
BOROUGH OF CHAMBERSBURG

100 South 2nd Street, Chambersburg, PA 17201

FY 2015-2019 Five Year Consolidated Plan and FY 2015 Annual Action Plan

*In Accordance with the HUD Guidelines for the
Community Development Block Grant Program*

May 15, 2015

Council President:
Allen B. Coffman

Mayor:
Darren Brown

Borough Manager:
Jeffrey Stonehill

**Land Use and Community
Development Director:**
Phil Wolgemuth



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Executive Summary

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

1. Introduction

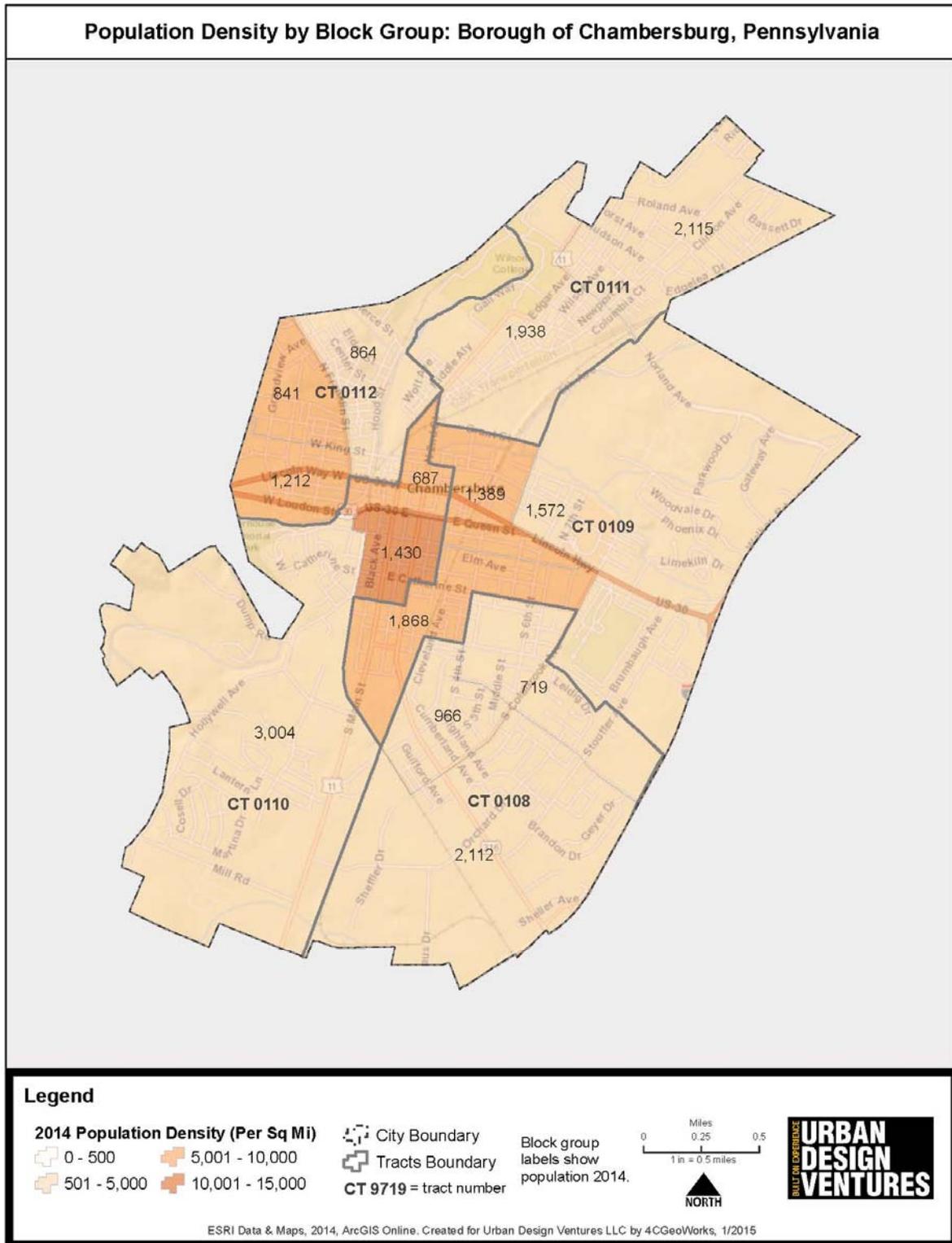
The Borough of Chambersburg, Pennsylvania is a new entitlement community under the U.S. Department of Housing & Urban Development's (HUD) Community Development Block Grant (CDBG) Program. In compliance with the HUD regulations, the Borough of Chambersburg has prepared this FY 2015-2019 Five Year Consolidated Plan for the period of July 1, 2015 through June 30, 2019. This consolidated plan is a strategic plan for the implementation of the Borough's Federal Programs for housing, community, and economic development within the Borough of Chambersburg

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

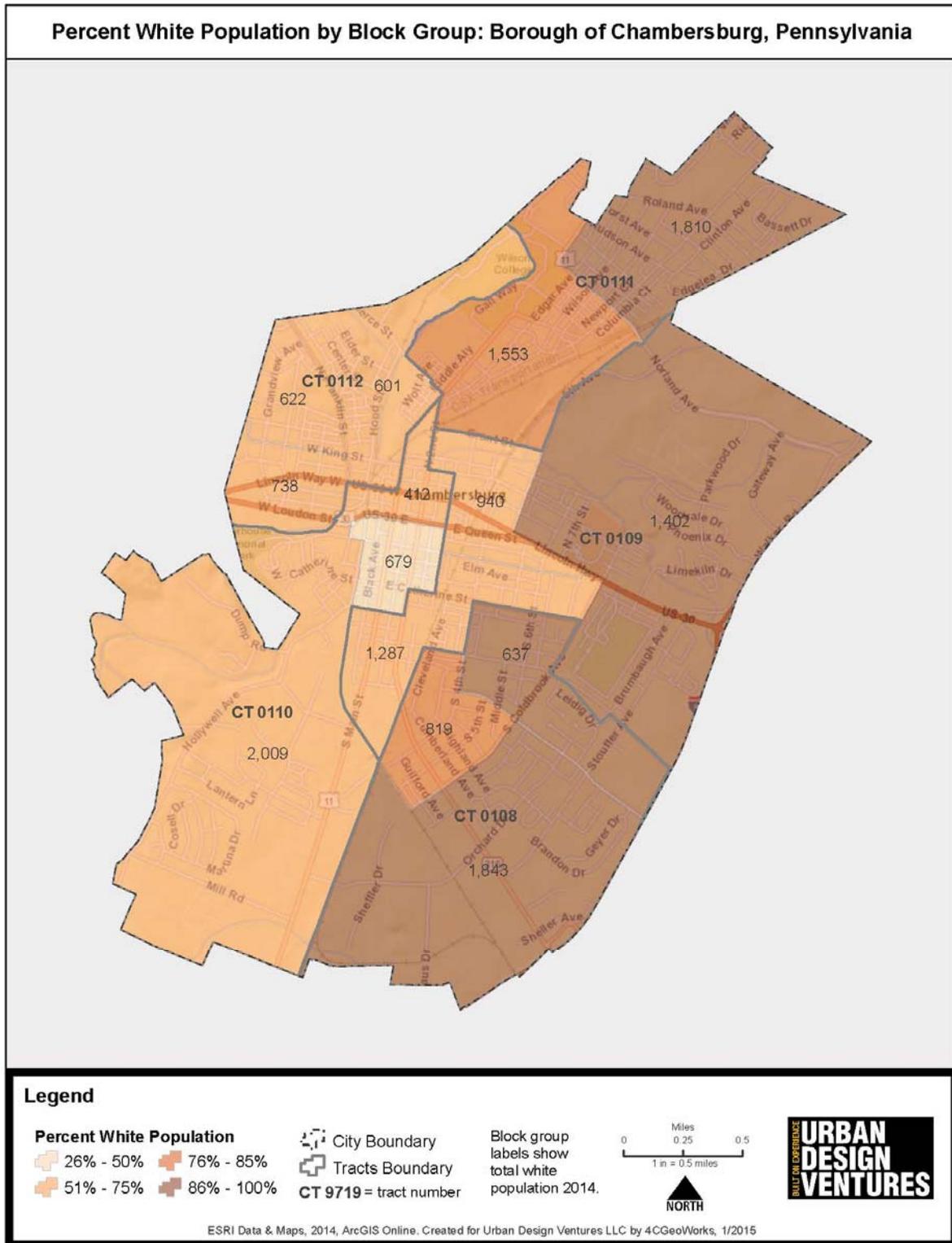
This Five Year Consolidated Plan is a collaborative effort of the Borough of Chambersburg, the community at large, social service agencies, housing providers, community development agencies, and economic development groups. The planning process was accomplished through a series of public meetings, stakeholder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

Maps

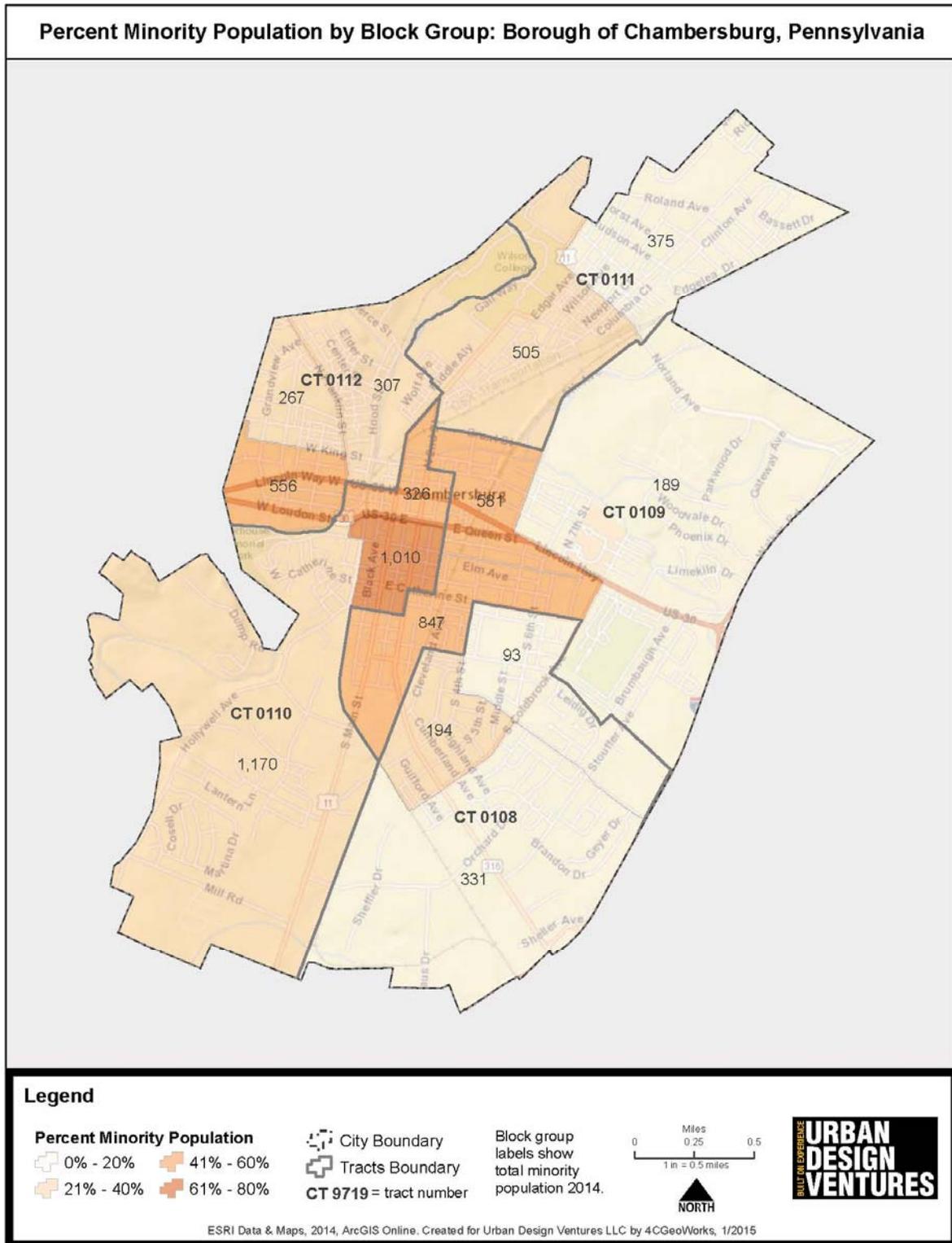
- Population Density by Census Tract
- Percent White Population by Census Tract
- Percent Minority Population by Census Tract
- Percent Population Age 65+ by Census Tract
- Total Housing Units by Census Tract
- Total Housing Units by Block Points & Census Tracts
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- Low/Moderate Income Percentage by Block Group
- Low/Moderate Income with Minority Percentage by Block Group
- Section 8 Count by Block Group with LIHTC & Public Housing Locations: Chambersburg, PA
- Commercial Hot Spots



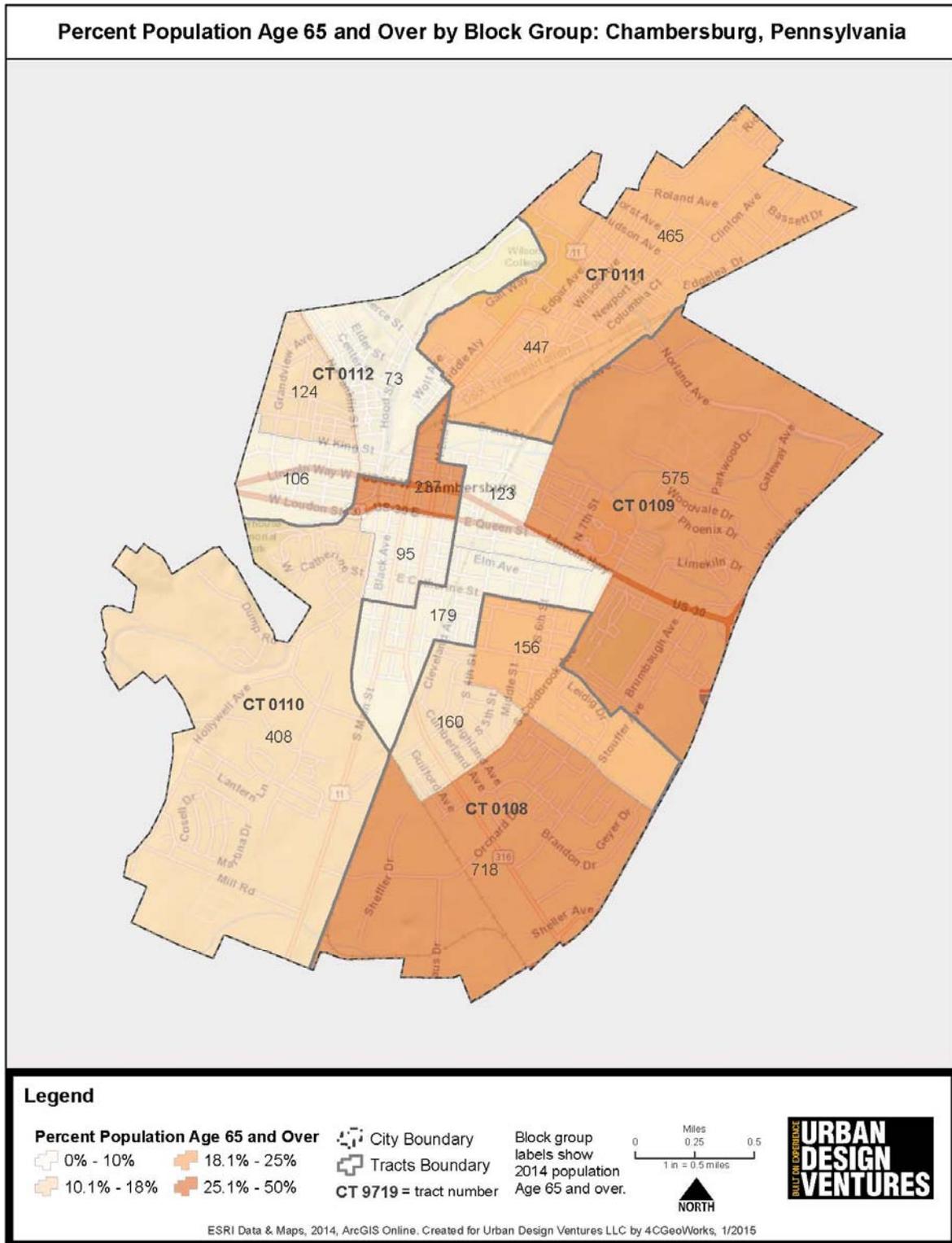
Population Density by Block Group



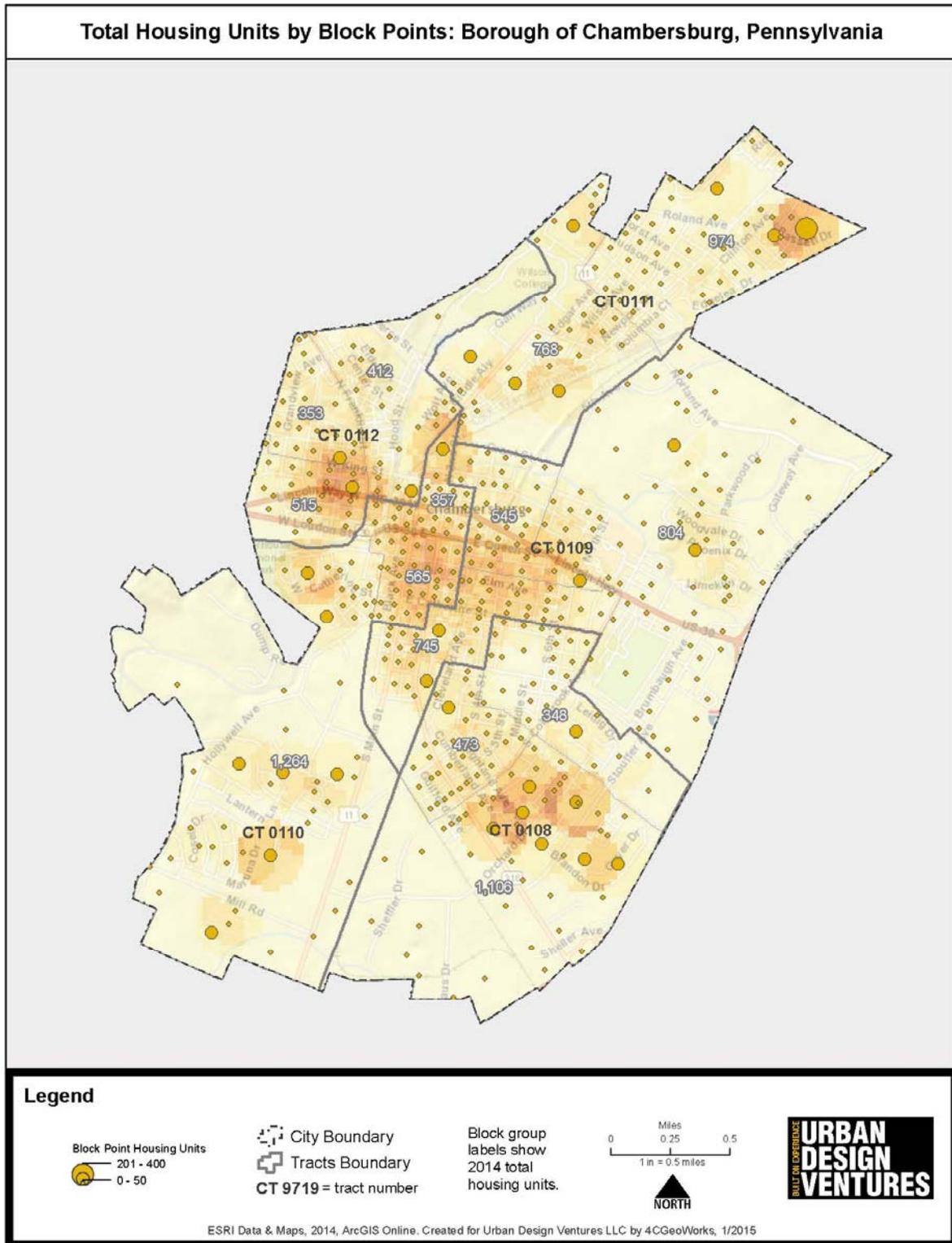
Percent White Population by Block Group



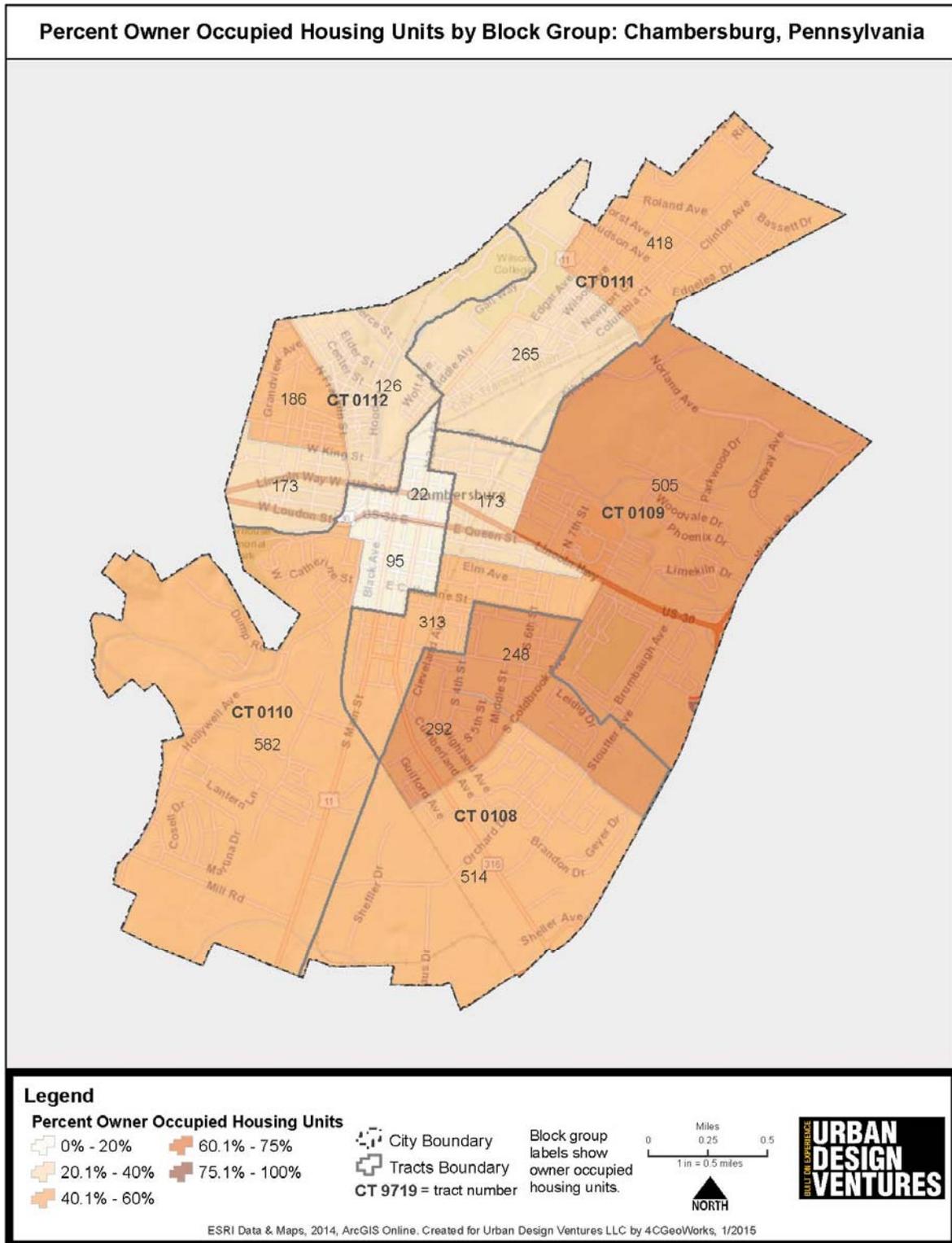
Percent Minority Population by Block Group



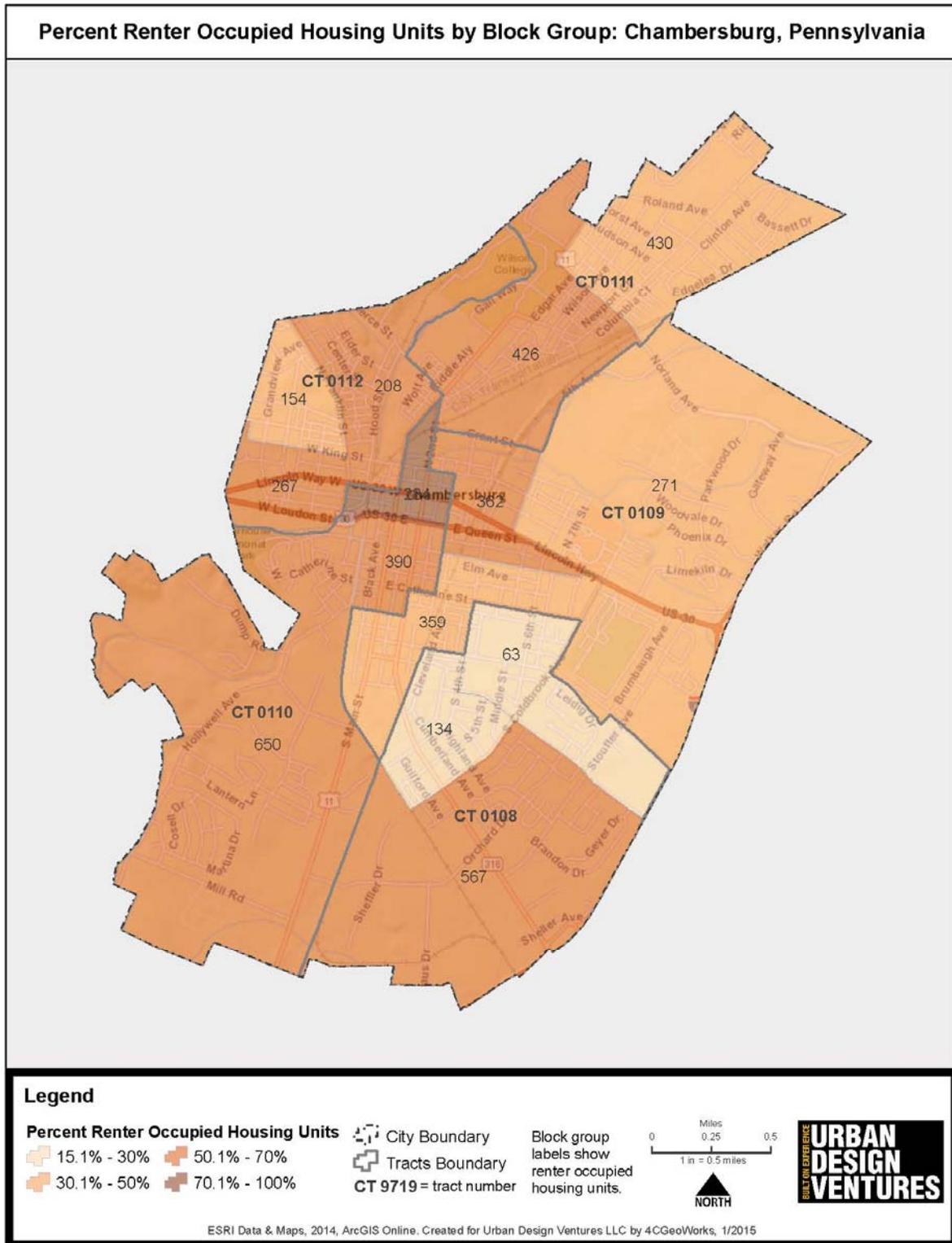
Percent Population Age 65+ by Block Group



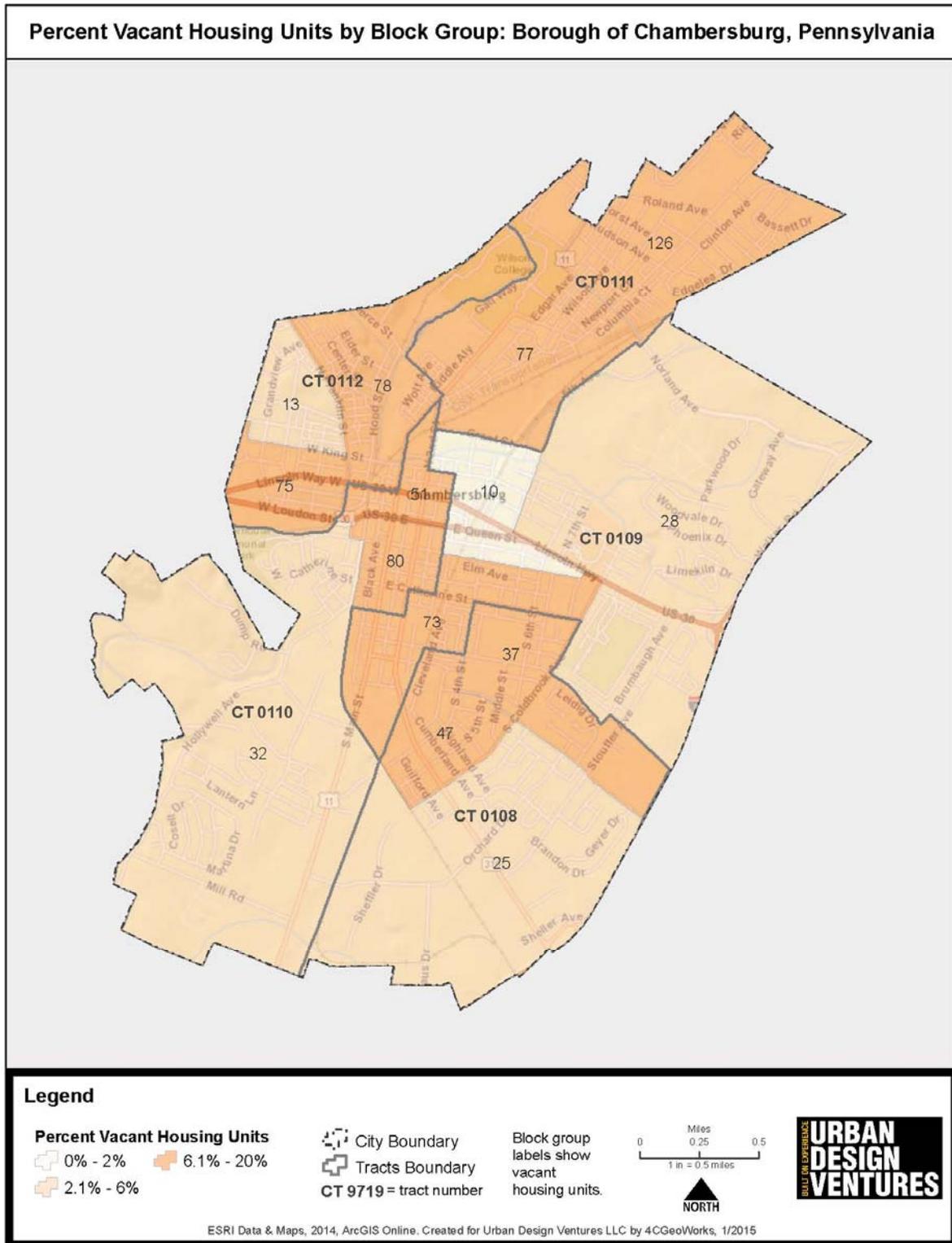
Total Housing Units by Block Points



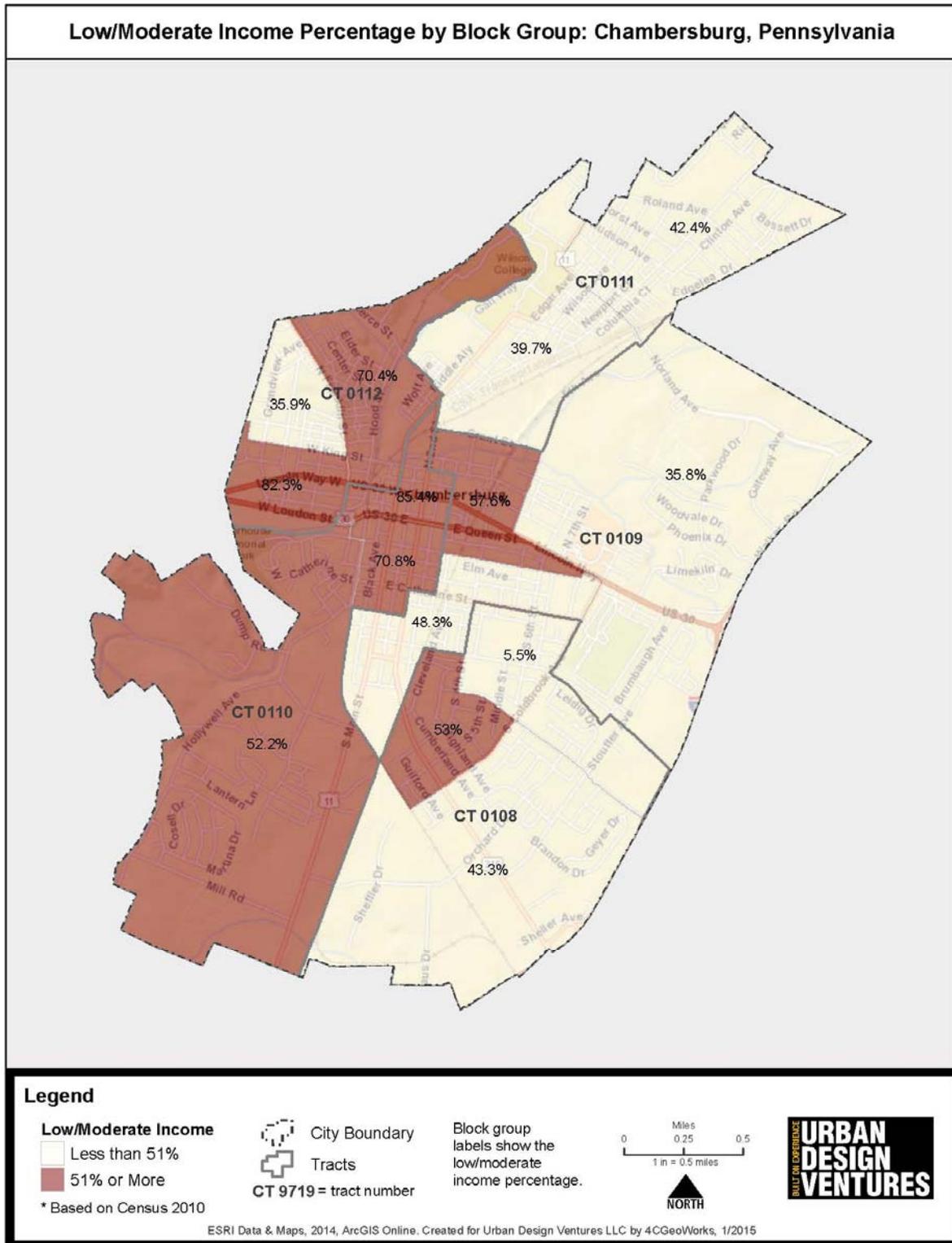
Percent Owner-Occupied Housing Units by Block Group



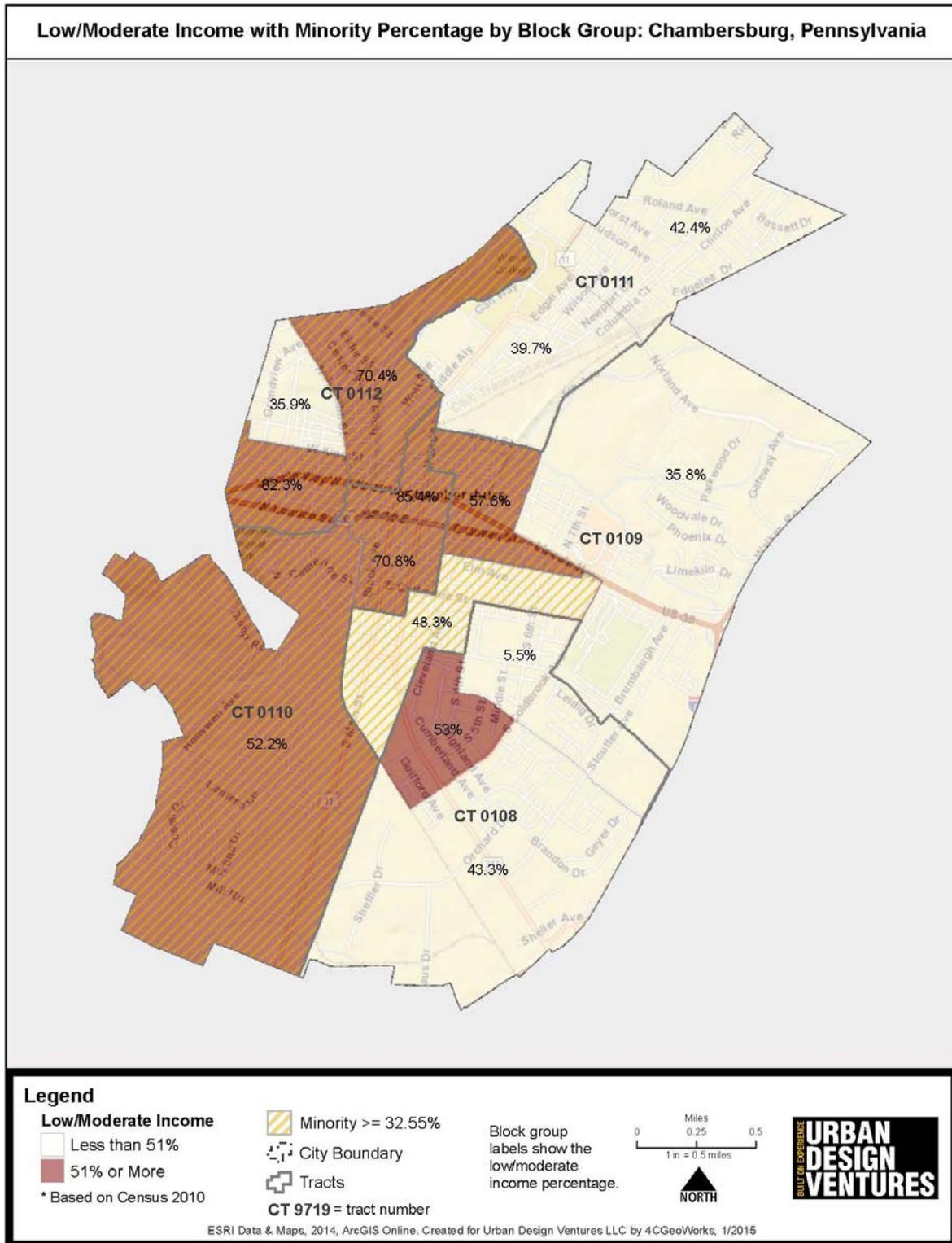
Percent Renter-Occupied Housing Units by Block Group



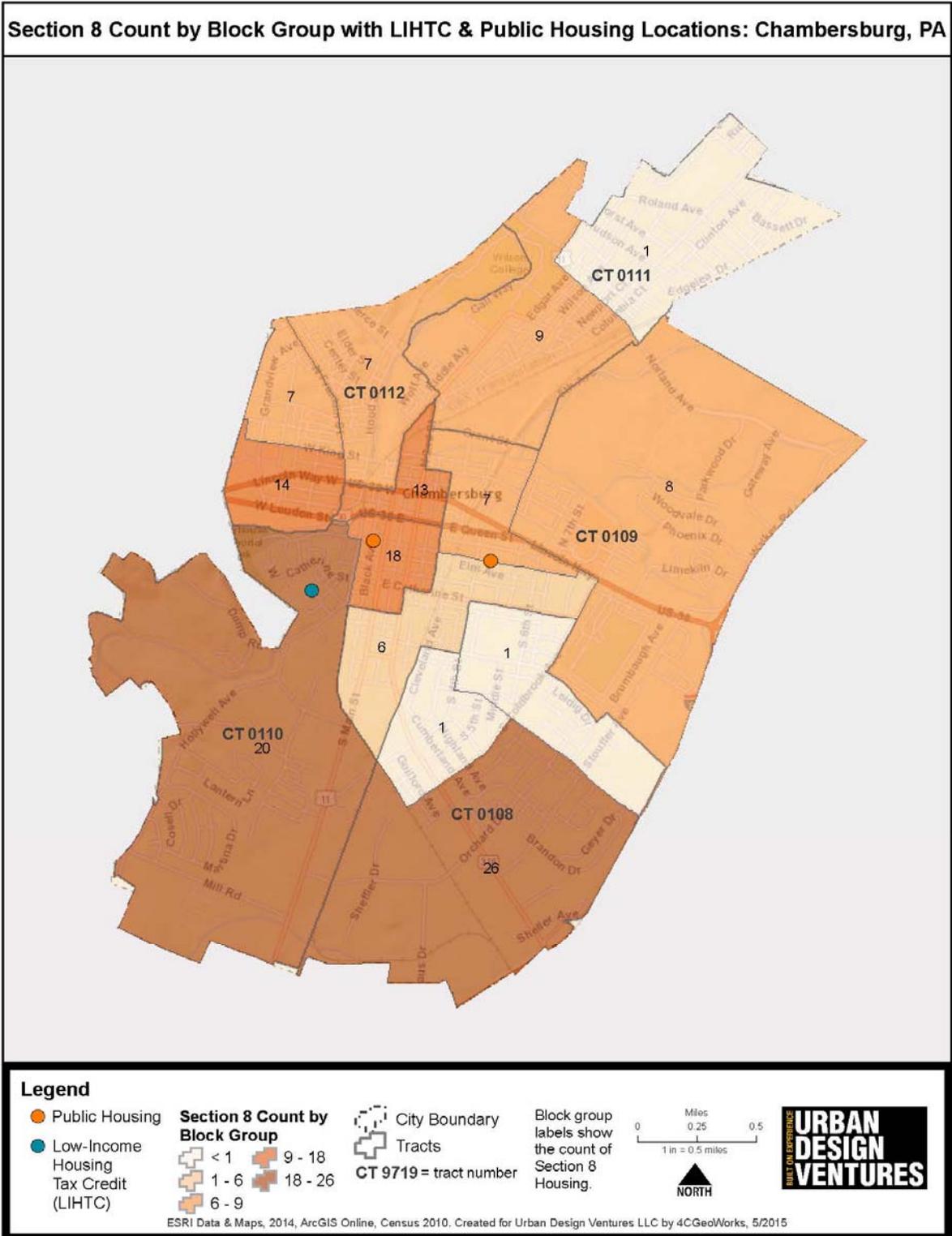
Percent Vacant Housing Units by Block Group



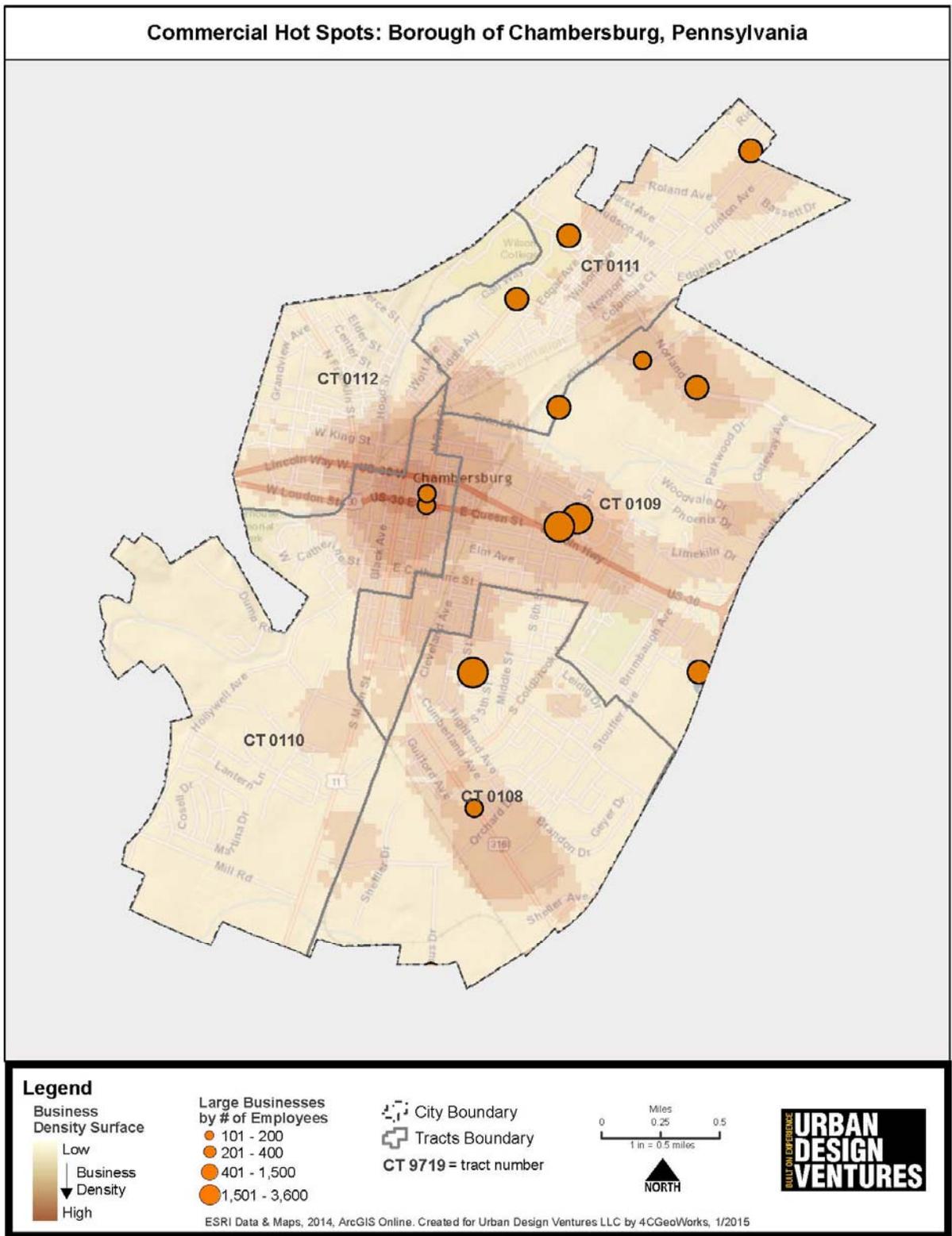
Low/Moderate Income Percentage by Block Group



Low/Moderate Income with Minority Percentage by Block Group



Section 8 Count by Block Group with LIHTC & Public Housing Locations: Chambersburg, PA



Commercial Hot Spots

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

Overview

Since Chambersburg Borough is a new Federal Entitlement Community, it needs to develop a Five Year Consolidated Plan. The "Vision" of this Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the Borough of Chambersburg. As part of the Five Year Consolidated Plan, the community must develop goals and objects. The following goals and objectives have been identified for Chambersburg Borough the period of FY 2015 through FY 2019 for the Community Development Block Grant (CDBG) Program:

Housing Priority - (High Priority)

There is a need to improve the quality of the housing stock in the Borough and to increase the supply of affordable, decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers.

Goals/Strategies:

- **HS-1 Housing Rehabilitation** - Continue to rehabilitate the existing owner and renter occupied housing stock in the Borough, including handicap accessibility modifications.
- **HS-2 Housing Construction/Rehabilitation** - Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the Borough through new construction and rehabilitation of vacant units.
- **HS-3 Fair Housing** - Affirmatively further fair housing by promoting fair housing choice through monitoring, education, and outreach.
- **HS-4 Homeownership** - Assist low- and moderate-income households to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.

Homeless Priority - (Low Priority)

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

Goals/Strategies:

- **HO-1 Operation/Support** - Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.

- **HO-2 Housing** - Support the efforts of local agencies' to provide emergency shelter, transitional housing, and permanent supportive housing through new construction and rehabilitation.

Other Special Needs Priority - (Low Priority)

There is a need for housing, services, and facilities for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with special needs.

Goals/Strategies:

- **SN-1 Housing** - Increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with other special needs through rehabilitation, new construction, and making reasonable accommodations to existing housing.
- **SN-2 Social Services** - Support social service programs and facilities for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with other special needs.

Community Development Priority - (High Priority)

There is a need to improve the public and community facilities, infrastructure, public services, code enforcement, public safety, clearance, and the quality of life in Chambersburg Borough.

Goals/Strategies:

- **CD-1 Community Facilities** - Improve the Borough's parks, recreational centers, trails, bikeways, and public and community facilities through rehabilitation, new construction and handicap accessibility improvements.
- **CD-2 Infrastructure** - Improve the Borough's infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, sewer, water, storm water management, bridges, green infrastructure, etc.
- **CD-3 Public Services** - Improve and increase programs for the youth, the elderly, the disabled, and social/welfare programs for Borough residents.
- **CD-4 Code Enforcement** - Undertake code enforcement activities to maintain the existing housing stock in the Borough.
- **CD-5 Public Safety** - Improve the public safety facilities, purchase of new equipment, crime prevention, community policing, and ability to respond to emergency situations.
- **CD-6 Clearance** - Remove and eliminate slum and blighting conditions through demolition of vacant and abandoned, dilapidated structures throughout the Borough.

Economic Development Priority - (Low Priority)

There is a need to increase employment, self-sufficiency, education, job training, technical assistance, and economic empowerment of the residents of Chambersburg Borough.

Goals/Strategies:

- **ED-1 Employment** - Support and encourage new job creation, job retention, employment, and job training services.
- **ED-2 Financial Assistance** - Support business and commercial growth with low interest loans and incentives for rehabilitation and new construction to assist in their expansion and new development.
- **ED-3 Redevelopment Program** - Plan and promote the development and redevelopment of vacant commercial and industrial sites and facilities.

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

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

Goals/Strategies:

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

3. Evaluation of past performance

The Borough of Chambersburg is a new federal entitlement community. This is the Borough's first year of a CDBG allocation of funds. The FY 2015 Consolidated Annual Performance Evaluation Report will be the first year CAPER on how the Borough expended its funds.

4. Summary of citizen participation process and consultation process

The Borough of Chambersburg has followed its Citizen Participation Plan in the planning and preparation of the Five Year Consolidated Plan. The Borough held its first public hearing on the needs of the community and its residents on March 18, 2015. This provided the residents, agencies and organizations with the opportunity to discuss the Borough's CDBG program and to provide suggestions for future CDBG Program priorities and activities.

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

A copy of the "Draft Five Year Consolidated Plan and the FY 2015 Annual Action Plan" was placed on public display for review by the general public agencies and organizations in the community. A newspaper notice announcing that these documents were placed on public display was published in a newspaper of general circulation in the area. The "Draft Five Year Consolidated Plan and the FY 2015 Annual Action Plan" were on public display at the following locations:

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

A citizen survey was prepared and sent out to residents. A link was placed on the Borough's website. The results of the survey were used to help determine the goals and outcomes. A more detailed analysis and description of the citizen participation process is contained in Section PR-15 Citizen Participation.

5. Summary of public comments

The Borough of Chambersburg held its First Public Hearing on Wednesday, March 18, 2015 at 6:00 PM. Comments received at that public hearing are included in the attachments at the end of the Five Year Plan.

The FY 2015-2019 Five Year Consolidated Plan and FY 2015 Annual Action Plan were placed on public display and a Second Public Hearing was held on Monday, May 11, 2015. Comments that were received at the Second Public Hearing and are included in the attachments at the end of the Five Year Plan.

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

All comments and suggestions that were received to date, have been accepted and incorporated into the planning document.

7. Summary

The main goal of the Five Year Consolidated Plan is to improve the living conditions of the Borough of Chambersburg's residents through improving the housing conditions in the Borough, create suitable and sustainable living environment for the Borough's residents, and to address the community and economic development needs of the Borough residents.

The Five Year Consolidated Planning process requires the Borough to prepare in a single document, its priorities, goals, and strategies to address the needs for housing, homeless, other special needs, community development, economic development, and administration and planning. The Borough will use the Consolidated Plan priorities to allocate its CDBG funds over the next five (5) years and to provide direction to its strategic partners, participating agencies, and stakeholder organizations to address the housing and community development needs of the low- and moderate-income residents of the Borough of Chambersburg. HUD will evaluate the Borough's performance based on the goals established in the Five Year Consolidated Plan.

A "draft" of the Five Year Consolidated Plan and FY 2015 Annual Action Plan was placed on display at: Borough of Chambersburg, Land Use and Community Development Department, Community and Economic Development Office, 100 South 2nd Street, Chambersburg, PA 17201; Coyle Free Library, 102 North Main St, Chambersburg, PA 17201; Borough of Chambersburg Recreation Center, 235 South Third Street, Chambersburg PA, 17201. The display period started on Friday, April 10, 2015 and lasted through Monday, May 11, 2015 for a 30 day display period. In addition, the Borough put the draft Plans on its website (<http://www.chambersburgpa.gov>). A second public hearing was held on Monday, May 11, 2015 to discuss the proposed activities and solicit citizen comments on the Plans. Upon completion of the 30 day comment period, the Borough of Chambersburg submitted the Five Year Consolidated Plan and FY 2015 Annual Action Plan to the U.S. Department of Housing and Urban Development Philadelphia Office on Friday, May 15, 2015.

During the FY 2015 Program Year, the Borough of Chambersburg will receive the following Federal funds.

- CDBG: \$339,911.00

The Borough of Chambersburg proposes to undertake the following activities with the FY 2015 CDBG funds:

- General Administration - \$57,982.00
- ADA Curb Cuts - \$202,250.00
- Street Reconstruction - \$69,679.00

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	Chambersburg	Land Use and Community Development Department

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

Contact: Ms. Kathleen Newcomer
 Community Development Specialist & Property Maintenance Code Officer
 Borough of Chambersburg’s Land Use and Community Development Department

Address: 100 South Second St., Chambersburg, PA 17201

Phone: (717) 261-3208

Fax: (717) 261-3240

Email: knewcomer@chambersburgpa.gov

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

PR-10 Consultation - 91.100, 91.200(b), 91.215(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 members, and Borough department representatives. An online survey was created for stakeholders and residents to complete which identified needs, gaps in the system, and programmatic goals for the next five years. Input from the meetings and surveys were used in the development of specific strategies and priorities for the Five Year 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.

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

Currently, referrals are made to the South Central Community Action Programs Franklin County Shelter for services by Franklin County Information and Referral, other agencies, shelters, police departments, hospitals, and churches. It could not be determined if a formal homeless needs assessment is being developed in Chambersburg and the surrounding area. However, the SCCAP Franklin County Shelter completes a Needs Assessment on every client upon admission.

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

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

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

ESG - The SCCAP Franklin County Shelter receives ESG funds. A grant application is submitted to the Franklin County Commissioners and the County of Franklin administers the grant. ESG funds for member counties and cities in the Eastern PA CoC are administered through the Pennsylvania Department of Community And Economic Development (DCED). The CoC is consulted by DCED regarding past program performance and involvement of ESG applicants. 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. Over the next year, DCED will use a portion of the planning grant to work with CoCs to develop revised performance standards and methods for evaluating ESG. The CoC provides input on ESG applications and ranks and reviews projects. It 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.

Develop Performance Standards and Evaluate Outcomes – Over the coming year, PA-507 will merge with PA-509 to create an Eastern PA CoC. A Data Collection and Outcomes Committee will be established and responsible for implementing this goal along with planning and implementing all aspects of the annual Point in Time survey. Once CoC-wide performance measures are established, this committee will be required to develop a system for tracking CoC-wide outcomes, as well as providing the necessary data to the HUD Rating and Ranking Committee in preparation for the annual funding application to HUD. The CoC's Data Collection and Outcomes Committee will be responsible for maintaining the rate of housing stability in CoC funded projects. DCED has also exercised its ability to require sub-recipients to establish local standards. As such, sub-recipients have discretion as to the amount or percentage of rent paid by program participants.

The Eastern PA CoC will review individual program performance on each of the objectives and will contact those that are below the CoC average to determine why and develop strategies to overcome barriers that program participants have in achieving better outcomes. Through the Steering Committee, the RHAB chairs will present barriers they have identified - if there is a common pattern, DCED and the State's CoC Consultant will develop a technical assistance module to address these barriers. A case management training session is currently being developed to support the CoC's adoption of a Housing First model.

HMIS – 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 individuals programs while completing their Annual Performance Reports (APRs). Data quality has tremendously improved over the years, largely due to PA HMIS system enhancements. The system ensures data quality by requiring many of the universal data elements upon enrolling a participant into a program. Additionally, the system has an alert system with exit date reminders. The work flow of data entry has been updated to improve data quality. The HMIS lead supports users through the staffing of a Help Desk and ongoing training opportunities. Agency users are able to run self-reports to assess their program’s data quality. CoC-funded organizations are motivated to have good data quality, because the CoC has moved toward a data-driven project review and ranking system. Projects with poor data quality are more likely to show poor outcomes, which can impact their funding.

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

Table 2 – Agencies, groups, organizations who participated

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

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

6.	Agency/Group/Organization	PA Careerlink Franklin County
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community/economic development priorities.
7.	Agency/Group/Organization	Downtown Chambersburg
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community/economic development priorities.
8.	Agency/Group/Organization	Chambersburg Hispanic American Center
	Agency/Group/Organization Type	Services - Housing Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community development priorities.
9.	Agency/Group/Organization	Pen-Mar Association of Realtors
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing priorities.

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

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community development priorities.
13.	Agency/Group/Organization	Salvation Army
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community development priorities.
14.	Agency/Group/Organization	Candleheart Ministries
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held and emails exchanged; housing and community development priorities.
15.	Agency/Group/Organization	South Central Community Action Programs
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group and individual meetings held, as well as emails; housing and community development priorities.
16.	Agency/Group/Organization	Franklin/Fulton Mental Health
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community development priorities.
17.	Agency/Group/Organization	Chambersburg YMCA
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community development priorities.
18.	Agency/Group/Organization	Lincoln Intermediate Unit 12
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community development priorities.
19.	Agency/Group/Organization	Network Ministries
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community development priorities.
20.	Agency/Group/Organization	Maranatha Ministries
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held and emails exchanged; housing and community development priorities.
21.	Agency/Group/Organization	House of Grace
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Group meeting held; housing and community development priorities.

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

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Central Pennsylvania Regional Homeless Advisory Board (Central-RHAB)	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Annual and Five Year Capital Plans	Franklin County Housing Authority	Franklin County Housing Authority is the lead agency providing public housing assistance and Section 8 vouchers in the County. The goals of the Borough and the Housing Authority are complementary.
Official Map	Borough of Chambersburg Community and Economic Development Office	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.
Chambersburg Elm Street Neighborhood Plan	Borough of Chambersburg	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.
Franklin County Greenways and Open Space Plan	Franklin County Planning Commission	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.
Comprehensive Plan	Borough of Chambersburg	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.
Comprehensive Recreation, Park, & Open Space Plan	Borough of Chambersburg	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.
Energy Efficiency Program	Borough of Chambersburg	They are incorporated in the Five Year Consolidated Plan and the Annual Action Plans.

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 Borough of Chambersburg’s Land Use and Community Development Department Community Development Office is the administrating agency for the CDBG program. Close coordination is maintained with other Borough departments such as the Public Works, Recreation, Administration, Police and Fire Departments, as well as County departments such as the Franklin County Planning Commission, Franklin/Fulton Mental Health, Intellectual Disabilities & Early Intervention, Franklin County Housing Authority, Greater Chambersburg Chamber of Commerce, and the Eastern PA Continuum of Care. Coordination with various non-profit organizations, such as South Central Community Action Program (SCCAP), Women in Need, Chambersburg YMCA, Bopic, Inc., Chambersburg Hispanic American Center, NETwork Ministries, and Marantha Ministries, Inc. helped aid the planning process and develop priorities. The Borough works closely

with the Franklin County Commissioners and County staff to address projects and activities that extend beyond the Borough limits. The Borough and the County agencies have a good working relationship.

DCED has developed proposed new procedures for coordinating Con Planning, CoC strategic planning and ESG policies/priorities/allocations. This updated process will result in greater statewide input in identifying unmet needs, priority populations, and ESG performance standards that further CoC goals and those in Opening Doors, which is the nation's first comprehensive strategy to prevent and end homelessness.

Narrative (optional):

The Borough of Chambersburg has consulted and coordinated with various agencies and organizations, borough-wide, county-wide, and Commonwealth-wide. A culmination of these efforts has resulted in the development of the Borough's FY 2015-2019 Five Year Consolidated Plan.

PR-15 Citizen Participation

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

The Borough of Chambersburg has followed its adopted Citizens Participation Plan to develop its Five Year Consolidated Plan.

The FY 2015-2019 Consolidated Plan and FY 2015 Annual Action Plan have many components that require and encourage citizen participation. These components are the following: interviews and roundtable discussions with various stakeholders; a public needs hearing; and a public hearing to gather comments on the draft plan on public display. The Borough also developed a survey to obtain resident input. The Survey was made available in an online version on the Borough’s website and in a hard copy version available in the Borough Hall and other public facilities. The Borough received 21 completed surveys. All of these comments are included in the Consolidated and Annual Action Plan in the Exhibit Section. Through the citizen participation process, the Borough uses citizen input to develop how the plan will serve the low- and moderate-income population to reach the goals set forth in the Five Year Consolidated Plan.

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.	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	See public hearing sign-in sheets in the Exhibit section of the Consolidated Plan.	See public hearing comments in the Exhibits section of the Consolidated Plan.	None.	Not applicable.

2.	Newspaper Ad	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Agencies/Organizations</p>	None.	None.	None.	Not applicable.
3.	Resident Surveys	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Borough wide</p>	Placed the Resident Survey on the Borough's website and emailed surveys to agencies/ organizations. In addition, they were passed out at public hearing and agencies/ organizations meetings.	The Borough received back 21 resident surveys. The tabulations of the Resident Surveys are in the Exhibit section of this Consolidated Plan.	All comments were accepted.	https://www.surveymonkey.com/s/boroughofchambersburg
4.	Agency/ Organization Surveys	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Agencies/Organizations</p>	The agency/ organization surveys were sent out to agencies/ organizations in the Borough.	A summary of the survey responses and meeting minutes can be found in the Exhibit section of this Consolidated Plan.	All comments were accepted.	Not applicable.

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Borough of Chambersburg used the HUD Comprehensive Housing Affordability Strategy (CHAS) data, which provides statistical data on housing needs, to prepare its estimates and projects. The tables in this section have been prepopulated with HUD data sets, based on the American Community Survey (ACS) 2007-2011 Five Year Estimates, and the 2010 U.S. Census. This data is the most current information available to assess housing needs, homeless needs, special needs, social service needs, economic development needs, etc.

Chambersburg is part of the Eastern PA Continuum of Care. Data for the development for the homeless needs section was obtained from consultation with the CoC and member agencies that serve the Borough of Chambersburg, such as Maranatha Ministries, South Central Community Action Programs, Inc., Women In Need, and Franklin County Area Agency on Aging.

Additional needs for the Borough of Chambersburg were obtained from input and interviews with various social service agencies, housing providers, Borough staff, and survey responses.

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

Summary of Housing Needs

Based on a comparison between the 2000 and 2011 population, the Borough of Chambersburg had a 13% increase in its population. The population increase was 2,269 persons and 629 households. This would suggest that family households or multi-person households are moving into the Borough of Chambersburg. Furthermore, the median income of the area increased by 13% from \$32,336 to \$36,586. This increase in median income represents a change in nominal dollars and not a change in real dollars. In order to calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between 2000 and 2011, the cumulative inflation rate was approximately 30.6%, meaning that the \$32,336.00 median income in 2000 would be \$42,239.42 if it were expressed in 2011 dollars. By taking into consideration the rate of inflation, the median income in Chambersburg has not kept up with the rate of inflation.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	17,862	20,131	13%
Households	7,722	8,351	8%
Median Income	\$32,336.00	\$36,586.00	13%

Table 5 - Housing Needs Assessment Demographics

Data Source Comments: 2000 U.S. Census and 2007-2011 American Community Survey Five Year Estimates.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	1,250	1,385	1,630	815	3,270
Small Family Households *	305	310	630	270	1,455
Large Family Households *	105	115	140	60	160
Household contains at least one person 62-74 years of age	245	200	330	85	670
Household contains at least one person age 75 or older	115	450	285	155	430
Households with one or more children 6 years old or younger *	275	260	254	114	345
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 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	35	0	0	35	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	35	15	0	0	50	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	35	55	75	10	175	0	45	10	0	55
Housing cost burden greater than 50% of income (and none of the above problems)	590	170	45	0	805	110	90	90	10	300
Housing cost burden greater than 30% of income (and none of the above problems)	120	465	245	85	915	90	120	205	85	500
Zero/negative Income (and none of the above problems)	80	0	0	0	80	10	0	0	0	10

Table 7 – Housing Problems Table

Data Source: 2007-2011 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	660	275	115	10	1,060	110	135	100	10	355
Having none of four housing problems	285	655	825	480	2,245	105	325	590	320	1,340
Household has negative income, but none of the other housing problems	80	0	0	0	80	10	0	0	0	10

Table 8 – Housing Problems 2

Data Source: 2007-2011 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	240	205	110	555	40	50	130	220
Large Related	105	10	20	135	0	45	25	70
Elderly	195	210	120	525	110	115	90	315
Other	240	230	40	510	55	44	45	144
Total need by income	780	655	290	1,725	205	254	290	749

Table 9 – Cost Burden > 30%

Data Source: 2007-2011 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	205	25	15	245	15	10	25	50
Large Related	105	0	0	105	0	35	0	35
Elderly	125	10	25	160	40	40	35	115
Other	225	135	0	360	55	40	25	120
Total need by income	660	170	40	870	110	125	85	320

Table 10 – Cost Burden > 50%

Data Source: 2007-2011 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	70	70	75	10	225	0	45	10	0	55
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	70	70	75	10	225	0	45	10	0	55

Table 11 – Crowding Information – 1/2

Data Source: 2007-2011 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

Data Source
Comments:

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

According to the 2007-2011 American Community Survey (ACS), there were 8,351 households in 2011 in the Borough of Chambersburg. Based on this number of households, 2,942 (36.2%) of all households were single person households living alone. Single person households aged 65 and over comprised 1,398 households or (17.2%) of all households. Based on the ACS estimates, 47.5% of all persons living alone are seniors, and it is presumed that as they age in place, additional accommodations and supportive services will be necessary for this portion of the Borough's population. The Borough will need to assist in obtaining funding and collaborating with housing service and elderly support agencies to provide programs, activities, and accommodations for its elderly population.

Of the 130 families/individuals on the public housing waiting list according to the Franklin County Housing Authority as of April 1, 2014 (last waiting list available), 83, or 64.0%, are single-person households, and 91, or 70%, are Extremely Low Income households, and 31, or 24%, are Very Low Income households. This shows that there is a shortage of subsidized, affordable housing for single-person households, many of whom are elderly, disabled, and living on fixed-incomes.

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 Population – Based on the 2000 CHAS Data and the 2007-2011 ACS Data, it is estimated that 45.8% of all disabled renters have a housing problem that includes cost overburdened by 30% or another type of housing problem, and 22.1% of disabled homeowners have a housing problem that includes cost overburdened by 30% or another type of housing problem. From these estimates, it can be deduced that approximately 831 disabled renters have a housing problem and approximately 682 disabled homeowners have a housing problem. A breakdown of the types of disability in the Borough is as follows: hearing difficulty = 3.2% (of the total civilian noninstitutionalized population in Chambersburg); vision difficulty = 3.7%; cognitive difficulty = 6.4%; ambulatory difficulty = 7.9%; self-care difficulty = 3.2%; and independent living difficulty = 4.8%.

Victims of Domestic Violence, Dating Violence, sexual assault, and stalking – Based on consultation with Women in Need, it is estimated that approximately 400 persons in single family households and family households in Chambersburg and Franklin County that are victims of domestic violence, dating violence, sexual assault, and stalking, are in need of housing assistance. This estimate is based on the number of persons served per year through the Women in Need shelter services.

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

Women in Need provides counseling, along with "Money Matters", which focuses on financial stability, safety planning, groups, etc. These services are available even after they leave WIN's shelter. WIN client's bigger needs are cyclical issues, relating to needing a job, transportation, and childcare, but all of these things go hand-in-hand, and are inter-related. Housing options for domestic violence victims are slim in Chambersburg, and the waiting lists are long. The Section 8 waiting lists are also closed for lengthy periods of time. The Section 8 Housing Choice Voucher waiting list contains 60% families with children, which includes single mothers.

What are the most common housing problems?

The largest housing problem in the Borough of Chambersburg is housing affordability. According to the 2007-2011 ACS data, an estimated 47.2% of all renter households are cost overburdened by 30% or more, and an estimated 27.7% of all owner households are cost overburdened by 30% or more. Approximately 35.8% of owner occupied households with a mortgage are cost overburdened by 30% or more, compared to only 15.5% of owner occupied households without a mortgage.

In consultations, interviews and surveys, the lack of affordable, accessible housing for the elderly, disabled, and immigrant families is an unmet housing need and problem. One common thread identified by many of the various social service, housing, homeless, and economic development agencies is the impact of the age of the housing stock in the Borough. Because the housing stock is older, most single family residential structures are two stories in height, and therefore are not accessible to the elderly and people with disabilities.

Older properties are less expensive to buy, but there is no financial assistance available for low- and moderate-income families to buy them, because the after-rehabilitation value often times does not exceed or even match the cost of rehabilitation. A lot of older homes are being sold through foreclosure to people that will "flip" them. After they are rehabilitated and resold, low-income people cannot afford them. The Borough's Housing Rehabilitation Program for homeowners is a priority, and needs more funding. Some stakeholders have expressed a need for a First Time Homebuyer Rehabilitation Program in the Borough to help potential homeowners with the cost of renovating older, more affordable homes. Another rehabilitation need is to help owners of rental housing in second and third floor walk-ups in the Business District. The quality of living for renters in these units is less than ideal, because rehabilitation and maintenance is not being kept up with. In addition, a lot of these rentals are not accessible for the elderly and disabled because there are no elevators.

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

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

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

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

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

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

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

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

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

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

According to the 2013 Balance of State application for the former Altoona/Central Pennsylvania CoC, which has merged with PA 509 Allentown/Northeast Pennsylvania CoC to form the Pennsylvania Eastern Continuum of Care Collaborative (PA Eastern CoC), most Rapid Re-housing providers do not have a formal protocol to follow-up with households once assistance ends. Because the Eastern CoC is a very large and rural CoC, the Rapid Re-housing providers represent a small number of homeless providers in the area. Therefore, those at risk of an additional episode of homelessness know where to turn.

Looking forward, through the proposed procedures for coordinating ConPlan/CoC/ESG planning, DCED will refine performance standards and outcome measures to emphasize housing stability among previously assisted households. The CoC will support this effort by working with providers to identify best practices and funding options for follow-up to ensure households do not return to homelessness. ESG sub-recipients will be invited to attend an upcoming training session on person-centered case management. Through this training, an emphasis will be placed on housing stability and providing the appropriate amount of assistance to each household.

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:

The McKinney-Vento Act established categories in the Homeless Definition Final Rule for the At Risk Group. The Act was amended to include assistance to those at risk of homelessness who did not meet the definition in the Final Rule. These include, 1) individuals and families, 2) unaccompanied children and youth and, 3) families with children and youth.

According to the CoC, the methodology used to generate estimates is based on historical incidence, such as the yearly Point in Time Counts and Homeless Management Information System (HMIS) data, which is a local information technology system used to collect client-level data and data on the provision of housing and services to homeless individuals and families and persons at risk of homelessness. Providers participating in the PA HMIS are required to collect and record certain data elements for all new and continuing clients in the HMIS. According to the PA HMIS Policy and Standard Operating Procedures from the 2013 Balance of State CoC Application, there are two types of at-risk groups: persons that are

immediately losing their housing, and those that are unstably housed and are at risk of losing their housing.

People that are about to lose their housing in 21 days is the HUD definition of at-risk of homelessness, but this criteria does not qualify persons for most homeless housing assistance. Those that are considered at-risk of homelessness are only eligible for Homeless Prevention assistance, and not Rapid Re-Housing, Emergency Shelter, or Street Outreach projects. Also, in order to qualify for Homeless Prevention, an individual or family must also have an annual income of below 30% AMI.

In order to qualify for Emergency Shelter and Homeless Prevention, a person must meet HUD's definition of Imminent Risk of Homelessness, which is an individual or family who will imminently lose their primary nighttime residence, provided that:

1. Residence will be lost within 14 days of the date of application for homeless assistance;
2. No subsequent residence has been identified; and
3. The individual or family lacks the resources or support networks needed to obtain other permanent housing.

People are considered at imminent risk of homelessness when they are residing in a living situation which lacks long-term sustainability and will end within the next 14 days. These can include a renting an apartment without a lease, being presented with a substantial increase in rent at the conclusion of a lease, or a temporary living situation such as staying with friends or family on a couch or spare bedroom.

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

The high cost of decent, safe, sound, and accessible housing in the Borough creates instability and an increased risk of homelessness for lower income families in the area. Many families are living from paycheck to paycheck and are paying over 30% of their income for housing, which may or may not be decent, safe, sound, and accessible.

Contributing housing characteristics to instability and increased risk of homelessness include: untreated/undiagnosed mental health issues; substance abuse issues; physical disabilities, rendering a person unable to work, but not currently receiving Social Security Disability benefits; single and unemployed mothers expecting another child; poor rental and credit issues; and unemployed, often troubled, young adults aging out of foster care, who are made to leave the home by the foster parents.

According to housing providers, other housing characteristics that add to instability is the lack of financial literacy and basic life skills. There is a need to teach basic living skills like managing budgets, managing time, and living from crisis to crisis. Residents also need basic housing education to learn how to maintain stable housing.

Discussion

The population of Chambersburg is increasing, and many residents are facing the effects of increased housing costs and a shortage of decent, safe, sound, and accessible housing that is affordable to low income persons.

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

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

Introduction

During the planning process for the preparation of the Borough of Chambersburg’s Five Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by housing problems in the Borough. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole. The total number of White Households in the Borough of Chambersburg is 7,446 households (89.16%); the number of Black/African American Households is 635 households (7.6%); the number of American Indian and Alaska Native is 54 households (0.65%), the number of Asian Households is 73 households (0.87%); the number of Native Hawaiian and Other Pacific Islander is 0 households (0.0%), and the number of Hispanic Households is 901 households (10.79%).

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	985	175	90
White	615	140	90
Black / African American	150	10	0
Asian	10	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	215	25	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

**The four housing problems are:*

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	990	395	0
White	700	375	0
Black / African American	55	4	0
Asian	0	0	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0
Hispanic	185	15	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 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	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	660	965	0
White	500	835	0
Black / African American	40	75	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	105	60	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 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	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	185	630	0
White	140	465	0
Black / African American	10	60	0
Asian	15	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	85	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 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 2007-2011 American Community Survey, was 89.16% White; 7.6% African American/Black; 0.87% Asian; and 0.65% American Indian. The Hispanic or Latino population was 10.79%. In the 0%-30% of Area Median Income category, the Hispanic ethnic group has a disproportionate need in terms of housing problems at 21.83% of the total households in the income category.

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

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

Introduction

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

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	770	390	90
White	470	285	90
Black / African American	120	40	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	180	60	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 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	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	410	980	0
White	280	795	0
Black / African American	15	45	0
Asian	0	0	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	110	90	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 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	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	215	1,415	0
White	125	1,205	0
Black / African American	10	105	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	80	85	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	20	795	0
White	0	605	0
Black / African American	10	60	0
Asian	0	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	100	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 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 2007-2011 American Community Survey, was 89.16% White; 7.6% African American/Black; 0.87% Asian; and 0.65% American Indian. The Hispanic or Latino population was 10.79%. In the 0%-30% of Area Median Income category, the Hispanic ethnic group has a disproportionate need in terms of severe housing problems at 23.38% of the total households in the income category. The Hispanic or Latino population also has a disproportionate need in terms of severe housing problems in the 30%-50% of Area Median Income category at 26.83% of total households in that category, and in the 50%-80% of Area Median Income category at 37.21% of total households in that category.

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

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

Introduction:

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

The greatest housing problem facing the Borough of Chambersburg is the lack of affordable housing and the fact that many of the Borough’s lower income households are paying more than 30% of their total household income on housing related costs. The following information was noted: 1,240 White households were cost overburdened by 30% to 50%, and 850 White households were severely cost overburdened by greater than 50%; 115 Black/African American households were cost overburdened by 30% to 50%, and 150 Black/African American households were severely cost overburdened by greater than 50%; and lastly, 165 Hispanic households were cost overburdened by 30% to 50%, and 235 Hispanic households were severely cost overburdened by greater than 50%.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	2,340	1,445	1,210	90
White	4,520	1,240	850	90
Black / African American	305	115	150	0
Asian	50	25	0	0
American Indian, Alaska Native	14	40	0	0
Pacific Islander	0	0	0	0
Hispanic	505	165	235	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

A total of 1,240 White households were considered cost overburdened by between 30% and 50%, which is 85.8% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is below the 89.2% of the total number of households that the White category comprises. A total of 115 Black/African American households were considered cost overburdened by between 30% and 50%, which is 7.96% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is slightly above the 7.6% of the total number of households that the Black/African American category comprises. A total of 165 Hispanic households were considered cost overburdened by between 30% and 50%, which is 11.42% of the total cases of households that were considered cost overburdened by between 30% and 50%. This number is slightly above the 10.79% of the total number of households that the Hispanic category comprises.

A total of 850 White households were considered severely cost overburdened by greater than 50%, which is 70.25% of the total cases of households that were considered cost overburdened by greater than 50%. This number is below the 89.16% of the total number of households that the White category comprises. A total of 150 Black/African American households were considered severely cost overburdened by greater than 50%, which is 12.4% of the total cases of households that were considered cost overburdened by greater than 50%. This number is higher than the 7.6% of the total number of households that the Black/African American category comprises. A total of 235 Hispanic households were considered severely cost overburdened by greater than 50%, which is 19.42% of the total cases of households that were considered cost overburdened by greater than 50%. This number is higher than the 10.79% of the total number of households that the Hispanic category comprises.

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

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

The racial composition of the Borough of Chambersburg households, according to the 2007-2011 American Community Survey data, was 89.16% White; 7.6% African American/Black; 0.87% Asian; and 10.79% Hispanic or Latino. The Hispanic or Latino ethnic group is the only disproportionately impacted group in terms of having a housing problem or a severe housing problem in Chambersburg. There are no disproportionately impacted ethnic or racial groups with a housing cost burden or severe housing cost burden.

When examining the percentage of each racial or ethnic group that have a housing problem, severe housing problem, or are housing cost overburdened, compared to that racial or ethnic group overall, a different picture presents itself. According to the 2007-2011 CHAS data, 16.65% of all White households, 18.11% of Black/African American households, 74.07% of American Indian and Alaska Native households, 34.25% of Asian households, and 18.31% of Hispanic households are cost-overburdened by 30%-50%, while 11.42% of White households, 23.62% of Black households, and 26.08% of Hispanic households were cost overburdened by over 50%. When examining housing problems, 26.26% of White households, 40.16% of Black/African American households, 74.07% of American Indian and Alaska Native households, 34.25% of Asian households, and 57.71% of Hispanic households have a housing problem. When comparing these numbers to the cost-overburdened numbers, it seems as though the housing problem affecting both American Indian and Alaska Native households and Asian households is that they are cost-overburdened by 30%-50% of their income. The numbers are much lower for severe housing problems, with 11.75% of White households, 24.41% of Black/African American households, and 41.07% of Hispanic households are experiencing severe housing problems. Overall, these numbers show that Hispanic households in the Borough of Chambersburg are much more likely to experience a housing problem than to be cost overburdened, and that minority households in general are more likely to be cost-overburdened and have a housing problem than White households.

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

When comparing the housing problem numbers to the cost-overburdened numbers, it seems as though the housing problem affecting both American Indian and Alaska Native households and Asian households is that they are cost-overburdened by 30%-50% of their income. For Hispanic or Latino households, however, it seems that other housing problems, such as overcrowding or incomplete kitchen or plumbing facilities are affecting them more than the cost of housing. The percent of Hispanic or Latino households cost-overburdened by 30%-50% of income is 18.31%, while 26.08% of Hispanic or Latino households are cost-overburdened by over 50% of income. The numbers for housing problems are much higher, with 57.71% of Hispanic households experiencing a housing problem and 41.07% of Hispanic households experiencing a severe housing problem. Consultations with social service and homeless agencies support

this theory, as many providers indicated that they have very few Hispanic or Latino clients in need of services, because the Hispanic and Latino community is more likely to double-up and risk overcrowding, or accept other families into their home that are at-risk of homelessness, than to turn them away. Providers also indicate that Hispanic families are more at-risk for living in sub-par living conditions due to language barriers, fear of landlord retaliation, etc. Therefore, Hispanic or Latino families are in need of more decent, safe, and sound housing options for large families.

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

The Hispanic and minority populations are concentrated in the center of the Borough, near the downtown business district and Elm Street neighborhoods. The most recent data available on the concentration of racial or ethnic minorities is the 2010 U.S. Census data. According to this data, the Borough of Chambersburg has a minority population of 28.67% of its total population. The HUD definition of a minority neighborhood is "a neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole, or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceed 50 percent of its population." There is only one Block Group in the Borough where the minority population exceeds 50%, Census Tract 110, Block Group 2. This Block is also the only one where the 20% standard applies. Census Tract 110, Block Group 2 has a minority percentage of 65.6% and a Hispanic percentage of 50.51%. Although Census Tract 110, Block Group 2 is the only portion of the Borough that meets the definition for a minority concentration, there are three other Block Group in the Borough with minority percentages of over 40% (not meeting the 50% standard for minority concentration). Census Tract 109, Block Group 3 has a minority percentage of 40.19%; Census Tract 110, Block Group 1 has a minority percentage of 41.7%, and Census Tract 112, Block Group 3 had a minority percentage of 40.84%. These three Block Groups had Hispanic percentages of over 20% of total population.

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

NA-35 Public Housing – 91.205(b)

Introduction

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

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

Public housing has site-based waiting lists, and all of the waiting lists remain open, as it is FCHA’s policy to not close public housing waiting lists. The breakdown of the waiting lists are 92 single-person households, 21 two-person households, 15 three-person households, 1 four-person households, and 1 five-person households, for a total of 130 as of April 1, 2014 (the last waiting list available). With public housing occupancy at 98%, 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 subsidy through the Housing Choice Voucher Program. The Housing Authority administers 311 as of April 1, 2015. There were 238 families/individuals on its Housing Choice Voucher waiting list as of April 1, 2014 (the last waiting list available). The waiting list is currently open, but only from March 9, 2015 to June 8, 2015, according to FCHA’s website.

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

Totals in Use

	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 in use	0	0	353	311	0	311	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
			Veterans Affairs Supportive Housing				Family Unification Program		
Average Annual Income	0	0	13,516	11,366	0	11,366	0	0	
Average length of stay	0	0	6	5	0	5	0	0	
Average Household size	0	0	2	1	0	1	0	0	
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	120	79	0	79	0	0	
# of Disabled Families	0	0	91	136	0	136	0	0	
# of Families requesting accessibility features	0	0	353	311	0	311	0	0	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

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

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

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

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

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

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

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

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

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

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

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

According to FCHA's 2015 Five Year and Annual Plan, the strategies for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year include encouraging work and expanding housing opportunities for the very-low (50% or below AMI) and extremely low-income (30% or below AMI) residents in the County, in addition to expanding housing choices for the elderly, disabled, and Voucher-holders. With public housing occupancy at 98%, and a Housing Authority policy to keep site-based public housing waiting lists open, there is more demand than supply. Also, there is a shortage of availability of Section 8 Vouchers, which is evidenced by the fact that the waiting list is currently open, but only from March 9, 2015 to June 8, 2015, according to FCHA's website.

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

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

These housing needs are similar to the population at large based on the fact that there is a shortage of decent, safe, and sanitary housing in the Borough. As part of the Five Year Plan for FY 2015-2019, the Housing Authority was required to identify the housing needs of the low-income, very low-income, and

extremely low-income families who reside in the jurisdiction served by the Housing Authority, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists.

At the time of the creation of the Five Year and Annual Plan, the PHA was not located in a Borough or county with its own Consolidated Plan. The FY 2015-2019 Five Year Consolidated Plan for Chambersburg is their first as a Federal entitlement community required to complete the plan by HUD. However, the State's Consolidated Plan accurately described the housing needs of the jurisdiction. The PHA referred to applicable portions of the State's Consolidated Plan. In addition, the PHA's analysis of housing needs was obtained by the following method: Review of the Pennsylvania Draft Consolidated Plan 2006-08 data collected by the National Low Income Housing Coalition (NLIHC), U.S. Census Bureau American Fact Finder 2008 American Community Survey, and Comprehensive Housing Affordability Strategy (CHAS) Data. The following were the strategies for addressing the housing needs identified.

1. Maximize the number of affordable units available to the PHA within its current resources by employing effective management policies to minimize the number of public housing units off line, reducing turnover time for vacated public housing units, reducing the time to renovate public housing units and participating in the Consolidated Plan development process to ensure coordination with broader community strategies.
2. Increase the number of affordable housing units by applying for additional Section 8 units should they become available and pursuing housing resources other than public housing or Section 8 tenant-based assistance.
3. Target available assistance to families at or below 30% of AMI by continuing rent policies to support and encourage work.
4. Target available assistance to families at or below 50% of AMI by employing admissions preference aimed at families who are working and continuing rent policies to support and encourage work.
5. Target available assistance to the elderly by applying for special-purpose vouchers targeted to the elderly, should they become available.
6. Target available assistance to families with disabilities by applying for special-purpose vouchers targeted to families with disabilities, should they become available.
7. Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs by affirmatively marketing to races/ethnicities shown to have disproportionate housing needs.
8. Conduct activities to affirmatively further fair housing by counseling Section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units.

Discussion

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

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

According to their 5-Year and 2014 Annual Plan, the Franklin County Housing Authority is required to identify quantifiable goals and objectives that will enable them to serve the needs of low-income, very low-income, and extremely low-income families for the next five years. The FY 2015 through FY 2019 Goals and Objectives are as follows:

1. Assist persons living in Franklin County whose earnings are 50% less of the median county income limits as the highest priority.
2. Develop tenant self-sufficiency opportunities to encourage tenant growth and independence.
3. Provide educational and recreational activities for the youth of the housing communities.
4. Maintain the Housing Authority's High Performer status recognized by HUD.
5. The Maintenance Department of the Public Housing developments will continually conduct a comprehensive preventative maintenance program for all units - ongoing.
6. The public housing developments will earn a minimum of 90% on the maintenance inspection of the PHAS evaluation for 2014 inspection round.
7. The Public Housing developments will maintain a yearly average occupancy of 98% to ensure 100% funding of operating subsidy and Capital Fund grant.
8. The Section 8 program will maintain a SEMAP designation of high performer.
9. Section 8 occupancy will be driven by available Housing Assistance Program funds allocated by the U.S. Department of Housing and Urban Development. The program goal is to expend 100 percent of available funds, serving as many families in Franklin County as funding permits.
10. Maintain a smoke-free environment in all FCHA developments.
11. The FCHA will serve the needs of child and adult victims of domestic violence, dating violence, sexual assault or stalking providing them protections under the VAWA Act.
12. FCHA will continue to work with the Public Housing residents to seek out new members and develop a strong Tenant Council Association.
13. Offer a variety of housing options to participants in the Section 8 program; to include allocation of up to 20% of vouchers in the Project Based Voucher program.
14. Ensure organizational sustainability through succession planning.
15. Maximize staff performance in achieving goals and objectives through improved training and development opportunities for all staff members.
16. Further development of leadership and management skills for our staff in leadership positions.
17. Improve Customer Satisfaction.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Chambersburg is part of the Eastern PA Continuum of Care, which is part of the Balance of State CoC. The Balance of State is split into five regional groups, called RHABs, each consisting of the governance structure for a CoC. Each of the RHABs/CoCs identify regional and local homeless issues; coordinate planning for projects; identify housing gaps and needs, strategies and priorities; review, select, and monitor projects; participate in the completion of the Exhibit 1 application; monitor Homeless Management Information System (HMIS) participation and implementation issues; and help coordinate and follow up on the point-in-time count and AHAR (Annual Homeless Assessment Report). Committees of the RHAB/CoC review and rank new and renewal projects annually. Finally, the RHABs CoCs provides input and feedback to the PA Homeless Steering Committee on policies, priorities, and issues of statewide significance.

The Homeless Steering Committee consists of a collaboration between various State Agencies, Entitlement Grantees, and direct Homeless Service Providers split into two groups: An Entitlement Committee representing direct HUD-entitlement Jurisdictions, and the Balance of State. 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. It provides updates on discharge plans and state disaster planning. During monthly meetings the Regional Housing Advisory Board (RHAB) and Entitlement Committee Chairs report on regional, Borough and county activities and concerns. The group also addresses issues and topics of common interest that impact state and local homeless systems.

Over the last year, representatives from PA-507 and the Northeast Regional Homeless Advisory Board (RHAB), Continuum of Care PA-509, have been meeting together monthly or every other month to reexamine each CoC's geographic areas. Since this process began, it has been decided that these two CoCs will merge as one, and become the PA Eastern CoC, covering a total of thirty-three (33) counties. Once the decision was made, this Committee began drafting a governance charter designed to restructure the two CoCs as one, aligning their current policies and procedures to be consistent throughout the geographic area and ensuring compliance under HEARTH. The Committee finalized the governance documents and began operating as one CoC. There will continue to be regional groups to discuss local issues. In the newly formed East CoC, there are five Regional Homeless Assessment Boards. Franklin County will be in Region 1, which is the South Central Region, along with Cambria, Centre, Blair, Huntingdon, Somerset, Bedford, Fulton and Adams counties.

Homeless Needs Assessment

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

Table 26 - Homeless Needs Assessment

Data Source

Comments:

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

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

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 CoC has 32% of PSH beds dedicated for the chronically homeless, and they have adopted a policy to prioritize chronically homeless for PSH beds at turnover. According to Point In Time count data, Franklin-Fulton County counted 8 chronically homeless persons in 2012, 10 in 2013, and 22 in 2014. There were no homeless or chronically homeless families with children. There appears to be a need in the area for outreach and services for the chronically homeless adult population.

Families with children – The Point In Time count for 2014 counted 17 homeless households with children in Franklin-Fulton County, for a total of 60 persons. There were approximately the same number of families and persons (17 and 59, respectively) in 2012, but numbers were higher in 2013 at 26 homeless households and 91 persons. Of the homeless households in 2014, none were unsheltered, but 8 families (31 persons) were in emergency shelter and the remainder were in transitional housing. Therefore, it can be estimated that there is a need for housing for 8 families with (31 persons).

Veterans and their families – The Altoona/Central PA CoC Action Plan in 2012 had a goal to prevent and end Veterans' homelessness by 2016. In addition to improving collaboration with local Veterans groups and ensuring that local plans align, the CoC aimed to improve the VA utilization of HMIS to ensure accurate CoC accounting and unified performance measurement, and to increase the CoC capacity to house Veterans in need of permanent supportive housing (PSH). CoC members have been reporting concerns about an increase in elderly homelessness. During the 2013 Point In Time (PIT) count, the CoC began to track the number of homeless aged 60-74, and 75 and over. In the first year, 40 persons in the CoC service area were identified, including 4 chronically homeless and 9 Veterans. Special outreach efforts have been made to identify this population and connect them into housing. The CoC is working to assist Veterans that are not eligible for particular services due to a less than honorable discharge status or a criminal record. The number of homeless Veterans in Franklin-Fulton County has increased from 3 in 2012, to 4 in 2013, and 8 in 2014.

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 Facebook and 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 those people in a doubled-up situation, who may be “couch-surfing”, are conflict resolution, mediation, and employment assistance to prevent imminent homelessness without income. There were no unaccompanied youth counted in the 2014 Point in Time count for Franklin-Fulton County.

Nature and Extent of Homelessness: (Optional)

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

Table 27 – Extent of Homelessness

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

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

The newly formed Eastern PA CoC equivalent of the previous Altoona/Central PA CoC’s Family Homeless Committee will be responsible for implementing the goal of increasing the number of households with children that are assisted through rapid re-housing in the CoC geographic area. Families with children need rent and utility assistance to prevent homelessness in emergency situations, and there is also a need for transportation and car repair, as well as child care in evening/nighttime hours for working parents. The Point In Time Count for 2014 counted 17 homeless households with children in Franklin-Fulton County, for a total of 60 persons. There were approximately the same number of families and persons (17 and 59, respectively) in 2012, but numbers were higher in 2013 at 26 homeless households and 91 persons. Of the homeless households in 2014, none were unsheltered, but 8 families (31 persons) were in emergency shelter and the remainder were in transitional housing. Therefore, it can be estimated that there is a need for housing for 8 families with (31 persons).

The number of homeless Veterans in Franklin-Fulton County has increased from 3 in 2012, to 4 in 2013, and 8 in 2014. According to Borough of Chambersburg officials, there is an overall lack of military veteran services in the area. Franklin County has more than 13,000 military veterans (largely because of Letterkenny Army Depot). According to Franklin County Commissioner Dave Keller, Franklin County has more military veterans than any other county in Pennsylvania. However, there is no Veterans Affairs office in Franklin County. Chambersburg is home to the Office of Veterans Affairs for Franklin County, although the nearest VA Medical Center is in Martinsburg, West Virginia, and the nearest Outpatient Clinic is located in Hagerstown, Maryland. Currently, Franklin County Area Development Corporation is working

with Congressman Bill Shuster to bring a Veterans Affairs Office to Chambersburg to get military veterans on track with paperwork to receive benefits. This is a priority for Borough officials.

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

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

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

The numbers above are the SCCAP Franklin County Shelter totals for fiscal year 2014 and represent only the sheltered population. Maranatha Ministries provided numbers and characteristics of people in the Cold Weather Drop In Shelter from the 2015 PITC count. These figures represent the population that slept in the shelter on the night of January 28, 2015 until the morning of January 29, 2015. The numbers included 19 individuals, 0 young adults' ages 18-24, 0 adults in families, and 0 children under 18. Of these individuals, 6 were female, and 13 were male. There were 17 White, 2 Black/African American, 1 Hispanic/Latino, and 18 Non-Hispanic/Latino. In addition, 1 had serious mental illness, 8 had substance use disorder, 7 with any disability, 5 veterans, and 8 victims of domestic violence.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

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

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

The Point In Time Count for Franklin-Fulton County in 2014 counted a total of 141 homeless persons and 96 homeless households. Of these, only 30 persons (28 households), or 21%, were unsheltered. There were 38 persons (18 households) in transitional housing, and 73 persons (50 households) that were housed in emergency shelter. There were no homeless or chronically homeless families with children, no unaccompanied youth, and no persons with HIV/AIDS counted in 2014. Of the 141 homeless people counted, 22 were considered chronically homeless, and only one of these were sheltered in emergency shelter. There were 8 Veterans (2 unsheltered), 22 with severe mental illness (9 unsheltered), 30 that are chronic substance abusers (15 unsheltered), 27 victims of domestic violence (5 unsheltered), and 52 with a disability of some kind. Of the 52 homeless with a disability of some kind, 24 (46.2%) are unsheltered. This indicates a need for greater outreach and shelter/housing options for these special needs groups.

Discussion:

Not Applicable.

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

Introduction:

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

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

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

Describe the characteristics of special needs populations in your community:

Elderly Persons are defined as persons who are age 65 years and older. According to the 2007-2011 American Community Survey, elderly persons represent 18.3% of the Borough's total population. Approximately 10.8% of the elderly population are age 75 years and older. In addition, roughly 39.0% of the total elderly population lives alone as a single person household (17.2% of the total number of households).

Frail Elderly are those persons who are elderly and have a form of disability, ranging from a hearing loss, vision difficulty, cognitive difficulty, ambulatory problems, and lack of self-help skills. It is estimated that approximately 35.0% of the total elderly population are frail elderly.

Persons with mental, physical and development disabilities, according to the ACS data for 2009-2011, persons with disability comprise 14.6% (2,891 persons) of the Borough of Chambersburg's total population.

Persons with HIV/AIDS and their families comprise a small percentage of the County's overall population. In 2013, it is estimated that there were 131 individuals who have been diagnosed with HIV/AIDS living in Franklin County with 5 new diagnoses in 2013 according to the Commonwealth of Pennsylvania's "2013 Annual HIV Surveillance Summary Report." Approximately 70% of those with HIV/AIDS living in the South Central Pennsylvania AIDS Planning Coalition region are males. Males are disproportionately affected and the HIV/AIDS population is still growing in numbers. There are no statistics available for the Borough of Chambersburg.

Victims of Domestic Violence, dating violence, sexual assault and stalking is rapidly increasing both locally and nationally. Women In Need has been working with victims of domestic violence and sexual

assault in the Franklin and Fulton County Areas of Pennsylvania to provide free and confidential services to victims of domestic and sexual violence and to the significant others of victims. WIN serves approximately 400 victims/significant others per year from Chambersburg.

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

Elderly Persons – Approximately 50 beds plus supportive services such as home health care and home maintenance assistance, transportation, and access to food. There are approximately 61 elderly persons that are in need of subsidized housing, based on the Franklin County Housing Authority wait lists.

Frail Elderly – Approximately 20 beds plus supportive services such as home health care and home maintenance assistance, transportation, and access to food. There are approximately 20 elderly persons with disabilities that are in need of subsidized housing.

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. There are approximately 93 persons with a disability that are in need of subsidized housing, based on the Franklin County Housing Authority wait lists.

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. Over the past three years, the Point in Time count for Franklin/Fulton County identified 47 people total with chronic substance abuse problems. The former PA-507 CoC identified 130 people with chronic substance abuse in 2014 alone, with 22 that were unsheltered.

Persons with HIV/AIDS – Approximately 5 beds plus supportive services, such as access to treatment and health care, counselors or life coaches, job training and education, and transportation. Persons with HIV/AIDS and their families comprise a small percentage of the Borough's overall population. As of the end of 2013, there were 131 HIV/AIDS cases living in Franklin County with 5 new diagnoses in 2013 according to the Commonwealth of Pennsylvania's "2013 Annual HIV Surveillance Summary Report." The Point in Time Count for Franklin/Fulton County identified 0 persons with HIV/AIDS in the past three years, although the former PA-507 CoC identified 4 sheltered persons in 2014. Service providers indicate that more services are available for persons living with HIV/AIDS than there are for other special needs populations.

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

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

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

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

Persons with HIV/AIDS and their families comprise a small percentage of the County's overall population. In 2013, it is estimated that there were 131 individuals who have been diagnosed with HIV/AIDS living in Franklin County with 5 new diagnoses in 2013 according to the Commonwealth of Pennsylvania's "2013 Annual HIV Surveillance Summary Report." Approximately 70% of those with HIV/AIDS living in the South Central Pennsylvania AIDS Planning Coalition region are males. The majority of persons living with HIV/AIDS are White at 48%, whereas Black/African American account for 26% of cases and Hispanic accounts for 20%. White males are disproportionately affected, and the HIV/AIDS population is still growing in numbers. There are no statistics available for the Borough of Chambersburg. The Point in Time Count for Franklin-Fulton County in 2012, 2013 and 2014 counted 0 persons with HIV/AIDS that were either sheltered or unsheltered homeless.

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

Discussion:

The needs for these various groups of the Special Needs Population are only estimates, based on HUD data, U.S. Census Data, ACS data and interviews with housing providers and social service agencies. Accurate statistics are not available for all of these groups, so therefore "best estimates" are presented. While many supportive service providers for the special needs population are located in the Borough of Chambersburg, their service area and clients are in Franklin and Fulton counties, and sometimes the South Central Pennsylvania region. Therefore, the statistics are not limited to just the Borough of Chambersburg.

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

Describe the jurisdiction's need for Public Facilities:

- Rail trail improvements are a big priority. A trail project could be a community wide benefit – can connect the parks, and serve as a “healthy community” asset. The Chambersburg Hospital is very interested and involved in a healthy community vision, according to the 2012 Summit Health Community Health Needs Assessment, and are supporters of the Borough of Chambersburg’s Comprehensive Recreation, Park, & Open Space Plan’s goal of trail improvements for walking and biking. The trails and green space will be a part of the larger Franklin County Greenways and Open Space Plan.
- The trail needs better lighting, especially for people that use the trail in the evening.
- The Borough would like to extend the trail to the Wilson College campus, to create a more defined route to get to town. The Wilson College Campus Enhancement Plan includes this project as a priority.
- The trail needs more amenities, such as a playground and rest stops.
- The Borough should hold events in the parks by the trail on weekends to bring people out along the water. A lot of people fish, and can kayak on the creek.
- Replacing the old pool with a new pool would be a big project, but might make more sense than continual maintenance of the old pool.
- Henninger Park is in Low/Mod area, and has a baseball field that could use improvements. The interstate is right near the park and it is centrally located, but there is lower usage than it once had.
- An amphitheater or movie theater in one of the parks could be very different and a nice attribute.
- Nicholson Park is in a non-low/mod neighborhood according to the Census, but it would be worth it to survey the neighborhood. There is a need for a park in this area, and a nearby homeowner’s association has already pledged \$50,000 for a park improvement project. The area is tucked in a “nook” surrounded by roads with high traffic and fast moving vehicles, separating the neighborhood from other areas of the Borough. There are railroad tracks separating other housing from the proposed park area. The space is targeted because there are many kids, but also high crime and drug use. The Borough and residents want to give the kids in this neighborhood a place to go.
- The Nicholson Park area is part of the Comprehensive Recreation, Park, and Open Space Plan from 2005 and was listed as a high priority, in addition to the development of Sunny Hill Park, the creation of a skate park, road extensions for pedestrian/bicycle access to connect parks, streambank restoration efforts, and the acquisition of land for potential future recreation use.
- The YMCA and the pool need to reduce fees, or more scholarships for recreation could be made available. Scholarships for Carr center are utilized, but not by everyone.
- NETwork Ministries is maxed out for space, and is working on a Capital Campaign for the renovation of their building at 419 Hollywell Avenue. They have volunteer construction oversight, but need funding. The after school and summer programs serve over 100 youth per week at the Redwood Street location, and there is a need for more space.

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

How were these needs determined?

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

Describe the jurisdiction's need for Public Improvements:

- Two emerging themes from a recent Chamber of Commerce visioning process and stakeholder meeting was parking issues and lighting. Some parking lots are owned by the Borough, and some are privately owned. The Borough needs a good way-finding system and a parking system that is safe and well-lit. Signage has been added, but the downtown area needs more. Beautification, landscaping, and lighting in parking lots and alleys downtown are needed. The lighting in the business district is poor and needs improved.
- The Borough could convert some underutilized parking into green space. One large parking lot downtown is only half full during the day, and at night, kids use it for bikes, skating, etc.
- The Borough needs to look at connecting different neighborhoods, and connecting streets and alleys. There is a perception that the downtown ends at Washington Street on Main Street because street lighting ends at this intersection.
- Infrastructure projects can be safety improvements. The Borough should run speed traps in certain areas. People speed on 4th Street, South Street, and 11th South.
- There are signs for roads crossing the rail trail that say "traffic may not stop." Mike Waters Park did a crosswalk with signals where the trail crosses the road. This should be done on all roads that cross trails.
- When motorists cross South Main Street, there is a trench where they can easily bottom out. The trenches on Main Street also flood.
- Water and sewer projects in low-income neighborhoods are needed, as well as help for homeowners to improve or replace their lateral lines.

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

How were these needs determined?

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

Describe the jurisdiction's need for Public Services:

- There is a need for neighborhood cleanup to address trash and litter on the streets. Cleanup crews on the weekends would help beautify neighborhoods, and train people at the same time in maintenance work.
- There is a need for improvement of snow removal and management in the Borough. People's cars are sometimes plowed in to the sides of the street.
- The Fire Department needs a new ladder truck. EMS is out of the Fire Department headquarters station, and the Department would like to have more EMS personnel to serve out of the south station.
- A satellite police station that could be used as a base for community policing with foot-patrol and bicycle-patrol could be useful in a neighborhood with higher crime.
- Council has expanded camera coverage throughout Borough, but there are more areas that could benefit from coverage.
- There is a need for better diversity and outreach to immigrants by the police. There is an issue with immigrants not trusting the police, because they or their families have had issues in the past, or there are language barriers.

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

How were these needs determined?

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

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Borough of Chambersburg, PA is the county seat of Franklin County and is at the core of the Chambersburg-Waynesboro, PA Metropolitan Statistical Area. It is 13 miles (21 km) north of Maryland and the Mason-Dixon Line and 52 miles (84 km) southwest of Harrisburg in the Cumberland Valley, which is part of the Great Appalachian Valley. The Borough's location on Interstate 81 within 100 miles (160 km) of both Washington, D.C. and Baltimore, Maryland encourages trucking and distribution businesses. The Letterkenny Army Depot five miles (8 km) north of town is a major employer. Camp David also employs Chambersburg residents. The Borough of Chambersburg has experienced a steadily increasing population since the 1980's, after it decreased slightly in the 1970's. In 2000, the Borough of Chambersburg had 7,722 Households and in 2011 had 8,351, a 7.5% increase.

The housing stock in the Borough of Chambersburg is considerably older. Almost one-half (44.1%) of all the occupied housing units were built before 1950, which is over 65 years ago. Between 2000 and 2011, there were only 1,060 (11.6%) units built.

According to 2007-2011 American Community Survey Data, the Borough now has 3,964 owner-occupied housing units (47.5% of all occupied housing units) and 4,387 renter-occupied housing units (52.5% of all occupied housing units).

The condition of the housing stock is adequate, but a small percentage of the housing stock is either neglected or not adequately maintained. According to the ACS data for 2007-2011, there are 826 vacant housing units in the Borough, which is approximately 9.0% of all the housing units. This is higher than the housing vacancy rate of Franklin County which is 7.3%, but lower than the statewide vacancy rate of 10.8%.

The median home value as of 2011 was \$157,700 and the median contract rent was \$553/month for the same time period.

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

Introduction

According to the 2007-2011 ACS data, there are 9,177 total housing units. There are 8,351 occupied housing units (3,964 owner-occupied and 4,387 renter-occupied), which leaves 826 vacant housing units. The majority of the owner-occupied housing are 3 or more bedrooms (67% of all owner-occupied houses). Almost a third (30%) of all renter-occupied households have 3 or more bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	3,817	42%
1-unit, attached structure	1,590	17%
2-4 units	2,181	24%
5-19 units	1,146	12%
20 or more units	373	4%
Mobile Home, boat, RV, van, etc	70	1%
Total	9,177	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	140	3%
1 bedroom	114	3%	1,385	32%
2 bedrooms	1,197	30%	1,546	35%
3 or more bedrooms	2,653	67%	1,316	30%
Total	3,964	100%	4,387	100%

Table 29 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

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

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

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

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

There are no affordable housing units that are anticipated that will be lost and there is no anticipated expiration of Section 8 Contracts. In fact, the Housing Authority recently added a new, 40 units senior housing community in Waynesboro.

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

There is a sufficient supply of housing units by various types within the Borough of Chambersburg. There are 3,964 owner-occupied housing units, 4,387 renter-occupied housing units, and approximately 826 vacant units. Of the vacant units, more than half are available, or approximately 288 are for rent and 194 are for sale. The problem is not the “availability” of units in the Borough of Chambersburg, it is the “affordability” and the “quality” of some units in the Borough. The need for affordable housing for singles is evidenced by the Housing Authority’s public housing waiting lists.

The majority of applicants on the public housing waiting list (71%) are waiting for an efficiency or one bedroom unit. In addition to housing for those with extremely low incomes, the biggest needs for applicants on the public housing waiting list are for efficiency or one bedroom units, and housing for those with a disability. There are 92 persons on the public housing waiting list that are waiting for a zero or one bedroom apartment, 26 that identify as elderly, and 17 with a disability. Because a substantial majority of persons on the public housing waiting list have incomes at or below 30% AMI (70% of persons on the waiting list identify as extremely low income), it stands to reason that many of the single person households waiting for a zero or one bedroom unit are extremely low income.

The Section 8 Housing Choice Voucher waiting list includes applicants who are 67% extremely low income and 33% very low income. These applicants include 60% who are families with children, 14% who are elderly, and 31% who are families with disabilities. In addition to housing for those with extremely low incomes, the biggest needs for applicants on the Section waiting list are for units for families with children, and for those with a disability. The Five Year Plan did not indicate the bedroom sizes requested for people on the waiting list for Section 8 Vouchers.

Describe the need for specific types of housing:

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

According to FCHA's 2015 Five Year and Annual Plan, two of the strategies for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year is to: Target available assistance to the elderly by applying for special-purpose vouchers targeted to the elderly, should they become available; and target available assistance to families with disabilities by applying for special-purpose vouchers targeted to families with disabilities, should they become available. Non-Elderly Disabled (NED) Vouchers are designed to provide assisted housing to families whose head, spouse, or co-head is disabled and under 62 as of the date of signing the HAP contract. NED Category 2 vouchers are specifically for non-elderly people with disabilities transitioning from nursing homes or other health facilities into the community. FCHA has 158 units designated for the Elderly or those with disabilities, 99 of which are located in the Meadow Creek 1 community in Chambersburg. However, 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's inventory for occupancy only by elderly families or families with disabilities.

Discussion

The ratio of owner-occupied to renter-occupied housing units is balanced at about 50% each. The goal of the Borough of Chambersburg is to encourage home ownership and pride in the Borough. The Borough has been using its limited financial resources to encourage home ownership and help owner-occupied households rehabilitate their homes.

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

Introduction

The cost of housing has increased from \$86,900 to \$157,700 (81.0%) in the last 11 years for a single family home. Recent sales indicate a significantly higher sales price than the median value of \$159,200 reported by the 2009-2013 American Community Survey by almost \$90,000. According to Realtor.com, the average home price in Spring 2015 was \$191,213, which is 28.5% higher than the average sold price in Chambersburg (\$148,794).

The cost of rent has increased by 65.0% during the period from 2000 to 2013, and the rental vacancy rate is 7.6%, which is close to the homeowner vacancy rate of 6.6%. These numbers seem to show an equal demand for rental units and homeownership.

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

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	\$86,900	\$157,500	81%
Median Contract Rent	\$365	\$552	51%

Table 30 – Cost of Housing

Data Source Comments: 2000 U.S. Census and 2007-2011 American Community Survey Five Year Estimates.

Rent Paid	Number	%
Less than \$500	1,840	41.9%
\$500-999	2,246	51.2%
\$1,000-1,499	241	5.5%
\$1,500-1,999	22	0.5%
\$2,000 or more	38	0.9%
Total	4,387	100.0%

Table 31 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	325	No Data
50% HAMFI	1,210	250
80% HAMFI	2,855	1,085
100% HAMFI	No Data	1,594
Total	4,390	2,929

Table 32 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$580	\$674	\$867	\$1,153	\$1,447
High HOME Rent	\$580	\$674	\$867	\$1,053	\$1,155
Low HOME Rent	\$563	\$604	\$725	\$837	\$935

Table 33 – Monthly Rent

Data Source Comments: 2015 HOME Program Rent Limits.

Is there sufficient housing for households at all income levels?

Based on the HUD - CHAS data in the chart above, all of the rental housing is affordable for low-income families and individuals with incomes at or below 80% of Area Median Income, and almost three-quarters (73.9%) of housing for homeowners is affordable for those at 100% or below of Area Median Income. However, when looking at the CHAS data presented in a different way, there is not sufficient housing for all income levels due to the cost over burden criteria for the following groups:

The following households have housing costs that are 30% to 50% of their AMI:

- White households = 1,240 or 16.65% of households
- Black/African American households = 115 or 18.11% of households
- Hispanic households = 165 or 18.31% of households

The following households have housing costs that are greater than 50% of their AMI:

- White households = 850 or 11.42% of households
- Black/African American households = 150 or 23.62% of households
- Hispanic households = 235 or 26.08% of households

When examining the percentage of each racial or ethnic group that have a housing problem, severe housing problem, or are housing cost overburdened, compared to that racial or ethnic group overall, a different picture presents itself. According to the 2007-2011 CHAS data, 16.65% of all White households, 18.11% of Black/African American households, 74.07% of American Indian and Alaska Native households, 34.25% of Asian households, and 18.31% of Hispanic households are cost-overburdened by 30%-50%, while 11.42% of White households, 23.62% of Black households, and 26.08% of Hispanic households were cost overburdened by over 50%. When examining housing problems, 26.26% of White households, 40.16% of Black/African American households, 74.07% of American Indian and Alaska Native households, 34.25% of Asian households, and 57.71% of Hispanic households have a housing problem. When comparing these numbers to the cost-overburdened numbers, it seems as though the housing problem affecting both American Indian and Alaska Native households and Asian households is that they are cost-overburdened by 30%-50% of their income. The numbers are much lower for severe housing problems, with 11.75% of White households, 24.41% of Black/African American households, and 41.07% of Hispanic households are experiencing severe housing problems. Overall, these numbers show that Hispanic households in the Borough of Chambersburg are much more likely to experience a housing problem than to be cost overburdened, and that minority households in general are more likely to be cost-overburdened and have a housing problem than White households.

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

With an increasing population of family households moving into the area, housing prices for larger houses and apartments will continue to rise. Correspondingly, the amount of affordable housing will decrease as rents and sales prices increase. The median income in the Borough of Chambersburg has increased at a slower rate than the increase in the price of housing. This could cause additional housing affordability issues. According to Realtor.com, buying is cheaper than renting after 12 years in Chambersburg.

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 Rentometer (www.rentometer.com), it is estimated that the Area Median Rent is for a one bedroom apartment is \$513 per month; for a two bedroom apartment, \$695 per month; for a three bedroom apartment \$795 per month; and for a four bedroom apartment, \$1,100 per month. These estimates are less than the HOME rents and Fair Market rents for one, two, and three bedroom apartments in Franklin County but higher than the Low HOME rent for four bedroom apartments. Although market rents appear to be slightly lower than the HOME and Fair Market rents for Chambersburg, housing affordability is still the biggest housing problem for low-income families and individuals according to the CHAS data, indicating a need for housing subsidies and assistance.

According to Realtor.com, Chambersburg is an affordable renter's market, where rent prices are relatively stable, and availability is good. The site lists the average rent at \$835 per month, which is slightly less than the Fair Market Rent for a two-bedroom apartment. If a person's yearly income is around \$50,000, they can afford to rent in this market. Rent prices have decreased by 9% over the past 3 months. This is 14% lower than the county average of \$951, and 97% lower than the state average of \$1,644. However, the median household income is \$39,960 in Chambersburg, according to the 2009-2013 American Community Survey Five Year Estimates, and a low-income household is making 80% of less of this. The 2015 income limits for Franklin County show the low-income threshold for a single-person household of \$36,050, and a median family income for a family of four at \$64,800 (low-income at \$51,500 and below). The market does not seem to be affordable for low-income households.

Discussion

The housing market is strong in the Borough of Chambersburg, but affordability and accessibility are becoming an increasing problem for the lower income residents. Realtor.com says the rent prices are relatively stable, availability is good, and rent prices have decreased by 9% over the past 3 months. Buyers and Sellers are equally advantaged. Homes sell at approximately the same rate at which they are listed, and will often sell at the asking price.

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

Introduction

The Borough of Chambersburg contains 5,045 housing units that were constructed prior to 1960, which is 54.9% of all the housing units in the Borough. Less than 15% of the housing units were built within the last ten (10) years. Of all the 9,177 total housing units, 8,351 are occupied. It is estimated that over 45% of the housing units are in need of housing rehabilitation work, from minor work to major rehabilitation work.

Definitions

The following definitions are used in the table below:

“Selected Housing Conditions:”

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

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

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

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	979	25%	1,973	45%
With two selected Conditions	43	0%	92	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	2,942	74%	2,322	53%
Total	3,964	99%	4,387	100%

Table 34 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	531	13%	343	8%
1980-1999	759	19%	1,041	24%
1950-1979	1,059	27%	1,097	25%
Before 1950	1,615	41%	1,906	43%
Total	3,964	100%	4,387	100%

Table 35 – Year Unit Built

Data Source: 2007-2011 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	2,674	67%	3,003	68%
Housing Units build before 1980 with children present	120	3%	259	6%

Table 36 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	626	200	826
Abandoned Vacant Units	312	3	315
REO Properties	2	0	2
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Alternate Data Source Name:

Borough of Chambersburg Code Enforcement Office

Data Source Comments: Also based on vacancy status according to the 2007-2011 American Community Survey.

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 be turned over and resold more often. The secret weapon in Chambersburg, according to Borough staff and officials, is code enforcement. Code enforcement efforts keep the town looking presentable, and the Office has the support of Council. There is not a big problem with abandoned housing. Some scattered sites are blighted, but there is still value in a lot of the vacant properties. A cost/benefit analysis is involved with a lot of the buildings. According to the Codes Office for Chambersburg, less than 20% of buildings in Chambersburg are blighted. Even working class neighborhoods are not in bad shape.

One common thread identified by many of the various social service, housing, homeless, and economic development agencies is the impact of the age of the housing stock in the Borough. Older properties are less expensive to buy, but there is no financial assistance available for low- and moderate-income families to buy them, because the after-rehabilitation value often times does not exceed or even match the cost of rehabilitation. A lot of older homes are being sold through foreclosure to people that will “flip” them. After they are rehabilitated and resold, low-income people cannot afford them. The Borough gives low-income homeowners the opportunity to fix up the exterior of their house with repaired porches, fences, steps, etc. The intent of the Housing Rehabilitation Program is to improve the appearance of corridors leading to the downtown. The Borough’s Housing Rehabilitation Program for homeowners is a priority, and needs more funding. There is also a need for a First Time Homebuyer Rehabilitation Program, based on consultation with Borough stakeholders.

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

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

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

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

Based on the HUD estimates for Lead Based Paint and the high number of housing units build prior to 1980, it is estimated that over 5,600 housing units (61.9%) have lead based paint, and approximately 99% of those units have chipped or peeling paint which presents an imminent health hazard.

Discussion

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

since 2007 have started to make repairs and improvements to their units as well. The program is in its fifth full-year of funding, and when it is complete, the Borough will have invested over \$300,000 per year into the primarily residential portion of the Borough. The Elm Street area is bordered on the East by the Highline Railroad, located primarily in parts of C.T.s 0110 and 109. 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.

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

Introduction

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

The Franklin County Housing Authority also assists families who wish to live in privately owned housing and receive rental subsidy through the Housing Choice Voucher Program. The Housing Authority administers 311 as of April 1, 2015.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	366	311	12	299	0	0	0
# of accessible units	-	-	-	-	-	-	-	-	-
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

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

There is a total of 363 public housing units in Franklin County. According to the Five Year and Annual Plan for 2015-2019, FCHA's progress in meeting their mission and goals states that FCHA achieved high performer status in 2012 and 2013, and received SEMAP designation as High Performer for 2011, 2012, and 2013. Public Housing REAC scores in 2014 were all over 90% for each AMP.

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

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

Public Housing Condition

Public Housing Development	Average Inspection Score
Franklin County Inspection Score	90

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 recently submitted its Five Year Plan Update for its FY 2015 through FY 2019 Public Housing Capital Fund Program Grant, and submitted its complete Five Year Plan for FY 2014-2018 in Spring 2014. The Capital Fund Grant award for FY 2015 was \$506,020. The FCHA proposed various activities to improve the overall living environment in the Authority’s public housing communities, which were outlined during the Resident Advisory Board meeting for Meadow Creek 1 and 2 in Chambersburg that was held on November 20, 2014. Six tenants and five employees from FCHA attended the meeting, and the Modernization Coordinator for FCHA reported on the 2015-2019 Capital Fund plan, and how funds leftover from previous years would be spent on the public housing communities operated by FCHA, both in Chambersburg and Waynesboro. The items on the list are as follows:

2011 Fund:

- \$751.00 left - will be used for computer needs for FCHA.

2012 Fund:

- There is about \$34,000.00 left.
- Storm door and front door replacements.
- Waynesboro retaining wall done.
- Boys and Girls Club
- Gas stove replacement in Meadow Creek family
- Site lighting was replaced at Valley View Village. Remaining monies will be set aside for operations.
- Floor tile abatements

2013 Fund:

- \$428,000.00 left - This was one of the lowest amounts due to sequestration.
- Fan replacement lights in bathrooms in Amps 1, 2 and 4.

2014 Fund:

- \$50,2436.00 left
- Sidewalk replacements in all Amps.
- Soffit replacement and fascia in Amp 3
- Gas ranges replaced in Amp 4

2015 Fund:

- Amp 1 Boilers will be replaced
- Electric service wire replacements
- Drainage issues in Waynesboro

2016 Fund:

- Parking areas
- Tubs and shower replacement in Amp 2

2017 Fund:

- Community Centers
- Refrigerators for Amp 2

2018 Fund:

- Gas ranges/ refrigerators for Amp 1
- Amp 2 replacement windows.

2019 Fund:

- Window replacement in Amp 1

The following were suggestions from tenants:

1. Replace range hood vents
2. A concern was brought up about how to handle concerns about tenants not cleaning up cigarette butts and their dogs waste.

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

According to the Five Year and Annual Plan for 2015-2019, FCHA's progress in meeting their mission and goals states that FCHA achieved their goal to Promote 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 develop Resident Councils in both family developments, and held elections for Resident Councils. Sustainability of the elected council continues to be a challenge. Valley View held elections three times over a five year period, but Meadow Creek held elections for Resident Council and sustained the Council. This council manages their Resident Participation Funding.

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

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

Eligible Section 8 Voucher holders may now use their vouchers to assist in the purchase of their own home through the Section 8 Homeownership Program. The voucher assistance provides a partial payment toward the mortgage every month. Participants are assisted with budgeting and credit repair as needed, provided with homeownership education, and given support every step of the way as they purchase their home.

Discussion:

Eligibility requirements for the Homeownership Program:

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

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

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. From the PA-507 Altoona/Central Regional Homeless Assessment Board CoC's Policies & Procedures, "Ancillary members... are any individuals who are interested in homeless issues in the region... Everyone is welcome to attend and become an ancillary member."

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

The objectives of the CoC include the following:

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

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	392	116	460	267	0
Households with Only Adults	252	116	228	393	0
Chronically Homeless Households	0	116	0	70	0
Veterans	6	116	12	182	0
Unaccompanied Youth	10	116	6	52	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Eastern PA Continuum of Care - 2013 Housing Inventory Count Report.

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

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

The CoC's Income and Benefits Committee will be responsible for maintaining or increasing the percentage of project participants that access non-cash mainstream benefits from entry date to program exit. At CoC and Steering Committee meetings, barriers to accessing specific mainstream resources will be identified and strategies developed to address the barriers.

The strategy to improve employment outcomes in the CoC is: 1) The PA Interagency Council will increase participation from the Department of Labor to improve Workforce Investment Board and other employment initiatives targeting resources to the homeless, such as EARN, New Direction programs for low-income workers, and Keystone Works for people on unemployment. 2) At least one (1) provider per year will develop employment initiatives based on Safe Harbor in Easton, PA's successful employment model which has an on-site team that helps with resumes and interviews, while also building relationships with local employers, especially "box stores" to create employment opportunities 3) The CoC will target employment for the disabled and Veteran subpopulations. For persons with disabilities, the CoC will work with AHEDD, supported employment opportunities, and Medical Assistance for Workers with Disabilities. For Veterans, the CoC will focus on VA reintegration programs and 4) CoC county reps will distribute an inventory of employment and self-sufficiency programs in PA, developed by the Employment Committee of the Balance of State, to service providers, and will work with the districts' homeless liaisons, faith-based groups, etc. to maximize use of resources.

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

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

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

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

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

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

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

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

Introduction

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

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

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

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

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

Pennsylvania has a formal policy that no discharge from a state hospital can occur unless all housing, treatment, case management, and rehabilitation services are in place at the county level (the Office of Mental Health and Substance Abuse Services' Continuity of Care Bulletin). The goal is for all individuals to move into the most integrated housing of their choice in the community. Every individual in a state hospital for over 2 years must have a pre-discharge Community Support Plan that includes living arrangements. Individuals are never discharged from a state hospital to the street or shelter. Each individual is discharged to his/her own housing, housing with a friend or relative, limited size personal care home, or mental health residential program. New housing resources have been created through: HUD Section 811, Non Elderly Disabled and other Housing Choice Vouchers; public housing; low income housing tax credit units; health choices reinvestment funds.

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

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

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

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

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

Priority Need: There is a need for housing, services, and facilities for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with special needs.

Goals/Strategies:

- **SN-1 Housing** - Increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with other special needs through rehabilitation, new construction, and making reasonable accommodations to existing housing.
- **SN-2 Social Services** - Support social service programs and facilities for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, 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))

Not applicable.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The Borough of Chambersburg's 2015 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with goals and strategies to address those impediments and affirmatively further fair housing in the Borough:

Impediment 1: Housing Affordability - Decent, safe, sound, and affordable housing remains a high priority to ensure fair housing choice, quality of life, and attractive neighborhoods.

Goal: Maintain the supply of decent, safe, sound, and affordable housing targeted to lower income households, both renters and owners.

Impediment 2: Housing Accessibility - There appears to be an unmet need for housing that is accessible to the older population and persons with disabilities.

Goal: Increase the supply of housing that meets the accessibility, visitability, and quality of life needs of the older population and persons with disabilities.

Impediment 3: Fair Housing Education, Advocacy, Monitoring, and Enforcement - As in any community, there is a lack of awareness of the rights and responsibilities under the Fair Housing Act and a need to continually monitor and enforce the Fair Housing Act.

Goal: Increase the knowledge and awareness of the rights of individuals and the responsibilities of building owners in regard to the Fair Housing Act through educational advocacy, monitoring, and enforcement to eliminate discrimination in housing and providing fair housing choices for all individuals and families.

Impediment 4: Accessibility of Public Facilities - The accessibility of public facilities remains a fundamental quality of life issue for most communities, especially for the older population, and persons with disabilities.

Goal: Maintain and continue to upgrade Borough facilities, public spaces, and sub-recipient facilities to make them accessible to persons with disabilities.

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

Introduction

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

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	81	1	1	0	-1
Arts, Entertainment, Accommodations	649	1,566	11	11	0
Construction	229	191	4	1	-3
Education and Health Care Services	1,344	5,373	23	36	13
Finance, Insurance, and Real Estate	332	620	6	4	-2
Information	103	288	2	2	0
Manufacturing	1,055	2,061	18	14	-4
Other Services	250	605	4	4	0
Professional, Scientific, Management Services	393	748	7	5	-2
Public Administration	19	0	0	0	0
Retail Trade	714	1,811	12	12	0
Transportation and Warehousing	464	1,188	8	8	0
Wholesale Trade	222	317	4	2	-2
Total	5,855	14,769	--	--	--

Table 41 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	8,906
Civilian Employed Population 16 years and over	8,237
Unemployment Rate	7.51
Unemployment Rate for Ages 16-24	16.26
Unemployment Rate for Ages 25-65	5.06

Table 42 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	1,554
Farming, fisheries and forestry occupations	292
Service	815
Sales and office	1,978
Construction, extraction, maintenance and repair	765
Production, transportation and material moving	663

Table 43 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	6,146	77%
30-59 Minutes	1,544	19%
60 or More Minutes	268	3%
Total	7,958	100%

Table 44 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,035	116	749
High school graduate (includes equivalency)	2,214	130	928
Some college or Associate's degree	1,806	163	504
Bachelor's degree or higher	1,611	81	334

Table 45 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	230	317	81	344	405
9th to 12th grade, no diploma	293	389	224	545	615
High school graduate, GED, or alternative	732	840	876	1,556	1,464
Some college, no degree	407	580	433	705	496
Associate's degree	41	237	161	369	105
Bachelor's degree	110	345	347	644	319
Graduate or professional degree	19	156	116	418	302

Table 46 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	19,475
High school graduate (includes equivalency)	27,500
Some college or Associate's degree	35,333
Bachelor's degree	37,500
Graduate or professional degree	51,531

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

According to the 2007-2011 American Community Survey data, the Borough of Chambersburg has an unemployment rate of 7.51% which is higher than the Franklin County unemployment rate of 6.5% and the Pennsylvania unemployment rate of 7.9% for that same period. In Chambersburg, there are 5,855 workers and 14,769 jobs. The unemployment rate is much larger in the 16-25 age group at 16.26% as opposed to the older age group of 25-65, with an unemployment rate of only 5.06%. This suggests that as younger members of the workforce leave school and enter the workforce, they are struggling to find employment. The three (3) largest categories of jobs in the Borough of Chambersburg in occupations by sector is as follows:

- Education and Health Care Services - 5,373 jobs
 - Manufacturing – 2,061 jobs
 - Retail Trade – 1,811 jobs
- Total: 9,245 jobs**

These three categories represent 62.6% of the total number of jobs in the Borough. According to the Pennsylvania Department of Labor & Industry Center for Workforce Information & Analysis, the seasonally adjusted unemployment rate for the Chambersburg-Waynesboro Metropolitan Statistical Area (MSA) was 4.9 percent in March 2015, which was down nine-tenths of a percentage point from last March. The Chambersburg-Waynesboro MSA unemployment rate was the sixth lowest among the state's 18 MSAs. The top three industries in Franklin County for the first quarter of 2015 were Trade, Transportation, and Utilities (14,600 employees), Education and Health Services and Manufacturing (9,900 employees each), and Government (8,000 employees), employing a total of 32,500 people. The top three industries posting help wanted ads online according to the South Central Workforce Investment Area's April 2015 Report were Temporary Help Services (1,104 jobs), Employment Placement Agencies (528 jobs), and General Freight Trucking, Long-Distance, Truckload (401 jobs).

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 2014 (next to the Federal government, which was the number one employer):

- Chambersburg Hospital
- Grove US LLC
- Volvo Construction Equipment North America

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

- Aerotek, Inc.
- Food Lion, LLC
- Bowhead Support Group, LLC
- Wal-Mart Associates, Inc.
- Target Corporation
- Menno-Haven, Inc.
- Summit Physician Services
- Waynesboro Hospital
- Ventura Foods, LLC
- Ingram Distribution
- Ulta, Inc.
- Giant Food Stores, LLC
- Keystone Health Center
- Lincoln Intermediate Unit, No. 12
- Wilson College
- K-Mart Corporation
- Ozburn Hessey Logistics, LLC
- Manpower International, Inc.
- Staples Contract & Commercial, Inc.
- Lowes Home Centers, Inc.

Describe the workforce and infrastructure needs of the business community:

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

One infrastructure project that can impact economic development is improvements to the rail trail project. Rail trail improvements are a big priority for the Borough, and they are seen as a community wide benefit. Improving the rail trail can connect the parks, and serve as a “healthy community” asset. The Chambersburg Hospital is very interested and involved in a healthy community vision, according to the 2012 Summit Health Community Health Needs Assessment, and are supporters of the Borough of Chambersburg’s Comprehensive Recreation, Park, & Open Space Plan’s goal of trail improvements for walking and biking. The trail and green space will be a part of the larger Franklin County Greenways and Open Space Plan. The Borough would also like to extend the trail to the Wilson College campus, to create a more defined route for students to get to town. The Wilson College Campus Enhancement Plan includes participating in the extension of the trail to Caledonia State Park in Adams and Franklin counties, midway

between Chambersburg and Gettysburg along the Lincoln Highway, US 30. Residents and stakeholders have expressed that the trail needs better lighting, as well as more amenities, such as a playground and rest stops. People fish and kayak on the Tuscarora Creek near the trail, and there could be an opportunity for businesses to offer equipment rentals. This could create recreation and economic development opportunities to cater to people utilizing the trail and creek.

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

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

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

The Greater Chambersburg Chamber of Commerce played a key role in reaching the goals identified in the Downtown Master Plan of 1995. The three projects identified in the plan have come to fruition: A cultural arts center (Capitol Theatre Center), a visitor/welcome center (the Chamber/Heritage Center) and Chambers Fort Park. The groundbreaking for the Capitol Theatre Center occurred in 2002 under the direction of Downtown Chambersburg Inc. (DCI), a Chamber affiliate. DCI purchased the theater to save it from closing, raised funds in the community and obtained millions of dollars in grants to transfer the historic theater into a beautiful cultural arts center. Another Chamber affiliate, the Chambersburg Area Development Corporation (CADC), became a major benefactor of the theater and is the largest private supporter of Downtown Chambersburg, Inc.

In August 2003, CADC began rehabilitation of the former bank building on Memorial Square, also known as "the Marble Building." CADC built the three-story office building connected to the Chambersburg Heritage Center which houses the Chamber of Commerce and all of its affiliate organizations. The Heritage Center offers a "walk through history" and an introduction to historical sites and other points of interest

in Franklin County. Since its opening in July 2004, people from all 50 states and several other countries have visited, as have students from area schools and local residents.

The Chambers Fort Park project, located on Chambersburg founder Benjamin Chambers' original settlement, included fund-raising for the Founding Family Memorial Statue and the recruitment of Noelker and Hull Associates Inc. to nearby property. After the architectural firm constructed a new building in 2003 at 30 W. King Street, after purchasing the land from CADC, other public and private investment occurred downtown. For its efforts, Downtown Chambersburg Inc. was honored in 2005 for having the Best Main Street Program in Pennsylvania. CADC also completed the development of the 350-acre Chambers-5 Business Park during the decade, which resulted in thousands of jobs. In 2002, CADC launched the United Business Park, a joint venture of the Chambersburg and Shippensburg development corporations. The Chamber also saw its long-term goal of the addition of a new exit off of Interstate 81 in the northern part of Chambersburg become a reality. The exit was completed in 2005, leading to the opening of new businesses and an improved internal transportation network. In recent years, the Chamber has expanded workforce development initiatives and the Leadership Franklin County program—adding training for youths and adults. CADC is currently marketing land in its United Business Park near Exit 24 of I-81, in Southampton Township, which will lead to future development and future jobs.

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

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

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

According to the 2007-2011 American Community Survey data, there are job deficiencies (the number of qualified workers exceeds the number of jobs available) in the following sectors:

- Agriculture, Mining, Oil and Gas Extraction – 1.23% of the sector workforce is utilized
- Construction – 83.41% of the sector workforce is utilized
- Public Administration – 0% of the sector workforce is utilized

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

- Arts, Entertainment, Accommodations – 41.44% of the sector jobs are filled
- Education and Health Care Services – 25.01% of the sector jobs are filled
- Finance, Insurance, and Real Estate – 53.55% of the sector jobs are filled
- Information – 35.76% of the sector jobs are filled
- Manufacturing – 51.19% of the sector jobs are filled
- Other Services – 41.32% of the sector jobs are filled
- Professional, Scientific, Management Services – 52.54% of the sector jobs are filled
- Retail Trade – 39.43% of the sector workforce is utilized
- Transportation and Warehousing – 39.06% of the sector workforce is utilized
- Wholesale Trade – 70.03% of the sector jobs are filled

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

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

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

PA CareerLink Franklin County is the employment resource partner of the SouthCentral 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.

Since 1986, Leadership Franklin County has graduated over 600 area residents from their programs. The Community course is one of the Leadership Franklin County programs designed to produce well-informed, motivated leaders who are willing and capable of working together for the betterment of Franklin County. Participants in the Community program are a mix of emerging and seasoned professionals with diverse backgrounds. The program has recently added an Advanced program for professional development for managers/executives and a Youth program.

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

Construction

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

Health Sciences

- Allied Health
- Medical Assisting
- Veterinary Assisting

Sales and Service

- Cosmetology
- Culinary Arts
- Graphic Communications

- Landscaping & Horticulture
- Marketing / Web Design

STEM/Manufacturing

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

Transportation

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

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

No

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

The Official Map Ordinance was created and passed to anticipate and plan for future traffic needs in and through the Borough, based on anticipated growth within the Borough and adjacent municipalities. There are sixteen (16) separate transportation improvement proposals involved in the Official Map, which are laid out in the map below.

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

The Borough has introduced an Energy Efficiency Program to test for energy loss in not-for-profit owned buildings, many of which are located downtown. The program will provide a mix of grant and loan funding to complete the testing and some low-level corrective action. The goal is to assist five building during the 2014-2015 funding cycle.

Plans for the Central Junior High building located downtown are underway, and include new apartments, educational facilities, and office space. Through adaptive reuse, the building will house the Rose Rent Lofts, which will be one, two, and three-bedroom loft-style apartments with modern and eco-friendly interiors. This phase of development should be complete by Summer 2016. Classroom and seminar space will fill a need for local educational institutions. Finally, work on 9,600 square feet of office suites is slated to begin in 2016.

Discussion

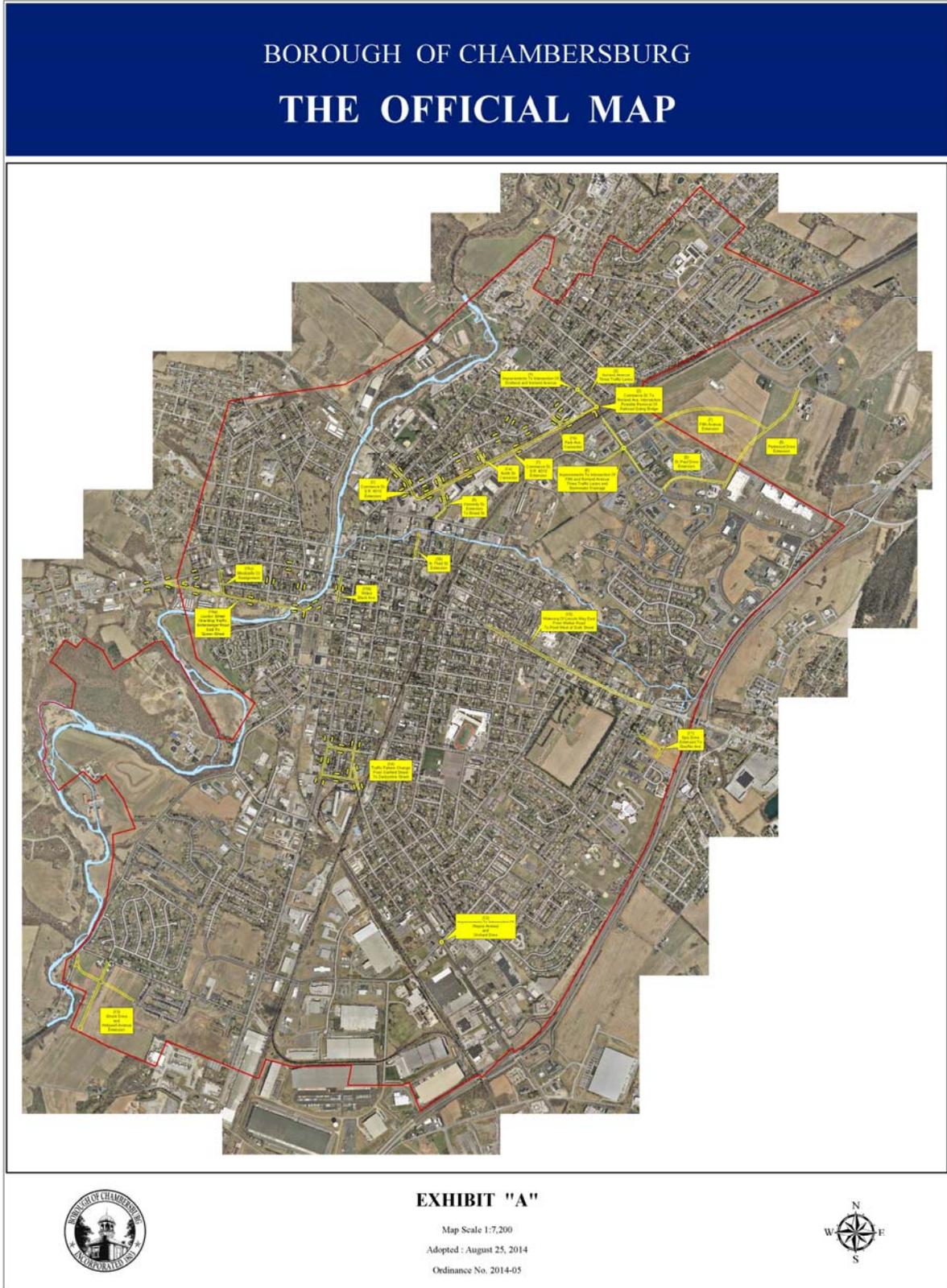
One of the main challenges of the Federal Main Street Program is to sustain the successes of the program after the grant period has expired. The Downtown Partnership in Chambersburg evolved from independent organizational efforts that have historically strived for the economic revitalization of Downtown, to a 2009 cooperatively funded effort from both the Private and Public Sectors. The Partnership is built on the basis that three primary funding sources will each provide annual funding of \$25,000 to sustain and market the key components of the Main Street Program in Downtown Chambersburg.

The Borough of Chambersburg, Chambersburg Area Development Corporation, and Downtown Stakeholders (Retail and Property Owners) will each contribute \$25,000 or more into Economic Development and Marketing efforts to bring regional focus to the Downtown Business District; its promotional and special Arts and Sales events, and to individual businesses.

The Downtown Partnership is a group of Public and Private Sector investment partners who have, as part of their primary and secondary missions, the economic revitalization of the Downtown Business District of Chambersburg, PA. Emphasis is placed on attracting new investors who will purchase and rehabilitate aging building stock; open new commercial and retail businesses on or near Main Street; and look to the urban environment as a “Live-Work-Entertainment” opportunity.

The Partnership strives to attract new investment and shopping patrons to Downtown Chambersburg. Heavy emphasis is placed on regional and local marketing and advertising tools that will first sustain the economic vitality of “Main Street” thinking on the part of the Community, with deliberate effort to build on the newly opened restaurants, specialty retail, and business services along this charming and Victorian three-block street-scape.

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 the 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.



Official Map

MA-50 Needs and Market Analysis Discussion

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

The following maps show the concentrations of Moderate-Income, Low-Income, and Extremely Low-Income Households with one or more of 4 severe housing problems. Concentration is defined as any Census Tract that has above average substandard housing percentage as compared to the Borough as a whole.

According to the maps, Census Tract 112 has the highest concentration of severe housing problems for Moderate-Income Households, followed by Census Tracts 111 and 109. In the surrounding areas outside of the Borough, Census Tracts 106 (Blocks 1 & 2), 105 (Block 2), and 107 (Block 4) present problems in the range of 50.59-70.21%. Low-Income Households present the same concentrations of problems in the same Census Tracts in the Borough; however, in the surrounding areas outside of the Borough there is a much high concentration of problems in Census Tract 106, Block 1 and there is a much lower concentration in Block 2 of the same Tract. For Extremely Low-Income Households, only one Census Tract (110) in the Borough does not present severe housing problems in a concentration above 50% and Census Tracts 112 and 111 present severe problems in a concentration above 70.21%. In the surrounding areas outside of the Borough, Census Tract 106, Blocks 1 and 3 present severe problems in concentrations about 88.73% (information is not available for Block 2 in this Tract).

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

The Hispanic and minority populations are concentrated in the center of the Borough, near the downtown business district and Elm Street neighborhoods. The most recent data available on the concentration of racial or ethnic minorities is the 2010 U.S. Census data. According to this data, the Borough of Chambersburg has a minority population of 28.67% of its total population. The HUD definition of a minority neighborhood is "a neighborhood in which the percentage of persons of a particular racial or ethnic minority is at least 20 points higher than that minority's percentage in the housing market as a whole; the neighborhood's total percentage of minority persons is at least 20 points higher than the total percentage of minorities for the housing market area as a whole, or in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceed 50 percent of its population." There is only one Block Group in the Borough where the minority population exceeds 50%, Census Tract 110, Block Group 2. This Block is also the only one where the 20% standard applies. Census Tract 110, Block Group 2 has a minority percentage of 65.6% and a Hispanic percentage of 50.51%. Although Census Tract 110, Block Group 2 is the only portion of the Borough that meets the definition for a minority concentration, there are three other Block Group in the Borough with minority percentages of over 40% (not meeting the 50% standard for minority concentration). Census Tract 109, Block Group 3 has a minority percentage of 40.19%; Census Tract 110, Block Group 1 has a minority percentage of 41.7%, and Census Tract 112, Block Group 3 had a minority percentage of 40.84%. These three Block Groups had Hispanic percentages of over 20% of total population.

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

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

The Elm Street Neighborhood are in these areas, as well as the Central Business District. The Elm Street Program is an example of a successful home rehabilitation effort concentrated in a neighborhood. Housing providers indicate that other landlords that own rentals near the homes and structures that have been rehabilitated through the Elm Street Program since 2007 have started to make repairs and improvements to their units as well. The program is in its fifth full-year of funding, and when it is complete, the Borough will have invested over \$300,000 per year into the primarily residential portion of the Borough. The Elm Street area is bordered on the East by the Highline Railroad, located primarily in parts of C.T.s 0110 and 109. Rehabilitation efforts included some commercial properties and some infrastructure, such as sewer laterals for homeowners, but was mostly focused on residential housing rehab for low-income homeowners and renters.

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

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

Are there any community assets in these areas/neighborhoods?

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

Are there other strategic opportunities in any of these areas?

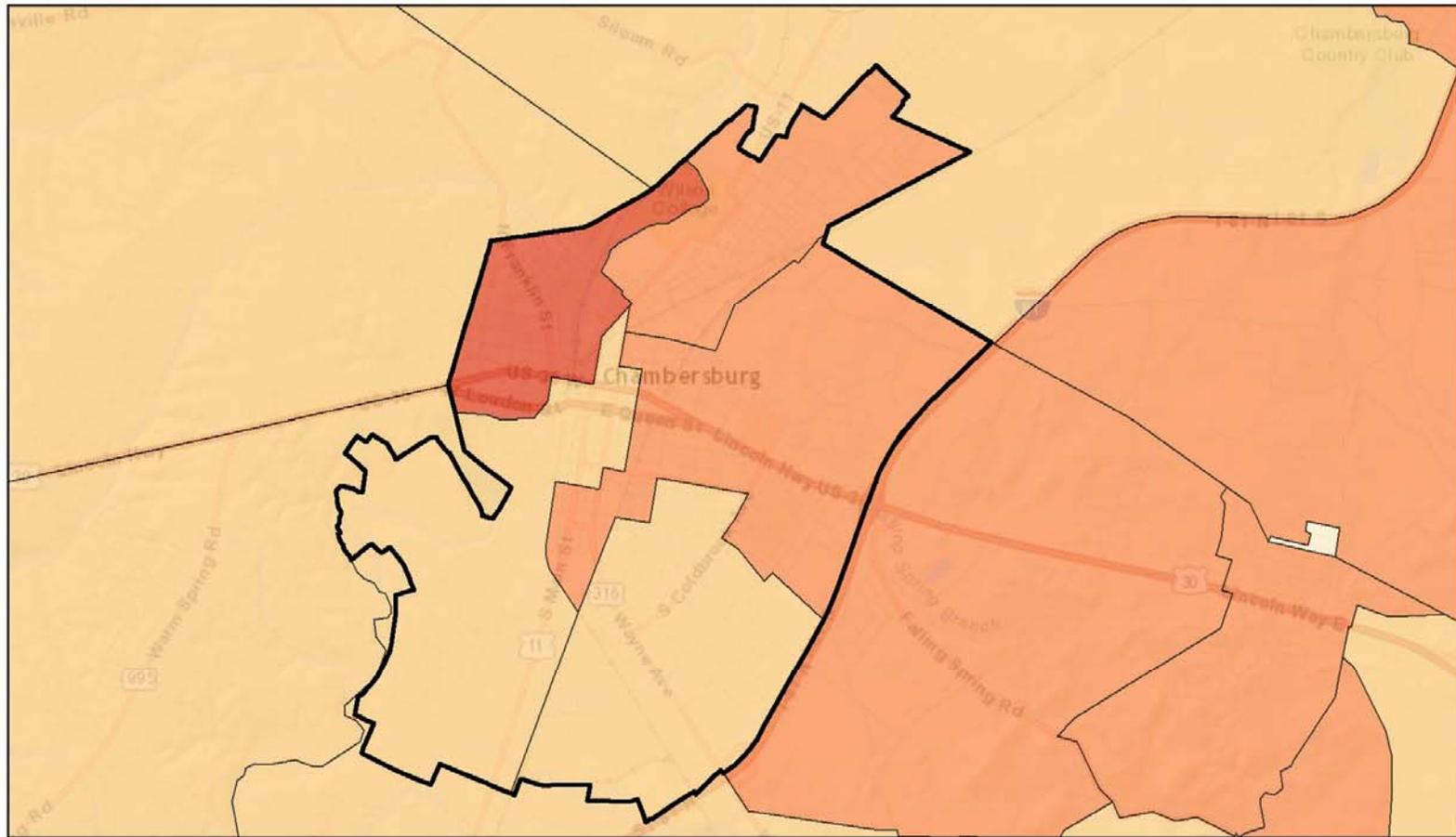
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the most benefit, especially during rush hour. It will be safer for motorists and pedestrians. This could affect the implementation of sidewalks and determine whether or not Housing Authority residents will walk to the grocery store on Radio Hill or have access to a grocery store in the Southgate Shopping Center.

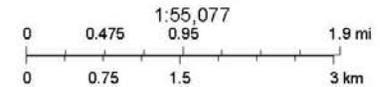
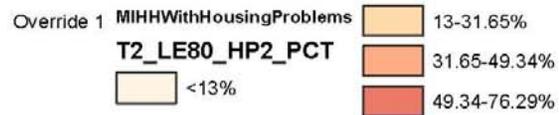
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Percentage of Moderate Income Households With Any of 4 Severe Housing Problems -



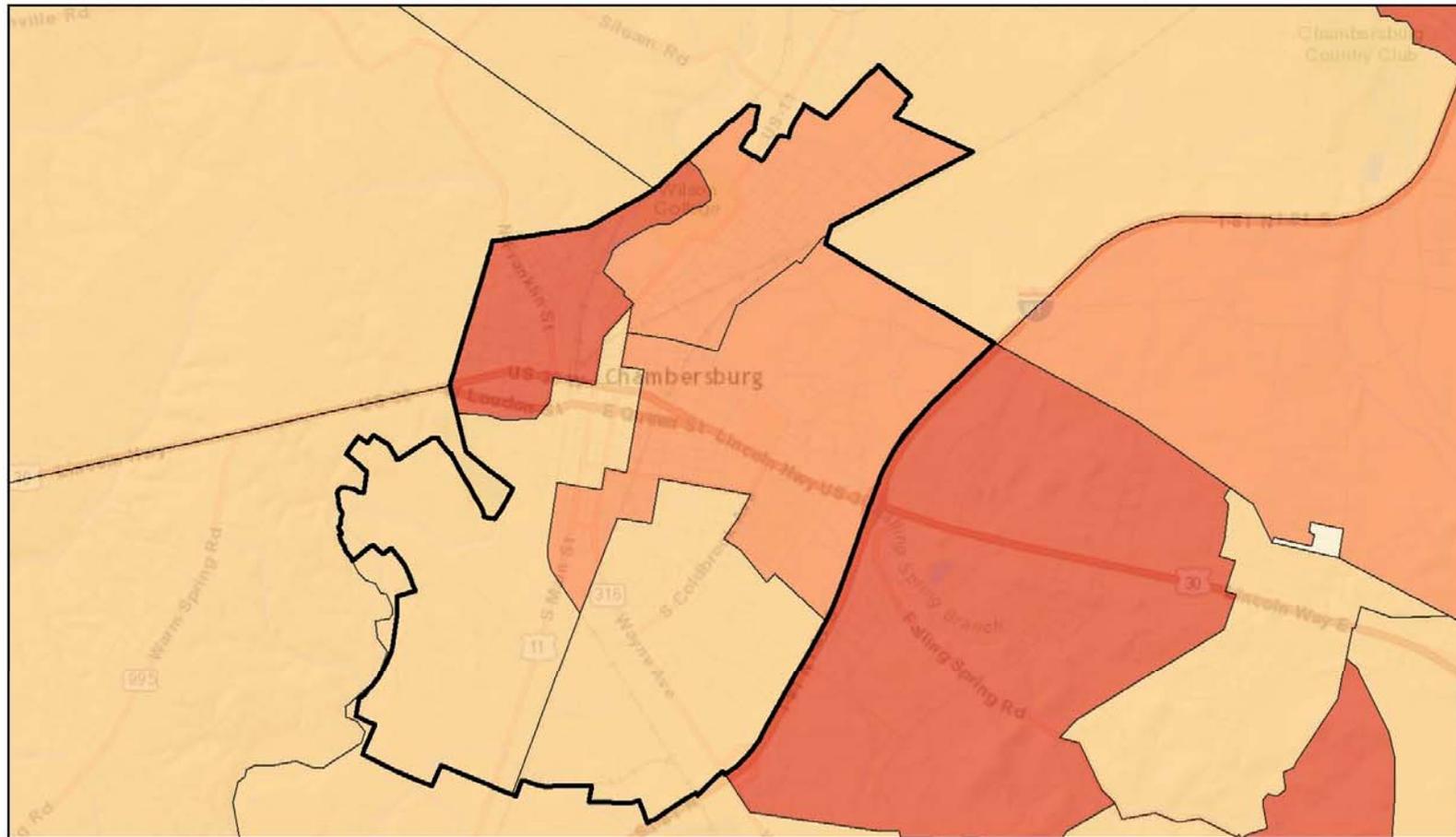
May 8, 2015



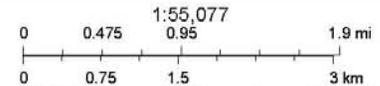
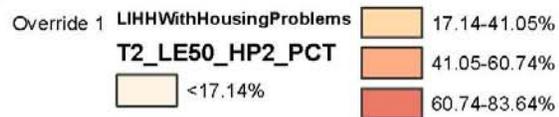
Sources: Esri, HERE, DeLorme, USGS, Intermap, Increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Percentage of Moderate-Income Households With Any of 4 Severe Housing Problems by Census Tract

Percentage of Low Income Households With Any of 4 Severe Housing Problems -



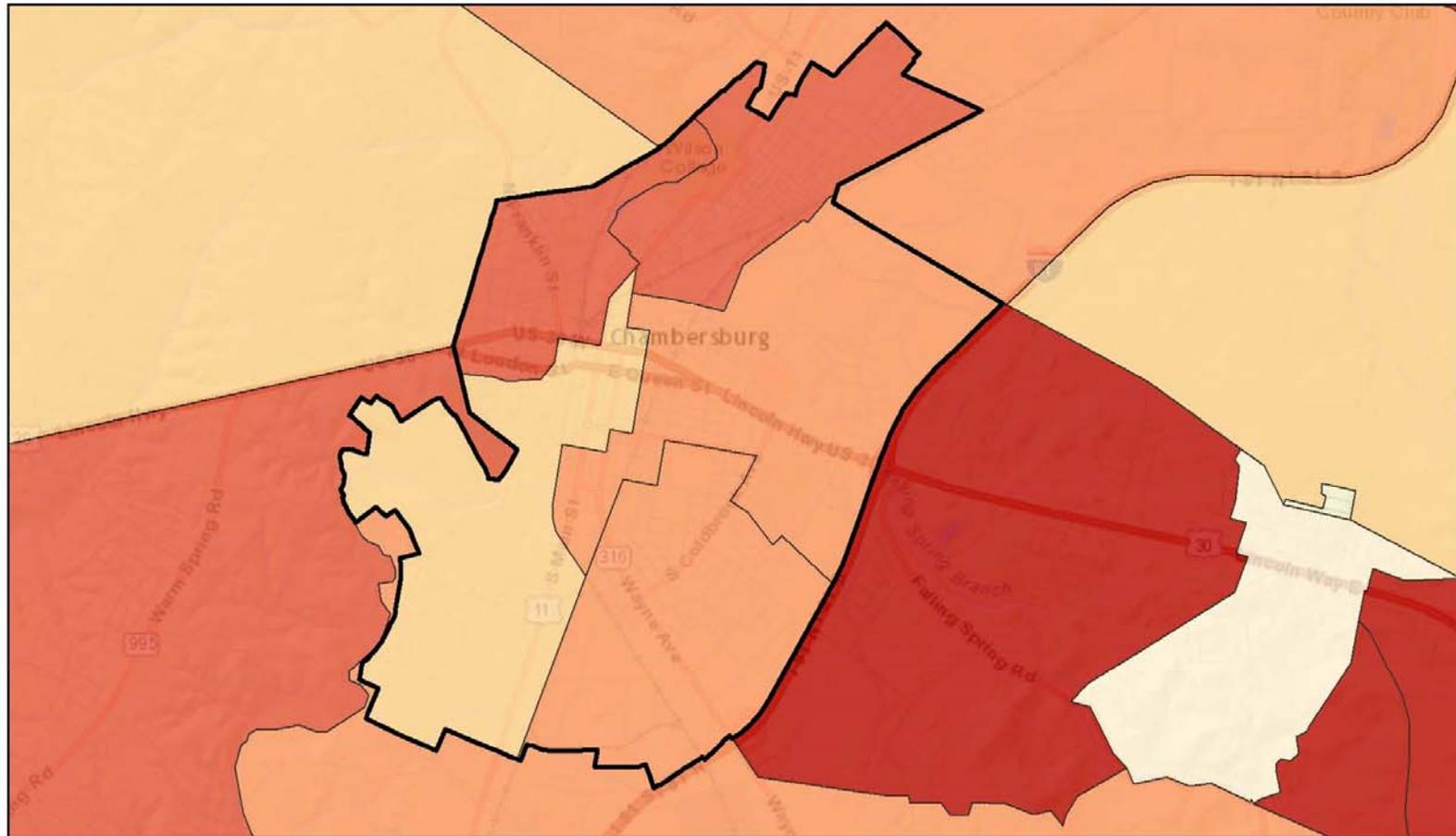
May 8, 2015



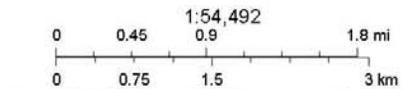
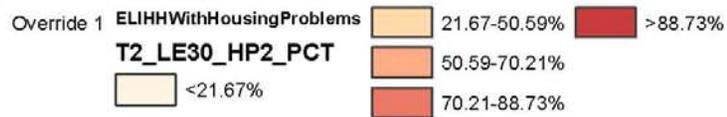
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Percentage of Low-Income Households With Any of 4 Severe Housing Problems by Census Tract

Percentage of Extremely Low Income Households With Any of 4 Severe Housing Problems -

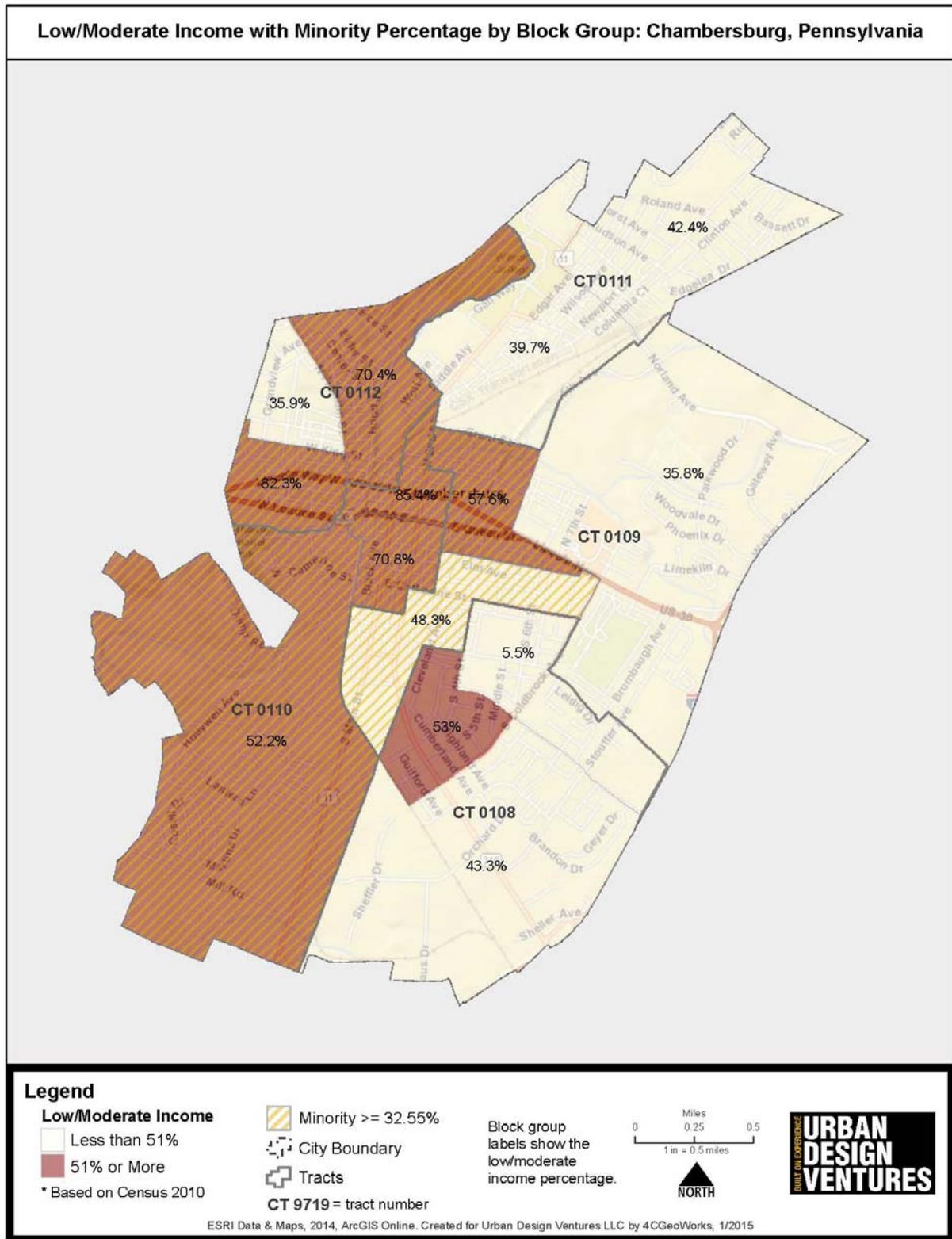


May 8, 2015



Sources: Esri, HERE, DeLorme, USGS, Intermap, Incent P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Percentage of Extremely Low-Income Households With Any of 4 Severe Housing Problems by Census Tract



Low/Moderate Income with Minority Percentage by Block Group

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Since Chambersburg Borough is a new Federal Entitlement Community, it needs to develop a Five Year Consolidated Plan. The "Vision" of this Five Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the Borough of Chambersburg. As part of the Five Year Consolidated Plan, the community must develop goals and objects. The following goals and objectives have been identified for Chambersburg Borough the period of FY 2015 through FY 2019 for the Community Development Block Grant (CDBG) Program:

Housing Priority - (High Priority)

There is a need to improve the quality of the housing stock in the Borough and to increase the supply of affordable, decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers.

Goals/Strategies:

- **HS-1 Housing Rehabilitation** - Continue to rehabilitate the existing owner and renter occupied housing stock in the Borough, including handicap accessibility modifications.
- **HS-2 Housing Construction/Rehabilitation** - Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the Borough through new construction and rehabilitation of vacant units.
- **HS-3 Fair Housing** - Affirmatively further fair housing by promoting fair housing choice through monitoring, education, and outreach.
- **HS-4 Homeownership** - Assist low- and moderate-income households to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.

Homeless Priority - (Low Priority)

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

Goals/Strategies:

- **HO-1 Operation/Support** - Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
- **HO-2 Housing** - Support the efforts of local agencies' to provide emergency shelter, transitional housing, and permanent supportive housing through new construction and rehabilitation.

Other Special Needs Priority - (Low Priority)

There is a need for housing, services, and facilities for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with special needs.

Goals/Strategies:

- **SN-1 Housing** - Increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with other special needs through rehabilitation, new construction, and making reasonable accommodations to existing housing.
- **SN-2 Social Services** - Support social service programs and facilities for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with other special needs.

Community Development Priority - (High Priority)

There is a need to improve the public and community facilities, infrastructure, public services, code enforcement, public safety, clearance, and the quality of life in Chambersburg Borough.

Goals/Strategies:

- **CD-1 Community Facilities** - Improve the Borough's parks, recreational centers, trails, bikeways, and public and community facilities through rehabilitation, new construction and handicap accessibility improvements.
- **CD-2 Infrastructure** - Improve the Borough's infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, sewer, water, storm water management, bridges, green infrastructure, etc.
- **CD-3 Public Services** - Improve and increase programs for the youth, the elderly, the disabled, and social/welfare programs for Borough residents.
- **CD-4 Code Enforcement** - Undertake code enforcement activities to maintain the existing housing stock in the Borough.
- **CD-5 Public Safety** - Improve the public safety facilities, purchase of new equipment, crime prevention, community policing, and ability to respond to emergency situations.
- **CD-6 Clearance** - Remove and eliminate slum and blighting conditions through demolition of vacant and abandoned, dilapidated structures throughout the Borough.

Economic Development Priority - (Low Priority)

There is a need to increase employment, self-sufficiency, education, job training, technical assistance, and economic empowerment of the residents of Chambersburg Borough.

Goals/Strategies:

- **ED-1 Employment** - Support and encourage new job creation, job retention, employment, and job training services.
- **ED-2 Financial Assistance** - Support business and commercial growth with low interest loans and incentives for rehabilitation and new construction to assist in their expansion and new development.
- **ED-3 Redevelopment Program** - Plan and promote the development and redevelopment of vacant commercial and industrial sites and facilities.

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

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

Goals/Strategies:

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

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

Geographic Area

Table 48 - Geographic Priority Areas

1	Area Name:	Borough Wide
	Area Type:	Local Target area
	Other Target Area Description:	-
	HUD Approval Date:	-
	% of Low/ Mod:	50.96%
	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, stakeholders 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.	

General Allocation Priorities

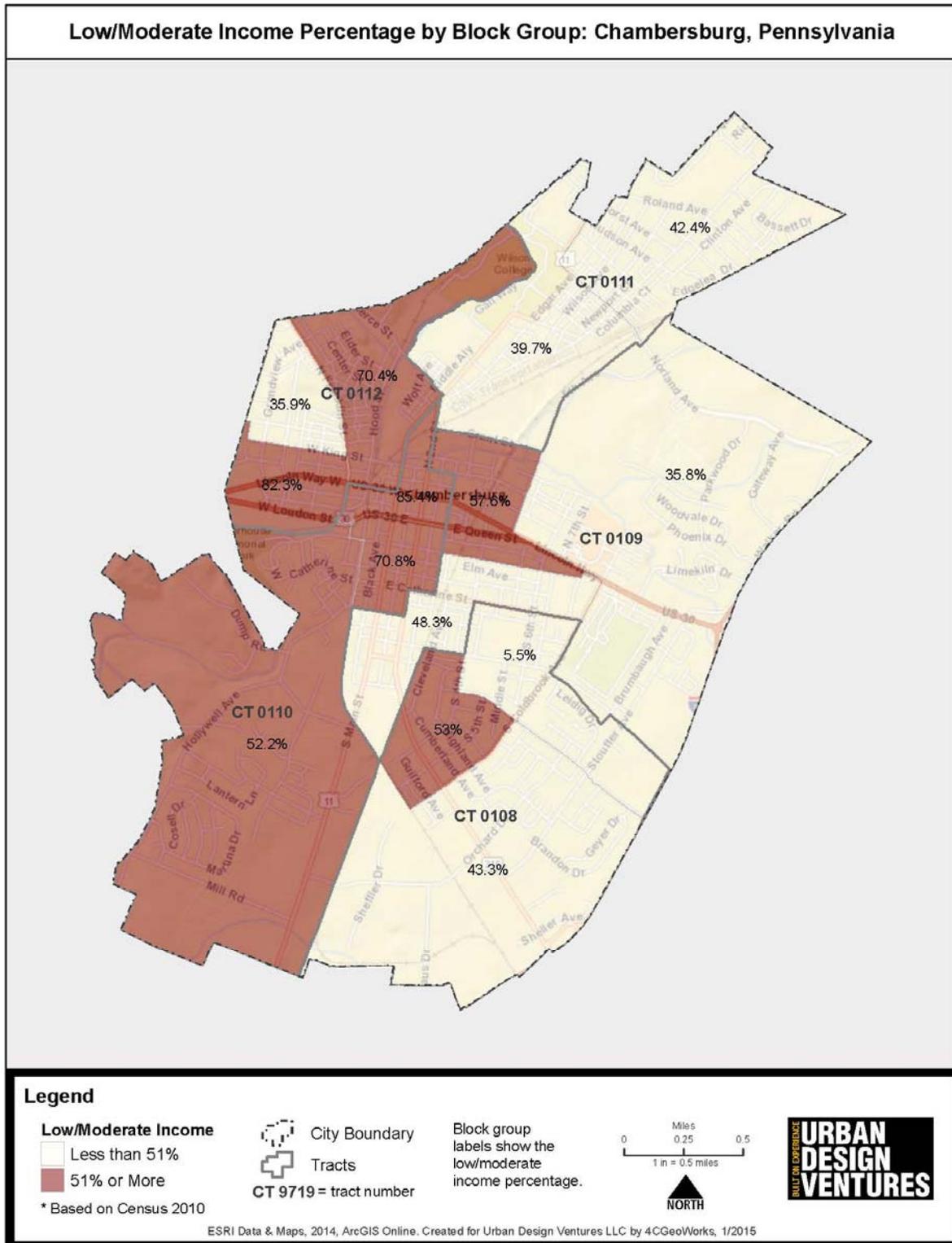
Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The Borough of Chambersburg has allocated its CDBG funds for FY 2015 to principally benefit low- and moderate-income persons.

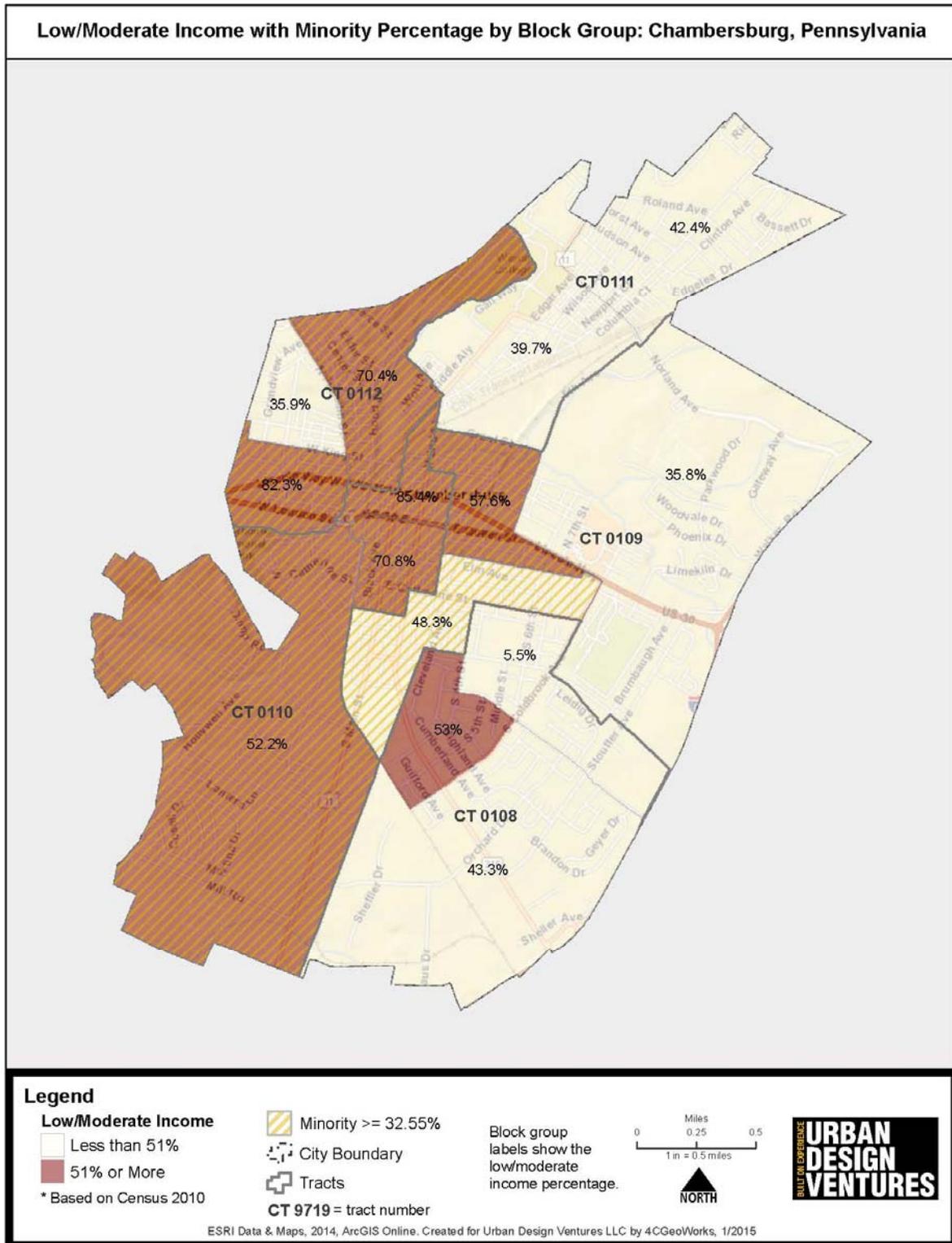
- The infrastructure improvement activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.
- The Public Services activities are either located in a low- and moderate-income census area or have a low- and moderate-income services area benefit or clientele.
- The Public Facilities activities are either located in a low- and moderate-income census area or have a low- and moderate-income service area benefit or clientele.
- Demolition of structures that are either located in a low- and moderate-income census area, or fall under removal of slum and blight on a spot basis.
- The housing activities for the first time homebuyers and housing rehabilitation program have an 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 2015 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
- C.T. 109, B.G. 2
- C.T. 11000, B.G. 1
- C.T. 11000, B.G. 2
- C.T. 11000, B.G. 3
- C.T. 11200, B.G. 1
- C.T. 11200, B.G. 3



Low/Moderate Income Percentage by Block Group



Low/Moderate Income With Minority Percentage by Block Group

**Low- and Moderate-Income Population
for the Borough of Chambersburg, PA**

CDBGNAME	TRACT	BLKGRP	LOWMOD	LOWMODUNIV	LOWMODPCT
Borough of Chambersburg	010800	1	50	905	5.52%
Borough of Chambersburg	010800	2	395	745	53.02%
Borough of Chambersburg	010800	3	770	1780	43.26%
Borough of Chambersburg	010900	1	490	1370	35.77%
Borough of Chambersburg	010900	2	1180	2050	57.56%
Borough of Chambersburg	010900	3	630	1305	48.28%
Borough of Chambersburg	011000	1	410	480	85.42%
Borough of Chambersburg	011000	2	1005	1420	70.77%
Borough of Chambersburg	011000	3	1250	2395	52.19%
Borough of Chambersburg	011100	1	685	1615	42.41%
Borough of Chambersburg	011100	2	720	1815	39.67%
Borough of Chambersburg	011200	1	750	1065	70.42%
Borough of Chambersburg	011200	2	190	530	35.85%
Borough of Chambersburg	011200	3	1000	1215	82.30%
Total			9525	18,690	50.96%

Source: U.S. Department of Housing and Urban Development

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

Priority Needs

Table 49 – Priority Needs Summary

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/Rehabilitation HS-3 Fair Housing HS-4 Homeownership
	Description	There is a need to improve the quality of the housing stock in the Borough and to increase the supply of affordable, decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers.
Basis for Relative Priority	Over 30% of occupied households are cost overburdened. The balance between homeownership and renter households is close to 50/50. The Borough's goal is to increase homeownership. More than 50% of housing units were constructed prior to 1960.	

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 Operation/Support HO-2 Housing	
Description	There is a need for housing and services for homeless persons and persons at-risk of becoming homeless.	
Basis for Relative Priority	The needs were identified based on consultation with the Eastern PA CoC and its participating agencies.	
3.	Priority Need Name	Other Special Needs Priority
	Priority Level	Low

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

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

	Basis for Relative Priority	These needs were developed using statistical data, consultations, and resident participation.
6.	Priority Need Name	Administration, Planning, and Management Priority
	Priority Level	High
	Population	Extremely Low
		Low
		Moderate
		Large Families
Families with Children		
	Elderly	
	Public Housing Residents	
	Rural	
	Chronic Homelessness	
	Individuals	
	Families with Children	
	Mentally Ill	
	Chronic Substance Abuse	
	veterans	
	Persons with HIV/AIDS	
	Victims of Domestic Violence	
	Unaccompanied Youth	
	Elderly	
	Frail Elderly	
	Persons with Mental Disabilities	
	Persons with Physical Disabilities	
	Persons with Developmental Disabilities	
	Persons with Alcohol or Other Addictions	
	Persons with HIV/AIDS and their Families	
	Victims of Domestic Violence	
	Non-housing Community Development	
	Geographic Areas Affected	Borough Wide
	Associated Goals	HS-3 Fair Housing AM-1 Overall Coordination
	Description	There is a continuing need for planning, administration, management, and oversight of Federal, state, and local funded programs.
	Basis for Relative Priority	These needs were developed from consultations.

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

Table 50 – Influence of Market Conditions

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

Introduction

The Borough of Chambersburg is receiving \$339,911 from CDBG funds. The program year goes from July 1, 2015 through June 30, 2016. These funds will be used to address the following priority needs:

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

The accomplishments of these projects/activities will be reported in the FY 2015 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 ConPlan (\$)	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	339,911	0	0	339,911	1,197,976	Five Years of funding at a reduction level each year of 5%. 3 projects/activities were funded based on FY 2015 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 strategies identified in the Five Year Consolidated Plan.

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

Private and non-federal resources that may be available to the Borough of Chambersburg in FY 2015 to address needs identified in the FY 2015-2019 Five Year Consolidated Plan are listed below.

- **Elm Street Program** – Pennsylvania Department of Community and Economic Development (DCED) provides funding for Elm Street program which provides assistance and resources to residential and mixed-use areas in proximity to central business districts.
- **Main Street Program** – Pennsylvania Department of Community and Economic Development (DCED) provides funding for the Main Street program to assist the community's downtown economic development efforts through downtown revitalization projects and activities.
- **Neighborhood Assistance Tax Credit** – This program allows business corporations to receive a tax credit from a variety of State taxes for donations made to community based non-profit organizations for the implementation of housing, job training, and education 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 publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Not applicable.

Discussion

Not Applicable.

SP-40 Institutional Delivery Structure – 91.215(k)

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

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

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

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

The PA Homeless Steering Committee has representatives from all CoC's, key state agencies, and homeless stakeholders. Statewide issues such as the implementation of the Affordable Care Act, and increasing coordination and use of resources with the Department of Public Welfare, the State's TANF provider, have been discussed during the last year. The Steering Committee leads the State's 5-Year planning process, coordinates the CoC application process, and provides training and technical assistance to the Eastern PA CoC and its grantees. It also provides updates on discharge and State disaster planning.

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

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

Table 53 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction:

Persons with HIV/AIDS and their families comprise a small percentage of the County’s overall population. In 2013, it is estimated that there were 131 individuals who have been diagnosed with HIV/AIDS living in Franklin County with 5 new diagnoses in 2013 according to the Commonwealth of Pennsylvania’s “2013 Annual HIV Surveillance Summary Report.” Approximately 70% of those with HIV/AIDS living in the South Central Pennsylvania AIDS Planning Coalition region are males. Males are disproportionately affected and the HIV/AIDS population is still growing in numbers. There are no statistics available for the Borough of

Chambersburg. The Point in Time Count for Franklin-Fulton County in 2012, 2013 and 2014 counted 0 persons with HIV/AIDS that were either sheltered or unsheltered homeless.

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

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

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

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

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

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

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

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

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

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

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

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

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

Public Institutions:

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

The Franklin Housing Authority administers public housing and Section 8 Rental Assistance Programs in the Borough. The Housing Authority is responsible for the management and maintenance of public

housing units. The Housing Authority will continue in its efforts to modernize these public housing units in order to provide decent, affordable housing in the Borough.

Non-Profit Organizations:

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

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

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

Private Industry:

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

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

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	HS-1 Housing Rehabilitation	2015	2019	Affordable Housing	Borough Wide	Housing Priority	CDBG: \$0	Homeowner Housing Rehabilitated: 0 Household Housing Unit
2.	HS-2 Housing Construction/Rehabilitation	2015	2019	Affordable Housing	Borough Wide	Housing Priority	CDBG: \$0	Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit
3.	HS-3 Fair Housing	2015	2019	Affordable Housing	Borough Wide	Housing Priority Administration, Planning, and Management Priority	CDBG: \$10,000	Other: 3 Other
4.	HS-4 Homeownership	2015	2019	Affordable Housing	Borough Wide	Housing Priority	CDBG: \$0	Direct Financial Assistance to Homebuyers: 0 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5.	HO-1 Operation/Support	2015	2019	Homeless	Borough Wide	Homeless Priority	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Homeless Person Overnight Shelter: 0 Persons Assisted
6.	HO-2 Housing	2015	2019	Homeless	Borough Wide	Homeless Priority	CDBG: \$0	Homeless Person Overnight Shelter: 0 Persons Assisted
7.	SN-1 Housing	2015	2019	Non-Homeless Special Needs	Borough Wide	Other Special Needs Priority	CDBG: \$0	Homeowner Housing Rehabilitated: 0 Household Housing Unit
8.	SN-2 Social Services	2015	2019	Non-Homeless Special Needs	Borough Wide	Other Special Needs Priority	CDBG: \$5,000	Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted
9.	CD-1 Community Facilities	2015	2019	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$140,000	Other: 3 Other
10.	CD-2 Infrastructure	2015	2019	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$965,310	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8,420 Persons Assisted
11.	CD-3 Public Services	2015	2019	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$60,000	Public service activities other than Low/Moderate Income Housing Benefit: 350 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12.	CD-4 Code Enforcement	2015	2019	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$0	Housing Code Enforcement/Foreclosed Property Care: 0 Household Housing Unit
13.	CD-5 Public Safety	2015	2019	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
14.	CD-6 Clearance	2015	2019	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$50,000	Buildings Demolished: 5 Buildings
15.	ED-1 Employment	2015	2019	Economic Development	Borough Wide	Economic Development Priority	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Jobs created/retained: 0 Jobs
16.	ED-2 Financial Assistance	2015	2019	Economic Development	Borough Wide	Economic Development Priority	CDBG: \$0	Businesses assisted: 0 Businesses Assisted
17.	ED-3 Redevelopment Program	2015	2019	Economic Development	Borough Wide	Economic Development Priority	CDBG: \$0	Businesses assisted: 0 Businesses Assisted
18.	AM-1 Overall Coordination	2015	2019	Administration, Planning, and Management	Borough Wide	Administration, Planning, and Management Priority	CDBG: \$307,577	Other: 5 Other

Table 54 – Goals Summary

Goal Descriptions

1.	Goal Name	HS-1 Housing Rehabilitation
	Goal Description	Continue to rehabilitate the existing owner and renter occupied housing stock in the Borough, including handicap accessibility modifications.
2.	Goal Name	HS-2 Housing Construction/Rehabilitation
	Goal Description	Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the Borough through new construction and rehabilitation of vacant units.
3.	Goal Name	HS-3 Fair Housing
	Goal Description	Affirmatively further fair housing by promoting fair housing choice through monitoring, education, and outreach.
4.	Goal Name	HS-4 Homeownership
	Goal Description	Assist low- and moderate-income households to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.
5.	Goal Name	HO-1 Operation/Support
	Goal Description	Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
6.	Goal Name	HO-2 Housing
	Goal Description	Support the efforts of local agencies' to provide emergency shelter, transitional housing, and permanent supportive housing through new construction and rehabilitation.
7.	Goal Name	SN-1 Housing
	Goal Description	Increase the supply of affordable, decent, safe, sound, and accessible housing for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with other special needs through rehabilitation, new construction, and making reasonable accommodations to existing housing.

8.	Goal Name	SN-2 Social Services
	Goal Description	Support social service programs and facilities for the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with other special needs.
9.	Goal Name	CD-1 Community Facilities
	Goal Description	Improve the Borough's parks, recreational centers, trails, bikeways, and public and community facilities through rehabilitation, new construction and handicap accessibility improvements.
10.	Goal Name	CD-2 Infrastructure
	Goal Description	Improve the Borough's infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, sewer, water, storm water management, bridges, green infrastructure, etc.
11.	Goal Name	CD-3 Public Services
	Goal Description	Improve and increase programs for the youth, the elderly, the disabled, and social/welfare programs for Borough residents.
12.	Goal Name	CD-4 Code Enforcement
	Goal Description	Undertake code enforcement activities to maintain the existing housing stock in the Borough.
13.	Goal Name	CD-5 Public Safety
	Goal Description	Improve the public safety facilities, purchase of new equipment, crime prevention, community policing, and ability to respond to emergency situations.
14.	Goal Name	CD-6 Clearance
	Goal Description	Remove and eliminate slum and blighting conditions through demolition of vacant and abandoned, dilapidated structures throughout the Borough.
15.	Goal Name	ED-1 Employment
	Goal Description	Support and encourage new job creation, job retention, employment, and job training services.

16.	Goal Name	ED-2 Financial Assistance
	Goal Description	Support business and commercial growth with low interest loans and incentives for rehabilitation and new construction to assist in their expansion and new development.
17.	Goal Name	ED-3 Redevelopment Program
	Goal Description	Plan and promote the development and redevelopment of vacant commercial and industrial sites and facilities.
18.	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.

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

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

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)

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

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

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

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

Activities to Increase Resident Involvements

According to the Five Year and Annual Plan for 2015-2019, FCHA's progress in meeting their mission and goals states that FCHA achieved their goal to Promote 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 develop Resident Councils in both family developments, and held elections for Resident Councils. Sustainability of the elected council continues to be a challenge. Valley View held elections three times over a five year period, but Meadow Creek held elections for Resident Council and sustained the Council. This council manages their Resident Participation Funding. Finally, a public housing resident is a Board member of the Franklin County Housing Authority.

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

Eligible Section 8 Voucher holders may now use their vouchers to assist in the purchase of their own home through the Section 8 Homeownership Program. The voucher assistance provides a partial payment toward the mortgage every month. Participants are assisted with budgeting and credit repair as needed, provided with homeownership education, and given support every step of the way as they purchase their home.

Eligibility requirements for the Homeownership Program:

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

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

No

Plan to remove the 'troubled' designation

Not applicable.

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

Barriers to Affordable Housing

The Borough of Chambersburg's 2015 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with goals and strategies to address those impediments and affirmatively further fair housing in the Borough:

Impediment 1: Housing Affordability - Decent, safe, sound, and affordable housing remains a high priority to ensure fair housing choice, quality of life, and attractive neighborhoods.

- **Goal:** Maintain the supply of decent, safe, sound, and affordable housing targeted to lower income households, both renters and owners.

Impediment 2: Housing Accessibility - There appears to be an unmet need for housing that is accessible to the older population and persons with disabilities.

- **Goal:** Increase the supply of housing that meets the accessibility, visitability, and quality of life needs of the older population and persons with disabilities.

Impediment 3: Fair Housing Education, Advocacy, Monitoring, and Enforcement - As in any community, there is a lack of awareness of the rights and responsibilities under the Fair Housing Act and a need to continually monitor and enforce the Fair Housing Act.

- **Goal:** Increase the knowledge and awareness of the rights of individuals and the responsibilities of building owners in regard to the Fair Housing Act through educational advocacy, monitoring, and enforcement to eliminate discrimination in housing and providing fair housing choices for all individuals and families.

Impediment 4: Accessibility of Public Facilities - The accessibility of public facilities remains a fundamental quality of life issue for most communities, especially for the older population, and persons with disabilities.

- **Goal:** Maintain and continue to upgrade Borough facilities, public spaces, and sub-recipient facilities to make them accessible to persons with disabilities.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

- **1-A:** Maintain the supply of available decent, safe, and affordable housing through rehabilitation and new construction.
- **1-B:** Maintain homeownership opportunities for LMI households by promoting available housing and housing counseling, as well as downpayment and closing cost assistance.
- **1-C:** Maintain and strengthen an effective property maintenance inspection and enforcement program in the Borough.
- **1-D:** There is a need for affordable rental housing that is decent, safe, and sanitary, especially for the elderly and disabled.

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

- **2-A:** Increase the supply of accessible owner-occupied and renter-occupied housing by providing assistance to support the removal of architectural barriers.
- **2-B:** Enforce building codes to ensure that new multifamily construction meets the accessibility provisions of the Fair Housing Act.
- **2-C:** Promote education and awareness of the requirements for reasonable accommodations for persons with disabilities and the elderly in rental housing.

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

- **3-A:** Support educational and training programs concerning the rights and responsibilities covered by the Fair Housing Act.
- **3-B:** Support local efforts to strengthen efficient and effective fair housing monitoring, investigation, testing, and enforcement strategies.
- **3-C:** Support the delivery of fair housing advocacy services to at-risk groups and victims of housing discrimination.
- **3-D:** Promote the delivery of financial literacy counseling for LMI and minority households to combat predatory and subprime lending practices.
- **3-E:** Promote “English as a Second Language” (ESL) to minorities and immigrants who need language assistance in dealing with landlords, financial institutions, and realtors.

Impediment 4 Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Continue to fund improvements and upgrades at public and community facilities to remove architectural barriers.
- **4-B:** Continue to monitor any accessibility constraints in the Borough facilities and managed public spaces utilizing both Federal and capital improvement funds to remove any potential architectural barriers.
- **4-C:** Evaluate the accessibility constraints of all sub-recipient and allied organizational facilities and assist these organizations to obtain funds for capital improvements to remove any existing architectural barriers.

SP-60 Homelessness Strategy – 91.215(d)

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

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

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

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

The SCCAP Franklin County Shelter is funded through ESG for a two (2) year period. There were 132 individuals and families served during fiscal year 2014.

Addressing the emergency and transitional housing needs of homeless persons

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

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

Domestic violence victims are provided services through Women In Need (WIN) who are equipped to guard their safety. WIN provides counseling along with "Money Matters", which focuses on financial stability, safety planning, groups, etc., even after they leave the shelter. Larger needs are more cyclical in

nature, relating to needing a job, transportation, and childcare, which are all inter-connected and hard to find. Housing options for domestic violence victims are slim in Chambersburg, and waiting lists for assisted housing are long.

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

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

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

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

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

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

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

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

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

The revised Federal lead based paint regulations published on September 15, 1999 (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).

The Borough of Chambersburg will ensure that:

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

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

The Pennsylvania Department of Health's "2013 Childhood Lead Surveillance Annual Report" details the extent of lead poisoning statistics in children by county. In Franklin County, of those children under the age of 7 tested for elevated blood lead, 149 (10.54%) had blood lead levels over 5 µg/dL. Of the percentage of children in Chambersburg under 5 years old (the ages when children are most susceptible to health risks from lead-based paint), 29.8% lived in poverty. Children living in poverty are most susceptible to lead-based paint hazards because they often live in less expensive housing that is older and may not have been rehabilitated to remove lead-based paint.

According to HUD, any houses and apartments built before 1978 have paint that contains high levels of lead. According to the 2007-2011 American Community Survey Data, of the 9,177 housing units in the Borough of Chambersburg, there were 5,677 built prior to 1980, or 61.9%. The high incidents of lead based paint poisoning, and the relatively high number of housing units built before 1980, suggest that the Borough of Chambersburg is at high risk for lead based paint poisoning.

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

The Borough of Chambersburg will ensure that:

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

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

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

Approximately 19.8% of the Borough of Chambersburg’s residents live in poverty, which is higher than the Commonwealth of Pennsylvania where 12.6% of residents live in poverty. Female-headed households with children are particularly affected by poverty at 30.6%, and 29.6% of all youth under the age of 18 were living in poverty. This information is taken from the U.S. Census “2007-2011 ACS Five-Year Estimates.” The Borough’s goal is to reduce the extent of poverty by actions the Borough can control, and through work with other agencies/organizations.

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

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

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

Planned economic development programs include:

- **ED-1 Employment** - Support and encourage new job creation, job retention, employment, and job training services.
- **ED-2 Financial Assistance** - Support business and commercial growth with low interest loans and incentives for rehabilitation and new construction to assist in their expansion and new development.
- **ED-3 Redevelopment Program** - Plan and promote the development and redevelopment of vacant commercial and industrial sites and facilities.

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

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

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

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

The Borough of Chambersburg's Community Development Specialist has a "monitoring checklist" that is utilized when programs and activities are reviewed. This checklist was developed in accordance with Sub-Part J of 24 CFR, Part 85 "Uniform Administrative Requirement for Grants and Cooperative Agreements of State and Local Governments" and the HUD Community Planning and Development Monitoring Handbook (HUD 6509.2)

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

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

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

Expected Resources

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

Introduction

The Borough of Chambersburg is receiving \$339,911 from CDBG funds. The program year goes from July 1, 2015 through June 30, 2016. These funds will be used to address the following priority needs:

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

The accomplishments of these projects/activities will be reported in the FY 2015 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	339,911	0	0	339,911	1,197,976	Five Years of funding at a reduction level each year of 5%. 3 projects/activities were funded based on FY 2015 CDBG allocations.

Table 55 - Expected Resources – Priority Table

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

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

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

Private and non-federal resources that may be available to the Borough of Chambersburg in FY 2015 to address needs identified in the FY 2015-2019 Five Year Consolidated Plan are listed below.

- **Elm Street Program** – Pennsylvania Department of Community and Economic Development (DCED) provides funding for Elm Street program which provides assistance and resources to residential and mixed-use areas in proximity to central business districts.
- **Main Street Program** – Pennsylvania Department of Community and Economic Development (DCED) provides funding for the Main Street program to assist the community's downtown economic development efforts through downtown revitalization projects and activities.
- **Neighborhood Assistance Tax Credit** – This program allows business corporations to receive a tax credit from a variety of State taxes for donations made to community based non-profit organizations for the implementation of housing, job training, and education 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 publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Not applicable.

Discussion

Not Applicable.

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.	CD-2 Infrastructure	2015	2019	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: \$271,929	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,420 Persons Assisted
2.	AM-1 Overall Coordination	2015	2019	Administration, Planning, and Management	Borough Wide	Administration, Planning, and Management Priority	CDBG: \$67,982	Other: 1 Other

Table 56 – Goals Summary

Goal Descriptions

1.	Goal Name	CD-2 Infrastructure
	Goal Description	Improve the Borough's infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, sewer, water, storm water management, bridges, green infrastructure, etc.
2.	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.

Projects

AP-35 Projects – 91.220(d)

Introduction

Listed below are the FY 2015 CDBG Activities for the Borough of Chambersburg:

Projects

#	Project Name
1.	General Administration
2.	Elder Street Reconstruction
3.	ADA Curb Ramps Second Ward

Table 57 – Project Information

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

The Borough of Chambersburg has allocated its CDBG funds for FY 2015 to principally benefit low- and moderate-income persons.

- The infrastructure improvement activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.
- The Public Services activities are either located in a low- and moderate-income census area or have a low- and moderate-income services area benefit or clientele.
- The Public Facilities activities are either located in a low- and moderate-income census area or have a low- and moderate-income service area benefit or clientele.
- Demolition of structures that are either located in a low- and moderate-income census area, or fall under removal of slum and blight on a spot basis.
- The housing activities for the first time homebuyers and housing rehabilitation program have an 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 2015 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
- C.T. 109, B.G. 2
- C.T. 11000, B.G. 1
- C.T. 11000, B.G. 2
- C.T. 11000, B.G. 3
- C.T. 11200, B.G. 1
- C.T. 11200, B.G. 3

AP-38 Project Summary

Project Summary Information

1.	Project Name	General Administration
	Target Area	Borough Wide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$67,982
	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	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	18,690 People
	Location Description	Borough of Chambersburg 100 South Second Street Chambersburg, PA 17207
	Planned Activities	The project matrix code is 21A - General Program Administration.
2.	Project Name	Elder Street Reconstruction
	Target Area	Borough Wide
	Goals Supported	CD-2 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$101,867
	Description	Funds will be used for the reconstruction of Elder Street from Hood Street to the end. This is a multi-year activity.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	750 people.
	Location Description	C.T. 11200, B.G. 1.

	Planned Activities	The national objective is Low/Mod Area Benefit (LMA). The matrix code is 03K, Street Improvements.
3.	Project Name	ADA Curb Ramps Second Ward
	Target Area	Borough Wide
	Goals Supported	CD-2 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$170,062
	Description	Funds to install ADA Curb Ramps and Detectable Warning plates in the Second Ward. This is a multi-year activity.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	1,670 people.
	Location Description	C.T. 109, B.G. 1 & 2; Borough of Chambersburg's Second Ward.
	Planned Activities	The national objective is Low/Mod Area Benefit (LMA). The matrix code is 03L, Sidewalks.

AP-50 Geographic Distribution – 91.220(f)

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

The following information provides a profile of the population age, and racial/ethnic composition of the Borough of Chambersburg. This information was obtained from the U.S. Census Bureau American Factfinder website, <http://factfinder.census.gov>. The 2009-2013 American Community Survey 5-Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the Borough of Chambersburg. The 5-year estimates are the most recent data available for the Borough. The 2010 U.S. Census data is included where possible.

Population:

- The 2010 Census reports a population of 20,268 people, or an increase of 2,406 people since the 2000 Census.
- In 2010, the Borough's male population was 9,444, or 46.60% of the total population and the Borough's female population was 10,268, or 53.4% of the population.

Age:

- Median age in the Borough of Chambersburg was 39.2 years, compared to 40.1 years in Franklin County and 40.1 years for Pennsylvania.
- Youth under the age of 18 accounted for 23.30% of the Borough's population.
- Seniors age 65 or over make up 18.0% of the Borough's population. This is above the County's percentage of 16.5% of the population and the State's percentage of 15.4% of the population.

Race/Ethnicity:

- 77.0% are White
- 9.2% are Black or African American
- 15.7% are Hispanic or Latino

Income Profile:

The Median Family Household Income for a family of four is \$64,800 in Franklin County according to HUD's FY 2015 Income Limits. The following is a summary of income statistics for the Borough of Chambersburg:

- According to the 2009-2013 American Community Survey, median household income in the Borough of Chambersburg was \$35,651 which was lower than Franklin County (\$52,637) and the Commonwealth of Pennsylvania (\$52,548).
- 35.8% of households with earnings received Social Security income.
- 5.0% received public assistance.
- 20.6% received retirement income.
- 34.1% of female-headed households were living in poverty.
- 32.4% of all youth under 18 years of age were living in poverty.

Low/Mod Income Profile:

The low- and moderate-income profile for Borough of Chambersburg is a measurement of the area’s needs. Chambersburg has an overall low- and moderate-income percentage of 50.96%.

Economic Profile:

- 29.29% of the employed civilian population had occupations classified as management, professional, or related.
- 22.58% of the employed civilian population had occupations classified as sales and office.
- 19.91% were in the service sector.
- The education, health, and social service industry represented 25.0% of those employed.
- 82.9% of workers were considered in private wage and salary workers class.
- 1.5% of workers were considered in the self-employed workers in own not incorporated business.

According to the U.S. Labor Department, the preliminary unemployment rate for Franklin County in February 2015 was 5.5%, compared 5.7% for the Commonwealth of Pennsylvania, and a national unemployment rate of 5.5%.

Geographic Distribution

Target Area	Percentage of Funds
Borough Wide	100%

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The proposed activities and projects for FY 2015 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
- C.T. 109, B.G. 2
- C.T. 11000, B.G. 1
- C.T. 11000, B.G. 2
- C.T. 11000, B.G. 3
- C.T. 11200, B.G. 1
- C.T. 11200, B.G. 3

Discussion

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

- General Administration – Borough Wide
- ADA Curb Cuts – Low/Mod Income Area Benefit (LMA)
- Street Reconstruction – Low/Mod Income Area Benefit (LMA)

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

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

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

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

Discussion

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

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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 FCHA recently submitted its Five Year Plan Update for its FY 2015 through FY 2019 Public Housing Capital Fund Program Grant, and submitted its complete Five Year Plan for FY 2014-2018 in Spring 2014. The Capital Fund Grant award for FY 2015 was \$506,020. The FCHA proposed various activities to improve the overall living environment in the Authority's public housing communities, which were outlined during the Resident Advisory Board meeting for Meadow Creek 1 and 2 in Chambersburg that was held on November 20, 2014. Six tenants and five employees from FCHA attended the meeting, and the Modernization Coordinator for FCHA reported on the 2015-2019 Capital Fund plan, and how funds leftover from previous years would be spent on the public housing communities operated by FCHA, both in Chambersburg and Waynesboro. The items on the list for FY 2015 (including plans for funds remaining from prior years) are as follows:

2011 Fund:

- Will be used for computer needs for FCHA.

2012 Fund:

- Storm door and front door replacements.
- Waynesboro retaining wall done.
- Boys and Girls Club
- Gas stove replacement in Meadow Creek family
- Site lighting was replaced at Valley View Village

- Remaining monies will be set aside for operations.
- Floor tile abatements

2013 Fund:

- Fan replacement lights in bathrooms in Amps 1, 2 and 4.

2014 Fund:

- Sidewalk replacements in all Amps.
- Soffit replacement and fascia in Amp 3
- Gas ranges replaced in Amp 4

2015 Fund:

- Amp 1 Boilers will be replaced
- Electric service wire replacements
- Drainage issues in Waynesboro

The following were suggestions from tenants:

1. Replace range hood vents
2. A concern was brought up about how to handle concerns about tenants not cleaning up cigarette butts and their dogs waste.

According to FCHA's 2015 Five Year and Annual Plan, the strategies for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year include encouraging work and expanding housing opportunities for the very-low (50% or below AMI) and extremely low-income (30% or below AMI) residents in the County, in addition to expanding housing choices for the elderly, disabled, and Voucher-holders. With public housing occupancy at 98%, and a Housing Authority policy to keep site-based public housing waiting lists open, there is more demand than supply. Also, there is a shortage of availability of Section 8 Vouchers, which is evidenced by the fact that the waiting list is currently open, but only from March 9, 2015 to June 8, 2015, according to FCHA's website.

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

According to the Five Year and Annual Plan for 2015-2019, FCHA's progress in meeting their mission and goals states that FCHA achieved their goal to Promote 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 develop Resident Councils in both

family developments, and held elections for Resident Councils. Sustainability of the elected council continues to be a challenge. Valley View held elections three times over a five year period, but Meadow Creek held elections for Resident Council and sustained the Council. This resident council manages their Resident Participation Funding. Finally, a public housing resident is a Board of Directors member of the Franklin County Housing Authority.

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

Eligible Section 8 Voucher holders may now use their vouchers to assist in the purchase of their own home through the Section 8 Homeownership Program. The voucher assistance provides a partial payment toward the mortgage every month. Participants are assisted with budgeting and credit repair as needed, provided with homeownership education, and given support every step of the way as they purchase their home.

Eligibility requirements for the Homeownership Program:

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

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

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

Discussion

Not Applicable.

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

Introduction

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. From the former PA-507 Altoona/Central Regional Homeless Assessment Board CoC's Policies & Procedures, "Ancillary members... are any individuals who are interested in homeless issues in the region... Everyone is welcome to attend and become an ancillary member."

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

The objectives of the CoC include the following:

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

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

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

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

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

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

The SCCAP Franklin County Shelter is funded through ESG for a two (2) year period. There were 132 individuals and families served during fiscal year 2014.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

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

Maranatha Ministries offers a cold weather shelter for 14 men and 6 women from 7:00 pm to 7:00 am daily, seven days a week. Since there are other shelters in the area that accept children, this shelter will adhere to its policy of not accepting children. Not content with merely providing just a shelter and a warm

bed against the cold weather, the staff will counsel guests and aid them in finding more permanent housing. The staff may direct them to service agencies that will address their problems.

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

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

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

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

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

The SCCAP Franklin County Shelter works with those individuals and families who are already homeless. Those individuals and families who are not yet homeless but are at risk of becoming homeless may be qualified for assistance through the SCCAP Homeless Assistance Program in order to remain housed. South Central Community Action Programs, Inc. receives ESG funds for Franklin County, which is used to operate Homeless Prevention activities, such as rent and utility assistance, and Rapid Re-Housing through the

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

Discussion

Not Applicable.

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

Introduction:

The Borough of Chambersburg's 2015 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with goals and strategies to address those impediments and affirmatively further fair housing in the Borough:

Impediment 1: Housing Affordability - Decent, safe, sound, and affordable housing remains a high priority to ensure fair housing choice, quality of life, and attractive neighborhoods.

Goal: Maintain the supply of decent, safe, sound, and affordable housing targeted to lower income households, both renters and owners.

Impediment 2: Housing Accessibility - There appears to be an unmet need for housing that is accessible to the older population and persons with disabilities.

Goal: Increase the supply of housing that meets the accessibility, visitability, and quality of life needs of the older population and persons with disabilities.

Impediment 3: Fair Housing Education, Advocacy, Monitoring, and Enforcement - As in any community, there is a lack of awareness of the rights and responsibilities under the Fair Housing Act and a need to continually monitor and enforce the Fair Housing Act.

Goal: Increase the knowledge and awareness of the rights of individuals and the responsibilities of building owners in regard to the Fair Housing Act through educational advocacy, monitoring, and enforcement to eliminate discrimination in housing and providing fair housing choices for all individuals and families.

Impediment 4: Accessibility of Public Facilities - The accessibility of public facilities remains a fundamental quality of life issue for most communities, especially for the older population, and persons with disabilities.

Goal: Maintain and continue to upgrade Borough facilities, public spaces, and sub-recipient facilities to make them accessible to persons with disabilities.

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

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

- **1-A:** Maintain the supply of available decent, safe, and affordable housing through rehabilitation and new construction.
- **1-B:** Maintain homeownership opportunities for LMI households by promoting available housing and housing counseling, as well as downpayment and closing cost assistance.
- **1-C:** Maintain and strengthen an effective property maintenance inspection and enforcement program in the Borough.
- **1-D:** There is a need for affordable rental housing that is decent, safe, and sanitary, especially for the elderly and disabled.

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

- **2-A:** Increase the supply of accessible owner-occupied and renter-occupied housing by providing assistance to support the removal of architectural barriers.
- **2-B:** Enforce building codes to ensure that new multifamily construction meets the accessibility provisions of the Fair Housing Act.
- **2-C:** Promote education and awareness of the requirements for reasonable accommodations for persons with disabilities and the elderly in rental housing.

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

- **3-A:** Support educational and training programs concerning the rights and responsibilities covered by the Fair Housing Act.
- **3-B:** Support local efforts to strengthen efficient and effective fair housing monitoring, investigation, testing, and enforcement strategies.
- **3-C:** Support the delivery of fair housing advocacy services to at-risk groups and victims of housing discrimination.
- **3-D:** Promote the delivery of financial literacy counseling for LMI and minority households to combat predatory and subprime lending practices.
- **3-E:** Promote “English as a Second Language” (ESL) to minorities and immigrants who need language assistance in dealing with landlords, financial institutions, and realtors.

Impediment 4 Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **4-A:** Continue to fund improvements and upgrades at public and community facilities to remove architectural barriers.
- **4-B:** Continue to monitor any accessibility constraints in the Borough facilities and managed public spaces utilizing both Federal and capital improvement funds to remove any potential architectural barriers.
- **4-C:** Evaluate the accessibility constraints of all sub-recipient and allied organizational facilities and assist these organizations to obtain funds for capital improvements to remove any existing architectural barriers.

Discussion:

Not Applicable.

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

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

Actions planned to foster and maintain affordable housing

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

- **HS-1 Housing Rehabilitation** - Continue to rehabilitate the existing owner and renter occupied housing stock in the Borough, including handicap accessibility modifications.
- **HS-2 Housing Construction/Rehabilitation** - Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the Borough through new construction and rehabilitation of vacant units.
- **HS-3 Fair Housing** - Affirmatively further fair housing by promoting fair housing choice through monitoring, education, and outreach.
- **HS-4 Homeownership** - Assist low- and moderate-income households to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling training.

Due to limited funds the Borough will not be using any CDBG funds to carry out any of these Goals and Strategies during the first year of its Five Year Consolidated Plan.

Actions planned to reduce lead-based paint hazards

The revised Federal Lead Based Paint Regulations published on September 15, 1999 (24 CFR Part 35) have had a significant impact on many activities – rehabilitation, tenant based rental assistance, and property acquisition – supported by the CDBG program. The Borough of Chambersburg will comply with Title 24, Part 35: Lead Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

Rehabilitation Programs:

The Borough of Chambersburg will ensure that:

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

Homeownership Programs:

The Borough of Chambersburg will ensure that:

- Applicants for homeownership assistance receive adequate information about lead based paint requirements.

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

Actions planned to reduce the number of poverty-level families

According to the 2007-2011 American Community Survey, approximately 19.8% of Chambersburg's residents live in poverty. Female-headed households with children are particularly affected by poverty at 30.6%, and 29.6% of all youth under the age of 18 were living in poverty. The Municipality's goal of reducing the extent of poverty is 5%, based on actions the Municipality has control over, or actions in which the Municipality will cooperate with outside agencies.

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

Actions planned to develop institutional structure

The Borough's Land Use and Community Development Department will coordinate activities among the public and private agencies, and other organizations in the Borough. This will ensure that the goals and objectives of the Five Year Consolidated Plan will be addressed by more than one agency. The Land Use and Community Development Department will facilitate and coordinate the linkages between these public/private partnerships and develop new partnership opportunities.

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

Public Sector:

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

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

Non-Profit Agencies:

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

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

Private Sector:

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

- Small Business Development Center
- Federal Home Loan Bank (FHLB)

- Local Financial Institutions
- Private Housing Developers
- Local Realtors

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

The primary responsibility for the administration of the Annual Action Plan is assigned to the Land Use and Community Development Department at the Borough of Chambersburg. This department will coordinate activities among the public and private organizations, in their efforts to implement different elements and to realize the prioritized goals of the Annual Action Plan. The Borough is committed to continuing its participation and coordination with public, housing, and social service organizations. The Borough will solicit funding requests for CDBG funds. These requests are reviewed and discussed by the Land Use and Community Development Department.

Discussion:

Not Applicable.

Program Specific Requirements

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

Introduction:

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

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0.00
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	\$0.00
5. The amount of income from float-funded activities	\$0.00
Total Program Income:	\$0.00

Other CDBG Requirements

1. The amount of urgent need activities	\$0.00
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Discussion:

Not Applicable.

Appendix – Alternate / Local Data Sources

1.	<p>Data Source Name Borough of Chambersburg Code Enforcement Office</p>
	<p>List the name of the organization or individual who originated the data set. Borough of Chambersburg Code Enforcement Office</p>
	<p>Provide a brief summary of the data set. Code enforcement data and observations.</p>
	<p>What was the purpose for developing this data set? Determine housing units suitable and unsuitable for rehab.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected. March, 2015.</p>
	<p>Briefly describe the methodology for the data collection. Code enforcement inspections, patrol, and complaints.</p>
	<p>Describe the total population from which the sample was taken. Population of the Borough of Chambersburg.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. According to the 2014 totals, there were 938 systematic rental inspections completed.</p>

SF 424 FORM



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:

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. Organizational DUNS:

0697826470000

d. Address:

* Street1:

100 South Second Street

Street2:

* City:

Chambersburg

County/Parish:

* State:

PA: Pennsylvania

Province:

* Country:

USA: UNITED STATES

* Zip / Postal Code:

17201-2515

e. Organizational Unit:

Department Name:

Land Use & Com. Dev. Dept.

Division Name:

Com. & Econ. Dev. Office

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

Prefix:

Ms.

* First Name:

Kathy

Middle Name:

* Last Name:

Newcomer

Suffix:

Title:

Community Development Specialist

Organizational Affiliation:

Borough of Chambersburg

* Telephone Number:

717-261-3208

Fax Number:

717-264-0224

* Email:

knewcomer@chmabersburgpa.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. Catalog of Federal Domestic Assistance Number:

14.218

CFDA Title:

Entitlement Grant

*** 12. Funding Opportunity Number:**

24 CFR Part 91

* Title:

Consolidated Submissions for Community Planning and Development Programs as Amended by ESG Interim Rule and Homeless Definition Final Rule. Date Published: December 2011.

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 2015 Annual Action Plan for the Community Development Block Grant 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

* b. Program/Project

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

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

* a. Start Date:

* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="339,911.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text" value="0.00"/>
* g. TOTAL	<input type="text" value="339,911.00"/>

*** 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 218, 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.

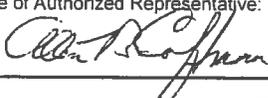
Authorized Representative:

Prefix: * First Name:
Middle Name:
* Last Name:
Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative: 

* Date Signed:

CERTIFICATION



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, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

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, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

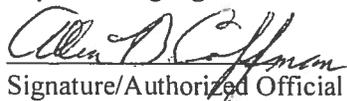
Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

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 CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.


Signature/Authorized Official

May 11, 2014
Date

Specific CDBG 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 housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) 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 certifies that 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 activities which the grantee certifies are designed to meet other community development needs having a 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);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2015, 2016, and 2017 (a period specified by the grantee consisting 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.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, 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 USC 2000d), the Fair Housing Act (42 USC 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/Authorized Official May 11, 2014
Date

President of Council
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING:

A. 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.

RESOLUTION



**A RESOLUTION OF TOWN COUNCIL OF
THE BOROUGH OF CHAMBERSBURG APPROVING
THE FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN,
THE FY 2015 ANNUAL ACTION PLAN, THE FY 2015-2019
OF IMPEDIMENTS TO FAIR HOUSING CHOICE,
AND THE CITIZEN PARTICIPATION PLAN**

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 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 under Fiscal Year 2015, the Borough is eligible to apply for an entitlement grant under the Community Development Block Grant (CDBG) Program in the amount of \$339,911; and

WHEREAS, the Borough of Chambersburg's Land Use & Community Development Department has prepared a Five Year Consolidated Plan, Annual Action Plan, Analysis of Impediments to Fair Housing Choice, and Citizen Participation Plan for Fiscal Years 2015-2019, which proposes how the entitlement grant funds will be expended to address the housing and community development needs identified in the Borough's Five Year Consolidated Plan; and

WHEREAS, a draft of the FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, FY 2015-2019 Analysis of Impediments to Fair Housing Choice, and Citizen Participation Plan was on public display from April 10, 2015 through May 11, 2015 and the Borough held a series of public meetings and 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 FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, FY 2015-2019 Analysis of Impediments to Fair Housing Choice, and Citizen Participation Plan for the Fiscal Year 2015 CDBG Program is hereby in all respects APPROVED and the President of Town Council is hereby directed to file a copy of said Five Year Consolidated Plan, Annual Action Plan, Analysis of Impediments, and Citizen Participation Plan for Fiscal Year 2015 with the Official Minutes of this Meeting of this Town Council.

SECTION 2. That the Borough 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 certifications.

SECTION 3. That the President of Town Council, on behalf of the Borough of Chambersburg, Pennsylvania, 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 \$339,911; and its further AUTHORIZED to act as the authorized representative of the Borough of Chambersburg to sign any and all documents in regard to these programs.

SECTION 4. That the President of Town Council, on behalf the Borough of Chambersburg, Pennsylvania, is AUTHORIZED to provide 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 MAY 2015 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 May 2015.

BOROUGH OF CHAMBERSBURG, PA



Allen B. Coffman,
President of Town Council

ATTEST:



Kristine Baker,
Assistant Borough Secretary

A.I. ACTION PLAN



**Borough of Chambersburg, PA
FY 2015 Analysis of Impediments to Fair Housing Choice - Action Plan**

IMPEDIMENT # 1	<p>HOUSING AFFORDABILITY - Decent, safe, affordable housing remains a high priority to ensure fair housing choice, quality of life, and attractive neighborhoods.</p> <p>GOAL: Maintain the supply of decent, safe, sound, and affordable housing targeted to lower income households, both renters and owners.</p>
STRATEGIES TO MEET THE GOAL	<p>1-A: Maintain the supply of available decent, safe, sound, and affordable housing through rehabilitation and new construction.</p>
FY 2015-2019 CDBG PRIORITIES	<p>The Borough will follow its Five Year Priorities and fund activities to address this strategy:</p> <p>HS-2 Housing Construction/Rehabilitation - Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the Borough through new construction and rehabilitation of vacant units.</p>
YEAR I - FY 2015 PROJECTS/ACTIVITIES	<p>There are no projects/activities to be funded this fiscal year with FY 2015 CDBG funds. The Borough will be preparing a State HOME Funding application during this program year.</p>
STRATEGIES TO MEET THE GOAL	<p>1-B: Maintain homeownership opportunities for LMI households by promoting available housing and housing counseling, as well as downpayment and closing cost assistance.</p>
FY 2015-2019 CDBG PRIORITIES	<p>The Borough will follow its Five Year Priorities and fund activities to address this strategy:</p> <p>HS-4 Homeownership - Assist low- and moderate-income households to become homeowners by providing down payment assistance, closing cost assistance, and requiring housing counseling.</p>
YEAR I - FY 2015 PROJECTS/ACTIVITIES	<p>There are no projects/activities to be funded this fiscal year with FY 2015 CDBG funds.</p>
STRATEGIES TO MEET THE GOAL	<p>1-C: Maintain and strengthen an effective property maintenance inspection and enforcement program in the Borough.</p>
FY 2015-2019 CDBG PRIORITIES	<p>The Borough will follow its Five Year Priorities and fund activities to address this strategy:</p> <p>AM-1 Overall Coordination - Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.</p> <p>CD-4 Code Enforcement - Undertake code enforcement activities to maintain the existing housing stock in the Borough.</p>
YEAR I - FY 2015 PROJECTS/ACTIVITIES	<p>There are no projects/activities to be funded this fiscal year with FY 2015 CDBG funds. The Borough will be funding Code Enforcement this year with Borough General Funds.</p>
STRATEGIES TO MEET THE GOAL	<p>1-D: There is a need for affordable rental housing that is decent, safe, and sanitary, especially for the elderly and disabled.</p>

**Borough of Chambersburg, PA
FY 2015 Analysis of Impediments to Fair Housing Choice - Action Plan**

<p align="center">FY 2015-2019 CDBG PRIORITIES</p>	<p>The Borough will follow its Five Year Priorities and fund activities to address this strategy: HS-1 Housing Rehabilitation - Continue to rehabilitate the existing owner and renter occupied housing stock in the Borough, including handicap accessibility modifications. HS-2 Housing Construction/Rehabilitation - Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters in the Borough through new construction and rehabilitation of vacant units.</p>
<p align="center">YEAR I - FY 2015 PROJECTS/ACTIVITIES</p>	<p>There are no projects/activities to be funded this fiscal year with FY 2015 CDBG funds. The Borough will continue to work with local affordable housing developers to develop decent, safe, sanitary housing in the Borough.</p>
<p align="center">IMPEDIMENT # 2</p>	<p>HOUSING ACCESSIBILITY - There appears to be an unmet need for housing that is accessible to the older population and persons with disabilities. GOAL: Increase the supply of housing that meets the accessibility, visibility, and quality of life needs of the older population and persons with disabilities.</p>
<p align="center">STRATEGIES TO MEET THE GOAL</p>	<p>2-A: Increase the supply of accessible owner and renter occupied housing by providing assistance to support the removal of architecture barriers.</p>
<p align="center">FY 2015-2019 CDBG PRIORITIES</p>	<p>The Borough will follow its Five Year Priorities and fund activities to address this strategy: HS-1 Housing Rehabilitation - Continue to rehabilitate the existing owner and renter occupied housing stock in the Borough, including handicap accessibility modifications.</p>
<p align="center">YEAR I - FY 2015 PROJECTS/ACTIVITIES</p>	<p>There are no projects/activities to be funded this fiscal year with FY 2015 CDBG funds. The Borough will be preparing a State HOME Funding application during this program year that could do accessibility improvements as part of the rehabilitation project.</p>
<p align="center">STRATEGIES TO MEET THE GOAL</p>	<p>2-B: Enforce building codes to ensure that new multifamily construction meets the accessibility provisions of the Fair Housing Act.</p>
<p align="center">FY 2015-2019 CDBG PRIORITIES</p>	<p>The Borough will follow its Five Year Priorities and fund activities to address this strategy: AM-1 Overall Coordination - Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations. CD-4 Code Enforcement - Undertake code enforcement activities to maintain the existing housing stock in the Borough.</p>
<p align="center">YEAR I - FY 2015 PROJECTS/ACTIVITIES</p>	<p>There are no projects/activities to be funded this fiscal year with FY 2015 CDBG funds. The Borough will be funding Code Enforcement and plans review with Borough General Funds and building permit fees.</p>
<p align="center">STRATEGIES TO MEET THE GOAL</p>	<p>2-C: Promote education and awareness of the requirements for reasonable accommodations for persons with disabilities and the elderly in rental housing.</p>

**Borough of Chambersburg, PA
FY 2015 Analysis of Impediments to Fair Housing Choice - Action Plan**

<p align="center">FY 2015-2019 CDBG PRIORITIES</p>	<p>The City will follow its Five Year Priorities and fund activities to address this strategy: AM-1 Overall Coordination - Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations. HS-3 Fair Housing - Affirmatively further fair housing choice through monitoring, education, and outreach. During this program year the Borough will do education and outreach on Fair Housing.</p>
<p align="center">YEAR I - FY 2015 PROJECTS/ACTIVITIES</p>	
<p align="center">IMPEDIMENT # 3</p>	<p>FAIR HOUSING EDUCATION, ADVOCACY, MONITORING, AND ENFORCEMENT - As in any community, there is a lack of awareness of the rights and responsibilities under the Fair Housing Act and a need to continually monitor and enforce the Fair Housing Act. GOAL: Increase the knowledge and awareness of the rights of individuals and the responsibilities of building owners in regard to the Fair Housing Act through educational advocacy, monitoring, and enforcement to eliminate discrimination in housing and providing fair housing choices for all individuals and families.</p>
<p align="center">STRATEGIES TO MEET THE GOAL</p>	<p>3-A: Support educational and training programs concerning the rights and responsibilities covered by the Fair Housing Act.</p>
<p align="center">FY 2015-2019 CDBG PRIORITIES</p>	<p>The Borough will follow its Five Year Priorities and fund activities to address this strategy: AM-1 Overall Coordination - Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations. HS-3 Fair Housing - Affirmatively further fair housing choice through monitoring, education, and outreach. During this program year the Borough will do education and outreach on Fair Housing.</p>
<p align="center">YEAR I - FY 2015 PROJECTS/ACTIVITIES</p>	
<p align="center">STRATEGIES TO MEET THE GOAL</p>	<p>3-B: Support local efforts to strengthen efficient and effective fair housing monitoring, investigation, testing, and enforcement strategies.</p>
<p align="center">FY 2015-2019 CDBG PRIORITIES</p>	<p>The Borough will follow its Five Year Priorities and fund activities to address this strategy: AM-1 Overall Coordination - Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations. HS-3 Fair Housing - Affirmatively further fair housing choice through monitoring, education, and outreach. There are no projects/activities to be funded this fiscal year with FY 2015 CDBG funds.</p>
<p align="center">YEAR I - FY 2015 PROJECTS/ACTIVITIES</p>	

**Borough of Chambersburg, PA
FY 2015 Analysis of Impediments to Fair Housing Choice - Action Plan**

<p>STRATEGIES TO MEET THE GOAL</p>	<p>3-C: Support the delivery of fair housing advocacy services to at-risk groups and victims of housing discrimination.</p>
<p>FY 2015-2019 CDBG PRIORITIES</p>	<p>The Borough will follow its Five Year Priorities and fund activities to address this strategy: AM-1 Overall Coordination - Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations. HS-3 Fair Housing - Affirmatively further fair housing choice through monitoring, education, and outreach. There are no projects/activities to be funded this fiscal year with FY 2015 CDBG funds.</p>
<p>YEAR I - FY 2015 PROJECTS/ACTIVITIES</p>	
<p>STRATEGIES TO MEET THE GOAL</p>	<p>3-D: Promote the delivery of financial literacy counseling for LMI and minority households to combat predatory and subprime lending practices.</p>
<p>FY 2015-2019 CDBG PRIORITIES</p>	<p>The Borough will follow its Five Year Priorities and fund activities to address this strategy: AM-1 Overall Coordination - Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations. HS-3 Fair Housing - Affirmatively further fair housing choice through monitoring, education, and outreach. There are no projects/activities to be funded this fiscal year with FY 2015 CDBG funds.</p>
<p>YEAR I - FY 2015 PROJECTS/ACTIVITIES</p>	
<p>STRATEGIES TO MEET THE GOAL</p>	<p>3-E: Promote "English as a Second Language" (ESL) to minorities and immigrants who need language assistance in dealing with landlords, financial institutions, and realtors.</p>
<p>FY 2015-2019 CDBG PRIORITIES</p>	<p>The Borough will follow its Five Year Priorities and fund activities to address this strategy: AM-1 Overall Coordination - Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations. HS-3 Fair Housing - Affirmatively further fair housing choice through monitoring, education, and outreach. There are no projects/activities to be funded this fiscal year with FY 2015 CDBG funds.</p>
<p>YEAR I - FY 2015 PROJECTS/ACTIVITIES</p>	
<p>IMPEDIMENT # 4</p>	<p>ACCESSIBILITY OF PUBLIC FACILITIES -The accessibility of public facilities remains a fundamental quality of life issue for most communities, especially for the older population, and persons with disabilities. GOAL: Maintain and continue to upgrade Borough facilities, public spaces, and subrecipient facilities to make them accessible to persons with disabilities.</p>

**Borough of Chambersburg, PA
FY 2015 Analysis of Impediments to Fair Housing Choice - Action Plan**

<p>STRATEGIES TO MEET THE GOAL</p>	<p>4-A: Continue to fund improvements and upgrades at public and community facilities to remove architectural barriers.</p>
<p>FY 2015-2019 CDBG PRIORITIES</p>	<p>The Borough will follow its Five Year Priorities and fund activities to address this strategy: CD-1 Community Facilities - Improve the Borough's parks, recreation centers, trails, bikeways, and public and community facilities through rehabilitation, new construction and handicap accessibility improvements. CD-2 Infrastructure - Improve the Borough's infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, sewer, water, storm water management, bridges, green infrastructure, etc.</p>
<p>YEAR I - FY 2015 PROJECTS/ACTIVITIES</p>	<p>The Borough will undertake the following activities in FY 2015: CD-15-02 ADA Curb Ramps Second Ward - Funds to install ADA Curb Ramps and Detectable Warnings plates in the Second Ward. This is a multi-year activity.</p>
<p>STRATEGIES TO MEET THE GOAL</p>	<p>4-B: Continue to monitor any accessibility constraints in the Borough facilities and managed public spaces utilizing both Federal and capital improvement funds to remove any potential architectural barriers.</p>
<p>FY 2015-2019 CDBG PRIORITIES</p>	<p>The Borough will follow its Five Year Priorities and fund activities to address this strategy: CD-1 Community Facilities - Improve the Borough's parks, recreation centers, trails, bikeways, and public and community facilities through rehabilitation, new construction and handicap accessibility improvements. CD-2 Infrastructure - Improve the Borough's infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, sewer, water, storm water management, bridges, green infrastructure, etc.</p>
<p>YEAR I - FY 2015 PROJECTS/ACTIVITIES</p>	<p>The Borough will undertake the following activities in FY 2015: CD-15-02 ADA Curb Ramps Second Ward - Funds to install ADA Curb Ramps and Detectable Warnings plates in the Second Ward. This is a multi-year activity.</p>
<p>STRATEGIES TO MEET THE GOAL</p>	<p>4-C: Evaluate the accessibility constraints of all sub-recipient and allied organizational facilities and assist these organizations to obtain funds for capital improvements to remove any existing architectural barriers.</p>
<p>FY 2015-2019 CDBG PRIORITIES</p>	<p>The Borough will follow its Five Year Priorities and fund activities to address this strategy: AM-1 Overall Coordination - Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations. CD-1 Community Facilities - Improve the Borough's parks, recreation centers, trails, bikeways, and public and community facilities through rehabilitation, new construction and handicap accessibility improvements. CD-2 Infrastructure - Improve the Borough's infrastructure through rehabilitation, reconstruction, and new construction of streets, walks, curbs, ADA ramps, sewer, water, storm water management, bridges, green infrastructure, etc.</p>

Borough of Chambersburg, PA
FY 2015 Analysis of Impediments to Fair Housing Choice - Action Plan

<p>YEAR I - FY 2015 PROJECTS/ACTIVITIES</p>	<p>The Borough will undertake the following activities in FY 2015: CD-15-01 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. CD-15-02 ADA Curb Ramps Second Ward - Funds to install ADA Curb Ramps and Detectable Warnings plates in the Second Ward. This is a multi-year activity.</p>
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CITIZENS PARTICIPATION PLAN



BOROUGH OF CHAMBERSBURG

100 South 2nd Street, Chambersburg, PA 17201

Citizen Participation Plan

*In Accordance with the HUD Guidelines for the
Community Development Block Grant Program*

May 15, 2015

Council President:
Allen B. Coffman

Mayor:
Darren Brown

Borough Manager:
Jeffrey Stonehill

**Land Use and Community
Development Director:**
Phil Wolgemuth





CITIZEN PARTICIPATION PLAN FOR THE BOROUGH OF CHAMBERSBURG, PENNSYLVANIA COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

SECTION I – GENERAL:

This Citizen Participation Plan is prepared in compliance with 24 CFR Part 91.105, *Citizen Participation Plan; Local Governments; as amended at 71 FR6962, February 9, 2006*. This Citizen Participation Plan sets forth the Borough of Chambersburg's policies and procedures for resident participation by encouraging residents to participate in the development of the Borough's Five Year Consolidated Plan and Annual Action Plans, any amendments to these plans, applications for Section 108 Loan Guarantees, and the Consolidated Annual Performance Evaluation Report (CAPER) and all other programs, if applicable.

SECTION II – STANDARDS OF PARTICIPATION & GOALS FOR PARTICIPATION:

The Standards of Participation and Goals for Citizen Participation in the Borough of Chambersburg, Pennsylvania, are as follows:

- A.** All aspects of the Community Development Block Grant (CDBG) Program and all other Federal programs, if applicable, shall be conducted in an open manner with freedom of access for all interested persons, groups and/or organizations.
- B.** To the greatest extent possible, there shall be involvement of: (1) low- and moderate-income persons, especially those living in slum and blighted areas; (2) in areas where CDBG funds are proposed to be used; (3) by residents of predominantly low- and moderate-income neighborhoods; (4) members of minority groups; (5) residents of comprehensive neighborhood revitalization strategy areas; (6) the elderly; (7) persons with disabilities; and (8) all persons directly or indirectly impacted or affected by the Community Development Block Grant Program and Section 108 Loan Guarantee Program and/or all other Federal programs, if applicable.
- C.** Public Hearings shall be held in areas occupied by and accessible to low- and moderate-income individuals. In addition, the Borough of Chambersburg's Department of Land Use and Community Development staff will speak to any group about the Borough's Community Development Block Grant Program, its past performance and its proposed or future activities.



- D.** There shall be, to the greatest extent possible, and throughout all stages of planning and development of the CDBG Program, Section 108 Loan Guarantee Program and all other programs, if applicable, a continuity of participation by resident representatives.
- E.** Residents shall be provided, to the greatest extent possible, with timely and adequate information for the purpose of meaningful input into the CDBG Program and Section 108 Loan Guarantee Program and all other Federal programs, if applicable.
- F.** Low- and moderate-income persons, residents of slum and blighted neighborhoods, residents of predominantly low- and moderate-income neighborhoods; members of minority groups; residents of neighborhood revitalization strategy areas (NRSAs); the elderly; persons with disabilities; and all persons directly or indirectly impacted or affected by the Community Development Block Grant Program, and Section 108 Loan Guarantee Program and all other programs, if applicable, shall be encouraged to submit their views and proposals regarding these programs.
- G.** The Borough of Chambersburg will explore alternative public involvement techniques and quantifiable way to measure efforts to encourage resident participation in a shared vision for changes in the Borough and its neighborhoods, and review of the Borough's program performance.
- H.** Consultation will be made, in conjunction with the Franklin County Housing Authority, the participation of residents of public housing and assisted housing developments, during the process of developing and implementing the Five Year Consolidated Plan and One Year Annual Action Plans, Section 108 Loan Guarantee, and residents of areas within which developments are proposed.
- I.** The Borough of Chambersburg shall provide information to the Franklin County Housing Authority about consolidated plan activities related to the Housing Authority's developments and surrounding communities so that the housing authority can make this information available in its annual Public Housing Comprehensive Grant Program.
- J.** The Borough will take appropriate actions to encourage participating of all its residents, including minorities and non-English speaking persons, as well as persons with disabilities.



SECTION III – SCOPE OF PARTICIPATION:

A. Application Development:

Prior to the submission of the Five Year Consolidated Plan, Annual Action Plan, any application for CDBG funds, application for Section 108 Loan Guarantee funds, and any other Federal funds, if applicable, and prior to the submission of an application for a substantial amendment, the Borough of Chambersburg's Department of Land Uses and Community Development, in addition to meeting the minimum requirements, shall provide the following for public comment:

1. application requirements;
2. eligibility of project activities;
3. time table for submission;
4. funding amounts of both CDBG funds, and program income;
5. budget changes, revisions or amendments;
6. range of activities that may be undertaken with available funds; or activities that may be deleted;
7. estimated amount of benefit to persons of low- and moderate-income; and
8. any other information necessary to involve residents in the development of plans and applications

Information provided to the public will be in conformance with Section II above. Furthermore, prior to the development of an annual application for CDBG funds, the progress of the Borough's Community Development Block Grant Program will be made available to the public at meetings, public hearings and through the local news media.

B. Program Implementation:

Resident involvement may take the form of advisory committees, direct involvement, self-help efforts or other types of resident participation during program implementation. The Consolidated Annual Performance Evaluation Report (CAPER) of the Borough of Chambersburg's Department of Land Use and Community Development will be made available to the general public for the purpose of reviewing the accomplishments of the Borough's CDBG and other Federal programs, as applicable.

The roles that resident of the area will play in the implementation of the CDBG programs are as follows:



1. “direct involvement and self-help” in project development and implementation
2. “continued advisory role” via call-ins, write-ins, and group meetings with organized and recognized groups.

C. Monitoring Evaluation:

Opportunities for residents to monitor and evaluate the CDBG program shall be consistent and continuous. Methods available to further these objectives are as follows:

1. direct contact with staff
2. direct contact between staff and groups
3. direct contact between residents and the Mayor

D. Submission of Views and Proposals:

The submission of views and proposals from low- and moderate-income persons, minority groups, non-English speaking residents, and any other person or organized groups can be on a continuous basis and shall be encouraged to the greatest extent possible. Submissions can be in the form of:

1. personal contact;
2. mail, email, and telephone contact;
3. petitions;
4. attendance at public meetings/hearings;
5. through questionnaires; and
6. other available means

The submission of views and proposals shall be an on-going process and at a minimum during the following stages:

1. the planning process
2. the annual HUD application process
3. the implementation process

Responses to all submissions shall be in a timely fashion and shall not exceed a period of fifteen (15) days after the voicing of a comment, or the date of receipt of a written comment or inquiry.



E. Complaints:

All complaints regarding any aspect of the Community Development Block Grant Program, Section 108 Loan Guarantee Program and all other Federal programs, if applicable, shall be provided in a timely manner and a written response will be provided within fifteen (15) working days after the voicing of a complaint or the date that the written comment was received by the Borough.

F. Technical Assistance:

The staff of the Borough of Chambersburg's Department of Land Use and Community Development shall provide technical assistance to groups/organizations which are representative of persons of low- and moderate-income that request such assistance in developing proposals for funding assistance under any of the programs covered by the Borough's Consolidated Plan.

The Borough's staff will assist these groups to prepare their proposals and will provide assistance in preparing cost estimates for projects proposed by low- and moderate income groups.

G. Adequate Information:

The Borough shall provide full public access to the CDBG program information and affirmative efforts to provide adequate information to residents, especially those who are low- and moderate-income, those who are residing in predominantly low- and moderate-income neighborhoods or slum and blighted neighborhoods, the disabled, and non-English speaking residents. Information shall be provided on the Community Development Block Grant Program, Section 108 Loan Guarantee Program and all other Federal programs, if applicable, including at a minimum the following:

1. At the time when the Borough begins its Community Development Block Grant Program, Section 108 Loan planning process and any other Federal programs, if applicable, including:
 - a. total amount of funds available, including program income;
 - b. the range of activities that are eligible or ineligible, including the estimated amount that will benefit persons who are low- and moderate-income;



- c. plans to minimize displacement and to assist any persons displaced, specifying the types and levels of assistance the Borough will make available to persons displaced, even if the Borough anticipates no displacement. The Five Year Consolidated Plan must state when and how the Borough will make this information available;
 - d. the process that will be followed in developing and approving projects, activities, or programs;
 - e. the standards of participation and goals of the Citizen Participation Program; and
 - f. summary of important program requirements
2. Upon request, copies of all materials relating to the Community Development Block Grant Program, Section 108 Loan Guarantee Program, and all other Federal programs, if applicable, will be made available to any person and/or group for the cost of copying only, particularly documentation concerning the following:
 - a. all mailing, promotional material and news releases;
 - b. key documents, including all prior applications, letters of approval, performance and program evaluation reports, and any other applications, proposed or approved, or reports required by HUD;
 - c. copies of the CDBG regulations;
 - d. information on contracting and purchasing procedures, environmental policies, fair housing, equal opportunity, relocation provisions, the 24 CFR Part 58 environmental review process, affirmative action and any other requirements or regulations relating to the CDBG program; and
 - e. cost of copying will be as established by local and state laws, as outlined in the Borough's Freedom of Information Policy.



H. Meetings:

All meetings shall be held in a timely fashion and shall be accessible to all segments of the Borough's population including accommodations for persons with disabilities, and non-English speaking residents. These meetings shall be held at a time and place that is convenient and accessible to potential or actual beneficiaries.

1. Public meeting/hearings shall be held on a continuous basis, at least two (2) times per year at different stages of the program year for the purpose of obtaining resident views on the development of needs, the review of proposed activities and review of program performance. At least one (1) public hearing must be held during the planning process for the proposed Five Year Consolidated Plan, Annual Action Plan, Section 108 Loan Guarantee Application and all other Federal program applications. The second public hearing must be held on the proposed plans, or applications for funds prior to Borough Council approval and submission to HUD.
2. Public meeting/hearing notices shall be published at least ten (10) calendar days prior to the hearing date and shall be advertised in the local newspaper of general circulation in the area.

I. Public Notice:

1. A notice will be published in the local newspaper of general circulation in the Borough that the proposed Five Year Consolidated Plan and Annual Action Plans will be on public display for a period of not less than thirty (30) days in order to receive resident comments prior to approval by the Borough Council.
2. Copies of the proposed plans will be available at the following:
 - a. **Borough of Chambersburg**
Land Use and Community Development Dept.
Community and Economic Development Office
100 South 2nd Street
Chambersburg, PA 17201
 - b. **Coyle Free Library**
102 North Main Street
Chambersburg, PA 17201



- c. **Borough of Chambersburg Recreation Center**
235 South Third Street
Chambersburg PA, 17201
 - d. On the website at:
<http://www.chambersburgpa.gov>
- 3. Included in the Plans will be an Executive Summary of the proposed plan which describes the contents, purpose, and a list of the locations where copies of the entire proposed Five Year Consolidated Plan and Annual Action Plans may be examined. In addition, a reasonable number of free copies of these Plans will be made available to residents or groups that request it.
- 4. The Borough of Chambersburg will consider any comments or views of residents received in writing or orally at the public meetings/hearings, in preparing the final Five Year Consolidated Plan and Annual Action Plans. A summary of all comments, including those comments not accepted and the reason therefore, shall be attached to the final Five Year Consolidated Plan and Annual Action Plans.
- 5. Final copies of the Five Year Consolidated Plan and Annual Action Plans will be available for public inspection at the following locations:
 - a. **Borough of Chambersburg**
Land Use and Community Development Dept.
Community and Economic Development Office
100 South 2nd Street
Chambersburg, PA 17201
 - b. **Coyle Free Library**
102 North Main Street
Chambersburg, PA 17201
 - c. **Borough of Chambersburg Recreation Center**
235 South Third Street
Chambersburg PA, 17201
 - d. On the website at:
<http://www.chambersburgpa.gov>
- 6. The Department of Land Use and Community Development will mail/distribute notices for public meetings/hearings to all Borough departments, Borough council members, libraries, local churches and organizations, and will be posted at



Borough Hall and in the offices of the Department of Land Use and Community Development.

J. Continuing Activities:

All continuing activities shall be subject to the resident participation process as herein outlined.

K. Copies of Substantial Amendments to the Five Year Consolidated Plan, Annual Action Plans and Consolidated Annual Performance Evaluation Reports:

Copies of the above will be available for reading upon request at the offices of the Borough of Chambersburg's Department of Land Use and Community Development and via the website at <http://www.chambersburgpa.gov>.

L. Access to Records:

The Borough shall provide full and timely disclosures of its program records. The Borough will provide these disclosures within a reasonable period of time. Additionally, all public, and non-private records and documentation concerning the Community Development Block Grant Program, and all other applicable Federal programs shall be made available by appointment during the hours of 9:00 AM to 4:00 PM, Monday through Friday. Personnel records, and the personal financial records of program participants/applicants are not available for public inspection.

M. Substantial Amendments to the Five Year Consolidated Plan and Annual Action Plans:

1. Definition:

A substantial amendment to the Five Year Consolidated Plan and Annual Action Plans is:

- a. A change in the allocation of priorities, National Objectives, or a change in the method of distribution of funds
- b. A proposal to undertake a new activity, using funds from any program covered by the Five Year Consolidated Plan (including program income received from previous year's funds), and not previously described in the annual action plan;



- c. A change in the purpose, scope, location or beneficiaries of a previously approved activity;
- d. The use of Program Income that was not previously allocated to an eligible activity;
- e. Deletion or elimination of a previously approved activity;
- f. A change of 50% or more of a line item amount of an approved activity, either increased or decreased; or
- g. The use of contingency or unprogrammed funds, based on the following criteria.

2. Criteria:

The criteria used to determine what constitutes an amendment are based on the following:

- a. **Purpose** - the original purpose for which the activity was selected has changed, including the category of the National Objective selected.
- b. **Scope** – the size or scope of work of the project activity has increased or decreased which changes the cost of the activity by more than 50% of the total original budgeted dollar amount for that activity.
- c. **Location** - the location of the project activity is different from that originally proposed, or the size of the project service area has increased or decreased by 25% in size, or the location of the activity had to be relocated to another area.
- d. **Beneficiaries** - the number of beneficiaries has been reduced by 25% or more, and/or the activity no longer serves at least 51% low- and moderate-income persons.
- e. **Cost** – the total cost of the activity has increased or decreased by 50% or more than the original budget amount.
- f. **New Activity** – a new activity is proposed which was not previously approved.
- g. **Deleted or Canceled Activity** – a previously approved activity is proposed to be deleted/canceled from the approved plan.



If any one of the above criteria applies, then a substantial amendment to a project activity has occurred.

3. Procedure:

A description of the substantial amendment to the Five Year Consolidated Plan or the Annual Action Plan will be published in the local newspaper of general circulation. A period of no less than thirty (30) days will be provided to receive resident comments prior to the approval of the amendment. The date, time, and place of the public meeting/hearing shall be listed. The public meeting/hearing shall be published at least ten (10) calendar days prior to the hearing date and shall be advertised in the local newspaper of general circulation in the area.

- a. The Borough will consider any comments or views of residents received in writing or orally at the public hearing, in preparing the substantial amendment of the Five Year Consolidated Plan or Annual Action Plans. A summary of any comments or views, as well as a summary of any comments or views not accepted and reasons therefore, shall be attached to the substantial amendment of the Five Year Consolidated Plan and Annual Action Plan.
- b. The substantial amendment will be presented to the Chambersburg Borough Council after the public meeting for review and approval of the substantial amendment.
- c. The substantial amendment must be presented to and approved by the Borough Council of Chambersburg.

N. Emergency Activities:

During the course of implementation of the CDBG program, if the Borough makes an emergency declaration as a result of a situation or condition that has arisen through no fault of the Borough, immediate action or remediation may be taken. If CDBG funds are not available to resolve or remediate that situation or condition, the Borough may proceed with corrective action during the 30 day comment period. The Borough must publish a notice concurrently, in the newspaper of general circulation in



the area, and allow residents to respond to the expenditure of CDBG funds during the 30 day comment period.

O. Consolidated Annual Performance Evaluation Report (CAPER):

A notice will be published in the local newspaper of general circulation in the area informing the public of the availability of the Borough's CDBG Consolidated Annual Performance Evaluation Report (CAPER) and providing the opportunity to comment on the CAPER. A period of no less than fifteen (15) calendar days will be provided to receive resident comments prior to adoption by the Borough Council Borough of Chambersburg.

The Borough will consider any comments or views of residents, received in writing or orally, concerning its Consolidated Annual Performance Evaluation Report. A summary of these comments or views shall be attached to the CAPER.

P. Non-English Speaking Residents:

The Borough of Chambersburg Department of Land Use and Community Development will need to be notified at least three (3) days in advance of a public meeting/hearing that special accommodations are needed including a translator, for any person who is disabled and non-English speaking residents, so that arrangements can be made to accommodate the resident to participate in the public meeting/hearing. Also, a summary of the minutes of the hearing will be transcribed, when applicable, for the benefit of non-English speaking persons.

P. Resident Comments on the Citizen's Participation Plan:

The Borough of Chambersburg will provide residents with the opportunity to comment on this Citizen Participation Plan. Copies of this proposed Citizen Participation Plan will be available at the Borough of Chambersburg Department of Land Use and Community Development and on the website at <http://www.chambersburgpa.gov>. A public notice will be published in the local newspaper of general circulation in the Borough for a period of thirty (30) calendar days prior to the adoption of the Citizens Participation Plan by the Borough Council in order for residents to comment on the Plan. Copies of the Citizens Participation Plan will be made available upon request, in a format accessible to persons with disabilities. Substantial amendments to this plan will follow the same procedure as the adoption of the original plan.



SECTION IV – RESOLUTION:

Attached is the Resolution from the Monday, May 11, 2015 Town Council Meeting approving the FY 2015 Citizen Participation Plan.

**A RESOLUTION OF TOWN COUNCIL OF
THE BOROUGH OF CHAMBERSBURG APPROVING
THE FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN,
THE FY 2015 ANNUAL ACTION PLAN, THE FY 2015-2019
OF IMPEDIMENTS TO FAIR HOUSING CHOICE,
AND THE CITIZEN PARTICIPATION PLAN**

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 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 under Fiscal Year 2015, the Borough is eligible to apply for an entitlement grant under the Community Development Block Grant (CDBG) Program in the amount of \$339,911; and

WHEREAS, the Borough of Chambersburg's Land Use & Community Development Department has prepared a Five Year Consolidated Plan, Annual Action Plan, Analysis of Impediments to Fair Housing Choice, and Citizen Participation Plan for Fiscal Years 2015-2019, which proposes how the entitlement grant funds will be expended to address the housing and community development needs identified in the Borough's Five Year Consolidated Plan; and

WHEREAS, a draft of the FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, FY 2015-2019 Analysis of Impediments to Fair Housing Choice, and Citizen Participation Plan was on public display from April 10, 2015 through May 11, 2015 and the Borough held a series of public meetings and 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 FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, FY 2015-2019 Analysis of Impediments to Fair Housing Choice, and Citizen Participation Plan for the Fiscal Year 2015 CDBG Program is hereby in all respects APPROVED and the President of Town Council is hereby directed to file a copy of said Five Year Consolidated Plan, Annual Action Plan, Analysis of Impediments, and Citizen Participation Plan for Fiscal Year 2015 with the Official Minutes of this Meeting of this Town Council.

SECTION 2. That the Borough 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 certifications.

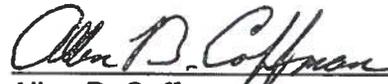
SECTION 3. That the President of Town Council, on behalf of the Borough of Chambersburg, Pennsylvania, is AUTHORIZED to file an Application for financial assistance with the U.S. Department of Housing and Urban Development which has indicated its willingness to make available funds to carry out the CDBG Program in the amount of \$339,911; and its further AUTHORIZED to act as the authorized representative of the Borough of Chambersburg to sign any and all documents in regard to these programs.

SECTION 4. That the President of Town Council, on behalf the Borough of Chambersburg, Pennsylvania, is AUTHORIZED to provide 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 MAY 2015 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 May 2015.

BOROUGH OF CHAMBERSBURG, PA



Allen B. Coffman,
President of Town Council

ATTEST:



Kristine Baker,
Assistant Borough Secretary

COMMUNITY OUTREACH



FIRST PUBLIC HEARING





COMMUNITY MEETING

Borough of Chambersburg, Pennsylvania

**FY 2015 Annual Action Plan
FY 2015-2019 Consolidated Plan
FY 2015 Analysis of Impediments to Fair Housing Choice**

WEDNESDAY, MARCH 18, 2015 at 6:00 PM

Borough of Chambersburg's Recreation Center - Bard Hall
235 South Third Street, Chambersburg, PA 17201

**Learn how the Borough utilizes the
Community Development Block Grant (CDBG)**

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 Ms. Kathleen Newcomer, Community Development Specialist, Borough of Chambersburg, 100 South Second Street, Chambersburg, PA 17201 to make those arrangements no later than Monday, March 16, 2015.



REUNIÓN DE LA COMUNIDAD

Borough of Chambersburg, Pennsylvania

**FY 2015 Annual Action Plan
FY 2015-2019 Consolidated Plan
FY 2015 Analysis of Impediments to Fair Housing Choice**

**MIÉRCOLES, MARZO 18, 2015
6:00 PM**

Borough of Chambersburg's Recreation Center - Bard Hall
235 South Third Street, Chambersburg, PA 17201

**Aprenda como el Municipio utiliza de Community
Development Block Grant (CDBG)**

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 Srta. Kathleen Newcomer, Community Development Specialist, Borough of Chambersburg, 100 South Second Street, Chambersburg, PA 17201 para hacer los arreglos, a más tardar el lunes 16 de marzo, 2015.



**BOROUGH OF CHAMBERSBURG, PA – CDBG PUBLIC HEARING
FIVE YEAR CONSOLIDATED PLAN, FY 2015 ANNUAL ACTION PLAN, &
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE
FY 2015 – FY 2019**

March 18, 2015 at 6:00 PM

**Borough of Chambersburg's Recreation Center in Bard Hall
235 South Third Street
Chambersburg, PA 17201**

Opening Remarks – Ms. Kathleen Newcomer, Community Development Specialist

Introduction of Urban Design Ventures Consultants – Ms. Kathleen Newcomer, Community Development Specialist

Presentation by Urban Design Ventures – Mr. Karl M. Haglund, Vice President of Urban Design Ventures & Ms. Katie L. Baurnes, Consultant

Overview:

- What is a Consolidated Plan, an Annual Action Plan, and an Analysis of Impediments (A.I.) to Fair Housing Choice?
- What is the process of preparing a Consolidated Plan, an Annual Action Plan, and an Analysis of Impediments (A.I.) to Fair Housing Choice?

The Borough of Chambersburg will receive the following Federal funds during the FY 2015 program year:

Entitlement Funds	Amount
FY 2015 CDBG Funds	\$ 339,911.00
Total:	\$ 339,911.00

Public Comments on Community Development Needs of the Borough of Chambersburg

- What community development needs and strategies should the community consider over the next five years?
- What housing needs and strategies should the community consider over the next five years?
- What homeless needs and strategies should the community consider over the next five years?
- What other special needs and strategies should the community consider over the next five years?
- What economic development needs and strategies should the community consider over the next five years?
- What are some potential barriers to Fair Housing Choice in your community?
 - *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 one or more of the seven (7) protected classes: race, color, religion, sex, disability, familial status, and national origin.*
- Are residents aware of how to report fair housing complaints?
- What actions should be taken to address potential fair housing discrimination and other fair housing concerns?

Closing Remarks – Ms. Kathleen Newcomer, Community Development Specialist

Adjournment – Ms. Kathleen Newcomer, Community Development Specialist

RECEIVED
MAR 13 2015
BY: _____

Proof of Publication State of Pennsylvania

AD # 0001512502-01

The **The Public Opinion** is the name of the newspaper(s) of general circulation published continuously for more than six months at its principal place of business, 77 North Third Street, Chambersburg, PA 17201.

The printed copy of the advertisement hereto attached is a true copy, exactly as printed and published, of an advertisement printed in the regular issues of the said **The Public Opinion** published on the following dates, viz:

Attach Copy of
Advertisement here

3/5/2015

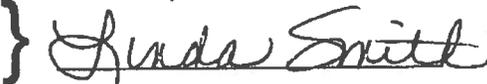
COMMONWEALTH OF PENNSYLVANIA COUNTY OF FRANKLIN

Before me, a Notary Public, personally came Linda Smith who being duly sworn deposes and says that she is the Layout Supervisor of The Public Opinion and her personal knowledge of the publication of the advertisement mentioned in the foregoing statement as to the time, place and character of publications are true, and that the affiant is not interested in the subject matter of the above mentioned advertisement.

Sworn and subscribed to before me, on
this 5 day of March 2015



Notary Public



NOTARIAL SEAL
BRIAN C LAUGHLIN
Notary Public
WEST MANCHESTER TWP, YORK COUNTY
My Commission Expires Apr 1, 2016

The charge for the following publication of above mentioned advertisement and the expense of the affidavit.

Advertisement Cost	\$541.56
Affidavit Fee	\$5.00
Total Cost	\$546.56

PUBLIC HEARING NOTICE
BOROUGH OF CHAMBERSBURG, PENNSYLVANIA
COMMUNITY DEVELOPMENT BLOCK GRANT

Notice is hereby given that the Borough of Chambersburg, Franklin County, PA will hold a public hearing on Wednesday, March 18, 2015 at 8:00 PM, (traveling time), in the Borough of Chambersburg's Recreation Center in Bard Hall located at 236 South Third Street, Chambersburg, PA 17201. Bard Hall and the Recreation Center are accessible to persons with physical disabilities. If special arrangements need to be made to accommodate citizens in order for them to participate in the public hearing, please call Ms. Kathleen Newcomer, Community Development Specialist, Borough of Chambersburg, at (717) 281-8208, and 711 for the hearing impaired, to make those arrangements.

The Borough of Chambersburg has now qualified as a Federal Entitlement under the Community Development Block Grant Program. The purpose of this public hearing is to gather information for the Borough's Five Year Consolidated Plan for FY 2015-2019, the Annual Action Plan for FY 2015, and Citizens Participation Plan, which the Borough must submit to the U.S. Department of Housing and Urban Development for the Community Development Block Grant (CDBG) Entitlement Funds. Additionally, the hearing will be used to solicit the views and comments of individuals and organizations concerning any impediments to fair housing choice in the Borough should be undertaken to affirmatively further fair housing.

The Borough of Chambersburg is eligible to receive an allocation of CDBG entitlement funds in the amount of \$339,911 for FY 2015. In order to receive those funds, the Borough of Chambersburg must prepare a Five Year Consolidated Plan and a One Year Annual Action Plan for the use of the CDBG funds. 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 citizens, local agencies, and interested parties the opportunity to become involved in the planning process.

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 or persons displaced as a result of a CDBG activity; rehabilitation of homes; code enforcement; special economic development activities; special activities undertaken by a community based development organization; home ownership assistance for purchase; planning; environmental; program administration; and other miscellaneous activities.

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.

**PUBLIC HEARING NOTICE
BOROUGH OF CHAMBERSBURG, PENNSYLVANIA
COMMUNITY DEVELOPMENT BLOCK GRANT**

Notice is hereby given that the Borough of Chambersburg, Franklin County, PA will hold a public hearing on Wednesday, March 18, 2015 at 6:00 PM, prevailing time, in the Borough of Chambersburg's Recreation Center in Bard Hall located at 235 South Third Street, Chambersburg, PA 17201. Bard Hall and the Recreation Center are accessible to persons with physical disabilities. If special arrangements need to be made to accommodate citizens in order for them to participate in the public hearing, please call Ms. Kathleen Newcomer, Community Development Specialist, Borough of Chambersburg, at (717) 261-3208, and 711 for the hearing impaired, to make those arrangements.

The Borough of Chambersburg has now qualified as a Federal Entitlement under the Community Development Block Grant Program. The purpose of this public hearing is to gather information for the Borough's Five Year Consolidated Plan for FY 2015-2019, the Annual Action Plan for FY 2015, and Citizens Participation Plan, which the Borough must submit to the U.S. Department of Housing and Urban Development for the Community Development Block Grant (CDBG) Entitlement Funds. Additionally, the hearing will be used to solicit the views and comments of individuals and organizations concerning any impediments to fair housing choice in the Borough should be undertaken to affirmatively further fair housing.

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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.

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.

The Analysis of Impediments will focus on the status and interaction of six (6) fundamental conditions within the community:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

All interested citizens 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 over the next five (5) years. Written comments may be addressed to Ms. Kathleen Newcomer, Community Development Specialist, Borough of Chambersburg, 100 South Second Street, Chambersburg, PA 17201.

Mr. Allen B. Coffman, President of Town Council



Borough of Chambersburg, Pennsylvania
Five-Year Consolidated Plan, FY 2015 Annual Action Plan, and
Analysis of Impediments to Fair Housing Choice
Public Hearing in the Recreation Center of Bard Hall
Wednesday, March 18, 2015 at 6:00 P.M.

Name	Organization	Phone Number	Email Address
HEIDI DOLAWAY		264-9058	
Diana Martes Ingram	C.H.A.C	262-2480	comcast.net ehaci@comcast.net
STACY INGRAM		9771897	
CRAIG L NEUKOMER	NARANATHA MINISTRIES INC	717-830-3487	craig@naranatha ministries.net
Jeff Thoms		770-941-2893	thoms.jeffrey@gmail.com
Jeremy Cate	Borough of C-burg	717-414-1918	
Phil Wolgemuth	Borough of Chambersburg	261-3232	



Borough of Chambersburg, Pennsylvania
Five-Year Consolidated Plan, FY 2015 Annual Action Plan, and
Analysis of Impediments to Fair Housing Choice
Public Hearing in the Recreation Center of Bard Hall
Wednesday, March 18, 2015 at 6:00 P.M.

Name	Organization	Phone Number	Email Address
Isabel C. Stennett	BOPIC inc	717.263.2100	bopic@bopicinc.org
BARBARA LAHR	CITIZEN	717 729 2119	
Larry Lahr	"	11-11-2023	
Jack V. Jones	Bopic, Inc	717-263-2100	JVJones@bopicinc.org
Mary Altman	Citizen	717 830 6067	MaryAltman@gmail.com
Jamic Becker	Citizen	717 377 8900	bjamic@yahoo.com
Christopher Wong	TWIG PENN Consulting Engineers	717 462 7311	CWong@twigcon.com



Borough of Chambersburg, Pennsylvania
Five-Year Consolidated Plan, FY 2015 Annual Action Plan, and
Analysis of Impediments to Fair Housing Choice
Public Hearing in the Recreation Center of Bard Hall
Wednesday, March 18, 2015 at 6:00 P.M.

Name	Organization	Phone Number	Email Address
Kevin Mintz	Citizen	717 264-1000	kevinmintz@gmail.com
Kathy Jaworner	Borough of Chg	261-3208	
Amaechi Cendia	Borough of Chg	717-263-7369	
Kathy Leedy	individual	267-0580	
Ben Raber	NETwork Ministries	717-264-4610	networkchambersburg@gmail.com
Lou Cowles	Boro Council	717-267-2769	truth_sojourn@hotmail.com
Katie Pannus	UDV	412-461-6916	Katie@urbanesignventures.com
Karl Haysler	UDV	(412) 461-6916	Karl@urbanesignventures.com

Borough of Chambersburg, PA

Needs Public Hearing @ the Recreation Center at Bard Hall

Wednesday, March 18th, 2015 @ 6:00 pm

In Attendance:

Karl Haglund, Consultant; Katie Baurnes, Consultant; Phil Wolgemuth, Land and Use Development Director; Kathy Newcomer, Community Development Specialist; Kevin Mintz, Citizen; Amador Cerda, Borough of Chambersburg; Kathy Leedy, Citizen; Ben Raber, NETwork Ministries; Lou Cowles, Borough Council; Isabel Stennett, BOPIC, inc.; Barbara Lahr, Citizen; Larry Lahr, Citizen; Jack V. Jones, BOPIC, Inc.; Morg Alleman, Citizen; Jamie Baker, Citizen; Christopher Wong, TWIG PENN Consulting Engineers; Herb Dolaway; Diana Martes, Chambersburg Hispanic American Center; Stacy Ingram; Craig Newcomer, Maranatha Ministries, Inc.; Jeff Thoms; Jeremy Cate, Borough of Chambersburg; Kelly Snyder, House of Grace; and Ben Raber, NETwork Ministries

- The Borough of Chambersburg's Land and Use Development Director, Phil Wolgemuth, opens the public hearing by explaining the CDBG program and the planning process.
- Karl Haglund further explains CDBG, national objectives for low- and moderate-income residents, and the threshold for low/mod income.

Community Development Needs:

- There is a need for start-up money for new businesses and entrepreneurs. Rent and taxes are high in downtown Chambersburg. If the Borough lowers taxes for landlords, they can pass it on to tenants that can start new businesses Downtown.
- There is a need for job training programs in the School District. Kids aren't aware of the programs in the high school. The Borough tries to make sure students get a good start with pre-K programs.
- There is a need for a non-profit temporary employment agency. The current system, provides temporary jobs to employees, but the agency makes more than the temporary employees. Some of the agencies' profits should be put into a reserve account for the employee so that when they leave the job, they have money set aside for a down payment and first month's rent on an apartment. Training in addition to the reserve fund through Maranatha Ministries should be offered to transition people into a new career.
- There is a need to address the blight at Southgate Mall. The Borough needs to address the issues and reuse the land for development opportunities.
- There is a lot of blight throughout Chambersburg; with both residential and commercial properties.

- There are more temporary employment agencies coming into Franklin County. Companies are utilizing these agencies, and the agencies are making all of the money. Companies and agencies use people to work for them as needed. If you are working to buy a house, you need a permanent job in order to get a loan.
- Ingram's, Ventura Foods, and Martin's Potatoes are giving people benefits instead of using temporary employment agencies.
- Temporary employment agencies aren't regulated and are making profits that they could be passing on to the employees.
- Proctor & Gamble is using temporary employment agencies. Instead of paying people \$12 per hour, they are paying \$8.50 an hour.
- There is a need for sidewalk improvements in the Borough.
- There is excess speeding in the area of South Main Street and Route 11 South.
- There is a lot of trash and litter in the streets. Streets need to be cleaned up.
- There is a need for better lighting on the Rail Trail. There is also a need to plow the trail during the winter and to keep all areas of the trail open at all times.
- Pets are not welcome in the parks and public facilities. Dog owners should be able to walk their dogs in the parks. There are no parks in Chambersburg where dogs can go. There is a dog park in the neighboring community that Chambersburg participates in, but you have to get in the car to drive there. There is a need for a dog park in Chambersburg.
- 4th Street is another area where speeding is a concern. Many kids walk to school along this route.
- Signs for roads crossing the Rail Trail say "traffic may not stop." Mike Waters Park installed a crosswalk with signals. This should be done on all roads that cross over the trails.
- The walking trail in Millcreek Park wasn't plowed in the winter.
- The Borough has patched potholes on streets instead of fixing the street. Signs need to be placed that road work will be going on.
- The area around the Maranatha Ministries Food Pantry is in need of sidewalks improvements. They tried to get funding to fix the sidewalks in front of the food pantry. There is no Federal funding for the shelter or the food pantry.
- When crossing South Main Street, cars can easily bottom out. The trenches on Main Street also flood.
- The storm sewer for Reservoir and Elder Streets is around the corner and up the hill. There is a need for a better drainage storm sewer at the bottom of these streets. Currently, the water has nowhere to go, and ends up flooding basements.
- There is a need for speed traps in certain areas to get people to slow down.

Housing Needs:

- Over 80% of housing stock in Chambersburg was built before 1940. There is a great deal of absentee ownership. There is a need to encourage people to buy a home and invest in Chambersburg. There is a need for stronger code enforcement.
- Owner-occupied rehabs and First Time Homebuyer programs are both needed. Code enforcement to improve livability in the Borough would make an impact, as well.

- The Elm Street Project, which enhances the driving corridors and walking linkages in and out of the Downtown, through the residential neighborhoods surrounding the Downtown Business District, has helped both owners and renters. There is a need to get the information out to more people.
- The USDA has a First Time Homebuyer Program, but potential buyers must have a permanent income, not just a temporary job.
- Cleanup crews need to help in neighborhoods and train people at the same time.
- There is a need to train people in home construction and rehabilitation.
- The Housing Authority started with moderate rents. Today, rents have gone up and they are unaffordable. People are living in a government home, but paying a mortgage. There is a need to assist the people paying maximum rents to become homeowners.
- Habitat for Humanity is a program that can help put people into homes.
- Property owners in the area have used funds to help rehab their properties. The Elm Street Project did 32 projects in 6 weeks with USDA money.
- Katherine Street had a lot of housing rehab needs.
- There are many distressed properties in residential areas. The Borough should determine if they take control of the properties and turn them into something productive.
- Federal funds are being used to rehab owner and renter units. Grantees must keep housing affordable for a specific period of time.
- The Salvation Army and Franklin County working for Security Deposit and first month's rent for people in the shelter, and the housing they tried to maintain was substandard.
- People are unaware of their rights as tenants.

Homeless Needs:

- There is a need for a bigger shelter in Chambersburg. The current shelter is full. Sometimes people are sent to Adams County, Waynesboro, etc. and there is no transportation to get them there.
- There is a need to get people jobs that are steady and can support housing.
- People are working and cannot afford housing.
- The homeless shelter is not seeing a lot of repeat clients; only 5 repeats last year. New, transient homeless are coming to the Shelters.
- People with low-paying jobs are living in storage garages where rent is only \$40 a month.
- Transitional housing through Maranatha Ministries provides an opportunity for people transitioning from temporary jobs into training. The program helps transition people into housing, as well as, careers.
- The Candleheart Ministries program is a homeless rehabilitation program that helps people with addictions and criminal records find housing.

Special Needs:

- There is a need for more help for people with mental health issues, particularly where there are language barriers.
- A lot of Latino families are not aware of having their children tested for learning disabilities.

- There is a need for more people who speak different dialects to assist others with language barriers.
- People have to ask the school if they can get their children tested for special needs.
- There are fair housing issues concerning aging populations and those with disabilities that have pets.

Economic Development and Job Training:

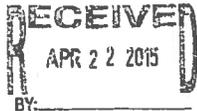
- There is a need to work on putting ex-offenders back to work – tap underutilized talent.
- There is a need to teach people trades to rehab houses – construction, electrical, plumbing, etc.
- Maranatha Ministries is looking for private funding to start job training programs to help home rehab. They will need about \$3 million to get building into reusable condition.
- A lot of the Hispanic population knows how to do the work to fix up the building that Maranatha owns. They also have the skills to fix up homes, but, they are required by the Borough to be certified.
- There is a need for welders in the community.
- The Vo-tech school is training welders and fork lift operators, but companies want employees with more experience. They aren't filling jobs.
- ESL classes are available, but there is also a need to teach basic math skills. A lot of low-income families aren't educated.
- Adult education is needed.
- The Borough should partner with other agencies to stretch money as a way to make CDBG money go farther.

Fair Housing:

- The local Housing Authority won't rent to people with criminal records.
- Transitional programs can qualify people to live in public housing, even with criminal records, but it is up to the Housing Authority's policies.
- Housing Authority policies depend on type of crime, length of time that has elapsed, etc.
- The First Offenders Program is helping people with one issue to turn a new life, get record expunged, and start over.
- There are a lot of people in need of a second chance. There are people who want to turn their lives around and become productive members of society.
- The Hispanic American Organization has not received many calls about fair housing issues.
- People are much more accepting of diversity.
- It's not just about income. There are no opportunities for permanent employment and/or second chances.

SECOND PUBLIC HEARING





Proof of Publication
State of Pennsylvania

AD # 0001520196-01

The Public Opinion is the name of the newspaper(s) of general circulation published continuously for more than six months at its principal place of business, 77 North Third Street, Chambersburg, PA 17201.

The printed copy of the advertisement hereto attached is a true copy, exactly as printed and published, of an advertisement printed in the regular issues of the said The Public Opinion published on the following dates, viz:

Attach Copy of Advertisement here

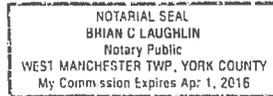
4/9/2015

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF FRANKLIN

Before me, a Notary Public, personally came Linda Smith who being duly sworn deposes and says that she is the Layout Supervisor of The Public Opinion and her personal knowledge of the publication of the advertisement mentioned in the foregoing statement as to the time, place and character of publications are true, and that the affiant is not interested in the subject matter of the above mentioned advertisement.

Sworn and subscribed to before me, on this 9 day of April 2015

[Signature] } Linda Smith
Notary Public



The charge for the following publication of above mentioned advertisement and the expense of the affidavit.

Table with 2 columns: Description and Cost. Rows include Advertisement Cost (\$553.00), Affidavit Fee (\$5.00), and Total Cost (\$558.00).

Public Notice
NOTICE OF PUBLIC HEARING
FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN, FY 2015 ANNUAL ACTION PLAN, FY 2015-2019 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, AND CITIZEN PARTICIPATION PLAN FOR THE BOROUGH OF CHAMBERSBURG, PENNSYLVANIA.
Notice is hereby given that the Borough of Chambersburg, Franklin County, PA will hold a public hearing on Monday, May 11, 2015 at 7:00 PM, in the Borough of Chambersburg's Council Chambers, 100 South 2nd Street, Chambersburg, PA 17201.
Borough Hall and Council Chambers are accessible to persons with physical disabilities. If special arrangements need to be made to accommodate citizens in order for them to participate in the public hearing, including a sign language interpreter, please call Ms. Kathleen Newcomer, Community Development Specialist, Borough of Chambersburg, at (717) 251-3209, and 711 for the hearing impaired, to make those arrangements.
The purpose of the public hearing is to present the Borough of Chambersburg's FY 2015-2019 Five Year Consolidated Plan for its housing and community development needs, FY 2015 Annual Action Plan for the use of Community Development Block Grant (CDBG) funds, the FY 2015-2019 Analysis of Impediments to Fair Housing Choice, and the Citizen Participation Plan. The City intends to submit its FY 2015 Annual Action Plan in the amount of \$500,000 for Community Development Block Grant funds. This amount is based on the latest HUD allocations. The FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, FY 2015-2019 Analysis of Impediments to Fair Housing Choice, and the Citizen Participation Plan will be submitted to HUD on or before May 15, 2015.
In order to obtain the views of residents, public agencies, and other interested parties, the Borough of Chambersburg will place its FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, FY 2015-2019 Analysis of Impediments to Fair Housing Choice, and the Citizen Participation Plan on display from April 10, 2015 through May 11, 2015, at the following locations during normal operational hours:
Borough of Chambersburg Land Use and Community Development Department, Community and Economic Development Office, 100 South 2nd Street, Chambersburg, PA 17201
Civic Free Library, 118 North Main Street, Chambersburg, PA 17201
Borough of Chambersburg Recreation Center, 236 South Third Street, Chambersburg, PA 17201
The Community Development Block Grant (CDBG) budget for FY 2015 can be accessed at the Borough of Chambersburg website: http://www.boroughofchambersburg.pa.us
These plans will be available for examination during normal business hours of operation for a period of thirty (30) days until May 11, 2015. The plans will be submitted to the Town Council on May 11, 2015 at which time these documents will be presented to the Borough of Chambersburg Town Council for approval at its regular Town Council Meeting.
The Proposed Five Year Consolidated Plan, FY 2015 Annual Action Plan, and the Analysis of Impediments to Fair Housing Choice were prepared after conducting a public hearing on housing and community development needs, meeting with housing provider agencies, meeting with the Borough's staff and officials, and the result of a community wide survey questionnaire.
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 mitigating 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 people, groups, and organizations are encouraged to attend the public hearing and will be given the opportunity to present oral or written testimony concerning the proposed plans and use of Federal funds under the FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, FY 2015-2019 Analysis of Impediments to Fair Housing Choice, and the Citizen Participation Plan. Written comments may be addressed to Ms. Kathleen Newcomer, Community Development Specialist, Borough of Chambersburg, 100 South 2nd Street, Chambersburg, PA 17201, (717) 251-3209. Persons with hearing and/or speech impairments may contact the Borough via 711.
Mr. Allen B. Coffman, President of Town Council

**NOTICE OF PUBLIC HEARING
FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN,
FY 2015 ANNUAL ACTION PLAN,
FY 2015-2019 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE, AND
CITIZEN PARTICIPATION PLAN
FOR THE BOROUGH OF CHAMBERSBURG, PENNSYLVANIA**

Notice is hereby given that the Borough of Chambersburg, Franklin County, PA will hold a public hearing on Monday, May 11, 2015 at 7:00 PM, in the:

**Borough of Chambersburg's Council Chambers
100 South 2nd Street
Chambersburg, PA 17201**

Borough Hall and Council Chambers are accessible to persons with physical disabilities. If special arrangements need to be made to accommodate citizens in order for them to participate in the public hearing, including a Spanish interpreter, please call Ms. Kathleen Newcomer, Community Development Specialist, Borough of Chambersburg, at (717) 261-3208, and 711 for the hearing impaired, to make those arrangements.

The purpose of the public hearing is to present the Borough of Chambersburg's FY 2015-2019 Five Year Consolidated Plan for its housing and community development needs, FY 2015 Annual Action Plan for the use of Community Development Block Grant (CDBG) funds, the FY 2015-2019 Analysis of Impediments to Fair Housing Choice, and the Citizen Participation Plan. The City intends to submit its FY 2015 Annual Action Plan in the amount of \$339,911 for Community Development Block Grant funds. This amount is based on the latest HUD allocations. The FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, FY 2015-2019 Analysis of Impediments to Fair Housing Choice, and the Citizen Participation Plan will be submitted to HUD on or before May 15, 2015.

In order to obtain the views of residents, public agencies, and other interested parties, the Borough of Chambersburg will place its FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, FY 2015-2019 Analysis of Impediments to Fair Housing Choice, and the Citizen Participation Plan on display from April 10, 2015 through May 11, 2015, at the following locations during normal operational hours:

**Borough of Chambersburg
Land Use and Community Development Department,
Community and Economic Development Office
100 South 2nd Street
Chambersburg, PA 17201**

**Coyle Free Library
102 North Main St
Chambersburg, PA 17201**

**Borough of Chambersburg Recreation Center
235 South Third Street
Chambersburg PA, 17201**

The Community Development Block Grant (CDBG) budget for FY 2015 can be accessed at the Borough of Chambersburg website: <http://www.borough.chambersburg.pa.us>.

These plans will be available for examination during normal business hours of operation for a period of thirty (30) days until May 11, 2015. The plans will be submitted to the Town Council on May 11, 2015 at which time these documents will be presented to the Borough of Chambersburg Town Council for approval at its regular Town Council Meeting.

The Proposed Five Year Consolidated Plan, FY 2015 Annual Action Plan, and the Analysis of Impediments to Fair Housing Choice were prepared after conducting a public hearing on housing and community development needs, meetings with housing provider agencies, meetings with the Borough's staff and officials, and the result of a community wide survey questionnaire.

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 persons, groups, and organizations are encouraged to attend this public hearing and will be given the opportunity to present oral or written testimony concerning the proposed plans and uses of Federal funds under the FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, FY 2015-2019 Analysis of Impediments to Fair Housing Choice, and the Citizen Participation Plan. Written comments may be addressed to Ms. Kathleen Newcomer, Community Development Specialist, Borough of Chambersburg, 100 South Second Street, Chambersburg, PA 17201, (717) 261-3208. Persons with learning and/or speech impediments may contact the Borough via 711.

Mr. Allen B. Coffman, President of Town Council



**BOROUGH OF CHAMBERSBURG, PA – CDBG PUBLIC HEARING
FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN,
FY 2015 ANNUAL ACTION PLAN, CITIZEN PARTICIPATION PLAN, &
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

May 11, 2015 at 7:00 PM

**Borough of Chambersburg's Council Chambers
100 South Second Street
Chambersburg, PA 17201**

Opening Remarks – Mr. Phil Wolgemuth, Assistant to the Borough Manager/Land Use and Development Director

Introduction of Urban Design Ventures Consultants – Mr. Phil Wolgemuth, Assistant to the Borough Manager/Land Use and Development Director

Presentation by Urban Design Ventures – Mr. Karl M. Haglund, Vice President of Urban Design Ventures

Overview:

- What is a Federal Entitlement Community, a Five Year Consolidated Plan, an Annual Action Plan, a Citizen Participation Plan, and an Analysis of Impediments to Fair Housing Choice?
- What is the process of preparing a Five Year Consolidated Plan, an Annual Action Plan, a Citizen Participation Plan, and an Analysis of Impediments to Fair Housing Choice?

The Borough of Chambersburg will receive the following Federal funds during the FY 2015 program year:

Entitlement Funds	Amount
FY 2015 CDBG Funds	\$ 339,911.00
Total:	\$ 339,911.00

FY 2015 Budget:

The following CDBG activities are proposed for funding under the FY 2015 Annual Action Plan:

- | | |
|--|------------------------|
| 1. Budget Administration | \$ 67,982.00 (20% Max) |
| 2. ADA Curb Ramps Second Ward | \$ 170,062.00 |
| 3. Elder Street Reconstruction (Hood Street to terminus) | \$ 101,867.00 |

Total FY 2015 CDBG Funds for Project Activities = \$ 339,911.00

Comments

Closing Remarks – Mr. Phil Wolgemuth, Assistant to the Borough Manager/Land Use and Development Director



Monday, May 11, 2015
REGULAR MEETING OF TOWN COUNCIL

All meetings shall be held at 7:00 o'clock p.m. in Council Hall, Second Floor, Municipal Building, 100 South Second Street, Chambersburg, Pennsylvania. (Enter through Police Station Lobby). Any person who needs an accommodation in order to gain access to or participate in the meetings should call 261-3201 (TDD 261-3227) prior to the meeting they desire to attend.

1. Call to Order

- 1.01 Call Meeting to Order, 7:00 P.M.
- 1.02 Moment of Silence or Prayer
- 1.03 Pledge of Allegiance

2. Public Comment

2.01 Hear Visitors Concerning Matters Other than those on the Final Agenda. Visitors Desiring to Comment on a Particular Agenda Item Should Make Comments as that Agenda Item Occurs

3. Consent Agenda

3.01 Approval of Consent Agenda (Award of Contracts. Routine, and Previously Discussed)

4. Consent Agenda - Award of Contracts

- 4.01 Reject All Bids For Weed Removal in Accordance with Sealed Bids Received on May 7, 2015
- 4.02 Reject the Bid for the Wilson College Streetscape and Pedestrian Safety Initiative Project and Extend the Curb and Sidewalk Repair Notice Deadline for Wilson College Until December 31, 2016

5. Consent Agenda - Routine

- 5.01 Approve Minutes of the April 13, 2015 Regular Public Council Meeting
- 5.02 Approve Payments of Bills for April 2015 in the Amount of \$1,469,779.79 Covered by Check Number 155113 thru 155784 and Itrans 900314 thru 900430
- 5.03 Ratify the Decision of the Borough Manager to Authorize the Franklin Fire Company Fire Police to Participate in a Non-Emergency Event (Including the Authorization of Workers Compensation Coverage) to Provide Assistance for the Cumberland Valley Animal Shelter 5K Run beginning at 6:30pm on Friday, May 1, 2015
- 5.04 Ratify Action of the Borough Manager to Authorize the Chambersburg Fire Department to Loan Fire Engine #1-3 to the St. Thomas Volunteer Fire Department
- 5.05 Authorization for the Chambersburg Fire Police and or the Franklin Fire Company Fire Police to Participate in the Non-Emergency Event (Including the Authorization of Workers Compensation Coverage) to Provide Assistance at the God Bless America Motorcycle Run on Sunday, June 7, 2015

- 5.06 Authorization for the Borough Manager to Issue a Notice of Termination to Commonwealth Code Inspection Service (CCIS) to be Effective June 8, 2015, and to Invite All Code Agencies, Including CCIS, to Respond to a Request for Proposals to Provide Code Enforcement Services for the Borough of Chambersburg
- 5.07 Accept Donation of Funds from the VFW Home Association to the Chambersburg Fire Department (\$1,000)
- 5.08 Authorization for the Approval of a Resolution Authorizing the Disposition of Certain Specific Records Pursuant to the Municipal Records Act
- 5.09 Authorization for Proper Borough Officials to Execute Change Order No. 2 of the Contract Dated August 25, 2014 Between the Borough of Chambersburg and Michael F. Ronca & Sons Inc for the Green Waste Facility Vehicle Scale; Change Order No. 2 Results in a Net Increase of \$19,811.00; New Contract Total = \$369,643.25; Extension of 15 Calendar Days for Completion; Final Completion = April 15, 2015
- 5.10 Authorization for the Electric Department to Advertise for the Sale of Scrap Copper and Award the Sale in the Best Interest of the Borough
- 5.11 Authorization for the Water and Sewer Department to Advertise for the Sale of Miscellaneous Scrap Metal and Award the Sale in the Best Interest of the Borough
- 5.12 Authorization for the Support of the Orchards Restaurant Parking Lot Party Application to the PA Liquor Control Board for an Extension of their Liquor License on Sunday, June 28, 2015
- 5.13 Authorization for the Support of Cumberland Valley School of Music's Application to the PA Liquor Control Board for a Special Occasion Event Liquor License for their June 6, 2015 Chef's Walk. This Approval also Includes the Closure of Alexander Avenue from Norland Avenue to Roland Avenue From Approximately 12:00 PM to 9:00 PM
- 5.14 Authorization of a Utility Bill Flyer for the Annual Water Quality Notice
- 5.15 Authorization to Advertise a Proposed Intermunicipal Agreement Ordinance in Order to Enter Into an Agreement with Greene Township to Have the Chambersburg Borough Authority Supply Utility Service in a Small Area Just North of the Borough Described as The Grand Point Water/Sewer District
- 5.16 Authorization to Advertise a Proposed Real Estate Swap of Borough Owned Land, Known as the Hoffman Minich Parking Lot, with the Shook Home, for Alternate Real Estate of Equal or Greater Value, and to Schedule a Public Hearing to Discuss This Proposed Swap at the July 13, 2015, Regular Meeting of Town Council
- 5.17 Authorization for Proper Borough Officials to Execute a Blanket Professional Services Agreement with Dennis E. Black Engineering Inc. and the Borough of Chambersburg
- 5.18 Authorization to Print and Distribute a Utility Bill Flyer - Recreation 2015 Summer Program Highlights
- 5.19 Authorization to Distribute Utility Bill Flyers Regarding Bulky Trash Items on Public Property Warning Access; Grass Clippings Out of Storm Drains; and Green Yard Waste Rules
- 5.20 Approval of a Resolution Authorizing Proper Borough Officials to Apply for a Greenways, Trails and Recreation Program ("GTRP") Grant for the Nicholson Square Park Project and Requesting GTRP Grant Funds from the Commonwealth Financing Authority for a 2016 Budget Parks Project
- 5.21 Authorization Proper Borough Officials to Execute a Contract with E-Loop for Electronic Appliance Recycling
- 5.22 Authorization for Proper Borough Officials to Execute Change Order No. 8 of the Contract Dated June 10, 2013 Between the Borough of Chambersburg and Michael F. Ronca & Sons, Inc.: Chambersburg Regional WWTP Upgrade; Change Order #8 Results in a Net Increase of \$33,098.84 (Borough Share = \$5,097.22 or 15.4%); New Total Contract = \$32,814,189.24 (Borough share = \$5,053,385.14); the Date for Final Completion = February 16, 2016
- 5.23 Authorization for Proper Borough Officials to Enter into a Professional Services Agreement with GPD Group, of Akron, Ohio, for Various Structural Engineering Analysis of the Borough Smokestacks at the Former Coal Powered Generation Station off of Second Street, Subject to Solicitor Authorization as to Form

5.24 Consider Acceptance of William A. Brindle Associates, Inc. Letter Dated May 7, 2015 Granting a 90-Day Extension for Town Council to Consider Action on Borough Plan RE-1423, a Final Land Development Plan for Keystone Ford to Expand Existing Facilities and Construct a New Building on Property Located at 301 Walker Road

5.25 Authorization to Approve Borough Plan RE-1424, a Final Land Subdivision Plan for Sarlin Properties of Chambersburg to Subdivide Property Located on Stanley Avenue

5.26 Authorization for Proper Borough Officials to Execute a Geographic Information Systems Data Share Agreement with Franklin County

5.27 Authorize Proper Borough Officials to Execute Amendment No. 1 to Contract No. C000057190 Between the Pennsylvania Department Of Community and Economic Development and the Borough of Chambersburg in Order to Amend the Budget of the Grant Program

5.28 Authorization to Adopt a New Revised Residential Utility Service Manual

6. Consent Agenda - Previously Discussed

6.01 Authorization for the Extension of the Referenced 90-day Trial Parking and Traffic Resolutions Until August 2015

7. Regular Agenda

7.01 Conduct Public Hearing for FY 2015-2019 Five Year Consolidated Plan and FY 2015 Annual Action Plan for the Use of Community Development Block Grant Funds

7.02 Consider the Appointment of a Voting Delegate and Alternate Voting Delegate for the PML Annual Conference, June 23-25, 2015, Allentown, PA

7.03 Authorization for Proper Borough Officials to Proceed with a Watershed Yield Study Option as Proposed by AECOM

7.04 Approval of an Ordinance to Establish an Intermunicipal Cooperation Agreement to Allow the Chambersburg Public Works Department to Occasionally Assist Mercersburg Borough

7.05 Authorization for Proper Borough Officials to Execute an Intermunicipal Sanitary Sewer Interceptor (Pipe) Agreement with the Guilford Township Sewer Authority, Guilford Township, the Hamilton Township Sewer Authority, Hamilton Township, the Greene Township Sewer Authority, and Greene Township to Manage the Operation and Maintenance and Capital Improvement Needs to those Sanitary Sewer Interceptors within the Borough of Chambersburg that Benefit All The Parties; and Further to Execute a Proposed Cover Letter

7.06 Hear Report of Matters Discussed at the May 5, 2015 Planning and Zoning Commission Meeting

7.07 Hear a Report on the Consultant Recommended to Prepare a Pedestrian and Bicycle Improvements Plan for the Borough of Chambersburg

7.08 Hear Report on Matters Discussed at the April 30, 2015 Curb and Sidewalk Compliance Committee Meeting

7.09 Hear Report of Matters Discussed at the May 4, 2015, Parking, Traffic and Street Light Committee Meeting

7.10 Adjourn to Executive Session to Discuss Personnel and Potential Litigation

8. Executive Session

This document was printed from a Borough of Chambersburg web site and its content may have changed or been amended after printing. Nothing on this page shall be considered an official record or statement of the Borough of Chambersburg nor shall this material be used in the furtherance of any commercial operation without the express written permission of the Borough of Chambersburg.

VISITORS

REGULAR PUBLIC COUNCIL MEETING 7:00 PM []

DATE: 5/11/15

Please print

NAME/COMPANY/ORGANIZATION	ADDRESS
<u>EUGENE KLEE</u>	<u>160 EISENHOWER BL</u>
<u>JAY LIGHTER</u>	<u>611 DODD ST</u>
<u>Karl Heylund</u>	<u>212 E. 5th Avenue, Haverstick, PA 15120</u>
<u>STACY INGRAM</u>	<u>467 GUILFORD AVE.</u>
<u>BARBARA LAHR</u>	<u>39 N. 3rd.</u>
<u>LARRY LAHR</u>	<u>39 N. 3rd.</u>
<u>Taylor Lee</u>	<u>239 Martin Avenue</u>
<u>Vicky Taylor</u>	<u>Public Opinion</u>
<u>Mike Bran</u>	<u>860 Woodlawn Dr.</u>
<u>Gregory Lewis</u>	<u>1401 S. Main St</u>
<u>Megyn B. Cull</u>	<u>2341 Falling Spring Rd 17202</u>
<u>Ken Bell</u>	<u>631 Wallace ave</u>
<u>Treder Ernst</u>	<u>385 Linden</u>
<u>Derick Hernandez</u>	<u>138 e catherine st</u>
<u>madison cheongashack</u>	<u>138 e catherine</u>
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CERTIFIED EXERPT FROM COUNCIL MINUTES OF MAY 11, 2015

CONDUCT PUBLIC HEARING FOR FY 2015-2019 FIVE YEAR CONSOLIDATED PLAN AND FY 2015 ANNUAL ACTION PLAN FOR THE USE OF COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS. . . .

The Assistant to the Borough Manager told Council the purpose of the public hearing is to present the FY 2015-2019 Five Year Consolidated Plan for its housing and community development needs, FY 2015 Annual Action Plan for the use of Community Development Block Grant funds, the FY 2015-2019 Analysis of Impediments to Fair Housing Choice, and the Citizen Participation Plan that was prepared by Urban Design Ventures for submission to the U.S. Department of Housing and Urban Development (HUD). He said the Borough is eligible to receive CDBG funds totaling \$339,911.00 for FY 2015.

The Assistant to the Borough Manager said the budget was recommended to Council by the CDGB Criteria/Ranking Committee, consisting of Councilman Cate, Councilman Cowles and Councilman Scott, at the Committee meeting on April 22, 2015.

The breakdown was:

FY 2015 CDBG Budget Administration: \$67,982.00 (20% Max)

ADA Curb Ramps Second Ward: 170,062.00

Elder Street Reconstruction (Hood Street to terminus): \$101,867.00

Total: \$339,911.00

Karl Haglund, Urban Design Ventures reviewed the plan with Council. It was noted that all projects proposed for FY 2015 CDBG are Borough projects and there were no applications accepted from outside agencies due to the limited amount of time to prepare the plan and allocation recommendations for submission to HUD.

The President of Council noted that this was the time and place advertised for a public hearing. The hearing was opened at 7:44 PM. There were no comments in favor or opposed. The hearing was closed at 7:45 PM. Councilman Elter said he appreciated what HUD is doing for the Community.

On a motion by Councilman Elter, seconded by Councilman Swartz, it was resolved to authorize the execution of the Resolution approving the FY 2015-2019 Five Year Consolidated Plan, the FY 2015 Annual Action Plan, the FY 2015-2019 of Impediments to Fair Housing Choice, and the Citizen Participation Plan and any other documents associated with the CDBG application to be filed with HUD no later than May 15, 2015.

CERTIFICATION

I, Kristine Baker, Assistant Borough Secretary of the Borough of Chambersburg, hereby certify that the foregoing is a true and correct excerpt from the Council Minutes of the Mayor and Town Council of the Borough of Chambersburg from the Regular Public Council Meeting held Monday, May 11, 2015.


Kristine Baker, Assistant Borough Secretary

RESIDENTIAL AGENCY SURVEYS



**Borough of Chambersburg, Pennsylvania
Citizen Survey for the Five Year Consolidated Plan,
and Annual Action Plan, and the
Analysis of Impediments to Fair Housing Choice**

The Borough of Chambersburg is preparing its FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, and its Analysis of Impediments to Fair Housing Choice for the Community Development Block Grant (CDBG) Program. 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 any 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. Thank you for your assistance in helping us to identify residents' needs and Fair Housing issues in the Borough.

<https://www.surveymonkey.com/s/boroughofchambersburg>

**BOROUGH OF CHAMBERSBURG, PA – CONFIDENTIAL RESIDENT QUESTIONNAIRE
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM NEEDS**

The Borough of Chambersburg, Pennsylvania is preparing its FY 2015-2019 Five Year Consolidated Plan, FY 2015 Annual Action Plan, and its Analysis of Impediments to Fair Housing Choice for the Community Development Block Grant (CDBG) Program. As part of the planning process, the Borough is conducting a survey to identify residents' needs in the community, ideas on how the residents would like to see funds under the CDBG Program spent, 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 questionnaire** to the best of your ability. If you are unsure of an answer, or the question does not apply to you, please feel free to skip that question. Thank you for your assistance in helping us to identify residents' needs and fair housing issues in the Borough. When completed, please return completed survey to the **Borough of Chambersburg Land Use & Community Development Department, 100 South 2nd Street, Chambersburg, PA 17201, OR COMPLETE ONLINE at <https://www.surveymonkey.com/s/boroughofchambersburg>**. The Borough would appreciate your response by **Friday, April 03, 2015**.

1. **What is your street name and ZIP Code where you live in the Borough of Chambersburg?**

Street Name _____ ZIP Code: _____

2. **Gender:** Male Female

3. **Race/Ethnicity (choose all that apply):**

- White Black or African-American American Indian or Alaskan Native Asian
 Native Hawaiian/ Pacific Islander Hispanic or Latino Some Other Race Two or More Races

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. **What is the approx. total family income per year based on the number of persons in your household?**

- | | | | | | |
|--------------------|--------------------------|----------------|--------------------|--------------------------|----------------|
| 1 person household | <input type="checkbox"/> | over \$34,100 | 4 person household | <input type="checkbox"/> | over \$48,650 |
| | <input type="checkbox"/> | under \$34,100 | | <input type="checkbox"/> | under \$48,650 |
| 2 person household | <input type="checkbox"/> | over \$38,950 | 5 person household | <input type="checkbox"/> | over \$52,550 |
| | <input type="checkbox"/> | under \$38,950 | | <input type="checkbox"/> | under \$52,550 |
| 3 person household | <input type="checkbox"/> | over \$43,800 | 6 person household | <input type="checkbox"/> | over \$56,450 |
| | <input type="checkbox"/> | under \$43,800 | | <input type="checkbox"/> | under \$56,450 |

7. **Are you a homeowner?** Yes No 8. **Are you a renter?** Yes No

9. **What improvements to the recreational facilities would you like to see? Please list:**

10. **Are there any problems in your neighborhood with the following (choose all that apply):**

- Public Safety Streets Curbs/Sidewalks Handicap access Parking
 Traffic Storm sewers Sanitary sewers Litter Property Maintenance

Other:

11. **What, if any, medical care is missing or lacking in the Borough of Chambersburg and the surrounding area? Please list:**

12. **Do you use any of the social service programs available in the Borough?** Yes No

If yes, what programs do you use?

13. Are there any programs or services that are missing or under-funded in the Borough? Please list:

14. Are there any employment issues in the Borough of Chambersburg? Please list:

15. Are there any housing issues in the Borough of Chambersburg? Please list:

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.

16. In your opinion, are residents of the Borough of Chambersburg aware of how to report fair housing violations or concerns? Yes No Unsure

17. What do you think are the primary reasons why fair housing complaints are not reported?

18. 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	<input type="checkbox"/>				
Lack of affordable housing in certain areas	<input type="checkbox"/>				
Lack of accessible housing for persons with disabilities	<input type="checkbox"/>				
Lack of accessibility in neighborhoods (i.e. curb cuts)	<input type="checkbox"/>				
Lack of fair housing education	<input type="checkbox"/>				
Lack of fair housing organizations in the Borough	<input type="checkbox"/>				
State or Local laws and policies that limit housing choice	<input type="checkbox"/>				
Lack of knowledge among residents regarding fair housing	<input type="checkbox"/>				
Lack of knowledge among landlords and property managers regarding fair housing	<input type="checkbox"/>				
Lack of knowledge among real estate agents regarding fair housing	<input type="checkbox"/>				
Lack of knowledge among bankers/lenders regarding fair housing	<input type="checkbox"/>				
Other barriers	<input type="checkbox"/>				

19. Are there any additional comments or concerns that you wish to share?

**EL MUNICIPIO CHAMBERSBURG, PA – CUESTIONARIO CONFIDENCIAL RESIDENCIAL
NECESIDADES PARA LOS PROGRAMAS DE CDBG**

El Municipio de Chambersburg, PA están preparando su Plan Consolidado de Cinco Años y su Plan de Acción Anual para los programa de CDBG. Como parte del proceso de planificación, las Municipalidades están llevando a cabo una encuesta para identificar las necesidades de los habitantes en la comunidad, ideas en como los residentes les gustaría que se utilizaran los subsidios de CDBG, y preocupaciones sobre la igualdad de vivienda, como actos de discriminación y obstáculos que podrían limitar las opciones de viviendas para familias e individuos. Por favor tome unos minutos para completar esta **encuesta confidencial** lo mejor que pueda. Si no está seguro como contestar o la pregunta no aplica, siéntase libre de ignorar esa pregunta. Gracias por su asistencia en ayudarnos a identificar las necesidades de nuestros residentes y de temas relacionados con la igualdad de vivienda. Cuando complete la encuesta, por favor envíela a la siguiente dirección: **Borough of Chambersburg Land Use & Community Development Department, 100 South 2nd Street, Chambersburg, PA 17201.** O COMPLETE EN LINEA EN LA PAGINA <https://www.surveymonkey.com/s/municipiodechambersburg>
Los municipios le agradece su respuesta para el viernes, 03 de Abril, 2015.

1. **¿Cuál es el nombre de la calle y el código postal donde vive en el Municipio de Chambersburg?**

Nombre de la Calle: _____ Código Postal: _____

2. **Género:** Masculino Femenino

3. **Raza/Etnicidad (Seleccione todos los que apliquen):**

Blanco Negro o Africano-Americano Indio Americano o Nativo de Alaska Asiático
 Nativo Hawaiano/ Isleño Pacifico Hispano o Latino Otra Raza Dos Razas o mas

4. **Edad:** 17 o más joven 18-20 21-29 30-39 40-49 50-59 60 o mas

5. **¿Número de personas que habitan en su hogar?** Una Dos Tres Cuatro Cinco Seis+

6. **¿Cuál es aproximadamente el ingreso anual total de su familia basado en el número de personas que habitan en su hogar?**

Hogar de 1 persona	<input type="checkbox"/> más de \$34,100	Hogar de 4 personas	<input type="checkbox"/> más de \$48,650
	<input type="checkbox"/> menos de \$34,100		<input type="checkbox"/> menos de \$48,650
Hogar de 2 personas	<input type="checkbox"/> más de \$38,950	Hogar de 5 personas	<input type="checkbox"/> más de \$52,550
	<input type="checkbox"/> menos de \$38,950		<input type="checkbox"/> menos de \$52,550
Hogar de 3 personas	<input type="checkbox"/> más de \$43,800	Hogar de 6 personas	<input type="checkbox"/> más de \$56,450
	<input type="checkbox"/> menos de \$43,800		<input type="checkbox"/> menos de \$56,450

7. **¿Es usted dueño de vivienda?** Sí No

8. **¿Usted renta donde vive?** Sí No

9. **¿Qué mejoras o instalaciones recreacionales le gustaría ver? Por favor indique:**

10. **Existe algún problema en su vecindario con lo siguiente (seleccione todo lo que aplique):**

Seguridad Publica Calles Bordillos o Aceras Acceso para Discapacitados Estacionamiento
 Trafico Alcantarillados Pluviales Alcantarillado Sanitario Basura Mantenimiento de Propiedad
Otro:

11. **¿Que atencion médica no se encuentra o hace falta en el Municipio de Chambersburg o áreas circunvecinas? Por favor indique:**

12. **¿Usa usted algunos de los programas de servicios sociales disponible en el Municipio de Chambersburg?**

Sí No

(Volver la Página para Completar)

¿Si responde sí, cuales programas utiliza usted?

13. ¿Hay programas o servicios que hacen falta o estan insuficientemente financiados en el Municipaio? Por favor escriba:

14. ¿Hay algunos problemas de empleo en el Municipaio? Por favor escriba:

15. ¿Hay algunos problemas de vivienda en el Municipio de Chambersburg? Por favor escriba:

Preocupaciones de Vivienda Justa/impedimentos incluyen cualquier acto de discriminación o berrera que limita sus opciones de vivienda a familias o individuos. Impedimentos a equidad de vivienda o opción de vivienda se define como acciones o omisiones o decisiones que restringen o tienen el efecto de restringir la disponibilidad de opciones de vivienda basado en raza, color, religión, género, discapacidad, o estado familiar o origen de nacionalidad.

16. ¿En su opinión, los habitantes el Municipio de Chambersburg tienen el conocimiento de cómo reportar problemas o violaciones de Vivienda Justa? Si No Inseguro

17. ¿Cuáles piensa usted son las razones principales por las que no se reportan quejas sobre equidad de vivienda?

18. Favor evaluar si las siguientes situaciones dan lugar a más discriminación y/o barreras de Equidad de Vivienda en el Municipio de Chambersburg:

	Totalmente de Acuerdo	De Acuerdo	Neutral/ Inseguro	En Desacuerdo	Totalmente en Desacuerdo
Concentración de viviendas subvencionadas en ciertos Vecindarios	<input type="checkbox"/>				
Falta de viviendas económicas en determinadas zonas	<input type="checkbox"/>				
Falta de vivienda accesible para personas con discapacidad	<input type="checkbox"/>				
Falta de accesibilidad en los vecindarios (ej: cortes en acaeras)	<input type="checkbox"/>				
Falta de Educación de equidad de vivienda	<input type="checkbox"/>				
Falta de organizaciones de equidad de vivienda en el Municipio	<input type="checkbox"/>				
Leyes Estatales o locales y políticas que limitan la elección de vivienda	<input type="checkbox"/>				
Falta de conocimiento entre los residentes en cuanto a la equidad de Vivienda	<input type="checkbox"/>				
Falta de conocimiento entre los propietarios y gerentes de propiedades sobre la equidad de vivienda	<input type="checkbox"/>				
Falta de conocimiento entre los agentes de bienes raíces sobre equidad de vivienda	<input type="checkbox"/>				
Falta de conocimientos entre los banqueros/prestamistas sobre la equidad de vivienda	<input type="checkbox"/>				
Otras barreras	<input type="checkbox"/>				

19. ¿Tiene comentarios adicionales u otras preocupaciones que le gustaría compartir?

(Volver la Página para Completar)

RESIDENT SURVEY SUMMARY

A resident survey was prepared and sent out to residents in English and Spanish. A link was placed on the Borough's website. The results of the survey were used to help determine the goals and outcomes. There were twenty-two (22) surveys completed and returned.

Notable Characteristics -

Some of the notable characteristics of respondents included (as a percentage of those that answered each question):

- The majority of respondents are female at 71.43%.
- The vast majority (90.48%) of respondents are White.
- Exactly one-fourth are over the age of 50 (25.0%), with those between 30 and 50 make up over half (65.0%) of all respondents.
- Of those that answered the question, 35.0% are low- to moderate-income for their family size.
- The majority, at 51.0%, come from two- or three-person households.
- 75.0% are homeowners.
- 93.3% of respondents felt that residents of the Borough did not know, or were unsure of, how to report fair housing violations.

Notable Needs -

Some of the notable needs identified by respondents included problems with the following (as a percentage of those that answered each question):

- Streets – 21.4%
- Property Maintenance – 64.3%
- Curbs/Sidewalks – 35.7%
- Public Safety – 14.3%
- Litter – 28.6%
- Parking – 21.4%
- Storm Sewers – 14.3%
- Traffic – 35.7%
- Handicap Access – 0.0%
- Sanitary Sewers – 7.1%

The following is a list of needs/issues associated with different areas of community and economic development. Values were calculated as a percentage of those that answered each question.

Recreation:

- 46.2% said they would like improvements of park facilities, including improvements on existing playgrounds and the building of new playgrounds and green space for kids to play.
- 38.5% mentioned the need to increase pedestrian access including creating new trails and improvements to existing infrastructure.
- 15.4% would like more biking options, such as bike lanes and trails.
- 15.4% would like to see a clean-up of the Skate Park and installation of new features.
- 15.38% would like to be able to walk their dogs at the local parks.
- Other recreation needs included:
 - Snow removal on the Rail Trail.
 - Extended access to the Rail Trail in terms of the area covered and increase in accessible hours.
 - Evening access to the recreation center.
 - New facilities such as a water park and an indoor soccer field.
 - Safer access to downtown waterways for recreational use.

Medical -

- 30.0% cited long wait times as an issue.
- 30.0% mentioned the commute for adequate medical care, either due to the lack of transportation access to medical care in the Borough or the commute outside of the Borough to access specialists.
- 20.0% would like to see more options in dentistry.
- 20.0% said that there is a need for expanded mental health services.
- 20.0% said that there is a need for providers that accept more types of insurance.
- Other needs cited include more options for substance abuse programs, dermatology, and neonatal care.

Social Services -

- Only 15.38% of respondents indicated that they used social services.
- 7.7% mentioned using the Agency on Aging Senior Center.

Programs that are Missing or Under-funded -

- 45.5% of respondents expressed a need for public transportation.
- 27.3% mentioned the need for improved outreach services towards the immigrant community, including translation services.
- Other unmet needs or issues include:
 - Quality housing for low- and moderate-income households.
 - Programs for low- and moderate-income seniors in nursing homes.
 - More opportunities for youth.
 - Better opportunities for ex-offenders.

Employment -

- 33.3% said that the Borough needs to provide more skills training opportunities and jobs that use those skills.
- 33.3% mentioned the need for jobs that pay a living wage.
- 16.7% expressed a need for better reentry programs for ex-offenders.

Housing -

- 88.89% said that much of the housing stock in the area is poor quality.
- 55.56% of respondents said that poor housing conditions are due to absentee and/or negligent landlords.
- Other housing concerns include lack of homeownership, homelessness, discrimination against the immigrant community, and the need for weatherization of rental housing units.

Reasons Fair Housing Complaints Are Not Reported -

- 63.6% said that people either lack knowledge on the issue and their fair housing rights, or don't know where to go to make a complaint.
- 27.3% said that fear of retaliation or legal action.
- 27.3% said that the issue was due to either language barriers or discrimination.
- 9.1% of respondents said that residents lack trust in authority.

The following situations result in further discriminations and/or barriers to fair housing in the Borough of Chambersburg:

Table IV-25 – Reasons for Discrimination

	Strongly Agree	Agree	Neutral/Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	40.0%	20.0%	33.3%	6.7%	0.0%
Lack of affordable housing in certain areas	40.0%	40.0%	13.3%	6.7%	0.0%
Lack of accessible housing for persons with disabilities	26.7%	40.0%	33.3%	0.0%	0.0%
Lack of accessibility in neighborhoods (i.e. curb cuts)	13.3%	20.0%	53.3%	13.3%	0.0%
Lack of fair housing education	40.0%	33.3%	20.0%	6.7%	0.0%
Lack of fair housing organizations in the Borough	33.3%	26.7%	40.0%	0.0%	0.0%
State or Local laws and policies that limit housing choice	14.3%	14.3%	71.4%	0.0%	0.0%
Lack of knowledge among residents regarding fair housing	53.3%	33.3%	13.3%	0.0%	0.0%
Lack of knowledge among landlords and property managers regarding fair housing	40.0%	40.0%	20.0%	0.0%	0.0%
Lack of knowledge among real estate agents regarding fair housing	33.3%	33.3%	33.3%	0.0%	0.0%
Lack of knowledge among bankers/lenders regarding fair housing	20.0%	26.7%	53.3%	0.0%	0.0%
Other barriers	63.6%	0.0%	36.4%	0.0%	0.0%

Additional Comments or Concerns -

- There is a need for more clinics that accept state medical insurance.
- Respondents would like to see more detailed and intuitive directional signage and cleaner streets with better lighting.
- The Borough should provide more accessible healthy eating options and opportunities for economic mobility.
- Some respondents would like to see vacant buildings being cleaned up and repurposed for community benefit.

**BOROUGH OF CHAMBERSBURG, PENNSYLVANIA –
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM
AGENCIES/ORGANIZATIONS NEEDS SURVEY**

Name of Agency/Organization:

Address:

Contact:

Title:

Phone:

Fax:

E-Mail:

Brief description of programs your agency provides:

Does your organization provide any services or programs for the following?

Social/Human Services:

Housing:

Planning:

Community Development:

Economic Development:

Business Loans:

Job Training:

Other:

Social/Human Services:

Housing:

Planning:

Community Development:

Economic Development:

Business Loans:

Job Training:

Other:

What clientele does your program(s) serve? i.e. low income, elderly, disabled, etc.

What are the unmet community and economic development needs in the Borough?

What are the unmet housing needs in the Borough?

What are the unmet social service needs in the Borough?

What, if any, are the Fair Housing issues in the Borough?

Comments/Suggestions (if any):

Borough of Chambersburg, Pennsylvania

Agency Needs Survey – Lincoln Intermediate Unit No 12 Migrant Education and ESL Programs

Eric Mandell, Student Support Specialist

Thursday, March 19, 2015

- The Lincoln Intermediate No. 12 Migrant Education and ESL Programs (LIUMEP) provides supplemental education for children of migratory farm workers and ESL instruction in contracted school districts.
- LIU Migrant Education Programs are funded through federal monies under Title I, Section C; and state monies through the Department of Education-Migrant Child Care, and ESL reimbursement monies.
- LIUMEP serves 19 counties in central Pennsylvania.
- Programs include: after-school tutoring, summer school program, student leadership and empowerment, Diploma Project – a post-secondary planning guide for families, in-home early education visits, parent advisory meetings, parent trainings, assistance with non-academic family needs, and translation and interpretation services are available to our community and schools on a fee-for-serve basis.
- Interpreters on staff are provided with a national curriculum of training that result in LIU 12 issued certification. Current languages available include: Arabic, Cantonese, Chinese, Mandarin, Nepali, Russian, Serb-Croatian, Spanish, and Vietnamese.
- Many families live paycheck to paycheck. Maximizing their money is essential. It would be helpful if rental housing in the City facilitated a more efficiently run apartment or property. Lowering utility costs would help families. Most of the older buildings and homes are typically less energy-efficient than new ones due to improvements in building science and construction products. It would be nice seeing an offering of home energy-use monitors, smart home thermostats – things that better empower renters to understand how they use energy and reduce their energy usage.
- The apartment buildings can also use updated kitchens with modern appliances, and more storage space. Often storage spills onto porches, back yards, and balconies alleys and streets. Adequate lighting and cleaning of entrances to apartment buildings would be helpful. Maintaining to overall appearance and cleanliness of a property would hopefully instill a greater sense of respect and care from each tenant.
- There is a need to encourage greater access to and the understanding of the importance of fitness and nutrition programs.
- There is a need for better emotional and mental health programs.
- There is a need for safe and efficient transportation assistance.
- There is a need for employment assistance.
- There is a need for adult education programs.
- There is a need for additional food pantries.
- There is a need for adequate child care programs.

Borough of Chambersburg, Pennsylvania
Agency Needs Survey – Women In Need
Lisa Dougherty, Director of Community, 717-264-3056
Thursday, April 9, 2015

- Women in Need (WIN) works with domestic violence and sexual assault victims. WIN provides emergency shelter, a 24-hour hotline, medical advocacy, legal advocacy, prevention education, counseling, group counseling, and an extensive volunteer program.
- There is a need for additional low-income housing options to meet the needs of the community.
- There is a need for low- to moderate-income housing options. Often, individuals who are working are unable to qualify for assistance and are unable to access affordable housing.
- Mental health resources are sparse and waiting lists are long.
- There is a need for transportation services, particularly which cater to low-income persons.

Borough of Chambersburg, Pennsylvania
Agency Needs Survey – Habitat for Humanity
Mark Story, President, 717-267-1899
Tuesday, April 14, 2015

- Habitat for Humanity works alongside partner families to build affordable, decent homes that are then purchased by the partner families. Habitat services the mortgages for the homes with no added cost - there is no interest charged to the partner families. Habitat enables the partner families to become homeowners, a goal they were unable to attain otherwise. In summary, Habitat builds homes at cost, and services the mortgages with no interest.
- Habitat services clientele that qualify using the following conditions:
 - The person/family has/have lived in, or been employed in Franklin County, PA for at least one year
 - Their living conditions can be described as sub-standard
 - They can provide proof of reliable income
 - They have a steady annual income within the limits set by HUD annually for Franklin County, PA
 - They are willing (with family and friends) to partner with Habitat to provide 350 hours (250 hours for single) of "sweat equity" in the construction of their house or other approved activities
- There is a need for affordable, decent home ownership (as opposed to rental) in a safe area.

Borough of Chambersburg, Pennsylvania
Agency Needs Survey – South Central Community Action Programs, Inc. (SCCAP)
Megan Shreve, Executive Director, 717-334-7634 ext. 124
Tuesday, April 14, 2015

- SCCAP handles anti-poverty work including: WIC, Child Care Subsidy, Weatherization, Food Pantries, Homeless Shelters, Homeless Prevention Program, Work Ready (assisting those on TANF to overcome barriers that prevent employment), Circles, Gleaning, etc.
- SCCAP serves low-income population, typically those under 200% FPIG.
- SCCAP serves 32,000 people in Adams and Franklin Counties.
- There is a need in the Borough of Chambersburg for better public transportation.
- There is a need for mental health services and supports.
- There is a need for livable wage employment opportunities.
- The Borough is in need of grocery stores.
- There is a need for affordable and safe housing.
- There is a need for affordable dental and vision services for those without coverage or not enough coverage.
- There is a need for affordable and safe low-income housing that have affordable utilities.
- There is a need for supports for the working poor between 150% and 200% of the FPIG.
- There is a need for utility assistance programs.
- Some landlords require multiple security deposits just to rent a property.

Borough of Chambersburg, Pennsylvania
Agency Needs Survey – Mid Penn Legal Services
Nicole Huffman, Managing Attorney, 717-264-5354 ext. 2303
Wednesday, April 29, 2015

- Mid Penn Legal Services assists in a number of legal cases such as, protection from abuse, custody, housing (eviction, illegal lockouts, habitability issues, mortgage foreclosures and bankruptcy), consumer debt (credit cards), public utility work, and public benefits.
- Mid Penn Legal Services primarily serves low-income persons, typically under 125% FPIG.
- There is a great need for a better employment situation, and job training for people with low incomes.
- There is also a need for affordable and habitable housing.
- Mid Penn Legal Services helps people obtain public benefits. They are limited with how much they can help due to funding. They often receive requests for assistance with signing up for social security disability. There is a need for programs and services to assist these persons.

Borough of Chambersburg, Pennsylvania

Agency Needs Survey – Franklin / Fulton Mental Health / Intellectual Disabilities

Tracy Radtke, MH Housing Program Specialist, 717-264-5387

Wednesday, April 29, 2015

- Franklin/Fulton Mental Health/Intellectual Disabilities/Early Intervention partners with the community to develop and assure the availability of the quality MH/ID/EI services and supports for individuals and families.
- Franklin/Fulton Mental Health/Intellectual Disabilities/Early Intervention has three supported housing programs funded through HUD. PATH funding is available to assist with first month's rent and/or security deposit.
- The supported housing programs support adults with serious mental illness who are, or have been, chronically homeless by HUD's definition.
- The PATH program supports adults with serious mental illness who are homeless or at imminent risk of becoming homeless.
- There is a need for affordable housing options for persons receiving Social Security benefits or some other source of fixed income.
- There is a need for handicapped accessible first floor apartments.
- Many tenants and landlords are unaware of fair housing expectations. For example, the majority of landlords that Ms. Radtke works with are unaware of the Fair Housing Act allowing emotional support animals as a reasonable accommodation.

Borough of Chambersburg, Pennsylvania
Agency Needs Survey – Summit Health
Anne Spottswood, Director of Community, 717-267-4861
Wednesday, April 29, 2015

- Summit Health is Franklin County's leading health care provider.
- Summit Health provides various services to meet the many and various needs of vulnerable individuals in the community.
- There is a need in the Borough of Chambersburg for affordable and accessible day care.
- There is a need for access to nutritious food.
- There is a need for safe and complete streets.
- There is a need for community design that makes health the easiest choice.
- There is a need for public transportation.
- There is a need for jobs.
- There is a need for properly weatherized housing.
- There is a need for more homes in safe neighborhoods.
- There is a need for affordable single family housing.

Borough of Chambersburg, Pennsylvania
Agency Needs Survey – Franklin County Legal Services
Gloria Keener, Executive Director
Tuesday, May 5, 2015

- Franklin County Legal Services is a nonprofit agency which was founded in 2002. The mission is to provide access to legal representation, advice, and education to low-income individuals who have civil legal problems in Franklin and Fulton Counties of Pennsylvania. All services are free.
- There is a need in Chambersburg for more low-income housing. The current waiting lists for subsidized housing are very long.
- There is a need for mental health services for low-income persons.
- Most of the fair housing complaints have actually been landlord/tenant issues.

Borough of Chambersburg, Pennsylvania
Agency Needs Survey – United Churches of Chambersburg Area
Rev. Allie Harper, President, 717-805-1515
Wednesday, May 6, 2015

- The United Churches of Chambersburg Area came into existence May 17, 1959, the Day of Pentecost, to promote ecumenical fellowship, interfaith worship, and provide opportunity for mutual ministry to the community in several areas of mission.
- United Churches of Chambersburg Area has 65 active churches in Franklin County.
- There is a need for a public transportation system in Chambersburg. Well-paying jobs require transportation. The Borough needs to evaluate how a bus system would positively change the workforce.
- A bus system would make finding and keeping jobs easier. It would give people more spending power. A bus system would, ultimately, better the local economy.
- There is a need for high-value stores in the community. There is no grocery store in downtown Chambersburg. The community and businesses owners need to come together to make this happen.
- There is a need to open independent career development centers that partner with local businesses to supply and fill jobs for the people of Chambersburg.
- Sees many apartment for rent signs throughout the area. Not sure if housing is an issue. There is more of a need for education and understanding that "rent will no longer be cheap". People need to develop the skills necessary to obtain better paying jobs and employers need to pay living wages.
- All of Chambersburg's low-income is in one section of town. The Borough needs to address this issues and disperse poverty.
- Child care may need to be subsidized.
- The local Careerlink Center is far away from downtown Chambersburg. There is no public transportation. This is a self-defeating situation. People can't use the Careerlink services without a form of transportation.
- The Borough of Chambersburg has a good supply of social service programs.
- There is a need for systematic code inspections in Chambersburg. If an inspection were performed on rental units once every five years, or so, landlords could stay on top of situations and evict tenants who are destroying properties.
- The Borough needs to spark more political interest from the predominantly black, low-income neighborhoods. There are very few political signs and interest in low-income neighborhoods. Residents of these areas feel there is no recognition of these neighborhoods and, therefore, choose not to vote because their vote does not matter. There is a need to hold town meetings near public housing to generate interest in the political system and show citizens that politicians care about every neighborhood, regardless of income. This would create a better sense of pride and respect between all community members.

Borough of Chambersburg, Pennsylvania
Agency Needs Survey – Meals on Wheels
Rena Moore, Executive Director, 717-263-7228
Wednesday, May 6, 2015

- Meals on Wheels is a community-based senior nutrition program that is dedicated to addressing senior hunger and isolation. Meals on Wheels delivers nutritious meals, friendly visits and safety checks that enable America's seniors to live nourished lives with independence and dignity.
- There is a need for jobs in the Borough of Chambersburg.
- There is a need for low-income housing. Many low-income rentals are not suitable.
- There is also a need for handicapped accessible low-income housing.
- There is a need for more programs in the Borough that provide food services to those in need.

Borough of Chambersburg, Pennsylvania
Agency Needs Survey – First United Methodist Church
Reverend Catherine Bouleau, 717-263-8491
Wednesday, May 6, 2015

- The First United Methodist Church has a Hungry Hearts Ministry that provides services by way of the food pantry; bread and pastry distribution; clothing and small household items; and a pharmacy assistance diabetic support group.
- There is a need for a place for youth to gather.
- There is a need for a strong downtown presence. The perception is that the current downtown is unsafe. There needs to be a strong police presence in neighborhoods. The perception that Chambersburg is an unsafe area is inhibitory to its growth.
- The Borough of Chambersburg needs to entice businesses to the downtown, but must improve public safety in order to do so.
- There is a great need for affordable housing.
- There is a need to ensure that rentals are to code.
- There is a need for healthcare services for low-income persons. Many are quickly discharged from care due to a lack of insurance.
- There is a need for emergency funds.
- There is a need for more case workers.
- There is a need for a central coordinating agency for all social service organizations.
- There are issues with unresponsive landlords that ignore fair housing laws.
- There is a need for the Borough of Chambersburg to create a marketable identity that would bring people to Chambersburg, similar to what Gettysburg has done. Chambersburg is a great town, but is not marketed well.

MEETING SUMMARIES



Borough of Chambersburg, PA

Meeting with the Community Development Department

Wednesday, March 18th, 2015 @ 8:00 am

In Attendance:

<i>Karl Haglund</i>	<i>Consultant</i>
<i>Katie Baurnes</i>	<i>Consultant</i>
<i>Phil Wolgemuth</i>	<i>Land Use and Community Development Director</i>
<i>Kathy Newcomer</i>	<i>Community Development Specialist</i>
<i>Rachel Krum</i>	<i>Assistant Finance Director</i>

- Recently, CDBG money has been spent on public facilities and improvements, and housing. Not much has been spent on public services.
- The CDBG committee makes decisions on spending, and are open to recommendations from staff.
- The decision is up to Council and the community whether or not they want to go back to funding human services. The way things have been done in the past, is much easier to administer.
- Economic Development is difficult to administer, and works better in larger projects.
- There is a need to look at introducing some public services.
- There is some money left over for curb cuts from 2014.
- The Borough replaced all ADA curb ramps in the Borough by Ward. There is only one Ward left.
- There is some trending towards code enforcement and blight removal; acquisition and demolition activities.
- The Borough has switched gears in the past ten years and starting using the HOME program for housing rehab. They will still have to go to DCED for HOME money to do housing rehab.
- It makes sense to keep using HOME funds for housing rehab, and using CDBG funds for other projects.
- The Borough receives funds from DCNR, Justice Department Grants, HOME, and Franklin County Housing Trust Fund and gets between \$25,000 to \$50,000, JAG money and Fire Department grants.
- There is no public transit system in Chambersburg, only a private taxicab company.

Borough of Chambersburg, PA

Meeting with the Borough Manager and Council President

Wednesday, March 18th, 2015 @ 9:00 am

In Attendance:

<i>Karl Haglund</i>	<i>Consultant</i>
<i>Katie Baurnes</i>	<i>Consultant</i>
<i>Jeffrey Stonehill</i>	<i>Borough Manager</i>
<i>Allen B. Coffman</i>	<i>Council President</i>
<i>Phil Wolgemuth</i>	<i>Land Use and Community Development Director</i>

- The Borough of Chambersburg is looking at wish lists and big ticket items, like parks, roads, etc.
- Goals must be broad, but also narrow so that they can be met and draw down the funds in a timely manner.
- The Borough wants to use CDBG to match other funds.
- The Borough has several low/mod park projects. The Borough is using CDBG to match with Department of Conservation and Natural Resources (DCNR) funds for Mike Waters Park.
- Nicholson Park – the Census Tract is not low/mod. The Borough will do a survey of the neighborhood. A homeowner's association pledged \$50,000 for the park improvement project.
- The Borough needs ADA curb ramps, streets, and sidewalks improvements in low/mod areas.
- Other infrastructure improvements in these neighborhoods, include water and sewer projects. There is also a need to help homeowners with lateral line improvements.
- There is a need for certain types of housing projects, specifically larger housing community projects with low/mod housing for seniors, families, etc.
- The Borough is considering using CDBG funds to assist with Low Income Housing Tax Credit (LIHTC) projects.
- The Borough has clean, green, safe and healthy objectives. The Borough wants to expand bike trails to promote healthy communities. A component could be healthy food for low/mod residents. The Chambersburg Hospital is committed to creating a healthy community. According to one recent report, Franklin County is unhealthy.
- Homelessness is an issue in Chambersburg, but not a priority for the Borough. Other County and nonprofit groups deal with those issues better. Projects that have been funded in the past are typically bricks and mortar, but Council has given funds to transitional housing projects through Maranatha Ministries and Women in Need. The Borough would look at bricks and mortar type projects for transitional housing.
- Fair housing activities will need to be done as part of the Analysis of Impediments.
- The housing advocate program provides legal aid to tenants. Rental inspections are completed every year. Information on tenant rights and fair housing is mailed out each year. The Borough Council frequently approves utility bill flyers.

- The Borough of Chambersburg offers a mature, yearly Project HEAT (Help Everybody Avoid Termination), which is similar to a LIHEAP program. The Salvation Army is a third party administrator. The program helps low/mod residents avoid utility shut-offs.
- The Recreation Department has a scholarship program that allows residents to apply to have fees waived on a sliding scale, so families can participate in athletics, use the community pool, etc.
- The next street needing improvements is Elder Street, which is a residential street in a low/mod neighborhood. Improvements to this street will make a huge impact in the neighborhood.
- A few streets in the Elm Street neighborhood will need to be looked at.
- Elm Street neighborhood has been the target of the housing rehab program. Mike Waters Park is in the Elm Street neighborhood.
- The Borough needs to keep the Housing Rehab Program. It is a priority, but the program needs more money.
- The next rehab program would be to help rental housing above mixed-use buildings in the business district. Many low/mod residents live in second floor walk-ups in the business district. Many Hispanic families live in these walk-ups that are non-code compliant.
- Many buildings could be rehabbed and brought up to code in an economically feasible way with some grant money.
- Slum and blight removal for demolition and code enforcement is not a priority for the program. The Borough does not have a big problem with abandoned housing. There are scattered sites, but there is still value in a lot of the properties. There is a cost/benefit analysis involved with many of the buildings.
- The Franklin County Housing Trust Fund hasn't had a lot of funds recently due to the housing market crash, but it is still a good program and source of funds. The program proceeds from the deed transfer tax.
- The Borough has seen an aggressive code enforcement movement in the last few years. There is more interest in fighting blight.
- Less than 20 to 15% of buildings in Chambersburg are blighted. Even working class neighborhoods are not in bad shape.
- The secret weapon in Chambersburg is code enforcement. It keeps the town looking presentable. Council is very supportive of code enforcement.

Borough of Chambersburg, PA

Meeting with the Mayor

Wednesday, March 18th, 2015 @ 10:00 am

In Attendance:

<i>Karl Haglund</i>	<i>Consultant</i>
<i>Katie Bournes</i>	<i>Consultant</i>
<i>Darren Brown</i>	<i>Mayor of Chambersburg</i>

- Due to the low level of funding, economic development would probably roll into community development.
- There is a need for drainage improvements of rain water and sidewalks in the lower part of the 3rd Ward. The neighborhood looks good, but needs to address the drainage problems.
- The Southgate Shopping Center in the northern part of the 3rd Ward isn't properly maintained. Improvements to the shopping center would be a good option, but the property manager isn't great and the future is uncertain. It is hard for people that live in this area to access other options.
- There is a need for a grocery store, particularly for those in public housing.
- The Police Department is looking to move the firing range to the Letterkenny Depot.
- Water treatment facilities need to be expanded.
- The Elm Street Program is doing a lot of great work.
- There is a need for slum and blight removal. There is a house on Garfield Street with a hole in the roof that needs repaired, for example.
- There is a need to expand Lincoln Way East. The Borough is working on the Official Map project to connect neighborhoods, etc.
- The Borough is moving the turnaround for Route 11 from Garfield Street.
- Moving forward on any of the Official Map projects would be beneficial.
- The Borough of Chambersburg's Parks and Recreation Department loses money every year. They are working on connecting trails in parks in every neighborhood. The Rails to Trails program in Chambersburg is part of the expansion and would like to extend it further north. Private property issues could prevent expansion. The only part that is complete is the Rails to Trails project, but the other trails are in the planning stages. The Color Run proceeds will go to trails plans.
- Elm Street needs more social service projects. South Central Community Action Programs (SCAAP) also offers a heating program to help with utility assistance and weatherization.
- Franklin County has a CareerLink and Vo-Tech program. The United Way has a job training program as well in the area. Welding is an area of opportunity for job training. There are a lot of welding jobs in the area with JLG and Letterkenny.
- There is a need for warehouse and manufacturing job training. There are many warehouses in the area in need of skills like: trucking, forklift operation, automobile repair, etc.

Borough of Chambersburg, PA

Meeting with the Police and Fire Departments

Wednesday, March 18th, 2015 @ 11:00 am

In Attendance:

<i>Karl Haglund</i>	<i>Consultant</i>
<i>Katie Baurnes</i>	<i>Consultant</i>
<i>David J. Arnold</i>	<i>Chief of Police</i>
<i>Howard R. Leonard, Jr.</i>	<i>Emergency Services Chief</i>

- The Chambersburg Fire Department includes a combination of 21 station personnel, working in three shifts of 7 with a Captain and 6 firefighters. There are two stations under the Fire Department's control.
- There is a fire station in each box area along Route 30, north and south.
- There is a need for community or neighborhood policing in certain neighborhoods, like public housing communities.
- The Fire Department's headquarters station is in need of a new ladder truck and is in a low/mod neighborhood.
- EMS is located out of the headquarters station. They would like to have a larger service area out of the south station, but staffing is an issue.
- There were 4,000 EMS calls and 869 fire calls last year.
- Arson is not an issue in Chambersburg.
- The Police Department receives over 14,000 calls per year.
- The majority of the low/mod income population is in the West side of the Borough. Northeast Chambersburg has a smaller population because of a large industrial site, and the high school is located there.
- The Borough of Chambersburg recorded two homicides last year, and a third that was State Police jurisdiction. Property crimes are popular, and sex offenses are trending now. Drug related crimes have reduced slightly. There are many fraud investigations in Chambersburg.
- The Borough Police Department may look into carrying Narcan. They see issues with drug overdoses, prescription pills, homemade meth, etc. They received 191 dispatch calls for overdoses. Chambersburg is centrally located to Philly, Pittsburgh, and Baltimore.
- The Police Department receives a lot of calls from public housing communities. The Borough is split into five zones. Most reports come from the 3rd Ward, which is the most densely populated area in Chambersburg and home to many nuisance bars, etc.
- The Borough's fire protection program is really good – 17,000 citizen contacts per year.
- The Borough has Wellness Days and a juvenile fire prevention program. They give away CO alarms and smoke detectors at booths at community festivals. They do a lot of inspections in the commercial district.

- There are not a lot of vacant homes that catch on fire. Code enforcement does not let problem properties sit for long.
- The Police Department has between 31 and 33 officers. There are also two school officers, but they are not affiliated with the Police Department.
- Domestic violence calls are frequent.
- Calls from the Hispanic community typically relate to a documentation issue. There have been cases of identity theft in order to gain employment.
- There is a homeless shelter in the Borough supported by Franklin County, but patrols don't see many unsheltered people.
- Language Line is an interpretative service used by the Borough. It is slightly cumbersome, but effective in being able to get the information needed.
- The Chambersburg Hospital can interpret, but it is hard for the EMS to communicate or convince people to go to the hospital.
- All firefighters are cross-trained as fire inspectors and EMTs.
- There is a need for community education that would reduce calls for non-emergency transports. With only one life support ambulance, the EMS misses other calls. There is also a need for education for when people need to go to the hospital, and when they don't.
- Police don't have a lot of resources or extra manpower to dedicate to anything other than basic services. They no longer offer DARE because of loss of funding. They perform community outreach when possible, but it can be difficult with only one officer.
- There is not a large gang problem in Chambersburg. There are groups of people that act as a gang and are involved in criminal activity, specifically the drug trade. These groups, however, are not part of a larger gang.
- The Housing Authority has done a great job cutting down on drug dealers in public housing that are staying in someone else's apartment.
- The Franklin County Office on Aging does a good job.
- Chambersburg has 4 or 5 senior housing facilities.
- Many seniors are living alone, but there are a lot of resources available to them.
- Absentee landlords and slum landlords are a major issue both in commercial and residential properties.
- The Big Lots store location in the Southgate Shopping Mall has a lot of code issues.

Borough of Chambersburg, PA

Meeting the Economic Development Department

Wednesday, March 18th, 2015 @ 1:00 pm

In Attendance:

<i>Karl Haglund</i>	<i>Consultant</i>
<i>Katie Baurnes</i>	<i>Consultant</i>
<i>Paul Cullinane</i>	<i>Downtown Revitalization</i>

- The visioning process is led by the Chamber of Commerce.
- The Main Street Program is being taken to the next level.
- There is an immediate need to infuse more investment in the downtown. Downtown is the centerpiece of the Borough and County.
- The Borough lacks the ability to provide incentives to entice investors. The Borough is anxious to take available space and turn it into an economic development opportunity to create jobs, etc.
- There is a need to enhance parking in the Downtown area.
- CDBG funds are targeted towards Borough projects. There is a need for parking lots and bicycle/pedestrian system improvements in Chambersburg so streets are more user-friendly.
- The Borough needs a plan and implementation strategy for the bike and pedestrian trail. They hope to attract outsiders through the trail to shop and eat in Chambersburg.
- There are many second and third level buildings downtown. Most are underutilized, if at all. Some house low and very-low income persons. The quality of living is not great because rehab and maintenance is not kept up.
- Electric and water utilities don't exist in some of the upper levels. It would require funding to help property owners rehab the upper levels of their buildings.
- There is a need to link Wilson College to the Downtown. There are dorms for students, but they are not up to date. There are historic, stone buildings that need improvements. There is a need to modernize the library. Streetscape work is being undertaken. They need a match \$125,000. Second and third level units could be improved and rented/contracted out to the college. They could house students and visiting alumni. The college is a private school that recently went co-ed.
- Chambersburg has evolved with new restaurants, the Gateway Shopping Center, etc. Many of the students work in this area.
- The Elm Street Program began in 2007. The first full year of operation was in 2008. The program is in the midst of the fifth full year of funding. When it's done, the Borough will have invested over \$300,000 per year into primarily the residential portion of the Borough. Projects are defined to a certain geographic area. The program received \$1.5 million to date. It is bordered on the East by the highline railroad and surrounds the downtown. Part of C.T.s 0110 and 109 principally. Lower income, some low/mod residential improvement. Some commercial properties and some infrastructure, such as sewer laterals. They gave homeowners an

opportunity to fix up the exterior of the house such as, porches, fences, steps, etc. The intent is to improve the appearance of corridors leading to the downtown. It has been a very successful program. After this year, those dollars are gone.

- There is a need for more funding to support Main Street or Elm Street Programs.
- Facades in the Business District are managed by the Main Street Program. On average, the Borough has spent about \$15,000 per year on facades. It typically takes about \$5,000 to do a façade, and there is a match requirement. Façade improvements are critical to getting investment interest. Investors are less likely to feel good about an investment if it looks tired, etc.
- Potential employers want to know there is a good support base for employees. They have to offer people a community where they want to bring their families.
- The real issue is economic development infusion of the properties. It is difficult to get new business starts.
- There are many thrift stores coming into the Borough because of the type of economy.
- The Borough would like to add more restaurants. The Heritage Center was heavily invested in other properties. The parking lot endeavor is a new chapter in an effort to create anchors for development.
- There are no grocery store in the Downtown.
- There is a need for a good way-finding system and parking system that is safe and well-lit. Trees are a lot larger than before, and they are full trees that block the lighting. Arborists are not supportive of crown reduction. The Borough has done some trimming and thinning, but they need to gradually change them out.
- The Economic Development Department needs to have a plan to address growth like every other department.
- Growth is happening in Chambersburg and will continue to happen. There is a need for a plan to manage growth.
- The trolley system was shut down in 2003. People have adapted and found other ways to travel. No transportation system operates without subsidy. Some feel that people without cars struggle.
- Because the Borough lost the trolley, it will be difficult to get it back. They have lost the credibility to make it work.
- Many people would love to see a public transportation system come back to the area.
- The health system sees a large number of people not showing up for appointments because they don't have a way to get there. There is a need for shuttle busses, car pools, etc. The Borough needs a subsidy to make it work.

Borough of Chambersburg, PA

Meeting with Parks and Recreation

Wednesday, March 18th, 2015 @ 3:00 pm

In Attendance:

Karl Haglund

Consultant

Katie Baurnes

Consultant

Guy Shaul

Parks and Recreation Superintendent

- There is a need for ADA parking improvements. There is no parking except for one paved ADA parking space.
- There is a need to look at the service area for Nicholson Square Park – Phase 1. The Borough would like to make improvements to Nicholson Park, but they need to justify the need. The Master Plan for Parks was done in 2007.
- The area is located in a nook surrounded by high traffic and fast moving vehicles that separate it from other areas of the Borough. There are also railroad tracks around that separate other housing from the proposed park area.
- The space is targeted because there are many kids in the area, but there is also a lot of crime and drug use. The Borough wants to give kids a place to go. The Homeowners Association backs the park. They realize that the addition of the park would not eliminate crime, but it will give kids a place to go. The Homeowners Association pledged \$50,000.
- Other recreation needs include updating the playground equipment at Mike Waters Memorial Park and improvements to Mill Creek Acres Park.
- The multi-purpose field design may never be used at Nicholson Park because there is no parking lot. It will be more of a neighborhood park.
- The park will include playground equipment with an inclusive play design, including sounds and tactile touching that is different than regular playground equipment.
- Eugene C. Clark Community Center needs improvements. The floors need redone, the gym needs insulated, kitchen improvements, and a new heater is needed. Scholarships for the Clark Center are utilized, but not by everyone.
- BOPIC does a feeding program in the Clark Center. It is volunteer-run, and there hasn't been a lot of interest from the community.
- The Borough will need to do a review for 504 compliance for community facilities.
- The afterschool program requires safety compliance.
- There is a pool in a non-low/mod area, a splash park at Mike Waters Park. The Borough will check ADA compliance of parks and bathrooms for future funding.

Borough of Chambersburg, PA

Meeting with the Borough Council Community Development Committee

Wednesday, March 18th, 2015 @ 4:00 pm

In Attendance:

<i>Karl Haglund</i>	<i>Consultant</i>
<i>Katie Bournes</i>	<i>Consultant</i>
<i>Phil Wolgemuth</i>	<i>Land Use and Community Development Director</i>
<i>Kathy Newcomer</i>	<i>Community Development Specialist</i>
<i>Bradley Elter</i>	<i>Councilman</i>
<i>Jeremy Cate</i>	<i>Councilman</i>

- There are five members on the CDBG Committee.
- The Borough Council will have to pick projects that have the biggest bang for the Borough's buck.
- They must be projects that can be started quickly and spent quickly.
- They need to be big ticket items that will have an impact on the entire community.
- The Borough should look at public service activities and projects, but slowly and strategically. Maybe they should push for youth, senior, or homeless projects.
- Rail trail improvements could connect parks and be a community wide benefit.
- The pool needs repaired or even replaced.
- Henninger Park is in a low/mod area and has a baseball field. It is used less often than it used to be. The American Legion League uses the field. The Interstate goes right by it and it is centrally located.
- An amphitheater or movie theater in the park could be a nice addition.
- The Recreation Department does not have a lot of money, and CDBG can be fantastic match for DCNR.
- It is difficult weighing public improvements, public services, etc.
- Parks need updated equipment.
- There is a need to look at wish lists and amenities to determine if creating new amenities is necessary, or building on what is there already.
- There is a need for more senior housing. Senior housing communities always fill up quickly.
- Some parking lots are in areas where people don't want to park. Signage has been added, but the Borough could use more. There is a need for lighting improvements in the business district. Beatification, landscaping, and lighting in parking lots and alleys downtown are needed.
- There is a need for a comfort station for officers that are foot patrolling. There was one downtown. Possibly, a satellite police station could be created.

- There are cameras in some areas. Council has expanded camera coverage throughout the Borough.
- The Borough should look at converting parking lots into green space. There is a large parking lot which is only half full all day, and at night kids use it for bikes, skates, etc. It could possibly be made into a park.
- The Rail Trail needs more amenities like, a pump track and playground.
- The Borough should host events in the Rail Trail Park on weekends to bring people out to the water. A lot of people fish, and can kayak on the creek.
- The Borough would like to attract students from Wilson College downtown and to the parks. There is a need for a more defined route to get to town from the college. The trail needs to be extended to the college campus. The trail is popular, and expanding it is a good idea.
- There is a need for a consultant to do a bike/pedestrian plan.
- There are absentee landlords taking advantage of low-income tenants. People are being taken advantage of, particularly Hispanic tenants. There is a need for fair housing outreach in Spanish as well as in English.
- Rental and homeowner rehab is needed. The Borough could help veteran landlords to renovate what they have. Second and third floor walk-ups could be brought up to code, which would help improve low-income housing.
- There used to be a First-time Homebuyer Program. The Franklin County Housing Authority couldn't find qualified buyers for houses in Chambersburg. They partnered with the USDA to find credit-worthy applicants.
- There is a lack of transportation and access to shopping.
- Three major highways are state-owned. A lot of road work needs to be done in the 4th Ward on the West side. They need sidewalk improvements. Elder Street, South Street, and Reservoir Street are future CDBG projects.
- Parking lots are in bad shape. Some are owned by the Borough, and some are privately owned.
- There are two state routes intersecting in town. A lot of trucks destroy the roads, curbs, etc. Not conducive to pedestrian use. There is a need for traffic calming measures.
- The Rail Trail and Memorial Park are big priorities.
- Gettysburg is a nearby tourist attraction. The Borough would like to attract some of these tourists to Chambersburg.
- There is a need to get people to want to come to the Borough and then come back again.
- There is a small grocery store on Southgate that is Latino owned. There are many code violations in the mall.
- There is a need for another grocery store in the area.
- A food co-op downtown has been talked about.



Borough of Chambersburg, Pennsylvania
Five-Year Consolidated Plan, FY 2015 Annual Action Plan, and
Analysis of Impediments to Fair Housing Choice
Social Service Agencies Meeting
Thursday, March 19, 2015 at 8:30 A.M.

Name	Organization	Phone Number	Email Address
Lisa Dougherty	Women In Need	717-264-3056	lisad@winservices.org
Ann Spottswood	Summit Health	717-267-4861	aspottswood@summithealth.com
Sara Thrush	Franklin County	717 261 3855	sitrush@franklincounty.pa.gov
Mikaela Dons Bane	THE REGIMENTAL ARMY	264-6169	DONCASTER@USE.SUMMITHEALTH.COM
Davin Sidman	THE SUMMIT ARMY	264-6169	DavinSidman@USE.SUMMITHEALTH.COM
John Lloyd	CANDLEHEART MINISTRIES, INC.	717-263-1579	JLLOYD@CANDLEHEARTMINISTRIES.NET
Megan Shue	SCCAP	263-5060 717-934-7034	mshue@sccap.org



Borough of Chambersburg, Pennsylvania
Five-Year Consolidated Plan, FY 2015 Annual Action Plan, and
Analysis of Impediments to Fair Housing Choice
Social Service Agencies Meeting
Thursday, March 19, 2015 at 8:30 A.M.

Name	Organization	Phone Number	Email Address
Cari Fuibauer	Franklin Mt	264-5387	cari@franklincounty.pa.gov
Tracy Radtke	u	u	tracyradtke@franklincounty.pa.gov
Carla Christian	Chambersburg YMCA	717 263 8508	cchristian@chbsy.org
Eric MANDRELL	LUMEP	(717) 267-6034	ERMANDRELL@JUIZ.ORG
Katie Bourmes	UDV	412-461-6916	Katie@UrbanDesignVentures.com
Karl Haylund	UDV	(412) 461-6916	Karl@urbansdesignventures.com

Borough of Chambersburg, PA

Meeting with Social Service Agencies

Thursday, March 19th, 2015 @ 8:30 am

In Attendance:

Karl Haglund, Consultant; Katie Bournes, Consultant; Lisa Dougherty, Women in Need; Ann Spottswood, Summit Health; Sam Thrush, Franklin County; Major Douglas Burr, The Salvation Army; David Sharer, The Salvation Army; John Lloyd, Candleheart Ministries, Inc.; Megan Shreve, SCCAP; Cori Seilhaimer, Franklin County; Tracy Radtke, Franklin County; Carla Christian, Chambersburg YMCA; and Eric Mandell, LIUMEP

- The Public Service maximum is at 15% of the allocation.
- There are limited transportation options in Franklin County. The County does have a van service, but a person has to qualify for medical assistance to use it.
- The residential program through Maranatha Ministries coordinates transportation for their residents.
- The Chambersburg Transit Authority once operated a trolley system, which is now shut down due to funding issues.
- Maranatha used to have tokens to give to clients.
- There is a need in Chambersburg for transportation and child care programs. These services are needed County-wide, but particularly in Chambersburg due to the high population.
- There is a need in Chambersburg for safe and affordable housing. A lot of older housing units are not weatherized and people end up paying as much in utility costs as they do in rent.
- A domino effect for families can occur when they have many different issues pressing them at once. Support systems are needed to help people in these situations.
- Project HEAT money is a big resource. It could be used very quickly depending on the weather that year.
- Landlords have no incentives to upgrade their properties. There is a need more low-income housing.
- There is a need to improve safety in alleyways behind apartments and inside. A lot of places look nice from the outside, but are not very nice inside.
- Housing needs to come with up-to-date appliances. Pest infestations and bed bugs are issues that also need remedied.
- Inspections are required with Rapid Re-Housing through South Central Community Action Programs (SCCAP). There is a small amount of funding for rental assistance.
- Accountability needs to be placed on the funding sources.
- Franklin County performs inspections on units every two years.
- Agencies need to make sure clients can afford to stay in the places.
- The scale is set at 70% of income, meaning no more than 70% can be spent on rent and utilities.

- There is a growing number of bad landlords in the Borough.
- Second and third floor walk-ups need rehabilitated. The Borough should give the landlords money and incentives to rehab properties. Requirements should ensure that the properties be kept affordable for a certain amount of time.
- There are more and more people with mental health problems in the shelter. There are few housing opportunities and supportive housing for those with mental illnesses.
- People need life skills. They need to learn to live on their own, take care of themselves, etc.
- The School District doesn't offer as many life skills classes as it once did.
- Candleheart Ministries' clients don't have many life skills. They believe it is a generational thing.
- Chronic homeless does not seem to be the problem. There were only five repeat clients in the Cold Weather Shelter.
- People can't afford the cost of living.
- There seems to be more homeless families. The Candleheart Program shelters families. The Cold Weather Shelter is for singles. When the Cold Weather Shelter closes for the season, people will go to Salvation Army.
- The Franklin County Homeless Shelter is located on Main Street and will take families.
- It is easy to get cash assistance in Pennsylvania, so many homeless come from other states.
- There are a large number of people sleeping outside and in tent cities. There were 13 people living outside on January 28th when the Point in Time Survey was conducted. There was probably another 10-15 sleeping in storage sheds. In the summer, the Point in Time count was 28.
- A number of Hispanic people that are homeless will not come forward because they are scared.
- Some funding sources require documentation, and some don't. Shelters can serve people without documentation.
- The food pantry has to turn away people without documentation because they are part of the PA Food Bank.
- Women, Infants, and Children (WIC) serves many Latino families because no income questions are required.
- Some people are mandated to report illegal residents. Police don't ask unless a crime is committed.
- Only two people were deported in the County last year.
- Police do a great job with victims of crimes, domestic violence, and sexual assault.
- Often, the Hispanic community will take each other in. There is a lot of doubling up, overcrowding, etc.
- Mental health is a huge issue in shelters.
- Some people receiving Social Security don't know how to manage their money and don't have case workers. Registered payees aren't required to account for how the money is spent.
- There is a need for more highly trained supportive housing. Jobs require potential employees to be fairly educated and have experience, but the jobs pay low wages.
- There is a need for service learning. Kids should be taught in high school and local colleges to give back to their communities.
- There is a need for housing for residents with special needs.
- The Occupational Services workshop sees about 150 people with autism and down syndrome per day.

- Women in Need is building a need shelter with 24 beds, and a section for males too. They will also take companion animals.
- Many working individuals still can't afford the rent in Chambersburg.
- The free and reduced lunch count is high in schools. Many are above 150% of poverty, but below 250% of poverty which is what it takes to survive here. These are the working poor, and they often fall between the cracks. They often don't qualify for cash assistance.
- Three elementary schools have free lunch for everyone.
- Some schools do the backpack program.
- Downtown Chambersburg is a food desert. There are Health by Design programs in upper-income communities. There are no food stores in the low-income areas of Chambersburg.
- There is a need to look for innovative ways to make health and healthy choices easier.
- There are two Farmers Markets in the summer: one on Grant Street that is indoor and year-round, but has only one fresh produce stand, and another in North Square on Main Street, which is seasonal. There are a couple of fresh produce stands.
- The Salvation Army feeds about 200 people per week for lunch. The Salvation Army is located near the Letterkenny Army Depot. They get a lot of fresh produce. Many people from the neighborhood have to walk to eat because there is nowhere downtown to buy food, and they have no transportation to get to the Giant, Target, etc.
- The Southgate market has a lot to offer, but mostly Hispanic families use it.
- The Rail Trail is used for both transportation and recreation.
- Bikes are not as prevalent in the area. There are people that would use them, but they are scared.
- The YMCA and the Boys and Girls Club have after-school programs. There are fewer district provided after-school programs and more agency-run programs. There is an issue with getting students to the programs. The YMCA is in 8 elementary schools, and serves about 350 kids after school. Most of their kids are receiving financial aid. It is a licensed program. There is a long waiting list for subsidized child care.
- The Y's program offers homework help, snacks, and recreation.
- People nearing the end of transitional housing, can't afford childcare and work. These are common stressors that can set people back who are trying to turn their lives around.
- There are a lack of health and wellness programs for older kids. The Y is able to serve the younger kids better than the older kids. They are looking at doing intermural activities that are health focused in facilities after school.
- The rec center is big on Saturdays for basketball, soccer, etc. The Y is always full with kids on Saturdays and Sundays.
- Quality child care during off shifts is limited. There is also a need for safe, green spaces for kids to play.
- A lot of manufacturing companies hire temporary employees for a couple of months, and then lay them off before they have to pay out benefits. A lot of people get limited hours, as well, so companies can avoid paying benefits.
- There is a program that will reimburse people for cab rides.
- A lot of people are walking on unsafe roads and highways.

- People aren't aware of fair housing issues. If they experienced a violation, most wouldn't be aware of it.
- A lot of landlords aren't aware of what reasonable accommodations for support animals are.
- There is a need to make Chambersburg a more walkable community. Basic needs can't be accessed by walking. There is a need for an innovative community design.
- The Rail Trail needs better lighting at night, and needs to be open at all hours.
- Good sidewalks don't make a community walkable. Safety and amenities close by are what make a community walkable.
- Speed limits in alleys don't exist. The speed limit is 55 mph when it is not posted.



Borough of Chambersburg, Pennsylvania
Five-Year Consolidated Plan, FY 2015 Annual Action Plan, and
Analysis of Impediments to Fair Housing Choice
Housing Agencies Meeting
Thursday, March 19, 2015 at 10:30 A.M.

Name	Organization	Phone Number	Email Address
Phyllis Bender	Realty DOD	717-816-7447	phyllisbender@remax.net
Katie Bourmes	UDV	412-461-6916	katie@village-signatures.com
Karl Hayden	UDV	(412) 461-6916	Karl@village-signatures.com

Borough of Chambersburg, PA

Meeting with Housing Agencies

Thursday, March 19th, 2015 @ 10:30 am

In Attendance:

<i>Karl Haglund</i>	<i>Consultant</i>
<i>Katie Baurnes</i>	<i>Consultant</i>
<i>Phyllis Bender</i>	<i>Penn-Mar Association of Realtors</i>

- Financing is a big issue.
- The USDA will likely pull funding soon based on population growth.
- Older properties are less expensive, but there is no financing for them.
- A lot of older homes are being sold as foreclosures to people that will flip them. Often once they are flipped, lower-income persons still can't afford them.
- The market has many First Time Homebuyers, but sometimes their expectations are too high.
- People will go through USDA programs to improve their ability to get a loan.
- It can take up to a year for a person to improve credit issues.
- There is a limit to how many times banks will give a pre-approval. Some low-income people will drag their feet waiting for better options.
- Some low-income persons are satisfied with living in the Borough. Some people prefer the Borough because utilities are all in one and they aren't that high.
- Amenities are better in the Borough than outside of Borough.
- There is more to do in the Carlisle area.
- First Time Homebuyer Rehab programs are needed.
- A lot of people want to do their own work, but aren't allowed to.
- Improvements are being made to rentals on Buchanan Street due to the Elm Street Program. This could increase the value of the buildings nearby.
- There are people on the USDA waiting list for Section 8 vouchers. Homeownership is not for everyone. As long as there is a backlog of people needing to rent, there is a market for low-income rentals, and the Borough is the place to be because they are closer to services.
- Other landlords on Buchanan Street are bringing their units up to code, which helps everyone.
- Some of the second and third floor walkup apartments in the downtown area are being rehabbed. They are fixing them up and the rents are cheap.
- Housing west of Route 11 is the worst. Housing to the East seem to be turned over and resold more often.
- Credit score issues are about the same as they've been in the past.
- The area around Elm Street Park has a stigma, but maybe it is changing because of all of the improvements that are happening.
- The average price of housing downtown is about \$40,000-\$50,000 based off the Franklin County Board of Realtors website.

- Bankruptcies and foreclosures are an issue in the Borough, but are decreasing. More people are buying now, whereas in the past few years they were just looking.
- Every two or three years there is a continuing education requirement, which includes fair housing. They rent the room in Clarion Inn for the training and it is well attended.
- In order to be considered a REALTOR, you must go through the extra training.
- Landlords could be fined for advertising housing FOR families.
- The trails are appreciated in Chambersburg as well as the parks. Some properties being built need to have parks nearby.
- Parking in the Elm Street area can be difficult because so many are moving into this area.
- There is a need for more mom and pop stores downtown.

Borough of Chambersburg, PA

Meeting with South Central Community Action Programs (SCCAP)

Thursday, March 19th, 2015 @ 1:00 pm

In Attendance:

<i>Karl Haglund</i>	<i>Consultant</i>
<i>Katie Bournes</i>	<i>Consultant</i>
<i>John McPaul</i>	<i>Program Director</i>

- SCCAP's mission is to empower families and engage the community to pursue innovative and effective solutions to break the cycle of poverty.
- SCCAP manages the Homeless Assistance Program for homeless, or those at-risk of becoming homeless. The Homeless Assistance Program was once County-administered and is now a part of SCCAP.
- Rapid Re-Housing (RRH) is run through the shelter. (\$30,000)
- Homeless Assistance Funding is part of the Human Services Block Grant.
- The Homeless Assistance Program offers case management services and financial assistance. Homeless Prevention is run through the Homeless Assistance Program. They perform pre-inspection of units before people can move in.
- The original Emergency Solutions Grant (ESG) application was only for RRH, but funding through Housing Assistance Payments (HAP) is dwindling. It was cut 30% from last year. They adjusted their ESG budget to allow for Homeless Prevention. HAP funds were matched.
- There are single person households in need of housing assistance. The Borough has seen an increase in people moving into the area with no income, job, etc. They are coming from Florida, New York, New England, the Carolinas, Philly, etc. Some say they came to stay with a friend or family member, but they have to leave because they can't find work or get assistance.
- In order to access assistance through the Homeless Assistance Program, you must be a resident of Franklin County for 6 months. If some people can't get help right away, they move on.
- Homeless Assistance Programs can set residency requirements by County. Franklin County has a 6 months residency requirement, while other areas are less. In Dauphin County, you only have to prove residency and in Cumberland County, the residency requirement is one month.
- Most of the homeless have a lack of income due to loss of job, or temporary positions. Some are in treatment for alcohol, mental health, or domestic violence.
- Transient populations move around to access different types of assistance in different areas.
- There is a need for rental and utility assistance programs for those at-risk of becoming homeless.
- There is a need for transportation. There are not many jobs in walking distance in the Borough.
- There is a need for buy here pay here auto dealers. BHPH puts credit-challenged borrowers in a car when no other traditional lender will allow it. They can also install devices on cars that turn it off if the car payment is missed.

- There is a need for job training programs, and permanent, reliable income/employment.
- Many people are living doubled-up. If they have been there less than six months, the Homeless Assistance Program can get involved. If they have been there longer than six months, it is considered a permanent residence.
- Often, the Homeless Prevention Assistance program is just a temporary Band-Aid.
- SCCAP operates on a 24 month period. Families with children are eligible for up to \$1,500 and individuals can receive up to \$750 in assistance.
- The County assistance office is another option for support.
- SCCAP severely cut back on the amount they could assist with. Initially, they could cover 75% of back rent, but now they can only cover one month of back rent.
- In Pennsylvania, a landlord can file for eviction after ten days without payment and a hearing is scheduled in 7-10 days.
- Unstable housing characteristics, include alcohol and drug abuse, mental health, and single parent households.
- There are people who are unable to get a job because they can't find child care services. For subsidized child care through SCCAP (Childcare Information Services), residents must work 20 hours per week.
- There are many cases of doubling-up among the Hispanic population. As a result, the SCCAP serves the Hispanic population the least.
- Those ranging in ages 25-40 are the largest population served by SCCAP.
- Veterans Multi-Service recently starting operating in Chambersburg. They serve about 10% of the population. There is also a County Veterans officer downtown at the Human Services Office.
- A lot of landlords rent to at-risk tenants. It is similar to the "subsidized landlord program." A lot of landlords are asking for 2 months' rent for a security deposit.
- The SCCAP has served only one person receiving HIV/AIDS benefits.
- People are unable to access services due to a lack of transportation. Many people in need of services live in Chambersburg because services are close by and easier to access.
- The Borough can't manage more social service programs or affordable housing. People living outside of the Borough need services that can be accessed outside of the Borough.



Borough of Chambersburg, Pennsylvania
Five-Year Consolidated Plan, FY 2015 Annual Action Plan, and
Analysis of Impediments to Fair Housing Choice
Economic Development Agencies Meeting
Thursday, March 19, 2015 at 2:00 P.M.

Name	Organization	Phone Number	Email Address
Isabel C. Stennett	BOPIC inc.	717-263-2100	bopic@bopicinc.org
Jack V. Jones	bopic, Inc.	717-263-2101	'' ''
mike Purdy	Bopic	717-264-9372	'' ''
DERICK DONWELL	PA ONEPEAKLINE FRANKLIN	717-264-4584	ddonnell@pa.gov
Noel Purdy	Downtown Chambersburg Inc.	717-264-7101	npurdy@chambersburg.org
Drewer Mante	C.H.A.C.	717 262-2480	CHAC1@comcast.net
Katie Bounney	VDV	412-461-6916	katie@vandesignwriting.com



**Borough of Chambersburg, Pennsylvania
Five-Year Consolidated Plan, FY 2015 Annual Action Plan, and
Analysis of Impediments to Fair Housing Choice
Economic Development Agencies Meeting
Thursday, March 19, 2015 at 2:00 P.M.**

Name	Organization	Phone Number	Email Address
Karl Hayford	UDU	(717) 461-6916	Karl@urban-design-ventures.com

Borough of Chambersburg, PA

Meeting with Economic Development Agencies

Thursday, March 19th, 2015 @ 2:00 pm

In Attendance:

<i>Karl Haglund</i>	<i>Consultant</i>
<i>Katie Bournes</i>	<i>Consultant</i>
<i>Isabel C. Stennett</i>	<i>Bopic, Inc.</i>
<i>Jack V. Jones</i>	<i>Bopic, Inc.</i>
<i>Mike Redeout</i>	<i>Bopic, Inc.</i>
<i>Derrick Donnell</i>	<i>PA Careerlink Franklin County</i>
<i>Noel Purdy</i>	<i>Downtown Chambersburg, Inc.</i>
<i>Diana Martes</i>	<i>Chambersburg Hispanic American Center</i>

- The Borough of Chambersburg wanted to collaborate with the Elm Street Program, but the HOME money has more strings attached to it. There are more loans than grants, and people don't want loans. HOME funds can encapsulate asbestos, but CDBG funds have to do a full abatement.
- Downtown Chambersburg, Inc. is working on a Five Year Main Street Plan. The plan will be presented before the board soon.
- The emerging theme from the visioning process and stakeholder meetings was parking. Parking isn't managed well, and there is a need for better lighting. There is also a need to connect different neighborhoods and streets/alleys.
- There is a perception that the downtown area ends at Washington Street on Main Street. A lot of street lighting ends there. The perception is that crime takes place after that point.
- The Lyons Department Store is where the downtown ended 60 years ago.
- This is the end of the commercial activity, and traditional neighborhood design. Katherine Street starts the residential section of the neighborhood.
- The children's summer program is run through the Elm Street Program.
- Pennsylvania CareerLink's office is located on Norland Avenue and Fifth Avenue. The biggest issue is transportation. People can't get to the office.
- There are only two taxis operated by one company in Chambersburg.
- CareerLink advised some ex-offenders to start a cab company to serve the need.
- Transportation is a big barrier to employment.
- Hispanic business owners in the community are able to come up with cash pretty quickly and are more benevolent in helping people that have needs.
- Temporary employment is on the rise, nationally. There are three staffing agencies in CareerLink's building that are paying rent and competing for temporary labor. Staffing agencies help increase profit margins, by reducing turnover and the cost of doing business. There are not

a lot of opportunities for full-time, steady employment with benefits. The four key industries are healthcare, IT, advanced manufacturing, and transportation logistics (supply chain). There are many warehouses and distribution centers in Chambersburg.

- There are people training for CDL licenses. Some companies will only hire someone with at least two years of experience. Swift Transportation will hire people that just got their license.
- There are many female CNAs and males with CDLs in Chambersburg. The Franklin County Career and Technology Center works with CareerLink.
- Harrisburg isn't far from Chambersburg, so some people look there for employment or training.
- After 4 pm, Downtown Chambersburg is closed.
- The downtown is very culturally diverse for being so rural.
- Immigrant populations are being taken advantage of, especially Haitians.
- There are serious issues with bed bugs and cockroach infestation in rental properties.
- The Borough needs more code enforcement of rental units.
- 67% of the Elm Street Program area is rental property. When people call for help, it often takes longer than they are willing to wait. Some landlords will rent substandard units to people with criminal records.
- The Borough needs to do a better job of reaching out to and advocating for immigrants and those with disabilities. There is a need to help them to improve their living situations.
- CDBG is good way to improve the quality of life. The money can be used for curb cuts, recreation centers, parks, rail trails, etc.
- You have to spend money to get money. The Borough needs to make itself an attractive investment opportunity.
- There is little communication between bureaucracy and the people they serve.
- There are issues with disenfranchisement of people.
- There are private social organizations, like the Lyons Club and Moose Club, still in Chambersburg.
- Franklin County has many similar issues that Lehigh County has had. Transportation and trucking are huge. There is a need for a diesel mechanic training program. Trucks break down and they need people to fix them.
- There are not many minorities in technology schools. Racial tensions still exist in some industries.
- Diversity needs to be addressed in Chambersburg. There are 32 kids in the Elm Street summer program, and half of them are bilingual. 24 college kids are hired by the Chambersburg School District after graduation due to their work in the community.
- There are young Hispanics that grew up in Chambersburg and want to become entrepreneurs. They bring a new energy and want to invest.
- Parents don't want kids to walk to the playground, or the YMCA because they feel it isn't safe.
- The YMCA and the pool need to reduce fees, making it more accessible to everyone.
- The Sam's Club program is an alternative recreation program for low-income kids.
- Kids hang out in the Southgate Shopping Center.
- BOPIC serves 235 kids per day. They have a Head Start Program, leadership programs for middle-school and high school kids, and a program for students who are thinking of becoming teachers.

- Diversity and cultural awareness training are provided to everyone that works at BOPIC.
- The School Board needs minority representation.
- Downtown Chambersburg Inc., Borough of Chambersburg, and BOPIC are part of the Elm Street Program. The Board of Directors runs the program.
- BOPIC can get a 5 year extension from the State. They have a potential chance to get \$300,000 per year for five years, but they would have to be a designated community group.
- There is a need for transportation, housing, communication, and more diversity in committees in the community.
- The Borough no longer gives money to nonprofit organizations.
- The Housing Authority acts as a security blanket for some people.
- Many kids that graduate high school and go to college, don't come back to Chambersburg. The concern is that people without passion will be coming in and providing the services to Chambersburg.
- BOPIC is the only summer program.
- Maranatha Ministries could utilize volunteers and help train people.



Borough of Chambersburg, Pennsylvania
Five-Year Consolidated Plan, FY 2015 Annual Action Plan, and
Analysis of Impediments to Fair Housing Choice
Faith Based Organizations Meeting
Thursday, March 19, 2015 at 4:00 P.M.

Name	Organization	Phone Number	Email Address
Kelly Snyder	The House of Grace	717-709-0085	houseofgrace@centurylink.net houseofgrace@centurylink.net
Ben Rober	NETWORK Ministries	717-264-4640	networkchambersburg@gmail.com
Katie Bouman	VDV	717-461-6916	katie@urban-designventures.com
Karl Haylund	VDV	(412) 461-6916	karl@urban-designventures.com

Borough of Chambersburg, PA

Meeting with Faith Based Organizations

Thursday, March 19th, 2015 @ 4:00 pm

In Attendance:

<i>Karl Haglund</i>	<i>Consultant</i>
<i>Katie Bournes</i>	<i>Consultant</i>
<i>Kelly Snyder</i>	<i>The House of Grace</i>
<i>Ben Raber</i>	<i>NETwork Ministries</i>

- House of Grace is in a low-mod neighborhood. The sidewalk is deteriorating in front of the House of Grace.
- House of Grace is a women's ministry for women 18 years of age and older. It is nondenominational and non-residential. They are a ministry that offers life skills training and a mentoring program. Bible study classes are not required to qualify.
- House of Grace offers exercise, sewing, computer, cooking, and nutrition classes. They offer day classes with a free lunch. They also offer life management classes, like budgeting of time, finances, and parenting classes. Parenting classes focus on organizing schedules, lives, and children's schedules.
- Bible study classes are also offered, but no required. All services are free.
- House of Grace has been in Chambersburg for 16 years. House of Grace is connected with Franklin County agencies, behavioral health institutions, and area churches. Shelters and Women in Need programs refer women to House of Grace.
- House of Grace serves approximately 12-25 for lunch per day, and about 50 people per week.
- NETwork Ministries is a 501(c)(3) urban youth ministry located in downtown Chambersburg, next to the Housing Authority.
- NETwork Ministries offers afterschool programs, etc. They work with over 100 kids weekly through a variety of programs. They have an elementary school program, a basketball program, and teams at the recreation center. They also offer a leadership program for teens to become street leaders. They have gardening programs encouraging young people to create community gardens. Food grown in the community garden is used by the Ministry for snacks, or sent home with families, and some goes to local farmer's markets.
- NETwork Ministries' programs are 100% free. They also offer a reduced-priced lunch. They focus on arts, as well. There are currently 20 kids taking piano lessons each week. There is a waiting list for piano lessons.
- NETwork Ministries also offers dance lessons. The Borough allows the ministry to use the rec center and Mike Waters Park for programs.
- They also have summer camps programs.

- NETwork Ministries has family advocacy programs which reach out to moms that are interested in connecting to resources. They are reaching out to form relationships with parents. Their efforts are supported by churches, businesses, and individuals in the community.
- NETwork Ministries is running out of space. They have a building and construction oversight has been volunteered, but they still need funding.
- They need to reach more youth. They need to tutor more young people. At-risk youth need more things to do.
- NETwork Ministries serves a large number of Hispanic kids, and the Director is bilingual.
- There is a need in Chambersburg for more homeownership. Renters make up 75% of the downtown.
- The House of Grace offers budgeting training. Some women may be interested in homeownership and are often referred to Support Circles, which is another organization.
- There is a need for lower level apartments for people with disabilities.
- Many women need accessible units, which are in short supply.
- Higher paying jobs and job training programs are needed.
- There isn't air conditioning in the recreation center gym. Some capital improvement are needed.
- The Borough doesn't plow the roads or alleys in a timely manner.
- There is a need to repave streets by the House of Grace.
- There is a need for more programs to help people with basic needs and skills.
- House of Grace serves some Hispanic females, but there is a disconnect. There is a need for more inclusion to the community and a need for translation.
- Many of the House of Grace clients of all races and ethnicities don't trust the police because either they or their families have had issues in the past.
- There is a need for more diversity in the police force.
- Often, fair housing issues aren't overt. A lot of time it is one person's word against another's. Often, there is a language barrier.