development	Borough Wide	Economic Development Priority	CDBG: \$0	Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
26.	ED-5 Access to Transportation	2025	2029	Economic Development	Borough Wide	Economic Development Priority	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted
27.	AM-1 Overall Coordination	2025	2029	Admin	Borough Wide	Administration, Planning, and Management Priority	CDBG: \$262,125	Other: 5 Other

Table 54 - Goals Summary

Goal Descriptions

1.	Goal Name	HS-1 Housing Rehabilitation
	Goal Description	Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the community by addressing code violations, emergency repairs, utility improvements, and accessibility for persons with disabilities.
2.	Goal Name	HS-2 Housing Construction
	Goal Description	Increase the supply of decent, safe and sanitary accessible housing that is affordable to owners and renters in the Borough by assisting with acquisition, development fees, infrastructure improvements, construction, rehabilitation of vacant units, and redevelopment of vacant property.
3.	Goal Name	HS-3 Homeownership
	Goal Description	Continue to assist low- and moderate-income homebuyers to purchase homes through down payment / closing cost assistance, and associated housing counseling.
4.	Goal Name	HS-4 Rent and Utility Assistance
	Goal Description	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.
5.	Goal Name	HO-1 Housing Opportunities
	Goal Description	Increase the housing opportunities and living conditions of persons and families who are homeless or who are at risk of homelessness.
6.	Goal Name	HO-2 Support and Management Services
	Goal Description	Promote and assist supportive and management services for public and non-profit agencies and organizations which assist persons who are homeless or who are at risk of homelessness.
7.	Goal Name	HO-3 Homeless Prevention
	Goal Description	Promote and assist in anti-eviction and unfair housing practices which may contribute to homelessness.
8.	Goal Name	HO-4 Permanent Supportive Housing
	Goal Description	Promote and assist in the development of new permanent supportive housing opportunities for persons and families who are experiencing homelessness and who are exiting out of shelters and transitional housing programs.

9.	Goal Name	HO-5 Shelter Housing
	Goal Description	Support and assist in the development of shelters and supportive training and educational programs for sheltered residents.
10.	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.
11.	Goal Name	SN-2 Accessibility
	Goal Description	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.
12.	Goal Name	SN-3 Social Services
	Goal Description	Promote and support social service programs and facilities that address the special needs population.
13.	Goal Name	SN-4 Removal of Architectural Barriers
	Goal Description	Remove architectural barriers which restrict the mobility and access to public facilities and services for persons with physical disabilities.
14.	Goal Name	SN-5 Transportation
	Goal Description	Improve and expand access to transportation services for the elderly, persons with disabilities, and persons with other special needs.
15.	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.
16.	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.
17.	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.

18.	Goal Name	CD-4 Nutritional Services
	Goal Description	Promote and support programs that provide assistance for food and nutritional programs to address the needs of the unemployed, underemployed and homeless.
19.	Goal Name	CD-5 Public Safety
	Goal Description	Improve and enhance public safety and the ability to respond to emergency situations through facility improvements, purchase new equipment, crime prevention, community policing, and other related activities.
20.	Goal Name	CD-6 Clearance/Demolition
	Goal Description	Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures.
21.	Goal Name	CD-7 Transportation
	Goal Description	Support the expansion of public transportation and improvements to pedestrian, bicycle, and vehicular transportation infrastructure, to assist low-income residents who are elderly, persons with disabilities, and persons with other special needs in accessing medical services, accessing work, childcare, training, and other essential needs.
22.	Goal Name	ED-1 Employment
	Goal Description	Support and encourage job creation, job retention, and job training opportunities.
23.	Goal Name	ED-2 Development
	Goal Description	Support business and commercial growth through expansion and new development including entrepreneurship and small business development.
24.	Goal Name	ED-3 Redevelopment
	Goal Description	Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial sites.
25.	Goal Name	ED-4 Financial Assistance
	Goal Description	Support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), Local Economic Revitalization Tax Assistance (LERTA), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, Opportunity Zones, Congressionally Directed Spending, etc.

26.	Goal Name	ED-5 Access to Transportation
	Goal Description	Support the expansion of public transportation and access to bus and automobile service to assist residents to get to work or training opportunities.
27.	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 55 - Goal Description

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

The Borough generally does not actively engage in housing activities during a Five-Year Consolidated Plan cycle. The Borough may fund an activity of another organization either with CDBG Funds or by supporting applications to other funding sources such as the Commonwealth of PA's HOME Program.

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

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

The Franklin County Housing Authority is not under a Section 504 Voluntary Compliance Agreement.

Half of FCHA's units are accessible, but none meet full "A-level" accessibility. There are 10 conversion units for the elderly that have a higher level of accessibility in the bathrooms and kitchens, with a mix of roll-in showers and accessible bathtub in the bathroom, as well as front approach accessible sinks in the bathroom and kitchen. FCHA also has ten (10) two-bedroom units in Meadow Creek 2, the Chambersburg Family community, that have front accessible kitchen sinks. However, most public housing units are limited by turning radius requirements, and the front entry and bathrooms of the family units have not received any accessibility upgrades. To reach such a level of accessibility would lead to a total reconfiguration of the public housing community apartments.

Activities to Increase Resident Involvements

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

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

FSS offers a financial incentive to families through an escrow account, which is based on an increase in a family's earned income. An example of an increase in earned income would be when a family member has a pay raise, obtains employment or has an increase in his or her working hours that results in an increase in the portion of rent that the family pays each month. For example, if a family member begins working 40 hours per week, and the family's rent increases \$25.00 per month, that \$25.00 goes into an

escrow account that the Housing Authority establishes for the family. This account becomes available to the family when the family successfully completes their FSS Contract of Participation. Depending upon each participant's situation, the FSS Program can connect tenants with job training, resource planning, credit repair resources, basic skills education, high school equivalency (GED) programs, post-secondary education, and assistance with securing meaningful employment. Advisors provide emotional support, case management, and personal assistance.

Franklin County Housing Authority does not currently offer a First Time Homebuyer Program. Should FCHA choose to offer such a program in the future, it will work with a subrecipient to help qualifying low-income public housing residents or voucher recipients purchase a home.

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

No

Plan to remove the 'troubled' designation

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

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

Barriers to Affordable Housing

Public policies can have a negative effect on affordable housing. Some examples include zoning ordinances that may restrict where certain types of housing can be built or ordinances which dictate the number of persons that can reside at a given housing unit. These regulations have historically been used to inhibit the development of affordable housing and concentrate it in certain neighborhoods.

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. Approved in 2022, the Chambersburg Vision 2035 Comprehensive Plan serves as the official policy guide for short-term and long-term decision making relative to priority investments in the Borough of Chambersburg over the next 10+ years. Among the goals in Vision 2035 are two that directly address affordable housing: Reinvestment and Housing. These two goals aim to redevelop vacant properties, rehabilitate housing that is able to be repaired, and build new infill housing to address the demand for decent, safe, sanitary, and affordable housing of all categories and market levels, including accessible housing and low-income housing. These policies are reflected in the Borough's zoning ordinances and building codes and have resulted in positive effects on affordable housing development.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The Borough is committed to removing or reducing barriers to the development of affordable housing. At the Borough's discretion, the Borough's Land Use and Community Development Department will periodically undertake a study to determine if local barriers to fair and affordable housing exist. This includes examination of cost, quality, and availability of area housing, investigating the possibility of housing discrimination, identifying economic, community, and other factors that may impact housing such as accessibility or job availability, and ensuring that there are supports available to help the community and its residents become housed, retain their housing, and upgrade their housing.

For its part, the Borough will continue to monitor its policies and ordinances such as land use and zoning to ensure undue roadblocks are removed to allow for development. The Borough will also be proactive in working with developers seeking to create affordable housing in the Borough. One component of this will be discussion with the developers if any policies or procedures are hindering housing development. If issues are discovered, the Borough will seek to address them in accordance with current standards.

SP-60 Homelessness Strategy - 91.215(d)**Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The Borough does not set specific goals for homeless services nor does it provide direct homeless services. Instead, it relies on other agencies and organizations within the Continuum of Care to reach out to homeless persons, access their individual needs, and provide appropriate services. This is accomplished in part by various Borough departments providing referrals or assistance in contacting these agencies. An example would be the Police Department helping a homeless person get to a shelter, or the Borough supporting a funding application to assist agencies in providing better and more robust services. The Borough also facilitates roundtable discussions when preparing Consolidated or Annual Action Plans and remains in contact with social service organizations and agencies between these discussions. These contacts assist the Borough in determining where funds should be expended as well as keeping abreast of needs in the community.

Addressing the emergency and transitional housing needs of homeless persons

For FY 2025 the Borough has not set specific goals for addressing emergency shelter and transitional housing need for the homeless. The Borough works with its partners through the CoC to keep abreast of the needs of the homeless. The Borough invites the organizations to participate in round table discussions when preparing Consolidated and Annual Action Plans. These discussions help the Borough make decisions on what types of new activities, if any, should be explored.

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

In the FY 2025 program the Borough did not set specific goals for Rapid Re-Housing. The Borough relies on its partners working through the CoC to keep abreast of the needs of homeless individuals and families requiring rapid rehousing. The Borough invites the organizations to participate in round table discussions when preparing Consolidated and Annual Action Plans. These discussions help the Borough make decisions on what types of new activities, if any, should be explored.

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

For FY 2025 the Borough has not set specific goals for homelessness prevention. The Borough relies on its partners working through the CoC to keep abreast of the need of the at-risk population. The Borough invites the organizations to participate in round table discussions when preparing Consolidated and Annual Action Plans. These discussions help the Borough make decisions on what types of new activities, if any, should be explored.

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

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

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

The Borough of Chambersburg will ensure that:

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

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

The Pennsylvania Department of Health's "2022 Childhood Lead Surveillance Annual Report" (the most recent available) details the extent of lead poisoning statistics in children by County within the Commonwealth. In Franklin County, 10,288 children under the age of six and 1,865 (18.13%) were tested for elevated blood lead levels. A total of 90 children had a blood lead level (BLL) between 5 and 9.9 µg/dL, and 17 children had levels at 10 µg/dL or above. Additionally, there were 3,313 infants under the age of two in Franklin County of whom 1,075 (32.45%) were tested for blood lead levels. There were 13 whose blood lead level was <3.5 µg/dL, 16 whose BLL was 3.5-4.9 µg/dL, 11 whose BLL was 5-9.9 µg/dL, and 6 whose BLL was at 10 µg/dL or more.

There is no safe blood lead level as it inhibits neurological development in even the smallest quantities in children, but the larger the quantity the more profound the health effect. Children living in poverty are most susceptible to lead-based paint hazards because they often live in less expensive, older housing that may not have had its lead-based paint remediated. According to HUD, any houses or apartments built before 1978 are at high risk of containing lead-based paint, as there was no full Federal ban in place until that year. The 2016-2020 CHAS Data estimates that approximately 4,455 housing units of the 6,365 housing units built before 1980 still have lead-based paint, that 430 of those 6,365 units have children under 6 present, and that most of those units have chipped or peeling paint which presents an imminent health hazard. The high incidents of lead-based paint poisoning, and the relatively high number of housing units built before 1980, suggest that the Borough of Chambersburg is at high risk for lead-based paint poisoning.

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

The Borough of Chambersburg will ensure that:

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

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

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

According to the 2018-2022 American Community Survey, approximately 13.7% of the Borough of Chambersburg's residents live in poverty, which is higher than the Commonwealth of Pennsylvania's poverty rate of 11.8%. Female-led households with no spouse present and children under the age of 5 are particularly affected by poverty at 71.3%. The Borough's goal is to reduce the extent of poverty by actions the Borough can control, and through work with other agencies/organizations.

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

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

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

There is a need to increase employment, workforce development, self-sufficiency, educational training, and empowerment for residents of the Borough. Planned economic development programs include:

- **ED-1 Employment** - Support and encourage job creation, job retention, and job training opportunities.
- **ED-2 Development** - Support business and commercial growth through expansion and new development including entrepreneurship and small business development.
- **ED-3 Redevelopment** - Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial sites.
- **ED-4 Financial Assistance** - Support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), Local Economic Revitalization Tax Assistance (LERTA), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, Opportunity Zones, Congressionally Directed Spending, etc.
- **ED-5 Access to Transportation** - Support the expansion of public transportation and access to bus and automobile service to assist residents to get to work or training opportunities.

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

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

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

SP-80 Monitoring - 91.230

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

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

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

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

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.

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

Annual Action Plan

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

Introduction

The Borough of Chambersburg is receiving \$291,250 in CDBG funds for the program year of July 1, 2025, through June 30, 2026. These funds will be used to address the following priority needs:

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

Given Federal funding trends, it is difficult to estimate if the Borough of Chambersburg will experience an increase or decrease in funds. The Borough, being conservative, will anticipate a 5% reduction in funding each year during the FY 2025-2029 Five-Year Consolidated Plan period. The following represents the Borough's anticipated resources for future years:

- FFY 2025 = \$291,250 in CDBG Funds
- FFY 2026 = \$276,688 in CDBG Funds
- FFY 2027 = \$262,125 in CDBG Funds
- FFY 2028 = \$247,562 in CDBG Funds
- FFY 2029 = \$233,000 in CDBG Funds
- Total = \$1,310,625 in CDBG Funds for the Five-Year Consolidated Plan period

The accomplishments of these projects/activities will be reported in the FY 2025 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	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$291,250	\$0	\$0	\$291,250	\$1,019,375	Due to fluctuations in CDBG funding allocations, the Borough estimates that it will receive \$1,019,375 for the remainder of the Consolidated Plan period. Six (6) projects/activities were funded based on the FY 2025 CDBG allocations.

Table 56 - Expected Resources - Priority Table

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

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

- Supportive Housing Program
- Low-Income Housing Tax Credit Program (LIHTC)
- HOME Investment Partnership Program (HOME) through PA DCED
- Section 8 Rental Assistance Program
- Public Housing Development

Private and non-federal resources that may be available to the Borough of Chambersburg in FY 2025 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 assistance for the Main Street program to assist the community's downtown economic development efforts through downtown revitalization projects and activities.
- **Neighborhood Assistance Tax Credit** - This program allows business corporations to receive a tax credit from a variety of State taxes for donations made to community based non-profit organizations for the implementation of housing, job training, and education programs.
- **Housing and Redevelopment Assistance Program (HRA)** - The Pennsylvania Department of Community and Economic Development (DCED) provides funding for community development and housing assistance.
- **Federal Home Loan Bank Affordable Housing Program (AHP)** - Congress has mandated that ten (10%) of the Federal Home Loan Bank's profits be allocated to provide affordable housing. The FHLB encourages its members to work with public agencies and non-profit housing development organizations in creating highly leveraged affordable housing initiatives. Both sales and rental housing are eligible.
- **PHFA Home Purchase Programs** - The Pennsylvania Housing Finance Agency offers a variety of home purchase loans at competitive rates. Loan products include HFA loans and Keystone loans. Many of these loans are provided at below market rate for qualified buyers. Local mortgage lenders apply to PHFA for a commitment of a pool of mortgage loan funds.
- **Pennsylvania Office of Vocational Rehabilitation** - OVR will provide funds to make housing units accessible if such improvements will assist persons with disabilities in an employment situation.

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

Not applicable. The Borough has not acquired or improved any land, property, or buildings with CDBG funds that are available for sale.

Discussion

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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	SN-1 Housing	2025	2029	Non-Homeless Special Needs	Borough Wide	Other Special Needs Priority	CDBG: \$46,500	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 12 Households Assisted
2.	SN-4 Removal of Architectural Barriers	2025	2029	Non-Homeless Special Needs	Borough Wide	Community Development Priority	CDBG: \$27,695	Public Service Activities other than Low/Moderate Income Housing Benefit: 5,025 Persons Assisted
3.	CD-2 Infrastructure	2025	2029	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$100,202	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1,040 Persons Assisted
4.	CD-4 Nutritional Services	2025	2029	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$58,603	Public service activities other than Low/Moderate Income Housing Benefit: 270 Persons Assisted
5.	AM-1 Overall Coordination	2025	2029	Admin	Borough Wide	Administration, Planning, and Management Priority	CDBG: \$58,250	Other: 1 Other

Table 57 - 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	SN-4 Removal of Architectural Barriers
	Goal Description	Remove architectural barriers which restrict the mobility and access to public facilities and services for persons with physical disabilities.
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-4 Nutritional Services
	Goal Description	Promote and support programs that provide assistance for food and nutritional programs to address the needs of the unemployed, underemployed and homeless.
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 58 - Goal Description

Projects

AP-35 Projects - 91.220(d)

Introduction

Listed below are the FY 2025 CDBG Activities for the Borough of Chambersburg:

Projects

#	Project Name
1.	Pleasant Street Reconstruction
2.	FCHA Perishable Food Security
3.	New Visions Clubhouse Kitchen Remodel
4.	SCCAP Disability Access
5.	TrueNorth Chambersburg Facility Improvements
6.	General Administration

Table 59 - 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 2025 to principally benefit low- and moderate-income persons. Activities are not proposed in all categories, however the following outlines the guiding principles when an activity is proposed in a specific category.

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

- Economic development projects will either be located in a low- and moderate-income census tract/block group, or a poverty tract greater than 20%, or part of a redevelopment plan, or making 51% of the jobs available to low- and moderate-income population.

The proposed activities and projects for FY 2025 are located in areas of the Borough with the highest percentages of low- and moderate-income persons, and those block groups with a higher-than-average percentage of minority persons. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

- C.T. 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%

AP-38 Project Summary**Project Summary Information**

1.	Project Name	Pleasant Street Reconstruction
	Target Area	Borough Wide
	Goals Supported	CD-2 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$100,202.00
	Description	Funds will be used to reconstruct Pleasant Street from Elder Street to Franklin Street. This reconstruction includes installation of storm water improvements, curbing, cartway and sidewalks with ADA curb ramps with detectable warning plates. (Multi-year Activity)
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately 795 persons will benefit from this activity.
	Location Description	C.T. 112, B.G. 1.
	Planned Activities	The national objective is Low/Mod Area Benefit (LMA). The matrix code is 03K, Street Improvements.
2.	Project Name	Franklin County Housing Authority - Perishable Food Security
	Target Area	Borough Wide
	Goals Supported	CD-4 Nutritional Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$8,603
	Description	Commercial Refrigeration capabilities to satisfy current need and expand future distribution of perishable foods to low income and disabled individuals to help combat food insecurities. Currently designated as a fresh express food distribution resource to the community. Commercial storage of perishable items will expand receipt of donations.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately 245 persons will benefit from this activity.
	Location Description	436 W. Washington St., Chambersburg, PA 17201
	Planned Activities	The national objective is Low/Mod Limited Clientele Benefit (LMC). The matrix code is 05W Food Banks.
3.	Project Name	New Visions - Clubhouse Kitchen Remodel
	Target Area	Borough Wide
	Goals Supported	CD-4 Nutritional Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$50,000
	Description	New Visions, Inc., runs a nonprofit agency working with adults with serious, chronic and persistent mental illness. Our day program needs a kitchen remodel. We serve approximately 25 people each day, Monday through Friday. We serve a warm meal daily for a cost of \$1.00 per meal. All of the participants are low income, often living on fixed income. The program offers a place for adults to gather to learn skill building, participate in activities and groups which benefit their mental health recovery. This is a safe and supportive program and their kitchen is in need of repair. We would like to remodel the kitchen, remove and replace all the cabinets, and expand the area to accommodate ServSafe protocols. New appliances will be needed to accommodate the volume of those we serve.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately 25 persons will benefit from this activity.
	Location Description	152 S. Second Street, Chambersburg, PA 17201
	Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC). The matrix code is 03B Facilities for Persons with Disabilities.
4.	Project Name	SCCAP - Disability Access at 533 S. Main Street Building
	Target Area	Borough Wide
	Goals Supported	SN-4 Removal of Architectural Barriers

	Needs Addressed	Other Special Needs Priority
	Funding	CDBG: \$27,695
	Description	South Central Community Action Programs (SCCAP) operates a multi-purpose service administration building for our programs at 533 S. Main Street in Chambersburg. We are requesting assistance to install fully handicap accessible doors at our 3 major egresses.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately 5,025 persons will benefit from this activity.
	Location Description	533 S. Main Street, Chambersburg, PA 17201
	Planned Activities	The national objective is Low/Mod Limited Clientele (LMC). The matrix code is 03E Neighborhood Facilities.
5.	Project Name	TrueNorth - Chambersburg Facility Improvements
	Target Area	Borough Wide
	Goals Supported	SN-1 Housing
	Needs Addressed	Other Special Needs Priority
	Funding	CDBG: \$46,500
	Description	TrueNorth Wellness Services is requesting \$46,500 to improve living conditions at its psychiatric and mental disability residential sites in the Borough. The improvements include closing large holes in the walls from where old HVAC units were once installed, replacing each of the 12 entrance doors and trim, and painting the exterior of the building.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 12 households will benefit from this activity.
	Location Description	270 S. Main Street, Chambersburg, PA 17201
	Planned Activities	The national objective is Low/Mod Housing Benefit (LMH). The matrix code is 03B Facilities for Persons with Disabilities.

6.	Project Name	General Administration
	Target Area	Borough Wide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$58,250
	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	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately 21,917 persons will benefit from this activity.
	Location Description	Borough of Chambersburg 100 South Second Street Chambersburg, PA 17207
	Planned Activities	The project matrix code is 21A General Program Administration.

Table 60 - Project Summary Information

AP-50 Geographic Distribution - 91.220(f)**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The following information provides a profile of the population age, and racial/ethnic composition of the Borough of Chambersburg. This information was obtained from the U.S. Census Bureau American Community Survey Estimates, available at <https://data.census.gov>. The 2018-2022 American Community Survey 5-Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the Borough of Chambersburg. The 5-year estimates are the most recent data available for the Borough. Other applicable data is included where indicated.

Population:

- The 2018-2022 American Community Survey estimates that the Borough had a population 21,917 people, or an increase of 1,277 people (6.2%) since the 2013-2017 ACS.
- According to the 2018-2022 ACS data, the Borough's male population was 10,548 (48.1%) and the Borough's female population was 11,369 (51.9%).

Age:

- Median age in the Borough of Chambersburg was 39.5 years, an increase of 4.1 years of age since the 2013-2017 ACS estimates. The median age in Franklin County was 42.2 years and in the Commonwealth of Pennsylvania it was 40.8 years.
- Youth under the age of 18 accounted for 4,369 persons (19.9% of the Borough's population).
- Seniors age 65 or over comprised 4,260 persons (19.4% of the Borough's population).

Race/Ethnicity:

- 74.2% are White
- 9.5% are Black or African American
- 1.8% are American Indian and Alaska Native
- 1.2% are Asian
- 0% are Native Hawaiian and Other Pacific Islander
- 5.5% are Some Other Race
- 7.7% are Two or More Races
- 19.6% are Hispanic or Latino

Income Profile:

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

- According to the 2018-2022 ACS data, median household income in the Borough of Chambersburg was \$53,493 which was lower than Franklin County (\$71,808) and Pennsylvania (\$73,170).
- 32.4% of households with earnings received Social Security income.
- 24.5% received retirement income.
- 6.6% received Supplemental Security Income.
- 3.3% received cash public assistance.
- 27.8% of female-headed households with no spouse present and with children under 18 were living in poverty, rising to 71.3% of similar female-headed households with children only under 5.
- 16.5% of all youth under 18 years of age were living in poverty.

Employment Profile:

Of the Borough's 10,513 employed civilian persons 16 years and over:

- 32.4% had a management, business, science, and arts occupation.
- 25.2% had a production, transportation, and material moving occupation.
- 20.0% had a sales and office occupation.
- The educational services, health care and social services industry employed 22.6% of the civilian employed population 16 years and over.
- The manufacturing industry employed 16.3% of the population.
- The retail trade industry employed 15.2% of the population.
- 82.0% of workers were classed as private wage and salary workers.
- 13.8% of workers were classed as government workers.

According to the U.S. Labor Department, the preliminary unadjusted unemployment rate for the Chambersburg, PA Metropolitan Statistical Area in March 2025 was 3.4%, compared to 3.9% for the Commonwealth of Pennsylvania and 4.2% nationally.

Geographic Distribution

Target Area	Percentage of Funds
Borough Wide	100%

Table 61 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The proposed activities and projects for FY 2025 are located in areas of the Borough with the highest percentages of low- and moderate-income persons, and those block groups with a higher-than-average percentage of minority persons. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

- C.T. 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%

Discussion

The geographic locations and the public benefit for the FY 2025 CDBG Activities/Projects are as follows:

- **Pleasant Street Reconstruction** - Low/Mod Income Area Benefit (LMA)
- **FCHA Perishable Food Security** - Low/Mod Income Limited Clientele Benefit (LMC)
- **New Visions Clubhouse Kitchen Remodel** - Low/Mod Income Limited Clientele Benefit (LMC)
- **SCCAP Disability Access** - Low/Mod Income Limited Clientele Benefit (LMC)
- **TrueNorth Facility Improvements** - Low/Mod Housing Benefit (LMH)
- **General Administration** - Borough Wide

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

The Borough of Chambersburg will not be undertaking an affordable housing activity with the FY 2025 CDBG funds. However, it will remain supportive of other organizations that do undertake affordable housing activities during FY 2025, and will consider applications for affordable housing activities in upcoming fiscal years.

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

Table 62 - One Year Goals for Affordable Housing by Support Requirement

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

Table 63 - One Year Goals for Affordable Housing by Support Type

Discussion

Not Applicable.

AP-60 Public Housing - 91.220(h)

Introduction

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

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 strategy for addressing the housing needs of families in the jurisdiction and on the wait list include encouraging work and expanding housing opportunities for the very-low (50% or below AMI) and extremely low-income (30% or below AMI) residents in the County, in addition to expanding housing choices for the elderly, disabled, and Voucher-holders. With public housing occupancy at 97%, voucher usage at 99%, and a Housing Authority policy to keep site-based public housing waiting lists open, there is more demand than supply. There is a shortage of Section 8 Vouchers, with all types of vouchers being fully leased except for three (3) Bridge vouchers intended to provide temporary housing for persons exiting homeless shelters. As of November 2024, there were 303 Housing Choice Voucher applicants and 46 Mainstream Voucher applicants on the voucher waiting list, which is closed.

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

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

The Family Self-Sufficiency (FSS) Program gives Section 8 voucher holders the opportunity to set and reach goals that they set for themselves and their families, as well as save a significant amount of money. Section 8 voucher holders may also use their vouchers to realize the American dream of becoming a homeowner. Both of these opportunities are available to Section 8 holders who choose to become participants in Section 8's Family Self-Sufficiency Program. There are two parts to the program. The first part of the

program is the Self-Sufficiency program where participants have the opportunity to work towards and meet goals that they set for their families as well as save money that will become theirs when they have completed their goals. The second part of the program is the Homeownership Program. In this part of the program, a Section 8 participant can choose to use their Section 8 voucher to assist with the purchase and payment of a home.

FSS offers a financial incentive to families through an escrow account, which is based on an increase in a family's earned income. An example of an increase in earned income would be when a family member has a pay raise, obtains employment or has an increase in his or her working hours that results in an increase in the portion of rent that the family pays each month. For example, if a family member begins working 40 hours per week, and the family's rent increases \$25.00 per month, that \$25.00 goes into an escrow account that the Housing Authority establishes for the family. This account becomes available to the family when the family successfully completes their FSS Contract of Participation. Depending upon each participant's situation, the FSS Program can connect tenants with job training, resource planning, credit repair resources, basic skills education, high school equivalency (GED) programs, post-secondary education, and assistance with securing meaningful employment. Advisors provide emotional support, case management, and personal assistance.

Franklin County Housing Authority does not currently offer a First Time Homebuyer Program. Should FCHA choose to offer such a program in the future, it will work with a subrecipient to help qualifying low-income public housing residents or voucher recipients purchase a home.

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

Public Housing residents are encouraged to take control of their lives through initiatives supported by the Housing Authority's Resident Services Department including resident management and home ownership. The Resident Services Department actively works with residents to increase involvement with the Housing Authority by consulting with residents for new and updated policy provisions and development activities. The Resident Services Department also provides counseling and other services to encourage homeownership by eligible low-income households.

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

Introduction

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

The Borough does not set specific goals for homeless services nor does it provide direct homeless services. Instead, it relies on other agencies and organizations within the Continuum of Care to reach out to homeless persons, access their individual needs, and provide appropriate services. This is accomplished in part by various Borough departments providing referrals or assistance in contacting these agencies. An example would be the Police Department, which would help a homeless person with getting to a shelter or the Borough supporting an application for funding to assist the helping agencies provide better and more robust services. The Borough also facilitates roundtable discussions when preparing Consolidated or Annual Action Plans and remains in contact with social service organizations and agencies between these discussions. These contacts assist the Borough in determining where funds should be expended as well as keeping abreast of needs in the community.

The Borough is supportive of the activities of the helping agencies in the Borough. The agencies strive to reduce the incidence of homelessness by providing a wide range of services which include emergency shelter, transitional housing and Rapid Re-housing opportunities. The services are provided to individual homeless persons, homeless families, veterans and their families, unaccompanied youth and those at risk of homelessness. These agencies with the support of the Borough typically address those in need on an individual basis. They either provide direct service or referrals to the appropriate agencies for the individual needs of the client.

The objectives of these activities include the following and are supported by the Borough:

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

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including: Reaching out to homeless persons (especially unsheltered persons) and assessing their individual need

For FY 2025 the Borough has not set specific goals for homeless outreach. The Borough relies on its partners working through the CoC to keep abreast of the need of the homeless. The Borough invites the organizations to participate in round table discussions when preparing Consolidated and Annual Action

Plans. These discussions help the Borough make decisions on what types of new activities, if any, should be explored.

Addressing the emergency shelter and transitional housing needs of homeless persons

For FY 2025 the Borough has not set specific goals for addressing emergency shelter and transitional housing need for the homeless. The Borough works with its partners through the CoC to keep abreast of the needs for the homeless. The Borough invites the organizations to participate in round table discussions when preparing Consolidated and Annual Action Plans. These discussions help the Borough make decisions on what types of new activities, if any, should be explored.

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

In the FY 2025 program the Borough did not set specific goals for Rapid Re-Housing. The Borough relies on its partners working through the CoC to keep abreast of the needs of homeless individuals and families requiring rapid rehousing. The Borough invites the organizations to participate in round table discussions when preparing Consolidated and Annual Action Plans. These discussions help the Borough make decisions on what types of new activities, if any, should be explored.

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 2025 the Borough has not set specific goals for assisting individuals and families from becoming homeless. The Borough relies on its partners working through the CoC to keep abreast of the needs of the homeless. The Borough invites the organizations to participate in round table discussions when preparing Consolidated and Annual Action Plans. These discussions help the Borough make decisions on what types of new activities, if any, should be explored.

Discussion

In FY 2025 the Borough will rely on its partners working with the CoC to provide for the needs of the homeless. Service providers in Chambersburg are generally located in the central business district/downtown area of the community. These providers offer a wide range of services in the community for the homeless as well as low- and moderate-income residents. The Borough does not provide direct services related to social service activities and may support providers with funding through CDBG, but no CDBG funds are programmed for FY 2025. These services when available may include other special needs services such as housing for persons with HIV/AIDS, foster care programs, mental health disorders, and substance abuse.

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

Introduction:

The Borough 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 2025 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 also be proactive in working with developers seeking to create affordable housing. The Borough will also discuss with any identified developers what if any policies or procedures are hindering their development. If an item is discovered the Borough will seek to address the issue if permitted by current standards.

Discussion:

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

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

- Distribute pamphlets on Tenant’s Rights to Fair Housing at Borough Hall, Libraries, social service organizations, charitable organizations, and code enforcement officers to hand out during inspections.
- Display the Fair Housing Poster “It’s Not an Option - It’s the Law.”
- Provide fair housing information to landlords.
- Fair Housing Proclamation from the Mayor.
- Will hold a fair housing event.

The Borough of Chambersburg does not plan to fund any housing projects with FY 2025 CDBG funds. However, 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 has developed the following actions to address the obstacles in meeting underserved needs, fostering affordable housing, reducing lead-based paint hazards, reducing the number of families living in poverty, developing institutional structure, and enhancing coordination between public and private housing organizations and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Despite efforts made by the Borough of Chambersburg and social service providers, a number of obstacles remain to meeting underserved needs. With limited funding resources, funding becomes the greatest obstacle for the Borough to meet its underserved needs. Insufficient funding lessens the ability to fund worthwhile public service programs, activities, and agencies. 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 in place population who need accessibility improvements
- Need major rehabilitation of the Borough's aging housing stock
- The increasing number of vacant and abandoned properties
- High unemployment rate and loss of household income
- Low wages in the service and retail sector job market

The Borough of Chambersburg will fund the following projects with FY 2025 CDBG funds.

- Pleasant Street Reconstruction
- Franklin County Housing Authority - Food Program Refrigerator
- New Visions - Clubhouse Kitchen Remodel
- South Central Community Action Programs - Handicap-Accessible Doors
- TrueNorth - Chambersburg Facility Improvements

Actions planned to foster and maintain affordable housing

To foster and maintain affordable housing, the Borough of Chambersburg proposes 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.

The Borough of Chambersburg does not plan to fund any housing projects with FY 2025 CDBG funds. However, 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 properly determine 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 properly determine 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 2018-2022 ACS, it is estimated that 11.7% of Chambersburg's residents live in poverty, which compares favorably to 11.8% for the Commonwealth and 12.5% for the Nation. 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 2025 CDBG funds.

Actions planned to develop institutional structure

In FY 2025, the Borough will work to improve the quality of life for residents by the continued reconstruction of Pleasant Street to the benefit of the residents who live on that Borough Street.

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 proposal from MBE and WBE concerns. The Borough's Community & Economic Development Specialist monitors participation of MBE and WBE firms and will expand the area to solicit proposals.

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

Program Specific Requirements

AP-90 Program Specific Requirements - 91.220(l)(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(l)(1)

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

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

Other CDBG Requirements

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

Discussion:

The Borough of Chambersburg has allocated \$58,250 to general administration for the CDBG Program, which is at the 20% of administrative cap. The Borough has allocated \$8,603 to public service activities, which is below the 15% public service cap. The Borough has not allocated any funds for Slum and Blight Removal activity. The Borough has allocated \$291,250 for low- and moderate-income benefit, which is above the 70% minimum requirement.

Appendix - Alternate/Local Data Sources

1.	Data Source Name 2018-2022 American Community Survey
	List the name of the organization or individual who originated the data set. The US Census.
	Provide a brief summary of the data set. Estimates provided from the US Census.
	What was the purpose for developing this data set? For the Five-Year Consolidated Plan.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Comprehensive.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? Current 2018-2022 ACS.
	What is the status of the data set (complete, in progress, or planned)? Complete.
2.	Data Source Name 2016-2020 CHAS Data
	List the name of the organization or individual who originated the data set. The US Department of Housing and Urban Development.
	Provide a brief summary of the data set. Analysis of 2016-2020 ACS by the US Department of Housing and Urban Development.
	What was the purpose for developing this data set? For the Five-Year Consolidated Plan.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Comprehensive.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? Current 2016-2020 CHAS Data.
	What is the status of the data set (complete, in progress, or planned)? Complete.

Table 64 - Alternate Data Sources



Attachments



SF 424s & CERTIFICATIONS

Application for Federal Assistance SF-424

*** 1. Type of Submission:**

- ☐ Preapplication
☒ Application
☐ Changed/Corrected Application

*** 2. Type of Application:**

- ☒ New
☐ Continuation
☐ Revision

*** If Revision, select appropriate letter(s):**

*** Other (Specify):**

*** 3. Date Received:**

08/12/2025

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

*** a. Legal Name:**

Borough of Chambersburg

*** b. Employer/Taxpayer Identification Number (EIN/TIN):**

23-6002979

*** c. UEI:**

M7ZKQKYJFWN2

d. Address:

*** Street1:**

100 South Second Street

Street2:

*** City:**

Chambersburg

County/Parish:

Franklin

*** State:**

PA: Pennsylvania

Province:

*** Country:**

USA: UNITED STATES

*** Zip / Postal Code:**

17201-2515

e. Organizational Unit:

Department Name:

Land Use & Comm. Dev. Dept.

Division Name:

Comm & Econ. Dev. Office

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:

Mr.

*** First Name:**

Phil

Middle Name:

*** Last Name:**

Wolgemuth

Suffix:

Title: Deputy Borough Manager/Land Use & Dev. Dir.

Organizational Affiliation:

Land Use and Community Development Department

*** Telephone Number:**

(717) 261-3232

Fax Number:

(717) 264-0224

*** Email:**

pwolgemuth@chambersburgpa.gov

Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

U.S. Department of Housing and Urban Development

11. Assistance Listing Number:

14.218

Assistance Listing Title:

Community Development Block Grants/Entitlement Grants

* 12. Funding Opportunity Number:

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

* 15. Descriptive Title of Applicant's Project:

FY 2025-2029 Five Year Consolidated Plan and FY 2025 Annual Action Plan for the Community Development Block Grant (CDBG) Program.

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424**16. Congressional Districts Of:**

* a. Applicant

PA-009

* b. Program/Project

PA-009

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

* a. Start Date:

07/01/2025

* b. End Date:

06/30/2026

18. Estimated Funding (\$):

* a. Federal	291,250.00
* b. Applicant	0.00
* c. State	0.00
* d. Local	0.00
* e. Other	0.00
* f. Program Income	0.00
* g. TOTAL	291,250.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- ☐ a. This application was made available to the State under the Executive Order 12372 Process for review on .
- ☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- ☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Mr. * First Name: Allen

Middle Name: B.

* Last Name: Coffman

Suffix:

* Title: President of Council

* Telephone Number: (717) 264-3254

Fax Number: (717) 264-0224

* Email: acoffman@chambersburgpa.gov

* Signature of Authorized Representative:



* Date Signed:

08/11/2025

**Applicant and Recipient
Assurances and Certifications**

U.S. Department of Housing
and Urban Development

OMB Number: 2501-0044
Expiration Date: 2/28/2027

Instructions for the HUD 424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant: [Insert below the Name and title of the Authorized Representative, name of Organization and the date of signature]:

*Authorized Representative Name:

Allen B. Coffman

*Title: President of Council

*Applicant/Recipient Organization:

Borough of Chambersburg, PA

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant

will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.

6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct. **WARNING:** Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(1)(iii)).

* Signature:



* Date: (mm/dd/yyyy): 08/11/2025



Public Reporting Burden Statement: The public reporting burden for this collection of information is estimated to average 0.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to: U.S. Department of Housing and Urban Development, Office of the Chief Data Officer, R, 451 7th St SW, Room 4176, Washington, DC 20410-5000. **Do not send completed HUD 424-B forms to this address.** This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid OMB control number. The Department of Housing and Urban Development is authorized to collect this information under the authority cited in the Notice of Funding Opportunity for this grant program. The information collected provides assurances and certifications for legal requirements related to the administration of this grant program. HUD will use this information to ensure compliance of its grantees. This information is required to obtain the benefit sought in the grant program. This information will not be held confidential and may be made available to the public in accordance with the Freedom of Information Act (5 U.S.C. §552).

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.


Signature of Authorized Official

08/11/2025
Date

President of Council
Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2024, 2025, 2026 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.


Signature of Authorized Official

08/11/2025
Date

President of Council
Title

OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.



Signature of Authorized Official

08/11/2025
Date

President of Council
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.



EVIDENCE OF CITIZEN PARTICIPATION



FIRST PUBLIC MEETING



Pennsylvania
GANNETT

PO Box 630531 Cincinnati, OH 45263-0531

AFFIDAVIT OF PUBLICATION

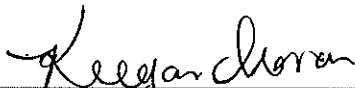
Hannah Kauffman
Borough Of Chambersburg
100 S 2 Nd St
Chambersburg PA 17201-2515

STATE OF WISCONSIN, COUNTY OF BROWN

The Public Opinion, a newspaper published in the city of
Chambersburg, Franklin County, State of Pennsylvania, and
personal knowledge of the facts herein state and that the notice
hereto annexed was Published in said newspapers in the issue:

09/27/2024

and that the fees charged are legal.
Sworn to and subscribed before on 09/27/2024



Legal Clerk


Notary, State of WI, County of Brown
3.7.27

My commission expires

Publication Cost:	\$389.48	
Tax Amount:	\$0.00	
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Order No:	10591004	# of Copies:
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THIS IS NOT AN INVOICE!

Please do not use this form for payment remittance.

KAITLYN FELTY
Notary Public
State of Wisconsin

PUBLIC HEARING NOTICE
BOROUGH OF CHAMBERSBURG, PENNSYLVANIA
CDBG PROGRAM FY 2025-2029 FIVE-YEAR
CONSOLIDATED PLAN,
FY 2025 ANNUAL ACTION PLAN AND ANALYSIS OF
IMPEDIMENTS TO
FAIR HOUSING CHOICE

Notice is hereby given that the Borough of Chambersburg, Franklin County, PA will hold a public hearing on Thursday, October 10, 2024, at 2:00 p.m., prevailing time, in the Borough of Chambersburg's Council Hall in the Municipal Building located on the first floor of 100 South Second Street, Chambersburg, PA 17201. The Council Hall and the Municipal Building are accessible to persons with physical disabilities. If special arrangements need to be made to accommodate residents in order for them to participate in the public hearing, please call Mr. Guy Shaul, Community and Economic Development Specialist, Borough of Chambersburg, at (717) 251-2446 or email gshaul@chambersburgpa.gov. Persons who may have a hearing impediment, please contact 7-1-1 for the TTY/TTD relay.

The Borough of Chambersburg is a Federal Entitlement Community under the Community Development Block Grant Program. The purpose of this public hearing is to gather information for the Borough's Annual Action Plan for FY 2024, which the Borough must submit to the U.S. Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG) Funds. Additionally, the hearing will be used to solicit the views and comments of individuals and organizations concerning the housing, community and economic development, and fair housing needs in the Borough.

Based on its 2024 allocation, the Borough of Chambersburg anticipates it will receive an allocation of approximately \$300,000.00 for FY 2025. This amount is preliminary and subject to change based on the approval of the Federal Budget for FY 2025. In order to receive those funds, the Borough of Chambersburg must prepare a Five-Year Consolidated Plan, a One Year Annual Action Plan and Analysis of Impediments to Fair Housing Choice. At least 70% of the CDBG funds must benefit low- and moderate-income persons living in the Borough of Chambersburg. The Borough will be preparing its CDBG application, and it intends to afford residents, local agencies, and interested parties the opportunity to become involved in the planning process.

As part of the planning process, the Borough is conducting a survey to identify residents' needs in the community, ideas on how residents would like to see funds budgeted under the CDBG Program, and fair housing concerns, such as acts of discrimination or barriers that might limit the housing choices of families and individuals. Please take a few minutes and complete this confidential survey to the best of your ability. The link to the English version of the resident survey is:

<https://www.surveymonkey.com/r/ChambersburgCDBG2025-2029>. The link to the Spanish version of the resident survey is:

<https://www.surveymonkey.com/r/ChambersburgESP-CDBG2025-2029>.

Application packets for not-for-profit organizations seeking CDBG funds for FY 2025 will be made available on the Borough's website and at the Borough of Chambersburg, 100 South Second Street, Chambersburg, PA 17201 on October 22nd, 2024. The deadline to submit a completed application packet to the Community Development Office is 4:00 p.m. on Friday, November 22nd, 2024.

The following types of activities may be eligible for funding under the CDBG program: Acquisition of property; disposition costs; improvements to public facilities, including the removal of architectural barriers; demolition and environmental clean-up; public services that are new or a quantifiable increase in the level of service; interim assistance; relocation payments for persons displaced as a result of a CDBG activity; rehabilitation of houses; code enforcement; special economic development activities; special activities undertaken by a community based development organization; home ownership assistance for purchase; planning; environmental; program administration; audit; and other miscellaneous activities, including the Section 108 Loan Program.

If the Borough would undertake an activity that would result in the displacement of families or individuals, then the Borough would utilize its policy for minimizing such displacement. Furthermore, the Borough is responsible for replacing all low- and moderate-income housing units that may be demolished or converted as a result of CDBG funds.

All interested residents are encouraged to attend this public hearing, and they will be given the opportunity to present oral or written testimony concerning the needs of the Borough of Chambersburg and the use of CDBG funds to address those needs during FY 2024. Written comments may be addressed to Mr. Guy Shaul, Community and Economic Development Specialist, Borough of Chambersburg, 100 South Second Street, Chambersburg, PA 17201 or by calling (717) 251-2446 or email gshaul@chambersburgpa.gov, or 711 for the hearing impaired.

Allen B. Coffman,
President of Town Council

Bids & Proposals

Originally published at publicopiniononline.com on 09/27/2024

PUBLIC HEARING NOTICE

BOROUGH OF CHAMBERSBURG, PENNSYLVANIA

CDBG PROGRAM FY 2025-2029 FIVE-YEAR CONSOLIDATED PLAN,
FY 2025 ANNUAL ACTION PLAN AND ANALYSIS OF IMPEDIMENTS TO
FAIR HOUSING CHOICE

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Based on its 2024 allocation, the Borough of Chambersburg anticipates it will receive an allocation of approximately \$300,000.00 for FY 2025. This amount is preliminary and subject to change based on the approval of the Federal Budget for FY 2025. In order to receive those funds, the Borough of Chambersburg must prepare a Five-Year Consolidated Plan, a One Year Annual Action Plan and Analysis of Impediments to Fair Housing Choice. At least 70% of the CDBG funds must benefit low- and moderate-income persons living in the Borough of Chambersburg. The Borough will be preparing its CDBG application, and it intends to afford residents, local agencies, and interested parties the opportunity to become involved in the planning process.

As part of the planning process, the Borough is conducting a survey to identify residents'

needs in the community, ideas on how residents would like to see funds budgeted under the CDBG Program, and fair housing concerns, such as acts of discrimination or barriers that might limit the housing choices of families and individuals. Please take a few minutes and complete this confidential survey to the best of your ability. The link to the English version of the resident survey is:

<https://www.surveymonkey.com/r/ChambersburgCDBG2025-2029>. The link to the Spanish version of the resident survey is:

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The following types of activities may be eligible for funding under the CDBG program:

Acquisition of property; disposition costs; improvements to public facilities, including the removal of architectural barriers; demolition and environmental clean-up; public services that are new or a quantifiable increase in the level of service; interim assistance; relocation payments for persons displaced as a result of a CDBG activity; rehabilitation of houses; code enforcement; special economic development activities; special activities undertaken by a community based development organization; home ownership assistance for purchase; planning; environmental; program administration; audit; and other miscellaneous activities, including the Section 108 Loan Program.

If the Borough would undertake an activity that would result in the displacement of families or individuals, then the Borough would utilize its policy for minimizing such displacement. Furthermore, the Borough is responsible for replacing all low- and moderate-income housing units that may be demolished or converted as a result of CDBG funds.

All interested residents are encouraged to attend this public hearing, and they will be given the opportunity to present oral or written testimony concerning the needs of the Borough of Chambersburg and the use of CDBG funds to address those needs during FY 2024. Written comments may be addressed to Mr. Guy Shaul, Community and Economic Development Specialist, Borough of Chambersburg, 100 South Second Street, Chambersburg, PA 17201 or by calling (717) 251-2446 or email gshaul@chambersburgpa.gov, or 711 for the hearing impaired.

Allen B. Coffman,

President of Town Council



PUBLIC HEARING

Borough of Chambersburg, Pennsylvania

**PUBLIC HEARING NOTICE
BOROUGH OF CHAMBERSBURG, PENNSYLVANIA
CDBG PROGRAM FY 2025-2029 FIVE-YEAR CONSOLIDATED PLAN,
FY 2025 ANNUAL ACTION PLAN AND ANALYSIS OF IMPEDIMENTS TO
FAIR HOUSING CHOICE**

Notice is hereby given by the Borough of Chambersburg, Pennsylvania, that it intends to apply for Community Development Block Grant Funds (CDBG) for the fiscal years 2025 to 2029 to the U.S. Department of Housing and Urban Development (HUD) on or before Thursday, May 15, 2025.

The Borough anticipates receiving approximately \$300,000.00 in Federal funding for FY 2025 based on its FY 2024 allocation. The Borough wishes to encourage all residents to attend this public meeting to have the opportunity to present oral or written comments concerning the proposed use of these federal funds.

Thursday, October 10, 2024, at 2:00 PM

**Borough of Chambersburg Council Hall – Municipal Building
100 South Second Street, Chambersburg, PA 17201**

If special arrangements need to be made to accommodate residents in order for them to participate in the public hearing, including a Spanish interpreter, please call Mr. Guy Shaul, Community and Economic Development Specialist, Borough of Chambersburg, 100 South Second Street, Chambersburg, PA 17201 to make those arrangements no later than Tuesday, October 8, 2024.



REUNIÓN PÚBLICA

Borough of Chambersburg, Pennsylvania

Plan de Acción Anual del Año Fiscal 2025 (FY 2025 Annual Action Plan)

Municipal de Chambersburg, Pennsylvania notifica a los habitantes que tiene la intención de hacer una solicitud a el Departamento de Vivienda y Desarrollo Urbano de EE.UU. (HUD), e el o antes del lunes 15 de mayo de 2024, para el “Community Development Block Grant” (CDBG).

La ciudad recibirá fondos de \$300,000.00 del gobierno federal. La ciudad desea animar a todos los ciudadanos a asistir a esta reunión pública para tener la oportunidad de presentar comentarios orales o escritas al uso propuesto de estos fondos federales.

Jueves, octubre 10 de 2024, 2:00 PM

**Borough of Chambersburg Council Hall – Municipal Building
100 South Second Street, Chambersburg, PA 17201**

Si es necesario adoptar disposiciones especiales para atender a los ciudadanos para que puedan participar en la audiencia pública, incluyendo una traducción en español, por favor, llame a la Sr. Guy Shaul, Community and Economic Development Specialist, Borough of Chambersburg, 100 South Second Street, Chambersburg, PA 17201 a (717) 251-2446 para hacer los arreglos, a más tardar martes 8 de octubre, 2024.



**BOROUGH OF CHAMBERSBURG
CDBG PUBLIC HEARING
FY 2025-2029 CONSOLIDATE PLAN, FY 2025 ANNUAL
ACTION PLAN AND ANALYSIS OF IMPEDIMENTS TO
FAIR HOUSING CHOICE**

Thursday , October 10, 2024, at 2:00 p.m.

**Chambersburg Council Hall
Municipal Building, First Floor
100 South Second Street
Chambersburg, PA 17201**

Opening Remarks: Phil Wolgemuth, Assistant Borough Manager and Land Use and Community Development Director

Overview –

- What is a Consolidated Plan, an Annual Action Plan, and an Analysis of Impediments to Fair Housing Choice?

Eligible CDBG Activities –

CDBG funds may be used for activities which include, but are not limited to:

- acquisition of real property;
- relocation and demolition;
- rehabilitation of residential and non-residential structures;
- construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;
- public services that are new or a quantifiable increase in the level of service;
- activities relating to energy conservation and renewable energy resources; and
- provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

Ineligible CDBG Activities –

Generally, the following types of activities are ineligible:

- acquisition, construction, or reconstruction of buildings for the general conduct of government;
- political activities;
- certain income payments; and
- construction of new housing by units of general local government.

FY 2025 Annual Action Plan Schedule –

- ☐ The Borough and UDV develop list of stakeholders to interview – Friday, September 20, 2024
- ☐ The Borough reviews list of stakeholders to interview for additions, corrections, etc. – Friday, September 27, 2024
- ☐ 1st Public Hearing Notice sent to newspaper – Thursday, September 19, 2024
- ☐ The Borough publishes 1st Public Hearing Notice – Friday, September 27, 2024
- ☐ Resident Survey is posted on the Borough’s Website – Friday, September 27, 2024
- ☐ The Borough conducts the First Public Hearing – Thursday, October 10, 2024, at 2:00 p.m. at Borough Council Chambers
- ☐ UDV holds virtual stakeholder meetings – October 7 – 18, 2024
- ☐ UDV makes follow-up phone calls to additional Stakeholders – October 21 – 25, 2024
- ☐ The Borough Publishes a Notice of Funding Availability for Non-Profits – Tuesday, October 22, 2024
- ☐ Borough holds training session for potential CDBG applicants – Wednesday, October 30, 2024
- ☐ Project Applications Submission for Funding Deadline – Friday, November 22, 2024
- ☐ UDV completes the A.I. – December 16, 2024

The following dates are tentative and subject to the release of allocations by HUD, as part of the FY 2025 Federal Budget:

- ☐ HUD Releases FY 2025 Allocation Amounts – Friday, March 7, 2025
- ☐ Borough Staff and Council CDBG Committee Meet to develop the budget – Monday, March 24, 2025, at 6 p.m. at Council Conference Room
- ☐ UDV completes draft Consolidated Plan and Annual Action Plan for review – Monday, March 31, 2025
- ☐ 2nd Public Hearing Notice sent to newspaper – Tuesday, April 1, 2025
- ☐ The Borough publishes 2nd Public Hearing Notice – Wednesday, April 9, 2025
- ☐ Display and Comment Period Begins – Thursday, April 10, 2025

- ☐ The Borough conducts 2nd Public Hearing – Tuesday, May 6, 2025, at 2:00 p.m. at Borough Council Chambers
- ☐ Display and Comment Period Ends – Friday, May 9, 2025
- ☐ Borough Council Approves Submission of Consolidated Plan, Annual Action Plan, and A.I. – Monday, May 12, 2025
- ☐ UDV submits FY 2025-2029 Consolidated Plan, FY 2025 Annual Action Plan and Analysis of Impediments to Fair Housing Choice to HUD on or before – Thursday, May 15, 2025
- ☐ HUD Review and Comment Period – May 15 – June 30, 2025
- ☐ The Borough’s Program Year Begins – Tuesday, July 1, 2025

Estimated Allocation –

The Borough of Chambersburg anticipates it will receive an allocation of CDBG funds in the approximate amount of \$299,297 for FY 2025. These estimates are based on the FY 2024 CDBG allocation. These amounts are preliminary and subject to change based on the approval of the Federal Budget for FY 2025.

Entitlement Funds	Amount
FY 2025 CDBG Funds	\$ 299,297.00
Total:	\$ 299,297.00

Review of Past Performance

The Borough of Chambersburg has a good performance record with HUD and regularly meets its established performance standards. Each year the Borough prepares a Consolidated Annual Performance and Evaluation Report (CAPER). The FY 2023 CAPER is available for review at the Borough of Chambersburg’s website: <http://www.borough.chambersburg.pa.us>. The FY 2023 CAPER, which was the Fifth CAPER for the FY 2020-2024 Five-Year Consolidated Plan, is currently under review by HUD.

- The Borough of Chambersburg expended 100 of its CDBG funds during this CAPER period to benefit low- and moderate-income persons.
- The Borough of Chambersburg expended 89% of its CDBG funds during this CAPER period on public facilities improvements to benefit low- and moderate-income persons.
- The Borough expended 11% of its funds during this CAPER period on Planning and Administration, which is less than the statutory maximum of 20%.

Public Comments on Needs in the Borough of Chambersburg

- What are the needs in the Borough?

Closing Remarks and adjournment: Mr. Wolgemuth



ELIGIBLE CDBG ACTIVITIES

PUBLIC FACILITIES AND IMPROVEMENTS	
Eligible Public Facility and Improvement Projects	CDBG Conditions
Sewer and Water Facilities Streets and Sidewalks Curb and Gutters Parks and Playgrounds Senior Citizens' Center Parking Lots or Garages Utility Lines Recreation Center	These projects may be undertaken on an interim basis in areas exhibiting objectively determinable signs of physical deterioration where it was determined that immediate action is necessary to arrest the deterioration and that permanent improvements will be carried out as practicable to repair: ➤ Streets; ➤ Sidewalks; ➤ Park; ➤ Playgrounds, ➤ Publicly owned utilities; and ➤ The execution of special garbage, trash, and debris removal, including neighborhood cleanup campaigns, but not the regular curbside collection of garbage or trash in an area.
Police or Fire Station in which services to the public are actually provided (as opposed to administrative offices).	Fire protection equipment including fire trucks, fire fighters' protective clothing, "jaws of life," and other life-saving equipment are eligible for CDBG funding under Public Facilities and Improvements as this equipment is integral to the fire protection facility.
Aesthetic amenities on public land such as landscaping (trees, sculptures, pools of water and fountains and other works of art).	These include all improvements and facilities that are either publicly owned or that are traditionally provided by government, or owned by a non-profit, and operated so as to be open to the general public.
Jails or Prisons	Jails are considered to benefit the entire community served by the facility and thus would qualify under the low-moderate income (LMI) benefit national objective only if the percentage of LMI persons in the entire jurisdiction is sufficiently high to meet the "area benefit" test.
Library	Public facilities that serve the entire jurisdiction of the grantee, a main library for example, may qualify under the LMI benefit national objective only if the percentage of LMI persons in the entire jurisdiction is sufficiently high to meet the "area benefit" test.
Special Assessments	Special Assessments are used to recover the capital costs of a public improvement through a fee levied or a lien filed against a parcel of real estate either as, 1) a direct result of a benefit derived from the installation of a public improvement or 2) a one-time charge made as a condition of access to an improvement. Sewer tap-in fees are an example of a special assessment.
Privately Owned Utilities-570.201 (I)	CDBG funds may be used to acquire, construct, reconstruct, rehabilitate, or install the distribution lines and facilities for privately owned utilities. A privately-owned utility refers to a service that is publicly regulated and is provided through the use of physical distribution lines to private properties. Examples of eligible utilities are electricity, telephone, water, sewer, natural gas and cable television.
Other	The City is willing to consider other public facility projects not listed above. It is highly recommended that applicants contact the City to discuss new projects ideas prior to submitting a grant application.

REAL PROPERTY AND HOUSING PROJECTS	
Eligible Real Property & Housing Projects	CDBG Conditions
Acquisitions of land or buildings -570.201 (a)	• CDBG funds may be used for acquisition of real property, either in whole or in part, by purchase, long-term lease, donation, or otherwise for any public purpose. • Examples include land, air rights, easement, water rights, rights-of-way and buildings. • Examples of ineligible activities include costs of moveable equipment and acquisition of newly constructed housing or an interest in construction of new housing.
Disposition – 570.201 (b)	• CDBG funds may be used to dispose of property acquired with CDBG funds through sale, lease, donation, or other means. • Property must have a reuse plan that meets a National Objective. • The property may be disposed of at less than fair market value. • Costs may include preparation of legal documents, surveys, marketing, financial services, transfer of taxes or ownership.
Clearance Activities- 570.201 (d)	• Demolish buildings and improvements. • Remove rubble and debris after demolition. • Remove environmental contaminants or treat them to make them harmless. • Move structures to other sites.
Code Enforcement – 570.202 (c)	• Code enforcement activities are eligible provided that the enforcement takes place in a deteriorated or deteriorating area and the enforcement effort is accompanied by public or private improvements or service and can be expected to arrest the decline of the area. • Eligible costs include costs incurred for inspections for code violations (including salaries and overhead) and the enforcement of code requirements (including legal proceedings). • Both residential and commercial structures may be included in code enforcement activities.
Historic preservation - 570.202 (d)	• CDBG funds may be used for the rehabilitation, preservation, or restoration of historic properties, whether publicly or privately owned. • Historic properties are those sites or structures that are either listed in or eligible to be listed in the National Register of Historic Places, listed in the Pennsylvania or local inventory of historic places, or designated as a Pennsylvania or local landmark or historic district by appropriate law or ordinance. • Examples of eligible activities include historic preservation plans, rehabilitation of the property, relocating residents while preservation work is performed. • Historic preservation is not authorized for buildings used for the general conduct of government.
Renovation of closed buildings – 570.202 (e)	• CDBG funds may be used to renovate closed buildings, such as closed school buildings, for use as an eligible public facility or to rehabilitate or convert closed buildings for residential and commercial uses. • Examples of ineligible activities include creation of secondary housing units attached to a primary unit and costs of equipment, furnishings or other personal property that are not integral structural fixtures, such as window air conditioners or clothes washers.
Lead – based paint (LBP) hazard, evaluation and reduction, and clearance – 570.202 (f)	• Cost associated with the evaluation and reduction of LBP. • Examples of eligible activities include inspecting buildings for LBP hazards, testing surfaces abatement of lead hazards and payment of temporary relocation costs for residents on which their home is receiving abatement services.
Handicap Accessibility - 570.201	• Removal of materials and architectural barriers that restrict the accessibility or mobility of elderly or handicapped persons. • Activities must take place on existing structures.

Energy Efficiency – 570.201	• Examples of eligible activities include weatherization of home or apartment building, installation of solar or wind equipment, finance energy – efficient rehab, provision of free insulation or home energy audits, and preparation of comprehensive community energy use strategies.
Rehabilitation of buildings and improvements eligible for rehabilitation assistance – 570.202 (a)	• CDBG may be used to finance the rehabilitation of privately –owned homes, publicly –owned residential housing, nonresidential buildings owned by nonprofits, and manufactured housing when it is part of the permanent housing supply.

PUBLIC SERVICES, ECONOMIC DEVELOPMENT AND “OTHER” ACTIVITIES	
Activities	CDBG Conditions
Relocation – 570.201 (i)	• Relocation of payments and other assistance for permanently and temporarily relocated individuals, families, businesses, non-profit organizations and farm operations.
Loss of Rental Income- 570.201 (j)	• Compensation to property owners for the loss in rental income incurred while temporarily holding housing units to be used for the relocation of individuals and families displaced by CDBG-assisted activities.
Public Services – 570.201 (e)	• CDBG funds may be used for a wide range of public service activities including, but not limited to, job training, crime prevention, public safety, childcare, health services, substance abuse services, fair housing counseling, education programs, energy conservation, senior citizen services, homeless person services, subsistence payment service and recreational services. • In order for a first-time public service application to be considered the applicant must prove that: 1) the service is a new initiative for the agency (new service); OR 2) the service existed but was not provided by or on behalf of a government agency with funding from that government agency; OR 3) there was a quantifiable increase in the level of an existing service within the 2013 calendar year.
Micro – Enterprise Assistance – 570.201 (o)	The provisions of assistance to facilitate economic development by: • Providing credit, including, but not limited to, grants, loans, loan guarantees, and other forms of financial support, for the establishment, stabilization, and expansion of micro-enterprises; • Providing technical assistance, advice, and business support services to owners of micro-enterprises and persons developing micro-enterprises; and • Providing general support to owners of microenterprises and persons developing microenterprises including childcare, transportation, counseling, and peer support groups. • A microenterprise is defined as a commercial enterprise that has five or fewer employees, one or more of whom owns the microenterprise business.

The table below provides eligible Planning & Administration expenses.

Eligible Planning & Administration Projects 570.205 & 570.206
➤ Preparation of general plans such as the Consolidated Plan
➤ Functional plans such as housing plans
➤ Neighborhood plans and general historic preservation plans
➤ Policy planning, management, and capacity building activities
➤ Monitoring



INELIGIBLE CDBG ACTIVITIES

§570.207 Ineligible Activities:

- (a) General Rule** – Any activity that is not authorized as an “eligible activity.”
- (b) Government Buildings** – Funds cannot be used for improvements to a public building used for the general conduct of government.
- (c) General Government Expenses** – Funds cannot be used for expenses that are considered the regular responsibilities of the local government.
- (d) Political Activities** – Funds cannot be used to finance the use of facilities or equipment for political purposes or to engage in other partisan political activities.
- (e) Purchase of Equipment** – The purchase of equipment is generally ineligible, which includes construction equipment, motor vehicles, furnishings, or personal property. The only exception is fire equipment assigned to a low- and moderate-income area.
- (f) Operating and Maintenance Expenses** – The general rule is that any expense associated with repairing, operating, or maintaining public facilities, improvements, and services is ineligible.
- (g) New Housing Construction** – Funds cannot be used for the construction of new permanent residential structures or for any program to subsidize or consist of such new construction except by a CBDO. However, the cost of site assemblage, clearance, and site improvements are eligible activities.
- (h) Income Payments** – Funds cannot be used for subsistence – type grant payments for food, clothing, housing, or utilities.



MEETING A NATIONAL OBJECTIVE

National Objective Subcategory	Conditions for Eligibility	Example
Low-Moderate Income (LMI) Area Benefit	A facility or improvement will be used for a purpose that benefits all residents in a defined area primarily residential in which at least 51% are LMI households. Paying all or part of a special assessment on behalf of LMI Households qualifies under this objective.	The Installation of paved streets, sidewalks, curbs and gutters in a predominantly LMI household neighborhood. CDBG funds pay the assessment made to Low-Mod Income household homeowners when a new water/sewer system is installed in their neighborhood.
Low-Moderate Income Limited Clientele	The majority of public service activities qualify under this national objective. Services provided to a specific group of people who are comprised of at least 51% LMI households.	Homeownership counseling is provided to a group of LMI individuals. Renovation or expansion of a food pantry.
Low-Moderate Income Housing	The facility or improvement exclusively benefits housing to be occupied by LMI households.	A parking lot and landscaping are improved on the site of a rental property with 51% LMI households paying affordable rents.
Low-Moderate Income Jobs	Public improvement is for an economic development project that creates or retains permanent jobs. In order for a CDBG funded economic development activity to qualify as an activity that benefits low- and moderate-income persons, at least 51% of the jobs created or retained (full time equivalent basis) will be held by or made available to low- and moderate-income persons.	A new water tower will enable factory expansion and owners to commit to hiring at least 51% of new permanent jobs to LMI persons.
Area Blight	Public improvements and facilities are in a designated blighted area and activity addresses conditions that contributed to blight.	An outdated fire hall is rehabilitated, and equipment is updated to prevent further loss of life and property due to fires.
Spot Blight	Public improvements or facility is outside designated blighted area and activity is limited to eliminate specific conditions of blight or decay.	An historic library building located outside a designated area is rehabilitated.
Urgent Need	Acquisition, construction, or reconstruction of a public facility or improvement that is designated to alleviate recent serious and imminent threat to public health and safety and no other funds are available.	A storm sewer system is reconstructed after a severe flood damaged it. All other funding sources are unavailable or exhausted.



Borough of Chambersburg, Pennsylvania First Public Hearing Meeting Summary

Date/Time: Thursday, October 10, 2024, at 2:00 PM

Location: Borough of Chambersburg Council Hall in the Municipal Building,
100 South Second Street, Chambersburg, 17201

In attendance:

Mr. Guy Shaul *Borough of Chambersburg Community and Economic
Development Specialist*

Mr. Dave Jordan *Consultant, Urban Design Ventures, LLC*

Summary of Hearing:

Mr. Guy Shaul, Community and Economic Development Specialist opened the Public Hearing at 2:00 PM.

- Mr. Guy Shaul introduced the purpose of the First Public Hearing, the CDBG program, and the Borough's Consultant.
- Mr. Dave Jordan introduced himself and explained the Annual Action Plan process.
- Mr. Jordan reviewed the time schedule and the approximate allocation of funds the Borough was to receive for the FY 2025 Program Year.
- He provided an overview of the Borough of Chambersburg's prior year accomplishments with CDBG funds. He described how the Borough prepares a Consolidated Annual Performance and Evaluation Report (CAPER) to be submitted to HUD within ninety (90) days after the start of the new program year.

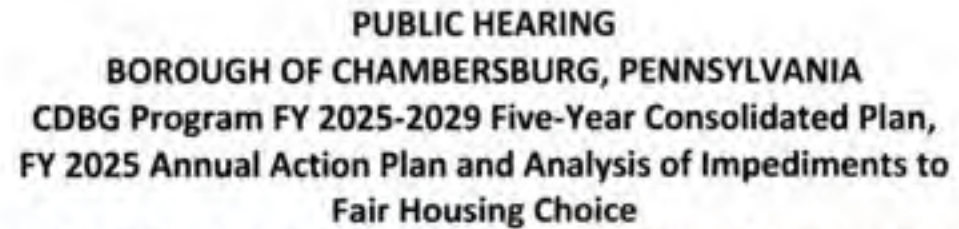
The following past performance was reported in the FY 2023 CAPER:

- The Borough of Chambersburg expended 100.00% of its CDBG funds to benefit low- and moderate-income persons.
- The Borough obligated 11.56% of its funds during this CAPER period on Planning and Administration, which was under the statutory maximum of 20%.
- The Borough obligated 4.04% of its funds during this CAPER period on Public Service activities, which was under the statutory maximum 15%.

Mr. Jordan asked if there were any public comments or questions.

Public Comments:

As there were no attendees or comments, Mr. Shaul adjourned the meeting at 2:20 p.m.

[illegible]



SECOND PUBLIC MEETING



PUBLIC HEARING AND NOTICE OF DISPLAY

Borough of Chambersburg, Pennsylvania

FY 2025-2029 Five Year Consolidated Plan and FY 2025 Annual Action Plan

Notice is hereby given that the Borough of Chambersburg, Franklin County, PA will hold a public hearing on:

Thursday, August 7, 2025 at 2:00 PM

**Borough of Chambersburg Municipal Building Council Hall
100 South Second Street, Chambersburg, PA 17201**

This public hearing is to solicit testimony or comments on the draft FY 2025-2029 Five Year Consolidated Plan and FY 2025 Annual Action Plan, which will structure the use of \$291,250 of Community Development Block Grant (CDBG) Program funds from the US Department of Housing and Urban Development. The Borough intends to submit its FY 2025-2029 Five Year Consolidated Plan and FY 2025 Annual Action Plan on or before Friday, August 15, 2025.

In order to obtain the views of residents, public agencies, and other interested parties, the Borough of Chambersburg will place its FY 2025-2029 Five Year Consolidated Plan and FY 2025 Annual Action Plan on display beginning Wednesday, July 9, 2025 through Friday, August 8, 2025, at the following locations:

**Borough of Chambersburg, Land Use and Community Development Department,
Community and Economic Development Office**

Coyle Free Library

Borough of Chambersburg Recreation Center

Borough of Chambersburg's website

<http://www.borough.chambersburg.pa.us>

If special arrangements are needed to participate in the public hearing or comment on the plan, including Spanish interpretation, please call Mr. Guy Shaul, Community & Economic Development Specialist, Borough of Chambersburg, at (717) 261-3232 to make those arrangements no later than Wednesday, August 6, 2025. Persons with hearing or speech disabilities may call 711 to use TTY/TDD.



REUNIÓN PÚBLICA Y AVISO DE EXHIBICIÓN

Borough of Chambersburg, Pennsylvania

Plan consolidado quinquenal de los años fiscales 2025-2029 y Plan de acción anual del año fiscal 2025

Se aviso que el municipio de Chambersburg, Condado de Franklin, PA tendrá una reunión:

Jueves 7 de agosto de 2025, a las 14:00h (2:00pm)

**Borough of Chambersburg Council Hall – Municipal Building
100 South Second Street, Chambersburg, PA 17201**

La reunión es para recibir testimonios o comentarios sobre el borrador del Plan consolidado quinquenal de los años fiscales 2025-2029 y Plan de acción anual del año fiscal 2025. El plan regulará el uso de \$291,250.00 en fondos del programa de “Community Development Block Grant” (subvención en bloque para el desarrollo comunitario) del Departamento de Vivienda y Desarrollo Urbano (HUD) de EE. UU. El municipio enviará el Plan consolidado quinquenal y Plan de acción anual al HUD el viernes 15 de agosto de 2025 o antes.

Para obtener las opiniones de los residentes, las agencias públicas, y otras partes interesadas, el municipio de Chambersburg mostrará el Plan consolidado quinquenal de los años fiscales 2025-2029 y Plan de acción anual del año fiscal 2025 entre el miércoles 9 de julio de 2025 y el viernes 8 de agosto de 2025 en estos lugares:

**Borough of Chambersburg, Land Use and Community Development Department,
Community and Economic Development Office**

Coyle Free Library

Borough of Chambersburg Recreation Center

El sitio web del municipio de Chambersburg

<http://www.borough.chambersburg.pa.us>

Si se necesitan adaptaciones especiales para participar en la reunión o para comentar el plan, incluyendo traducción al español, llame al Sr. Guy Shaul, Community and Economic Development Specialist, el municipio de Chambersburg, al (717) 251-2446 para hacer los arreglos. Por favor llame usted no más tarde del miércoles 6 de agosto de 2025. Las personas con discapacidades auditivas o del habla pueden marcar 711 para utilizar dispositivos telefónicos de texto a voz (TTY o TDD).

PURCHASE REQUEST

No. JF25-01

LOCAL EMERGENCY

6/20/2025

Vendor: DO 101517

Charge to COBG

Dept. - Acct. No. 98152

W/O-2022-485

2025-2029 - 5 yr Consolidated Plan

2025 - Annual Action Plan

White - Must accompany bill which must be sent to Borough Office in the month goods are delivered. Deliver no goods without written order

Yellow - File Copy

Pink - Must be transmitted to Borough Office at 100 S. Second St.

BOROUGH OF CHAMBERSBURG, PA

By James Doore



Order Confirmation

Not an Invoice

Account Number:	1399185
Customer Name:	Borough Of Chambersburg
Customer Address:	Borough Of Chambersburg 100 S 2 Nd St Chambersburg PA 17201-2515
Contact Name:	
Contact Phone:	
Contact Email:	
PO Number:	JF25-010

Date:	06/20/2025
Order Number:	11425507
Prepayment Amount:	\$ 0.00

Column Count:	1.0000
Line Count:	164.0000
Height in Inches:	16.9600

[Print](#)

Product	#Insertions	Start - End	Category
CPO Chmbrbrg Public Opinion	1	07/08/2025 - 07/08/2025	Public Notices
CPO publicopiniononline.com	1	07/08/2025 - 07/08/2025	Public Notices

As an incentive for customers, we provide a discount off the total order cost equal to the 3.99% service fee if you pay with Cash/Check/ACH. Pay by Cash/Check/ACH and save!

Total Cash Order Confirmation Amount Due	\$296.92
Tax Amount	\$0.00
Service Fee 3.99%	\$11.85
Cash/Check/ACH Discount	-\$11.85
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Payment Amount by Credit Card	\$308.77

Order Confirmation Amount	\$296.92

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MAIL STOP 807
ST. LOUIS, MISSOURI 63108-0807

1991—**1992**—**1993**—**1994**—**1995**—**1996**—**1997**—**1998**—**1999**—**2000**—**2001**—**2002**—**2003**—**2004**—**2005**—**2006**—**2007**—**2008**—**2009**—**2010**—**2011**—**2012**—**2013**—**2014**—**2015**—**2016**—**2017**—**2018**—**2019**—**2020**—**2021**—**2022**—**2023**—**2024**—**2025**—**2026**—**2027**—**2028**—**2029**—**2030**—**2031**—**2032**—**2033**—**2034**—**2035**—**2036**—**2037**—**2038**—**2039**—**2040**—**2041**—**2042**—**2043**—**2044**—**2045**—**2046**—**2047**—**2048**—**2049**—**2050**—**2051**—**2052**—**2053**—**2054**—**2055**—**2056**—**2057**—**2058**—**2059**—**2060**—**2061**—**2062**—**2063**—**2064**—**2065**—**2066**—**2067**—**2068**—**2069**—**2070**—**2071**—**2072**—**2073**—**2074**—**2075**—**2076**—**2077**—**2078**—**2079**—**2080**—**2081**—**2082**—**2083**—**2084**—**2085**—**2086**—**2087**—**2088**—**2089**—**2090**—**2091**—**2092**—**2093**—**2094**—**2095**—**2096**—**2097**—**2098**—**2099**—**2100**—**2101**—**2102**—**2103**—**2104**—**2105**—**2106**—**2107**—**2108**—**2109**—**2110**—**2111**—**2112**—**2113**—**2114**—**2115**—**2116**—**2117**—**2118**—**2119**—**2120**—**2121**—**2122**—**2123**—**2124**—**2125**—**2126**—**2127**—**2128**—**2129**—**2130**—**2131**—**2132**—**2133**—**2134**—**2135**—**2136**—**2137**—**2138**—**2139**—**2140**—**2141**—**2142**—**2143**—**2144**—**2145**—**2146**—**2147**—**2148**—**2149**—**2150**—**2151**—**2152**—**2153**—**2154**—**2155**—**2156**—**2157**—**2158**—**2159**—**2160**—**2161**—**2162**—**2163**—**2164**—**2165**—**2166**—**2167**—**2168**—**2169**—**2170**—**2171**—**2172**—**2173**—**2174**—**2175**—**2176**—**2177**—**2178**—**2179**—**2180**—**2181**—**2182**—**2183**—**2184**—**2185**—**2186**—**2187**—**2188**—**2189**—**2190**—**2191**—**2192**—**2193**—**2194**—**2195**—**2196**—**2197**—**2198**—**2199**—**2200**—**2201**—**2202**—**2203**—**2204**—**2205**—**2206**—**2207**—**2208**—**2209**—**2210**—**2211**—**2212**—**2213**—**2214**—**2215**—**2216**—**2217**—**2218**—**2219**—**2220**—**2221**—**2222**—**2223**—**2224**—**2225**—**2226**—**2227**—**2228**—**2229**—**2230**—**2231**—**2232**—**2233**—**2234**—**2235**—**2236**—**2237**—**2238**—**2239**—**2240**—**2241**—**2242**—**2243**—**2244**—**2245**—**2246**—**2247**—**2248**—**2249**—**2250**—**2251**—**2252**—**2253**—**2254**—**2255**—**2256**—**2257**—**2258**—**2259**—**2260**—**2261**—**2262**—**2263**—**2264**—**2265**—**2266**—**2267**—**2268**—**2269**—**2270**—**2271**—**2272**—**2273**—**2274**—**2275**—**2276**—**2277**—**2278**—**2279**—**2280**—**2281**—**2282**—**2283**—**2284**—**2285**—**2286**—**2287**—**2288**—**2289**—**2290**—**2291**—**2292**—**2293**—**2294**—**2295**—**2296**—**2297**—**2298**—**2299**—**2300**—**2301**—**2302**—**2303**—**2304**—**2305**—**2306**—**2307**—**2308**—**2309**—**2310**—**2311**—**2312**—**2313**—**2314**—**2315**—**2316**—**2317**—**2318**—**2319**—**2320**—**2321**—**2322**—**2323**—**2324**—**2325**—**2326**—**2327**—**2328**—**2329**—**2330**—**2331**—**2332**—**2333**—**2334**—**2335**—**2336**—**2337**—**2338**—**2339**—**2340**—**2341**—**2342**—**2343**—**2344**—**2345**—**2346**—**2347**—**2348**—**2349**—**2350**—**2351**—**2352**—**2353**—**2354**—**2355**—**2356**—**2357**—**2358**—**2359**—**2360**—**2361**—**2362**—

Department of Transportation
and the U.S. Coast Guard
Department of Defense
Department of Justice
Department of Education
Department of Health and Human Services
Department of Agriculture
Department of Energy
Department of the Interior
Department of Commerce
Department of Labor
Department of Housing and Urban Development
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Department of State
Department of Treasury
Department of Justice
Department of Education
Department of Health and Human Services
Department of Agriculture
Department of Energy
Department of the Interior
Department of Commerce
Department of Labor
Department of Housing and Urban Development
Department of Veterans Affairs
Department of State
Department of Treasury

These studies are the first to show that the use of a single, standardized, validated instrument can be used to assess the prevalence of depression in a general population. The results of this study suggest that the prevalence of depression is higher in the general population than in the clinical population. This finding is consistent with the results of other studies that have shown that the prevalence of depression is higher in the general population than in the clinical population. The results of this study also suggest that the prevalence of depression is higher in the general population than in the clinical population. This finding is consistent with the results of other studies that have shown that the prevalence of depression is higher in the general population than in the clinical population.

in the National Health Service or in private, that would result in the employment of females or individuals, then the Borough would strive to secure an increasing non-discriminatory workforce. The Borough is committed to the training of low and middle-income females, and that this be done in a way that can be carried to a level of 100%.

[illegible]



**BOROUGH OF CHAMBERSBURG
PUBLIC HEARING FOR THE
FY 2025-2029 CDBG CONSOLIDATED PLAN
AND FY 2025 ANNUAL ACTION PLAN**

Thursday, August 7, 2025, at 2:00 p.m.

**Borough of Chambersburg Municipal Building
Council Hall
100 South Second Street
Chambersburg PA, 17201**

Opening Remarks – Mr. Guy Shaul

FY 2025 Consolidated Plan Schedule:

- **The Borough and UDV develop list of stakeholders to interview – Friday, September 20, 2024**
- **The Borough reviews list of stakeholders to interview for additions, corrections, etc. – Friday, September 27, 2024**
- **1st Public Hearing Notice sent to newspaper – Thursday, September 19, 2024**
- **The Borough publishes 1st Public Hearing Notice – Friday, September 27, 2024**
- **Resident Survey is posted on the Borough's Website – Friday, September 27, 2024**
- **The Borough conducts the First Public Hearing – Thursday, October 10, 2024, at 2:00 p.m. at Borough Council Chambers**
- **UDV holds virtual stakeholder meetings – October 7 – 18, 2024**
- **UDV makes follow-up phone calls to additional Stakeholders – October 21 – 25, 2024**
- **The Borough Publishes a Notice of Funding Availability for Non-Profits – Tuesday, October 22, 2024**
- **Borough holds training session for potential CDBG applicants – Wednesday, October 30, 2024**
- **Project Applications Submission for Funding Deadline – Friday, November 22, 2024**
- **UDV completes the A.I. – Thursday, February 20, 2025**
- **HUD Releases FY 2025 Allocation Amounts – Wednesday, May 14, 2025**
- **UDV sends 2nd Public Hearing Notice and Notice of Required 30-day Public Display to Borough – Tuesday, June 24, 2025**
- **CDBG Committee meets to review project proposals – Monday, June 30, 2025 – 6:15 p.m.**
- **UDV completes draft Consolidated Plan and Annual Action Plan for review – Monday, July 7, 2025**
- **Borough sends 2nd Public Hearing Notice and Notice of Required 30-day Public Display newspaper – Tuesday, June 24, 2025**

- **UDV sends draft Consolidated Plan and Annual Action Plan to Borough to print for display** – Monday, July 7, 2025
- **Newspaper publishes 2nd Public Hearing Notice and 30-day Public Display** – Tuesday July 8, 2025
- **Display and Comment Period Begins** – Wednesday, July 9, 2025
- **The Borough conducts 2nd Public Hearing** – Thursday, August 7, 2025, at 2:00 p.m. in Borough Council Chambers
- **Display and Comment Period Ends** – Friday, August 8, 2025
- **Borough Council Approves Submission of Consolidated Plan and Annual Action Plan.** – Monday, August 11, 2025
- **UDV submits FY 2025-2029 Consolidated Plan and FY 2025 Annual Action Plan to HUD on or before** – Friday, August 15, 2025
- **HUD Review and Comment Period** – August 15 – September 30, 2025
- **The Borough's Program Year Begins** – Tuesday, July 1, 2025

The Borough of Chambersburg will receive the following Federal funds during the FY 2025 program year:

Entitlement Funds	Amount
FY 2025 CDBG Funds	\$ 291,250.00
Totals:	\$ 291,250.00

The Borough allocated its FY 2025 CDBG funds as follows:

#	Project Name	Project Description	Amount to be Funded
CD-25-01	Pleasant Street Reconstruction	Funds will be used to reconstruct Pleasant Street, from Elder Street to Franklin Street. This reconstruction includes curb, sidewalks, ADA curb ramps with detectable warning plates, and cartway (Multi-year Activity)	\$100,202.00
CD-25-02	Franklin County Housing Authority	Purchase of a commercial refrigerator to enhance the Authority's ability to provide fresh food for Authority residents and other neighborhood residents who are in need.	\$8,603.00
CD-25-03	New Visions – Clubhouse Kitchen Remodel	Funds to renovate and expand their existing clubhouse kitchen at 152 S. Second St. which is not up to code standards. Allowing service to more persons including homeless families and individuals	\$50,000.00
CD-25-04	South Central Community Action Program	Install fully handicap accessible doors at three (3) major access points at their building their 533 S. Main Street where services are provided for low- and moderate – income residents.	\$27,695.00
CD-25-05	TrueNorth – Chambersburg Facility	Repairs at 272 S. Main St. from HVAC replacement, painting the building exterior due to the HVAC replacement and	\$46,500.00

		replacement of 12-unit entrance doors. Building serves persons with psychiatric and mental disabilities.	
CD-25-06	General Administration	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.	\$58,250
Total Budget			\$ 291,250.00

Public Comments on the Borough of Chambersburg's FY 2025-2029 CDBG Consolidated Plan and FY 2025 Annual Action Plan.

Closing Remarks and Adjournment – Mr. Guy Shaul



Second Public Hearing
FY 2025-2029 Five-Year Consolidated Plan
and FY 2025 Annual Action Plan

Borough of Chambersburg, Pennsylvania

Council Hall, First Floor – 100 South Second Street, Chambersburg, PA

Thursday, August 7, 2025, at 2:00 p.m.

Name	Address	Phone Number	Email Address
Guy Shaul	Borough of Chambersburg	717 729-2262	gshaul@chambersburgpa.gov
Jamie Foose	BCC	717-860-4663	jfoose@chambersburgpa.gov
Phil Walgamuth	BCC		philwalgamuth@chambersburgpa.gov
Dave Jordan	UDV	717 553-7747	



**FY 2025-2029 Five-Year Consolidated Plan
and FY 2025 Annual Action Plan**

Borough of Chambersburg, Pennsylvania

Second Public Hearing - Meeting Summary

Date/Time: Thursday, August 7th, 2025, at 2:00 p.m.

Location: Borough of Chambersburg Council Hall in the Municipal Building, 100 South Second Street, Chambersburg, 17201

In attendance:

- *Mr. Guy Shaul, Economic Development Specialist, Borough of Chambersburg Land Use and Community Development*
- *Mr. Phil Wolgemuth, Borough of Chambersburg Deputy Borough Manager/Land Use and Community Development Director*
- *Jamie Foose, Borough of Chambersburg Secretary/Land Use and Community Development*
- *Mr. Dave Jordan, Consultant, Urban Design Ventures, LLC*

See Attached Sign-In Sheet for Attendees

Summary of Public Hearing:

Mr. Guy Shaul, Economic Development Specialist, Land Use and Community Development Department opened the Public Hearing at 2:00 p.m.

Mr. Shaul introduced the purpose of the Second Public Hearing and detailed the proposed use of funds and the process the Borough used to determine the allocation of funds.

The Borough allocated its FY 2025 CDBG funds as follows:

#	Project Name	Project Description	Amount to be Funded
CD-25-01	Pleasant Street Reconstruction	Funds will be used to reconstruct Pleasant Street, from Elder Street to Franklin Street. This reconstruction includes curb, sidewalks, ADA curb ramps with detectable warning plates, and cartway (Multi-year Activity)	\$100,202.00
CD-25-02	Franklin County Housing Authority	Purchase of a commercial refrigerator to enhance the Authority's ability to provide fresh food for Authority residents and other neighborhood residents who are in need.	\$8,603.00
CD-25-03	New Visions – Clubhouse Kitchen Remodel	Funds to renovate and expand their existing clubhouse kitchen at 152 S. Second St. which is not up to code standards. Allowing service to more persons including homeless families and individuals	\$50,000.00
CD-25-04	South Central Community Action Program	Install fully handicap accessible doors at three (3) major access points at their building their 533 S. Main Street where services are provided for low- and moderate – income residents.	\$27,695.00
CD-25-05	TrueNorth – Chambersburg Facility	Repairs at 272 S. Main St. from HVAC replacement, painting the building exterior due to the HVAC replacement and replacement of 12-unit entrance doors. Building serves persons with psychiatric and mental disabilities.	\$46,500.00
CD-25-06	General Administration	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.	\$58,250
Total Budget			\$ 291,250.00

Public Comments:

Mr. Shaul asked if there were any public comments or questions on the Draft FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan.

There were no comments:

Additionally, Mr. Shaul stated that the Borough had not received any other comments during the draft display period from July 8 to August 8, 2025.

Adjournment:

As there were no attendees or comments Mr. Shaul adjourned the meeting at 2:20 p.m.



RESIDENT SURVEYS

Chambersburg Residents!

Would you like to let your voice be heard?

The Borough of Chambersburg is preparing a document to assess community development needs and Fair Housing issues.



<https://www.surveymonkey.com/r/ChambersburgCDBG2025-2029>

Take the survey above and let us know what you'd like to see in your community!

¡Residentes de Chambersburg!

¡Deja que se escuche tu voz!

El municipio de Chambersburg está preparando un documento para evaluar las necesidades de desarrollo comunitario y cuestiones de Vivienda Justa.



<https://es.surveymonkey.com/r/ChambersburgESP-CDBG2025-2029>

¡Responda la encuesta y cuéntanos qué te gustaría ver en tu comunidad!

**BOROUGH OF CHAMBERSBURG, PA – CONFIDENTIAL RESIDENTIAL QUESTIONNAIRE
NEEDS IN THE CDBG PROGRAM**

The Borough of Chambersburg is conducting a survey of residents to identify needs in the community. The survey will also identify views on how residents feel HUD Program funds should be spent, and fair housing concerns, such as acts of discrimination or barriers which may limit the housing choices of families and individuals. The survey will help the Borough prepare its Five-Year Consolidated Plan, Annual Action Plan and Analysis of Impediments to Fair Housing Choice.

Please take a few minutes and complete this **confidential questionnaire**. If you are unsure of an answer, or the question does not apply to you, please feel free to skip the question.

When completed, return the completed questionnaire to the **Borough of Chambersburg's Land Use and Community Development Department, 100 South Second Street, Chambersburg, PA 17201, OR COMPLETE ONLINE at <https://www.surveymonkey.com/r/ChambersburgCDBG2025-2029>**. The Borough would appreciate your response by **Saturday, November 30, 2024**.

1. **What is the street name and ZIP Code where you live in the Borough of Chambersburg?**
Street (Name Only) _____ ZIP Code: _____
2. **Gender:** ☐ Male ☐ Female ☐ Other: _____ ☐ Prefer Not to Say
3. **Race/Ethnicity - Please check all that apply:**
☐ White ☐ Black or African American ☐ American Indian or Alaskan Native ☐ Asian
☐ Native Hawaiian/Pacific Islander ☐ Some Other Race ☐ Two or More Races
Are you Hispanic or Latino? ☐ Yes ☐ No
4. **Age:** ☐ 17 or younger ☐ 18-20 ☐ 21-29 ☐ 30-39 ☐ 40-49 ☐ 50-59 ☐ 60 or older
5. **Number of persons living in your household?** ☐ One ☐ Two ☐ Three ☐ Four ☐ Five ☐ Six +
6. **Check the appropriate box which reflects your approximate total yearly household income.**
☐ less than \$51,950 ☐ \$59,350 - \$66,750 ☐ \$74,150 - \$80,100 ☐ \$86,050 or over
☐ \$51,950 - \$59,350 ☐ \$66,750 - \$74,150 ☐ \$80,100 - \$86,050
7. **What is your living situation?** ☐ Homeowner ☐ Renter ☐ Mobile Home ☐ Camper Trailer/RV
☐ Hotel/Motel ☐ Temporary shelter ☐ Vehicle ☐ Temporarily with friends/family
☐ Unsheltered Homeless ☐ Other: _____
8. **Does the housing supply need any of the following? Please check all that apply:**
☐ Minor Rehabilitation ☐ Major Rehabilitation ☐ Decent, Safe, and Affordable Rental Units
☐ Affordable Housing ☐ Lead or Asbestos Abatement ☐ Other: _____
9. **Are there any other housing issues in the Borough of Chambersburg? Please list:**

10. **What needs or improvements to the recreational facilities would you like to see? Please check all that apply:**
☐ Playground Equipment ☐ Benches & Picnic Tables ☐ Basketball Courts ☐ Tennis Courts
☐ Open Grass Fields ☐ Baseball Fields ☐ ADA Accessible Play Surfacing ☐ ADA Accessible Play Equipment
☐ Splash Pads ☐ Pools ☐ Other: _____
11. **Are there problems in your neighborhood with the following? Please check all that apply:**
☐ Public Safety ☐ Streets ☐ Curbs/Sidewalks ☐ Handicap Access ☐ Parking ☐ Traffic
☐ Storm Sewers ☐ Sanitary Sewers ☐ Litter ☐ Property Maintenance
☐ Other: _____
12. **Do you use social service programs available in the Borough? Please check all that apply:**
☐ Medical ☐ Mental Health ☐ Homelessness ☐ Aging ☐ Legal ☐ Employment ☐ Addiction

(Turn Over to Complete)

☐ Disabled ☐ Youth Services ☐ Food Access ☐ Childcare ☐ Other _____

13. **Are there missing or underfunded programs or services in the Borough? Please list:**

14. **Are there employment issues in the Borough of Chambersburg? Please check all that apply:**

☐ Lack of Job Opportunities ☐ Discriminatory Practices ☐ Job Training ☐ Legal Barriers
☐ Transportation ☐ ADA Accommodations ☐ Childcare ☐ Other _____

15. **Are there transportation issues in the Borough of Chambersburg? Please check all that apply:**

☐ Transit Reliability ☐ Transit Service Hours ☐ Transit Cost ☐ Transit Safety & Security
☐ Parking ☐ Walkability ☐ Bike Infrastructure ☐ Other _____

16. **Are there crime issues in the Borough of Chambersburg? Please check all that apply:**

☐ Theft ☐ Drugs ☐ Violent Crime ☐ Gangs ☐ Lack of Community Policing ☐ Sexual Assault
☐ Hate Crimes ☐ Domestic Violence ☐ Vandalism ☐ Other _____

17. **Are there blight (clearance/demolitions) issues in the Borough? Please check all that apply:**

☐ Vacant Commercial Structures ☐ Vacant Residential Structures ☐ Open Dumping Grounds
☐ Uncut Lawns ☐ Vacant Lots ☐ Squatting ☐ Pest Control ☐ Other _____

Fair Housing concerns/impediments include any act of discrimination or barrier that might limit the housing choices of families and individuals. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices based on race, color, religion, sex, disability, familial status, or national origin.

18. **In your opinion, are residents of the Borough of Chambersburg aware of how to report fair housing violations or concerns?** ☐ Yes ☐ No ☐ Unsure

19. **What do you think are the primary reasons why fair housing complaints are not reported?**

20. **Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the Borough of Chambersburg:**

	Strongly Agree	Agree	Neutral/ Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	☐	☐	☐	☐	☐
Lack of affordable housing in certain areas	☐	☐	☐	☐	☐
Lack of accessible housing for persons with disabilities	☐	☐	☐	☐	☐
Lack of accessibility in neighborhoods (i.e. curb cuts)	☐	☐	☐	☐	☐
Lack of fair housing education	☐	☐	☐	☐	☐
Lack of fair housing organizations in the Borough	☐	☐	☐	☐	☐
State or Local laws and policies that limit housing choice	☐	☐	☐	☐	☐
Lack of knowledge among residents regarding fair housing	☐	☐	☐	☐	☐
Lack of knowledge among landlords and property managers regarding fair housing	☐	☐	☐	☐	☐
Lack of knowledge among real estate agents regarding fair housing	☐	☐	☐	☐	☐
Lack of knowledge among bankers/lenders regarding fair housing	☐	☐	☐	☐	☐
Other barriers	☐	☐	☐	☐	☐

21. **Are there additional comments or concerns that you wish to share?**

(Turn Over to Complete)

**MUNICIPIO DE CHAMBERSBURG, PA - CUESTIONARIO CONFIDENCIAL PARA RESIDENTES
LOS NECESIDADES DE PROGRAMAS DE CDBG**

El municipio de Chambersburg está realizando una encuesta para identificar las necesidades en la comunidad. También identificará las opiniones sobre cómo a los residentes les gustaría ver los fondos gastados de los Programas de HUD y las preocupaciones de vivienda justa, tales como actos de discriminación o barreras que podrían limitar las opciones de vivienda de familias e individuos. Esta encuesta ayudará al ciudad a preparar su Plan Consolidado de Cinco Años, su Plan de Acción Anual y su Análisis de Impedimentos para la Elección de Vivienda Justa.

Tómese unos minutos y complete este **cuestionario confidencial**. Si no está seguro de una respuesta, o la pregunta no se aplica a usted, no dude en omitir esa pregunta. Cuando se complete, devuelva la encuesta completa al **Departamento de Uso del Suelo y Desarrollo Comunitario, 100 South Second Street, Chambersburg, PA 17201, O COMPLETE EN LÍNEA en <https://www.surveymonkey.com/r/ChambersburgESP-CDBG2025-2029>**. El municipio de Chambersburg agradecería su respuesta antes del **sábado 30 de noviembre de 2024**.

1. **¿Cuál es su nombre de calle y código postal donde vive en el municipio de Chambersburg?**
Calle (solo el nombre): _____ Código postal: _____
2. **Género:** ☐ Masculino ☐ Femenino ☐ Otro: _____ ☐ No quiere decirlo
3. **Raza / Etnia (elijá todas las opciones que correspondan):**
☐ Caucásico ☐ Negro o Afroamericano ☐ Indio Americano o Nativo de Alaska ☐ Asiático
☐ Nativo de Hawái/Isleño del Pacífico ☐ Otra raza ☐ Dos Razas o mas
¿Su origen étnico es hispano o latino? ☐ Sí ☐ No
4. **Años:** ☐ 17 o menor ☐ 18-20 ☐ 21-29 ☐ 30-39 ☐ 40-49 ☐ 50-59 ☐ 60 o mayor
5. **¿Número de personas que viven en su hogar?** ☐ Uno ☐ Dos ☐ Tres ☐ Cuatro ☐ Cinco ☐ Seis o más
6. **¿Cuál es el ingreso total anual aproximado de su hogar?**
☐ menos de \$51,950 ☐ \$59,350 - \$66,749 ☐ \$74,150 - \$80,099 ☐ \$86,050 o más
☐ \$51,950 - \$59,349 ☐ \$66,750 - \$74,149 ☐ \$80,100 - \$86,049
7. **Elige su estado de vivienda:**
☐ Dueño de casa ☐ Inquilino ☐ Casa prefabricada ☐ Caravana ☐ Vivir temporalmente con amigos/familia
☐ Albergue temporal ☐ Hotel/Motel ☐ Vehículo ☐ Sin refugio ☐ Otra: _____
8. **¿La oferta de vivienda necesita alguno de los siguientes? Marque todos que correspondan:**
☐ Accesibilidad ☐ Rehabilitación Menor ☐ Rehabilitación Mayor ☐ Vivienda de alquiler digna, segura y asequible ☐ Vivienda asequible ☐ Eliminación de asbestos o plomo ☐ Otra: _____
9. **¿Hay algún problema de la oferta de vivienda en el municipio? Enumere por favor:**

10. **¿Hay alguna necesidad o mejora en las instalaciones recreativas que le gustaría? Marque todos que correspondan:**
☐ Equipo de juegos infantiles ☐ Bancos y mesas de picnic ☐ Canchas de baloncesto ☐ Canchas de tenis
☐ Campos abiertos de césped ☐ Campos de beisbol ☐ Superficie ADA para jugar ☐ Equipo ADA para jugar
☐ Almohadillas de chapoteo ☐ Piscinas ☐ Otro: _____
11. **¿Hay algún problema en su vecindario con lo siguiente? Por favor marque todos que correspondan:**
☐ Seguridad Pública ☐ Calles ☐ Bordillos / Aceras ☐ Acceso para discapacitados ☐ Estacionamiento
☐ Tráfico ☐ Alcantarillas de tormenta ☐ Alcantarillas sanitarias ☐ Basura ☐ Mantenimiento de la propiedad
☐ Otro: _____
12. **¿Utiliza algunos de los programas de servicios sociales disponibles en el municipio? Marque todos que correspondan:**
☐ Médica ☐ Salud mental ☐ Sin hogar ☐ Envejecimiento ☐ Legal ☐ Empleo ☐ Adiccion ☐ Discapacitado
☐ Servicios adolescentes ☐ Acceso a comida ☐ Cuidado de niños ☐ Otro: _____

(Turn Over to Complete)

13. **¿Hay algún programa o servicio que falta o está subfinanciado en el municipio? Enumere por favor:**

14. **¿Hay problemas de empleo en el municipio? Marque todos que correspondan:**

- ☐ Falta de oportunidades laborales ☐ Prácticas discriminatorias ☐ Formación profesional ☐ Barreras legales
☐ Transporte ☐ Accesibilidad de ADA ☐ Cuidado de niños ☐ Otro: _____

15. **¿Hay algún problema de transporte en el municipio? Marque todos que correspondan:**

- ☐ Tránsito confiable ☐ Horas de servicio de tránsito ☐ Tarifas de tránsito ☐ Seguridad y protección de tránsito
☐ Estacionamiento ☐ Caminabilidad ☐ Infraestructura para las bicicletas ☐ Otro: _____

16. **¿Hay problemas con el crimen en el municipio de Chambersburg? Marque todos que correspondan:**

- ☐ Robo ☐ Drogas ☐ Crimen violento ☐ Pandillas ☐ Falta de póliza comunitaria ☐ Agresión Sexual
☐ Crímenes de Odio ☐ Violencia Doméstica ☐ Vandalismo ☐ Otro: _____

17. **¿Hay problemas de deterioro urbano (limpiando/demoliciones) en el municipio de Chambersburg?**

- Marque todos que correspondan:** ☐ Negocios vacantes ☐ Casas vacantes ☐ Terrenos de descarga abiertos
☐ Céspedes sin cortar ☐ Lotes vacíos ☐ Ocupación ilegal ☐ Control de plagas ☐ Otro: _____

Las preocupaciones / impedimentos de Equidad de Vivienda incluyen cualquier acto de discriminación o barrera que pueda limitar las opciones de vivienda de familias e individuos. Los impedimentos para la elección de vivienda justa se definen como cualquier acción, omisión o decisión que restrinja, o tenga el efecto de restringir, la disponibilidad de opciones de vivienda basadas en raza, color, religión, sexo, discapacidad, estado familiar u origen nacional.

18. **En su opinión, ¿los residentes del municipio de Chambersburg saben cómo denunciar infracciones o inquietudes de vivienda justa?** ☐ Si ☐ No ☐ Inseguro

19. **¿Cuáles cree que son las razones principales para no denunciar infracciones de vivienda justa?**

20. **Evalúe si las siguientes situaciones resultan en más discriminaciones y / o barreras a la vivienda justa en el municipio de Chambersburg:**

	Muy en acuerdo	Está de acuerdo	Neutral/ Inseguro	No está de acuerdo	Muy en desacuerdo
Concentración de viviendas subsidiadas en ciertos barrios	☐	☐	☐	☐	☐
Falta de vivienda asequible en ciertas áreas	☐	☐	☐	☐	☐
Falta de viviendas accesibles para personas con discapacidades	☐	☐	☐	☐	☐
Falta de accesibilidad en los barrios (por ejemplo, cortes de acera)	☐	☐	☐	☐	☐
Falta de educación sobre vivienda justa	☐	☐	☐	☐	☐
Falta de organizaciones de vivienda justa en el ciudad	☐	☐	☐	☐	☐
Leyes y políticas estatales o locales que limitan la elección de vivienda	☐	☐	☐	☐	☐
Falta de conocimiento entre los residentes sobre vivienda justa	☐	☐	☐	☐	☐
Falta de conocimiento entre los propietarios y administradores de propiedades con respecto a la vivienda justa	☐	☐	☐	☐	☐
Falta de conocimiento entre los agentes de bienes raíces con respecto a la vivienda justa	☐	☐	☐	☐	☐
Falta de conocimiento entre banqueros / prestamistas sobre vivienda justa	☐	☐	☐	☐	☐
Otras barreras	☐	☐	☐	☐	☐

21. **¿Hay algún comentario o inquietud adicional que desee compartir?**

Q1 What is the name of the Street that you live on?

Answered: 3 Skipped: 0

#	RESPONSES	DATE
1	South Main Street	10/18/2024 6:54 PM
2	Lockaber	10/18/2024 12:21 PM
3	Channing Drive	10/17/2024 11:51 AM

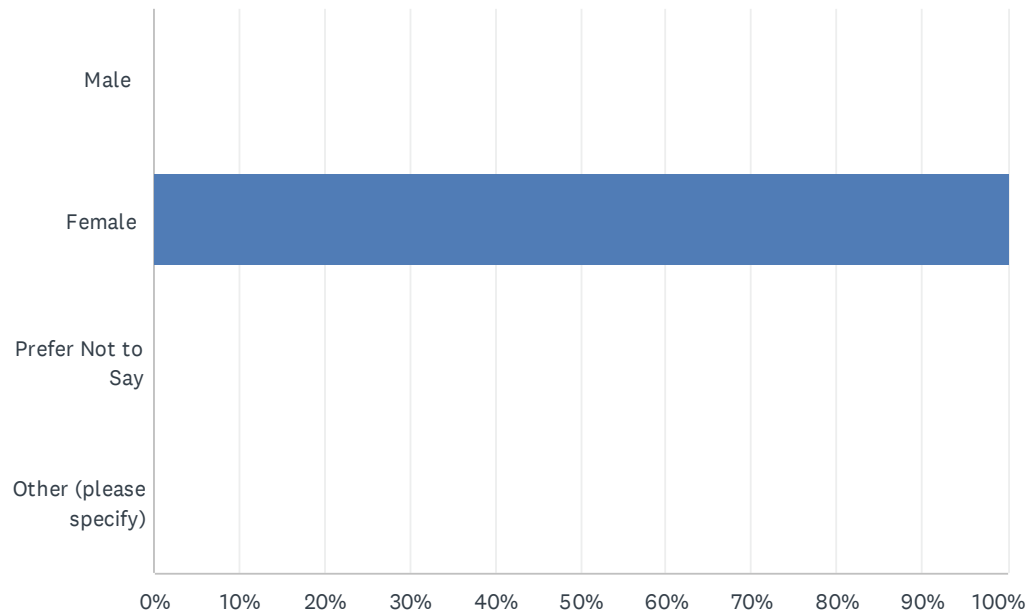
Q2 What ZIP Code do you live in?

Answered: 3 Skipped: 0

#	RESPONSES	DATE
1	17201	10/18/2024 6:54 PM
2	17202	10/18/2024 12:21 PM
3	17201	10/17/2024 11:51 AM

Q3 What is your gender?

Answered: 3 Skipped: 0

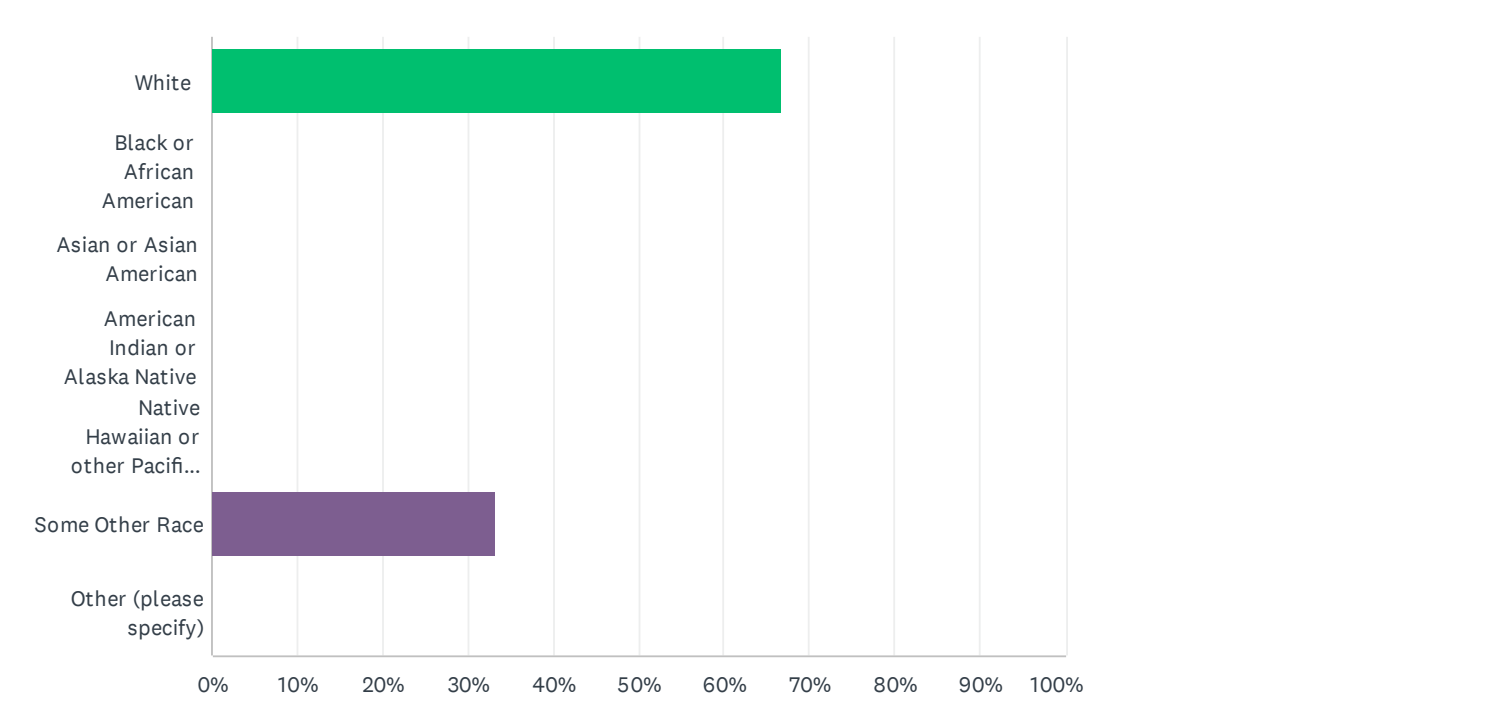


ANSWER CHOICES	RESPONSES	
Male	0.00%	0
Female	100.00%	3
Prefer Not to Say	0.00%	0
Other (please specify)	0.00%	0
TOTAL		3

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q4 What is your race? Please choose all that apply.

Answered: 3 Skipped: 0

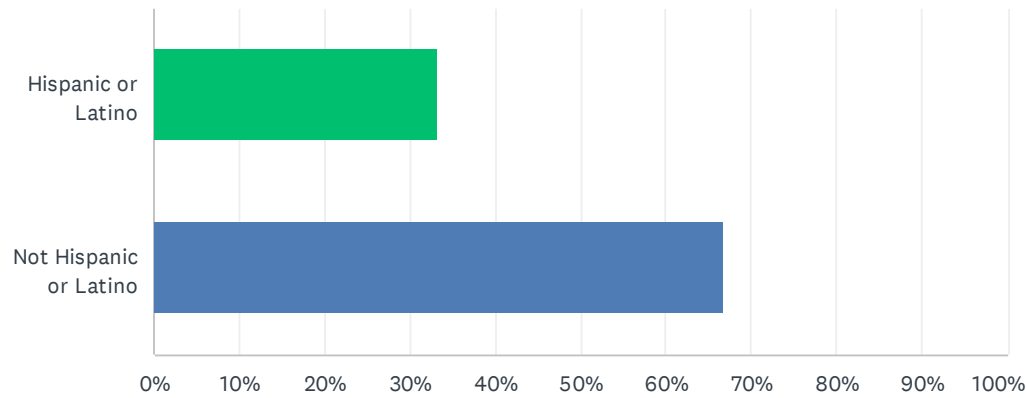


ANSWER CHOICES		RESPONSES	
White		66.67%	2
Black or African American		0.00%	0
Asian or Asian American		0.00%	0
American Indian or Alaska Native		0.00%	0
Native Hawaiian or other Pacific Islander		0.00%	0
Some Other Race		33.33%	1
Other (please specify)		0.00%	0
Total Respondents: 3			

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q5 What is your Ethnicity?

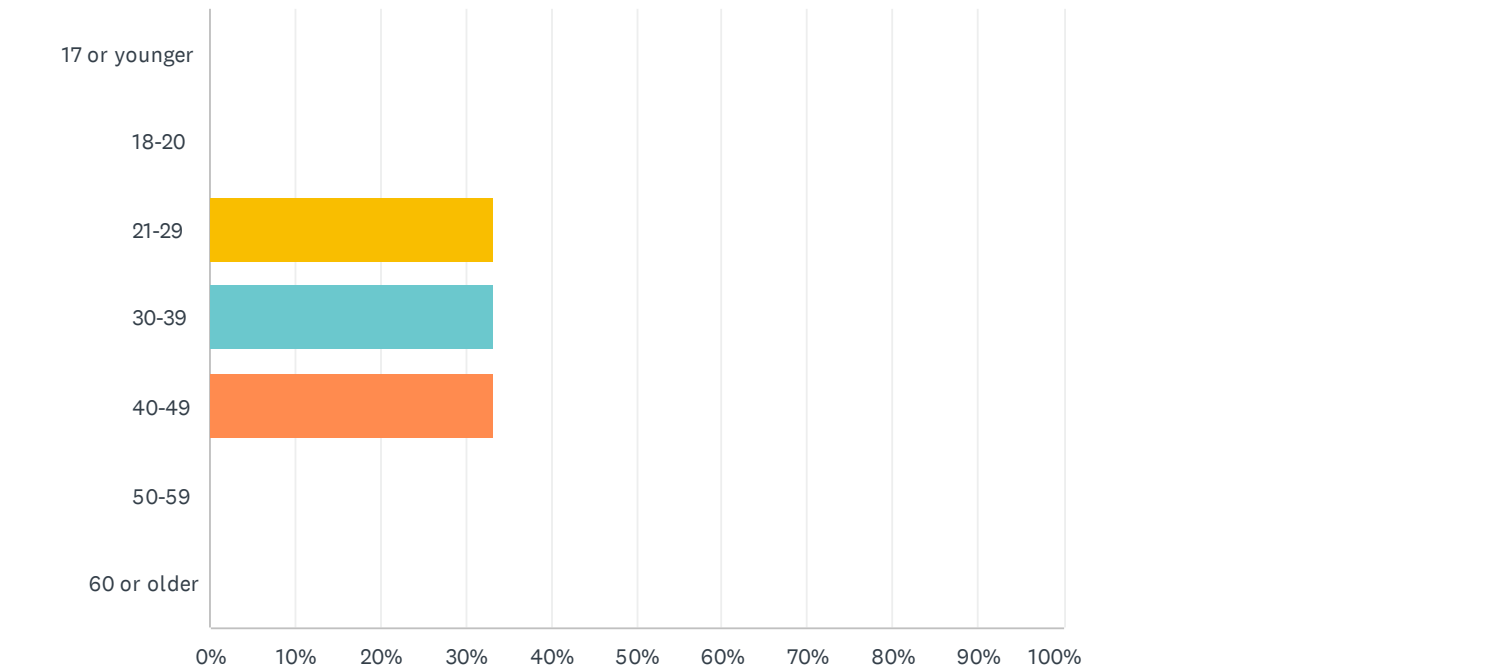
Answered: 3 Skipped: 0



ANSWER CHOICES	RESPONSES	
Hispanic or Latino	33.33%	1
Not Hispanic or Latino	66.67%	2
TOTAL		3

Q6 What is your age group?

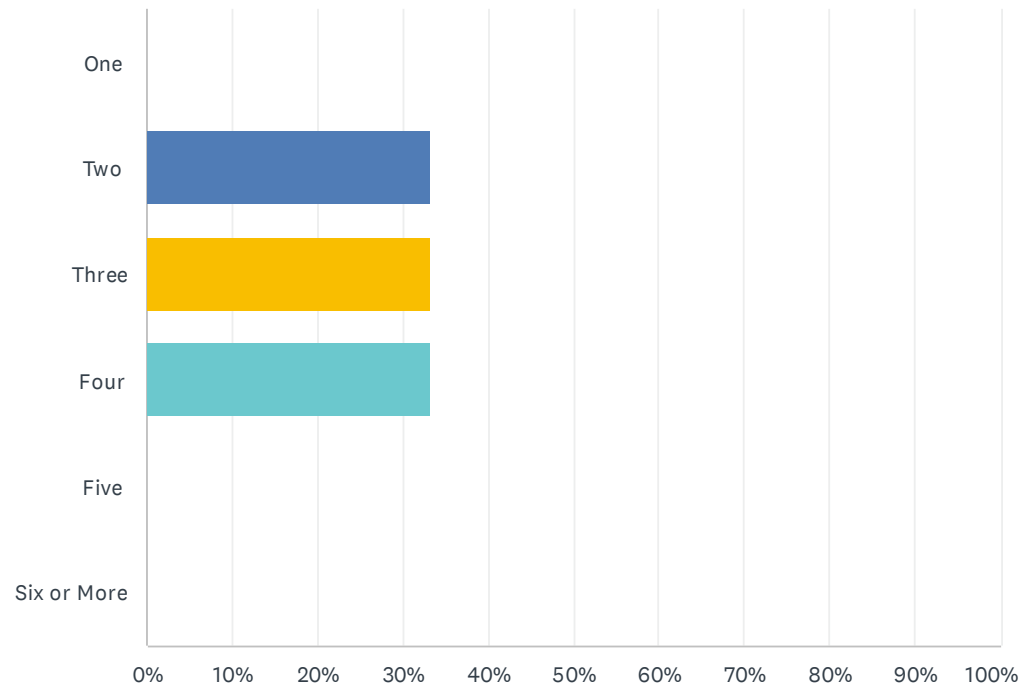
Answered: 3 Skipped: 0



ANSWER CHOICES	RESPONSES	
17 or younger	0.00%	0
18-20	0.00%	0
21-29	33.33%	1
30-39	33.33%	1
40-49	33.33%	1
50-59	0.00%	0
60 or older	0.00%	0
TOTAL		3

Q7 How many people are living in your household?

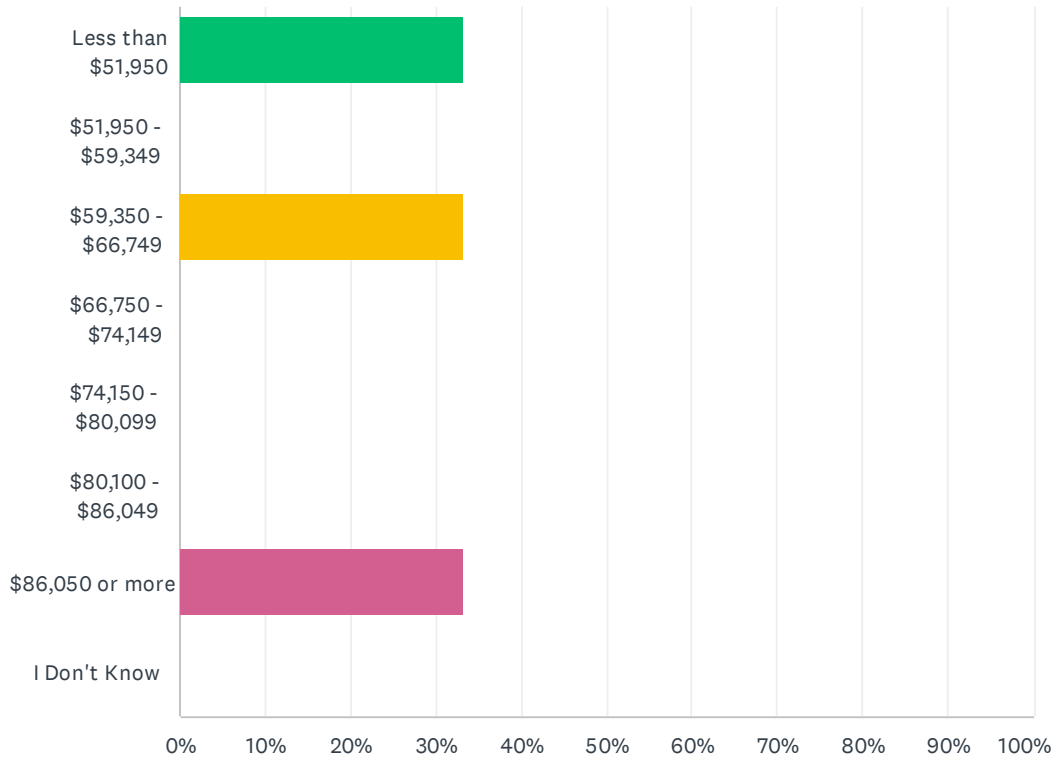
Answered: 3 Skipped: 0



ANSWER CHOICES	RESPONSES	
One	0.00%	0
Two	33.33%	1
Three	33.33%	1
Four	33.33%	1
Five	0.00%	0
Six or More	0.00%	0
TOTAL		3

Q8 Check the appropriate box which reflects your approximate total yearly household income:

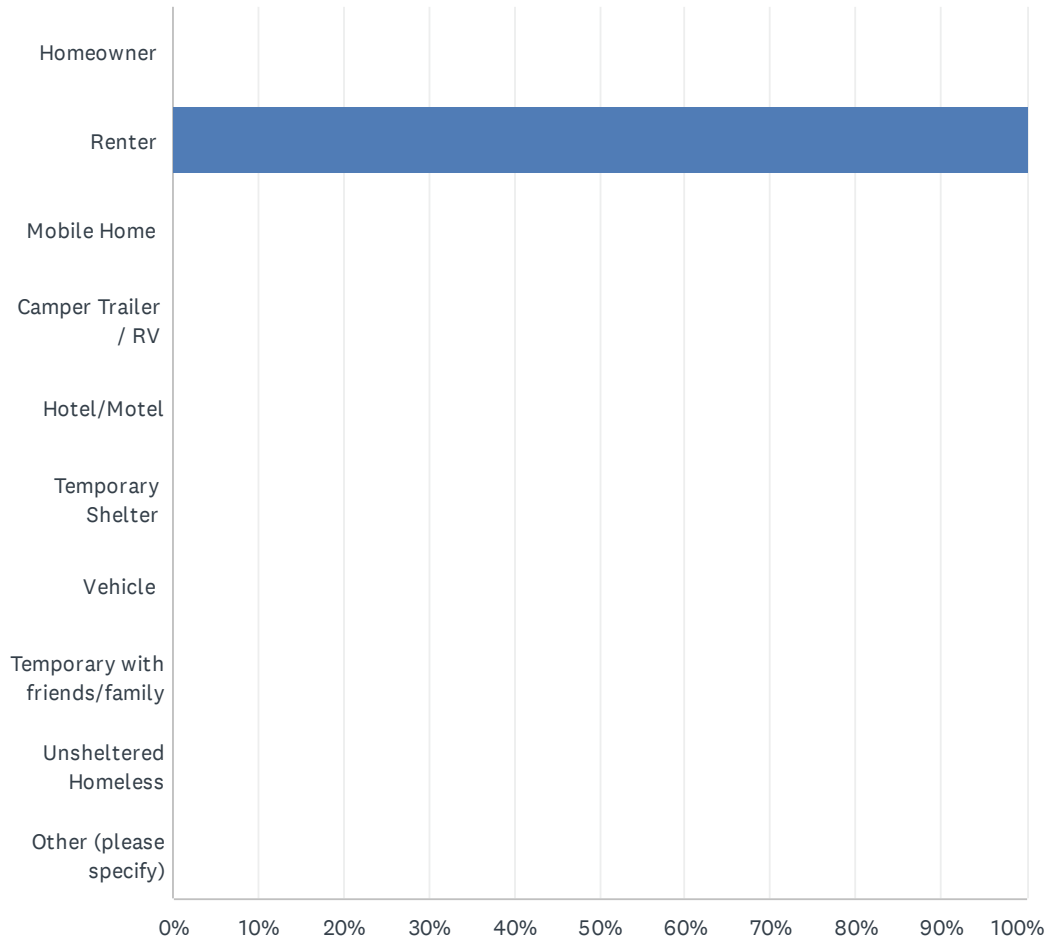
Answered: 3 Skipped: 0



ANSWER CHOICES	RESPONSES	
Less than \$51,950	33.33%	1
\$51,950 - \$59,349	0.00%	0
\$59,350 - \$66,749	33.33%	1
\$66,750 - \$74,149	0.00%	0
\$74,150 - \$80,099	0.00%	0
\$80,100 - \$86,049	0.00%	0
\$86,050 or more	33.33%	1
I Don't Know	0.00%	0
TOTAL		3

Q9 What is your living situation?

Answered: 3 Skipped: 0



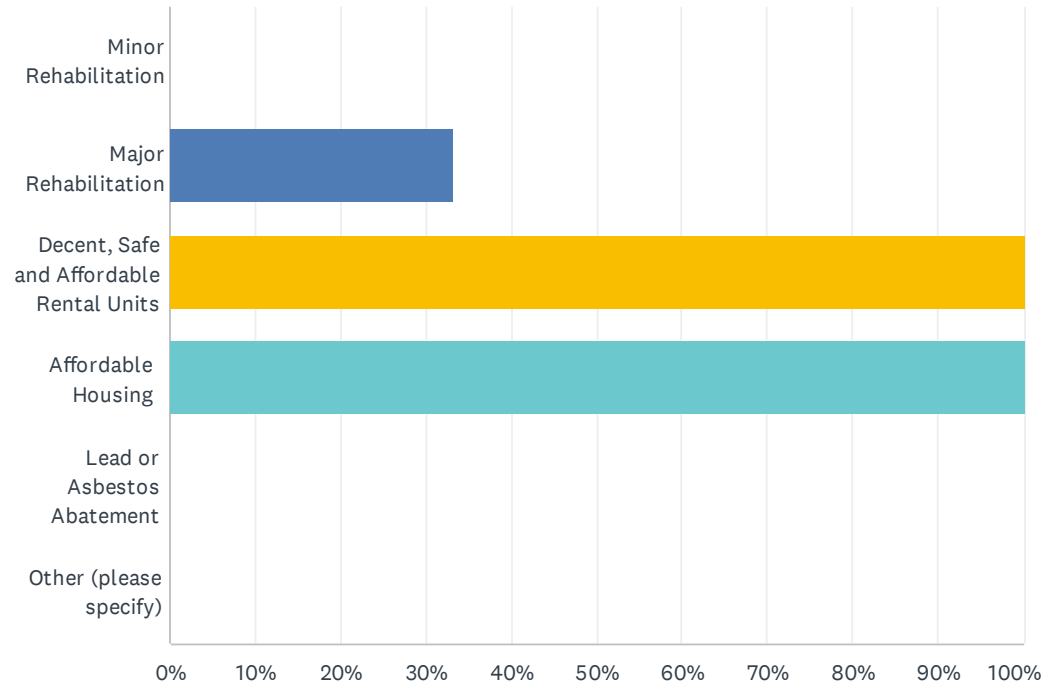
Borough of Chambersburg , PA Confidential Resident Survey FY 2025-2029 Five Year Consolidated
Plan and FY 2025 Annual Action Plan

ANSWER CHOICES	RESPONSES	
Homeowner	0.00%	0
Renter	100.00%	3
Mobile Home	0.00%	0
Camper Trailer / RV	0.00%	0
Hotel/Motel	0.00%	0
Temporary Shelter	0.00%	0
Vehicle	0.00%	0
Temporary with friends/family	0.00%	0
Unsheltered Homeless	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 3		

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q10 Does the housing supply need any of the following: Please check all that apply:

Answered: 3 Skipped: 0



ANSWER CHOICES	RESPONSES	
Minor Rehabilitation	0.00%	0
Major Rehabilitation	33.33%	1
Decent, Safe and Affordable Rental Units	100.00%	3
Affordable Housing	100.00%	3
Lead or Asbestos Abatement	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 3		

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q11 Are there any other housing issues in the Borough of Chambersburg? Please list:

Answered: 2 Skipped: 1

#	RESPONSES	DATE
1	Not enough free parking for downtown residents. Southgate free parking feels unsafe and time limits on parking meters can be inconvenient. Increasing time limits would help avoid tickets for residents of downtown.	10/18/2024 6:54 PM
2	Not enough affordable housing over the income limits of Section 8. Landlords expected rents and income guidelines do not meet the area for income ratio. Having to work multiple jobs in a one income household is not affordable living. There's barely anything left over for necessities and essentials.	10/17/2024 11:51 AM

Q12 Identify any needs or improvements to parks/recreational facilities
(Choose all that apply):

Answered: 0 Skipped: 3

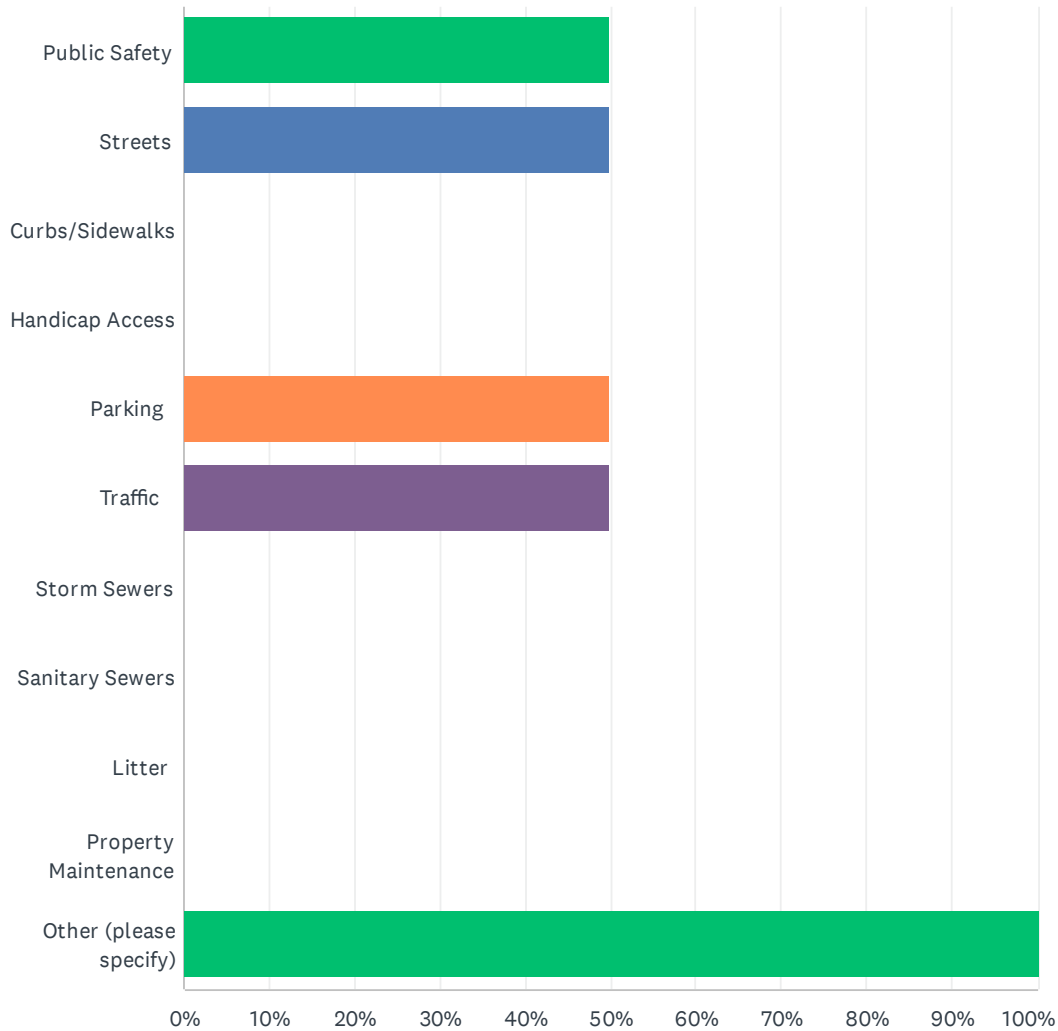
 No matching responses.

ANSWER CHOICES	RESPONSES	
Playground Equipment	0.00%	0
Benches & Picnic Tables	0.00%	0
Basketball Courts	0.00%	0
Tennis Courts	0.00%	0
Open Grass Fields	0.00%	0
Baseball Fields	0.00%	0
ADA Accessible Play Surfacing	0.00%	0
ADA Accessible Play Equipment	0.00%	0
Splash Pads	0.00%	0
Pools	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 0		

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q13 Are there any problems in your neighborhood with the following? Please check all that apply:

Answered: 2 Skipped: 1



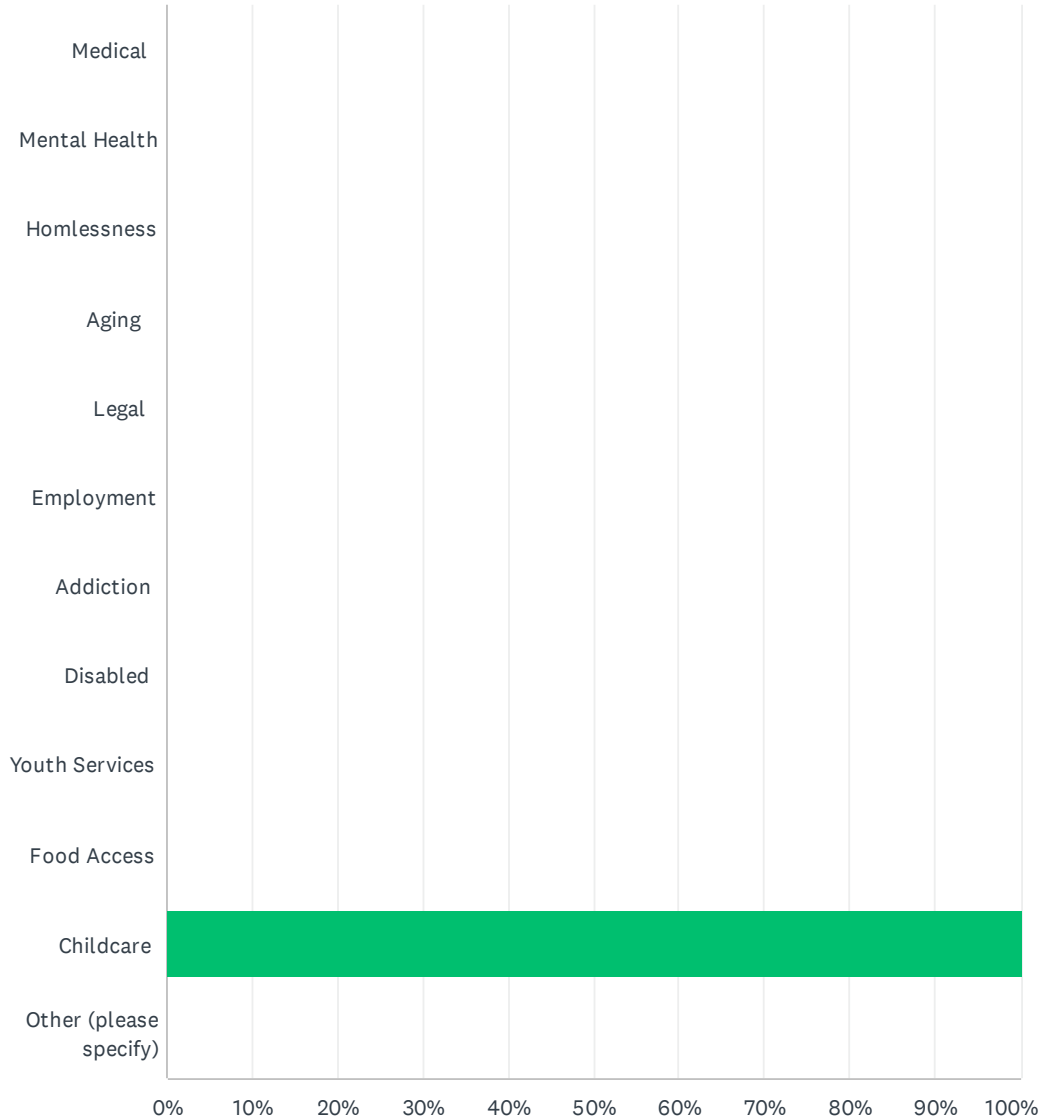
**Borough of Chambersburg , PA Confidential Resident Survey FY 2025-2029 Five Year Consolidated
Plan and FY 2025 Annual Action Plan**

ANSWER CHOICES	RESPONSES	
Public Safety	50.00%	1
Streets	50.00%	1
Curbs/Sidewalks	0.00%	0
Handicap Access	0.00%	0
Parking	50.00%	1
Traffic	50.00%	1
Storm Sewers	0.00%	0
Sanitary Sewers	0.00%	0
Litter	0.00%	0
Property Maintenance	0.00%	0
Other (please specify)	100.00%	2
Total Respondents: 2		

#	OTHER (PLEASE SPECIFY)	DATE
1	Need more street lighting.	10/18/2024 12:29 PM
2	Excessive speeds by people not from the neighborhood at all hours of the day and night. Speed bumps would be excellent.	10/17/2024 11:55 AM

Q14 Do you use social service programs available in the Borough? Please check all that apply:

Answered: 1 Skipped: 2



Borough of Chambersburg , PA Confidential Resident Survey FY 2025-2029 Five Year Consolidated
Plan and FY 2025 Annual Action Plan

ANSWER CHOICES	RESPONSES	
Medical	0.00%	0
Mental Health	0.00%	0
Homlessness	0.00%	0
Aging	0.00%	0
Legal	0.00%	0
Employment	0.00%	0
Addiction	0.00%	0
Disabled	0.00%	0
Youth Services	0.00%	0
Food Access	0.00%	0
Childcare	100.00%	1
Other (please specify)	0.00%	0
Total Respondents: 1		

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

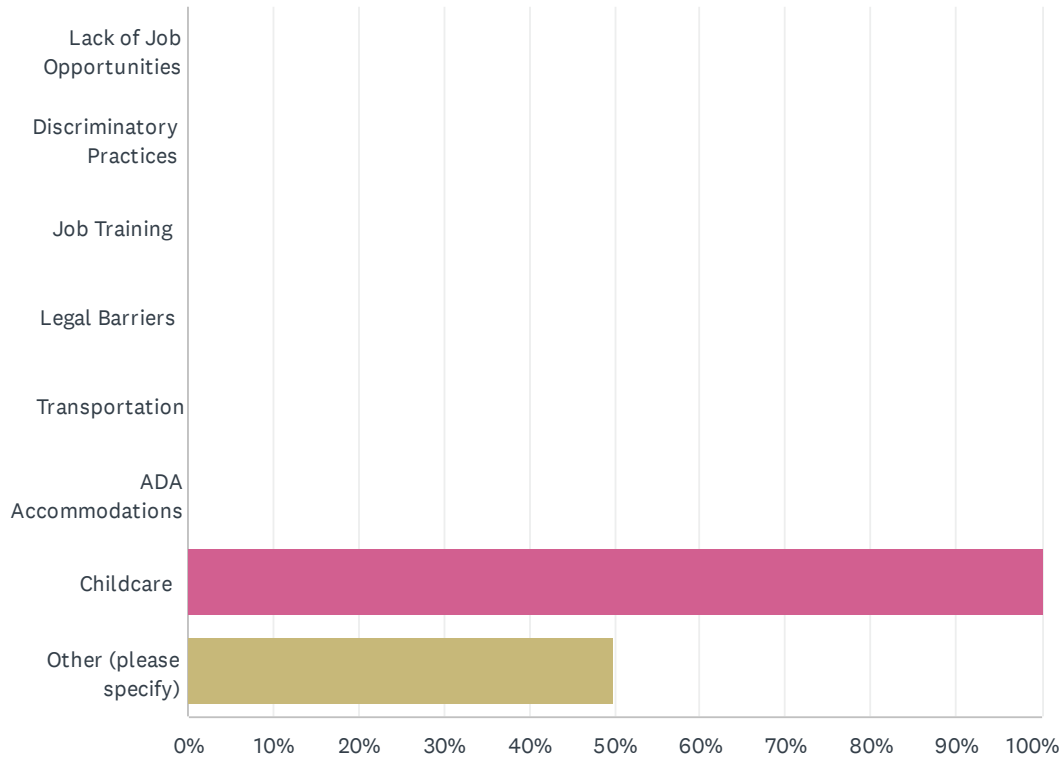
Q15 Are there missing or underfunded programs or services in the Borough? Please list:

Answered: 1 Skipped: 2

#	RESPONSES	DATE
1	No but the programs make it hard for people to not rely on the government	10/17/2024 11:55 AM

Q16 Identify any employment issues in the Borough of Chambersburg (Choose all that apply):

Answered: 2 Skipped: 1

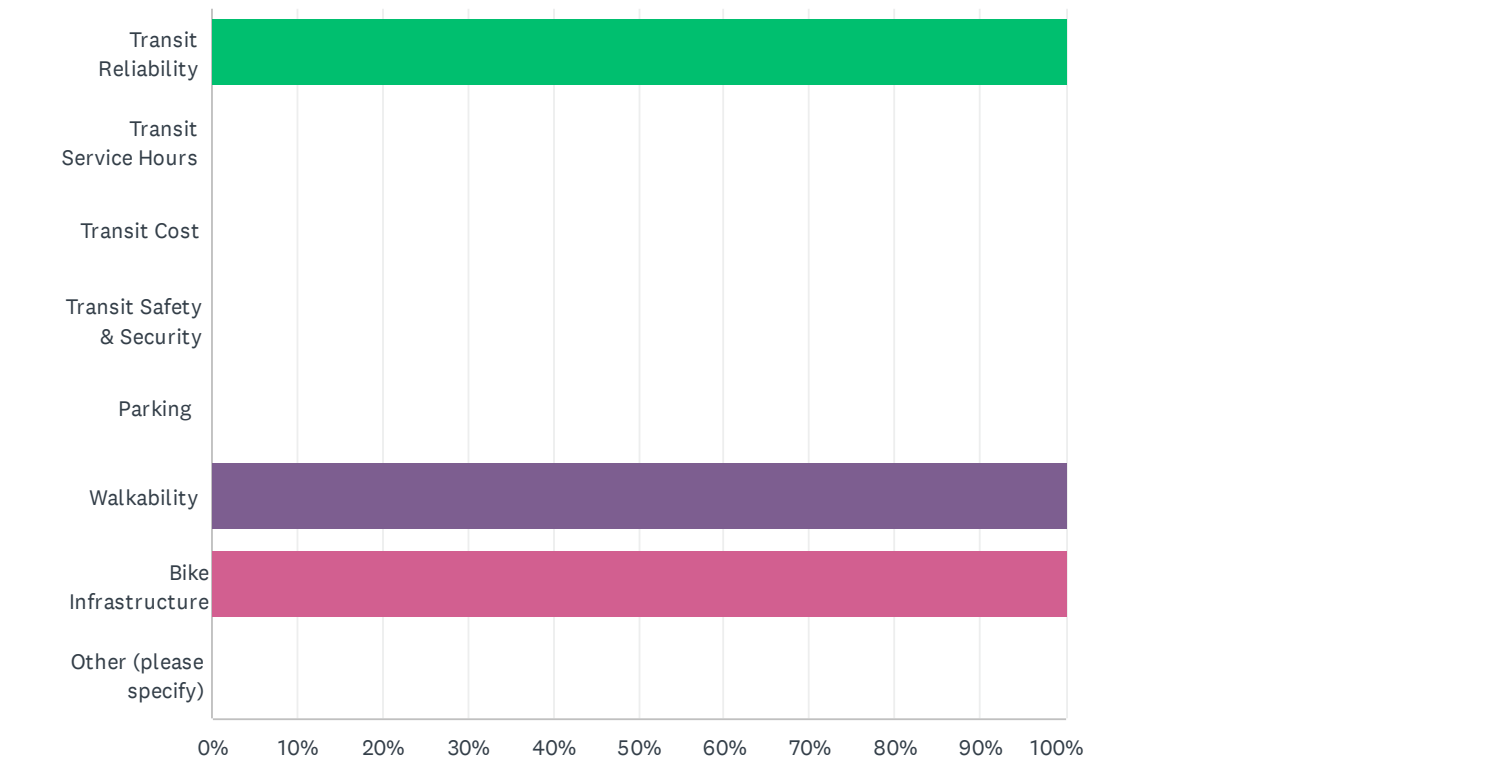


ANSWER CHOICES	RESPONSES
Lack of Job Opportunities	0.00% 0
Discriminatory Practices	0.00% 0
Job Training	0.00% 0
Legal Barriers	0.00% 0
Transportation	0.00% 0
ADA Accommodations	0.00% 0
Childcare	100.00% 2
Other (please specify)	50.00% 1
Total Respondents: 2	

#	OTHER (PLEASE SPECIFY)	DATE
1	Most jobs in the borough are 12 hours. Having to work out of state just to accommodate childcare and school schedules.	10/17/2024 11:55 AM

Q17 Identify transportation issues in the Borough of Chambersburg
(Choose all that apply):

Answered: 1 Skipped: 2

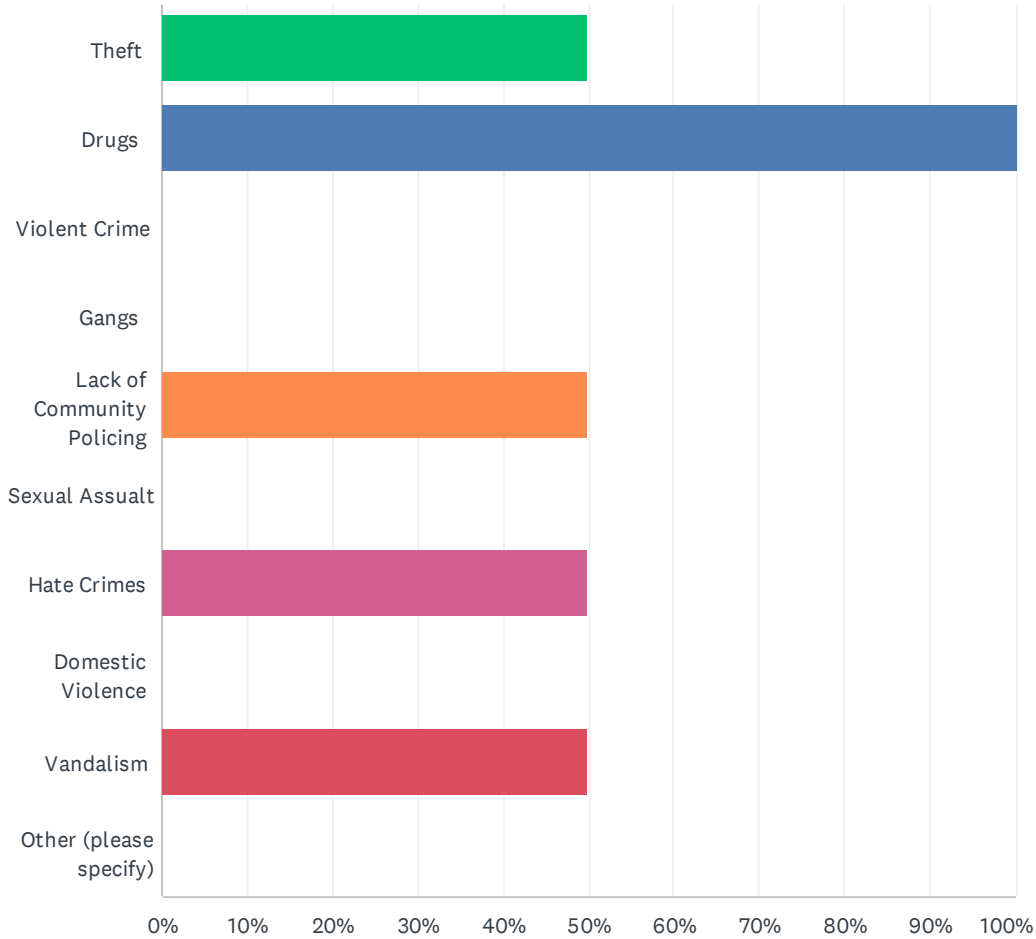


ANSWER CHOICES	RESPONSES	
Transit Reliability	100.00%	1
Transit Service Hours	0.00%	0
Transit Cost	0.00%	0
Transit Safety & Security	0.00%	0
Parking	0.00%	0
Walkability	100.00%	1
Bike Infrastructure	100.00%	1
Other (please specify)	0.00%	0
Total Respondents: 1		

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q18 Are there crime issues in the Borough of Chambersburg? Please check all that apply:

Answered: 2 Skipped: 1



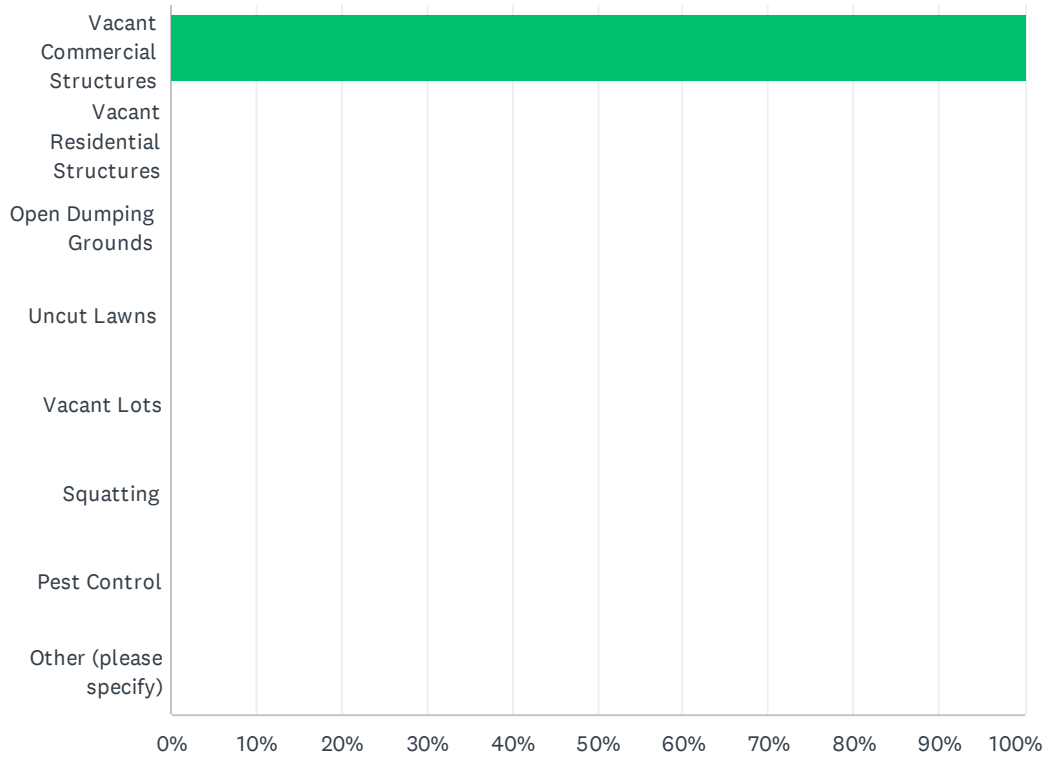
Borough of Chambersburg , PA Confidential Resident Survey FY 2025-2029 Five Year Consolidated
Plan and FY 2025 Annual Action Plan

ANSWER CHOICES	RESPONSES	
Theft	50.00%	1
Drugs	100.00%	2
Violent Crime	0.00%	0
Gangs	0.00%	0
Lack of Community Policing	50.00%	1
Sexual Assault	0.00%	0
Hate Crimes	50.00%	1
Domestic Violence	0.00%	0
Vandalism	50.00%	1
Other (please specify)	0.00%	0
Total Respondents: 2		

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q19 Identify any blight (clearance/demolitions) issues in the Borough? (Choose all that apply):

Answered: 1 Skipped: 2

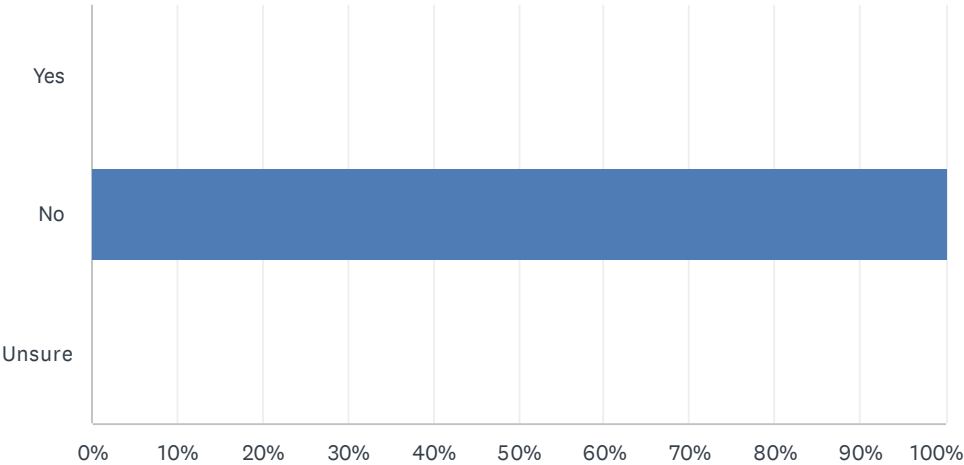


ANSWER CHOICES	RESPONSES	
Vacant Commercial Structures	100.00%	1
Vacant Residential Structures	0.00%	0
Open Dumping Grounds	0.00%	0
Uncut Lawns	0.00%	0
Vacant Lots	0.00%	0
Squatting	0.00%	0
Pest Control	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 1		

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q20 In your opinion, are residents of the Borough of Chambersburg aware of how to report fair housing violations or concerns?

Answered: 2 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	100.00%	2
Unsure	0.00%	0
TOTAL		2

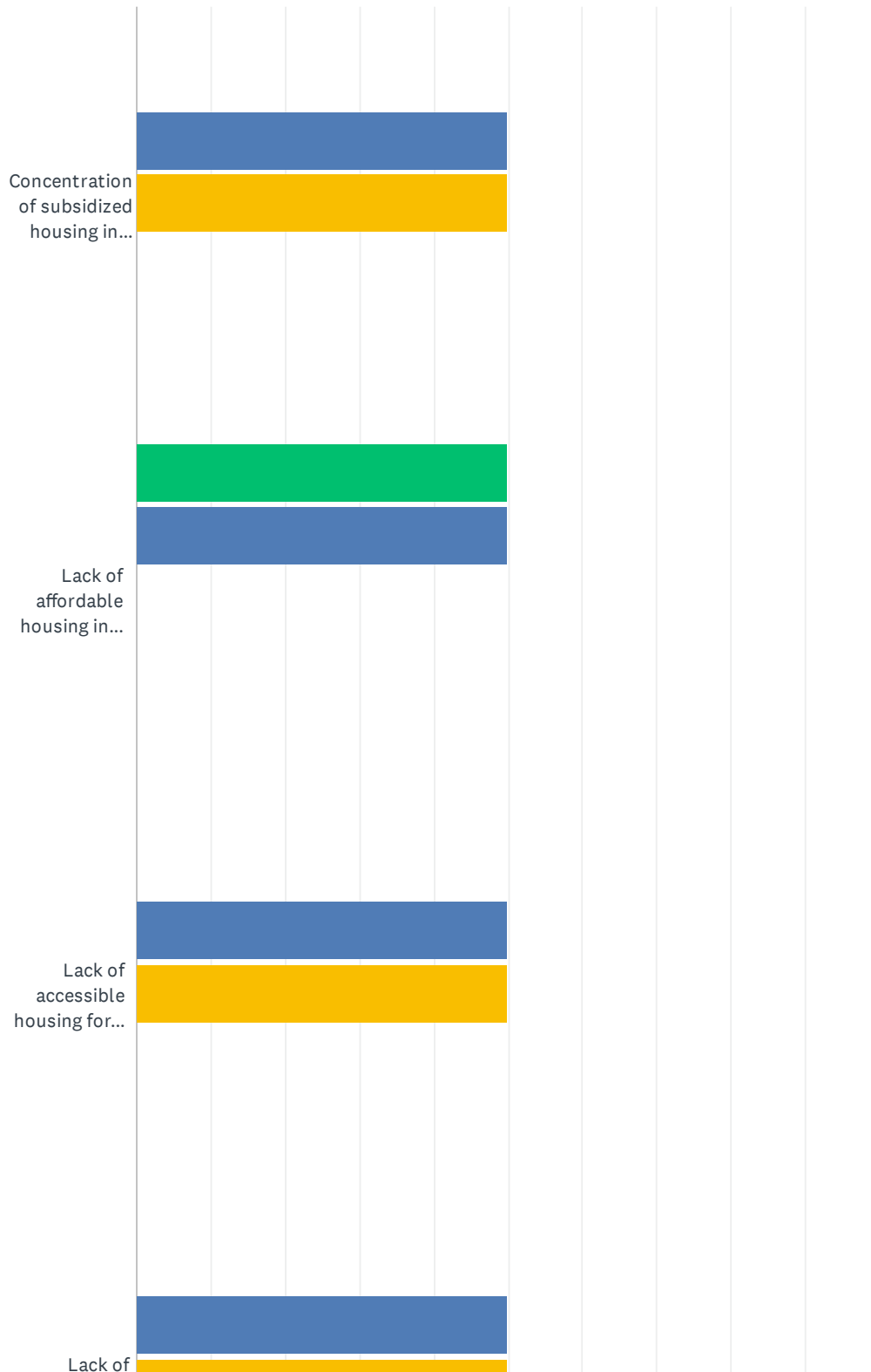
Q21 What do you think are the primary reasons why fair housing
complaints are not reported?

Answered: 2 Skipped: 1

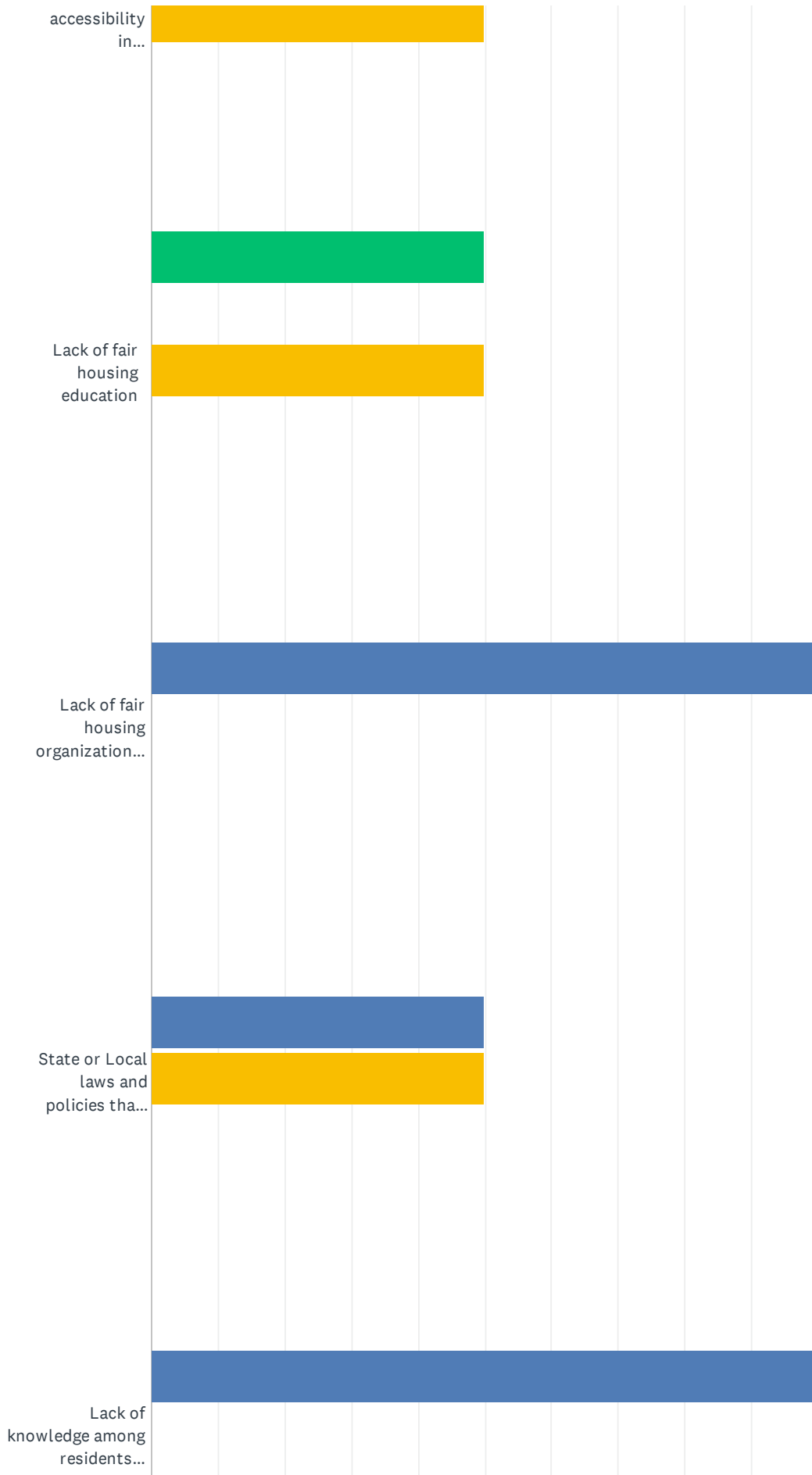
#	RESPONSES	DATE
1	Worry about retaliation	10/18/2024 12:32 PM
2	Nothing is ever done	10/17/2024 11:56 AM

Q22 Please evaluate whether the following situations result in further discriminations and/or barriers to fair housing in the Borough of Chambersburg:

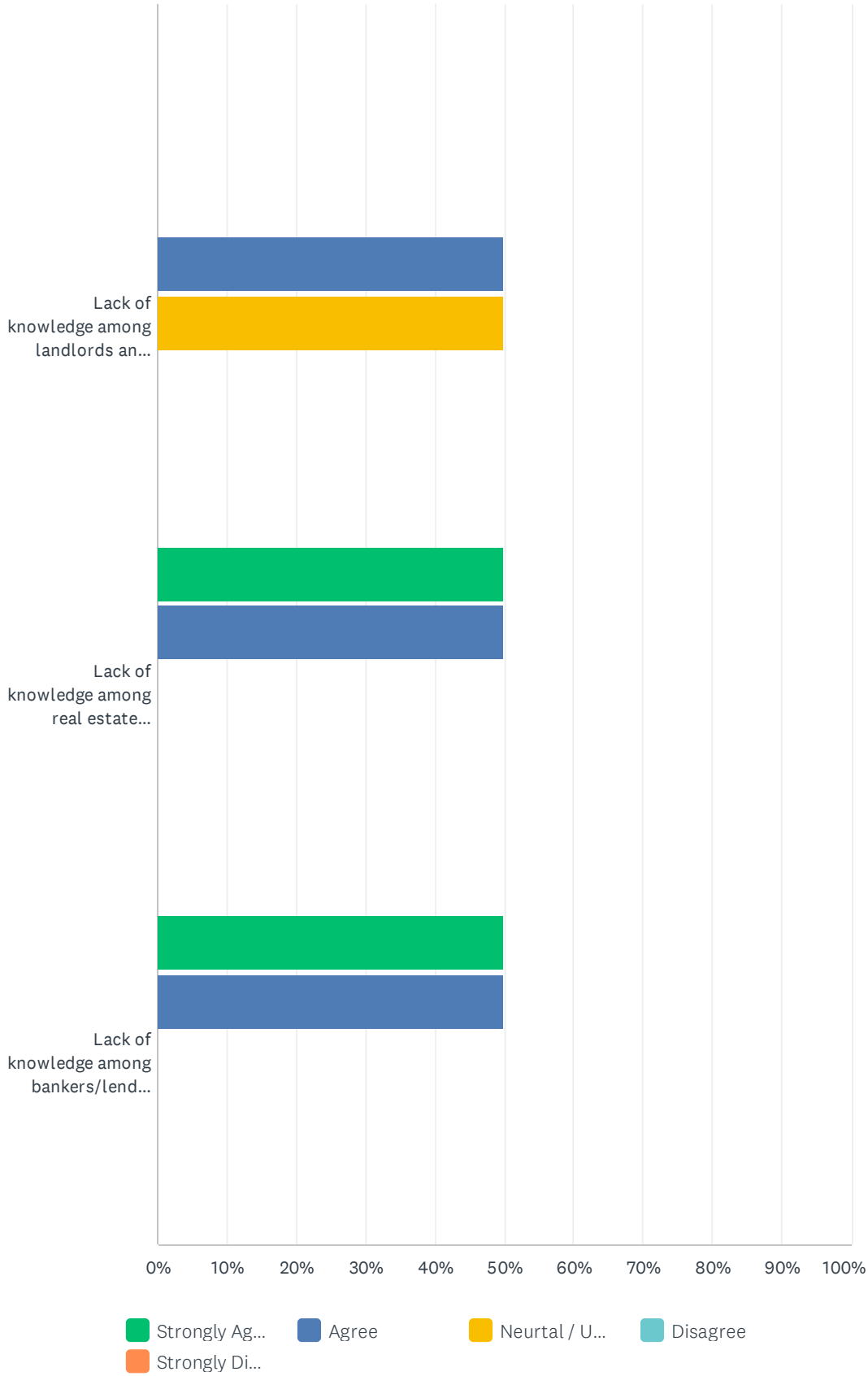
Answered: 2 Skipped: 1



Borough of Chambersburg , PA Confidential Resident Survey FY 2025-2029 Five Year Consolidated Plan and FY 2025 Annual Action Plan



Borough of Chambersburg , PA Confidential Resident Survey FY 2025-2029 Five Year Consolidated Plan and FY 2025 Annual Action Plan



**Borough of Chambersburg , PA Confidential Resident Survey FY 2025-2029 Five Year Consolidated
Plan and FY 2025 Annual Action Plan**

	STRONGLY AGREE	AGREE	NEURTAL / UNSURE	DISAGREE	STRONGLY DISAGREE	TOTAL
Concentration of subsidized housing in certain neighborhoods	0.00% 0	50.00% 1	50.00% 1	0.00% 0	0.00% 0	2
Lack of affordable housing in certain areas	50.00% 1	50.00% 1	0.00% 0	0.00% 0	0.00% 0	2
Lack of accessible housing for persons with disabilities	0.00% 0	50.00% 1	50.00% 1	0.00% 0	0.00% 0	2
Lack of accessibility in neighborhoods (i.e. curb cuts)	0.00% 0	50.00% 1	50.00% 1	0.00% 0	0.00% 0	2
Lack of fair housing education	50.00% 1	0.00% 0	50.00% 1	0.00% 0	0.00% 0	2
Lack of fair housing organizations in the Borough	0.00% 0	100.00% 2	0.00% 0	0.00% 0	0.00% 0	2
State or Local laws and policies that limit housing choice	0.00% 0	50.00% 1	50.00% 1	0.00% 0	0.00% 0	2
Lack of knowledge among residents regarding fair housing	0.00% 0	100.00% 2	0.00% 0	0.00% 0	0.00% 0	2
Lack of knowledge among landlords and property managers regarding fair housing	0.00% 0	50.00% 1	50.00% 1	0.00% 0	0.00% 0	2
Lack of knowledge among real estate agents regarding fair housing	50.00% 1	50.00% 1	0.00% 0	0.00% 0	0.00% 0	2
Lack of knowledge among bankers/lenders regarding fair housing	50.00% 1	50.00% 1	0.00% 0	0.00% 0	0.00% 0	2

Q23 Are there any additional comments or concerns that you wish to share?

Answered: 1 Skipped: 2

#	RESPONSES	DATE
1	No more warehouses are necessary to sit empty for tax cuts.	10/17/2024 11:57 AM



AGENCY/ORGANIZATION MEETINGS

Borough of Chambersburg – Stakeholder Meetings

Borough Community Development and Land Use Department

Tuesday, October 8, 2024, 9:00am

Attendance:

- Dave Jordan, UDV
- Andy Stephens, UDV
- Guy Shaul, Borough of Chambersburg
- Jason Cohen, Borough
- Phil Wolgemuth, Borough

Quick recap

The group discussed the Five Year Consolidated Plan for Community Development Block Grant (CDBG) dollars, focusing on citizen participation, fund allocation, and the need for affordable housing and homeless solutions. They also explored the challenges faced in securing HOME Investment Partnership Program (HOME) and Emergency Solutions Grant (ESG) funding from the Commonwealth of Pennsylvania, the allocation of funds for CDBG programs, and the potential for street projects and housing solutions. Lastly, they planned for a training session, application deadline, and release of the Notice of Funding Availability, and discussed ongoing community needs and potential projects.

Next steps

- Dave to prepare and send the notice of funding availability for the newspaper by October 15th.
- Guy to schedule the CDBG training session for October 30th at 2 PM.
- Phil and Borough staff to evaluate Cedar Street to ensure the project qualifies for CDBG funding.
- Borough departments to provide input on potential CDBG projects during upcoming stakeholder meetings.



Summary

Five Year Consolidated Plan and CDBG Allocation

To refresh the Borough's staff and inform Jason, who is new to the process, Dave explained the process of the Five Year Consolidated Plan which outlines how the Borough will spend its CDBG (Community Development Block Grant) dollars over the next five years. He emphasized the importance of citizen participation, including two public hearings: one for residents to share the needs apparent within the community and one for the public to review the document prior to its submission to the US Department of Housing and Urban Development (HUD). Dave also discussed the allocation of funds, with 20% for administration, 15% for public service, and the balance for public and community facilities. He clarified that 70% of CDBG funds must benefit low and moderate-income persons, and at least 51% of residents in a project area must benefit.

Housing Affordability and Homelessness Solutions

The discussion revolved around the issue of housing affordability and homelessness in the area. Guy highlighted the problem of high housing costs, with some people grouping up to afford housing, and the need for more affordable options. The county's homeless shelter, run by SCCAP, was deemed insufficient, with a need for a larger facility. The possibility of relocating the Maranatha shelter was discussed, but concerns were raised about the new location being in a flood plain. Dave mentioned changes in flood plain regulations and their impact on properties. Jason added that the Borough is trying to take over the Maranatha property, but there's no guarantee of relocation or reopening. The conversation concluded by discussing whether CDBG grant money could address the lack of shelter space.

Challenges in Securing HOME and ESG Funds

Dave discussed the challenges faced by the community in securing HOME and Emergency Solutions Grants (ESG). He explained that the community doesn't qualify to be a direct HOME entitlement community and must compete with other municipalities for ESG funds, which have strict rules and potential for reduced funding if not spent promptly. Dave also shared his experience with ESG, highlighting the difficulties faced with the housing rehab program and the limited budget for addressing homelessness.

ESG and CDBG Funds Allocation and Distribution

Dave explained the allocation of funds for ESG and CDBG programs. He clarified that Chambersburg is also not a direct entitlement community for ESG funds directly from HUD and must rely on the Commonwealth of Pennsylvania. The Commonwealth receives



around \$50 million in CDBG funds, \$15 million in HOME funds, and about \$Five 7 million in ESG funds, which are then distributed to non-entitlement jurisdictions across the state. He further explained that the state has set up two separate entities, the Eastern and Western Continuums of Care regions, with Chambersburg falling under the Eastern Continuum of Care. Dave also noted that the application process for these funds is competitive and difficult to score well on.

CDBG and HOME Program Funding and Luminest Concerns

Dave discussed the allocation of funds for the CDBG and HOME programs, explaining that the HOME program is competitive and requires past projects to be completed before new funds are released. He also mentioned concerns about Luminest's ability to handle the administrative process for some projects. Jason agreed with Dave's assessment, noting that Luminest is ambitious but inexperienced in the administrative process. The group also briefly discussed the Water Street project, with Dave and Jason recalling that it was part of the Center and Pleasant Street initiative. Guy suggested that Phil would like to continue using CDBG funding to finish off those street projects.

Street Projects and Homeless Housing Solutions

The group discussed the allocation of funds for street projects and potential homeless and housing solutions, and agreed that all of these programs should be included as options in the Five Year Plan. However, they also expressed concern about the timeliness of project completion to avoid issues with HUD. Dave emphasized the importance of timely expenditures to avoid having more funds on hand than expended, which could lead to HUD issues. He clarified for Jason that the timeliness issue is not about a specific 3-year period, but about the timing of expenditures. The group agreed to be cautious about grants to multi-year projects to ensure timely completion and avoid HUD issues.

Training Session, Application Deadline, and Notice Release

Dave and Guy discussed plans for a training session, application deadline, and releasing the Notice of Funding Availability. The tentative dates are: CDBG training for applicants on October 30th, applications due November 20th, and publishing the Notice of Funding Availability (NOFA) on October 20th. Dave will prepare the notice and they aim to submit the Consolidated Plan before May 15, 2025 to start projects on July 1, 2025. The group also mentioned upcoming virtual stakeholder meetings this week.

Community Plans, Projects, and Challenges



Phil discussed the plans for the community, including Cedar Street at Southgate and Pleasant Street ADA curbcuts and sidewalks. He also mentioned the goal to repave Pleasant Street the following year. Phil emphasized the importance of continuing meetings to learn more about the community's needs and potential projects. He also mentioned the challenges faced with subrecipients not following through on their commitments, and that last year they had eight subrecipient applicants but only awarded money to Borough-led projects. Phil suggested that the Borough Council may support using CDBG to support a homeless program.

Upcoming Public Hearing and CDBG Project Discussion

Phil, Dave, Jason, Andy, and Guy discussed the upcoming public hearing on Thursday, October 10 at 2 PM. They also talked about the resident survey on the website and the absence of paper surveys. Phil mentioned that with Julie leaving the Recreation Department, he and Jeffrey will be managing the department and will likely not move any Recreation Department CDBG projects forward until they have a new department manager. They also discussed a potential CDBG project for Cedar Street in relation to Southgate, with Phil expressing uncertainty about whether it is currently a thoroughfare. The group agreed to review the Cedar Street project to determine if it qualifies for CDBG funding.



Borough Recreation Department

Wednesday, October 9, 2024, 9:00 AM

Attendance

- Dave Jordan, UDV
- Andrew Stephens, UDV
- Phil Wolgemuth, Borough
- Guy Shaul, Borough
- Rodney Clark, Borough Recreation Department
- Samantha Hewitt, Borough Recreation Department

Quick recap

The Community Development Block Grant program was explained, detailing its allocation for low- and moderate-income households and the planning process. Past projects and potential future improvements were discussed, including recreation and handicap accessibility enhancements. The meeting explored various ways to utilize CDBG funds for community development in specific areas of the Borough.

Next steps

- Parks and Recreation Department to identify potential neighborhood park projects in low-income areas of the 3rd and 4th wards for CDBG funding consideration.
- Borough staff to explore possibilities for using CDBG funds for handicap accessibility improvements in existing recreation facilities.
- Phil to share the most recent low-mod map with the Recreation Department.
- Parks and Recreation Department to consider incorporating CDBG-eligible projects into the Five Year Consolidated Plan.

Summary

CDBG Program Overview and Potential Projects



Dave explained the Community Development Block Grant (CDBG) program to Rodney and Samantha. He clarified that the program is a direct entitlement from HUD, with funds allocated for low- and moderate-income households. The Borough must create a Consolidated Plan every five years outlining how the funds will be spent, and an Annual Action Plan detailing specific projects for each year. The funds can be used for community development activities, public service activities, and administrative costs. Dave also mentioned that the Borough receives approximately \$300,000 annually from HUD. He discussed past projects, such as improvements at Mill Creek Park and Mike Waters Park, and the potential for future recreation improvements funded by CDBG. Dave also mentioned the public hearing and resident survey to gather community input.

Exploring CDBG Funding for Recreation Improvements

Dave and Phil discussed the potential use of Community Development Block Grants (CDBG) for recreation improvements in the Borough, particularly in the 3rd and 4th wards. Phil provided background on a previous project at Mill Creek Acres Park, which was partially funded by CDBG, and explained that certain features were built with CDBG funds to provide direct benefits to handicapped individuals (who are presumed to have low- or moderate-incomes). Rodney inquired about whether Cumberland Park would be eligible for CDBG-funded improvements, to which Phil offered to share the most recent HUD low- and moderate-income area map of the Borough with him. Dave suggested that CDBG could be used for future handicapped accessibility improvements, though it does depend on which groups benefit. The group also discussed the possibility of CDBG funding for scholarships to a recreation center for low- and moderate-income families.



Public Safety

Thursday, October 10, 2024, 9:00 AM

Attendance

- Dave Jordan, UDV
- Andrew Stephens, UDV
- Guy Shaul, Borough
- Lt. Matthew Bietsch, Chambersburg Police Department

Quick recap

The meeting covered crime trends, homelessness, and community needs such as park maintenance and street improvements. Discussions also included living conditions, community policing challenges in low-income areas, and potential budget-related requests. The group addressed various issues affecting the Borough and explored possible solutions and funding options.

Next steps

- Lt. Bietsch to send Andrew and Dave slides from the police department's capital improvement plan containing crime statistics information.
- Dave to investigate the feasibility of funding a public closed-circuit TV system.

Summary

Crime Trends and Fair Housing Analysis

Lt. Bietsch discussed the trends in violent and property crimes in Chambersburg over the past four years. He noted a 32% decrease in property crimes and a 26% decrease in violent crimes since 2018. He also mentioned that he could provide slides from the budget presentation with this information. Dave then brought up the Analysis of Impediments to Fair Housing Choice as the reason for inquiring about crime rates and other police matters, in addition to factors such as housing prices and availability, homelessness, and transportation needs. Dave asked Lt. Bietsch about any noticeable trends in crime,



particularly in rental areas, and he confirmed that crime tends to occur in certain rental-heavy areas more than in primarily owner-occupied neighborhoods.

Addressing Homelessness and Associated Crimes

Lt. Bietsch discussed the issue of homelessness in their area, noting that while there are some homeless individuals, the organization Homeless Matters keeps them away from the downtown area and unhoused persons congregate in other areas where they tend not to bother residents. The police department has a mental health co-responder who works with Homeless Matters in the county to provide housing and resources. He also mentioned that the crime associated with homelessness is more of a nuisance, with incidents such as littering, liquor law violations, and disorderly conduct classified as Part II violations. There have been occasional violent incidents, but these are rare. Lt. Bietsch also noted that there is a loose community among the homeless, with a leader who tries to regulate their behavior and is generally more helpful than not. The county resources and co-responder are involved in managing these issues before law enforcement intervention is necessary.

Infrastructure Needs

Dave, Guy and Lt. Bietsch discussed various community needs, including street paving, sidewalk replacement, and park development. Lt. Bietsch's first point was that Chambersburg's alleyways need to be repaved. Guy and Dave noted that the Borough has used CDBG dollars for street paving in the past and is currently working on Pleasant and Center Streets. Lt. Bietsch mentioned that flooding is also an issue, though the Streets Department does its best to clear debris from the storm sewer grates. Woodstock and Kohler Road, particularly under the railroad bridge, has been a continued flooding issue.

Challenges in Maintaining and Upgrading Borough Parks

The next part of the discussion revolved around the challenges of maintaining and upgrading parks in the Borough. Lt. Bietsch expressed that the Borough needs a better short-term parks maintenance plan and long-term parks improvement plan for its many public spaces, and the group also brought up the high cost of park equipment. Dave highlighted the issue of recreation expenditure in areas that are at least 51% low and moderate income, based on census data, and that not every area in the Borough would qualify for these funds.

Improving Borough Appearance, Maintenance, and Living Conditions

Andrew asked about façade improvements for private houses, rental complexes, and commercial businesses, which could be funded if a low- and moderate-income benefit is



present. Lt. Bietsch mentioned that he felt the Borough's downtown façades had improved over the last ten years, and Guy noted that Downtown Chambersburg, Inc. pays for 50% of the cost of façade improvements. Dave, Guy, and Lt. Bietsch discussed living conditions and the Borough's efforts to improve them, and Lt. Bietsch expressed satisfaction with the Borough's maintenance. He did mention that he hadn't heard of specific fair housing violations, but that there were 3 landlord-tenant interactions in 2024 that required a police response.

Community Policing Challenges and Camera Installation

Dave and Lt. Bietsch discussed the challenges of community policing in low-income neighborhoods. Lt. Bietsch mentioned that the police department had just completed a \$6 million construction project, but that the department could certainly use new patrol vehicles. Dave cautioned the participants that HUD had generally stopped funding police vehicles. He also shared the example of a community that required officers to sign in and out on their time sheets when moving between low-mod neighborhoods and income-ineligible neighborhoods to prove they were using the vehicles according to HUD guidelines, even in the middle of a call.

The group also discussed the difficulties of installing cameras in public areas, and Dave confirmed that he had worked with another housing authority to install closed-circuit cameras but that HUD was unlikely to fund new installations due to privacy concerns. Lt. Bietsch expressed interest in installing cameras in the downtown area available for anyone to watch as a way to increase public confidence in the area, though Dave was unsure about the funding possibilities of that project.



Social Services 1

Tuesday, October 15, 2024, 9:00am

Attendance

- Dave Jordan, UDV
- Andrew Stephens, UDV
- Jason Cohen, Borough
- Rosa Herrera, PathStone Corporation
- Thelma Corrales, PathStone Corporation
- Stacy Yurko, Franklin County Community Connections Division
- Noel Purdy, Wellspan Health and Healthy Franklin County
- Nicole Hewitt, South Central Community Action Partnership

Quick recap

Dave discussed the Borough's annual CDBG allocation from HUD and the need for their Five Year Plan and Annual Action Plan detailing their expenditures. The participants also discussed potential community needs, the challenges faced by organizations in the community due to limited funding for housing rehabilitation programs, and the potential use of CDBG public service dollars for first-time home buyers. Lastly, they discussed the insufficiency of shelter space, the challenges of the Housing Choice Voucher system, and the impending end of the Emergency Rental Assistance Program (ERAP) in Franklin County due to funding being exhausted.

Next steps

- Borough of Chambersburg to conduct a CDBG program training session on October 30th from 2-4 PM in the 3rd floor conference room of the Borough Hall.
- Attendees to complete and return the agency survey attached to the virtual meeting invitation.
- Interested organizations to attend the October 30th training session to learn about the CDBG application process and available funding opportunities.



- Stacy and Nicole to prepare for increased demand on homeless services as the remaining Emergency Rental Assistance Program (ERAP) funds are exhausted in the coming weeks.

Summary

HUD Allocation and Borough Five Year Plan Discussion

Dave discussed the Borough's annual allocation from HUD, which is approximately \$300,000, and that HUD requires recipients to publish a Five Year Plan with an Annual Action Plan detailing each year's expenditure. He highlighted the importance of fair housing and the parameters for the allocation, with no more than 20% for administrative purposes and 15% for social service activities.

Addressing Community Needs and CDBG Funds

Following his explanation of the Five Year Consolidated Plan process, Dave initiated a discussion about potential community needs. Stacy expressed challenges in providing housing for homeless and at-risk individuals due to high income requirements and lack of acceptance of Housing Choice Vouchers by landlords. Noel from Healthy Franklin County shared her focus on addressing social determinants of health, including housing security. Stacy highlighted the need for additional transportation options for seniors and others without vehicles, and Nicole also mentioned that SCCAP does not currently provide transportation services. Nicole also emphasized the need for weatherization, affordable housing rehabilitation, financial empowerment training, and quality childcare services. Andrew and Dave suggested that some of these facilities, social service, and transportation needs could be addressed using Community Development Block Grant (CDBG) funds.

Housing Needs Discussion

The group discussed the challenges faced by organizations in the community due to the limited funding for housing rehabilitation programs and Dave suggested that CDBG could offer flexibility for funding such programs. Thelma, the director of the housing program at Pathstone, shared her organization's services, including a senior citizen training program, a HUD-certified housing counseling agency, and assistance with financial fitness. She expressed the need for incentives to attract clients and additional grant funds for closing costs assistance.

Dave and Thelma discussed the potential use of CDBG public service dollars for first-time home buyers, with Dave suggesting that these funds could be used for down payments and



closing costs. Thelma mentioned that her organization, Pathstone, is a recipient of Community Services Block Grant (CSBG) funds but these can only be used for stabilizing safe, affordable housing for migrant or seasonal farm workers. She weighed the possibility of applying for CDBG funds to sustain Pathstone's homeownership counseling and other revenue sources.

Addressing Shelter Space and Voucher Availability

Andrew raised a question about the sufficiency of shelter space and the availability of vouchers for housing in the area. Stacy explained that the majority of their funding is tied to the Coordinated Entry, which only allows referrals for those who are literally homeless as defined by the VI-SPDAT application. She noted that this has not reduced the need for shelter beds, as the list still exceeds available space. Stacy also mentioned that the community has learned to rely less on hotels for emergency housing due to difficulties in transitioning people back to permanent housing. She highlighted the challenges of affordability, housing inspections, and meeting HUD housing standards as factors contributing to this issue. Stacy discussed the challenges of the Housing Choice Voucher system as well, including high application fees and limited landlord participation. She suggested that more housing vouchers and a universal background check could help reduce homelessness. Nicole added that the Fair Market Rents have increased significantly, making it difficult for many households to afford housing regardless of vouchers. She pointed out that there are more households in need of assistance than available housing units in Chambersburg, contributing to the rising homelessness rates.

ERAP Program End and Homelessness Concerns

Nicole discussed the impending end of the Emergency Rental Assistance Program (ERAP) in Franklin County, which has been in effect for four years using Federal funding provided during the COVID pandemic. She warned that the loss of this program would exacerbate homelessness in the area, as ERAP has provided significant assistance to those unable to afford rent and facing court-ordered evictions. Stacy added that other programs with funding are also running out of money, and the need for affordable housing and utility assistance is increasing. The group also highlighted the challenges of securing funding through the Eastern Regional Council (ERC) and the need for more handicap-accessible housing units.



Housing & Housing Development

Tuesday, October 15, 2024, 2:00pm

Attendance

- Dave Jordan, UDV
- Andrew Stephens, UDV
- Jason Cohen, Borough
- Dave Keller, Luminest
- Mark Story, Habitat for Humanity of Franklin County
- Alan Lane, Habitat for Humanity of Franklin County

Quick recap

The group discussed the Borough of Chambersburg's annual allocation of HUD dollars for the Community Development Block Grant (CDBG) program, and their ongoing community development projects. They also explored potential uses of CDBG funds, including down payment and closing cost assistance, extending public utilities, improving accessibility, and property clearance needs. The conversation ended with discussions on potential partnerships, zoning and permitting processes, and the need for streamlining the building process countywide.

Next steps

- Dave Jordan to discuss with the Borough the process for acquiring and disposing of abandoned properties.
- Habitat for Humanity to explore potential partnerships that could leverage CDBG funds for housing projects.
- Borough of Chambersburg to consider relaxing setback requirements to enable more housing development on challenging lots.
- Dave Jordan to follow up with Phil and Borough staff regarding zoning impediments.
- Borough of Chambersburg to explore using CDBG funds for extending utilities to enable development of lots like the one on Hollywell Ave.



Summary

CDBG Program Allocation and Planning Discussion

Dave Jordan discussed the Borough of Chambersburg's annual allocation of HUD dollars for the Community Development Block Grant (CDBG) program. He explained that the program requires a Consolidated Plan every five years, outlining how the funds will be spent over the next five years. Dave also mentioned the need to prepare an Annual Action Plan each year, detailing the Borough's spending plans. He encouraged the attendees to share their perspectives on the community's needs, which could be incorporated into the Consolidated Plan and the Annual Action Plan. Dave also highlighted the program's eligibility criteria and funding restrictions, emphasizing the importance of public service activities and community or public facilities improvements.

Community Development Projects and CDBG Discussion

Dave Keller brought up Luminest's ongoing community development projects in Chambersburg and Waynesboro, and Franklin, Cumberland, and Adams Counties, including a 40-unit senior apartment building in Shippensburg and a townhome development north of Gettysburg, as well as plans for a 40-unit senior apartment building in Greencastle. He emphasized the demand for Luminest's programs for accessibility improvements, energy efficiency, and safety. The group discussed the potential use of CDBG dollars for various programs and projects, considering the incorporation of other resources and programs.

Exploring Homebuyer Assistance and Partnerships

The conversation shifted to the idea of using CDBG dollars for first-time home buyers. Dave Keller proposed the idea of using \$300,000 for down payment and closing cost assistance, potentially partnering with Habitat for Humanity of Franklin County. He suggested this could help 20-30 first-time home buyers. Mark from Franklin County Habitat shared their model of creating homeownership opportunities by building new constructions and partnering with buyers. They use HUD income guidelines and require sweat equity from the buyers. They also discussed their interest in making their homes available for purchase via USDA lending. Mark mentioned they are in the process of modifying a previous funding agreement and have applied for CDBG funds for the next round. Alan Lane, the new executive director at Franklin County Habitat, expressed his eagerness to partner with Luminest. Dave Jordan asked about the acquisition of existing properties for rehabilitation and resale, to which Mark confirmed they have done 12 such projects.



CDBG Funds for Public Utilities and Housing

Mark discussed the potential use of CDBG funds for extending public utilities, such as water and sewer lines, to facilitate the purchase and development of housing on challenging lots. He gave an example of a lot on Hollywell Ave, which could be used for a Habitat house if utility extensions were financially supported. Dave Jordan asked for other ideas on how CDBG could be utilized in the Borough, and Mark suggested examining zoning ordinances for potential impediments to housing. Dave Jordan also mentioned the importance of considering impediments to fair housing choice in the process.

Exploring CDBG Funding for Accessibility Improvements

Dave Keller discussed the possibility of using Community Development Block Grant (CDBG) funds to improve accessibility in downtown Chambersburg's commercial and residential properties. He suggested that these funds could be used to fund an elevator in properties with apartments that are not currently being utilized due to mobility issues. Dave Jordan added that while CDBG does not have an affordability requirement for accessibility improvements, it could be a shared expense between property owners and the program. Mark recalled that the Elm Street program allowed repairs to existing structures in landlord-owned properties, funded by the Pennsylvania Department of Community and Economic Development. The group agreed to explore potential partnerships that could leverage CDBG uses for housing.

Demolition, Zoning, and Building Process Challenges

The meeting discussed potential demolition and property clearance needs, the challenges faced by municipalities in zoning and permitting processes, and the need for streamlining the building process countywide. Mark highlighted the preference for single detached family homes in the Borough. A potential Habitat for Humanity project on Hollywell Ave was discussed, which could be built without extending utilities if setbacks were smaller. Dave Keller suggested updating the Borough's zoning ordinance and exploring different approaches to make properties more available.



Economic Development

Wednesday, October 16, 2024, 9:00 am

Attendance

- Dave Jordan, UDV
- Andrew Stephens, UDV
- Nathan Trindel, PA Career Link

Quick recap

Dave discussed the process of gathering information for a community program, the timeline for the Consolidated Plan and Annual Action Plan Applications, and the potential use of Community Development Block Grant (CDBG) funds for workforce development and transportation. He and Nathan also highlighted the living and working conditions in Chambersburg and suggested ways to improve the situation.

Next steps

- Dave to double-check with the Borough about listing the October 30th training session on their website.
- Nathan to mention the October 30th training session to partner organizations that might benefit from additional funding.
- Dave to alert the Borough about visibility issues when pulling out of alleys in downtown Chambersburg.

Summary

CDBG Program Development and Training Session

Dave discussed the process of gathering information from various entities to structure a program addressing community needs. He mentioned a resident survey posted on the Borough's website, open to all residents, and that the survey results will be used to help set the Borough's priorities. Dave also announced a training session on October 30th from 2-4 PM, focusing on the application process for potential CDBG eligible projects. He



emphasized the competitiveness of the funding and the limited availability of funds, with \$45,000 potentially available in public service grant funding if the Borough receives \$300,000 in its FY 2025 entitlement.

Consolidated Plan and Annual Action Plan Applications

Dave discussed the timeline for the Consolidated Plan and Annual Action Plan Applications, which are based on the Federal budget. He noted that the FY 2024 budget should have been approved by October 1st, but due to delays, the applications were submitted late in July or early August last year. He emphasized the importance of submitting the documents by August 15th, 2025 at the latest to allow for the program year to start on October 1st, but that Chambersburg planned to submit their documents in May 2025 in order to allow HUD time to review them.

CDBG Funds for Workforce Development and Transportation

Dave and Nathan discussed the potential use of Community Development Block Grant (CDBG) funds to support workforce development and transportation for low-income individuals in Franklin County, Pennsylvania. Nathan highlighted the challenges that PA Career Link faces with transporting its clients to appointments and work, and Dave suggested using CDBG funds for transportation assistance either directly or through partnerships with municipalities. Dave also suggested other sources of state funding and support. Additionally, Nathan shared that his organization collaborates with various nonprofit organizations, including Pathstone, for community events and services. Nathan shared his observations about the job market in the area, noting that warehouse jobs were plentiful and well-paying, while office work opportunities were more hit-or-miss. Dave also mentioned his connection with BOPiC, a community organization that works with young people and provides funds for job training programs.

Addressing Living and Working Conditions in Chambersburg

Dave and Nathan discussed the living and working conditions in Chambersburg. Nathan highlighted the poor condition of the alleyway he lives on, Martin Avenue, and the varying quality of sidewalks in the area. He also mentioned the difficulty in exiting some alleys due to lack of visibility around corners. Dave acknowledged these issues and suggested that they could alert the Borough to these problems. He also mentioned that they might be able to find ways to improve the situation, such as conducting an individual residential survey to qualify a particular block for improvements.



Social Services 2

Wednesday, October 16, 2024, 2:00 pm

Attendance

- Dave Jordan, UDV
- Andrew Stephens, UDV
- Beth Freeman, OSI
- Adam Sewell, SCCAP
- Megan Shreve, SCCAP
- Lorrie Miller, The ARC
- Jacqui Wolf, Homeless Matters
- Catya Bookhamer, Tuscarora Managed Care Alliance
- Sherry Welsh, rabbittransit (Susquehanna Regional Transportation Authority)
- Maj. Christopher Mauk, the Salvation Army
- Nickie Fickel, Wellspan
- Tawnya Hurley, Franklin County Area Agency on Aging
- David Grant, Keystone Health

Quick recap

After an introduction to the CDBG and Consolidated Plan process and to the services provided by the various organizations in attendance, the meeting focused on addressing community needs. This included examining pressing issues in their community, including access to food, housing, transportation, mental health services, and emergency sheltering, with a particular emphasis on the need for affordable housing and mental health services. The challenges faced by persons trying to obtain housing and the need for fair housing were also highlighted, with the group agreeing on the need for creative solutions and community engagement to support the development of more affordable housing.

Next steps

- Borough of Chambersburg to host a CDBG application training session on October 30th from 2 to 4 PM in the Borough Building's 3rd floor Conference room.



- All participating organizations to consider attending the CDBG application training session to discuss potential projects and learn about application requirements.
- Borough of Chambersburg to explore ways to support the development of more affordable housing, potentially through zoning changes and community engagement.
- Participating organizations to collaborate on developing a transitional housing program that provides comprehensive services including healthcare, mental health support, food assistance, and budgeting classes.

Summary

Consolidated Plan Discussion and Training Announcement

Dave led a discussion about the Consolidated Plan, aiming to gather information from organizations providing services to the Borough's residents. He explained the allocation of CDBG funds, which can be used for administrative purposes, public service activities, and community facility improvements. Dave also announced a public notice for a training session on this year's CDBG applications, scheduled for October 30th. He encouraged all organizations to attend and discuss their projects, with the goal of enhancing services for low and moderate-income clients or improving facilities.

Addressing Community Issues and Homelessness

Various representatives from different organizations discussed their roles and the services they provide. The group then discussed various pressing issues in their community, including access to food, housing, transportation, mental health services, and emergency sheltering. They noted a significant increase in homelessness since the COVID pandemic and the need for affordable housing. Dave raised a concern about clients becoming homeless due to landlords pricing them out of the market, which is becoming a significant issue in Chambersburg. The Emergency Rental Assistance Program was mentioned as a major factor keeping at-risk households from being evicted, and participants felt that homelessness would spike now that the program was ending.

Transportation was identified as a major limiting factor for individuals that can't drive or don't own cars, particularly for employment and medical appointments. The need for more mental health and addiction treatment providers was also highlighted as a concern.

The group also discussed the issue of homelessness among students and the need for emergency sheltering facilities. Christopher suggested a transitional housing program that



combines various services, emphasizing the importance of affordable housing. Megan agreed, highlighting the limited availability of housing choice vouchers and the need for more affordable housing.

Addressing Housing Challenges and Fair Housing

The group discussed the fact that Section 8 housing standards may be higher than the living conditions at affordable rental housing, and that private landlords may choose not to accept Housing Choice Vouchers to avoid expensive maintenance. They also discussed the complexities of domestic violence cases, with clients struggling to find safe and affordable housing in the Borough after fleeing violent situations. The group acknowledged the need for creative solutions to bridge the gap between landlords and tenants.

Additionally, they touched on the issue of fair housing, with participants giving anecdotal accounts of people being discriminated against due to language barriers and household composition. The group agreed on the need for zoning changes and community engagement to support the development of more affordable housing. The Consolidated Plan and the Annual Action Plan were mentioned as potential platforms for addressing these issues.



Education

October 17, 2024, 9:00 am

Attendance

- Dave Jordan, UDV
- Andrew Stephens, UDV
- Kurt Widmann, Chambersburg Area School District

Quick recap

Dave and Kurt discussed potential projects to benefit the youth in the school system, including collaborations with local agencies, housing needs, and issues related to homelessness and eviction. They also discussed the operation of food pantries in Kurt's schools, the demographics of non-English speaking students, and the challenges faced by the Friends of Stevens Elementary in raising funds. Lastly, they touched on the impact of special needs issues for older students and the need for more social workers and pre-kindergarten facilities in the education system.

Next steps

- Andrew to reach out to Gabby Juarez Lemus, the homeless coordinator at CASD, to discuss the specific numbers and details related to homeless students and evictions.
- Dave to invite Brent Pistner, the principal of Stevens Elementary, to the training session on October 30th to discuss potential funding opportunities for playground improvements.
- Kurt Widmann to provide more information on the number of students referred to CNY (Child and Youth Services) due to domestic violence, substance abuse, or behavioral health issues.

Summary

Discussing Youth Projects and Community Needs



Student Demographics and Housing Needs

Kurt highlighted the community's need for more housing for households at all income levels. He also noted the Chambersburg Area School District's high number of McKinney-Vento students (those below the poverty level). He praised the school district's efforts in supporting homeless students through various programs and services. Kurt shared that they frequently encounter cases of eviction in their district, particularly among poor white and black families, and that a large proportion of CASD's English Language Learners live in multi-family housing. CASD has a diverse student population with 95% of non-English speaking students having Spanish as a primary language, but Kurt noted that there are an increasing number of Haitian Creole and Nepali speakers.

Social Services in Schools

Dave and Kurt discussed the Boys and Girls Club after-school programs at the school, as a way to help keep youth occupied while allowing their parents to work.

Kurt discussed the opening of a new center called the Chambersburg Engagement Center, which will serve as a registration hub for their entire district. The Center has bilingual staff to better serve immigrant families who do not speak English well. He also talked about a partnership with Keystone Health at the Chambersburg Engagement Center which will host a navigator who will connect families to healthcare services. The center will also offer physicals, vaccinations, and other family healthcare services. The goal is to help families, especially those new to the country, understand their healthcare options.

Kurt also brought up the pantries that supply food, toiletries, clothing and other basic needs at their high school and several elementary schools, and that teachers had to fund the pantry at one middle school themselves. The pantries serve a significant number of students, with one middle school feeding 60 kids every weekend.

Exploring Collaboration With Friends of Stevens

Dave and Kurt discussed the potential for collaboration with the Friends of Stevens, a group supporting Stevens Elementary in Chambersburg. The school has a need for playground updates and serves a low- and moderate-income section of Chambersburg, with many students being residents of the Housing Authority. Dave raised the possibility that CDBG funding could be used for school improvements or social services based at the school, due to its location and income level of its students' households. The participants also discussed the challenges faced by the Friends of Stevens in raising funds due to the school's impoverished state, as opposed to schools in more affluent areas.



Kurt did mention that they have pantries that supply food, toiletries, clothing and other basic needs at their high school and several elementary schools (including Stevens), and that teachers had to fund the pantry at one middle school themselves. The pantries serve a significant number of students, with one middle school feeding 60 kids every weekend.

Addressing Special Needs, Behavioral Health Issues, and Domestic Violence

Andrew raised concerns about the impact of special needs issues, particularly those related to domestic violence, substance abuse, and behavioral health issues. Kurt confirmed that they receive a significant number of referrals related to behavioral and mental health problems, averaging 2.5 per day for their district. He also shared multiple sobering stories about students who had suffered neglect, abuse and domestic violence. Kurt discussed the challenging situations faced by students, including physical abuse and neglect at home. He mentioned that some students are taken out of school by their parents or guardians due to these issues, and that these students need extra support rather than being isolated. Kurt also talked about the need for more social workers in the education system.

He mentioned that two of their elementary schools are not handicap accessible and plans are in place to vacate these buildings and build a new intermediate building. The conversation also touched on the need for more pre-kindergarten facilities, with the District currently working with the Federally funded program First Start (the former Head Start program).



Faith-Based Organizations

Thursday, October 17, 2024, 2:00 pm

Attendance

- Dave Jordan, UDV
- Andrew Stephens, UDV
- Benjamin Rader, NETwork Ministries

Quick recap

Dave and Benjamin discussed the allocation of funds from HUD to the Borough and the potential for community involvement in projects, including youth programs and building improvements. They also addressed the issue of housing for low to moderate income individuals, the challenges faced by families in the community such as mental health issues and substance abuse, and the potential for using CDBG funds for community projects such as a community garden.

Next steps

- Benjamin to follow up with Dave Keller from Luminest about potential homeownership programs and initiatives.
- Benjamin to reach out to Guy Shaul at the Borough regarding potential CDBG funding for the community garden project.
- Dave to explore CDBG eligibility for NETwork Ministries' community garden project.
- Benjamin to continue discussions with Habitat for Humanity about scaling up their homeownership efforts in the community.

Summary

HUD Funding Allocation and Network Ministries

Dave discussed the allocation of funds from HUD to the Borough, which can be spent on administration, public service activities, and public facilities improvements. He mentioned



that they are meeting with various organizations and community members to identify needs that could be turned into CDBG eligible projects.

Community Program Funding and Eligibility Discussion

Benjamin, Dave, and Andrew discussed the allocation of CDBG funds for Chambersburg. The annual allocation is around \$300,000, with a maximum of 20% for administration and 15% for public service activities. Dave clarified that these percentages are hard regulations set by HUD, and any unused funds can be allocated to community or public facilities.

The group also discussed the challenge of finding eligible public facility activities and the potential for community involvement in projects. Benjamin recalled a previous conversation about using Federal grant funds for construction projects, which required paying prevailing wages and would substantially raise the final price tag. He also expressed reserve at applying for CDBG funding, as multiple nonprofits had applied for FY 2024 funding but the Borough had only granted funding to infrastructure. The group agreed to explore other options for community projects, including volunteer labor and donations.

Addressing Housing Affordability and Homeownership

The group discussed the issue of housing, particularly for low to moderate income (LMI) individuals. They noted that the current rental market is not conducive to homeownership, with many people paying more in rent than they would for a mortgage. Benjamin emphasized the need for more attainable housing options for potential homeowners, suggesting that the community could invest public dollars to help make this happen. He also pointed out the implications of having 19% less homeownership than the average, which could limit wealth creation and community contributions. Dave agreed that there has been a lot of conversation about increasing the housing supply due to the high number of people who may not be able to afford homeownership, as well as increasing the supply of rental housing to house persons at risk of homelessness.

Dave discussed the challenges of securing funds for housing initiatives, suggesting that CDBG initiatives could also be supplemented by money from the State of Pennsylvania and by HOME funding through the state. He mentioned that Luminest and Habitat for Humanity have previously utilized Federal CDBG and HOME funds for housing activities. Benjamin discussed the challenges of housing, particularly with investors from other cities owning homes in their community. He expressed concern about the lack of care for the well-being of their neighborhood by these outside investors. Dave agreed that many other stakeholders had mentioned this as an issue and suggested that an owner-occupied homeownership program could potentially replace some of these investors. Andrew also



suggested considering funding rehabilitation projects and urgent home repairs. Benjamin acknowledged the need for larger-scale solutions and mentioned the need to follow up with some of his group members.

Addressing Community Challenges and Funding Needs

Benjamin discussed the challenges faced by families in their community, including mental health issues, substance abuse, and domestic violence. He mentioned that their organization, which focuses on youth, often gets involved in these issues due to their family-centered approach. Benjamin also mentioned the need for more opportunities for youth. He brought up the NETwork Ministries community garden project, which is funded by Wellspan Hospital but needs a new funding stream as the three-year funding ends. Dave suggested discussing with Guy Shaul the possibility of using CDBG funds for this project.



Downtown Chambersburg, Inc.

Friday, October 18, 2024, 10:00am

Attendance:

- Dave Jordan, UDV
- Andrew Stephens, UDV
- Sam Thrush, Downtown Chambersburg, Inc.

Quick recap

Dave, Sam, and Andrew discussed the challenges and opportunities in the Borough of Chambersburg, focusing on housing development, gentrification, and community development. They also explored the potential for collaboration with Luminest, a housing rehab program grant recipient, and the need for better training and education for entrepreneurs. The conversation also touched on the growth and development projects in Chambersburg, the challenges of childcare and transportation in the community, and the potential impact of staffing agencies and technological changes on the area.

Next steps

- Borough to consider more proactive code enforcement, particularly for downtown properties with code issues.
- Downtown Chambersburg, Inc. to explore opportunities for increasing minority developers in the area.
- Borough to investigate potential for form-based zoning and mixed-use development.

Summaries

Challenges and Opportunities in Chambersburg

Dave, Andrew, and Sam discussed the challenges and opportunities in the Borough of Chambersburg. Sam highlighted how the Borough needs more inspection staff in order to be fully proactive and noted issues with building codes, particularly in the downtown area. He mentioned a specific building, 4650 South Main Street, which would contribute eleven



housing units and two storefronts if redeveloped and would make its surroundings more attractive. Dave agreed with Sam's points and suggested the potential for historic tax credit programs to finance projects, but Sam also expressed concerns about developers' reluctance to deal with state or federal regulations as a perceived hindrance to housing development. Those regulations would also force developers to reserve a certain percentage of units for low-income housing, whereas they are able to double rental rates in renovated units using private financing.

Sam highlighted the ongoing development of buildings and the potential for transforming older properties into updated ones. He emphasized the importance of having a mix of low, moderate, and market-rate housing to cater to different needs. Sam also mentioned the opportunity for development at the former Southgate Shopping Center and the need for landlords to adapt to changing market conditions. Dave agreed with Sam's points and mentioned UDV's work with the Borough on the Southgate project. Sam also highlighted the potential for townhouses on a large parcel of land on the Borough's outskirts and the development of single-family duplexes.

Gentrification, Community Development, and Funding Opportunities

Sam, Dave, and Andrew discussed gentrification and its implications on community development. Sam expressed his belief that gentrification, while having negative connotations, can bring positive change to an area. He suggested that the Lincoln Way West corridor could benefit from Community Development Block Grant (CDBG) funding for streetscape projects and homeownership programs. Dave agreed, but noted that the thoroughfare is a Federal highway managed by the Commonwealth of Pennsylvania and this status makes it challenging to implement such projects with community CDBG funding. Sam also mentioned a recent Downtown Chambersburg, Inc. project to construct an amphitheater along Conococheague Creek, which used funding passed through the Borough.

Exploring Housing Projects and Luminest Collaboration

Dave and Sam discussed potential housing-related projects and the possibility of collaborating with Luminest, a housing rehab program grant recipient. Dave suggested that Luminest could be interested in a down payment and closing cost assistance program, which could be funded by HOME dollars. However, he noted that the process could be challenging due to the involvement of the state and the Department of Community and Economic Development (DCED).

Entrepreneurial Training and Community Development Discussion



Dave suggested that Sam could potentially work with Guy Shaul at the Borough to help potential developers with plans for CDBG. Dave, Sam, and Andrew discussed the potential and concerns of entrepreneurs in their community. Sam highlighted the need for better training and education for entrepreneurs before they take on commercial leases, emphasizing the importance of a well-planned business strategy. He and Dave also noted the lack of minority developers in Chambersburg and discussed the potential role of the community and other organizations in promoting education and development. Sam brought up the nonprofit Incremental Development Alliance, which could potentially provide education on small-scale development.

Sam mentioned that while the Chambersburg Latino-Hispanic Center is no longer in operation, he does have one-on-one connections with Hispanic businesses in the downtown area. However, he doesn't have any current outreach to Creole or Nepalese speaking communities from a developer perspective. In regards to non-English speaking residents, Dave brought up the new Chambersburg Engagement Center being opened by the Board of Education downtown, which Sam helped facilitate by connecting CASD with the building owner.

Chambersburg Development Projects, Growth, and Impediments

Andrew asked about economic development around the area, both in downtown and outside of it, and what types of businesses and workforce are present. Sam discussed the growth and development projects in Chambersburg, including the Chambersburg Area Development Corporation's industrial logistics park and real estate projects. He mentioned the Community Development Corporation of Franklin County's role in loaning money for business expansion and the revitalization of Exit 14. Dave confirmed the development of a Wawa gas station and convenience store and a medicinal marijuana factory. Sam discussed the increase in staffing agencies and a subpopulation in need of guidance after graduation. Dave mentioned around 7,000 available jobs but not enough employees to fill them. They discussed the potential impact, with more people potentially moving to the area or technological changes, further exacerbating the lack of available housing units.

Sam discussed the challenges of childcare and transportation in the community, highlighting the high demand for childcare services and the financial burden it places on families. He suggested that the Borough Chamber could play a role in crafting policy with state elected officials to address these issues. Sam also expressed his wish for the Borough to be more proactive in code enforcement and zoning, advocating for a more form-based approach. Andrew and Dave agreed with Sam's points and mentioned the possibility of a common zoning policy with the county.



Coyle Free Library

Monday, October 21, 2024, 9:00 am

Attendance

- Dave Jordan, UDV
- Andrew Stephens, UDV
- Alice Elia, Coyle Free Library
- Jill Yaich, Coyle Free Library

Quick recap

The meeting focused on potential projects and activities that could be eligible for CDBG funding. The group explored various community needs, particularly in housing, transportation, and services for low-income residents, while considering partnerships with local organizations and agencies. They also discussed the application process, funding allocation, and the importance of community input in determining priorities for the upcoming fiscal year.

Next steps

- Alice and Jill to attend the CDBG training session on October 30th from 2-4pm at the Borough Building.
- Alice and Jill to consider potential library programs or services that could qualify for CDBG funding, focusing on low-income or presumed benefit groups.
- Alice to reach out to contacts at local churches to inform them about the upcoming CDBG meeting.
- Dave to email Alice information about non-Borough entities that received CDBG funding in the previous round.
- Library group to explore possibilities for CDBG-eligible activities such as handicap accessibility improvements, services for housing authority residents, or language-specific programs.

Summary



Chambersburg Consolidated Plan Process

Dave explained that the Consolidated Plan is a roadmap of how the Borough intends to expend its CDBG funding over the next 5 years, with an annual action plan detailing each year's activities. The Borough receives approximately \$300,000 annually, with no more than 20% for administrative purposes and 15% for public service activities. The remaining funds are typically used for public or community facility improvements. Dave also mentioned the need for an Analysis of Impediments to Fair Housing Choice and the importance of gathering community input through a resident survey, and the CDBG training session scheduled for October 30th.

Borough Programs, Library Services, and Potential CDBG-Eligible Projects

The group discussed their interactions with various organizations, including those in the economic development, education, religious, and social service sectors. They highlighted the lack of affordable housing and the need for more of it. The group also discussed the challenges of navigating the system for those in need of services, and the importance of information dissemination. They also touched on the role of community action agencies and the limitations of the 2-1-1 service.

Dave asked the guests about potential needs and activities in the Borough, including low-income children's participation in programs and the possibility of grants from the CDBG program to cover admission fees. He also mentioned that handicap accessibility improvements are considered a presumed benefit for low-income households.

Alice and Jill discussed the idea of a dedicated library service to the housing authority, which could be within the \$45,000 limit for qualified applicants. Andrew suggested that the Library and the Franklin County Housing Authority discuss a Bookmobile stop once or twice weekly. The group agreed to consider these ideas and their eligibility for funding.

The group discussed other activities and programs that could be eligible for funding under the Community Development Block Grant (CDBG) program. They considered activities such as accessibility improvements, recreation programs, summer food programs, and language-based story times. The group discussed the possibility of waiving fees for certain programs but noted that the library doesn't currently charge for their programs. Dave suggested that the library could still apply to fund a program targeting at least 51% low-mod clientele, as long as they maintain time sheets for tracking staff time depending on the funding source. He clarified that while the overall CDBG grant to the Borough must benefit at least 70% low-income households, specific programs can be funded if they serve at least 51% low-income persons.



Borough Issues and Potential Solutions

Dave, Jill, Alice, and Andrew discussed the issues faced by their Borough, particularly in relation to housing and transportation. They considered the potential benefits of expanding transportation services to preschools, senior centers, and low-income areas. They also discussed the possibility of partnering with Head Start and First Start programs, and the potential for community action agencies to run these programs.

Dave suggested the idea of implementing a food program through the library, similar to a backpack program, to provide food for kids to take home on weekends for their entire family. Alice and Jill discussed the Library's current partnership with Franklin/Fulton Drug and Alcohol Program, providing harm reduction materials and toiletries. They also considered stocking shelf-stable food items, but acknowledged the difficulty in verifying income eligibility for such items.

Housing Challenges and Public Hearings

The group discussed the need for housing in downtown areas and the challenges of landlords raising rents, forcing lower-income households out of the market. However, neither Alice nor Jill had seen outright housing discrimination as defined by HUD. They also discussed the process of public hearings for needs and document submissions to HUD, with Dave highlighting the importance of understanding the needs of the community. Alice raised concerns about overlapping applications and the potential for better coordination. At the close of the meeting, Dave thanked Alice and Jill for their time, invited them to the October 30 CDBG training meeting, and let them know to reach out to UDV or the Borough with any questions.



AGENCY/ORGANIZATION SURVEYS

#1

COMPLETE

Collector: Web Link 1 (Web Link)
Started: Saturday, October 05, 2024 7:09:36 AM
Last Modified: Saturday, October 05, 2024 7:21:49 AM
Time Spent: 00:12:12
IP Address: 73.129.118.26

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Q1

What is the name of your organization?

Homeless Matters of Franklin County

Q2

What is your name and job title?

Founder and Executive Director

Q3

Please provide a brief description of programs your organization provides:

Provide assistance to Chambersburg Area School districts homeless students and families. Coordinate aide with other agencies in Chambersburg. Partner with Franklin County Visitor Center. Collaborating with Salvation Army to provide a Day House for homeless residents of the Boro.

Q4

Does your organization provide any services or programs for the following?

Social/Human Services,
Homelessness/CoC

Q5

What clientele does your program(s) serve?

Low-Income,
Children/Youth,
Homeless

Q6

What are the unmet social service and human service needs in the Borough of Chambersburg?

Recognizing needs for homeless residents such as medical , food, shelter.

Q7

What are the unmet housing needs in the Borough of Chambersburg?

Homeless and low income due to high rents.

Q8

What are the unmet community development needs in the Borough of Chambersburg? (i.e. public facility improvements, infrastructure improvements, public safety, etc.)

Again, safety is most important and having safe spaces for all residents including the elderly, homeless.

Q9

What Fair Housing Issues do you observe in the Borough of Chambersburg?

High rents, low availability for low income residents

Q10

Does your organization have plans to add any new programs or to expand existing programs? Please describe.

Day House for homeless in collaboration with Salvation Army opening in January 2025

Q11

Does your organization have plans to add new facilities or perform renovations on existing facilities? Please describe.

No

Q12

Do you have any other comments or suggestions for the Five Year Consolidated Plan and/or the Analysis of Impediments to Fair Housing Choice?

Awareness of issues facing homeless and low income and planning to use existing resources to assist with housing.

#2

COMPLETE

Collector: Web Link 1 (Web Link)
Started: Tuesday, October 08, 2024 10:48:30 AM
Last Modified: Tuesday, October 08, 2024 10:54:50 AM
Time Spent: 00:06:20
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Page 1

Q1

What is the name of your organization?

Wilson College

Q2

What is your name and job title?

Wesley R. Fugate, President

Q3

Please provide a brief description of programs your organization provides:

We provide certifications as well as post-secondary degrees at the associates, bachelors, masters, and as of January 20206, doctoral levels.

Q4

Higher Education

Does your organization provide any services or programs for the following?

Q5

Low-Income,
LGBTQIA,
Immigrants/Refugees,
Families

What clientele does your program(s) serve?

Q6

What are the unmet social service and human service needs in the Borough of Chambersburg?

Childcare is at a critical tipping point.

Q7

What are the unmet housing needs in the Borough of Chambersburg?

We do not have enough middle class housing in the Borough. It has caused us to lose employees. During my time on the Franklin County Housing Authority Board, I saw the deep need for expanded opportunities for low-income housing.

Q8

What are the unmet community development needs in the Borough of Chambersburg? (i.e. public facility improvements, infrastructure improvements, public safety, etc.)

Arts and culture amenities are in demand from our employees and students.

Q9

What Fair Housing Issues do you observe in the Borough of Chambersburg?

During my time on the Franklin County Housing Authority, it appears we have a great need for further assistance for those in need of housing assistance.

Q10

Does your organization have plans to add any new programs or to expand existing programs? Please describe.

No housing related program planned.

Q11

Does your organization have plans to add new facilities or perform renovations on existing facilities? Please describe.

We have explored a public/private partnership to add additional apartment style housing that could be used by students or employees, but it has not come to fruition.

Q12

Do you have any other comments or suggestions for the Five Year Consolidated Plan and/or the Analysis of Impediments to Fair Housing Choice?

None

#3

COMPLETE

Collector: Web Link 1 (Web Link)
Started: Tuesday, October 15, 2024 1:12:02 PM
Last Modified: Tuesday, October 15, 2024 1:22:36 PM
Time Spent: 00:10:34
IP Address: 174.175.245.65

Page 1

Q1

What is the name of your organization?

County of Franklin = Community Connections Division

Q2

What is your name and job title?

Stacy Yurko Housing Program Specialist

Q3

Please provide a brief description of programs your organization provides:

Social services department that provides housing and assistance to those who are homeless or about to be.

Q4

Does your organization provide any services or programs for the following?

Social/Human Services,
Homelessness/CoC,
Housing,
Housing Payments,
Fair Housing

Q5

What clientele does your program(s) serve?

**Low-Income,
Incarcerated Individuals,
Neighborhood/Target Areas,
LGBTQIA,
Immigrants/Refugees,
Disabled,
Children/Youth,
Domestic Violence Victims,
Families,
Elderly,
Homeless**

Q6

What are the unmet social service and human service needs in the Borough of Chambersburg?

Additional transportation with hours beyond 3 PM, more housing choice vouchers, utility assistance, child care, etc.

Q7

What are the unmet housing needs in the Borough of Chambersburg?

More affordable or income based housing that meets the needs of those who are seniors or low-income households. Handicap accessible units is also a large need. Rehabilitation of units to meet inspection criteria is also crucial as this often limits the housing stock as well.

Q8

What are the unmet community development needs in the Borough of Chambersburg? (i.e. public facility improvements, infrastructure improvements, public safety, etc.)

Not sure

Q9

What Fair Housing Issues do you observe in the Borough of Chambersburg?

Those who have a Housing Choice Voucher or are low income are often refused services. Many landlords will not accept subsidized housing and / or expect a person to have 3x the income for the rent. Although it is not considered discrimination, these factors eliminate these populations from being served and/or having adequate housing.

Q10

Does your organization have plans to add any new programs or to expand existing programs? Please describe.

Yes we are hoping to add additional supportive housing to our programming so that we can assist families who are chronically homeless.

Q11

Does your organization have plans to add new facilities or perform renovations on existing facilities? Please describe.

We do not.

Q12

Do you have any other comments or suggestions for the Five Year Consolidated Plan and/or the Analysis of Impediments to Fair Housing Choice?

Most of what I provided was during the meeting which was recorded. Thank you again for including our office.

#4

COMPLETE

Collector: Web Link 1 (Web Link)
Started: Wednesday, October 16, 2024 9:40:54 AM
Last Modified: Wednesday, October 16, 2024 3:18:02 PM
Time Spent: 05:37:08
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Page 1

Q1

What is the name of your organization?

Franklin County Area Agency on Aging

Q2

What is your name and job title?

Tawnya Hurley, Franklin County Director of Aging

Q3

Please provide a brief description of programs your organization provides:

Supports & Services for individuals 60 yrs and older. Programs include: information & referral, senior centers, assessments, OPTIONS in-home supports, home-delivered meals, caregiver support programs, Medicare Counseling and Protective Services

Q4

Social/Human Services

Does your organization provide any services or programs for the following?

Q5

Low-Income,

What clientele does your program(s) serve?

Elderly

Q6

What are the unmet social service and human service needs in the Borough of Chambersburg?

Many businesses are not equipped for older adults (handicapped doorways, handicapped bathrooms, parking for seniors/handicapped, buildings not equipped for assistive devices such as walkers and wheelchairs.

Q7

What are the unmet housing needs in the Borough of Chambersburg?

Housing costs are so higher, many seniors who live primarily off of social security cannot afford the housing options. Sometimes they find something they can afford but then it's not handicapped accessible (i.e. 2nd floor apartments or parking issues). It is extremely difficult for a senior to find housing they can afford and "age" in.

Q8

What are the unmet community development needs in the Borough of Chambersburg? (i.e. public facility improvements, infrastructure improvements, public safety, etc.)

Public facilities need to be mindful of the aging population. Many buildings are not "age-friendly". Additionally, many borough sidewalks are uneven or have cracks which is a major fall risk for seniors with assistive devices.

Q9

What Fair Housing Issues do you observe in the Borough of Chambersburg?

Costs of housing are not affordable for the aging population.

Q10

Does your organization have plans to add any new programs or to expand existing programs? Please describe.

We plan to provide some additional supportive programs and groups within our centers and aging programs.

Q11

Does your organization have plans to add new facilities or perform renovations on existing facilities? Please describe.

The only renovation we are in need of currently is handicapped buttons for our bathroom doors at our Chambersburg Senior Center. Funding for Aging programs was flat-lined this year so the cost is a barrier but this is a true need for our seniors who depend on our center.

Q12

Do you have any other comments or suggestions for the Five Year Consolidated Plan and/or the Analysis of Impediments to Fair Housing Choice?

Please keep the senior population in mind for building infrastructure/renovations within the borough.

#5

COMPLETE

Collector: Web Link 1 (Web Link)
Started: Thursday, October 17, 2024 8:55:51 AM
Last Modified: Thursday, October 17, 2024 8:58:34 AM
Time Spent: 00:02:43
IP Address: 208.67.142.193

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Q1

What is the name of your organization?

Chambersburg Area School District

Q2

What is your name and job title?

Chief Academic Officer Assistant Superintendent

Q3

Please provide a brief description of programs your organization provides:

Public School k-12

Q4

Does your organization provide any services or programs for the following?

Social/Human Services,
Homelessness/CoC,
Higher Education

Q5

What clientele does your program(s) serve?

Low-Income,
Incarcerated Individuals,
Neighborhood/Target Areas,
LGBTQIA,
Immigrants/Refugees,
Disabled,
Children/Youth,
Homeless

Q6

Respondent skipped this question

What are the unmet social service and human service needs in the Borough of Chambersburg?

Q7

What are the unmet housing needs in the Borough of Chambersburg?

Chambersburg needs more affordable housing. Over 7000 jobs open currently in our area.

Q8

Respondent skipped this question

What are the unmet community development needs in the Borough of Chambersburg? (i.e. public facility improvements, infrastructure improvements, public safety, etc.)

Q9

Respondent skipped this question

What Fair Housing Issues do you observe in the Borough of Chambersburg?

Q10

Does your organization have plans to add any new programs or to expand existing programs? Please describe.

Pre-k education

Q11

Does your organization have plans to add new facilities or perform renovations on existing facilities? Please describe.

Yes. Building and renovating schools plan \$200 million

Q12

Respondent skipped this question

Do you have any other comments or suggestions for the Five Year Consolidated Plan and/or the Analysis of Impediments to Fair Housing Choice?

BOROUGH OF CHAMBERSBURG, PENNSYLVANIA FY 2025-2029 CDBG CONSOLIDATED PLAN AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization: The Arc of Franklin-Fulton Counties

Address: 2314 Philadelphia Avenue, Chambersburg, PA 17202

Contact: Lorrie Miller

Title: Executive Director

Phone: 717-264-4390, Ext. 101

E-Mail: lmiller@thearcoffranklinfultoncounties.com

1. Brief description of programs your agency provides: (Attach any brochures)

See enclosed brochure.

2. Please respond to the following questions if they apply to your agency or organization.

Does your organization provide any services or programs for the following?

(Check all boxes that apply.)

☒ Social/Human Services	☐ Housing	☐ Planning
☐ Community Development	☐ Housing Payments	☐ Business Loans
☐ Homelessness/CoC	☐ Housing Rehabilitation	☐ Justice/Corrections
☐ Public Health	☐ Fair Housing	☒ Advocacy
☐ Job Training	☐ Job Training	☐ Economic Development
☐ Higher Education	☐ Higher Education	☐ Other: _____

3. What clientele does your program(s) serve? (Check all boxes that apply.)

☐ Low-Income	☐ Immigrants/Refugees	☐ Families
☐ Incarcerated Individuals	☒ Disabled	☐ Elderly
☐ Neighborhood/Target Areas	☐ Children/Youth	☐ Homeless
☐ LGBTQIA	☐ Domestic Violence Victims	☐ Other: _____

4. What are the unmet social service and human service needs in the Borough of Chambersburg?

low cost transportation services

5. What are the unmet housing needs in the Borough of Chambersburg?

There is a need for more low income housing opportunities with access to grocery stores and medical care.

**6. What are the unmet community development needs in the Borough of Chambersburg?
(i.e. public facility improvements, infrastructure improvements, public safety, etc.)**

Concerns related to more crime in the area and safety of our schools.

7. What are the unmet economic development needs in the Borough of Chambersburg?

8. What Fair Housing Issues do you observe in the Borough of Chambersburg?

**9. Does your organization have plans to add any new programs or to expand existing programs?
Please describe.**

N/A

10. Does your organization have plans to add new facilities or perform renovations on existing facilities? Please describe.

N/A

11. Do you have any other comments or suggestions for the Five Year Consolidated Plan and/or the Analysis of Impediments to Fair Housing Choice?

Ways to get Involved

Volunteer

Volunteers are essential to maintaining the everyday operations of the Arc. Volunteers are needed to help in the office, be board members, and assist with fundraisers, social events, or other projects. Please contact the office if you would like to volunteer!

Fundraisers

The Arc needs the support of the community by participating in or volunteering at our local fundraisers. Keep an eye on our website for upcoming fundraisers that you could be a part of!

Newsletter

The newsletter contains a calendar of events for consumers. It also provides helpful information related to services for persons with developmental disabilities, Arc membership, and information on upcoming fundraisers. You may request a newsletter at any time, or request to be put on the Arc's mailing list. No fee required.

Socials

The Arc hosts free social events throughout the year for individuals with disabilities. These events range from paint nights, to bingo, to ice cream socials. You can find out more specifics in our Newsletter, or on the Arc website. Everyone is welcome to attend!

For more information on any of these topics, please contact the Arc office.

About The Arc

The Arc stands for Advocacy & Resources for Citizens with intellectual and developmental disabilities. The Arc's purpose is the fostering, protection, and nurturing of the following human rights:

»The right to be a valuable member of society.

»The right to a free and appropriate education in an integrated setting.

»The right to live in a comfortable residence in their own local community.

»The right to protection from health and safety hazards in their environment.

»The right to work at a meaningful wage in a vocation appropriate to their talents.

»The right to social and personal relationships.

»The right to participate in the recreational activities of their community.

Becoming a Member

Visit our website to fill out a Membership Application. Members get access to things like membership dinners, exclusive Arc pins, and affiliation with the state and national Arc.

Your support makes The Arc's powerful voice even stronger as we address issues such as education, community involvement, and safety that are critical to the disability community.

The Arc of Franklin & Fulton Counties is a member chapter of The Arc of Pennsylvania and an affiliate of The Arc of the United States.



For people with intellectual and developmental disabilities

Franklin and Fulton Counties

2314 Philadelphia Avenue
Chambersburg, PA 17201

Phone & fax: 717-264-4390



www.thearcoffranklinfultoncounties.com

Waiver Programs and Services

Companion Services

Provided to adult individuals living in private residences for the purpose of providing supervision and minimal assistance that is focused on the health and safety of the individual. Assistance can include: Grooming, healthcare, household chores, meal preparation, planning and socialization. Small group Companion services are also available.

In-Home & Community Supports (IHCS)

Provided to adult individuals in private residences and community settings to protect the health and welfare of individuals and assist in acquiring, maintaining, and improving self-help, domestic, socialization and adaptive skills.

Respite Care

Provides short term specialized care in or out of the family home and with every aspect of the individual's daily life. Respite services are direct services to provide relief to families.

Program Eligibility

Eligibility for all services except Advocacy are determined by the Franklin/Fulton MH/IDD/EI Program. Please call (717) 264-5387 to determine eligibility.

Waiver Programs and Services

Van Transportation

Transportation is provided to adult consumers to and from local day programs.

Vendor Services

Individuals may qualify for financial assistance in the following areas:

- Camp Reimbursement (For qualifying camps)
- Home Accessibility Modifications
- Vehicle Adaptions
- Specialized Supplies
- Assistive Technology

Vendor Services must be approved in the consumer's Individual Support Plan (ISP) before payment for the service can be made

Homemaker/Chore

Homemaker Services include cleaning and laundry, meal preparation, and other general household care. Chore services consist of services needed to maintain the home in a clean, sanitary, and safe condition.

Agency with Choice (AWC)

AWC provides individuals with disabilities and/or their designated managing employer the opportunity to manage some or all of their services in their home and other community settings. A participant enrolled in AWC may receive one or any combination of the waiver services (dependent upon the need and budget).

For more information on any of these services, please contact the

Base Funded Services

Base Respite Care

Provides 24-hour specialized care in or out of the family home and with every aspect of the individual's daily life. Respite services are direct services to provide relief to families. Service approval is based on available funding.

Family Aide

Provides short term specialized care in the family home and provides relief for caregivers. Family Aide services are direct care services. Family Aide can be provided at a maximum of 4 sessions not exceeding a total of 24 hours per month. Service approval is based on available funding.

Advocacy Services

Advocacy services help to ensure individuals with disabilities enjoy the same rights, access to opportunities (educational, employment, community living, health care, etc.) and privileges as other citizens. Advocacy is offered free of charge to anyone in need of these services.

The Arc of Franklin & Fulton Counties works toward the goal of assisting people with intellectual and developmental disabilities to fully participate in civil, social, education, health, and employment activities in their home communities which creates the opportunity to grow.

The Arc's Waiver Services are funded through contracts with the Office of Developmental

Base Services are funded through the Franklin/Fulton Mental Health/Intellectual & Developmental Disabilities/Early

BOROUGH OF CHAMBERSBURG, PENNSYLVANIA

FY 2025-2029 CDBG CONSOLIDATED PLAN

AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization: Chambersburg Area Development Corp

Address: 100 Lincoln Way East

Contact: Stephen Christian

Title: Executive Director

Phone: 717 264 7101

E-Mail: SChristian@Chambersburg.org

1. Brief description of programs your agency provides: (Attach any brochures)

Local Economic Development 501C6 . Owns and operates commercial and industrial real estate portfolio and provides loans / grants / and support for strategic development projects in and around Chambersburg.

2. Please respond to the following questions if they apply to your agency or organization.

Does your organization provide any services or programs for the following?

(Check all boxes that apply.)

☐ Social/Human Services	☐ Housing	☐ Planning
☒ Community Development	☐ Housing Payments	☒ Business Loans
☐ Homelessness/CoC	☐ Housing Rehabilitation	☐ Justice/Corrections
☐ Public Health	☐ Fair Housing	☐ Advocacy
☐ Job Training	☐ Job Training	☒ Economic Development
☐ Higher Education	☐ Higher Education	☐ Other: _____

3. What clientele does your program(s) serve? (Check all boxes that apply.)

☐ Low-Income	☐ Immigrants/Refugees	☐ Families
☐ Incarcerated Individuals	☐ Disabled	☐ Elderly
☒ Neighborhood/Target Areas	☐ Children/Youth	☐ Homeless
☐ LGBTQIA	☐ Domestic Violence Victims	☐ Other: _____

4. What are the unmet social service and human service needs in the Borough of Chambersburg?

Mental health support, particularly for youth and young adult.

5. What are the unmet housing needs in the Borough of Chambersburg?

All categories of housing are under served with limited inventory.
Low / medium / upper level income housing is all in short supply.

**6. What are the unmet community development needs in the Borough of Chambersburg?
(i.e. public facility improvements, infrastructure improvements, public safety, etc.)**

Local police. Both human resources and equipment.
Public transportation.

7. What are the unmet economic development needs in the Borough of Chambersburg?

Direct Borough investment into redevelopment of older buildings on-and-around main street.
Direct Borough investment into long-term parking solutions for growth and convenience.

8. What Fair Housing Issues do you observe in the Borough of Chambersburg?

Not Sure

**9. Does your organization have plans to add any new programs or to expand existing programs?
Please describe.**

CADC plans to increase our focus and investments into the redevelopment of key strategic buildings and real estate which need restoration.

10. Does your organization have plans to add new facilities or perform renovations on existing facilities? Please describe.

Yes.
To be determined.

11. Do you have any other comments or suggestions for the Five Year Consolidated Plan and/or the Analysis of Impediments to Fair Housing Choice?

Market priced housing options for every level of income should be encouraged and incentivized in the Borough. No single factor elevates the economic flourishing of a downtown more than the circulation of payroll. We need a lot more people with actual paychecks (either working in or living in) inside the heart of downtown.

BOROUGH OF CHAMBERSBURG, PENNSYLVANIA FY 2025-2029 CDBG CONSOLIDATED PLAN AGENCIES/ORGANIZATIONS NEEDS SURVEY

Name of Agency/Organization: Homeless Matters of Franklin County

Address: PO Box 581

Contact: Jacqueline Wolfe **Title:** Executive Director

Phone: 7178604649 **E-Mail:** jcws@comcast.net

1. Brief description of programs your agency provides: (Attach any brochures)

Providing essential needs to homeless residents in the County/ Boro. We provide an updated Resource Guide to county residents who need assistance with in the area of food banks, housing and various information to support needs. Housing is a great need in our county and Boro. High rents, unavailable shelter space make it impossible to assist residents.

2. Please respond to the following questions if they apply to your agency or organization.

Does your organization provide any services or programs for the following?

(Check all boxes that apply.)

☐ Social/Human Services	☐ Housing	☐ Planning
☐ Community Development	☐ Housing Payments	☐ Business Loans
☐ Homelessness/CoC	☐ Housing Rehabilitation	☐ Justice/Corrections
☐ Public Health	☐ Fair Housing	☐ Advocacy
☐ Job Training	☐ Job Training	☐ Economic Development
☐ Higher Education	☐ Higher Education	☐ Other: _____

3. What clientele does your program(s) serve? (Check all boxes that apply.)

☐ Low-Income	☐ Immigrants/Refugees	☐ Families
☐ Incarcerated Individuals	☐ Disabled	☐ Elderly
☐ Neighborhood/Target Areas	☐ Children/Youth	☐ Homeless
☐ LGBTQIA	☐ Domestic Violence Victims	☐ Other: _____

4. What are the unmet social service and human service needs in the Borough of Chambersburg?

Housing- affordable as well as shelters for individuals and families. Safe facilities and medical care. This includes a location that allows residents in the Boro to also feel safe. Homeless shelters should be provided away from the retail areas in town for safety of residents as well as homeless.

5. What are the unmet housing needs in the Borough of Chambersburg?

Affordable housing, low income housing for elderly. Homeless shelters .

**6. What are the unmet community development needs in the Borough of Chambersburg?
(i.e. public facility improvements, infrastructure improvements, public safety, etc.)**

Again, safe areas for low income as well as safety to all income levels. Housing and rental costs have increased significantly over the past few years. Landlords have made rentals unaffordable. Also, many buildings have wasted space where residents could rent.

7. What are the unmet economic development needs in the Borough of Chambersburg?

As my daughter is a land use attorney in VA and DC, and grew up in Chambersburg , the needs would be similar to what she is dealing with ... multi use buildings. Also more low income affordable residences.

8. What Fair Housing Issues do you observe in the Borough of Chambersburg?

High rents, vacant apartments in the downtown.

9. Does your organization have plans to add any new programs or to expand existing programs? Please describe.

In January 2025, collaboration with the Salvation Army to open a Day House for homeless and in need residents at the Salvation Army facility from 12:30-4 pm 3 days a week to assist with services, food, shelter and other essential needs.

10. Does your organization have plans to add new facilities or perform renovations on existing facilities? Please describe.

No

11. Do you have any other comments or suggestions for the Five Year Consolidated Plan and/or the Analysis of Impediments to Fair Housing Choice?

Expansion of low income affordable housing. Safe retail areas. Shelters for homelessness.



RESOLUTION



**RESOLUTION OF TOWN COUNCIL OF THE
BOROUGH OF CHAMBERSBURG, PENNSYLVANIA
APPROVING THE FY 2025-2029 FIVE-YEAR CONSOLIDATED PLAN
AND THE FY 2025 ANNUAL ACTION PLAN
AND AUTHORIZING THE FILING OF THE PLANS WITH THE
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)**

WHEREAS, under Title I of the Housing and Community Development Act of 1974, as Amended, the Secretary of the U.S. Department of Housing and Urban Development (HUD) is authorized to extend financial assistance to communities in the prevention or elimination of slums or urban blight, or activities which will benefit low- and moderate-income persons, or other urgent community development needs; and,

WHEREAS, the U.S. Department of Housing and Urban Development has advised the Borough of Chambersburg that for Fiscal Year 2025 it is eligible to apply for an entitlement grant of \$291,250.00 under the Community Development Block Grant (CDBG) Program; and,

WHEREAS, the Department of Community and Economic Development of the Borough of Chambersburg has prepared a Five-Year Consolidated Plan for FY 2025-2029 to identify housing and community needs, and an Annual Action Plan for FY 2025 which proposes how the entitlement grant funds will be expended to address the above needs; and

WHEREAS, drafts of the FY 2025-2029 Five-Year Consolidated Plan and FY 2025 Annual Action Plan were on public display from July 9th through August 8th, 2025 and the Borough held Public Hearings on the said Plans and the comments of various agencies, groups, and citizens were taken into consideration in the preparation of the final document;

NOW, THEREFORE, BE IT RESOLVED BY TOWN COUNCIL OF THE BOROUGH OF CHAMBERSBURG, FRANKLIN COUNTY, PENNSYLVANIA, AS FOLLOWS:

SECTION 1. That the Annual Action Plan for the FY 2025 CDBG Program and FY 2025-2029 Five-Year Consolidated Plan are hereby in all respects APPROVED and the President of Town Council is hereby

directed to file a copy of said FY 2025 Annual Action Plan and FY 2025-2029 Five-Year Consolidated Plan with the Official Minutes of this Meeting of this Town Council;

SECTION 2. That the Borough of Chambersburg is COGNIZANT of the conditions that are imposed in the undertaking and carrying-out of the Community Development Block Grant Program with Federal financial assistance, including those relating to (a) the relocation of site occupants, (b) the prohibition of discrimination because of race, color, age, religion, sex, disability, familial status, or national origin, and (c) other assurances as set forth under the application's certifications;

SECTION 3. That the President of Town Council of the Borough of Chambersburg, on behalf of the Borough Council, is AUTHORIZED to file an Application for financial assistance with the U.S. Department of Housing and Urban Development which has indicated its willingness to make available funds to carry out the CDBG Program in the amount of \$291,250.00; and is further AUTHORIZED to act as the authorized representative of the Borough of Chambersburg to sign any and all documents in regard to these programs; and

SECTION 4. That the President of Town Council, on behalf of the Borough of Chambersburg, Pennsylvania, is AUTHORIZED to provide such assurances and/or certifications as required by the Housing and Community Development Act of 1974, as amended, and any other supplemental or revised data which the U.S. Department of Housing and Urban Development may request in review of the Borough's Application.

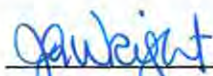
ADOPTED INTO A RESOLUTION THIS 11TH DAY OF AUGUST 2025 BY TOWN COUNCIL OF THE BOROUGH OF CHAMBERSBURG, PENNSYLVANIA.

IN WITNESS WHEREOF, I Allen B. Coffman, President of Town Council of the Borough of Chambersburg, Pennsylvania have hereunto set my hand and caused the official seal of the Borough of Chambersburg to be affixed this 11th day of August 2025.

BOROUGH OF CHAMBERSBURG, PA


Allen B. Coffman, President of Town Council

ATTEST:


Jamia L. Wright, Borough Secretary