



HOUSING & REDEVELOPMENT AUTHORITIES
OF CUMBERLAND COUNTY

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM

APPLICATION

CUMBERLAND COUNTY - PROGRAM YEAR 2022

Date of Application:

APPLICANT INFORMATION

Applicant Name:

Mailing Address:

- Type of Organization:
- municipal government
 - private non-profit - 501(c)(3) or 501(c)(4)
 - private for-profit
 - CHDO
 - other

Applicant's Chief Executive Officer: _____

Staff Contact Person/Title: _____

Telephone: _____ Fax: _____ Email: _____

Applicant's Fiscal Year: from _____ to _____

Applicant's Federal Employer Identification Number (FEIN): _____

Applicant's DUNS Number: _____



PROJECT INFORMATION

Project Name: _____

Project Site/Location: _____

- Type of Project:**
- _____ acquisition of property
 - _____ rehabilitation of housing units (single-family)
 - _____ rehabilitation of housing units (multi-family)
 - _____ construction of housing units
 - _____ public facility (such as a community center, recreational facility, streets, streetscape, curbs and sidewalks, water, sewer and storm water systems)
 - _____ public service (such as counseling, service coordination, crime prevention, recreation programs and training programs)
 - _____ economic development, direct assistance to a for-profit entity (loans and grants to businesses for acquisition, renovations and rehabilitation, equipment and working capital)
 - _____ removal of architectural barriers (such as curb cuts, ramps, and accessibility improvements)
 - _____ removal of a blighting influence (rehabilitation, demolition, clearance)
 - _____ code enforcement in an LMI Revitalization Area

Which of the following national objectives is the proposed project intended to achieve?

- _____ benefit principally low-income and moderate-income (LMI) persons
- _____ prevent or eliminate a condition of slum or blight

If the national objective is to benefit principally LMI persons, how will LMI status be determined in order to meet that objective?

- _____ area-wide project (51% or more of residents of the designated service area are LMI (51% established by census data or survey)
- _____ service or benefit will be limited to those who are required to document that they are LMI
- _____ service or benefit will be limited to those who are in a class of persons who are presumed to be LMI (disabled adults, elderly, homeless, abused children, battered spouses, etc.)
- _____ service is of such a nature and in such a location that it may be reasonably presumed that beneficiaries will be primarily LMI persons

INCLUDE AS APPLICABLE:

- If the project is to benefit LMI persons, explain if it will be a direct benefit to persons or families, or will it benefit an area where LMI persons/families reside? If a direct benefit, state the types and numbers of LMI persons you expect will be served by the project during the next year and the procedures to be used to verify and record LMI status of clients and the services provided to them. If the project will benefit an LMI area, describe the service area, and explain how you determined the area.
- If the project is intended to address slum or blight, describe the condition to be corrected and the method to be used (repair, demolition). Attach pictures.
- If the proposal is for an economic development project, state how many jobs will be created, and show how you will make them available to LMI persons; provide a pro forma.
- If the project is a housing rehabilitation project, fully describe the proposed program including the type of properties to be rehabilitated (owner-occupied, rental, vacant-for-resale), whether it is a grant or loan program, the terms of sale or and of repayment or of forgiveness loans and any proposed subsidies to buyers.
- If the project is for property acquisition or new construction, state the final use of property. Provide evidence of due diligence and site control or plans for the same.
- If the project is a public service, furnish proof that the project is a new service or a quantifiable increase of an existing service.
- If the project is code enforcement, provide information on the area experiencing deterioration and on the other improvement activities to be undertaken in the area in conjunction with the code enforcement.
- Provide available maps, drawings, sketches, plans, studies, surveys, etc., as available that will show the location and scope of the proposed project and demonstrate the feasibility of the project.



COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM OVERVIEW

CUMBERLAND COUNTY

The Community Development Block Grant program provides assistance for housing and community development activities. In order for a project to qualify for CDBG funding, it must meet at least one of the three national objectives of the 1974 Housing and Community Development Act, as amended. These objectives are as follows:

1. benefit low and moderate-income persons
 - benefit individuals or families determined to be low or moderate-income through income verification, or,
 - benefit an area in which 51% or more of the residents have been determined to be low-and moderate-income by U.S. Census data or survey, or
 - involve facilities that exclusively serve a clientele who are generally presumed to be principally low- and moderate-income persons. Activities that exclusively serve a group of persons in any one or a combination of the following categories may be presumed to benefit persons, 51% of whom are low and moderate-income—abused children, battered spouses, elderly persons, adults meeting the Census Bureau's Current Population Reports definition of "severely disabled," homeless persons, illiterate adults, persons living with AIDS, and migrant farm workers, or
 - involve facilities that require information on family size and income so that it is evident that at least 51% of the clientele are persons whose family income does not exceed the low- and moderate-income limit (such as counseling centers, day care centers, and employment training)
2. eliminate slums and blight—there are two ways in which a proposed project can qualify as eliminating slums and blight
 - a. projects within a slum or blighted area—a blighted area must meet the definition of a slum or blighted, deteriorated or deteriorating, area under State Law (P.L. 991) and contain a substantial number of deteriorating or dilapidated buildings or improvements throughout the area. In order for a project to qualify under this standard, it must address one or more of the conditions that qualify the area as a slum or blighted area; documentation describing

the area and the conditions of the area must be provided to the county with the project application; certification by the local planning commission is required

- b. projects outside a slum or blighted area (activities to address slum or blight on a spot basis)—acquisition, demolition, relocation, historic preservation, and building rehabilitation activities which eliminate specific conditions of blight or physical decay on a spot basis not located in a slum or blighted area will meet this objective; under this criterion, rehabilitation is limited to the extent necessary to eliminate specific conditions detrimental to public health and safety
3. meet an urgent community development need—HUD defines an "urgent community development need" as one that poses a serious and immediate threat to the health or welfare of the community that is of recent origin or that recently became urgent; in addition, the applicant must be unable to finance the proposed project with its own revenues, and other sources of funding must be proven unavailable; in short, to qualify as an urgent community development need, a project would have to address a "recent catastrophe" that is beyond the fiscal capability of the municipality

The Community Development Block Grant Program is administered by the Cumberland County Redevelopment Authority's Community Development Division. If you have questions or need more information, please contact (717) 249-0789 [or crafferty@cchra.com](mailto:or_crafferty@cchra.com).



HOUSING & REDEVELOPMENT AUTHORITIES
OF CUMBERLAND COUNTY

Better Places, Better Lives

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) & HOME INVESTMENT PARTNERSHIPS (HOME) PROGRAMS

GUIDELINES AND DEFINITIONS

CUMBERLAND COUNTY

GENERAL GUIDELINES

Before preparing an application, consider the following:

- Does the proposed project address an unmet need?
- Is the proposed project an eligible CDBG? See "Type of Project" on page two of the application and the definitions and discussions below.
- Does the proposed project address one of the two national program objectives—benefitting those with low to moderate-incomes or eliminating slums and blight?
- Is the capacity and funding in place to complete the project?
- If you can answer yes to all of the above, then read the information below and on the other pages for any special requirements that may apply to your intended project.

Competitiveness: Due to the need throughout the county, this year's grant round will be competitive. Three items improve the competitiveness of the application:

- 1) the nature of the critical, unmet need
- 2) the completeness of the application—the more supporting documentation that provides a clear understanding of the need, and the details of the project scope, the easier it will be to weigh the benefits of the application against others
- 3) the presence of local match in the project—a general rule is a minimum of 10% match to the CDBG/HOME request, with greater consideration given to applicants with larger match commitments

Davis-Bacon Act Requirements: The Davis-Bacon Act (DBA) requires the payment of prevailing wage rates to all laborers and mechanics on federal government construction projects **in excess of \$2,000**. Construction includes alteration and/or repair, including painting and decorating, of public buildings or public works. When calculating the budget for a project, make sure DBA requirements are considered. Residential properties with fewer than eight units are exempt from this requirement.

Procurement Requirements: Federal procurement standards and procedures require that goods and services acquired with federal funds are obtained in the most efficient and cost effective manner possible. That means using, to the maximum extent possible, free and open competition. There are three commonly used approaches to procurement:

- *Small Purchases* - Purchases are made following oral or written solicitation of an adequate number of (usually three) price quotes to ensure the best price. The solicitations must be documented in a file.
- *Competitive Sealed Bids* - Applicable to firm, fixed-price, contracts where price is the principal factor. An invitation to bid must be advertised and bids opened publicly.
- *Competitive Proposals* – The contract is based on information provided in response to a request for proposals (RFP). This is used most often for professional services contracts such as consulting, engineering and architectural services.
- A fourth method, *non-competitive proposals/sole source* procurement is allowable only under very limited circumstances.

Water and Waste Water Treatment Systems: The rules and regulations concerning CDBG assistance to these types of systems are very complex. There are separate packets of information related to these requirements which are available upon request.

Environmental Review: All projects with federal funding require the completion of an environmental review prior to initiation. Be advised that should the applicant be successful in receiving CDBG or HOME program funds, no action may commence on the project until the applicant has provided necessary documentation to Cumberland County to support an environmental review, and a review has been completed with an executed “release of funds” notice from the U.S. Department of Housing and Urban Development.

DEFINITIONS

acquisition – acquisition, in whole or in part, by purchase, long-term lease, donation or otherwise of real property for any public purpose (including the purchase of air rights, water rights, rights-of-way, easements and other interests)

public facilities and improvements – acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements; this category includes improvements and facilities that are publicly owned or that are traditionally provided by the government, or are owned by a non-profit and operated so as to be open to the general public; the types of facilities

and improvements covered are streets, sidewalks, curbs and gutters, neighborhood facilities, firehouses, public schools, libraries, parks, playgrounds, water and sewer lines, flood and drainage improvements, parking lots, and utility lines

public service – included in this category are activities such as child care, health care, job training, recreation programs, educational programs, services for senior citizens, services for the homeless, drug abuse counseling and treatment and enhanced police patrols; both the direct cost of delivering a service and the operating costs associated with providing the service may be eligible; to qualify, a public service must be either a new service or a quantifiable increase of an existing service above that which has been provided in the 12 calendar months before the submission of the annual action plan to HUD; expenditures for public services are capped at no more than 15% of the annual grant

code enforcement - the costs incurred for inspection for code violations and enforcement of codes in deteriorating or deteriorated areas when such enforcement—together with public or private improvements, rehabilitation, or the services to be provided—may be expected to reduce the decline of the area; this activity may only be done in conjunction with other activities that address deterioration in a designated residential area

family - all persons living in the same household who are related by birth, marriage or adoption

household - all persons who occupy a housing unit; a household may be a single family, one person living alone, two or more families living together or any other group of related or unrelated persons who share living arrangements

very low income - a family whose gross annual income does not exceed 30% of the median income for the area as determined by HUD

low income - a family whose gross annual income does not exceed 50% of the median income for the area as determined by HUD

moderate income - a family whose gross annual income does not exceed 80% of the median income for the area as determined by HUD

**FY 2020 Low-Income and Moderate-Income Limits
For Cumberland County (by Household Size)**

Effective April 1, 2020

Source: huduser.gov

2020 Income limits

Household Size	Low-Income	Moderate-Income
1	\$29,750	\$47,600
2	\$34,000	\$54,400
3	\$38,250	\$61,200
4	\$42,500	\$68,000
5	\$45,900	\$73,450
6	\$49,300	\$78,900
7	\$52,700	\$84,350
8	\$56,100	\$89,800

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COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) & HOME INVESTMENT PARTNERSHIPS (HOME) PROGRAMS

ADDITIONAL DEFINITIONS

CUMBERLAND COUNTY

community housing development organization (CHDO) - a private non-profit organization that has as one of its purposes the provision of decent housing that is affordable to low-income persons

consolidated plan - the document that is submitted to HUD that serves as the planning document (comprehensive housing affordability strategy and community development plan) of the jurisdiction and an application for funding under any of the community planning and development formula programs (CDBG and HOME)

cost burden - the extent to which gross housing costs, including utility costs, exceed 30% of gross income based on data available from the U.S. Census Bureau

elderly person - a person who is at least 62 years of age

emergency shelter - any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of the homeless

essential improvement - improvements necessary to make the unit comply with the Section 8 housing quality standards and local codes, remove architectural barriers and to provide amenities usually expected or found in comparable units in the private rental market

extremely low-income family - a family whose income is between zero and 30% of the median income for the areas as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 30% of the median for the area on the basis of their findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes

family - all persons living in the same household who are related by birth, marriage or adoption

homeless family with children - a family composed of the following types of homeless persons—



at least one parent or guardian and one child under the age of 18, a pregnant woman or a person in the process of securing legal custody of a person under the age of 18 which fits the definition of a homeless person below

homeless person - a youth (17 or younger) not accompanied by an adult (18 or older) or an adult without children, who is homeless (not imprisoned or otherwise detained pursuant to an act of congress or a state law), including 1) an individual who lacks a fixed regular and adequate nighttime residence, and 2) an individual who has a primary nighttime residence that is a) supervised in a publicly or privately-operated shelter designed to provide temporary living accommodations, b) in an institution that provides a temporary residence for individuals intended to be institutionalized, or c) in a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings

households - all persons who occupy a housing unit; a household may be a single family, one person living alone, two or more families living together or any other group of related or unrelated persons who share living arrangements

HUD - the United States Department of Housing and Urban Development

income - "annual income" as defined under the Section 8 Housing Assistance Payments Program at 24 CFR 813.106; estimate the annual income of a family by projecting the prevailing rate of income of each person at the time of initial employment of the individual; estimated annual income shall include income from all family members, as applicable; income or asset enhancement derived from the CDBG-assisted activity shall not be considered in calculating estimated annual income

lead-based paint hazards - any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces or impact surfaces that would result in adverse human health effects as established by the appropriate federal agency

major building systems - a major building system generally includes, but is not limited to, the following—roof, ceiling, wall or floor structures, plumbing, heating, air conditioning or electrical systems

low-income family - families whose annual incomes do not exceed 50% of the median income for the area as determined by HUD with adjustments for smaller and larger families

middle-income family - families whose annual income is between 80 and 95% of the median income for the area as determined by HUD with adjustments for smaller and larger families

moderate-income family - families whose annual incomes do not exceed 80% of the median income for the area as determined by HUD with adjustments for smaller and larger families

owner - any person, partnership, corporation or legal entity having the title to the property

overcrowding - for purposes of describing relative housing needs, a housing unit containing more than one person per room, as defined by the U.S. Census Bureau, for which data are made available by the Census Bureau

participating jurisdiction - any jurisdiction that has been so designated by

HUD **persons with a severe disability** - a person who has been determined to:

a) have a physical, mental, or emotional impairment that:

- (1) is expected to be of long-continued and indefinite duration
- (2) substantially impedes his or her ability to live independently, and
- (3) is of such a nature that such ability could be improved by more suitable housing conditions

b) have a developmental disability, which is a severe, chronic disability that:

- (1) is attributable to a mental or physical impairment or combination of mental and physical impairments
- (2) is manifested before the person attains age 22
- (3) is likely to continue indefinitely
- (4) results in substantial functional limitations in three or more of the following areas of major life activity—self-care, receptive and expressive language, learning, mobility, self-direction, capacity for independent living, and
- (5) reflects the person's need for a combination and sequence of special, interdisciplinary, or generic care, treatment, or other services that are of lifelong or extended duration and are individually planned and coordinated

project - a site or an entire building (including manufactured housing), or two or more buildings together on the same site that are under common ownership, management and financing; if there is more than one site associated with the project, the sites must be within four blocks

reconstruction - rebuilding of housing on the same foundation

rehabilitation -

moderate rehabilitation - rehabilitation at an average cost for the project of less than \$25,000 per unit

substantial rehabilitation - rehabilitation at an average cost for the project of more than \$25,000 per unit

tenant-based rental assistance - rental assistance in which the tenant may move from a dwelling unit with a right to continued assistance

transitional housing - a project that is designed to provide housing and appropriate supportive services to homeless persons to facilitate movement to independent living within 24 months or a longer period approved by HUD