



BOROUGH OF CHAMBERSBURG, PA

FY 2025 CONSOLIDATED ANNUAL PERFORMANCE & EVALUATION REPORT (C.A.P.E.R.)

Submitted: on or before September 28, 2026

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)



Table of Contents

CR-00 - Executive Summary	1
CR-05 - Goals and Outcomes	10
CR-10 - Racial and Ethnic Composition of Families Assisted	20
CR-15 - Resources and Investments 91.520(a)	21
CR-20 - Affordable Housing 91.520(b)	24
CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)	27
CR-30 - Public Housing 91.220(h); 91.320(j)	29
CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)	31
CR-40 - Monitoring 91.220 and 91.230	38
CR-45 - CDBG 91.520(c)	40
CR-50 - HOME 91.520(d)	42
CR-58 - Section 3	43
CR-60 - ESG 91.520(g)	44
CR-70 - HOPWA CAPER Report	45
CR-75 - IDIS Reports	46
CR-80 - Fair Housing	47
CR-85 - Citizen Participation	50

CR-00 - Executive Summary

In accordance with the Federal Regulations found in 24 CFR Part 570, the Borough of Chambersburg, Pennsylvania has prepared this Consolidated Annual Performance and Evaluation Report (CAPER) for the period of July 1, 2025, through June 30, 2026. The CAPER describes the activities undertaken during this time period for funding from the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant Program (CDBG). The projects/activities and accomplishments described in this CAPER principally benefited low- and moderate-income persons and the funding was targeted to neighborhoods where there was the highest percentage of low- and moderate-income residents in the Borough of Chambersburg.

This is the first program year of the Borough of Chambersburg's FY 2025-2029 Five-Year Consolidated Plan. The Five-Year Consolidated Plan allows a community to take a comprehensive approach to use resources granted to the community by HUD. The Borough of Chambersburg submits yearly an Annual Action Plan containing the proposed activities outlining the use of CDBG fund for the upcoming program year. The Annual Action Plan relates the activities to goals and objectives outlined in the Five-Year Consolidated Plan.

The Consolidated Annual Performance and Evaluation Report (CAPER) describes the activities undertaken during this time period for funding from the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant Program (CDBG). The projects/activities and accomplishments described in this CAPER principally benefit low- and moderate-income persons and the funding has been targeted to neighborhoods where there is the highest percentage of low- and moderate-income residents in the Borough of Chambersburg. The Borough of Chambersburg is part of the Eastern PA Continuum of Care (CoC), which serves a total of thirty-three (33) counties in Pennsylvania. Specifically, the Borough of Chambersburg is in the South Central Regional Homeless Advisory Board (RHAB) which oversees the Continuum of Care Network for nine (9) counties including: Adams; Bedford; Blair; Cambria; Centre; Franklin; Fulton; Huntingdon; and Somerset counties.

This document details how the Borough of Chambersburg used the funds from the HUD program to benefit low- and moderate-income persons in the Borough. It also includes an explanation on how the HUD funds were used to leverage or match other funds.

The Borough of Chambersburg's FY 2025 Consolidated Annual Performance and Evaluation Report (CAPER) was made available for public display and comment on the Borough's website (<https://www.chambersburgpa.gov/>), as well as the Borough's Land Use and Community Development Department, the Coyle Free Library, and the Borough of Chambersburg Recreation Center. The "Draft" CAPER was advertised in "The Public Opinion" newspaper on Monday, August 24, 2026 for the required 15-day public comment period, which began on Tuesday, August 25, 2026 and ended on Tuesday, September 8, 2026.

Grants Received -

The Borough of Chambersburg received the following grant amounts during the time period of July 1, 2025 through June 30, 2026:

	CDBG	CDBG-CV	Total
FY 2025 Entitlement Grants	\$ 291,250.00	\$ 365,893.00	\$ 657,143.00
Program Income	\$ 0.00	\$ 0.00	\$ 0.00
Total Funds Received:	\$ 291,250.00	\$ 365,893.00	\$ 657,143.00

Table 1 - Grant Amounts for FY 2025

This chart only includes funds received between July 1, 2025 and June 30, 2026.

Funds Expended -

The funds shown in the following chart are funds that were expended during the time period between July 1, 2025 and June 30, 2026.

Funding Sources	Total Funds Expended
Community Development Block Grant (CDBG)	\$ 90,461.28
Community Development Block Grant - CARES Act (CDBG-CV)	\$ 28,862.00
Total:	\$ 119,323.28

Table 2 - Total Funds Expended during FY 2025

The CDBG expenditures by type of activity are shown below.

Type of Activity	Expenditure	Percentage
Acquisition	\$ 0.00	0.00%
Economic Development	\$ 0.00	0.00%
Housing	\$ 0.00	0.00%
Public Facilities and Improvements	\$ 0.00	0.00%
Public Services	\$ 0.00	0.00%
General Administration and Planning	\$ 90,461.28	100.00%
Other	\$ 0.00	0.00%
Repayment of Section 108 Loans	\$ 0.00	0.00%
Total:	\$ 90,461.28	100.00%

Table 3 - Expenditure by Type of Activity

**Note: The numbers in this chart are taken from the PR-54-CDBG Community Development Block Grant Performance Profile downloaded from IDIS.*

Regulatory Caps and Set-Asides -

The Borough of Chambersburg's program administration expenditures were within the regulatory cap for the CDBG program. This is shown in the table below:

	CDBG
FY 2025 Entitlement Grant	\$ 291,250.00
FY 2025 Program Income	\$ 0.00
Administrative Cap Allowance	20.00%
Maximum Allowable Expenditures	\$ 58,250.00
Total Administration Obligations	\$ 58,250.00
Administrative Percentage:	20.00%

Table 4 - Regulatory Caps and Set-Asides

The Borough of Chambersburg's CDBG program Total Administrative Obligations were \$58,250.00 which is 20.00% of the CDBG expenditures. This is at the 20% cap for CDBG administrative expenditures.

CDBG Public Service Activity Cap -

	CDBG
FY 2025 Entitlement Grant	\$ 291,250.00
Prior Year Program Income	\$ 0.00
Public Service Cap Allowable	15.00%
Maximum Allowable Expenditures	\$ 52,290.50
Total Public Services Funds Obligated	\$ 8,603.00
Public Service Percentage:	2.95%

Table 5 - CDBG Public Service Activity Caps

The Borough of Chambersburg obligated \$8,603.00 in funds for public services, which was below the 15% cap for public services.

Five-Year Priority Needs and Goals:

The Priority Needs and Goals for the FY 2025-2029 Five Year Consolidated Plan for the Borough of Chambersburg are the following:

Housing Priority - (High Priority)

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

Basis for Relative Priority: Over 25% of households are cost burdened by over 30% of their household income. More households are renter-occupied than owner-occupied in Chambersburg. The Borough's goal is to increase homeownership. Almost 50% of housing units were constructed prior to 1960, and almost 2/3 of the units were constructed prior to 1980 and may have lead-based paint present.

Goals:

- **HS-1 Housing Rehabilitation** - Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the community by addressing code violations, emergency repairs, utility improvements, and accessibility for persons with disabilities.
- **HS-2 Housing Construction** - Increase the supply of decent, safe and sanitary accessible housing that is affordable to owners and renters in the Borough by assisting with acquisition, development fees, infrastructure improvements, construction, rehabilitation of vacant units, and redevelopment of vacant property.
- **HS-3 Homeownership** - Continue to assist low- and moderate-income homebuyers to purchase homes through down payment / closing cost assistance, and associated housing counseling.
- **HS-4 Rent and Utility Assistance** - Provide funds for utility payments, deposits, and rental fees for low-income households who are faced with the threat of eviction and who may be at risk of becoming homeless.

Homeless Priority - (Low Priority)

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

Basis for Relative Priority: The needs were identified based on consultation with the Eastern PA CoC and its participating agencies.

Goals:

- **HO-1 Housing Opportunities** - Increase the housing opportunities and living conditions of persons and families who are homeless or who are at risk of homelessness.
- **HO-2 Support and Management Services** - Promote and assist supportive and management services for public and non-profit agencies and organizations which assist persons who are homeless or who are at risk of homelessness.
- **HO-3 Homeless Prevention** - Promote and assist in anti-eviction and unfair housing practices which may contribute to homelessness.

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

Other Special Needs Priority - (Low Priority)

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

Basis for Relative Priority: These priorities were developed using statistical data, special needs specific consultation, and resident input.

Goals:

- **SN-1 Housing** - Increase the number of decent, safe, sound, sanitary, accessible and affordable units that is available and accessible to all sectors of special needs populations.
- **SN-2 Accessibility** - Promote and assist in making accessibility improvements to existing housing units, including making reasonable accommodations for the physically disabled so they can remain in their housing accommodations.
- **SN-3 Social Services** - Promote and support social service programs and facilities that address the special needs population.
- **SN-4 Removal of Architectural Barriers** - Remove architectural barriers which restrict the mobility and access to public facilities and services for persons with physical disabilities.
- **SN-5 Transportation** - Improve and expand access to transportation services for the elderly, persons with disabilities, and persons with other special needs.

Community Development Priority - (High Priority)

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

Basis of Relative Priority: These needs were developed using statistical data, community development-specific consultation, and resident participation.

Goals:

- **CD-1 Community Facilities** - Improve parks, recreational facilities, neighborhood facilities, and trails including accessibility improvements to public buildings and all community facilities in the Borough.
- **CD-2 Infrastructure** - Improve the public infrastructure through rehabilitation, reconstruction, and new construction, of streets, sidewalks, bridges, curbs, walkways, water, storm water,

sanitary sewer, lighting enhancements, handicap accessibility improvements/removal of architectural barriers, etc.

- **CD-3 Public Services** - Improve and enhance public services, programs for youth, the elderly, persons with disabilities, and general social/welfare public service programs for low- and moderate-income Borough residents.
- **CD-4 Nutritional Services** - Promote and support programs that provide assistance for food and nutritional programs to address the needs of the unemployed, underemployed and homeless.
- **CD-5 Public Safety** - Improve and enhance public safety and the ability to respond to emergency situations through facility improvements, purchase new equipment, crime prevention, community policing, and other related activities.
- **CD-6 Clearance/Demolition** - Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures.
- **CD-7 Transportation** - Support the expansion of public transportation and improvements to pedestrian, bicycle, and vehicular transportation infrastructure, to assist low-income residents who are elderly, persons with disabilities, and persons with other special needs in accessing medical services, accessing work, childcare, training, and other essential needs.

Economic Development Priority - (Low Priority)

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

Objective: These needs were developed using statistical data, economic-specific consultations, and resident participation.

Goals:

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

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

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

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

Goals:

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

FY 2025 CDBG Budget:

The chart below lists the FY 2025 CDBG activities that were funded:

Project ID Number	Project Title/Description	FY 2025 CDBG Budget	FY 2025 CDBG Expenditures	Comments
1.	Pleasant Street Reconstruction - Funds will be used to reconstruct Pleasant Street from Elder Street to Franklin Street. This reconstruction includes installation of storm water improvements, curbing, cartway and sidewalks with ADA curb ramps with detectable warning plates. (Multi-year Activity)	\$100,202.00	\$0.00	The funds will be expended during the FY 2026 CAPER period.
2.	Franklin County Housing Authority - Perishable Food Security - Commercial Refrigeration capabilities to satisfy current need and expand future distribution of perishable foods to low income and disabled individuals to help combat food insecurities. Currently designated as a fresh express food distribution resource to the community. Commercial storage of perishable items will expand receipt of donations.	\$8,603.00	\$0.00	The funds will be expended during the FY 2026 CAPER period.

3.	New Visions - Clubhouse Kitchen Remodel - New Visions, Inc., runs a nonprofit agency working with adults with serious, chronic and persistent mental illness. Our day program needs a kitchen remodel. We serve approximately 25 people each day, Monday through Friday. We serve a warm meal daily for a cost of \$1.00 per meal. All of the participants are low income, often living on fixed income. The program offers a place for adults to gather to learn skill building, participate in activities and groups which benefit their mental health recovery. This is a safe and supportive program and their kitchen is in need of repair. We would like to remodel the kitchen, remove and replace all the cabinets, and expand the area to accommodate ServSafe protocols. New appliances will be needed to accommodate the volume of those we serve.	\$50,000.00	\$0.00	The funds will be expended during the FY 2026 CAPER period.
4.	SCCAP - Disability Access at 533 S. Main Street Building - South Community Action Programs (SCCAP) operates a multi-purpose service administration building for our programs at 533 S. Main Street in Chambersburg. We are requesting assistance to install fully handicap accessible doors at our 3 major egresses.	\$27,695.00	\$0.00	The funds will be expended during the FY 2026 CAPER period.
5.	TrueNorth - Chambersburg Facility Improvements - TrueNorth Wellness Services is requesting \$46,500 to improve living conditions at its psychiatric and mental disability residential sites in the Borough. The improvements include closing large holes in the walls from where old HVAC units were once installed, replacing each of the 12 entrance doors and trim, and painting the exterior of the building.	\$46,500.00	\$0.00	The funds will be expended during the FY 2026 CAPER period.
6.	General Administration - General administrative costs, including staff salaries/benefits, consultant services, preparation of application, annual action plans, environmental review record, CAPERs, advertising, audit, special studies, planning and management.	\$58,250.00	\$0.00	The funds will be expended during the FY 2026 CAPER period.

The Borough of Chambersburg did not draw down any of its FY 2025 CDBG funds during this CAPER period.

FY 2020 CDBG-CV Budget:

The chart below lists the FY 2020 CDBG-CV activities that were funded:

Project ID Number	Project Title/Description	FY 2020 CDBG-CV Budget	FY 2020 CDBG-CV Expenditures	Comments
CDBG-CV-20-03	Meeting Place Greenway Project - The Meeting Place Greenway will provide an outdoor open space for residents of the neighborhood to enjoy the open air while mitigating the effects of future coronavirus occurrences.	\$365,893.00	\$365,893.00	The remaining \$28,862.00 of CDBG-CV funds were expended during the FY 2025 CAPER period.

National Objective:

The Borough of Chambersburg met its National Objective requirement of principally benefiting low- and moderate-income persons. The Borough expended \$90,461.28 in CDBG funds during this CAPER period for Planning and Administration. No funds were expended on other projects/activities.

Substantial Amendments:

The Borough of Chambersburg did not amend any of its Annual Action Plans during this CAPER period.

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

This is the first year of the Chambersburg FY 2025-2029 Five-Year Consolidated Plan, which the Borough has adopted to address the housing and non-housing needs of its residents and the community at large. This CAPER details the actions and achievements the Borough accomplished in Fiscal Year 2025.

The CAPER for the FY 2025 Annual Action Plan for the Borough of Chambersburg includes the Borough's CDBG Program and outlines which activities the Borough undertook during the program year beginning July 1, 2025 and ending June 30, 2026. The Borough of Chambersburg is the lead entity and administrator for the CDBG funds.

The CDBG Program and activities outlined in this FY 2025 CAPER principally benefited low- and moderate-income persons and funding was targeted to neighborhoods where there is the highest percentage of low- and moderate-income residents.

The Borough during this CAPER period budgeted and expended FY 2025 CDBG funds on the following strategies:

- **Housing Priority - HS** - Budget \$0.00, expended \$0.00
- **Homeless Priority - HM** - Budget \$0.00, expended \$0.00
- **Other Special Needs Priority - SN** - Budget \$74,195.00, expended \$0.00
- **Community Development Priority - CD** - Budget \$158,805.00, expended \$0.00
- **Economic Development Priority - ED** - Budget \$0.00, expended \$0.00
- **Administrative, Planning, and Management Priority - AM** - Budget \$58,250.00, expended \$0.00

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected Strategic Plan	Actual Strategic Plan	Percent Complete	Expected Program Year	Actual Program Year	Percent Complete
AM-1 Overall Coordination	Admin	CDBG: \$58,250.00	Other	Other	5	1	20.00%	1	1	100.00%
CD-1 Community Facilities	Non-Housing Community Development	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	3,450	0	0.00%	0	0	
CD-1 Community Facilities	Non-Housing Community Development	CDBG: \$0	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
CD-1 Community Facilities	Non-Housing Community Development	CDBG: \$0	Other	Other	0	0				
CD-2 Infrastructure	Non-Housing Community Development	CDBG: \$100,202.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	5,200	0	0.00%	1,040	0	0.00%
CD-3 Public Services	Non-Housing Community Development	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CD-3 Public Services	Non-Housing Community Development	CDBG: \$0	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected Strategic Plan	Actual Strategic Plan	Percent Complete	Expected Program Year	Actual Program Year	Percent Complete
CD-3 Public Services	Non-Housing Community Development	CDBG: \$0	Other	Other	0	0				
CD-4 Nutritional Services	Non-Housing Community Development	CDBG: \$58,603.00	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1,225	0	0.00%	270	0	0.00%
CD-5 Public Safety	Non-Housing Community Development	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CD-5 Public Safety	Non-Housing Community Development	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
CD-5 Public Safety	Non-Housing Community Development	CDBG: \$0	Other	Other	0	0				
CD-6 Clearance/ Demolition	Non-Housing Community Development	CDBG: \$0	Buildings Demolished	Buildings	0	0				
CD-7 Transportation	Non-Housing Community Development	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
ED-1 Employment	Economic Development	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
ED-1 Employment	Economic Development	CDBG: \$0	Jobs created/retained	Jobs	0	0				
ED-1 Employment	Economic Development	CDBG: \$0	Businesses assisted	Businesses Assisted	0	0				

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected Strategic Plan	Actual Strategic Plan	Percent Complete	Expected Program Year	Actual Program Year	Percent Complete
ED-1 Employment	Economic Development	CDBG: \$0	Other	Other	0	0				
ED-2 Development	Economic Development	CDBG: \$0	Jobs created/retained	Jobs	0	0				
ED-2 Development	Economic Development	CDBG: \$0	Businesses assisted	Businesses Assisted	0	0				
ED-3 Redevelopment	Economic Development	CDBG: \$0	Facade treatment / business building rehabilitation	Business	0	0				
ED-3 Redevelopment	Economic Development	CDBG: \$0	Brownfield acres remediated	Acre	0	0				
ED-3 Redevelopment	Economic Development	CDBG: \$0	Jobs created/retained	Jobs	0	0				
ED-3 Redevelopment	Economic Development	CDBG: \$0	Businesses assisted	Businesses Assisted	0	0				
ED-4 Financial Assistance	Economic Development	CDBG: \$0	Facade treatment / business building rehabilitation	Business	0	0				
ED-4 Financial Assistance	Economic Development	CDBG: \$0	Brownfield acres remediated	Acre	0	0				
ED-4 Financial Assistance	Economic Development	CDBG: \$0	Jobs created/retained	Jobs	0	0				
ED-4 Financial Assistance	Economic Development	CDBG: \$0	Businesses assisted	Businesses Assisted	0	0				
ED-4 Financial Assistance	Economic Development	CDBG: \$0	Other	Other	0	0				
ED-5 Access to Transportation	Economic Development	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected Strategic Plan	Actual Strategic Plan	Percent Complete	Expected Program Year	Actual Program Year	Percent Complete
ED-5 Access to Transportation	Economic Development	CDBG: \$0	Jobs created/retained	Jobs	0	0				
ED-5 Access to Transportation	Economic Development	CDBG: \$0	Businesses assisted	Businesses Assisted	0	0				
HO-1 Housing Opportunities	Homeless	CDBG: \$0	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	0	0				
HO-1 Housing Opportunities	Homeless	CDBG: \$0	Homeless Person Overnight Shelter	Persons Assisted	0	0				
HO-1 Housing Opportunities	Homeless	CDBG: \$0	Housing for Homeless added	Household Housing Unit	0	0				
HO-1 Housing Opportunities	Homeless	CDBG: \$0	Housing for People with HIV/AIDS added	Household Housing Unit	0	0				
HO-1 Housing Opportunities	Homeless	CDBG: \$0	HIV/AIDS Housing Operations	Household Housing Unit	0	0				
HO-1 Housing Opportunities	Homeless	CDBG: \$0	Other	Other	0	0				
HO-2 Support and Management Services	Homeless	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
HO-2 Support and Management Services	Homeless	CDBG: \$0	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
HO-2 Support and Management Services	Homeless	CDBG: \$0	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	0	0				
HO-2 Support and Management Services	Homeless	CDBG: \$0	Other	Other	0	0				

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected Strategic Plan	Actual Strategic Plan	Percent Complete	Expected Program Year	Actual Program Year	Percent Complete
HO-3 Homeless Prevention	Homeless	CDBG: \$0	Homelessness Prevention	Persons Assisted	0	0				
HO-3 Homeless Prevention	Homeless	CDBG: \$0	Housing for Homeless added	Household Housing Unit	0	0				
HO-4 Permanent Supportive Housing	Homeless	CDBG: \$0	Housing for Homeless added	Household Housing Unit	0	0				
HO-5 Shelter Housing	Homeless	CDBG: \$0	Homeless Person Overnight Shelter	Persons Assisted	0	0				
HO-5 Shelter Housing	Homeless	CDBG: \$0	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0				
HS-1 Housing Rehabilitation	Affordable Housing	CDBG: \$0	Rental units rehabilitated	Household Housing Unit	5	0	0.00%	0	0	
HS-1 Housing Rehabilitation	Affordable Housing	CDBG: \$0	Homeowner Housing Rehabilitated	Household Housing Unit	5	0	0.00%	0	0	
HS-2 Housing Construction	Affordable Housing	CDBG: \$0	Rental units constructed	Household Housing Unit	10	0	0.00%	0	0	
HS-2 Housing Construction	Affordable Housing	CDBG: \$0	Homeowner Housing Added	Household Housing Unit	0	0				
HS-3 Homeownership	Affordable Housing	CDBG: \$0	Direct Financial Assistance to Homebuyers	Households Assisted	0	0				
HS-4 Rent and Utility Assistance	Affordable Housing	CDBG: \$0	Tenant-based rental assistance/Rapid Rehousing	Households Assisted	0	0				
SN-1 Housing	Non-Homeless Special Needs	CDBG: \$46,500.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	60	0	0.00%	12	0	0.00%

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected Strategic Plan	Actual Strategic Plan	Percent Complete	Expected Program Year	Actual Program Year	Percent Complete
SN-1 Housing	Non-Homeless Special Needs	CDBG: \$46,500.00	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
SN-1 Housing	Non-Homeless Special Needs	CDBG: \$46,500.00	Rental units constructed	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	CDBG: \$46,500.00	Rental units rehabilitated	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	CDBG: \$46,500.00	Homeowner Housing Added	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	CDBG: \$46,500.00	Homeowner Housing Rehabilitated	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	CDBG: \$46,500.00	Housing for Homeless added	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	CDBG: \$46,500.00	Housing for People with HIV/AIDS added	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	CDBG: \$46,500.00	HIV/AIDS Housing Operations	Household Housing Unit	0	0				
SN-1 Housing	Non-Homeless Special Needs	CDBG: \$46,500.00	Other	Other	0	0				
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$0	Rental units rehabilitated	Household Housing Unit	0	0				

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected Strategic Plan	Actual Strategic Plan	Percent Complete	Expected Program Year	Actual Program Year	Percent Complete
SN-2 Accessibility	Non-Homeless Special Needs	CDBG: \$0	Homeowner Housing Rehabilitated	Household Housing Unit	0	0				
SN-3 Social Services	Non-Homeless Special Needs	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
SN-3 Social Services	Non-Homeless Special Needs	CDBG: \$0	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0				
SN-3 Social Services	Non-Homeless Special Needs	CDBG: \$0	Other	Other	0	0				
SN-4 Removal of Architectural Barriers	Non-Homeless Special Needs	CDBG: \$27,695.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	25,125	0	0.00%	5,025	0	0.00%
SN-5 Transportation	Non-Homeless Special Needs	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				

Table 6 - Accomplishments - Program Year & Strategic Plan to Date

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

During the FY 2025 CDBG Program Year, the Borough of Chambersburg proposed to address the following strategies and specific objectives from its Five-Year Strategic Initiatives:

Other Special Needs Priority - (SN)

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

Goals:

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

The Borough proposed to assist 12 low/moderate income households in FY 2025 through one (1) project/activity but the Borough did not meet this goal. This project/activity is underway and will be completed in FY 2026.

- **SN-4 Removal of Architectural Barriers** - Remove architectural barriers which restrict the mobility and access to public facilities and services for persons with physical disabilities.

The Borough proposed to assist 5,025 low/moderate income persons in FY 2025 through one (1) project/activity but the Borough did not meet this goal. This project/activity is underway and will be completed in FY 2026.

Community Development Priority - (CD)

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

Goals:

- **CD-2 Infrastructure** - Improve the public infrastructure through rehabilitation, reconstruction, and new construction, of streets, sidewalks, bridges, curbs, walkways, water, storm water, sanitary sewer, lighting enhancements, handicap accessibility improvements/removal of architectural barriers, etc.

The Borough proposed to assist 1,040 low/moderate income persons in FY 2025 through one (1) project/activity but the Borough did not meet this goal. This project/activity is underway and will be completed in FY 2026.

- **CD-4 Nutritional Services** - Promote and support programs that provide assistance for food and nutritional programs to address the needs of the unemployed, underemployed and homeless.

The Borough proposed to assist 270 low/moderate income persons in FY 2025 through two (2) projects/activities but the Borough did not meet this goal. These projects/activities are underway and will be completed in FY 2026.

Administration, Planning, and Management Priority - (AM)

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

Goals:

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

The Borough continued to use CDBG funds to pay for administrative and office expenses of the CDBG program.

CR-10 - Racial and Ethnic Composition of Families Assisted

**Describe the families assisted (including the racial and ethnic status of families assisted).
91.520(a)**

	CDBG
White	681
Black or African American	77
American Indian or American Native	0
Asian	0
Native Hawaiian or Other Pacific Islander	0
Some other Race	283
Two or more races	65
Total:	1,106
Hispanic	516
Not Hispanic	590

Table 7 - Table of Assistance to Racial and Ethnic Populations by Source of Funds

Narrative

The Borough's Center/Pleasant Street Reconstruction Project is to reconstruct streets in Census Tract 112, Block Group 1. According to the 2020-2024 American Community Survey Estimates, the Block Group has an estimated 1,106 persons. Of those, 681 (61.57%) are White, 77 (6.96%) are Black or African American, 0 (0.00%) are American Indian or American Native, 0 (0.00%) are Asian, 0 (0.00%) are Native Hawaiian or Pacific Islander, 283 (25.59%) are Some Other Race, and 65 (5.88%) are two or more races. Additionally, 516 (46.65%) have Hispanic or Latino origin. This project/activity is not complete and will be completed during the FY 2026 CAPER period.

CR-15 - Resources and Investments 91.520(a)**Identify the resources made available**

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	FY 2025	\$ 291,250.00	\$ 90,461.28
CDBG-CV	FY 2020	\$ 365,893.00	\$ 28,862.00

Table 8 - Resources Made Available**Narrative**

The Borough of Chambersburg received the following grant amounts during the period of July 1, 2025 through June 30, 2026:

- **CDBG Allocation - \$291,250.00**
- **CDBG Program Income - \$0.00**
- **Total Funds Received - \$291,250.00**

During this CAPER period, the Borough of Chambersburg expended \$0.00 of its FY 2025 CDBG funds and \$90,461.28 from prior year CDBG funds. During this CAPER period, the Borough expended the remaining \$28,862.00 balance of CDBG-CV funds.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Borough Wide	100%	100%	The Borough funded six (6) projects during this CAPER period: Pleasant Street Reconstruction; FCHA Perishable Food Security; New Visions Clubhouse Kitchen Remodel; SCCAP Disability Access; TrueNorth Chambersburg Facility Improvements; and General Administration.

Table 9 - Identify the geographic distribution and location of investments**Narrative**

The Borough of Chambersburg allocated its CDBG funds based on principally benefiting low- and moderate-income persons. During FY 2025, 100% of the Borough's CDBG and CDBG-CV spending benefited low- and moderate-income areas, persons, or households. The following criteria were used to select projects for funding:

- **Low-Mod Area Benefit:**
 - The Center/Pleasant Street Reconstruction activity is located in Census Tract 112, Block Group 1 which has a low- and moderate-income percentage of 68.8%.
- **Low-Mod Clientele Benefit:**
 - The FCHA Perishable Food Security activity is intended to benefit approximately 245 low- and moderate-income persons.
 - The New Visions Clubhouse Kitchen Remodel activity is intended to benefit approximately 25 low- and moderate-income persons.
 - The SCCAP Disability Access activity is intended to benefit approximately 5,025 low- and moderate-income persons.
- **Low-Mod Housing Benefit:**
 - The TrueNorth Chambersburg activity is intended to benefit 12 low- and moderate-income households.
- **Low-Mod Jobs Benefit:** The Borough did not select projects for funding under the Low-Mod Jobs Benefit category.

Leveraging

Explain how Federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Private and non-federal resources that were available to the Borough of Chambersburg in the FY 2025 Program Year to address needs identified in the FY 2025-2029 Five-Year Consolidated Plan are listed below.

- **Elm Street Program** - Pennsylvania Department of Community and Economic Development (DCED) provides funding for Elm Street program which provides assistance and resources to residential and mixed-use areas in proximity to central business districts.
- **Main Street Program** - Pennsylvania Department of Community and Economic Development (DCED) provides funding for the Main Street program to assist the community's downtown economic development efforts through downtown revitalization projects and activities.
- **Neighborhood Assistance Tax Credit** -This program allows business corporations to receive a tax credit from a variety of State taxes for donations made to community based non-profit organizations for the implementation of housing, job training, and education program.
- **Housing and Redevelopment Assistance Program (HRA)** - The Pennsylvania Department of Community and Economic Development (DCED) provides funding for community development and housing assistance.
- **Federal Home Loan Bank Affordable Housing Program (AHP)** - Congress has mandated that ten (10%) of the Federal Home Loan Bank's profits be allocated to provide affordable housing. The FHLB encourages its members to work with public agencies and non-profit housing development

organizations in creating highly leveraged affordable housing initiatives. Both sales and rental housing are eligible.

- **PHFA Home Purchase Programs** - The Pennsylvania Housing Finance Agency offers a variety of home purchase loans at competitive rates. Loan products include HFA loans and Keystone loans. Many of these loans are provided at below market rate for qualified buyers. Local mortgage lenders apply to PHFA for a commitment of a pool of mortgage loan funds.
- **Pennsylvania Office of Vocational Rehabilitation** - OVR will provide funds to make housing units accessible if such improvements will assist persons with disabilities in an employment situation.

The Borough of Chambersburg did not designate any publicly owned land or property to be used as part of its CDBG program during FY 2025.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of homeless households to be provided affordable housing units	0	0
Number of non-homeless households to be provided affordable housing units	0	0
Number of special-needs households to be provided affordable housing units	12	0
Total:	12	0

Table 10 - Number of Households

	One-Year Goal	Actual
Number of households supported through rental assistance	0	0
Number of households supported through the production of new units	0	0
Number of households supported through the rehab of existing units	12	0
Number of households supported through the acquisition of existing units	0	0
Total:	12	0

Table 11 - Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

During the FY 2025 CAPER the Borough of Chambersburg did not meet its goal of rehabilitating 12 housing units. The TrueNorth Chambersburg Facility Improvements activity was delayed by the need to install a radon mitigation system, which has been completed. The Facility Improvements activity is now underway and will be completed during the FY 2026 CAPER period.

Discuss how these outcomes will impact future annual action plans.

During the Borough's first year of its FY 2025-2029 Five-Year Consolidated Plan, the Borough funded one housing activity: CD-25-05 TrueNorth Chambersburg Facility Improvements. In future years the Borough may dedicate additional CDBG and other public funds to housing construction and rehabilitation. Additionally, the Borough will continue to engage in code enforcement and remain an active participant in the Franklin County Housing Task Force.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Persons Served	CDBG Actual
Extremely Low-income	0
Low-income	0
Moderate-income	0
Total:	0

Table 12 - Number of Persons Served

Narrative Information

The Borough of Chambersburg used its limited CDBG funds to address its numerous community development needs, including housing needs. During future years of the Five-Year Consolidated Plan, the Borough will continue to seek partnerships with for-profit and non-profit housing providers to address affordable housing needs in the Borough.

Address the "Worst-Case" Housing and Housing for the Disabled:

The Borough of Chambersburg provided FY 2025 CDBG funds to CD-25-05 TrueNorth Chambersburg Facility Improvements. This project/activity will use CDBG funds to improve living conditions at TrueNorth's psychiatric and mental disability residential site in the Borough. The improvements include closing large holes in the walls from where old HVAC units were once installed, replacing each of the 12 entrance doors and trim, and painting the exterior of the building.

In future years, the Borough will continue to support the efforts of local agencies and nonprofit providers to provide "Worst-Case" Housing and Housing for the Disabled.

Section 215 Affordable Housing:

The Borough of Chambersburg provided FY 2025 CDBG funds to CD-25-05 TrueNorth Chambersburg Facility Improvements. This project/activity will use CDBG funds to improve living conditions at TrueNorth's psychiatric and mental disability residential site in the Borough. The improvements include closing large holes in the walls from where old HVAC units were once installed, replacing each of the 12 entrance doors and trim, and painting the exterior of the building.

In future years, the Borough will continue to support the efforts of local agencies and nonprofit providers in developing affordable rental and for-sale housing.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

In FY 2025 the Borough did not set goals for homeless outreach. The Borough continued to support the efforts of its community partners and the Eastern Pennsylvania Continuum of Care in performing homeless outreach and assessment. The Borough depends upon its partners who work with the homeless to stay informed on homeless issues. There were no requests for FY 2025 funding for activities to address homelessness.

Point-In-Time Count

The Eastern Pennsylvania Continuum of Care conducts a regular Point-In-Time (PIT) Count each January to survey the number of homeless individuals and families in its 33-county jurisdiction in eastern and central Pennsylvania. By determining the number and circumstances of the unhoused persons within its jurisdiction, the Eastern PA CoC can identify its needs for shelter and intervention programming, develop strategies to meet those needs, and seek funding to implement those strategies. According to the PIT Count conducted on the evening of January 22, 2025 by the Eastern PA CoC, the following number of homeless persons in Franklin County were reported by category:

- **Unsheltered** - 20 individuals
- **Transitional Housing** - 0 individuals
- **Emergency Shelter** - 71 individuals

The Eastern PA CoC reported the following demographics across its entire jurisdiction:

- **Unsheltered** - 492 persons
- **Transitional Housing** - 451 persons
- **Emergency Shelter** - 1,396 persons
- **Ethnicity** - Non-Hispanic/Non-Latino - 1,886
- **Ethnicity** - Hispanic/Latino - 376
- **Race** - White - 1,266
- **Race** - Black/African American - 471
- **Race** - Asian - 11
- **Race** - American Indian or Native Alaskan - 15
- **Race** - Native Hawaiian or Pacific Islander - 7
- **Race** - Multiple Races – 107

Addressing the emergency shelter and transitional housing needs of homeless persons

In FY 2025 the Borough did not set goals for addressing emergency shelter and transitional housing. The Borough supports the efforts of its community partners to provide emergency shelter and transitional housing to homeless persons and families. The Borough depends upon its partners who work with the homeless to stay informed on homeless issues. There were no requests for FY 2025 funding for activities to address 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

In FY 2025 the Borough did not set goals for helping homeless persons make the transition to permanent housing and independent living. The Borough supports the efforts of its community partners in helping unhoused or sheltered individuals and families obtain and retain permanent housing and independent living, especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. The Borough depends upon its partners who work with the homeless to stay informed on homeless issues. There were no requests for FY 2025 funding for activities to address homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

In FY 2025 the Borough did not set goals for assisting individuals and families from becoming homeless. The Borough supports the efforts of its community partners in helping their clientele avoid and exit homelessness, particularly low- and extremely low-income individuals and families, those being discharged from institutions and systems of care, and those who are receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs. The Borough depends upon its partners who work with the homeless to stay informed on homeless issues. There were no requests for FY 2025 funding for activities to address homelessness.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

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." FCHA owns and professionally manages rental communities for families and elderly/disabled persons in Franklin County. FCHA's four (4) public housing developments have a total of 316 public housing units as of August 2026, with 156 units for family occupancy and 160 units for mixed populations (elderly or disabled). Two (2) public housing communities are located in Chambersburg and the other two FCHA communities are located in the Borough of Waynesboro. FCHA did not lose or demolish any public housing units during FY 2025.

Each FCHA public housing community has its own site-based waiting list, all of which are open as it is FCHA's policy to not close public housing waiting lists. The following number of households are on each site's waiting list:

- Meadow Creek 1 (Chambersburg senior/disabled): 101 households
- Meadow Creek 2 (Chambersburg family): 156 households
- Village Green (Waynesboro senior/disabled): 107 households
- Valleyview Village (Waynesboro family): 77 households

As of August 2026, FCHA's public housing communities are at 98.63% capacity. This indicates a severe lack of available low-income housing in Franklin County.

The Franklin County Housing Authority also assists families who wish to live in privately owned housing and receive rental subsidies through the Housing Choice Voucher Program. As of August 2026 the Housing Authority administered 397 vouchers:

- 304 Housing Choice Vouchers, of which 295 are leased out
- 20 Project-Based Vouchers (18 leased)
- 5 Veterans Administration Supportive Housing (VASH) vouchers (all 5 leased)
- 62 Mainstream Vouchers (55 leased)
- 6 BRAS (Bridge Rental Assistance Subsidy) vouchers funded by Tuscarora Managed Care Alliance (TMCA) (all 6 leased).

FCHA has a total voucher lease rate of 98% and is unable to lease out the remaining 2% due to funding restrictions.

There were 133 households on the FCHA voucher waiting list as of August 2026; 79 of these households were waiting for elderly/disabled housing and 54 were families with children waiting for family housing. The voucher waiting list has been closed since September 16, 2024 due to lack of funding.

During FY 2025, FCHA wrote and obtained grants to provide more vouchers, as well as to conduct improvements to their public housing units and developments and to assist residents with self-sufficiency. The Housing Authority conducted a sidewalk and step replacement program at its Chambersburg locations in FY 2025. It also installed a new basketball court and trimmed its trees.

FCHA continues to follow policies and procedures to end housing discrimination and to promote diverse, inclusive communities with fair access and equal opportunity. FCHA continues to provide resources to its diverse, inclusive community with access to good jobs, schools, health care, and transportation in addition to housing. FCHA continues to take steps to give its residents better tools to ensure they are connected to opportunity, regardless of race, color, religion, national origin, sex, family status or disability.

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

FCHA employs a Resident Initiatives Coordinator who helps promote and works with individuals inquiring about homeownership through the Family Self-Sufficiency program. The Coordinator also manages food distributions, resources, and opportunities/events for FCHA residents. Through these programs, residents are given resources that assist in teaching and encouraging self-sufficiency. This includes, but is not limited to, budgeting, credit counseling, job search, placement and retention, transportation, education, childcare, health and wellness, and the homeownership process. FCHA did not initiate any new resident service programs during this CAPER period, but did increase its current program efficiency to insure they continue to meet residents' needs.

The Franklin County Housing Authority maintains an active relationship with its residents and encourages residents of public housing to become involved in the housing authority's decision-making process. The Housing Authority engages in cooperative activities with the Boys & Girls Club, Waynesboro Communities that Care, and Pathstone. FCHA provides an array of youth programs and resources to youth programs in Chambersburg and Waynesboro. The FCHA resident councils organize youth programs both independently and with the help of community partners such as First Start Partnership (FSP) and the Chambersburg Memorial YMCA. Additionally, the Boys & Girls Club of Shippensburg & Chambersburg hosts youth activities in the community room of the FCHA Meadow Creek 2 family community.

FCHA has Resident Councils in both of its family housing developments and holds regular elections for both councils. These councils manage Resident Participation Funding. One public housing resident sits on the Board of Directors of the Franklin County Housing Authority.

Actions taken to provide assistance to troubled PHAs

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). Therefore, no assistance is needed to improve operations of this Public Housing Authority.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

In the FY 2025 CAPER period the Borough of Chambersburg continued to review its land use, zoning, and other policies and ordinances to ensure that the Borough does not create undue roadblocks to housing development. During the current CAPER period the Borough did not identify any public policies that had a negative effect on affordable housing. The Borough also did not identify any public policies that encouraged discriminatory practices and/or impacted housing availability during this CAPER period.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

Despite efforts made by the Borough of Chambersburg and social service providers, a number of significant obstacles remain to meeting underserved needs. The greatest of these obstacles remains the lack of funding for the Borough and its partner organizations. Insufficient funding lessens the ability to fund many worthwhile public service programs, activities, and agencies. The Borough is using 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
- Aging housing stock in need of major rehabilitation
- High cost of housing rehabilitation
- Aging in place population who need accessibility improvements
- The increasing number of vacant and abandoned properties
- High unemployment rate and loss of household income
- Low wages in job markets that are accessible to low- and moderate-income households, primarily the service and retail sectors

The Borough of Chambersburg funded the following projects with FY 2025 CDBG funds to address underserved needs:

- CD-25-01 Pleasant Street Reconstruction
- CD-25-02 Franklin County Housing Authority (FCHA) - Perishable Food Security
- CD-25-03 New Visions Clubhouse Kitchen Remodel
- CD-25-04 South Central Community Action Programs (SCCAP) - Handicap-Accessible Doors
- CD-25-05 TrueNorth - Chambersburg Facility Improvements

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The revised Federal Lead Based Paint Regulations published on September 15, 1999 (24 CFR Part 35) and current updates 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 continues to comply with Title 24, Part 35: Lead Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

Rehabilitation Programs:

During FY 2025, the Borough of Chambersburg ensured that:

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

Homeownership Programs:

The Borough of Chambersburg ensured that:

- Applicants for homeownership assistance received adequate information about lead based paint requirements.
- Staff properly determined whether proposed projects were exempt from some or all lead based paint requirements.
- A proper visual assessment was 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 performed paint stabilization and the dwelling

passes a clearance exam in accordance with the standards established in 24 CFR Part 35.

- The home purchaser received the required lead-based paint pamphlet and notices.

During this CAPER period, the Borough did not abate any housing units for lead-based paint.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

According to the 2020-2024 American Community Survey, approximately 12.3% of Chambersburg's families lived in poverty compared to 8.0% for the State and 8.8% for the Nation. The Borough's goal is to reduce the extent of poverty is 5%, based on actions the Borough has control over, or actions in which the Borough will cooperate with other organizations and agencies.

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

The Borough of Chambersburg is funding four (4) anti-poverty projects with its FY 2025 CDBG funds:

- CD-25-02 FCHA Perishable Food Security
- CD-25-03 New Visions Clubhouse Kitchen Remodel
- CD-25-04 SCCAP - Handicap-Accessible Doors
- CD-25-05 TrueNorth - Chambersburg Facility Improvements

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The Borough and its partners regularly communicate about the state of housing, homelessness, the special needs communities, community development, and economic development in and around Chambersburg. The primary issue with institutional structure is not the number or type of providers serving Chambersburg, but the lack of funding available to these providers and to the Borough itself.

The Borough of Chambersburg funded the following five (5) activities with FY 2025 CDBG funds to assist service providers and the Borough in developing institutional structure:

- CD-25-02 FCHA Perishable Food Security
- CD-25-03 New Visions Clubhouse Kitchen Remodel
- CD-25-04 South Central Community Action Programs (SCCAP) - Handicap-Accessible Doors
- CD-25-05 TrueNorth - Chambersburg Facility Improvements
- CD-25-06 General Administration

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The Borough has assigned the responsibility of administering the Five-Year Consolidated Plan and Annual Action Plans to its Land Use and Community Development Department. Part of this responsibility includes making sure social service organizations, nonprofit and for-profit housing providers, governmental departments and officials, and the general public stay informed of the prioritized plan goals and their progress. This is accomplished through the CAPER documents and public meetings.

The Borough also solicits funding requests from interested parties for CDBG funds and notifies the public of these funding opportunities to allow for new applicant organizations. These requests are reviewed, discussed and recommended for funding by the Land Use and Community Development Department to Borough Council. Once selected, these activities are included in that fiscal year's Annual Action Plan.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

During this CAPER period, the Borough completed the following actions for each Impediment identified in the 2025 Analysis of Impediments to Fair Housing Choice:

IMPEDIMENT 1: FAIR HOUSING EDUCATION AND OUTREACH

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

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

Strategies: In order to achieve this goal, the following strategies should be undertaken:

- **1-A** - Promote fair housing awareness through the media, seminars, and training to educate and inform residents and landlords of their rights and responsibilities under the Fair Housing Act, and other Federal and State Housing Laws.
- **1-B** - Make literature and informational material available to explain the Fair Housing Act and distribute to individuals, groups and organizations to increase awareness of housing laws and regulations.
- **1-C** - Work with the local Board of Realtors to provide information on fair housing choices and ways to promote fair housing for persons who wish to rent or purchase housing in the community, outside areas of racial, ethnic, and income concentrations.

- **1-D** - Continue to affirmatively further fair housing in the enforcement of municipal policies, actions, and decisions by local elected officials, appointed officials, and borough employees.

Actions to Address Impediment 1: *The Borough of Chambersburg's Human Rights Commission was tasked with reviewing discrimination in the Borough that included employment, public accommodation, housing and commercial property. The assignment included establishing procedures for filing complaints with the Borough HRC and providing a mediation process for filed complaints.*

The Borough continued to monitor and review public policies for discriminatory practices and undue restrictions on housing development and renovation. It also conducts periodic code enforcement and remains an active participant in the Franklin County Housing Task Force. Additionally, the Mayor of Chambersburg issued a proclamation in April 2026 recognizing Fair Housing Month and promoting knowledge of fair housing to Borough residents.

IMPEDIMENT 2: HOUSING AFFORDABILITY

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

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

Strategies: In order to meet this goal, the following strategies should be undertaken:

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

Actions to Address Impediment 2: *The Borough of Chambersburg funded one (1) housing affordability project/activity during this CAPER period: CD-25-05 TrueNorth Chambersburg Facility Improvements, which was intended to benefit twelve (12) households. This project/activity was not completed during FY 2025 due to the need to install a radon mitigation system. The facility improvements are now underway and will be completed during the FY 2026 CAPER period.*

Additionally, the Borough continued its housing inspection program, conducting 1,094 systematic rental inspections and another 498 Codes Department complaint-based inspections between July 1, 2025 and June 30, 2026.

IMPEDIMENT 3: HOUSING ACCESSIBILITY

Over 20% of the Borough's population has one or more disabilities and almost 20% of the Borough's population is age 65 or over, which has created a demand for accessible housing that is decent, safe, sound, sanitary, accessible and affordable to persons with disabilities and the elderly.

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

Strategies: In order to meet this goal, the following strategies should be undertaken:

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

Actions to Address Impediment 3: *No actions were undertaken during this CAPER period to address Impediment 3. The Borough did not fund any housing accessibility projects/activities during this CAPER period.*

IMPEDIMENT 4: ECONOMIC ISSUES AFFECTING HOUSING CHOICE

Companies in and around the Borough of Chambersburg are unable to fill employment positions due to low pay and an under-qualified workforce. There is a gap in the type of available employment opportunities and the employability of the Borough's labor force. Low-income households are prevented from improving their income and ability to live outside areas with concentrations of low-income households, thus creating a fair housing concern.

Goal: The local economy will improve, creating new job opportunities, which in turn will increase household income, and will promote fair housing choice.

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

- **4-A:** Support and enhance workforce development and technical skills training that result in a better-trained workforce. This will promote opportunities to earn a "livable" wage.

- **4-B:** Strengthen partnerships and program delivery which will enhance the Borough's economic base, expand its tax base, and create a more sustainable economy for residents and businesses.
- **4-C:** Support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income areas and minority neighborhoods.
- **4-D:** Promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.
- **4-E:** Explore opportunities for improving public transportation through expansion of existing routes and times, or partnerships with third parties to allow residents to access new employment opportunities.

Actions to Address Impediment 4: No actions were undertaken during this CAPER period to address Impediment 4. The Borough did not fund any economic development or job creation projects/activities during this CAPER period.

CR-40 - Monitoring 91.220 and 91.230

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

The Borough of Chambersburg's Community & Economic Development Specialist has a "monitoring checklist" that is utilized when programs and activities are reviewed. This checklist will be updated during the current program year to ensure compliance with 2 CFR, Part 200 "UNIFORM ADMINISTRATIVE REQUIREMENTS, COST PRINCIPLES, AND AUDIT REQUIREMENTS FOR FEDERAL AWARDS" and the HUD Community Planning and Development Monitoring Handbook (HUD 6509.2)

Monitoring of CDBG funded activities is conducted periodically based on project activity and may or may not require site visits. Construction projects typically require on-site monitoring and are monitored during the various phases of construction and at completion. The final inspection details the cost benefit and benefit to low- and moderate-income persons. During the on-site inspections, compliance with local, county, and state building and housing codes are reviewed. Copies of financial statements and audit reports are obtained and kept on file. For those activities which trigger Davis-Bacon Wage Rates, employee payrolls are required prior to payments and on-site employee interviews will be held. Public Service activities are generally monitored annually and may undergo desk monitoring rather than in-person monitoring to ensure compliance with program regulation. These monitoring standards are required for all Borough-administered projects and sub-recipient activities.

The Borough has established goals for MBE and WBE participation. The Borough includes these goals in requests for proposals, advertisements when soliciting for contractors, supply purchases, and the like. The Borough also solicits the concerns and comments of MBE and WBE firms in order to encourage their participation in Borough procurement and projects and encourages contractors to recruit MBE and WBE subcontractors. The Borough's Department of Community & Economic Development monitors participation of MBE and WBE firms and will expand the area to solicit proposals.

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

Monitoring is an ongoing system of planning, implementation, communication, and follow-up. During this CAPER period, the Borough performed monitoring activities of the Center/Pleasant Street Reconstruction project which broke ground very late in FY 2025. The Borough staff reviewed all bids, drawdown requests, and employee reviews. The Borough did not identify any findings.

Citizen Participation Plan 91.105(d); 91.115(d)**Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.**

The Borough of Chambersburg placed the CAPER document on public display for the required period of 15 days, which began on Tuesday, August 25, 2026 and ended on Tuesday, September 8, 2026. The Public Display Notice was published on Monday, August 24, 2026 in the "Public Opinion" newspaper. A copy of this display notice and a notarized affidavit of publication are attached in the CR-85 Citizen Participation Section of this Plan.

The FY 2025 CAPER was available for public viewing 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 Street, Chambersburg, PA 17201
- **Borough of Chambersburg Recreation Center** - 235 South Third Street, Chambersburg PA, 17201
- On the Borough website at: <https://www.chambersburgpa.gov/>

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The Borough of Chambersburg has not made any changes to the FY 2025-2029 Five-Year Consolidated Plan and its program objectives during this reporting period.

Describe accomplishments and program outcomes during the last year.

During this CAPER period, the Borough of Chambersburg expended CDBG funds on the following activities:

- **Acquisition** - \$0.00, which is 0.00% of the total expenditures.
- **Economic Development** - \$0.00, which is 0.00% of the total expenditures.
- **Housing** - \$0.00, which is 0.00% of the total expenditures.
- **Public Facilities and Improvements** - \$0.00, which is 0.00% of the total expenditures.
- **Public Services** - \$0.00, which is 0.00% of the total expenditures.
- **General Administration and Planning** - \$90,461.28, which is 100.00% of the total expenditures.
- **Other** - \$0.00, which is 0.00% of the total expenditures.
- **Repayment of Section 108 Loans** - \$0.00, which is 0.00% of the total expenditures.
- **Total: \$90,461.28**

The Borough of Chambersburg did not meet the required 1.5 maximum drawdown ratio at the end of its FY 2025 CAPER period. The Borough's ratio was 2.10 as of August 17, 2026. In coordination with the HUD Philadelphia Regional Office, the Borough has drafted a Workout Plan to address its high drawdown ratio. The main goal of this plan is to draw down the FY 2023, 2024, and 2025 funds programmed for the Center/Pleasant Street Reconstruction project/activity that constitute the bulk of the Borough's unspent funding. This project broke ground very late in FY 2025 and is expected to be complete in FY 2026.

During this CAPER period, the CDBG program targeted the following with its funds:

- **Percentage of Expenditures Assisting Low- and Moderate-Income Persons and Households Either Directly or On an Area Basis** - 100.00%
- **Percentage of Expenditures That Benefit Low/Mod Income Areas** - 100.00%

During this CAPER period, the income level beneficiary data is the following:

- **Total Low- and Moderate-Income (<=80%)** - 100.00%
- **Non Low- and Moderate-Income (>80%)** - 0.00%

During this CAPER period, the Borough had the following CDBG accomplishments:

- **Actual Jobs Created or Retained** - 0
- **Households Receiving Housing Assistance** - 0

- **Persons Assisted Directly, Primarily by Public Services and Public Facilities - 0**
- **Persons for Whom Services and Facilities were Available - 0**
- **Units Rehabilitated - Single Units - 0**
- **Units Rehabilitated - Multi Units Housing - 0**

During this CAPER period, all of the CDBG funds were used to meet a National Objective. The Borough did not fund any projects that involved displacement and/or relocation with CDBG funds. The Borough did not make any lump sum agreements during this CAPER Period. The Borough did not make any prior year adjustments during this CAPER period.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No.

CR-50 - HOME 91.520(d)

The Borough of Chambersburg does not receive a HOME Investment Partnership (HOME) Program entitlement allocation from HUD. Therefore, any agencies interested in obtaining HOME funding have to apply to the Commonwealth of Pennsylvania Department of Community and Economic Development. During this CAPER period, the Borough did not receive or pass through any HOME funds from the Commonwealth. Not Applicable.

DRAFT

CR-58 - Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG
Total Number of Activities	1
Total Labor Hours	606
Total Section 3 Worker Hours	0
Total Targeted Section 3 Worker Hours	0

Table 13 - Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	0
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	0
Direct, on-the job training (including apprenticeships).	0
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	0
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	0
Outreach efforts to identify and secure bids from Section 3 business concerns.	1
Technical assistance to help Section 3 business concerns understand and bid on contracts.	0
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	0
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	0
Held one or more job fairs.	0
Provided or connected residents with supportive services that can provide direct services or referrals.	0
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	0
Assisted residents with finding child care.	0
Assisted residents to apply for, or attend community college or a four year educational institution.	0
Assisted residents to apply for, or attend vocational/technical training.	0
Assisted residents to obtain financial literacy training and/or coaching.	0
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	0
Provided or connected residents with training on computer use or online technologies.	0
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	0
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	0
Other.	0

Table 14 - Qualitative Efforts - Number of Activities by Program

Narrative

The Borough had one (1) project during this CAPER period that triggered Section 3 Compliance: CD-25-01 Pleasant Street Reconstruction.

CR-60 - ESG 91.520(g)

The Borough of Chambersburg does not receive an Emergency Solutions Grant (ESG) entitlement allocation from HUD. Therefore, any agencies interested in obtaining ESG funding have to apply to the Commonwealth of Pennsylvania Department of Community and Economic Development. During this CAPER period, the Borough did not receive or pass through any ESG funds from the Commonwealth. Not Applicable.

DRAFT

CR-70 - HOPWA CAPER Report

The Borough of Chambersburg does not receive a Housing Opportunities for People with AIDS (HOPWA) entitlement allocation from HUD. Therefore, any agencies interested in obtaining HOPWA funding have to apply to the Commonwealth of Pennsylvania Department of Community and Economic Development. During this CAPER period, the Borough did not receive or pass through any HOPWA funds from the Commonwealth. Not Applicable.

DRAFT

CR-75 - IDIS Reports

Attached are the following U.S. Department of Housing and Urban Development (HUD) Reports from IDIS for the period from July 1, 2025, through June 30, 2026.

Attached are the following IDIS reports:

- **IDIS Report PR26** - CDBG Financial Summary
- **IDIS Report PR26** - CDBG-CV Financial Summary

DRAFT

CR-80 - Fair Housing

During this CAPER period, the Borough completed the following actions for each Impediment identified in the 2025 Analysis of Impediments to Fair Housing Choice:

IMPEDIMENT 1: FAIR HOUSING EDUCATION AND OUTREACH

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

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

Strategies: In order to achieve this goal, the following strategies should be undertaken:

- **1-A** - Promote fair housing awareness through the media, seminars, and training to educate and inform residents and landlords of their rights and responsibilities under the Fair Housing Act, and other Federal and State Housing Laws.
- **1-B** - Make literature and informational material available to explain the Fair Housing Act and distribute to individuals, groups and organizations to increase awareness of housing laws and regulations.
- **1-C** - Work with the local Board of Realtors to provide information on fair housing choices and ways to promote fair housing for persons who wish to rent or purchase housing in the community, outside areas of racial, ethnic, and income concentrations.
- **1-D** - Continue to affirmatively further fair housing in the enforcement of municipal policies, actions, and decisions by local elected officials, appointed officials, and borough employees.

Actions to Address Impediment 1: *The Borough of Chambersburg's Human Rights Commission was tasked with reviewing discrimination in the Borough that included employment, public accommodation, housing and commercial property. The assignment included establishing procedures for filing complaints with the Borough HRC and providing a mediation process for filed complaints.*

The Borough continued to monitor and review public policies for discriminatory practices and undue restrictions on housing development and renovation. It also conducts periodic code enforcement and remains an active participant in the Franklin County Housing Task Force. Additionally, the Mayor of Chambersburg issued a proclamation in April 2026 recognizing Fair Housing Month and promoting knowledge of fair housing to Borough residents.

IMPEDIMENT 2: HOUSING AFFORDABILITY

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

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

Strategies: In order to meet this goal, the following strategies should be undertaken:

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

Actions to Address Impediment 2: *The Borough of Chambersburg funded one (1) housing affordability project/activity during this CAPER period: CD-25-05 TrueNorth Chambersburg Facility Improvements, which was intended to benefit twelve (12) households. This project/activity was not completed during FY 2025 due to the need to install a radon mitigation system. The facility improvements are now underway and will be completed during the FY 2026 CAPER period.*

Additionally, the Borough continued its housing inspection program, conducting 1,094 systematic rental inspections and another 498 Codes Department complaint-based inspections between July 1, 2025 and June 30, 2026.

IMPEDIMENT 3: HOUSING ACCESSIBILITY

Over 20% of the Borough's population has one or more disabilities and almost 20% of the Borough's population is age 65 or over, which has created a demand for accessible housing that is decent, safe, sound, sanitary, accessible and affordable to persons with disabilities and the elderly.

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

Strategies: In order to meet this goal, the following strategies should be undertaken:

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

Actions to Address Impediment 3: *No actions were undertaken during this CAPER period to address Impediment 3. The Borough did not fund any housing accessibility projects/activities during this CAPER period.*

IMPEDIMENT 4: ECONOMIC ISSUES AFFECTING HOUSING CHOICE

Companies in and around the Borough of Chambersburg are unable to fill employment positions due to low pay and an under-qualified workforce. There is a gap in the type of available employment opportunities and the employability of the Borough’s labor force. Low-income households are prevented from improving their income and ability to live outside areas with concentrations of low-income households, thus creating a fair housing concern.

Goal: The local economy will improve, creating new job opportunities, which in turn will increase household income, and will promote fair housing choice.

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

- **4-A:** Support and enhance workforce development and technical skills training that result in a better-trained workforce. This will promote opportunities to earn a “livable” wage.
- **4-B:** Strengthen partnerships and program delivery which will enhance the Borough’s economic base, expand its tax base, and create a more sustainable economy for residents and businesses.
- **4-C:** Support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income areas and minority neighborhoods.
- **4-D:** Promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.
- **4-E:** Explore opportunities for improving public transportation through expansion of existing routes and times, or partnerships with third parties to allow residents to access new employment opportunities.

Actions to Address Impediment 4: *No actions were undertaken during this CAPER period to address Impediment 4. The Borough did not fund any economic development or job creation projects/activities during this CAPER period.*

CR-85 - Citizen Participation

The Borough of Chambersburg's FY 2025 Consolidated Annual Performance and Evaluation Report (CAPER) was made available for public display and comment on the Borough's website (<https://www.chambersburgpa.gov/>), as well as the Borough's Land Use and Community Development Department, the Coyle Free Library, and the Borough of Chambersburg Recreation Center. The "Draft" CAPER was advertised in "The Public Opinion" newspaper on Monday, August 24, 2026 for the required 15-day public comment period, which began on Tuesday, August 25, 2026 and ended on Tuesday, September 8, 2026.



Office of Community Planning and Development
U.S. Department of Housing and Urban Development
Integrated Disbursement and Information System
PR26 - CDBG Financial Summary Report
Program Year 2025
CHAMBERSBURG , PA

DATE: 08-17-26
TIME: 13:01
PAGE: 1

PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	0.00
02 ENTITLEMENT GRANT	291,250.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	0.00
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	0.00
06 FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
06a FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	291,250.00

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	0.00
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	0.00
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	90,461.28
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	90,461.28
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	200,788.72

PART III: LOWMOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	0.00
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	0.00
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	0.00%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: PY: PY:
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	0.00
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	0.00
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	0.00
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	0.00
32 ENTITLEMENT GRANT	291,250.00
33 PRIOR YEAR PROGRAM INCOME	0.00
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	291,250.00
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	0.00%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	90,461.28
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	90,461.28
42 ENTITLEMENT GRANT	291,250.00
43 CURRENT YEAR PROGRAM INCOME	0.00
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	291,250.00
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	31.06%



LINE 17 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 17

No data returned for this view. This might be because the applied filter excludes all data.

LINE 18 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 18

No data returned for this view. This might be because the applied filter excludes all data.

LINE 19 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 19

No data returned for this view. This might be because the applied filter excludes all data.

LINE 27 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 27

No data returned for this view. This might be because the applied filter excludes all data.

LINE 37 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 37

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2023	1	30	7063969	General Administration	21A		\$18,000.00
2023	1	30	7069693	General Administration	21A		\$5,000.00
2023	1	30	7075331	General Administration	21A		\$8,000.00
2023	1	30	7081893	General Administration	21A		\$16,440.00
2023	1	30	7081895	General Administration	21A		\$2,704.00
2023	1	30	7143171	General Administration	21A		\$0.39
2024	1	34	7081895	General Administration	21A		\$3,796.00
2024	1	34	7143176	General Administration	21A		\$140.28
2024	1	34	7143178	General Administration	21A		\$531.20
2024	1	34	7143182	General Administration	21A		\$7,952.78
2024	1	34	7143665	General Administration	21A		\$0.39
2024	1	34	7146096	General Administration	21A		\$12,310.00
2024	1	34	7146098	General Administration	21A		\$8,000.00
2024	1	34	7164335	General Administration	21A		\$286.24
2024	1	34	7182334	General Administration	21A		\$7,300.00
Total					21A	Matrix Code	\$90,461.28
							\$90,461.28



Office of Community Planning and Development
U.S. Department of Housing and Urban Development
Integrated Disbursement and Information System
PR26 - CDBG-CV Financial Summary Report
CHAMBERSBURG , PA

DATE: 08-17-26
TIME: 13:03
PAGE: 1

PART I: SUMMARY OF CDBG-CV RESOURCES

01 CDBG-CV GRANT	365,893.00
02 FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
03 FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	0.00
04 TOTAL CDBG-CV FUNDS AWARDED	365,893.00

PART II: SUMMARY OF CDBG-CV EXPENDITURES

05 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	365,893.00
06 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	0.00
07 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
08 TOTAL EXPENDITURES (SUM, LINES 05 - 07)	365,893.00
09 UNEXPENDED BALANCE (LINE 04 - LINE8)	0.00

PART III: LOWMOD BENEFIT FOR THE CDBG-CV GRANT

10 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
11 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
12 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	365,893.00
13 TOTAL LOW/MOD CREDIT (SUM, LINES 10 - 12)	365,893.00
14 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 05)	365,893.00
15 PERCENT LOW/MOD CREDIT (LINE 13/LINE 14)	100.00%

PART IV: PUBLIC SERVICE (PS) CALCULATIONS

16 DISBURSED IN IDIS FOR PUBLIC SERVICES	0.00
17 CDBG-CV GRANT	365,893.00
18 PERCENT OF FUNDS DISBURSED FOR PS ACTIVITIES (LINE 16/LINE 17)	0.00%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

19 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	0.00
20 CDBG-CV GRANT	365,893.00
21 PERCENT OF FUNDS DISBURSED FOR PA ACTIVITIES (LINE 19/LINE 20)	0.00%



LINE 10 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 10

No data returned for this view. This might be because the applied filter excludes all data.

LINE 11 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 11

No data returned for this view. This might be because the applied filter excludes all data.

LINE 12 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 12

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2020	8	33	7023918	CV-Meeting Place Greenway Project	03F	LMA	\$284,091.00
			7032118	CV-Meeting Place Greenway Project	03F	LMA	\$52,940.00
			7063934	CV-Meeting Place Greenway Project	03F	LMA	\$11,604.62
			7063936	CV-Meeting Place Greenway Project	03F	LMA	\$17,257.38
Total							\$365,893.00

LINE 16 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 16

No data returned for this view. This might be because the applied filter excludes all data.

LINE 19 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 19

No data returned for this view. This might be because the applied filter excludes all data.