



DRAFT Carlisle Borough Five-Year Consolidated Plan and 2025 Annual Action Plan

For Housing and Community Development
2025-2029

PREPARED FOR:

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Executive Summary

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

1. Introduction

The Borough of Carlisle is a federal entitlement community under the U.S. Department of Housing and Urban Development's Community Development Block Grant (CDBG) Program. As a HUD entitlement community, the Borough is required to prepare a Five-Year Consolidated Plan (CP) in order to implement any federal programs that fund housing, community development and economic development within the community. The Borough of Carlisle CP covers the period from FY 2025 through FY 2029 (July 1, 2025 through June 30, 2029).

The lead entity responsible for the preparation of the CP is the Cumberland County Housing and Redevelopment Authorities (CCHRA). In addition, CCHRA's Community Development Division administers the program on behalf of the Borough. Funds may be used only for activities within Carlisle Borough.

Purpose of the Consolidated Plan

- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning homeless persons and families into housing.
- To provide a suitable living environment through safer, more livable neighborhoods, greater integration of low- and moderate- income residents throughout the Borough, increased housing opportunities, and reinvestment in deteriorating neighborhoods.
- To expand economic opportunities through more jobs paying family-sustaining wages, provide greater homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low- and moderate- income persons to achieve self-sufficiency.

The primary federal funding resource in the 2025-2029 CP is the Community Development Block Grant (CDBG) Program. The primary objective of the CDBG program is to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; 42 U.S.C.-5301 et seq. IN FY 2025 Carlisle Borough will receive \$350,000 with an estimated five-year projection of \$1,750,000.

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

The Strategic Plan provides a framework to address the needs of the Borough for the next five years using approximately \$1.75 million in Community Development Block Grant (CDBG) funds. The Five overarching goals guiding the proposed activities are:

- Maintain existing and increase affordable housing opportunities

- Remediate and reduce blight conditions
- Improve public facilities
- Provide vital public services
- Enhance Economic Opportunities

All future activities funded in the next five years will support at least one objective and one outcome. The Borough's framework for realizing its goals is to create measurable objectives. Examples of objectives include:

- Improve existing housing stock
- Provide property care incentives
- Housing acquisition and rehabilitation
- Improve mental health programs and or facilities
- Increase Homeownership
- End Chronic Homelessness

Outcomes show how programs and activities benefit a community, or the people served. The following outcomes that will illustrate the benefits of each activity funded by the CDBG program are:

- Improve Availability/Accessibility
- Improve Affordability
- Improve Sustainability

3. Evaluation of past performance

FY 2023

- **Owner-Occupied Housing Rehabilitation:** A total of \$30,840.54 was expended to assist three households.
- **Code Enforcement:** A total of \$101,861.91 was expended on Code Enforcement. The Borough conducted 1,033 inspections and re-inspections designed to identify and eliminate deteriorating housing and blighting influences in select neighborhoods with 91 violations.
- **Economic Development/Shopsteading:** Shopsteading refers to the acquisition and sale of abandoned shops to small businesses and entrepreneurs. In 2023, two loans were issued in the amount of \$105,000 for the purpose of Shopsteading loans.
- **Public Services:** The Borough continued to support Hope Station and police patrols for a total of \$16,889.58.
- **Public Facilities:** \$66,731.01 was used towards the following public facilities projects: sidewalk assistance program, Fairground Linear Park Recreation Development, LED Lighting Project, and Community Center Utility Payments.

4. Summary of citizen participation process and consultation process

CCHRA actively consulted with a variety of non-profits, social service providers, community citizens, and other governmental agencies. This coordination was done in an effort to determine the needs of the Borough and better allocate entitlement resources. Six focus group meetings were held June 25-27, 2024, and July 30, 2024, with affordable/special needs housing providers, business associations, homeless providers, community building organizations, economic development officials, and health and human service providers. In addition, two public hearings, which were open to the general public and advertised, were held on January 15th and February 26th. The February 26th meeting was held at the Carlisle Borough municipal building. All public hearings were properly advertised in The Sentinel in accordance with the Borough's approved Citizen Participation Plan.

5. Summary of public comments

Public engagement activities were recorded and submitted as part of the Consolidated Plan.

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

7. Summary

See information above.

The Process

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

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

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

| Agency Role | Name | Department/Agency |
|--------------------|----------|---|
| | | |
| CDBG Administrator | CARLISLE | Cumberland Co. Housing and Redevelopment Auth |
| HOME Administrator | CARLISLE | Cumberland Co Housing and Redevelopment Auth |

Table 1 – Responsible Agencies

Narrative

The Cumberland County Housing and Redevelopment Authorities (CCHRA) is the lead agency for the preparation of the Five-Year Strategic Plan and administration of the CDBG program (in addition to the administration of the Cumberland County CDBG and HOME grant programs). Funding requests typically open in January. Applications are due at the end of February. Recommendations are made to Carlisle Borough Council in March/April, with submittal of a final program budget to HUD by mid-May. CCHRA's Community Development Division administers the program on behalf of the Borough.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The Cumberland County Housing and Redevelopment Authorities (CCHRA), in partnership with Carlisle Borough, developed an outreach effort to maximize input from a large cross-section of stakeholders. This outreach effort included public meetings, published meeting notices, focus group meetings, online community survey, and a Housing Summit event. Data gathering and analysis was conducted to identify the Borough's unmet needs and determine priorities leading to the formulation of goals, objectives and important measurements for success.

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

CCHRA actively consulted with a variety of non-profits, social service providers, community citizens, and other governmental agencies. This was done in an effort to determine the needs of the Borough and better allocate entitlement resources. Services are offered to people of all ages with serious mental illness or intellectual and developmental disabilities. Residents of Cumberland or Perry Counties call either the Stevens Center in Carlisle or Penn State Holy Spirit Behavioral Health Center in Camp Hill.

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

CCHRA works with community providers, including: Continuum of Care (CoC) as well as: New Hope Ministries, Hope Station, Safe Harbor organizations, to develop strategies to address homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Carlisle Borough does not receive ESG funds. Carlisle Borough participates in the Central-Harrisburg Regional Homeless Advisory Board (RHAB). Planning for assistance for the homeless in Carlisle and Cumberland County is coordinated through the State and locally through participation in a Continuum of Care (CoC). In 2018 the Coordinated Entry System of Eastern PA (CES) was rolled out to coordinate and manage access, assessment, prioritization and referral to housing and services for any person(s) experiencing or at imminent risk of homelessness in the following counties: Adams, Bedford, Blair, Bradford, Cambria, Carbon, Centre, Clinton, Columbia, Cumberland, Franklin, Fulton, Huntingdon, Juniata, Lebanon, Lehigh, Lycoming, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Pike, Schuylkill, Somerset, Snyder, Sullivan, Susquehanna, Tioga, Union, Wayne and Wyoming.

The Central-Harrisburg Region RHAB plays a central role in planning and implementing the CoC. The RHAB's specific roles include the formulation and monitoring of goals and action steps, the

identification and analysis of unmet needs, the determination of regional priorities, and the review and ranking of all regional projects submitted under the CoC application process.

Every two years CCHRA applies for ESG funds. The primary use for ESG funds is: 1) rapid rehousing initiatives 2) Essential services for emergency shelters 3) Street medicine outreach, and 4) homeless prevention measures.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

| | | |
|---|--|---|
| 2 | Agency/Group/Organization | New Hope Ministries |
| | Agency/Group/Organization Type | Services - Housing Services-Homeless Services-Education Services-Employment Regional organization |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Families with children Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | New Hope Ministries is a faith-based social service agency that serves the Cumberland County region by supporting programs that promote family stability. |
| 3 | Agency/Group/Organization | SAFE HARBOUR |
| | Agency/Group/Organization Type | Services - Housing Services-Children Services-homeless Services-Health |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy |

| | | |
|---|--|--|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Safe Harbour provides housing and supportive services for homeless and nearly homeless individuals and families to help them achieve independent living by improving their basic life skills for more than three decades. |
| 4 | Agency/Group/Organization | CARLISLE HOUSING OPPORTUNITIES CORP |
| | Agency/Group/Organization Type | Housing Services - Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Carlisle Housing Opportunities Corporation takes on properties and rebuilds them to get them back onto the housing market, targeting low-income families. The corporation aims to allow for families to become homeowners and better help them become a part of the community. |
| 5 | Agency/Group/Organization | Central PA Regional Homeless Advisory Board (Central-RHAB) |
| | Agency/Group/Organization Type | Regional organization |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The Continuum of Care (CoC) and off of the CoC agencies were consulted. |

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

All agencies known in the region were consulted.

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

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|---------------------|--|--|
| Continuum of Care | Eastern PA CoC- Central Valley RHAB | The CCHRA strives to attend CoC meetings and regional initiatives that reduce homeless populations in Carlisle Borough and in Cumberland County. |

Table 3 – Other local / regional / federal planning efforts

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

In accordance with 24 CFR 91.100(4), the Borough of Carlisle will notify adjacent units of local government of the non-housing community development needs included in its CP. The Borough also will provide a copy of the approved CP to the Pennsylvania Department of Community and Economic Development.

CCHRA continues to interact with the various public and non-profit institutions that provide housing and supportive services to low-income residents. Although the agencies are independent of one another, they work together to ensure that their programs and services are coordinated and that residents are served.

Narrative (optional):

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The Borough of Carlisle's goal for citizen participation is to ensure a broad participation of Borough residents, local jurisdictions, housing, economic, and service providers in the planning and implementation of community development and housing programming. This effort included 6 Focus Group meetings, 2 public meetings, online community survey, 2 public hearings, and a Housing Summit event.

For the development of the 2025-2029 Consolidated Plan and the FY 2025 Action Plan, a public needs hearing was held on February 26, 2025. The second public meeting was held on XXXXXX, 2025.

Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|------------------------------|--|------------------------------|--|---------------------|
| 1 | Public Hearing | city-wide | See ES-05 Executive Summary, Summary of Public comments. | No comments were received | No comments to address | |
| 3 | Housing Summit | Non-targeted/broad community | Summary information can be found on CCHRA's website | No comments received | No comments to be addressed | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|-------------------|--|--|----------------------------------|---|---------------------|
| 5 | Internet Outreach | <p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> | A community survey was released. An estimated 415 respondents. | Open ended questions were given. | Comments were taken into consideration and included in analysis for the Consolidated Plan priorities. | |

Table 4 – Citizen Participation Outreach

In IDIS attach: flyers, public meeting, focus report and housing summit report, POP for hearings

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Based on the 2017 to 2022 data and analysis included within this section of the Consolidated Plan, in addition to interviews and group discussions held with service providers, the following conclusions relative to housing needs in the Borough of Carlisle for all household types, income groups and racial/ethnic groups can be made:

- There was a negligible increase (1%) in the Borough's population.
- The number of households has increased 7%.
- The median income rose by 6%.
- Nearly half (47.6%) of the Borough's households earn less than 80% HAMFI of which 36.4% are small related households of which 29.2% include occupants 62 years of age or older. Small Related Households (43%) and Other Households (33.5%), both owners and renters, had the highest level of cost burden. Renter households with cost burden >50% with other renters (37.7%), small related (29%), and elderly owners (25%) experiencing rates of >30% or higher.

Racial/ethnic groups with disproportionate housing problems include the following:

- Housing Problems (*greater than 50 units*)
 - Black households with incomes at 0-30%, 30-50%, 50-80%
 - White households with incomes at 0-30%, 30-50%, 50-80%, and
 - 80-100%Hispanic households with incomes at 0-30%, 30-50%, and
 - 80-100%Asian households with incomes at 50-80%, and 80-100%
 - Severe Housing Problems (*greater than 50 units*)
 - Black households with incomes at 0-30%, 30-50%, 50-80%, and 80-100%
 - White households with incomes at 0-30%, 30-50%, 50-80%, and 80-100%
 - Hispanic households with incomes at 0-30 % and 30-50%
 - Asian households with incomes at 50-80%
- Racial/ethnic groups with disproportionate *housing cost burden* include the following households include:
- Black/African American, Hispanic, Asian, and White households with housing cost burden are paying more than 51% of their income on housing costs.

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

Summary of Housing Needs

The Housing Needs Assessment is based on data provided by HUD through the Comprehensive Housing Affordability Strategy (CHAS) data, with supplemental data used when available. The CHAS data provides a glimpse of the housing needs within the Borough. This data, in combination with supplemental data and interviews with agencies and housing providers in the Borough, can provide a snapshot view of the housing needs.

| Demographics | Base Year: 2020 | Most Recent Year: 2023 | % Change |
|---------------|-----------------|------------------------|----------|
| Population | 20,118 | 21,335 | 6% |
| Households | 8,219 | 8,719 | 6% |
| Median Income | \$49,557.00 | \$59,742.00 | 21% |

Table 5 - Housing Needs Assessment Demographics

Data 2020 Census (Base Year), 2023 ACS (Most Recent Year)

Source:

Number of Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|---|-------------|---------------|---------------|----------------|-------------|
| Total Households | 1,205 | 980 | 1,370 | 720 | 3,195 |
| Small Family Households | 455 | 275 | 565 | 215 | 1,480 |
| Large Family Households | 80 | 50 | 80 | 4 | 160 |
| Household contains at least one person 62-74 years of age | 108 | 175 | 230 | 160 | 665 |
| Household contains at least one person age 75 or older | 180 | 245 | 100 | 64 | 290 |
| Households with one or more children 6 years old or younger | 320 | 140 | 139 | 50 | 284 |

Table 6 - Total Households Table

Data 2017-2021 CHAS

Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

| | Renter | | | | | Owner | | | | |
|--|--------------|--------------------|--------------------|---------------------|-------|--------------|--------------------|--------------------|---------------------|-------|
| | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 0 | 35 | 0 | 20 | 55 | 4 | 0 | 0 | 15 | 19 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 10 | 0 | 20 | 4 | 34 | 0 | 0 | 15 | 0 | 15 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 75 | 15 | 4 | 0 | 94 | 0 | 0 | 0 | 0 | 0 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 570 | 140 | 4 | 0 | 714 | 120 | 30 | 35 | 10 | 195 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 180 | 325 | 290 | 10 | 805 | 60 | 170 | 190 | 15 | 435 |

| | Renter | | | | | Owner | | | | |
|---|--------------|--------------------|--------------------|---------------------|-------|--------------|--------------------|--------------------|---------------------|-------|
| | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total |
| Zero/negative Income (and none of the above problems) | 40 | 0 | 0 | 0 | 40 | 20 | 0 | 0 | 0 | 20 |

Table 7 – Housing Problems Table

Data 2017-2021 CHAS

Source:

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

| | Renter | | | | | Owner | | | | |
|---|--------------|--------------------|--------------------|---------------------|-------|--------------|--------------------|--------------------|---------------------|-------|
| | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Having 1 or more of four housing problems | 655 | 190 | 30 | 30 | 905 | 125 | 30 | 50 | 25 | 230 |
| Having none of four housing problems | 300 | 490 | 855 | 420 | 2,065 | 65 | 275 | 435 | 245 | 1,020 |
| Household has negative income, but none of the other housing problems | 40 | 0 | 0 | 0 | 40 | 20 | 0 | 0 | 0 | 20 |

Table 8 – Housing Problems 2

Data 2017-2021 CHAS

Source:

3. Cost Burden > 30%

| | Renter | | | | Owner | | | |
|----------------------|--------------|----------------|----------------|-------|--------------|----------------|----------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 320 | 170 | 185 | 675 | 40 | 40 | 85 | 165 |
| Large Related | 65 | 14 | 30 | 109 | 10 | 15 | 15 | 40 |
| Elderly | 160 | 134 | 23 | 317 | 70 | 95 | 43 | 208 |
| Other | 285 | 165 | 55 | 505 | 55 | 50 | 95 | 200 |
| Total need by income | 830 | 483 | 293 | 1,606 | 175 | 200 | 238 | 613 |

Table 9 – Cost Burden > 30%

Data 2017-2021 CHAS

Source:

4. Cost Burden > 50%

| | Renter | | | | Owner | | | |
|----------------------|--------------|----------------|----------------|-------|--------------|----------------|----------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 195 | 35 | 0 | 230 | 20 | 15 | 0 | 35 |
| Large Related | 55 | 4 | 0 | 59 | 10 | 0 | 0 | 10 |
| Elderly | 135 | 60 | 4 | 199 | 45 | 15 | 4 | 64 |
| Other | 250 | 45 | 0 | 295 | 40 | 0 | 30 | 70 |
| Total need by income | 635 | 144 | 4 | 783 | 115 | 30 | 34 | 179 |

Table 10 – Cost Burden > 50%

Data 2017-2021 CHAS

Source:

5. Crowding (More than one person per room)

| | Renter | | | | | Owner | | | | |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Single family households | 85 | 15 | 24 | 4 | 128 | 0 | 0 | 15 | 0 | 15 |
| Multiple, unrelated family households | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other, non-family households | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total need by income | 85 | 15 | 24 | 4 | 128 | 0 | 0 | 15 | 0 | 15 |

Table 11 – Crowding Information – 1/2

Data 2017-2021 CHAS

Source:

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

Table 12 – Crowding Information – 2/2

Data Source

Comments:

2017-2021 CHAS

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

The number of homeless households without children persons in 2023 was higher than 2022 as well as in previous years. Similarly, the total number of homeless households and persons in the County was higher in 2023.

However, the number of emergency sheltered people in 2023 grew substantially in 2023. Adults with children in emergency shelters also grew from 2020 to 2023. Data for Prevalent homeless subcategories that were noted in the Summary were severely mentally ill, chronic substance abusers, persons with HIV/AIDS, persons with a disability, veterans, and victims of domestic violence. The greatest number of homeless within the subcategories is persons with a disability. In 2023, there were 58 individuals with a disability counted during a PIT count. The second and third largest PIT counts in the subcategories are severely mentally ill and chronic substance.

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

Not all persons with disabilities require supportive housing. However, those that cannot live with family or need help with daily activities require supportive housing and/or services. Physically disabled individuals usually require modifications to their living space, including the removal of physical barriers. As part of the Consolidated Plan public outreach, a Housing Summit was conducted. Attendees were educated about the Fair Housing Act and that persons with disabilities must be assisted with the physical repairs needed to live comfortably. Generally, accommodations are made to adapt the unit for use by wheelchair bound persons. There is no data on accessibility features of private rental units in the Borough. According to the 2023 Point-in-Time (PIT) survey, there were 58 people with a disability. This number has increased from previous years.

For victims of domestic violence, dating violence, sexual assault and stalking, the demand for services and housing has risen. According to the 2023 Point-in-Time (PIT) survey, there were 26 victims of domestic violence. This number has increased from 11 reported in the 2022 PIT survey.

What are the most common housing problems?

As shown in the previous tables, the most common housing problem in the Borough is housing cost burden. Given the Borough's market rate for rental units and medium to high home values, this is not surprising. Numerically, there are a far greater number of owner-occupied households with cost burden greater than 30%, particularly in the 50%-80% AMI category. In addition to cost burden, a number of households (1,265) were experiencing at least one type of housing problem, including overcrowding, lack of kitchen facilities and/or lack of bathroom facilities. This is particularly true of renter and owner households in the 0%-30% AMI category.

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

On both a percentage and numerical basis, elderly and small related renter and owner households were the most likely to experience cost burden >30%. Similar trends were noted among renter households with cost burden >50% with other renters (37.7%), elderly renters (25.4%), small related renters (29.3) and elderly owners (35.7%) experiencing rates of 25% or higher. This information is shown in Tables 5 and 6. Crowding problems are prevalent in single family households making <30% AMI.

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

The housing needs of low-income individuals and families with children are high due to a combination of low or stagnant wage rates, lack of life sustaining jobs, and the high cost of housing in preferred areas.

The housing market in Carlisle Borough (and Cumberland County) tends to lag behind other regions. For instance, the market sales price per units is \$106,000 whereas the West Shore/Mechanicsburg area is \$119,000 and West Cumberland County is \$120,000 (CoStar Carlisle Submarket data, 2019).

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

There is no estimate for at-risk populations is available.

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

Family instability, low wages, lack of educational attainment, lack of workforce training, and lack of available affordable housing has resulted in an increased risk of homelessness. The high cost of housing, comparatively to median annual income, in the Borough has created a challenging environment to perpetuate homelessness. The presence of Dickinson University does impact the local market, with student demand for lower cost housing, resulting in fewer housing options for low-income residents.

CCHRA partners that provideworkforce training and development initiatives include:

- New Hope Ministries Employment Skills Center
- The United Way of the Capital Region's new workforce development initiative called Road to Success. New Hope Ministries partners with The United Way on this program.
- The PA State Chamber is working with the Governor on a workforce development task force that meets weekly to understand what training needs are, who will conduct each type of training and where the training programs will be held. The governor launched PAsmart last year to increase STEM and computer science education, apprenticeship and job training to prepare workers with the skills that growing businesses need.
- SCPa Works, operates several PA CareerLink sites. SCP invests nearly \$14M each year into employment and training programs for youth and adults. They also partner with the Manufacturers Association to implement business-driven priorities and action plans to support an advanced manufacturing industry partnership.

Discussion: See above

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

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

Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate 10 percentage points or greater than for the income level as a whole. The 2017-2021 CHAS data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Adjusted Median Family Income (AMI) levels. Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than one person per room)
- Cost burden greater than 30%

Income classifications are as follows: 0%-30% AMI is considered extremely low-income, 30%-50% AMI is low-income, 50%-80% AMI is moderate-income, and 80%-100% is middle-income.

The following racial/ethnic household groups experienced disproportionately greater need, for both renters and owners combined, as exemplified by housing problems (20 or more units in the Borough):

- Hispanic households with incomes at 0-30%, 30-50% and 50-80%
- Black households with incomes at 0-30% and 30-50%
- Asian households with incomes at 30-50%

This information is summarized in an attached table based on the HUD-generated tables in the subsequent pages.

0%-30% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|---|--|---|
| Jurisdiction as a whole | 1,020 | 124 | 60 |
| White | 705 | 84 | 60 |
| Black / African American | 220 | 30 | 4 |
| Asian | 4 | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 49 | 4 | 0 |

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2017-2021 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 715 | 265 | 0 |
| White | 550 | 225 | 0 |
| Black / African American | 65 | 35 | 0 |
| Asian | 35 | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 70 | 4 | 0 |

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2017-2021 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 560 | 810 | 0 |
| White | 445 | 665 | 0 |
| Black / African American | 19 | 95 | 0 |
| Asian | 45 | 10 | 0 |

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|---|--|---|
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 25 | 15 | 0 |

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2017-2021 CHAS

Source:

*The four housing problems are:

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

80%-100% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|---|--|---|
| Jurisdiction as a whole | 75 | 640 | 0 |
| White | 55 | 550 | 0 |
| Black / African American | 20 | 24 | 0 |
| Asian | 4 | 25 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 0 | 0 | 0 |

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2017-2021 CHAS

Source:

*The four housing problems are:

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

Discussion

See introduction for summary.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)
Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate 10 percentage points or greater than for the income level as a whole. The distinction between housing problems and severe housing problems is the degree of cost burden and overcrowding. **Severe** housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than 1.5 person per room)
- Cost burden greater than 50%

Income classifications are as follows: 0%-30% AMFI is considered extremely low-income, 30%-50% AMI is low-income, 50%-80% AMFI is moderate-income, and 80%-100% AMFI is middle-income.

Based on this definition, the following household types experienced disproportionately greater housing need in Carlisle Borough (20 or more units in the Borough):

- Black households with incomes at 0-30% and 80%-100%
- Asian households with incomes at 50%-80%
- Hispanic households with incomes at 0-30%

This information is summarized in an attached table based on the HUD-generated tables in the subsequent pages.

0%-30% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------|---|--|---|
| Jurisdiction as a whole | 780 | 365 | 60 |
| White | 570 | 220 | 60 |
| Black / African American | 130 | 120 | 4 |
| Asian | 4 | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 45 | 8 | 0 |

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2017-2021 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------|---|--|---|
| Jurisdiction as a whole | 220 | 765 | 0 |
| White | 205 | 570 | 0 |
| Black / African American | 0 | 100 | 0 |
| Asian | 0 | 35 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 15 | 60 | 0 |

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2017-2021 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------|---|--|---|
| Jurisdiction as a whole | 80 | 1,290 | 0 |
| White | 60 | 1,055 | 0 |
| Black / African American | 0 | 110 | 0 |
| Asian | 20 | 30 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------|---|--|---|
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 0 | 40 | 0 |

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2017-2021 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------|---|--|---|
| Jurisdiction as a whole | 55 | 665 | 0 |
| White | 29 | 575 | 0 |
| Black / African American | 20 | 24 | 0 |
| Asian | 0 | 30 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 0 | 0 | 0 |

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2017-2021 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

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

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

Introduction:

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate 10 percentage points or greater than for the income level as a whole. The table below summarizes the percentage of each racial/ethnic group experiencing housing cost burden. Racial/ethnic groups are sub-divided into the percentage of each racial/ethnic group paying less than 30% (no cost burden), between 30%-50% (cost burden), and above 50% (severely cost burden) of their gross income on housing costs. The column labeled no/negative income is the population paying 100% of their gross income on housing costs. This, however, is assuming that these households have housing costs.

Based on this definition, the following household types experienced disproportionately greater housing cost burden in Carlisle Borough:

- Black/African American and Hispanic households cost burden paying more than 51%.

This information is summarized in an attached table based on the following HUD CHAS data.

Housing Cost Burden

| Housing Cost Burden | <=30% (no cost burden) | 30-50% (cost burden) | >50% (severely cost b) | No / negative income (not computed) |
|--------------------------------|--|---------------------------------|--|--|
| Jurisdiction as a whole | 5,010 | 1,395 | 1,000 | 60 |
| White | 4,480 | 1,045 | 770 | 60 |
| Black / African American | 255 | 170 | 130 | 4 |
| Asian | 105 | 60 | 4 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 |
| Hispanic | 90 | 80 | 60 | 0 |

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2017-2021 CHAS

Source:

Discussion:

See above

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

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

In Carlisle Borough, Hispanic and Black/African American households have a disproportionately greater need for affordable housing compared to other racial or ethnic groups based on 2017-2021 CHAS data. Asian populations are also experiencing cost burden, paying more than 30% to 50% of income on housing expenses.

The following is an overall summary of the disproportionately greater needs in Carlisle Borough:

Disproportionately Greater Need: Housing Problems

- Hispanic households with incomes at 0-30%, 30-50% and 50-80%
- Black households with incomes at 0-30% and 30-50%
- Asian households with incomes at 30-50%

Disproportionately Greater Need: Severe Housing Problems

- Black households with incomes at 0-30% and 80%-100%
- Asian households with incomes at 50%-80%
- Hispanic households with incomes at 0-30%

Disproportionately Greater Need: Housing Cost Burden

- Primarily Black/African American and Hispanic households cost burden paying more than 51%.

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

Refer to summary information above.

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

Within the Borough of Carlisle, there are 15 census block groups of which 9 contain a majority of low- and moderate- income people. These 9 block group areas are designated because the percentage of low- and moderate- income persons within each block group is greater than 51.0%. As such, these 9 areas are eligible for CDBG investment. A map illustrating the location of these areas is included in the Appendix.

NA-35 Public Housing – 91.205(b)

Introduction

The Cumberland County Housing Authority (CCHA) owns and manages 209 apartments and townhouses, 149 of which are in Carlisle. The units are at three sites, two in Carlisle Borough and one in Mt. Holly Springs Borough. The units in Carlisle include 12 efficiencies, 57 1-bedroom apartments, 66 2-bedroom apartments, 62 3-bedroom apartments, and 8 4-bedroom apartments. Out of the 199 units in Carlisle, 50 are elderly units, and the remaining 149 are family units. There are 319 elderly units in Cumberland County and 209 units in Carlisle Borough. Of the total units, 59 are designed specifically for elderly residents.

CCHA plays an important role in maintaining and managing housing for low-income households in Carlisle and Cumberland County. CCHA's mission is directed primarily to extremely low-income renter households consisting of those with incomes between 0 and 30% of median income. CCHA's housing program serves as the major source of housing for extremely low-income households in Carlisle.

The following table, provided by the HUD IDIS system, reflects the public housing data submitted to HUD. The data was also reviewed and updated by local staff to reflect the most current data on the public housing units available in Carlisle Borough.

Totals in Use

| Program Type | | | | | | | | | |
|----------------------------|-------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers in use | 0 | 16 | 199 | 1,224 | 107 | 1,108 | 1 | 0 | 0 |

Table 22 - Public Housing by Program Type

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

Data PIC (PIH Information Center)
Source:

Characteristics of Residents

| | Program Type | | | | | | | |
|---|--------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program |
| Average Annual Income | 0 | 12,589 | 11,759 | 13,328 | 11,819 | 13,411 | 12,454 | 0 |
| Average length of stay | 0 | 1 | 5 | 4 | 2 | 5 | 0 | 0 |
| Average Household size | 0 | 1 | 2 | 1 | 1 | 1 | 1 | 0 |
| # Homeless at admission | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of Elderly Program Participants (>62) | 0 | 1 | 45 | 381 | 59 | 322 | 0 | 0 |
| # of Disabled Families | 0 | 12 | 48 | 460 | 48 | 408 | 1 | 0 |
| # of Families requesting accessibility features | 0 | 16 | 199 | 1,224 | 107 | 1,108 | 1 | 0 |
| # of HIV/AIDS program participants | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of DV victims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 23 – Characteristics of Public Housing Residents by Program Type

Data PIC (PIH Information Center)
Source:

Race of Residents

| Race | Certificate | Mod-Rehab | Public Housing | Program Type | | | | | |
|-------------------------------|-------------|-----------|----------------|--------------|---------------|--------------|-------------------------------------|----------------------------|------------|
| | | | | Vouchers | | | Special Purpose Voucher | | |
| | | | | Total | Project-based | Tenant-based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White | 0 | 16 | 130 | 1,034 | 103 | 923 | 1 | 0 | 0 |
| Black/African American | 0 | 0 | 68 | 159 | 2 | 157 | 0 | 0 | 0 |
| Asian | 0 | 0 | 1 | 9 | 2 | 7 | 0 | 0 | 0 |
| American Indian/Alaska Native | 0 | 0 | 0 | 18 | 0 | 17 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 | 4 | 0 | 4 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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

Table 24 – Race of Public Housing Residents by Program Type

Data PIC (PIH Information Center)
Source:

Ethnicity of Residents

| Ethnicity | Certificate | Mod-Rehab | Public Housing | Program Type | | | | | |
|--------------|-------------|-----------|----------------|--------------|---------------|--------------|-------------------------------------|----------------------------|------------|
| | | | | Vouchers | | | Special Purpose Voucher | | |
| | | | | Total | Project-based | Tenant-based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic | 0 | 0 | 16 | 57 | 0 | 55 | 0 | 0 | 0 |
| Not Hispanic | 0 | 16 | 183 | 1,167 | 107 | 1,053 | 1 | 0 | 0 |

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data PIC (PIH Information Center)
Source:

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants

In 2019 a total of 1,198 participants were assisted with Housing Choice Vouchers. 146 were added to the program since 2017. Of the new additions, 94 earned below 30% of AMI and 52 earned between 31% and 50% of AMI.

The 2019 waiting list for public housing contains 570 families, of whom 139 are families with a disabled member, or 24% of those families on the waiting list. Families on the wait list for Section 8, or Housing Choice Voucher program is 1,976. In 2014 the wait list was reported at 456. There were 139 families that have a member with a disability on the wait list. This is almost a third of all of those on the waiting list. The housing authority has indicated that a need exists for housing for the disabled, particularly for those with mental health issues. A need exists for one-bedroom units for single individuals with mental health issues. CCHA will be increasing the number of units for those with mobility issues. Currently there are 20 families on CCHA's waiting list requesting mobility impaired 1 bedroom units.

- 1. In 2015, Families on the Section 8 or Housing Choice Voucher program waiting list was 456. When comparing 2015 to 2019 the number of families on the **waiting list rose 77%**. CCHRA has commented that more families are in need of low income housing in the community. Cost of living and fair market rents rise and wages remains stable.*
- 2. In 2015, Families waiting for public housing was 376. When comparing 2015 to 2019 the number of families on the **wait list rose 30%**. CCHRA has commented that more families need low income housing in the community. Cost of living is increasing and pay is remaining stable.*

| | Public Housing Waiting List | | Section 8 Waiting List | |
|---|-----------------------------|---------|------------------------|---------|
| | Number | Percent | Number | Percent |
| Waiting List Total | 570 | | 1,976 | |
| Extremely Low Income | 457 | 80% | 1,570 | 70% |
| Very Low Income | 94 | 10% | 366 | 10% |
| Low Income | 18 | 3% | 29 | 1% |
| Families with Children | 341 | 60% | 1,054 | 50% |
| Elderly Households | 53 | 9% | 222 | 10% |
| Families with Disabilities | 139 | 20% | 626 | 30% |
| Of the families with disabilities above, how many of these families require a fully accessible (UFAS) unit? | 21 | 3% | 55 | 2% |
| White Households | 310 | 50% | 1,128 | 50% |

| | | | | |
|--------------------------|-----|-----|-----|-----|
| Black Households | 187 | 30% | 642 | 30% |
| Hispanic Households | 119 | 20% | 318 | 10% |
| Other Race of Households | 73 | 12% | 206 | 10% |

CCHRA received a 100% rating from HUD's Section 8 housing choice voucher management assessment program (SEMAP) achieving high-performer status for overall compliance and fully utilizing all allotted federal funding.

In 2018, CCHRA was awarded a \$20,912 HUD family self-sufficiency grant funding a program that allows housing voucher participants to escrow a portion of their rental payments for five years saving toward future investments such as a home or higher education. In addition to the average of 1,250 participants per month, CCHRA provided housing assistance through the Authority, leased another ten housing units for eligible individuals at the bottom of the voucher waiting list via a grant provided by PHFA.

CCHA issued three housing choice vouchers for project-based initiatives:

- Carlisle Townhomes phase II, Cumberland County
- Newport Millworks, Perry County
- New Bloomfield's Warren House, Perry County

The waiting list for both public housing units and Housing Choice Vouchers is currently open. A preference is given to those with disabilities. Currently there are 20 families on CCHA's waiting list requesting mobility impaired 1-bedroom units.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders How do these needs compare to the housing needs of the population at large

Based on information provided during stakeholder interviews, finding an affordable unit in Carlisle (and Cumberland County) can take time. It can take up to 2-3 months for Housing Choice Voucher (HCV) holders to find a unit (2-Year HUD tool). The waiting list, while currently open, continues to grow. The waiting list is currently one-and a half years (average). CCHA receives between 40 and 70 HCV applications each week. The waiting list is attached as an appendix.

| Time from Voucher Issuance to HAP Effective Date (lease up) (Current: 2.28 months) | |
|--|-----|
| % leased in 30 days | 18% |
| % leased in 30 to 60 days | 40% |
| % leased in 60 to 90 days | 38% |
| % leased in 90 to 120 days | 4% |
| % leased in 120 to 150 days | 0% |

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

The lack of affordable housing is one of the primary issues identified during the development of the Consolidated Plan. The exceptionally large waiting list indicates that the housing needs for persons with extremely low income, persons with disabilities, and persons with children are currently unmet.

Discussion

See above

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

According to the 2023 Point-in-Time survey, there were 163 homeless persons in households, with 107 sheltered persons and 56 unsheltered persons. Of those experiencing homelessness, 32 were chronically homeless individuals, three veterans, 31 were severely mentally ill, 26 were chronic substance abusers, 26 were victims of domestic violence, and 0 were persons with HIV. Some persons may have been counted in more than one category. The following table highlights the results of the 2021-2023 survey.

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

The 2023 PIT data indicate the following:

- The number of homeless persons has increased from 2021 from 74 to 163.
- Persons with at least one child doubled since 2021 from 15 to 34.
- Persons severely mentally ill has decreased since 2021 from 21 to 31.
- Persons with chronic substance abuse has increased since 2021 from 6 to 26.
- Veteran persons remained the same since 2021 of 3.
- Victims of Domestic Violence slightly decreased since 2021 from 28 to 26.

Nature and Extent of Homelessness: (Optional)

| | | |
|-------------------|-------------------|-------------------------------|
| Race: | Sheltered: | Unsheltered (optional) |
| Ethnicity: | Sheltered: | Unsheltered (optional) |

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

In Mt. Holly Springs, Cumberland County, there was a program called Operation Veteran Hope. This work/housing placement program provided shelter and employment to 25 veterans who entered into work-to-stay program. Unfortunately, due to financial challenges the program no longer exists as of 2024. In Cumberland County veterans are encouraged to work with Volunteers of America for assistance and benefits.

The Cumberland County Veterans Affairs office reports an issue with the definition of homelessness. Several veterans over the past year have asked for assistance with finding housing but are not defined as "homeless" because they have reported staying temporarily at motels and other acquaintances. Area shelters could not take them in or provide assistance because they were not technically considered homeless.

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

As noted in the table below, the Coordinated Entry System acknowledged several race categories during PIT counts. The CCHA public housing and HCV wait list accounts for several race categories (White, Black, Hispanic, Other).

| | Public Housing Waiting List | | Section 8 Waiting List | |
|--------------------------|-----------------------------|---------|------------------------|---------|
| | Number | Percent | Number | Percent |
| Waiting List Total | 570 | | 1976 | |
| White Households | 310 | 50% | 1128 | 50% |
| Black Households | 187 | 30% | 642 | 30% |
| Hispanic Households | 119 | 20% | 318 | 10% |
| Other Race of Households | 73 | 12% | 206 | 10% |

*Age, gender, race, social class, and religious beliefs of homeless persons was not addressed to the January PIT.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to HUD, a person is considered homeless **only** when he/she resides in one of the places described below at the time of the count.

A sheltered homeless person resides in:

- An emergency shelter, including temporary emergency shelters only open during severe weather.
- Transitional housing for homeless persons who originally came from the streets or emergency shelters.

An unsheltered homeless person resides in:

- A place not meant for human habitation, such as cars, parks, sidewalks, abandoned buildings, or on the street.

The January 2023 PIT counts provide unsheltered and sheltered information.

| | Sheltered (emergency and transitional) | Unsheltered |
|------------------------------|---|-------------|
| Total Persons | 172 | 83 |
| Persons without children | 81 | 63 |
| Persons with children | 91 | 20 |
| Severely Mentally Ill | 29 | 2 |
| Substance abuse | 15 | 11 |
| Persons with HIV/AIDS | 0 | 0 |
| Persons with a disability | 49 | 9 |
| Veterans | 3 | 0 |
| Victims of Domestic Violence | 25 | 1 |

There were significantly more sheltered homeless persons than unsheltered. The largest majority of were persons with and without children and persons with a disability. The mentally ill, substance abusers, and victims of domestic violence were counted.

Discussion:

See NA-40 Homeless Needs Assessment Tables

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

Introduction:

Persons with special needs include the elderly and frail elderly, persons with severe mental illness, developmentally disabled, physically disabled, persons with alcohol/other drug addictions, and public housing residents.

Describe the characteristics of special needs populations in your community:

Housing for the elderly was identified as an ongoing need. Persons 65 years of age or over are currently 15.2% of the Borough's population (Census 2019-2022 estimates). Since 2000, the elderly population has been hovering between 2,600 and 3,200.

| Census Year | 65 and older |
|-------------|--------------|
| 2000 | 3,203 |
| 2012 | 2,639 |
| 2017* | 2,927 |

Source: *2019-2022 US Census estimate

However, CCHRA reports senior housing is still in demand. The fastest growing age group has been the age group between 45-55 years old. The Cumberland County Planning Commission reported the Elderly age group (65 years and over) comprises 15.6% of the County's population. This age group increased by 4,991 persons between 2000 and 2010. The growth rate of this population group has slowed from the previous decade of 2000 to 2010, which had an increase of 5,613 persons. It is projected that the growth rate of the Elderly age group will increase in the next decade as the high numbers in the work force age group reach this age.

Currently there are 209 public housing units in Carlisle Borough. Of the total units, 59 are designed specifically for elderly residents. Currently, there are 20 families on CCHA's waiting list requesting accessible 1-bedroom units.

Priorities were identified as the following:

- Increase the supply of one-bedroom affordable housing units
- Affordable housing for those with mental health disabilities
- Continue to support activities that provide elderly persons and persons with disabilities the resources necessary to make improvements to their homes

The Center for Independent Living of Central Pennsylvania (CILCP) is a nonprofit, nonresidential organization established for and by people with disabilities. CILCP offers services to people with disabilities living in Cumberland, Dauphin, Perry, Mifflin and Juniata Counties. Services are also available to families of individuals with disabilities, community service providers, governmental agencies, and private businesses. CILCP provides information and referral about community services, disability issues, housing, and disability resources. CILCP maintains a reference library, which offers information about services, products, disability related information, and various laws relating to persons with disabilities such as the ADA.

(ADDITIONAL INFORMATION)

Persons with Alcohol or other Drug Addictions

Cumberland-Perry Drug and Alcohol Commission provides evaluation of need and referral to drug or alcohol treatment programs with monthly progress monitoring. The Commission also provides education programs about drugs and alcohol.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

The CCHRA's 2024 Annual Plan notes they prefer or prioritize those living in a domestic violence shelter or a bridge housing facility when selecting applications from their Section 8 (HCV) and Public Housing waiting lists. CCHA application selection requirement is that 50% of HCV or public housing units which become available in a 12-month period, are designated for persons who are victims of domestic violence.

Individuals in Carlisle and Cumberland Counties obtain emergency services and shelter services from Domestic Violence Services of Cumberland/Perry Counties (DVSCP). DVSCP supports the empowerment of those who are experiencing domestic violence through the provision of direct services and the promotion of nonviolence through social and systems change. DVSCP's 24-hour Emergency Shelter is staffed 24 / 7/ 365. The Shelter is a safe home for those in immediate danger, and is equipped with a kitchen, 10 resident rooms, 4 shared bathrooms, a common room and dining area, a large children's playroom, and laundry facilities. Residents may stay 30 days in a six-month period. The facility accommodates adult victims and their children; clients with a disability and male victims who may feel uncomfortable in the shelter are housed in local hotels, where services are brought to them. Any victim of domestic violence living in Cumberland or Perry County is eligible for these services. Staff meet with residents at least twice weekly, offering help with meeting goals, identifying resources that may be useful, and revising objectives according to the needs of an individual. At the end of a resident's stay, an exit interview helps staff evaluate the effectiveness of the services provided.

DVSCP offers:

- **Emergency Shelter:** A safe place for those in immediate danger; staffed 24 hours a day, 365 days a year.
- **24-hour Hotline:** Answered 24/7/365 by trained staff and volunteers who assess the caller's needs, provide crisis counseling and schedule appointments.
- **Counseling:** Empowerment counseling to adult victims with a focus on safety planning, education and goal setting. Children's counseling focuses on safety planning and emotional support.
- **Protection from Abuse Orders:** DVSCP advocates accompany victims through the legal process and assist with the completion of Protection from Abuse orders.
- **Public Education/Outreach:** Educational programs to local schools, hospitals, churches/faith groups, social clubs, businesses and various community events.
- **Amend:** A 26-session batterers' intervention program.

DVSCP 2024 statistics:

- Provided services to 1,311 victims from 2023 through 2024.
- Provided shelter for 184 adults and children totaling 5,225 shelter days.
- Received 1,404 hotline calls.
- Provided 3,300 counseling hours.
- Presented 842 educational programs reaching 2,224 students.
- Filed 384 Protection From Abuse orders in Cumberland County/82 in Perry County.
- Served 87 batterers through the AMEND program.

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

The services of DVSCP, CCHRA, Safe Harbour provide emergency shelter, long-term temporary housing and or permanent housing assistance and counseling programming. Each are dedicated to providing a continuum of assistance for eligible homeless and nearly homeless individuals and families. The cost to shelter one person is estimated to be \$2,000 per month (source: New Hope Ministries).

Cumberland-Perry Drug and Alcohol Commission provides evaluation of need and referral to drug or alcohol treatment programs with monthly progress monitoring. The Commission also provides education programs about drugs and alcohol.

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

In Pennsylvania, AIDS and HIV infections are reportable conditions. The Pennsylvania Department of Health (DOH) maintains a registry of reported cases on a county basis. According to DOH, since 1981 more than 65,500 individuals in Pennsylvania have been diagnosed with HIV. Approximately 29,200 of these persons have died, and an estimated 36,300 are currently living with the disease. The number of new diagnoses peaked in the early to mid-1990s when almost 3,000 new diagnoses were reported annually.

The state reported that there were 385 persons with AIDS living in Cumberland County. The state shows there were 49 new reported cases of HIV from 2020-2023 having a rate of 3.40 per 100,000 people in Cumberland County. There is no data available specifically for Carlisle Borough.

The housing needs and problems of people living with HIV and AIDS are similar to those of people of similar health or socio-economic status. Many people living with HIV and AIDS have other problems such as chemical dependency and mental health problems. Key housing problems include affordability, security, transportation, and child care issues. Financial constraints are central to most housing issues faced by people living with HIV and AIDS in the community. Financial problems often appear to be accentuated by the inability to work and expenses for medical care and medicines beyond the scope of insurance.

Housing programs for persons with HIV and AIDS should include the following:

- Direct financial or in-kind assistance to clients, specifically rental and mortgage assistance.
- Direct services, specifically case management and in-home services.
- A flexible indirect assistance component that provides a pool of funds to address multiple housing concerns such as utility assistance, home improvements and renovations.

Discussion:

See Domestic Violence Services of Cumberland/Perry Counties Attachment

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

Describe the jurisdiction's need for Public Facilities:

Public facilities in the Borough continue to need upgrades and improvements to meet current needs. Public facility improvements will continue to focus on neighborhood recreation to maintain and or increase quality of life assets in the Borough particularly within LMI Block Groups. These public facility improvements have a positive, high impact on the residential areas of the Borough and encourage families to utilize the outdoor space and amenities. Neighborhood parks ("pocket parks") and tot-lots also encourage families with children to locate in the Borough and provide needed green space.

How were these needs determined?

Review of the Consolidated Plan goals and objectives and discussions with staff members who work in organizations, in addition to other stakeholders, provided an overview on the extent of the need.

Describe the jurisdiction's need for Public Improvements:

Future public improvements community-wide in Carlisle Borough include:

- Sidewalk and curb ramp repairs-Based on a recent review by Borough Public Works staff, about 1,390 curb ramps are installed on Borough streets and alleys. However, the ADA standards have changed since the original ramps were installed.
- Sanitary sewer system improvements-The Borough will undertake detailed investigations on the integrity of its sanitary sewer system and complete replacement or repairs, as appropriate, to address identified defects, bring the sewer system into good operating condition, and ensure the long-term viability of the asset.
- Water system improvements- A recent planning study recommends, among other activities, replacement of between one to two miles of old cast iron water distribution system piping per year until all 62 miles of cast iron main have been replaced.
- Stormwater system including MS4 improvements-The Borough needs to provide, operate, and maintain an appropriate level of stormwater infrastructure that adequately serves existing and new development, meets MS4 permit conditions, and addresses persistent flooding and water quality issues in a cost-efficient manner.
- Road reconstruction-Any curb ramps not meeting current standards will need to be upgraded to meet the standards before undertaking the road paving activities.

How were these needs determined?

Review of the Consolidated Plan goals and objectives and discussions with area organizations, area stakeholders, focus groups, Borough staff including the public works department have provided input to the infrastructure needs.

Describe the jurisdiction's need for Public Services:

The demand for public services remains constant, knowing changes in socio-economic and demographic patterns change over time. Hope Station, which provides a range of outreach and community services in the north-central neighborhood of Carlisle Borough, adjacent to Memorial Park, provides a range of public services that benefit low- and moderate-income households in the community. Hope Station programs provide many community benefits including: Youth Leadership Program where seniors in high school participate in leadership activities; Kids Café offers after school snacks; Keep Hope where kids get help completing their homework; Summer Food provides breakfast and lunch to neighborhood children; CDBG funds will continue to be allocated support Hope Station in the following ways: 1) provide CCHRA staff to work with services programs; 2) utility bills and 3) staff for the summer youth program at Memorial Park, the Summer Neighborhood Park Program.

How were these needs determined?

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The housing stock in Carlisle Borough consists primarily of single-family units (37%) containing three or more bedrooms. However, the number of renter-occupied units increased 7% from 48% in 2014 to 55% in 2022. The cost of housing has increased 6.5% in the same time period and contracted rents increased by 13.5%. According to 2017-2022 ACS data, the number of apartments renting for less than \$500 decreased 30% between 2010 and 2017. An estimated 32% of Carlisle households make less than \$42,150 (50% of HUD's Adjusted area Median Family Income (HAMFI) for one person). According to the 2022 U.S. Census estimates the median household income is \$50,550. Because the vacancy rate is so low 2.6% for renter-occupied units and 1.3% for owner-occupied dwellings, housing demand continues to rise. Low- and moderate-income persons living with disabilities have an even bigger challenge finding housing.

Cost of Housing:

The median home value in Carlisle Borough increased by 72% since 2014. In addition, the median contract rent rose by 16.4%, reflecting the increased demand for rental units, most likely due to the difficulty households were having in qualifying for a mortgage. Costs associated with housing, transportation, and taxes are some of the largest expenses for a family.

Lead-Based Paint Hazard:

2000 US Census data estimates as many as 3,306 total housing units (40%) were built in Carlisle Borough prior to 1970 occupied by low- and moderate- income households contained lead-based paint. 2022 US Census data estimates 5,695 housing (owner and rental occupied) units (68%) build prior to 1980.

Public and Assisted Housing:

Cumberland County Housing and Redevelopment Authority (CCHRA) owns and manages 209 units of public housing scattered throughout the County. Additionally, CCHRA administers 1,198 Housing Choice Vouchers, which recipients may use to settle anywhere within or beyond the Authority's physical jurisdiction.

There are 98 units of assisted housing options that are available to extremely-low, very low and low-income households/individuals and to persons with disabilities in the Borough. The types of units include regular rental units, permanent supportive housing for persons with special needs, and Medicaid/Medicare institutional care beds. In addition, there are 20 families on CCHA's waiting list requesting mobility impaired 1-bedroom units.

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

Introduction

Carlisle Borough has 7,475 occupied housing units, with 45.1% of the units owner-occupied and 54.9% renter-occupied (2017-2022 ACS). The 2017-2022 ACS data reported 8,314 total housing units (occupied and vacant) in Carlisle Borough. This represents a slight increase of 1.58% housing units from 2013. Approximately 5,274 units, or 63.4% of the housing stock, are single-family, compared to 77% for Cumberland County and 76% for Pennsylvania (2017-2022 ACS).

Overall, the Borough of Carlisle has experienced an increase in the number of housing units between 2010 and 2022. The increase is attributable to an increase in 1-unit attached homes. Over the same time period, the Borough experienced a decline in multi-family housing units and mobile homes.

All residential properties by number of units

| Property Type | Number | % |
|---------------------------------|--------------|-------------|
| 1-unit detached structure | 3,000 | 37% |
| 1-unit, attached structure | 2,290 | 28% |
| 2-4 units | 1,300 | 16% |
| 5-19 units | 1,100 | 13% |
| 20 or more units | 480 | 6% |
| Mobile Home, boat, RV, van, etc | 15 | 0% |
| Total | 8,185 | 100% |

Table 26 – Residential Properties by Unit Number

Data 2017-2022 ACS

Source:

Unit Size by Tenure

| | Owners | | Renters | |
|--------------------|--------------|------------|--------------|------------|
| | Number | % | Number | % |
| No bedroom | 15 | 0% | 105 | 3% |
| 1 bedroom | 75 | 2% | 1,035 | 26% |
| 2 bedrooms | 645 | 18% | 1,670 | 42% |
| 3 or more bedrooms | 2,795 | 79% | 1,120 | 28% |
| Total | 3,530 | 99% | 3,930 | 99% |

Table 27 – Unit Size by Tenure

Data 2017-2022 ACS

Source:

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

The Borough will continue to fund the development of affordable units in 2025- 2029 targeted to lower income individuals, as well as those that assist persons with disabilities. The attached

table shows the number of units in Carlisle and the surrounding area assisted with federal, state, and local programs. In the Carlisle area there are 13 properties containing 230 units appropriate for elderly and or individuals with disabilities with a waiting list of 407 persons.

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

No units are expected to be lost from the affordable housing inventory over the next five years.

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

The limited number of affordable units for both low- and moderate- income households continue to be a large gap in the housing market. At the same time, the number of persons on wait lists continues to increase.

Describe the need for specific types of housing:

In the last 2 years, the types of public housing requested most are 2-bedroom units.

1 bedroom–20%

2 bedroom-60%

3 bedroom-15%

4 or more bedroom-5%

However, the Community Housing Survey noted that 1 bedroom and 3 or more-bedroom units were needed (31.51% and 33.48% respectively). In our survey, 38% of the respondents noted that more units dedicated to individuals with mental and physical disabilities were needed.

According to the CCHRA wait listing information.

Since 2015 the wait list for public housing went from 376 to 570, a 30% increase. A majority of the wait list requests are for 2-bedroom apartments. CCHRA is noticing a trend where more small families need rental assistance and 2-bedroom units. This has led to long waiting lists for public housing and as well as multi-family housing units managed by CCHA. However, elderly applicants almost always request one bedroom units to which all of CCHA's senior housing properties are one-bedroom units.

Discussion

See above discussion

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

Introduction

The median home value increased 72% since 2014 and the median contract rent rose by 21%, reflecting the increased demand for rental units.

Cost-burdened households refer to households that pay 30% or more on housing costs. Data from the 2018-2022 ACS reveals an increasing cost burden for both owner-occupied households and renter-occupied households. The percent of owner-households that are cost-burdened has increased from 46% in 2010 to 47% in 2017, a rate higher than Cumberland County.

Cost of Housing

| | Base Year: 2000 | Most Recent Year: 2013 | % Change |
|----------------------|-----------------|---------------------------|----------|
| Median Home Value | 163,700 | 165,900 | 1% |
| Median Contract Rent | 529 | 641 | 21% |

Table 28 – Cost of Housing

Data 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

Source:

| Rent Paid | Number | % |
|-----------------|--------------|---------------|
| Less than \$500 | 940 | 23.9% |
| \$500-999 | 2,440 | 62.0% |
| \$1,000-1,499 | 485 | 12.3% |
| \$1,500-1,999 | 35 | 0.9% |
| \$2,000 or more | 35 | 0.9% |
| Total | 3,935 | 100.0% |

Table 29 - Rent Paid

Data 2018-2022 ACS

Source:

Housing Affordability

| % Units affordable to Households earning | Renter | Owner |
|--|--------------|--------------|
| 30% HAMFI | 225 | No Data |
| 50% HAMFI | 1,075 | 285 |
| 80% HAMFI | 2,490 | 830 |
| 100% HAMFI | No Data | 1,194 |
| Total | 3,790 | 2,309 |

Table 30 – Housing Affordability

Data 2018-2022 CHAS

Source:

Monthly Rent

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | \$676 | \$837 | \$1,039 | \$1,336 | \$1,415 |
| Low HOME Rent | \$658 | \$705 | \$846 | \$978 | \$1,091 |
| High HOME Rent | \$676 | \$837 | \$1,039 | \$1,336 | \$1,415 |
| | | | | | |

Table 31 – Monthly Rent

Data HUD FMR and HOME Rents

Source:

Is there sufficient housing for households at all income levels?

The National Low Income Housing Coalition provides annual information on the Fair Market Rent (FMR) and affordability of rental housing in counties and cities in the U.S. for 2018. In Cumberland County, the FMR for a two-bedroom apartment is \$1,039. In order to afford this level of rent and utilities without paying more than 30% of income on housing, a household must earn \$3,463 monthly or \$41,560 annually. Assuming a 40-hour work week, 52 weeks per year, the level of income translates into a Housing Wage of \$19.98.

In Cumberland County, a minimum-wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum-wage earner must work 111 hours per week, 52 weeks per year. This is an unfortunate shift from 2014 the minimum-wage earner needed to work 90 hours per week. The 2018-2022 ACS data estimates that 44% of County renters are currently unable to afford a two-bedroom FMR (source: ACS" Gross rent" values were used for a comparison).

There is not sufficient housing for households of all income levels. An estimated 32% of Carlisle households make less than \$42,150 (50% of HUD's Adjusted area Median Family Income (HAMFI)

for one person). According to the 2022 U.S. Census estimates the median household income is \$50,550. Because the vacancy rate is so low 2.6% for renter-occupied units and 1.3% for owner-occupied dwellings, housing demand continues to rise.

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

As noted in the above analysis, the continued high price of both owner-occupied and rental housing reduces the ability of low-income households to find affordable housing. According to 2018-2022 ACS data, the number of apartments renting for less than \$500 decreased 30% between 2010 and 2017. In addition, median contract rents increased by 21% from the years 2000-2013, adjusted for inflation. As a result, the inventory of affordable rental units significantly decreased at the same time that rental rates increased.

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

The fair market rent is equivalent to the HOME Rents/FMR for most of the zero to one bedroom units, and comparable to the two bedroom HOME Rent/FMR. This reflects the need for more affordable housing units. The median monthly rent for the Borough of Carlisle PA is \$726 according to HomeArea.com with 30% being 1 bedroom, 41% of rental units are 2 bedroom, and 23% are 3 bedroom.

Area median rents average for a one bedroom is \$790 per month, a two-bedroom unit is \$1,028, and from \$1,200-\$1,300 for a three-bedroom unit with an average rental price of \$12,350 per month. According to Rent Jungle and Trulia apartment rental prices for the previous last 6 months have increased by \$74 per month. Preserving affordable housing is an ongoing goal of the Borough and the County. Developing additional units of affordable housing, particularly rental housing for families, continues to be a goal.

Discussion

See above discussion.

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

Introduction

The following tables show the number of housing units, by tenure, based on the number of conditions or characteristics the unit has. Selected conditions are similar to housing problems in the Needs Assessment and include (1) the lack of complete plumbing facilities, (2) the lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. The table also includes the calculations for the percentage of total units that category represents.

Renter-occupied units have a higher percent of units with a substandard condition; however, most units only have one substandard condition. Few owner- or renter-occupied units have more than one substandard condition.

Definitions

The local code enforcement office follows the International Building Code (IBC) standards to define structures in substandard condition.

Condition of Units

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|----------------|-------------|-----------------|------------|
| | Number | % | Number | % |
| With one selected Condition | 760 | 22% | 1,585 | 40% |
| With two selected Conditions | 15 | 0% | 130 | 3% |
| With three selected Conditions | 15 | 0% | 0 | 0% |
| With four selected Conditions | 0 | 0% | 0 | 0% |
| No selected Conditions | 2,745 | 78% | 2,220 | 56% |
| Total | 3,535 | 100% | 3,935 | 99% |

Table 32 - Condition of Units

Data 2017-2022 ACS

Source:

Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|-----------------|----------------|-------------|-----------------|------------|
| | Number | % | Number | % |
| 2000 or later | 315 | 9% | 215 | 5% |
| 1980-1999 | 530 | 15% | 725 | 18% |
| 1950-1979 | 1,105 | 31% | 1,100 | 28% |
| Before 1950 | 1,590 | 45% | 1,900 | 48% |
| Total | 3,540 | 100% | 3,940 | 99% |

Table 33 – Year Unit Built

Data 2017-2022 CHAS
Source:

Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|---|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| Total Number of Units Built Before 1980 | 2,695 | 76% | 3,000 | 76% |
| Housing Units build before 1980 with children present | 209 | 6% | 75 | 2% |

Table 34 – Risk of Lead-Based Paint

Data 2017-2022 ACS
Source:

Vacant Units

| | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|--------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units | | | |
| Abandoned Vacant Units | | | |
| REO Properties | | | |
| Abandoned REO Properties | | | |

Table 35 - Vacant Units

Need for Owner and Rental Rehabilitation

There is an ongoing need for rehabilitation of owner-occupied and renter-occupied units. The Borough will continue to use CDBG funds to rehabilitate owner-occupied units. In the past, the Borough has successfully sought federal rental rehabilitation funds. While CCHRA does not administer a rental rehabilitation program, the need exists for one. The tables in this section tell us the number of homes that have one housing problems are largely (40%) rental homes (see table 37) and given that over 48% of the rental units in the Borough were constructed before 1950 (compared to only 28% in Cumberland County), the need is great for housing rehabilitation.

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

2000 US Census data estimates as many as 3,306 total housing units (40%) were built in Carlisle Borough prior to 1970 occupied by low- and moderate- income households contained lead-based paint. 2022 US Census data estimates 5,695 housing (owner and rental occupied) units (68%) build prior to 1980.

Discussion. See above discussion.

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

Introduction

Carlisle Borough is served the Cumberland County Housing Authority (CCHA) owns and manages 209 apartments and townhouses, 149 of which are in Carlisle.

Totals Number of Units

| | Program Type | | | | | | | | |
|-------------------------------|--------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available | 0 | 19 | 209 | 1,331 | 73 | 1,258 | 0 | 0 | 0 |
| # of accessible units | | | | | | | | | |

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

Table 36 – Total Number of Units by Program Type

Data PIC (PIH Information Center)

Source:

Describe the supply of public housing developments:

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

The Cumberland County Housing Authority (CCHA) owns and manages 209 apartments and townhouses, 149 of which are in Carlisle. The units are at three sites, two in Carlisle Borough and one in Mt. Holly Springs Borough. The units in Carlisle include 12 efficiencies, 57 1-bedroom apartments, 66 2-bedroom apartments, 62 3-bedroom apartments, and 8 4-bedroom apartments. Out of the 199 units in Carlisle, 50 are elderly units, and the remaining 149 are family units. There are 319 elderly units in Cumberland County and 209 units in Carlisle Borough. Of the total units, 59 are designed specifically for elderly residents.

Other rent restricted or affordable units in the Borough and Carlisle area are:

Hanover Street Senior Apartments is a 5-story affordable senior living residential property that offers 9 1-bedroom units located right in Carlisle's downtown on Hanover Street.

The Townhomes at Factory Square is a 52 unit multifamily community that offers 2 and 3 bedroom units and is rent restricted. Unit cost are between \$686 and \$879 depending on the size of the unit. These units are located just outside the Borough.

Dawn Ridge is a 58 unit multifamily community that offers 2 to 4 bedroom units and is rent restricted. Must be income qualified. These units are located off S. Spring Garden Street.

Elwood Gardens is an older 2-story apartment community containing 120 units located in Carlisle. These apartments are rent subsidized 1 and 2 bedroom units.

Public Housing Condition

| Public Housing Development | Average Inspection Score |
|--------------------------------|--------------------------|
| All CCHA public housing units. | 89 |

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:
See attached table.

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

The Housing Authority will continue to work with families and individuals to improve the living environment for low- and moderate-income families residing in public housing units. This includes encouraging participation by public housing residents in the decision-making process. The CCHA has a public housing tenant association that is consulted on any issues or initiatives that could have an impact on public housing residents. It is also sponsoring leadership training for members of the association. The advisory group meets monthly to review housing CCHA policies. CCHA receives input and feedback on plans and programs from the association at these meetings.

In addition, the CCHRA has an active First-Time Home Buyers Down Payment and Closing Cost Assistance Program, Emergency Repair Loan Program, and administers home counseling for new homebuyers. Committees of public housing residents, CCHRA and the Cumberland County Affordable Housing Trust Fund collaborate to make this on-going program a success. This program implements the Consolidated Plan Goal and Objectives and has positive effects in the Borough. The Borough of Carlisle provides revolving loan funds for code violations, rehabilitation projects, and is now focusing on workforce housing.

CCHRA has also funded a Resident Initiative Coordinator position to work with tenants participating in the Family Self-Sufficiency Program, to coordinate tenant services, and to work with the Tenant Association. CCHRA is committed to continuing this position and programming.

The Borough of Carlisle Parks and Recreation Department hosts a summer neighborhood park program for children. A portion of this summer program is located in Memorial Park and is supported through the Borough's CDBG Program. Many children from public housing units participate annually in this program.

Discussion:

See above.

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

Introduction

The Borough does not own or operate any facilities providing shelter for homeless persons, nor does the Borough provide services to homeless persons. The County government and private, non-profit organizations provide services and operate facilities. Many facilities that shelter and serve the homeless are located in the Borough because it is the County Seat. The Borough supports these facilities and organizations in their efforts to serve the homeless. The Borough, working with CCHRA, opened the Day Center at CARES in the Borough in 2010. The facility serves homeless persons that stay in church-sponsored shelters overnight that are closed during the day. The new facility provides a resource during the day that serves as a permanent mailing address and the tools for job hunting and finding permanent housing.

There are also a host of other available services, including food banks, such as Project S.H.A.R.E. and the Salvation Army Food Bank, both located in Carlisle Borough. In addition, a Case Management Program is operated by the County Office of Aging and Community Services in downtown Carlisle. These funds support the salaries of staff who administer the housing assistance programs (Rental Assistance, and other Supportive Housing Programs). As stated in the Five-Year Cumberland-Perry Mental Health Plan, case managers work with individuals with mental illness who are homeless or at risk of homelessness in addition to working closely with all community groups that assist individuals impacted by homelessness. Additionally, linkages to appropriate mental health treatment and community support services are offered as requested by the consumer.

Facilities and Housing Targeted to Homeless Households

| | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Supportive Housing Beds | |
|--|------------------------------------|--|------------------------------|--------------------------------------|----------------------|
| | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New | Current & New | Under Development |
| Households with Adult(s) and Child(ren) | 28 | 0 | 50 | 53 | 0 |
| Households with Only Adults | 70 | 0 | 19 | 100 | 0 |
| Chronically Homeless Households | 0 | 0 | 0 | 0 | 0 |
| Veterans | 0 | 0 | 0 | 0 | 0 |

| | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Supportive Housing Beds | |
|---------------------|------------------------------------|--|------------------------------|--------------------------------------|----------------------|
| | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New | Current & New | Under Development |
| Unaccompanied Youth | 0 | 0 | 0 | 0 | 0 |

Table 38 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: CCHRA update was provided.

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

The Borough, working with the CCHRA, collaborates with Carlisle Cares Resource Center in the Borough. The facility serves needy populations including homeless households that stay in church-sponsored shelters overnight that are closed during the day. This facility provides a resource during the day that serves as a permanent mailing address and the tools for job hunting and funding permanent housing. There are also a host of available services, including food banks, such as Project S.H.A.R.E. and the Salvation Army Food Bank, both located in Carlisle Borough. In addition, a Case Management Program is operated by the County Office of Aging and Community Services in downtown Carlisle. These funds support the salaries of staff who administer the housing assistance programs (Rental Assistance, and other Supportive Housing Programs). As stated in the Five-Year Cumberland-Perry Mental Health Plan, case managers work with individuals with mental illness who are homeless or at risk of homelessness in addition to working closely with all community groups that assist individuals impacted by homelessness. Additionally, linkages to appropriate mental health treatment and community support services are offered as requested by the consumer.

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

Cumberland County and Carlisle Borough, led by CCHRA, works in tandem with many agencies and funding sources to provide: Emergency Shelter Services, Bridge and Transitional housing, Rental Assistance Programs and Permanent Housing assistance. Funding utilized for these initiatives include: ESG, Homeless Assistance Program funds, Bridge Housing Grant funds, and County Supportive Housing funds. Safe Harbour provides emergency shelter and transitional housing services, CARES manage temporary overnight shelter services, Domestic Violence Services of Cumberland/Perry Counties provides homeless services. Salvation Army provides transitional and permanent housing, Genesis House is short-and long-term transitional shelter, and CCHRA provides rapid rehousing and financial services.

The Borough works with Tri-County Housing Development Corporation, Ltd., rehabs for resale homes for eligible first-time homebuyers. With this funding it is anticipated that three affordable households will be assisted during the program year. CCHRA manages the Carlisle Supportive Housing Program, owned by the Cumberland Perry Housing Initiatives, provides permanent supportive housing for four chronically homeless individuals with disabilities.

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

Specific supportive housing needs of the non-homeless have been identified by service providers working in the Borough. Cited needs include home repair and maintenance for the elderly, in-home assistance for the elderly and disabled, in-patient drug and alcohol treatment, accessibility improvements, housing for the mentally disabled, and affordable housing for all sub-populations. Carlisle will consider requests to assist with housing for other special needs sub-populations. The Borough will also consider providing certifications of consistency for HUD and other funders as required to expand housing choice and assist with housing for other special needs sub-populations. Community engagement activities show the following over special needs facilities and services:

- Improve facilities and services for those with mental and or physical disabilities:
- Educate municipal officials, planning commissions and landlords of the importance of social services and facilities needed for mental and or physical disabilities
- Create educational literacy or health programs for those at-risk of homelessness

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

CCHRA offers a Homeless and Special Needs Housing Program, which provides assistance in the form of subsidized housing and supportive services to individuals and their families who are homeless and, or, homeless and disabled. Special needs case managers help applicants in locating and obtaining housing, as well as ongoing support to ensure clients can retain that housing and meet their monthly financial obligations—for example, assisting in preparing and monitoring a household budget.

The Partnership for Better Health is increasing its footprint in Cumberland County. This organization strives for residents, regardless of your income level, to eat healthy, exercise, regularly see a doctor, and avoid drugs, alcohol and smoking.

The County Office of Aging and Community Services offers in-home support, rental assistance, prenatal and parenting services, medical services for abuse and neglect, and senior centers. The County also runs a Homeless Assistance Program that assists families with housing options and attaining economic self-sufficiency.

The County's case managers work with individuals with mental illness who are homeless or at risk of homelessness in addition to working closely with all community groups that assist individuals impacted by homelessness. Additionally, linkages to appropriate mental health treatment and community support services are offered as requested by the consumer.

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

The Five-Year Cumberland-Perry Mental Health Plan also supports case managers who work with individuals with mental illness who are homeless or at risk of homelessness in addition to working closely with all community groups that assist individuals impacted by homelessness. Additionally, linkages to appropriate mental health treatment and community support services are offered as requested by the consumer.

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

The County Office of Aging and Community Services operates a Homeless Assistance Program in downtown Carlisle. Funds under this program are used to provide assistance to income-qualified persons who are homeless or at-risk of homelessness.

In 2017, CCHRA also secured a \$200,000 Emergency Solutions Grant through HUD and the Pennsylvania Department of Community and Economic Development to provide rapid rehousing—up to 18 months—for homeless individuals and families in the form of rental and other financial assistance such as providing security deposits or utility payments; supportive services are provided by Authority case managers. Again in 2018, the County also received an Emergency Solutions Grant (\$9,639) from HUD through DCED for Rapid Rehousing activities, which provide rental and financial assistance to homeless families with children. While the program is County-wide, many participants reside in the Borough of Carlisle. The grant can be used for rapid rehousing, homelessness prevention, street outreach and emergency shelter services.

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

Many of the Borough-supported housing and supportive services are geared towards assisting the homeless, assisting with career development, literacy and or improvement to their facilities. Additional emergency and permanent housing and supportive services options are offered for non-homeless, special-needs consumers as well.

Cumberland County Service Providers Listing Attachment:

- **Stevens Affordable Housing** operates 17 units and accepts HCV/Section 8. This organization is an independent supportive living program for mental health clients at

Louther Place Apartments. Mental Health providers also provide case management services funded by the State and local charities to help meet this need. In Mt. Holly Springs, Cumberland County, there is a new program Operation Veteran Hope. This is a veteran-based work/housing placement program initiated in 2018 provided shelter and employment and job training.

- **Cumberland County Veterans Affairs Office** report there is an issue with the homeless definition. Several veterans over the past year have asked for assistance with finding housing but are not defined as “homeless” because they have reported staying temporarily at motels and other acquaintances. Area shelters could not take them in or provide assistance because they were not technically considered homeless.
- **New Visions**, a non-profit provider of housing for persons with MH disabilities, currently has two open facilities in the Borough.
- **ARC of Cumberland and Perry Counties (CPARC)**, operates a 6-unit, single room occupancy apartment complex for formerly homeless individuals with Intellectual and Developmental Disabilities.
- **James Wilson Safe Harbour** provides housing and supportive services for homeless and nearly homeless individuals and families to help them achieve independent living by improving their basic life skills for more than three decades.
- **New Hope Ministries** is a faith-based social service agency that serves the Cumberland County region by supporting programs that promote family stability. Although NHM does not provide shelter facilities, they do provide financial assistance to address housing needs including emergency shelter assistance, mortgage and rent assistance, and assistance with utility/water/sewer/electric bills. Their Carlisle facility provides space for a food pantry, teaching kitchen, classroom for their Stability and Workforce programs. They also partner with the Employment Skills Center and The United Way for other workforce development training initiatives.
- **County Office of Aging and Community Services** is located in downtown Carlisle runs a Homeless Assistance Program that assists families with housing options and attaining economic self-sufficiency. These services are provided on Hanover Street in Carlisle.
- **Salvation Army** is dedicated to caring for the poor, feeding the hungry and educating our youth, respond to emergencies, shelter the homeless, reunite families, and renew health to addicts. The agency’s universal goal is to meet physical, social, psychological, emotional and spiritual needs of families and individuals. The Carlisle branch provides innovative, affirmed and successful programs and services to people throughout the Carlisle area. Key programs include: Services offered include (but not limited to): transportation assistance, personal hygiene assistance, vouchers for clothing and household goods, Christmas holiday assistance, senior center programming and a shower program. They serve a weekly breakfast program, sit-down dinner program and food pantry.
- **Project S.H.A.R.E.**, formed in January 1985, is an interfaith, non-profit cooperative effort created to meet the needs of the hungry by providing supplementary food on a monthly basis. Assistance is provided to the communities of Carlisle, Carlisle Springs, Mt. Holly Springs, Boiling Springs, Gardners, Plainfield and Middlesex, New Kingston, Pennsylvania.

- **Carlisle Opportunity Homes** provides rental housing to 31 low and moderate income residents as well as additional services to its residents. CCHRA assists COH with management and operations of its units.
- **Carlisle Housing Opportunities Corporation** takes on properties and rebuilds them to get them back onto the housing market, targeting low-income families. The corporation aims to allow for families to become homeowners and better help them become a part of the community.
- **Cumberland Valley Habitat for Humanity** provides families and individuals in need of decent, affordable housing apply for homeownership with their local Habitat for Humanity. A local selection committee, following strict fair housing laws, selects homeowners based on three criteria: the applicant's level of need; their willingness to partner with Habitat; and their ability to repay a mortgage through an affordable payment plan. As part of their willingness to partner, Habitat's homebuyers invest hundreds of hours of their own labor, called sweat equity, working alongside volunteers and other Habitat homeowners. Habitat for Humanity follows a nondiscriminatory policy of family selection. In the last 10 years Habitat has welcomed housing rehab opportunities as a viable option to a new build.
- **Domestic Violence Services of Cumberland/Perry Counties** supports the empowerment of those who are experiencing domestic violence through the provision of direct services and the promotion of nonviolence through social and systems change. Vital programs offered include: 30-day emergency shelter, 24-hour hotline, counseling and advocacy, children's programs,
- **Cumberland/Perry Housing Initiative**, a program run by CCHRA, provides housing and training facilities to mentally ill, mentally challenged and physically handicapped individuals.
- **Partnership for Better Health** strives for residents, regardless of your income level, to eat healthy, exercise, regularly see a doctor, and avoid drugs, alcohol and smoking. They believe that "Place" matters. A stable home, children's school, and employment shapes the health of your family, and only way to improve health in our region is to focus on housing our most vulnerable populations.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The Borough of Carlisle and Cumberland County conducted an Analysis of Impediments to Fair Housing Choice (AI) in 2025. A new AI is currently under development concurrently with the Consolidated Planning effort that will outline public policies that may have a negative effect on affordable housing and residential investment, and an action plan to address the identified impediments. The 2025 AI planning process included a plethora of public engagement including: 6 large focus groups; 2 public community meetings; County-wide community survey; Housing Summit event.

Data and public engagement activities have created viable short and long-term solutions for affordable permanent housing including:

- Municipal and citizen education about positive impacts of affordable housing
- Amendments to municipal land use regulations
- Education and training for landlord and property owners
- Seek out new resources and provide additional programs for LMI homebuyers
- Improve housing quality and accessibility
- Study and provide impactive changes to state and federal affordable housing policies
- Provide resources and staff to assist in the creation of short and long homeless strategies for service providers to carry out
- Determine where transportation and ridesharing opportunities lie in the County
- Understand the specific redevelopment obstacles on the local and county level that can be changed.

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

The largest number of workers who live in the Borough, according to the Business Activity table below, are employed in the Education and Health Care Services sector (8%) followed closely by Retail Trade (5%), Arts & Entertainment (5%), and transportation & Warehousing (4%). Similar to the 2020-2024 Consolidated Plan, Education and Health Care Services continue to be the main drivers of the area's economy.

According to the data by occupation, the Management, Business, and Financial sector is the largest employment sector, with 12.4% of Borough residents working in this sector closely, followed by the Sales and Office, then Services. This shows a diversified economy in the Borough. This is consistent with the types of employment opportunities available for Borough residents.

The Borough of Carlisle has a robust downtown with retail, restaurants, and government and private business offices. The analysis is consistent with Carlisle's large daytime employment plays a major role in supporting the downtown commercial district. The Borough is the County Seat and houses the County Courthouse and numerous law firms, as well as Dickinson College and the Dickinson-Penn State School of Law. Carlisle's downtown is estimated to have almost 14,000 employees working within a five-minute drive, including the UPMC Pinnacle Carlisle Medical Center. The medical center employs 11,000 people from the region. Government is another leading sector of employment in the downtown at just over 2,000 positions. It should be noted that jobs at educational institutions, such as those at Dickinson College and Dickinson Law School, are classified as service industry occupations, not in the government classification.

Economic Development Market Analysis

Business Activity

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|--------------------------|-----------------------|---------------------------|------------------------|----------------------------|
| Agriculture, Mining, Oil & Gas Extraction | 33 | 0 | 0 | 0 | 0 |
| Arts, Entertainment, Accommodations | 856 | 1,622 | 12 | 13 | 1 |
| Construction | 240 | 96 | 3 | 1 | -3 |
| Education and Health Care Services | 1,525 | 2,791 | 21 | 23 | 2 |
| Finance, Insurance, and Real Estate | 379 | 207 | 5 | 2 | -4 |
| Information | 118 | 177 | 2 | 1 | 0 |
| Manufacturing | 590 | 1,371 | 8 | 11 | 3 |
| Other Services | 340 | 583 | 5 | 5 | 0 |
| Professional, Scientific, Management Services | 635 | 444 | 9 | 4 | -5 |
| Public Administration | 0 | 0 | 0 | 0 | 0 |

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|--------------------------------|--------------------------|-----------------------|---------------------------|------------------------|----------------------------|
| Retail Trade | 926 | 1,544 | 13 | 13 | 0 |
| Transportation and Warehousing | 754 | 1,631 | 10 | 13 | 3 |
| Wholesale Trade | 231 | 200 | 3 | 2 | -2 |
| Total | 6,627 | 10,666 | -- | -- | -- |

Table 39 - Business Activity

Data 2019-2022 ACS (Workers)

Source:

Labor Force

| | |
|--|--------|
| Total Population in the Civilian Labor Force | 10,295 |
| Civilian Employed Population 16 years and over | 9,465 |
| Unemployment Rate | 8.10 |
| Unemployment Rate for Ages 16-24 | 13.60 |
| Unemployment Rate for Ages 25-65 | 6.66 |

Table 40 - Labor Force

Data 2019-2022 ACS

Source:

| Occupations by Sector | Number of People |
|--|-------------------------|
| Management, business and financial | 2,360 |
| Farming, fisheries and forestry occupations | 405 |
| Service | 1,365 |
| Sales and office | 2,100 |
| Construction, extraction, maintenance and repair | 335 |
| Production, transportation and material moving | 465 |

Table 41 – Occupations by Sector

Data 2019-2022 ACS

Source:

Travel Time

| Travel Time | Number | Percentage |
|--------------------|---------------|-------------------|
| < 30 Minutes | 6,835 | 76% |
| 30-59 Minutes | 1,820 | 20% |
| 60 or More Minutes | 325 | 4% |
| Total | 8,980 | 100% |

Table 42 - Travel Time

Data 2019-2022 ACS

Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment | In Labor Force | | Not in Labor Force |
|---|--------------------------|-------------------|---------------------------|
| | Civilian Employed | Unemployed | |
| Less than high school graduate | 450 | 80 | 160 |
| High school graduate (includes equivalency) | 1,820 | 210 | 670 |
| Some college or associate degree | 1,890 | 155 | 315 |
| Bachelor's degree or higher | 2,715 | 160 | 425 |

Table 43 - Educational Attainment by Employment Status

Data 2019-2022 ACS

Source:

Educational Attainment by Age

| | Age | | | | |
|---|------------------|------------------|------------------|------------------|----------------|
| | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 0 | 25 | 0 | 110 | 230 |
| 9th to 12th grade, no diploma | 190 | 235 | 115 | 200 | 240 |
| High school graduate, GED, or alternative | 360 | 710 | 530 | 1,460 | 1,170 |
| Some college, no degree | 2,680 | 715 | 385 | 535 | 265 |
| Associate's degree | 45 | 285 | 215 | 265 | 110 |
| Bachelor's degree | 220 | 650 | 475 | 755 | 390 |
| Graduate or professional degree | 34 | 260 | 420 | 800 | 455 |

Table 44 - Educational Attainment by Age

Data 2019-2022 ACS

Source:

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|--|
| Less than high school graduate | \$15,614 |
| High school graduate (includes equivalency) | \$24,134 |
| Some college or Associate's degree | \$26,481 |
| Bachelor's degree | \$42,146 |
| Graduate or professional degree | \$65,313 |

Table 45 – Median Earnings in the Past 12 Months

Data 2019-2022 ACS
Source:

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

The education and healthcare sectors have the highest number of employees.

Describe the workforce and infrastructure needs of the business community:

The workforce in Carlisle Borough is mostly high school educated, with some technical and college education. The differences in pay between high school and college educated workers are significant.

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

A Carlisle Urban Redevelopment Plan was developed in 2013. This is the next step in a redevelopment initiative started by the Real Estate Collaborative (REC), LLC, a subsidiary of Cumberland Area Economic Development Corporation (CAEDC). As part of the redevelopment project aging infrastructure will be replaced including road reconstruction, stormwater management systems, new streetscapes, water and sewer line upgrades and pedestrian connections.

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

Table 49 notes that only 14% of the employed workers are college educated and 10% have attained some post high school education.

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

SCPa Works, formerly South Central Workforce Investment Area (WIA), envisions a region where opportunity for prosperity and growth exists for all. Our mission is to unlock the human talent that drives the development of businesses and individuals. SCP funds employment and training programs across our Harrisburg metropolitan region that empower job seekers to obtain new skills and career opportunities and allow businesses to build talent pipelines to help meet workforce demands. They also operate several PA CareerLink sites. SCP invests nearly \$14M each year into employment and training programs for youth and adults. SCPa and the Manufacturers

Association received a \$250,000 Next Generation Industry Partnership Implementation grant was awarded to implement business-driven priorities and action plans to support an advanced manufacturing industry partnership. The grants, totaling more than \$1 million for the south central region will support job training in building and construction, early childhood education, information technology, maintenance, and advanced manufacturing in those regions through both apprenticeship and Next Generation Industry Partnerships.

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

Yes

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

The most recent CEDS is 2015. The plan's recommendations are:

- Promotion of economic development opportunities. i.e. the redevelopment of Masland site. CAEDC and CCHRA is heavily involved with planning financing of this economic opportunity.
- Fostering effective transportation access
- Enhancement and protection of the environment
- Maximizing effective use and development of workforce
- Promotion of the use of technology in economic development
- Balancing resources

Strategies outlined in the Carlisle Urban Redevelopment Plan will likely result in initiatives that will be coordinated with the Consolidated Plan.

Discussion: See above information.

MA-50 Needs and Market Analysis Discussion

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

The southwestern sections of the Borough are the locations most frequently identified as areas with a concentration of multiple housing problems. Some of the oldest homes in the Borough are also reside in this area. However, this area is not largely low and moderate income.

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

Federal regulations require grantees of HUD Community Planning and Development programs to identify and describe any areas within their jurisdictions that are concentrations of racial or ethnic minorities and low-income families. These areas are known as racially/ethnically concentrated areas of poverty (RCAPs and ECAPs).

In order to analyze the RCAPs/ECAPs in the Borough of Carlisle at a meaningful geographic scale, data was collected for census block groups for both Carlisle and Cumberland County. Block group data was collected from the 2019-2022 American Community Survey 5-Year Estimates, which HUD currently uses for its most up-to-date low- to moderate-income designations.

For the purpose of this analysis, racial minorities are all ACS respondents who identified as a race other than white, and ethnic minorities are all those who claimed Hispanic origins. Areas where racial and ethnic minorities are concentrated were determined to be where rates of those groups were more than twice the county's average rates (11.2% and 3.5%, respectively). As a proxy for poverty, any block groups where at least 51% of households qualify as low- to moderate-income by HUD standards were considered to be a low-income concentration.

In Cumberland County, there are 20 block groups that qualify as an RCAP, 7 of which are within the Borough of Carlisle. Eleven block groups across the county are ECAPs, 5 of which are also in Carlisle. See attached mapping in AP 50. The block groups for RCAP and ECAP are generally the same with 4 additional RCAP block groups.

RCAP Block Groups

| Tract | Block Group | % LMI | % Racial Minority |
|-------|--------------|-------|----------------------|
| 0120 | 420410120005 | 57.2% | 38.1% |
| 0121 | 420410121001 | 52.4% | 21.3% |
| 0121 | 420410121002 | 61.4% | 18.0% |
| 0122 | 420410122001 | 68.5% | 44.8% |
| 0122 | 420410122002 | 82.8% | 23.7% |
| 0123 | 420410123001 | 89.1% | 49.6% |
| 0124 | 420410124002 | 57.3% | 14.9% |

ECAP Block Groups

| Tract | Block Group | % LMI | % Ethnic Minority |
|-------|--------------|-------|----------------------|
| 0120 | 420410120002 | 56.1% | 7.18% |
| 0121 | 420410121001 | 52.4% | 10.33% |
| 0122 | 420410122001 | 68.5% | 7.96% |
| 0123 | 420410123001 | 89.1% | 5.37% |
| 0124 | 420410124002 | 57.3% | 5.65% |

Source: 2019-2022 ACS 5-Year Estimates by Block Group

| Census Tract | Carlisle Borough Block Group | % LMI Persons | #LMI Persons | #Minority | %Minority ¹ |
|--------------|------------------------------|---------------|--------------|-----------|------------------------|
| 120 | 420410120001 | 48.7% | 645 | 350 | 28.5% |
| 120 | 420410120002 | 56.1% | 460 | 58 | 7.3% |
| 120 | 420410120003 | 83.5% | 480 | 41 | 6.1% |
| 120 | 420410120004 | 32.3% | 370 | 116 | 9.8% |
| 120 | 420410120005 | 57.2% | 455 | 194 | 25.1% |
| 121 | 420410121001 | 52.4% | 610 | 242 | 21.0% |
| 121 | 420410121002 | 61.4% | 715 | 138 | 13.3% |
| 122 | 420410122001 | 68.5% | 695 | 541 | 40.6% |
| 122 | 420410122002 | 82.8% | 625 | 159 | 16.7% |
| 123 | 420410123001 | 89.1% | 780 | 300 | 31.6% |
| 123 | 420410123002 | 46.7% | 320 | 256 | 16.2% |
| 124 | 420410124001 | 16.5% | 285 | 143 | 6.5% |
| 124 | 420410124002 | 57.3% | 1435 | 318 | 11.3% |
| 124 | 420410124003 | 29.5% | 285 | 185 | 11.4% |
| 124 | 420410124004 | 11.8% | 100 | 52 | 6.3% |

¹ “racially diverse” is defined as a block group with twice the diversity of the County average, which in Cumberland County’s case is 11%, we have established that the minority block groups reflect 22% diversity and above.

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

Many of the housing rehabilitation programs, including housing acquisition and rehabilitation projects and the past Pride program, were concentrated in these areas. The Hope Station facility is located in the northern area of the Borough. This area of the Borough is very densely developed residential with sparse commercial development.

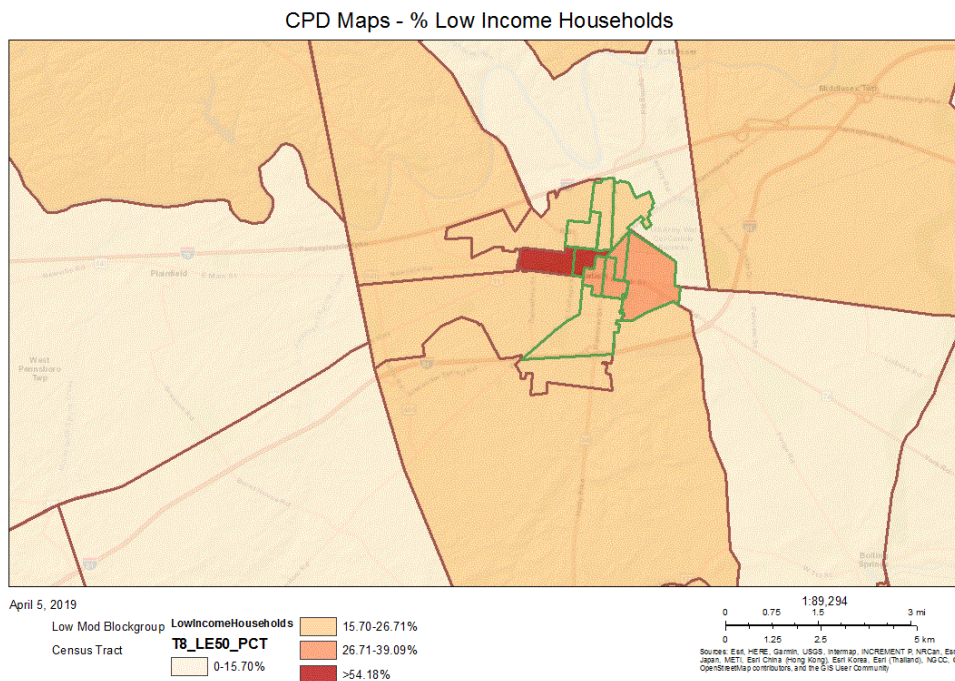
Are there any community assets in these areas/neighborhoods?

There are a number of social services located in this area, i.e. Hope Station. There is a computer lab and warming shelter and food pantry. Other community assets include: community parks/pocket parks, court house buildings, churches, historic downtown, traditional neighborhoods that include front porches and pedestrian sidewalks.

Are there other strategic opportunities in any of these areas?

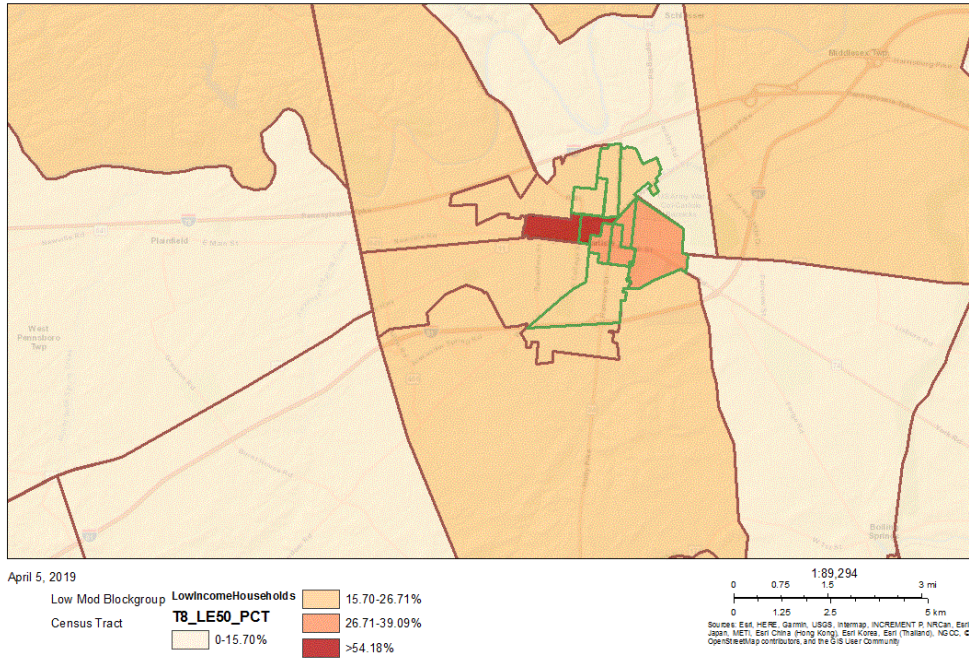
CURP: The Carlisle Urban Redevelopment Plan (the “Plan”) created a vision for the three abandoned industrial sites located in the northwest quadrant of the Borough, known as the Carlisle Tire and Wheel, the IAC, and the Tyco sites. The Plan integrates land use, transportation, and economic development elements to create a comprehensive urban redevelopment strategy. Although the sites are not contiguous, it is understood that traffic and mobility impacts related to the development of one tract will also affect one or both of the other tracts as well as the remainder of the Borough. Therefore, the Plan presents proposed improvements needed to promote the redevelopment of the three non-contiguous brownfield sites, including various transportation network improvements. The proposed improvements include redesign of the following critical state roads and Borough streets:

- 5-point intersection of W. Penn, N. Hanover, E. Penn and Kerr Streets and Fairground Avenue
- Intersection of Carlisle Spring Road and N. Hanover Street
- Fairground Avenue
- B Street from Carlisle Springs Road to College Avenue



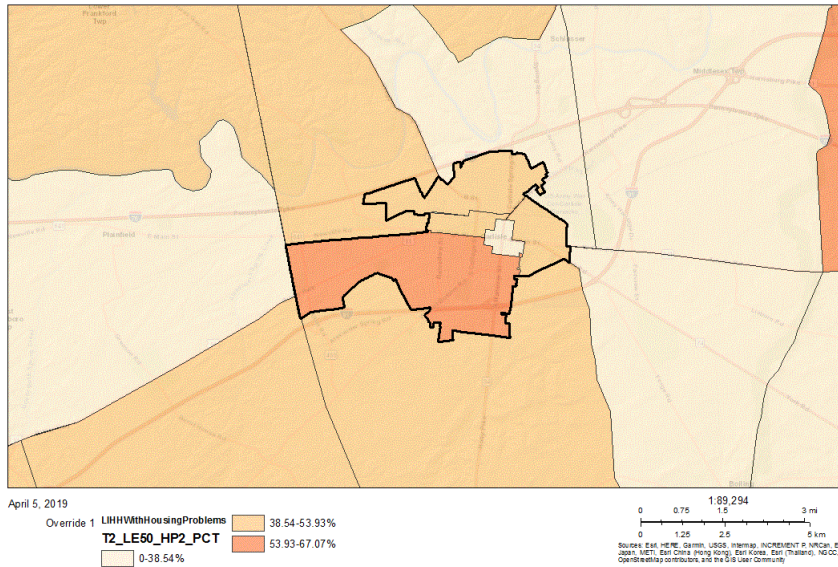
CPD Maps - Housing Cost Burden HAMFI

CPD Maps - % Low Income Households



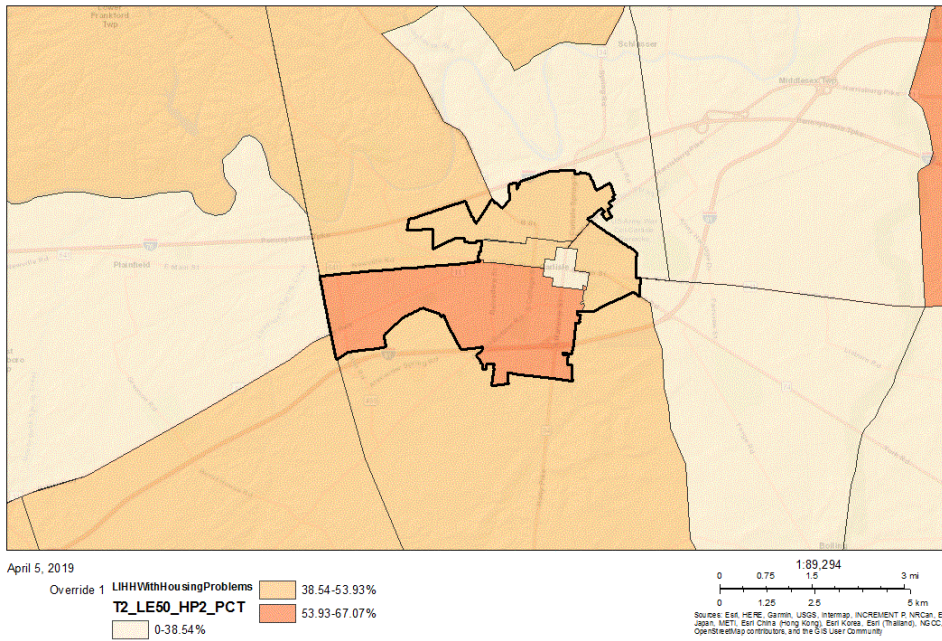
CPD Maps - LMI Households with Severe Cost Burden

CPD Maps - % of LI Households w/any of 4 Severe Housing Problems



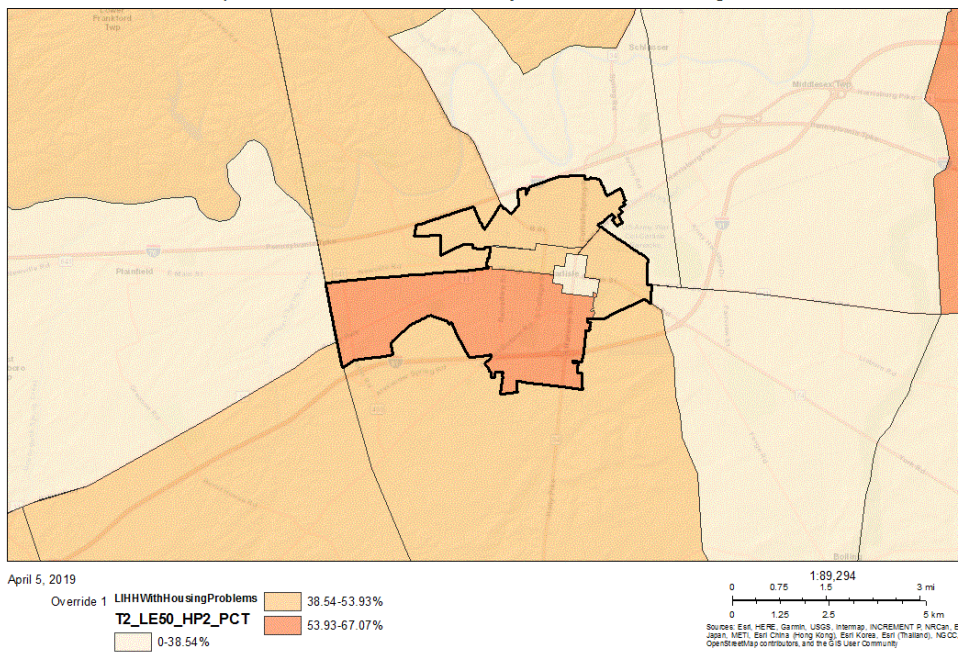
CPD Maps - % Renter Units Affordable to 50% HAMFI

CPD Maps - % of LI Households w/any of 4 Severe Housing Problems

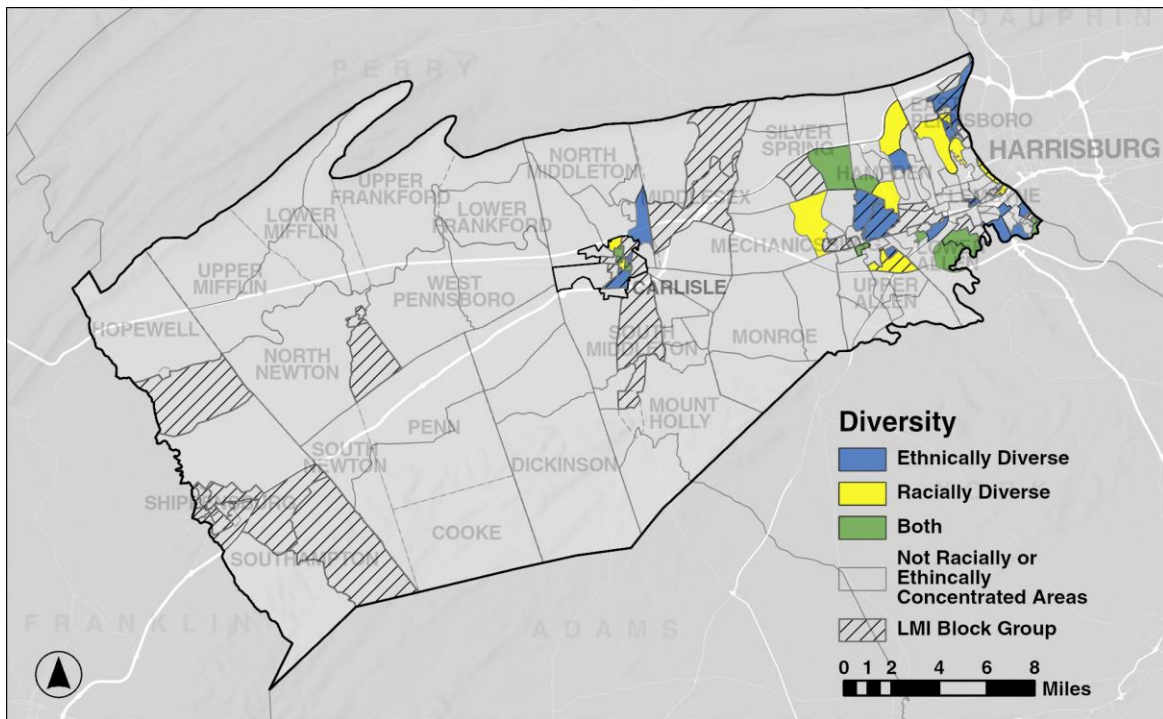


CPD Maps - % Owner Units Affordable to 50% HAMFI

CPD Maps - % of LI Households w/any of 4 Severe Housing Problems



CPD Maps - % of LI Households w/any of 4 Severe Housing Problems



Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Borough relies on a network of public sector, private sector, and non-profit organizations to implement the Strategic Plan, particularly to address homelessness and special needs. A detailed listing of the region's social service providers is included in section MA-35. An inadequate supply of affordable housing, in addition to the high cost of housing in the Borough (and County) for low-income persons (paying more than 30% of household income for housing), is the major housing problem in the area.

The Borough has created a Strategic Priorities Plan consistent with the developed goals and objectives of the Consolidated Plan. The geographic and community priorities are as follows:

Geographic Priorities

A majority of Borough projects and programming are community-wide initiatives and will focus CDBG funding in areas defined LMI areas.

Priority Needs

The following are a listing of community-wide Borough public facilities, public services, housing, economic development and blight reduction as priority needs for the next five years:

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

Geographic Area

Table 46 - Geographic Priority Areas

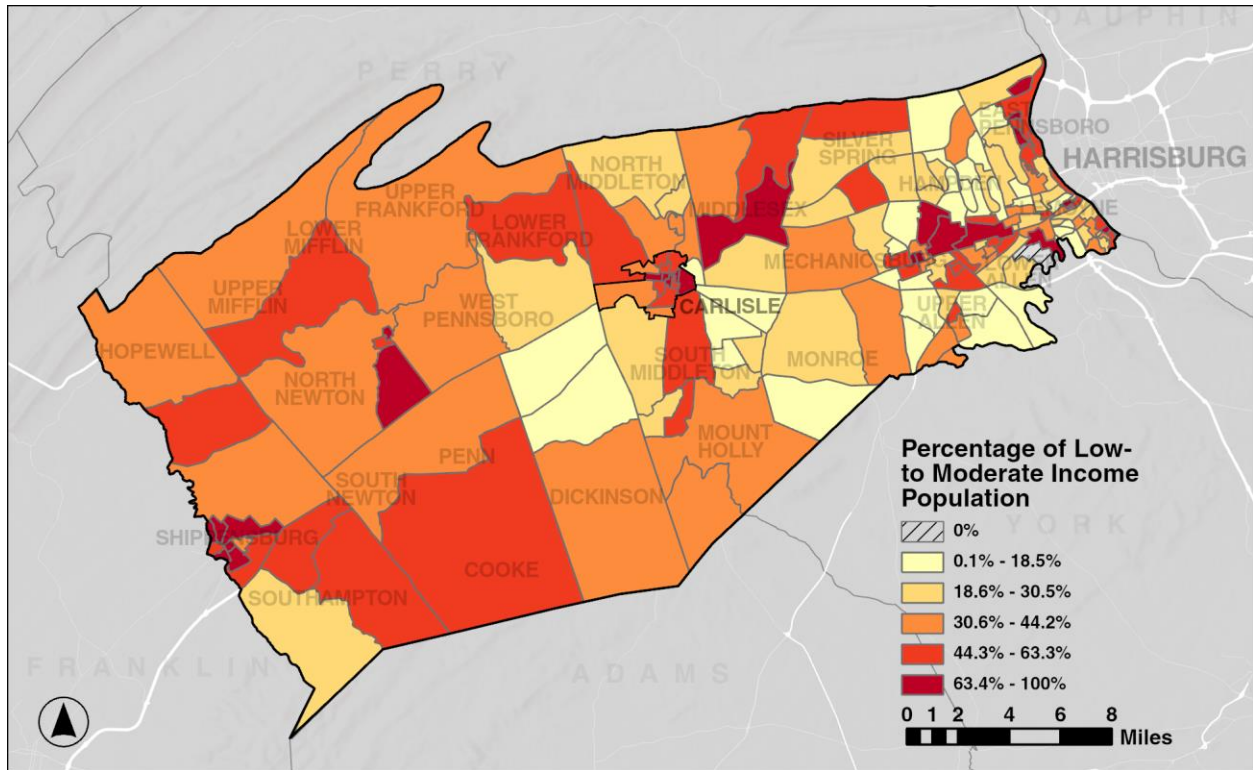
| | | |
|---|---|-------------------|
| 1 | Area Name: | Borough Downtown |
| | Area Type: | Local Target area |
| | Other Target Area Description: | |
| | HUD Approval Date: | |
| | % of Low/ Mod: | |
| | Revital Type: | Commercial |
| | Other Revital Description: | |
| | Identify the neighborhood boundaries for this target area. | |
| | Include specific housing and commercial characteristics of this target area. | |
| | How did your consultation and citizen participation process help you to identify this neighborhood as a target area? | |
| | Identify the needs in this target area. | |
| | What are the opportunities for improvement in this target area? | |
| | Are there barriers to improvement in this target area? | |
| 2 | Area Name: | Borough-Wide |
| | Area Type: | Local Target area |
| | Other Target Area Description: | |
| | HUD Approval Date: | |
| | % of Low/ Mod: | |
| | Revital Type: | Housing |
| | Other Revital Description: | |
| | Identify the neighborhood boundaries for this target area. | |
| | Include specific housing and commercial characteristics of this target area. | |
| | How did your consultation and citizen participation process help you to identify this neighborhood as a target area? | |
| | Identify the needs in this target area. | |
| | What are the opportunities for improvement in this target area? | |
| | Are there barriers to improvement in this target area? | |

| | | |
|----------|---|-------------------------------------|
| 3 | Area Name: | Urban Redevelopment Plan Area |
| | Area Type: | Local Target area |
| | Other Target Area Description: | |
| | HUD Approval Date: | |
| | % of Low/ Mod: | |
| | Revital Type: | Comprehensive |
| | Other Revital Description: | |
| | Identify the neighborhood boundaries for this target area. | |
| | Include specific housing and commercial characteristics of this target area. | |
| | How did your consultation and citizen participation process help you to identify this neighborhood as a target area? | |
| | Identify the needs in this target area. | |
| | What are the opportunities for improvement in this target area? | |
| | Are there barriers to improvement in this target area? | |

General Allocation Priorities

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

Three areas were selected as targets. Housing rehab project work is Borough-wide to income eligible homeowners and rental tenants. Economic development areas of the Borough are targeted for the downtown. Also, the Carlisle Urban Redevelopment Plan area is located in the northwest quadrant of the Borough at W. Penn, N. Hanover, B Street from Carlisle Springs Road to College Avenue, E. Penn and Kerr Streets and Fairground Avenue. Many of the CDBG programs are concentrated downtown and in the northern and eastern areas of the Borough. The Hope Station facility, for instance, is located in the northern area of the Borough. This is where the greatest need exists and a concentration of low- and moderate-income households.



LMI Areas of Carlisle Borough

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

Priority Needs

Table 47 – Priority Needs Summary

| | | |
|---|------------------------------------|--|
| 1 | Priority Need Name | Housing Rehab-owner-occupied |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly |
| | Geographic Areas Affected | Borough-Wide |
| | Associated Goals | Increase affordable housing opportunities Remediate and reduce blight conditions |
| | Description | Improving the existing housing stock will continue to be a high priority for the Borough. CDBG funds will be directed towards the owner-occupied housing rehabilitation program and its delivery services. |
| | Basis for Relative Priority | Enhancing the owner-occupied housing stock and maintaining the number of affordable units continues to be a high priority for the Borough. |
| 2 | Priority Need Name | Code Enforcement-Rental Inspections |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly |
| | Geographic Areas Affected | Borough-Wide |
| | Associated Goals | Remediate and reduce blight conditions |

| | | |
|----------|------------------------------------|---|
| | Description | Code enforcement efforts will eliminate code violations and enhance the quality of life of the Borough, resulting in the elimination of blight and the maintenance of property values in low- and moderate- income areas of Carlisle Borough. This initiative also includes working and creating connections with area landlords. |
| | Basis for Relative Priority | Code enforcement continues to be a high priority due to the older housing stock. |
| 3 | Priority Need Name | Shopsteading Loan Program |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate |
| | Geographic Areas Affected | Borough Downtown |
| | Associated Goals | Enhance economic development opportunities |
| | Description | The Shopsteading Loan Program provides low-interest loans for small business development and job creation for low- and moderate- income individuals within the C-1 Zoning district in downtown Carlisle. |
| | Basis for Relative Priority | Creating a healthy and vibrant business district while increasing the number of jobs continues to be a high priority for the Borough |
| 4 | Priority Need Name | Rehabilitation: Commercial Facade Program |
| | Priority Level | High |
| | Population | Non-housing Community Development |
| | Geographic Areas Affected | |
| | Associated Goals | Enhance economic development opportunities |
| | Description | Funds will be used to remediate blighted properties through exterior rehabilitation of commercial properties |

| | | |
|----------|------------------------------------|---|
| | Basis for Relative Priority | Enhancing the commercial district through facade improvements continues is a high priority. Maintaining a well-maintained commercial district will draw new businesses and consumers to the businesses and create more jobs for area residents. |
| 5 | Priority Need Name | Vital Public Services |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development |
| | Geographic Areas Affected | Borough-Wide |
| | Associated Goals | Provide vital public services |
| | Description | The Borough relies on public service agencies to provide homeless, children's summer camps and other programs, workforce training, shelter intake, counseling, food bank services, landlord and or tenant training and or other .services. The Borough also assists Hope Station with annual utility payments to subsidize the operating costs of the community center as well as provider services for essential programs. |
| | Basis for Relative Priority | The Borough relies on public service agencies to provide homeless, workforce training, shelter intake, counseling, children's summer camps and other services, food bank services, Hope Station utilities and others to increase the quality of life for residents in the Borough. Hope Station supports a number of programs and services for persons in the Borough's low/moderate income census tracts. |
| | | |
| 6 | Priority Need Name | Public Services Provided by the Borough |
| | Priority Level | High |

| | | |
|---|------------------------------------|---|
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Non-housing Community Development |
| | Geographic Areas Affected | Borough-Wide |
| | Associated Goals | Provide vital public services |
| | Description | Improve safety in the block radius of the troubled North Hanover Street corridor extending in a one-block radius to North, Bedford, East, Louthier and Pitt Streets. |
| | Basis for Relative Priority | The Borough provides many services to the public. Priority services include: Police patrols and fire service. In an effort to improve safety and perceived safety in the block radius of the troubled North Hanover Street corridor, Council funded a portion of police bicycle and foot patrol work through the CDBG Program in 2017. The funding is specific to North Hanover Street and extending in a one-block radius to North, Bedford, Louthier and Pitt Streets. In 2018, the Borough will expand the police bicycle and foot patrol work easterly to include East Street, which is still in the designated LMI area. Increasing this service area to include East Street benefits 720 more LMI individuals increasing the total number of persons to benefit to 1,710, a 72% increase from 2017. |
| 7 | Priority Need Name | Planning & Administration |
| | Priority Level | High |
| | Population | Other |
| | Geographic Areas Affected | Borough-Wide |
| | Associated Goals | Planning and administration |

| | | |
|----------|------------------------------------|---|
| | Description | Provide administrative funds to the Borough of Carlisle to administer CDBG funds and collaborate with CCHRA on current and future project work and expenditures. Such costs also include annual audits and administrative costs for CCHRA and the Borough. |
| | Basis for Relative Priority | These funds will reimburse the General Fund for all work done by Borough staff in the administration of the CDBG Program. This includes partial salaries, benefits, and payroll taxes for the Assistant Borough Manager. Some of the work, which is reimbursed includes monthly program reviews, writing monthly reports, completing program amendments, attending public hearings, monitoring program performance, and developing contract specifications. |
| 8 | Priority Need Name | Housing Rehab:Renter Occupied |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly |
| | Geographic Areas Affected | Borough-Wide |
| | Associated Goals | Increase affordable housing opportunities |
| | Description | Provide financial assistance to owners of rental residential properties Borough-wide to rehabilitate and address code violations. Such assistance includes delivery services needed for rental rehabilitation programs. |
| | Basis for Relative Priority | The program is envisioned to provide financial assistance to owners of rental residential properties in the Borough of Carlisle to rehabilitate and address code violations. In exchange, property owners are required to rent to low- and moderate-income tenants for at least (7) years or the term of the financial assistance. The ultimate goal of the program is to address blight, code violations, and assure that tenants are provided with decent, safe and sanitary living environments at an affordable rent. |
| 9 | Priority Need Name | Improve Public Facilities |

| | | |
|-----------|------------------------------------|---|
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development |
| | Geographic Areas Affected | Borough-Wide |
| | Associated Goals | Improve public facilities |
| | Description | The Borough's assets including nonprofit agency buildings and facilities, parks and recreation facilities and community grounds and cemeteries, streets and sidewalks, and stormwater facilities. Continued upgrades, modernization and replacement when necessary is essential to the Borough resident quality of life. |
| | Basis for Relative Priority | Enhancing, maintaining and upgrading public facilities to meet industry standards in the Borough is essential and is a top priority for the Borough. |
| 10 | Priority Need Name | Urban Redevelopment Area Facilities Improvements |
| | Priority Level | High |

| | | |
|-----------|------------------------------------|--|
| | Population | Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Non-housing Community Development |
| | Geographic Areas Affected | Urban Redevelopment Plan Area |
| | Associated Goals | Improve public facilities Enhance economic development opportunities |
| | Description | Redevelopment of three abandoned industrial sites located in the northwest quadrant of the Borough, known as the Carlisle Tire and Wheel, the IAC, and the Tyco sites. Planned infrastructure and urban open space improvements include upgrades to local roads, stormwater improvements, recreation and public spaces, street lighting and sidewalk improvements. Improvements are intended to occur near the intersections of W. Penn, N. Hanover, E. Penn and Kerr Streets and Fairground Avenue; and the intersection of Carlisle Spring Road and N. Hanover Street; Fairground Avenue; B Street from Carlisle Springs Road to College Avenue. |
| | Basis for Relative Priority | Because industry trends shifted, 3 vital employment centers were abandoned. The redevelopment of these sites will bring economic development opportunities and Borough-wide revitalization. |
| 11 | Priority Need Name | Construct new affordable housing |
| | Priority Level | High |

| | | |
|-----------|------------------------------------|--|
| | Population | Extremely Low Low Moderate Middle Large Families Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence |
| | Geographic Areas Affected | Borough-Wide |
| | Associated Goals | Increase affordable housing opportunities |
| | Description | Work with public and private development companies and or nonprofit agencies to create new affordable housing opportunities in the Borough |
| | Basis for Relative Priority | A top priority of the Borough and County is providing housing for LMI residents. The wait lists for CHRA's public housing continues to grow and the number of residents who fall at or below poverty exceeds available affordable units in the Borough. |
| 12 | Priority Need Name | Workforce Development |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families |

| | | |
|--|------------------------------------|--|
| | Geographic Areas Affected | Borough-Wide |
| | Associated Goals | Provide vital public services |
| | Description | The Borough places a high priority to increase resident earnings by providing assistance and or creating new workforce development programs and services. |
| | Basis for Relative Priority | Community engagement activities and low household incomes points to the need for the Borough to places a high priority on increasing median household incomes by providing assistance and or creating new workforce development programs and services. |

Narrative (Optional)

The Borough anticipates receiving \$1,750,000 in CDBG entitlement funding over the next five years. The Borough relies on a network of public sector, private sector, and non-profit organizations to implement the Strategic Plan, particularly to address homelessness and special needs. The Borough intends to focus the majority of funds in the defined LMI areas. The following census tracts and block groups are priority:

Census Tracts: 120, 121, 122, 123, 124. There are 6 overarching goals for Carlisle Borough they include:

1. Maintain existing and increase affordable housing opportunities
2. Remediate and reduce blight conditions
3. Improve public facilities
4. Provide vital public services
5. Enhance economic opportunities

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

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|---------------------------------------|--|
| Tenant Based Rental Assistance (TBRA) | N/A |
| TBRA for Non-Homeless Special Needs | N/A |
| New Unit Production | N/A |
| Rehabilitation | The 2022 ACS data reveals the increasing gap in housing affordability. Rehabilitation of existing units has been one tool the Borough will continue to use over the next five years. The Borough will be adding a new Rental Rehab program in 2019. First Time Homebuyers Program continues to be an essential for low- and moderate-income population to be able to afford homeownership in Carlisle. |
| Acquisition, including preservation | N/A |

Table 48 – Influence of Market Conditions

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

Introduction

The Borough anticipates spending \$1,175,000 over the next 5 years in CDBG funding. The Borough benefits from the work of other public agencies in the area to help with homelessness issues and programming as well as the Downtown Carlisle Association and CCHRA.

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|-----------|---|-----------------------|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 370,090 | 11,548 | 0 | 381,638 | 1,750,000 | CDBG funds will be used to address community housing and non-housing community development needs. | |

Anticipated Resources

Table 49 - Anticipated Resources

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

The region's non-profit housing and service providers rely solely on many outside sources of funding for their operations. Stevens Affordable Housing, Cumberland County Veterans Affairs Office New Visions, ARC of Cumberland and Perry Counties (CPARC), James Wilson Safe Harbour, New Hope Ministries, County Office of Aging and Community Services, Salvation Army, Project S.H.A.R.E., Carlisle Opportunity Homes, Carlisle Housing Opportunities Corporation, Cumberland Valley Habitat for Humanity, Domestic Violence Services of Cumberland/Perry Counties, Cumberland/Perry Housing Initiative, Partnership for Better Health, all pursue multiple sources of funding for housing, programs. In addition, these organizations cooperate to make development projects viable by pooling their efforts and financial resources. If appropriate, the Borough's CDBG funds can act as "seed money" for larger economic development or housing redevelopment projects to leverage private donations, state grants, and foundation grants.

From time to time the Borough utilizes its CDBG funds, applies for other federal funds and for Federal Home Loan Bank (FHLB) funds for this neighborhood revitalization program, which leverages additional private donations and commercial bank loans. At this time the Borough is not utilizing FHLB funds. CCHRA usually provides either direct funding or bridge financing for larger housing initiatives. CCHRA often assists local housing projects as well as first-time homebuyers Down Payment and Closing Cost Assistance Program with Cumberland County Affordable Housing Trust Fund grant funds. Traditional bank funding can also be leveraged by using CDBG and or HOME funding. Similar financing strategies are created for economic development projects CDBG funding often acts as "seed funding" to help leverage other public and private funding sources.

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

The Borough and or CCHRA are not involved with project work on publicly owned property.

Discussion

See information above.

SP-40 Institutional Delivery Structure – 91.215(k)

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

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|---|--------------------------------|---|-------------------------------|
| CARLISLE | Government | Economic Development Ownership Planning Rental Neighborhood Improvements Public Facilities Public Services | Jurisdiction |
| Carlisle Housing Opportunities Corporation | Subrecipient | Ownership | Jurisdiction |
| CUMBERLAND COUNTY HOUSING & REDEVELOPMENT AUTHORITIES | Redevelopment authority | Economic Development Non-homeless Special Needs Ownership Planning Public Housing Rental Neighborhood Improvements Public Facilities Public Services | Other |
| HOPE STATION | Subrecipient | Non-Homeless Special Needs Neighborhood Improvements Public Facilities Public Services | Jurisdiction |

Table 50 - Institutional Delivery Structure**Assess of Strengths and Gaps in the Institutional Delivery System**

The Cumberland County Redevelopment Authority (CCHRA) and the Cumberland County Housing Authority (CCHA) are sister agencies. CCHRA is the administering agent for the Borough's CDBG Program. Therefore, the Borough and CCHRA are in frequent contact and communicate issues as they arise. The Borough and CCHRA cooperate in planning activities that promote affordable housing, and housing rehabilitation in the Borough. These 2 entities are working together to implement the Carlisle Urban Redevelopment Plan. The Plan connects the 50-acre vacant redevelopment site, located in the northwest quadrant of the Borough, to the downtown. The Plan purposes to revitalize that section of the Borough, with emphasis on not just attracting new businesses and jobs, but improving traffic flow, stormwater management, recreational opportunities. The project is a public/private collaborative effort with many state and local agencies playing a role. Those involved include the Borough, the Carlisle Area School District, Cumberland County, and the PA Departments of Environmental Protection, Conservation and Natural Resources, Community and Economic Development, and Transportation.

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

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|-----------------------------------|-----------------------------|------------------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | X | X | X |
| Legal Assistance | X | X | |
| Mortgage Assistance | X | | |
| Rental Assistance | X | X | X |
| Utilities Assistance | X | | |
| Street Outreach Services | | | |
| Law Enforcement | X | X | X |
| Mobile Clinics | | | |
| Other Street Outreach Services | | | |
| Supportive Services | | | |
| Alcohol & Drug Abuse | X | X | |
| Child Care | X | | |
| Education | X | X | |

| | | | |
|------------------------------------|---|---|---|
| Employment and Employment Training | X | X | |
| Healthcare | X | X | |
| HIV/AIDS | X | X | X |
| Life Skills | X | X | |
| Mental Health Counseling | X | X | |
| Transportation | X | X | |
| Other | | | |
| | | | |

Table 51 - Homeless Prevention Services Summary

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

The Borough, though not a direct recipient of competitive funds used for homeless programs, participates in the Central Valley Regional Homeless Advisory Board (RHAB) in partnership with the CCHRA, which administers competitive Homeless Continuum of Care Program Grants, many in the Borough of Carlisle. Since Carlisle Borough is the County seat, the Borough has a wide-variety of services available for homeless individuals and families. CoC has implemented a Coordinated Entry System (CES), the Borough is now well-positioned to specifically assess a family/individual's needs and ensure they are placed in the appropriate housing and services that are the best fit for those needs. Coordinated Entry System has Regional Managers responsible for CES oversight, Community Queue management, provider training, community outreach and customer satisfaction in their region and may be contacted for questions or information about processes, policies, procedures and forms in the Policy Manual. In the Carlisle area, CCHRA is a Regional Manager of the Easton PA CoC, Central Valley RHAB.

In addition, the Cumberland/Perry Local Housing Options Team (LHOT) acts as a referral source that ensure that homeless persons' needs are met. Currently, those needs are being met in a variety of ways within the Borough. The following agencies provide emergency or temporary housing for chronically homeless individuals who are typically required to participate in Mental Health and/or Drug and Alcohol counseling on a regular basis: CCHRA - Carlisle Supportive Housing Program, Stevens Affordable Housing, Cumberland County Veterans Affairs Office New Visions, ARC of Cumberland and Perry Counties (CPARC), James Wilson Safe Harbour, New Hope Ministries, Salvation Army, and Domestic Violence Services of Cumberland/Perry Counties.

Carlisle Supportive Housing Program manages a four-unit structure located in the Borough that provides permanent housing for chronically homeless individuals. Safe Harbour manages a six-unit Project-Based Shelter Plus Care facility located within in the Borough. Tenants are encouraged to participate in Mental Health and/or Drug and Alcohol counseling services in order to receive rental assistance.

In addition, Cumberland County's Rapid Rehousing program funded by the Emergency Solutions Grant provides rental and financial assistance (utility payments) is available for homeless families with children. While not specific to Borough residents, many of the families that receive assistance choose to live within the Borough due to the availability of services.

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

As stated above, Carlisle Borough is part of the Central Valley Pennsylvania Regional Homeless Advisory Board (RHAB), which facilitates the competitive process allowing the Borough and surrounding area to receive homeless funds. The Borough actively participates in RHAB meetings. The RHAB proves to be a valuable resource in connecting homeless individuals and families with services upon intake, as representatives from a 21-County region work together to ensure proper service delivery. Also, as previously discussed, the LHOT acts as a referral source for homeless individuals and families, as well as those non-homeless individuals and families with special needs. The LHOT is comprised of a variety of housing and service providers that proves to be a valuable resource for those in need of housing assistance.

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

Carlisle Borough works with the CCHRA within the context of the RHAB to address gaps in the delivery system. Many gaps in service delivery are expected to be identified and addressed through the implementation of a Coordinated Entry System (CES), which would allow a service provider to place an individual or family entering into an emergency shelter be provided service(s) most appropriate for their needs.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Goal Descriptions

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|---|-----------------|--|-----------------|---|
| 1 | Increase affordable housing opportunities | 2025 | 2029 | Affordable Housing Public Housing Homeless Non-Homeless Special Needs | | Housing Rehab-owner-occupied Housing Rehab: Renter Occupied Construct new affordable housing | CDBG: \$550,000 | Rental units rehabilitated: 15 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted |
| 2 | Remediate and reduce blight conditions | 2025 | 2029 | Affordable Housing | | Housing Rehab-owner-occupied Code Enforcement-Rental Inspections | CDBG: \$400,000 | Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted Housing Code Enforcement/Foreclosed Property Care: 5000 Household Housing Unit |
| 3 | Improve public facilities | 2025 | 2029 | Non-Housing Community Development | | Improve Public Facilities Urban Redevelopment Area Facilities Improvements | CDBG: \$100,000 | Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1000 Households Assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|---|-----------------|--|--------------------|---|
| 4 | Provide vital public services | 2025 | 2029 | Public Housing Homeless Non-Homeless Special Needs | | Vital Public Services Public Services Provided by the Borough Workforce Development | CDBG: \$80,000 | Public service activities for Low/Moderate Income Housing Benefit: 3500 Households Assisted |
| 5 | Enhance economic development opportunities | 2025 | 2029 | Non-Housing Community Development | | Shopsteading Loan Program Rehabilitation: Commercial Facade Program Urban Redevelopment Area Facilities Improvements | CDBG: \$345,000 | Facade treatment/business building rehabilitation: 10 Business Jobs created/retained: 8 Jobs Businesses assisted: 4 Businesses Assisted |
| 6 | Planning and administration | 2025 | 2029 | Planning and administration | | Planning & Administration | CDBG: \$275,000 | Other: 1 Other |

Table 52 – Goals Summary

| | | |
|----------|-------------------------|---|
| 1 | Goal Name | Increase affordable housing opportunities |
| | Goal Description | Increasing affordable housing opportunities encompasses many objectives including: improving and maintaining existing housing stock, increase new housing construction, increase home ownership, housing acquisition and rehabilitation programs, homebuyer and rental assistance programs, multifamily rental unit construction, temporary and permanent housing programs for the homeless, increase housing opportunities for people with disabilities, and housing vocational and skill training and counseling. |
| 2 | Goal Name | Remediate and reduce blight conditions |
| | Goal Description | Improving housing conditions in the Borough is of high importance. Because the housing stock is older, routine maintenance efforts are mandatory for every household. Low- and moderate-income families living in older homes who are cost burdened struggle to make ends meet. Reducing blight can happen through code enforcement efforts whereby eliminating safety and maintenance violations will enhance the quality of life for residents in the Borough. Financing programs that help property owners with code compliance and property maintenance education to new homeowners will result in the elimination of blight and stabilize property values in low-and moderate-income neighborhoods in the Borough. |
| 3 | Goal Name | Improve public facilities |
| | Goal Description | Improving the neighborhood parks, public plazas, cemeteries, recreational facilities, stormwater management facilities, streets and streetscapes including sidewalk, curbing and lighting, in addition to public safety initiatives will continue to be a high priority in low and moderate neighborhoods in the Borough. |
| 4 | Goal Name | Provide vital public services |
| | Goal Description | The Borough will continue to fund projects and programs associated with non-profit agencies such as Hope Station, Safe Harbour, Salvation Army and others to improve living conditions, quality of life and reduce homelessness in the Borough. Such services also include Borough policing patrol services. |
| 5 | Goal Name | Enhance economic development opportunities |
| | Goal Description | Economic development is important to all residents of the Borough. By providing commercial facade improvement and loan programs the economic vitality and the number of jobs will improve the overall economy of the Borough. |

| | | |
|---|-------------------------|---|
| 6 | Goal Name | Planning and administration |
| | Goal Description | Planning and administration funds are needed to carryout CDBG administration/management tasks for the next 5 years. Funds will be used for planning activities, program audits, support the completion of an Analysis of Impediments to Fair Housing Choice and annual action planning and monitoring. Funds can also be used for vital planning studies that will increase affordable housing opportunities or create needed revitalization. |

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

See above table

SP-50 Public Housing Accessibility and Involvement – 91.215(c)**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

No current need exists to increase the number of accessible units.

Activities to Increase Resident Involvements

CCHA will continue to work with families and individuals to improve the living environment for low- and moderate-income families residing in public housing units. This includes encouraging participation by public housing residents in the decision-making process. CCHA has a public housing tenant association that is consulted on any issues or initiatives that could have an impact on public housing residents. It is also sponsoring leadership training for members of the association. The advisory group meets monthly to review CCHA housing policies. CCHA receives input and feedback on plans and programs from the association at these meetings.

In addition, CCHA has an active homeownership program. Committees of public housing residents who participate in this program are involved in the planning and implementation of these homeownership programs.

CCHA's Resident Initiative Coordinator works with tenants participating in the Family Self-Sufficiency Program, to coordinate tenant services, and to work with the Tenant Association. Grant monies are also used to support an after-school program for approximately 50 children from the public housing community in two separate locations within the Borough (one in a community park and one in an off-line public housing unit).

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

No

Plan to remove the 'troubled' designation

CCHRA is not designated as troubled.

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

The Borough of Carlisle and Cumberland County conducted an Analysis of Impediments to Fair Housing Choice (AI) in 2025 that will outline public policies that may have a negative effect on affordable housing and residential investment, and an action plan to address the identified impediments. The 2025 AI planning process included a plethora of public engagement including: 6 large focus groups; 2 public community meetings; County-wide community survey; Housing Summit event.

Data and public engagement activities have created viable short and long-term solutions for affordable permanent housing including:

- Municipal and citizen education about positive impacts of affordable housing
- Amendments to municipal land use regulations
- Education and training for landlord and property owners
- Seek out new resources and provide additional programs for LMI homebuyers
- Improve housing quality and accessibility
- Study and provide impactive changes to state and federal affordable housing policies
- Provide resources and staff to assist in the creation of short and long homeless strategies for service providers to carry out
- Determine where transportation and ridesharing opportunities lie in the County
- Understand the specific redevelopment obstacles on the local and county level that can be changed

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

See above.

SP-60 Homelessness Strategy – 91.215(d)

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

According to the Cumberland-Perry Five Year Mental Health Plan, case management supports are available for adults with severe mental illness, in addition to individuals who are transition age youth, homeless, and/or involved in the forensic system and have severe mental illness. Services include a case manager who works with individuals with mental illness who are homeless or at risk of homelessness. The case manager works closely with all community groups that assist individuals impacted by homelessness. Additionally, linkages to appropriate mental health treatment and community support services are offered as requested by the consumer. The Local Housing Options Team (LHOT), a collaborative of social service agencies, promotes safe, affordable, accessible housing choices for persons with disabilities. Annually LHOT hosts a Housing Forum focused on bringing together professionals, stakeholders and other interest groups to share ideas related to challenges with homelessness and persons with disabilities.

Addressing the emergency and transitional housing needs of homeless persons

Emergency Shelter: Cumberland County receives the ESG funds from HUD through the PA Department of Community and Economic Development (DCED). The County subgrants a portion of these funds to the Emergency Shelter located at James Wilson Safe Harbour in the Borough of Carlisle and the County victims of domestic violence programs. The Shelter serves homeless persons from the entire county, including the Borough. Carlisle Combined Area Resources for Emergency Shelter (CARES) operates a temporary overnight emergency shelter program for men, women and children. Carlisle CARES receives a portion of Cumberland County's Homeless Assistance Program allocation for operation of the shelter but relies mostly on individual and foundation donations.

Bridge/Transitional Housing- The James Wilson Safe Harbour is a subrecipient of County Homeless Assistance Program funds and operates a transitional housing program for low-income homeless individuals and families. The Bridge Housing grant funds are used for the operation of the facility located in the downtown Carlisle. The Salvation Army operates two transitional shelters that serve the Carlisle area (Genesis House and Stuart House). The program includes life-skill classes, case management services, counseling, three meals a day, and a mandatory debt elimination and savings program. Veterans are encouraged to work with Volunteers of America for assistance and benefits.

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.

Rental Assistance Program-This program is operated by the County Office of Aging and Community Services in downtown Carlisle. Funds under this program are used to aid income-qualified persons who are homeless or at-risk of homelessness.

In January of 2018, the County also received an Emergency Solutions Grant from HUD through DCED for Rapid Rehousing activities, which provide rental and financial assistance to homeless families with children. While the program is County-wide, many participants reside in the Borough of Carlisle. The dollar-for-dollar match requirement is met using homeless assistance payments as well as County Supportive Housing Program funds, administered by the Cumberland County Housing and Redevelopment Authorities.

Permanent Housing-The James Wilson Safe Harbour converted a building in downtown Carlisle into a 5-unit rental property for permanent housing for homeless persons and families exiting the James Wilson Bridge housing. Borough personnel consulted closely with Safe Harbour in its efforts to meet all Codes and Zoning requirements. The Borough of Carlisle actively works to foster and maintain affordable housing through its housing and rehabilitation and construction programs. Code enforcement officials ensure existing housing stock is preserved and up to code standards.

The Cumberland County Housing Authority manages the Carlisle Supportive Housing Program (SHP) (which is owned by the Cumberland Perry Housing Initiatives), which provides permanent supportive housing for four chronically homeless individuals with disabilities. SHP provides four rental units in Carlisle Borough that have permanent housing to chronically homeless individuals with a mental health or chronic substance abuse disability.

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

As discussed earlier, the Borough does not own or operate any facilities providing shelter for homeless persons; nor does the Borough provide services to homeless persons. The County government and private, non-profit organizations provide services and operate facilities. Many facilities that shelter and serve the homeless are located in the Borough because it is the County Seat. The Borough supports these facilities and organizations in their efforts to serve the homeless.

The Borough, working with the CCHRA, opened the Carlisle Cares Resource Center in the Borough. The facility serves needy populations including homeless households that stay in church-sponsored shelters overnight that are closed during the day. This facility provides a resource during the day that serves as a permanent mailing address and the tools for job hunting and funding permanent housing.

There are also a host of available services, including food banks, such as Project S.H.A.R.E. and the Salvation Army Food Bank, both located in Carlisle Borough.

In addition, a Case Management Program is operated by the County Office of Aging and Community Services in downtown Carlisle. These funds support the salaries of staff who administer the housing assistance programs (Rental Assistance, and other Supportive Housing Programs). As stated in the Five-Year Cumberland-Perry Mental Health Plan, case managers work with individuals with mental illness who are homeless or at risk of homelessness in addition to working closely with all community groups that assist individuals impacted by homelessness. Additionally, linkages to appropriate mental health treatment and community support services are offered as requested by the consumer.

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

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

The Borough's building permit process requires all proposed addition, demolition, renovation, repair and painting for buildings that predate 1978. Contractors must be fully certified and trained to deal with and dispose of this hazardous material. General code enforcement continues to require that flaking and peeling surfaces are scraped and painted to reduce this hazard. Flaking and peeling surfaces are also painted when they are identified in the homes of housing rehabilitation clients. Educational information is provided to homeowners so that they understand the hazards of lead-based paint poisoning and the possible need to test children under seven.

Carlisle Housing Opportunities Corporation (CHOC) includes lead abatement as part of the rehabilitation of units it acquires under CCHRAs First Time Homebuyers Program, for which CHOC is the developer.

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

See above.

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

See above.

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

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

The Borough supports the development of a life and work skills program funded by the County at the Tri-County Community Action, is part of a network of employment and training programs located across the United States and abroad. Tri-County Community Action is designed to assist chronically unemployed and underemployed to obtain better jobs and improve their living standards. The program offers hope, opportunity, and employment potential through academic remediation and vocational skills training to many who previously had been discouraged because they were considered untrainable and unemployable. The program offers opportunity and employment potential through academic remediation and vocational skills training to many who previously had been discouraged because they were considered untrainable and unemployable.

Carlisle Borough and Cumberland County refer those seeking employment to contact South Central Workforce Investment Board (SCPa Works). SCPa Works mission includes:

- Building a productive network of business, economic development, and community partners to create a demand driven opportunity engine for our region.
- Connecting youth and adults to a value chain stretching from education to job opportunities and beyond.
- Integrating education, training programs, and community partners with the needs of industry and our regional economy.
- Investing in and evaluating what works as entrusted stewards of public resources.

The Borough also established a work skills training program at Hope Station, a community center in the Memorial Park neighborhood, which has the highest concentration of low-income residents in the Borough.

CareerLink, a part of PA Labor and Industry has branches throughout Pennsylvania. The closest branch is located in Alexandra Spring Road, Carlisle offers skill assessment, training, veteran assistance with civilian occupations, interview training, resume building, connections to workforce training opportunities.

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

The Cumberland County Planning Commission's Comprehensive Plan, 2024 contains 4 major economic goals. The goal that most pertained to affordable housing was economically driven. Revitalize Cumberland County's "Core Communities" through funding, incentives, and technical assistance programs.

CAEDC, CCHRA, and the CCPC should work in partnership to revitalize the 11 boroughs or "Core Communities" in Cumberland County. Economic development incentives such as LERTA or TIF should be used as necessary. These organizations should work with local and statewide partners

in preservation and downtown revitalization to encourage and support the continued commercial use or adaptive reuse of existing and historic buildings in these core communities. The CCHRA's Housing Coordinator position should be actively supported to provide hands-on technical assistance to the participating communities. CCHRA should also partner with the Cumberland Non-Profit Housing Corporation in conjunction with its Lease-to- Purchase Homeownership Program.

In a recent Housing Summit created for the Consolidated Plan recommendations for an Affordable Housing Plan included:

- Reducing poverty by forming strong partnerships.
- Increase a wage rates to cover housing costs and living expenses
- Employers provide ample work hours
- Enable residents to live in decent homes in locations close to schools and jobs
- Attain education levels and skills needed for the job market

SP-80 Monitoring – 91.230

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

The Borough contracts with the CCHRA, which has broad experience in managing CDBG grants for both the Borough and for other grantees to manage its CDBG program. The Borough monitors CCHRA's project execution and expenditures to ensure attainment of goals and timely disbursement of funds. The Borough required that CCHRA provide periodic reports to the Borough concerning status of projects and funds expenditures. These reports, plus monthly status meetings between Borough management staff and Authority staff allow the Borough to see positive progress and make rapid adjustments as necessary to ensure attainment of goals.

CCHRA exercises self-monitoring responsibilities for its sub-recipients. CCHRA generally pay sub-recipients on a reimbursement basis rather than advancing funds. This allows for review for compliance and for project status before any funds was disbursed to sub-recipients. If any problems occur, CCHRA can immediately be corrected. CCHRA collects and enters accomplishment data into IDIS, which allows the Authority to determine the status of projects. On-site visits to sub-recipients, as appropriate, to determine compliance with recordkeeping and other programmatic requirements. In 2018 the following subrecipients were monitored: Community CARES Cyberspace; CPARC AC Replacement; and REC Domestic Castings.

Acting in consultation with the Borough, CCHRA reviews activities and proposed changes on a continuous basis to ensure activities are consistent with the comprehensive planning requirements of the Consolidated Plan, comply with the citizen participation guidelines, and meet timeliness and other programmatic requirements. IDIS Timeliness Reports (C04PR56) are run and reviewed regularly to ensure the timely expenditure of funds.

Expected Resources

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

Introduction

The Borough anticipates spending \$1,175,000 over the next 5 years in CDBG funding. The Borough benefits from the work of other public agencies in the area to help with homelessness issues and programming as well as the Downtown Carlisle Association and CCHRA.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|---|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 370,090 | 11,548 | 0 | 381,638 | 1,750,000 | CDBG funds will be used to address community housing and non-housing community development needs. |

Table 53 - Expected Resources – Priority Table

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

The region's non-profit housing and service providers rely solely on many outside sources of funding for their operations. Stevens

Affordable Housing, Cumberland County Veterans Affairs Office New Visions, ARC of Cumberland and Perry Counties (CPARC), James Wilson Safe Harbour, New Hope Ministries, County Office of Aging and Community Services, Salvation Army, Project S.H.A.R.E., Carlisle Opportunity Homes, Carlisle Housing Opportunities Corporation, Cumberland Valley Habitat for Humanity, Domestic Violence Services of Cumberland/Perry Counties, Cumberland/Perry Housing Initiative, Partnership for Better Health, all pursue multiple sources of funding for housing, programs. In addition, these organizations cooperate to make development projects viable by pooling their efforts and financial resources. If appropriate, the Borough's CDBG funds can act as "seed money" for larger economic development or housing redevelopment projects to leverage private donations, state grants, and foundation grants.

From time to time the Borough utilizes its CDBG funds, applies for other federal funds and for Federal Home Loan Bank (FHLB) funds for this neighborhood revitalization program, which leverages additional private donations and commercial bank loans. At this time the Borough is not utilizing FHLB funds. CCHRA usually provides either direct funding or bridge financing for larger housing initiatives. CCHRA often assists local housing projects as well as first-time homebuyers Down Payment and Closing Cost Assistance Program with Cumberland County Affordable Housing Trust Fund grant funds. Traditional bank funding can also be leveraged by using CDBG and or HOME funding. Similar financing strategies are created for economic development projects CDBG funding often acts as “seed funding” to help leverage other public and private funding sources.

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

At this time, the Borough and or CCHRA are not involved with new project work that occurs on publicly owned property.

Discussion

See above discussion.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|---|------------------|--|----------------|--|
| 1 | Increase affordable housing opportunities | 2025 | 2029 | Affordable Housing Public Housing Homeless Non-Homeless Special Needs | Borough-Wide | Housing Rehab-owner-occupied Housing Rehab:Renter Occupied | CDBG: \$99,000 | Rental units rehabilitated: 3 Household Housing Unit Homeowner Housing Rehabilitated: 3 Household Housing Unit |
| 2 | Remediate and reduce blight conditions | 2025 | 2029 | Affordable Housing | Borough-Wide | Code Enforcement-Rental Inspections | CDBG: \$80,000 | Housing Code Enforcement/Foreclosed Property Care: 1000 Household Housing Unit |
| 3 | Provide vital public services | 2025 | 2029 | Public Housing Homeless Non-Homeless Special Needs | Borough-Wide | Vital Public Services Public Services Provided by the Borough | CDBG: \$47,850 | Public service activities other than Low/Moderate Income Housing Benefit: 950 Persons Assisted Other: 1 Other |
| 4 | Enhance economic development opportunities | 2025 | 2029 | Non-Housing Community Development | Borough Downtown | Shopsteading Loan Program Rehabilitation: Commercial Facade Program | CDBG: \$69,000 | Facade treatment/business building rehabilitation: 2 Business Jobs created/retained: 2 Jobs |
| 5 | Improve public facilities | 2025 | 2029 | Non-Housing Community Development | Borough-Wide | Improve Public Facilities | CDBG: \$17,090 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted |
| 6 | Planning and administration | 2025 | 2029 | Planning and administration | Borough-Wide | Planning & Administration | CDBG: \$54,150 | Other: 1 Other |

Table 54 – Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|--|
| 1 | Goal Name | Increase affordable housing opportunities |
| | Goal Description | Increasing affordable housing opportunities encompasses many objectives including: improving and maintaining existing housing stock, increase new housing construction, increase home ownership, housing acquisition and rehabilitation programs, homebuyer and rental assistance programs, multifamily rental unit construction, temporary and permanent housing programs for the homeless, increase housing opportunities for people with disabilities, and housing vocational and skill training and counseling. |
| 2 | Goal Name | Remediate and reduce blight conditions |
| | Goal Description | Improving housing conditions in the Borough is of high importance. Because the housing stock is older, routine maintenance efforts are mandatory for every household. Low and moderate income families living in older homes who are cost burdened struggle to make ends meet. Reducing blight can happen through code enforcement efforts whereby eliminating safety and maintenance violations will enhance the quality of life for residents in the Borough. Financing programs that help property owners with code compliance and property maintenance education to new homeowners will result in the elimination of blight and stabilize property values in low-and moderate income neighborhoods in the Borough. |
| 3 | Goal Name | Provide vital public services |
| | Goal Description | The Borough will continue to fund projects and programs associated with non-profit agencies such as Hope Station, Safe Harbour, Salvation Army and others to improve living conditions, quality of life and reduce homelessness in the Borough. Such services also include Borough policing patrol and fire department services. |
| 4 | Goal Name | Enhance economic development opportunities |
| | Goal Description | Economic development is important to all residents of the Borough. By providing commercial facade improvement and loan programs the economic vitality and the number of jobs will improve the overall economy of the Borough. |
| 5 | Goal Name | Improve public facilities |
| | Goal Description | Improving the neighborhood parks, public plazas, cemeteries, recreational facilities, stormwater management facilities, streets and streetscapes including sidewalk, curbing and lighting, in addition to public safety initiatives will continue to be a high priority in low and moderate neighborhoods in the Borough. |
| 6 | Goal Name | Planning and administration |
| | Goal Description | Planning and administration funds are needed to carryout CDBG administration/management tasks for the next 5 years. Funds will be used for planning activities, program audits, support the completion of an Analysis of Impediments to Fair Housing Choice and annual action planning and monitoring. Funds can also be used for vital planning studies that will increase affordable housing opportunities or create needed revitalization. |

Projects

AP-35 Projects – 91.220(d)

AP-35 Projects – 91.220(d)

Introduction

The Annual Action Plan reflects the Borough's funding priorities and identifies projects that the Borough proposes to implement with funds from HUD's CDBG program. Funding is allocated according to the community's determinations on the best use of funds according to immediate priorities.

Projects

| # | Project Name |
|----|--|
| 1 | Housing Rehab-Owner Occupied-Borough-wide |
| 2 | Housing Rehab-Owner-Occupied-Delivery |
| 3 | Housing Rehab: Rental Rehab Program |
| 4 | Housing Rehab: Rental Rehab Program Delivery |
| 5 | Code Enforcement - Carlisle Borough |
| 6 | Public Services: Hope Station Community Services Program |
| 7 | Public Services: Hope Station Utilities Payments |
| 8 | Public Services: Summer Neighborhood Park Program |
| 9 | Public Services: Enhanced Police Patrols |
| 10 | Rehab: Commercial Facade Restoration Program |
| 11 | Economic Development: Shopstealing |
| 12 | Public Service: Workforce Development Training Program |
| 13 | Planning & Administration: Redevelopment Authority Costs |
| 14 | Planning & Administration: Borough Costs |
| 15 | Planning & Administration: Audit Costs |

Table 55 – Project Information

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

Project selection was based upon overall Borough CDBG priority needs. Hope Station is a community asset that focuses on assisting children and the Borough's LMI population. Funding their programs and building operations benefits over 100 families each year. Police and Codes funds improves the quality of life for all residents by keeping the Borough safe and well maintained. Enhancing the Borough's housing stock furthers affordable housing choices for both homeowners and renters.

| | | |
|----------|--|--|
| 1 | Project Name | Housing Rehab-Owner Occupied-Borough-wide |
| | Target Area | Borough-Wide |
| | Goals Supported | Increase affordable housing opportunities |
| | Needs Addressed | Housing Rehab-owner-occupied |
| | Funding | CDBG: \$50,000 |
| | Description | This program was adopted in 1977. It has been very successful in helping low/moderate income homeowners renovate and maintain their homes through the provision of rehabilitation grants. Many of the recipients are low-income elderly who would not be able to maintain their properties and likely fall victim to code violations. In 2008, Carlisle Borough Council voted to modify the program from a grant-based program to a zero percent interest deferred loan program. Applicants are provided the same level of funding resources as the previous program but are required to repay the loan with no interest when the property is transferred or sold. The modified program is now consistent with the Cumberland County's CDBG Program and will result in future program income for the Borough, historically, because of the programs popularity and its impact on the Boroughs aging housing stock, a substantial portion of the annual CDBG grant is allocated to this rehab program. Rehab work consists of roof repairs, new furnaces, plumbing, electrical work, and miscellaneous interior work. |
| | Target Date | 4/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | The Borough estimates the completion of 3 housing rehab projects in 2025-2029. |
| | Location Description | Income eligible homeowners located borough-wide will be selected. |
| | Planned Activities | Owner-occupied housing rehabilitation continues to be a high priority in the Borough. Improving the housing stock is important to current and future residents. |
| 2 | Project Name | Housing Rehab-Owner-Occupied-Delivery |
| | Target Area | Borough-Wide |
| | Goals Supported | Increase affordable housing opportunities |
| | Needs Addressed | Housing Rehab-owner-occupied |
| | Funding | CDBG: \$5,000 |
| | Description | The Redevelopment Authority of Cumberland County is permitted to collect up to ten percent (10%) of the project cost to offset administrative costs in overseeing projects. Their work includes developing project specifications, preparing work write-ups, contractor selection, compliance with Federal and/or State regulations, and construction management. |
| | Target Date | 4/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | 3 families of owner-occupied units will benefit from housing rehab efforts. |

| | | |
|----------|--|---|
| | Location Description | Income eligible families borough-wide. |
| | Planned Activities | The Borough's Housing Rehab Program and CCHRA staff will assist in finding and reviewing applicant eligible income as well as potential acquisition and rehab due diligence. |
| 3 | Project Name | Housing Rehab: Rental Rehab Program |
| | Target Area | Borough-Wide |
| | Goals Supported | Increase affordable housing opportunities |
| | Needs Addressed | Housing Rehab: Renter Occupied |
| | Funding | CDBG: \$40,000 |
| | Description | This activity will involve the rehabilitation of rental units owned by either a local non-profit housing corporation, or private entity. |
| | Target Date | 4/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | 3-6 rental properties will be renovated for outstanding codes violations. |
| | Location Description | Low- and moderate-income residents borough-wide. |
| | Planned Activities | The program is envisioned to provide financial assistance to owners of rental residential properties in the Borough of Carlisle to rehabilitate and address code violations. In exchange, property owners are required to rent to low- and moderate-income tenants for at least (7) years or the term of the financial assistance. The ultimate goal of the program is to address blight, code violations, and assure that tenants are provided with decent, safe and sanitary living environments at an affordable rent. |
| 4 | Project Name | Housing Rehab: Rental Rehab Program Delivery |
| | Target Area | Borough-Wide |
| | Goals Supported | Increase affordable housing opportunities |
| | Needs Addressed | Housing Rehab: Renter Occupied |
| | Funding | CDBG: \$4,000 |
| | Description | The Redevelopment Authority of Cumberland County is permitted to collect up to ten percent (10%) of the project cost to offset administrative costs in overseeing projects. Their work includes developing project specifications, preparing work write-ups, contractor selection, compliance with Federal and/or State regulations, and construction management |
| | Target Date | 4/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | CCHRA and the Borough estimate 3-6 units could be rehabbed. |
| | Location Description | Income eligible residents living in rental units borough-wide. |

| | | |
|----------|--|--|
| | Planned Activities | The Rehabilitation program for rental units will require the Redevelopment Authority of Cumberland County to expend funds to offset administrative costs in overseeing projects. Their work includes developing project specifications, preparing work write-ups, contractor selection, compliance with Federal and/or State regulations, and construction management. |
| 5 | Project Name | Code Enforcement - Carlisle Borough |
| | Target Area | Borough-Wide |
| | Goals Supported | Remediate and reduce blight conditions |
| | Needs Addressed | Code Enforcement-Rental Inspections |
| | Funding | CDBG: \$80,000 |
| | Description | This line item reflects the process to reimburse the General Fund for code enforcement work done in the LMI census tracts. Borough employee conducts code enforcement activities within the LMI designated tracts. These funds greatly assist the Borough in addressing General Fund budgetary constraints while also retaining a level of service necessary to meet our quality of life standards. |
| | Target Date | 4/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | Borough code staff estimate nearly 1,000 rental inspections take place in LMI units per year. |
| | Location Description | Borough employee conducts code enforcement activities within the LMI designated tracts. |
| | Planned Activities | Borough employee conducts code enforcement activities within the LMI designated tracts. These funds help create and retain a level of service necessary to meet the Borough's quality of life standards. |
| 6 | Project Name | Public Services: Hope Station Community Services Program |
| | Target Area | Borough-Wide |
| | Goals Supported | Provide vital public services |
| | Needs Addressed | Vital Public Services |
| | Funding | CDBG: \$30,000 |
| | Description | Hope Station offers programs which benefit low-income residents of Carlisle, including community services, crime prevention, education, job training and neighborhood assistance. Annual programming provided by Hope Station includes a Youth Leadership program, a revamped HIRE Plus program, food program, and a homework club offered at the Memorial Park location. In an effort to continue and expand the delivery of services to the Hope Station/Memorial Park area, staff proposes funding Hope Station this year at the same level as last year. |
| | Target Date | 4/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | 100 families will benefit |

| | | |
|----------|--|---|
| | Location Description | Hope Station provides benefits to all LMI families throughout the Borough. |
| | Planned Activities | Hope Station offers programs which benefit low-income residents of Carlisle, including community services, crime prevention, education, job training and neighborhood assistance. Annual programming provided by Hope Station includes a Youth Leadership program, a revamped HIRE Plus program, food program and a homework club offered at the Memorial Park location. |
| 7 | Project Name | Public Services: Hope Station Utilities Payments |
| | Target Area | Borough-Wide |
| | Goals Supported | Provide vital public services |
| | Needs Addressed | Vital Public Services |
| | Funding | CDBG: \$4,850 |
| | Description | Hope Station offers programs which benefit low-income residents of Carlisle, including community services, crime prevention, education, job training and neighborhood assistance. New programming provided by Hope Station this year includes a Youth Leadership program, a revamped HIRE Plus program, and a homework club offered at the Memorial Park location. Annual utility payments at Hope Station range from \$4,500 to \$5,000. A contingency fund is included for unanticipated increases. |
| | Target Date | 4/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | 100 families benefit from Hope Station utility billing program |
| | Location Description | Hope Station community services benefit all LMI residents in Borough. |
| 8 | Planned Activities | Hope Station offers programs which benefit low-income residents of Carlisle, including community services, crime prevention, education, job training and neighborhood assistance. New programming provided by Hope Station this year includes a Youth Leadership program, a revamped HIRE Plus program, and a homework club offered at the Memorial Park location. Annual utility payments at Hope Station range from \$4,500 to \$5,000. A contingency fund is included for unanticipated increases. |
| | Project Name | Public Services: Summer Neighborhood Park Program |
| | Target Area | Borough-Wide |
| | Goals Supported | Provide vital public services |
| | Needs Addressed | Vital Public Services |
| | Funding | CDBG: \$5,000 |

| | | |
|---|--|---|
| | Description | The Parks and Recreation Department hosts a summer neighborhood park program for children. A portion of this summer program is located in Memorial Park and is supported through the Borough's CDBG Program. Typically, 30-36 children register for the Memorial Park Program each year. 36 children which is the maximum allowable number of children permitted given the leader versus child ratio, size of room, and budget. |
| | Target Date | 3/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | 35 families with children will benefit |
| | Location Description | Children throughout the Borough are eligible for the program. |
| | Planned Activities | The Parks and Recreation Department hosts a summer neighborhood park program for children. A portion of this summer program is located in Memorial Park and is supported through the Borough's CDBG Program. Typically, 30-36 children register for the Memorial Park Program each year. 36 children which is the maximum allowable number of children permitted given the leader versus child ratio, size of room, and budget. |
| 9 | Project Name | Public Services: Enhanced Police Patrols |
| | Target Area | Borough-Wide |
| | Goals Supported | Provide vital public services |
| | Needs Addressed | Vital Public Services |
| | Funding | CDBG: \$8,000 |
| | Description | In an effort to improve safety and perceived safety in the block radius of the troubled North Hanover Street corridor, Council funded a portion of police bicycle and foot patrol work through the CDBG Program in 2018. The funding was specific to North Hanover Street and extending in a one-block radius to North, Bedford, Louthier and Pitt Streets. For 2025, staff is recommending funding this activity at \$8,000.00 in order to expand the police bicycle and foot patrol work to additional areas, which will still be in the designated LMI area. Increasing this service area to include East Street will benefit 720 more LMI individuals increasing the total number of persons to benefit to 1,710. |
| | Target Date | 4/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | 1000 persons will benefit from targeted police patrols. |
| | Location Description | The funding was specific to LMI neighborhoods on North Hanover Street and extending in a one-block radius to North, Bedford, East Street, Louthier and Pitt Streets. |

| | | |
|-----------|--|---|
| | Planned Activities | For 2025, staff is recommending funding this activity at \$8,000.00 in order to expand the police bicycle and foot patrol work easterly to include East Street, which is a designated LMI area. Increasing this service area to include East Street will benefit 720 more LMI individuals increasing the total number of persons to benefit to 1,710. |
| 10 | Project Name | Rehab: Commercial Facade Restoration Program |
| | Target Area | Borough Downtown |
| | Goals Supported | Enhance economic development opportunities |
| | Needs Addressed | Rehabilitation: Commercial Facade Program |
| | Funding | CDBG: \$36,000 |
| | Description | Funds will be used to remediate blighted properties through exterior rehabilitation of commercial properties. |
| | Target Date | 4/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | 2-3 commercial properties will be eligible for facade improvement projects. |
| | Location Description | Funds will be spent in the Borough's core downtown commercial area. |
| | Planned Activities | Enhancing the commercial district through facade improvements continues is a high priority. Maintaining a well-maintained commercial district will draw new businesses and consumers to the businesses and create more jobs for area residents. |
| 11 | Project Name | Economic Development: Shopsteading |
| | Target Area | Borough Downtown |
| | Goals Supported | Enhance economic development opportunities |
| | Needs Addressed | Shopsteading Loan Program |
| | Funding | CDBG: \$33,000 |
| | Description | In December 2011, Carlisle Borough Council entered into a Memorandum of Understanding between the Borough of Carlisle, the Downtown Carlisle Association and the Redevelopment Authority of Cumberland County for utilization of retail recruitment and business development services for the Borough of Carlisle. The MOU outlined the RACC's projected fee for services for recruitment and business retention efforts as well as staff's recommendation that these fee(s) be paid through the Boroughs Community Development Block Grant Program. Loans are issued to business for the purpose of job creation for low-moderate income individuals. One job is to be created for every \$35,000.00 loaned. |
| | Target Date | 4/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | 1-2 loans will be provided to existing or new commercial businesses creating or retaining 1-2 jobs. |
| | Location Description | All properties in the Borough's core downtown (C-1 zoning district) are potentially eligible for a Shopsteading loan. |

| | | |
|-----------|--|--|
| | Planned Activities | Business loans may be provided to for-profit businesses within the Borough's C-1 District. A business must create one full-time equivalent job for every \$35,000.00 loaned and the job(s) must be created for low-to-moderate income employees. |
| 12 | Project Name | Public Service: Workforce Development Training Program |
| | Target Area | Borough-Wide |
| | Goals Supported | Provide vital public services |
| | Needs Addressed | Vital Public Services |
| | Funding | CDBG: \$3,000 |
| | Description | Develop enhanced soft skills, training courses at the Employment Skills Center in Carlisle. |
| | Target Date | 4/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | Services and delivery will assist 5 families |
| | Location Description | Develop enhanced soft skills, training courses will be held at the Employment Skills Center in Carlisle. |
| | Planned Activities | Develop enhanced soft skills, training courses at the Employment Skills Center in Carlisle. |
| 13 | Project Name | Planning & Administration: Redevelopment Authority Costs |
| | Target Area | Borough-Wide |
| | Goals Supported | Planning and administration |
| | Needs Addressed | Planning & Administration |
| | Funding | CDBG: \$50,000 |
| | Description | These funds are provided to the Redevelopment Authority to administer the Community Development Block Grant Program on the Borough's behalf. Specifically, the Redevelopment Authority supplies personnel to write the grants, monitor program compliance, maintain financial records and accounts, complete environmental reviews, and assure that the program is complying with current rules and regulations. |
| | Target Date | 3/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | Planning and administration assists the Borough annually. |
| | Location Description | CCHRA assists with projects that are Boroughwide. |
| | Planned Activities | CCHRA administers the CDBG program on the Boroughs behalf. Specifically, CCHRA supplies personnel to write the grants, monitor program compliance, maintain financial records and accounts, complete environmental reviews, and assure that the program is complying with current rules and regulations. |
| 14 | Project Name | Planning & Administration: Borough Costs |
| | Target Area | Borough-Wide |
| | Goals Supported | Planning and administration |

| | | |
|-----------|--|--|
| | Needs Addressed | Planning & Administration |
| | Funding | CDBG: \$2,150 |
| | Description | These funds will reimburse the General Fund for all work done by Borough staff in the administration of the CDBG Program. |
| | Target Date | 3/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | Planning and administrative funds benefit the entire Borough. |
| | Location Description | Boroughwide |
| | Planned Activities | These funds will reimburse the General Fund for all work done by Borough staff in the administration of the CDBG Program. This includes partial salaries, benefits, and payroll taxes for the Assistant Borough Manager. Some of the work, which is reimbursed includes monthly program reviews, writing monthly reports, completing program amendments, attending public hearings, monitoring program performance, developing contract specifications, etc. |
| 15 | Project Name | Planning & Administration: Audit Costs |
| | Target Area | Borough-Wide |
| | Goals Supported | Planning and administration |
| | Needs Addressed | Planning & Administration |
| | Funding | CDBG: \$2,000 |
| | Description | HUD regulations require that an annual single audit be performed on the program. |
| | Target Date | 3/30/2027 |
| | Estimate the number and type of families that will benefit from the proposed activities | Planning and administration funds for the CDBG program benefits the entire Borough. |
| | Location Description | Boroughwide benefit |
| | Planned Activities | HUD regulations require that an annual single audit be performed on the program. |

AP-50 Geographic Distribution – 91.220(f)

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

Within the Borough of Carlisle, there are 15 census block groups of which 9 contain a majority of low- and moderate-income persons. These 9 block group areas are so designated because the percentage of low- and moderate-income persons within each block group is greater than 51.0%. As such, these seven areas are eligible for CDBG investment.

Federal regulations require grantees of HUD Community Planning and Development programs to identify and describe any areas within their jurisdictions that are concentrations of racial or ethnic minorities and low-income families. These areas are known as racially/ethnically concentrated areas of poverty (RCAPs and ECAPs).

In order to analyze the RCAPs/ECAPs in the Borough of Carlisle at a meaningful geographic scale, data was collected for census block groups for both Carlisle and Cumberland County. Block group data was collected from the 2019-2022 American Community Survey 5-Year Estimates, which HUD currently uses for its most up-to-date low- to moderate-income designations.

For the purpose of this analysis, racial minorities are all ACS respondents who identified as a race other than white, and ethnic minorities are all those who claimed Hispanic origins. Areas where racial and ethnic minorities are concentrated were determined to be where rates of those groups were more than twice the county's average rates (11.2% and 3.5%, respectively). As a proxy for poverty, any block groups where at least 51% of households qualify as low- to moderate-income by HUD standards were considered to be a low-income concentration.

In Cumberland County, there are 20 block groups that qualify as an RCAP, 7 of which are within the Borough of Carlisle. Eleven block groups across the county are ECAPs, 5 of which are also in Carlisle. See attached mapping. The block groups for RCAP and ECAP are generally the same with 4 additional RCAP block groups.

| <u>RCAP Block Groups</u> | | | | <u>ECAP Block Groups</u> | | | |
|---------------------------------|--------------|-------|-------------------|---------------------------------|--------------|-------|-------------------|
| Tract | Block Group | % LMI | % Racial Minority | Tract | Block Group | % LMI | % Ethnic Minority |
| 0120 | 420410120005 | 57.2% | 38.1% | 0120 | 420410120002 | 56.1% | 7.18% |
| 0121 | 420410121001 | 52.4% | 21.3% | 0121 | 420410121001 | 52.4% | 10.33% |
| 0121 | 420410121002 | 61.4% | 18.0% | 0122 | 420410122001 | 68.5% | 7.96% |
| 0122 | 420410122001 | 68.5% | 44.8% | 0123 | 420410123001 | 89.1% | 5.37% |
| 0122 | 420410122002 | 82.8% | 23.7% | 0124 | 420410124002 | 57.3% | 5.65% |
| 0123 | 420410123001 | 89.1% | 49.6% | | | | |
| 0124 | 420410124002 | 57.3% | 14.9% | | | | |

Source: 2022 ACS 5-Year Estimates by Block Group

See MA-50, Needs and Market Analysis Discussion, for the LMI and RCAP/ECAP maps.

Geographic Distribution

| Target Area | Percentage of Funds |
|-------------------------------|----------------------------|
| Borough-Wide | 90 |
| Borough Downtown | 10 |
| Urban Redevelopment Plan Area | |

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Codes Enforcement within the Borough helps maintain and bring properties up to code creating decent living conditions and overall improved housing stock.

Hope Station is located in an LMI area. The Borough will fund programs at Hope Station, including the Summer Food Program, After School Literacy and Arts Program, Summer Camp & Scholarship Program, Youth Leadership Program, and College Prep Classes. Both of these programs meet a need identified during the development of the Consolidated Plan and Annual Action Plan.

Discussion

See information above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

Table 57 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|---|---|
| Rental Assistance | 0 |
| The Production of New Units | 0 |
| Rehab of Existing Units | 2 |
| Acquisition of Existing Units | 2 |
| Total | 4 |

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Cumberland County Housing Authority (CCHA) owns and manages 209 apartments and townhouses, 149 of which are in Carlisle. The units are at three sites, two in Carlisle Borough and one in Mt. Holly Springs Borough. The units in Carlisle include 12 efficiencies, 57 1-bedroom apartments, 66 2-bedroom apartments, 62 3-bedroom apartments, and 8 4-bedroom apartments. Out of the 199 units in Carlisle, 50 are elderly units, and the remaining 149 are family units. There are 319 elderly units in Cumberland County and 209 units in Carlisle Borough. Of the total units, 59 are designed specifically for elderly residents.

CCHA plays an important role in maintaining and managing housing for low-income households in Carlisle and Cumberland County. CCHA's mission is directed primarily to extremely low-income renter households consisting of those with incomes between 0 and 30% of median income. CCHA's housing program serves as the major source of housing for extremely low-income households in Carlisle.

Actions planned during the next year to address the needs to public housing

CCHRA will continue to use the capital fund program over the next years to rehabilitate and modernized its public housing units to ensure housing quality standards, as well as energy efficiency. The Borough will continue to support CCHRA in maintaining safe and decent public housing for families and seniors by expediting licenses and permits for repairs and maintenance to CCHA-owned and operated facilities.

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

The Housing Authority will continue to work with families and individuals to improve the living environment for low- and moderate-income families residing in public housing units. This includes encouraging participation by public housing residents in the decision-making process. CCHA has a public housing tenant association that is consulted on any issues or initiatives that could have an impact on public housing residents. It is also sponsoring leadership training for members of the association. The advisory group meets monthly to review housing Authority policies. The Housing Authority receives input and feedback on plans and programs from the association at these meetings.

In addition, CCHRA has an active First Time Home Buyers and Closing Costs Assistance Program. This program works in collaboration with the Cumberland County Affordable Housing Trust Fund. The First-Time Homebuyers Down Payment and Closing Cost Assistance Program provides up to \$3,000 in assistance to qualified first-time homebuyers who purchase homes in Cumberland County and have a gross household income between 80% and 100% of the county's median income. Up to \$5,000 in assistance can be provided to qualified first-time homebuyers who purchase homes in Cumberland County and have a gross household income less than 80% of the

county's median income. See income qualifications below. This assistance is in the form of a five-year, no interest, forgivable loan. The assistance can be used toward the purchase price of the house and, or, closing costs. This program will match the participants' savings 3-to-1. For every \$1 of their savings the buyer uses to purchase a house, the county will provide \$3 in grant assistance. Residents are presented the opportunity for home ownership. Cumberland Non-Profit Housing Corporation has a Lease-to- Purchase Homeownership Program.

CHA's Resident Initiative Coordinator works with tenants participating in the Family Self-Sufficiency Program, to coordinate tenant services, and to work with the Tenant Association. Grant monies are also used to support an after school program for approximately 50 children from the public housing community in two separate locations within the Borough (one in a community park and one in an off-line public housing unit).

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

CCHRA is not designated as troubled.

Discussion

See above.

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

Introduction

As discussed in the Consolidated Plan, the Eastern PA Continuum of Care, Central Valley Regional Homeless Advisory Board (CV-RHAB) plays a central role in planning and implementing the CoC. The mission of the CV-RHAB is to reduce and/or end homelessness in the eleven-county region. Service providers or stakeholders within the CV-RHAB have a vested interest in ending homelessness. The RHAB's specific roles include the formulation and monitoring of goals and action steps, the identification and analysis of unmet needs, the determination of regional priorities, and the review and ranking of all regional projects submitted under the CoC application process. They actively identify housing needs, evaluate existing housing and housing related resources, identify gaps/unmet regional housing needs, identify best practices, provide outreach to and mentoring opportunities, ensure timely accurate data collection with:

- Annual Homeless Assessment Report
- PIT counts
- Housing inventory chart

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

The Borough does not directly own or maintain homeless shelters but does provide assistance in a variety of ways including funding Hope Station's job training efforts, supports and refers individuals to CCHRA services and emergency shelters, provides new jobs through its Shopsteading Loan program, and provides the Summer Neighborhood Park Program, a summer child care program at Memorial Park and Hope Station. The Borough Council is studying the feasibility of providing a future rental rehab program that could increase the number of units available for LMI families.

Addressing the emergency shelter and transitional housing needs of homeless persons

Emergency Shelter-Cumberland County receives the Emergency Solutions Grant (formerly Emergency Shelter Grant) from HUD through the PA Department of Community and Economic Development (DCED). The County subgrants a portion of these funds to the Emergency Shelter located at James Wilson Safe Harbour in the Borough of Carlisle. The Shelter serves homeless persons from the entire county, including the Borough. The funds are used for Shelter operations. A dollar-for-dollar match is required for this grant. The shelter meets the match requirement using County CDBG funds allocated for the operation of the Emergency Shelter as well as cash and in-kind donations. The Borough supports the Shelter as requested.

Since 2004, Carlisle Combined Area Resources for Emergency Shelter (CARES) has operated a temporary overnight emergency shelter program for men, women and children. Shelter is

provided nightly on a first-come, first-served basis at churches in the Carlisle area. Carlisle CARES receives a portion of Cumberland County's Homeless Assistance Program allocation for operation of the shelter but relies mostly on individual and foundation donations.

The County also passes through state funds for emergency shelter for victims of domestic violence. These funds are administered by Domestic Violence Services of Cumberland/Perry Counties, out of their main office location in the Borough of Carlisle.

Bridge/Transitional Housing-The James Wilson Safe Harbour is a subrecipient of County Homeless Assistance Program funds and operates a transitional housing program for low-income homeless individuals and families. The bridge housing is located in the downtown section of the Borough of Carlisle. The Bridge Housing grant funds are used for the operation of the facility. The funds leverage foundation contributions and private individual contributions and generate program income through program fees. The bridge housing is a county-wide facility.

The Salvation Army operates two transitional shelters that serve the Carlisle area. Genesis house is a short-and long-term transitional shelter for men ages 18 and older and requires all participants secure employment and undergo a mandatory savings program. Stuart House is a two-year transitional housing program that serves single women and children and aims to assist the families move from homelessness to self-sufficiency. The program includes life-skill classes, case management services, counseling, three meals a day, and a mandatory debt elimination and savings program.

The Salvation Army operates two transitional shelters that serve the Carlisle area. Genesis house is a short-and long-term transitional shelter for men ages 18 and older and requires all participants secure employment and undergo a mandatory savings program. Stuart House is a two-year transitional housing program that serves single women and children and aims to assist the families move from homelessness to self-sufficiency. The program includes life-skill classes, case management services, counseling, three meals a day, and a mandatory debt elimination and savings program.

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

Permanent Housing-The James Wilson Safe Harbour converted a building in downtown Carlisle into a 5-unit rental property for permanent housing for homeless persons and families exiting the James Wilson Bridge housing. Borough personnel consulted closely with Safe Harbour in its efforts to meet all Codes and Zoning requirements. The Borough of Carlisle actively works to foster and maintain affordable housing through its housing and rehabilitation and construction

programs. Code enforcement officials ensure existing housing stock is preserved and up to code standards.

The Cumberland County Housing Authority manages the Carlisle Supportive Housing Program (SHP) (which is owned by the Cumberland Perry Housing Initiatives), which provides permanent supportive housing for four chronically homeless individuals with disabilities. SHP provides four rental units in Carlisle Borough that have permanent housing to chronically homeless individuals with a mental health or chronic substance abuse disability.

Rental Assistance Program-This program is operated by the County Office of Aging and Community Services in downtown Carlisle. Funds under this program are used to provide assistance to income-qualified persons who are homeless or at-risk of homelessness.

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

Carlisle Borough does not own or operate any housing facilities for the homeless. The County government and private organizations provide housing and supportive services on a county-wide basis for the homeless and/or at-risk of becoming homeless individuals and families.

The Borough collaboratively works with CCHRA and the Carlisle Cares Resource Center to provide solutions to emergency shelter, case management and counseling services for the homeless. The Community Cares Resource Center facility serves needy populations including homeless households that stay in church-sponsored shelters overnight that are closed during the day. This facility provides a resource during the day that serves as a permanent mailing address and the tools for job hunting and finding permanent housing.

The region's non-profit housing and service providers provide homeless and low-income individuals and families for Carlisle as well as the entire County: Stevens Affordable Housing, Cumberland County Veterans Affairs Office New Visions, ARC of Cumberland and Perry Counties (CPARC), Project S.H.A.R.E., James Wilson Safe Harbour, New Hope Ministries, County Office of Aging and Community Services, Salvation Army, Carlisle Opportunity Homes, Carlisle Housing Opportunities Corporation, Cumberland Valley Habitat for Humanity, Domestic Violence Services of Cumberland/Perry Counties, Cumberland/Perry Housing Initiative, Partnership for Better Health, all pursue multiple sources of funding for housing, programs. There are also a host of other available services, including food banks, such as Project S.H.A.R.E. and the Salvation Army Food Bank, both located in Carlisle Borough. In addition, a Case Management Program is operated by the County Office of Aging and Community Services in downtown Carlisle. These

funds support the salaries of staff who administer the housing assistance programs (Rental Assistance, and other Supportive Housing Programs). As stated in the Five Year Cumberland-Perry Mental Health Plan, case managers work with individuals with mental illness who are homeless or at risk of homelessness in addition to working closely with all community groups that assist individuals impacted by homelessness. This plan has not been updated as of 2019. Additionally, linkages to appropriate mental health treatment and community support services are offered as requested by the consumer.

Discussion

See above.

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

Introduction:

From 2015 to 2018 there were a total of 24 new units built in the Borough of Carlisle. None of these new units are dedicated as affordable housing. A new AI is currently under development. All public engagement activities revealed who is experiencing homelessness. Categories of individuals or households experiencing homelessness: Single parent and two parent families; Seniors 60 and older; Individuals with mental health issues; Multi-generational homelessness. Types of Housing Most Needed: Affordable housing for the elderly and disabled; Starter homes for young families; One-bedroom units; First time home buyers; Homes close to employment centers; Homes in neighborhoods that are walkable; Neighborhoods including mixed income families and dwelling types. Solutions for affordable permanent housing include: Municipal and citizen education about positive impacts of affordable housing; Amendments to municipal land use regulations; Education and training for landlord and property owners; Seek out new resources and provide additional programs for LMI homebuyers; Improve housing quality and accessibility; Study and provide impactive changes to state and federal affordable housing policies; Provide resources and staff to assist in the creation of short and long homeless strategies for service providers to carry out; Determine where transportation and ridesharing opportunities lie in the County; Understand the specific redevelopment obstacles on the local and county level that can be changed.

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

Regional Solution for affordable housing: Create a model ordinance for affordable housing development; Improve public and private sector transportation opportunities and services for employees; Create a subsidy program for available market rate dwellings. This affordable rate would be subsidized by the County or a designated entity; Create a development collaboration between CCHRA/CAEDC/REC. Improve local infrastructure at redevelopment sites; Apply to the PA Housing Affordability Fund (PHARE) program for rental assistance to widen housing opportunities for low and moderate income families; Improve education/training/and resources for landlords throughout the County; Encourage social services to become more aware of local land use laws to create advocacy for affordable housing. Municipal Land Use Policy Changes: Identify locations for future housing development that permit dense development close to major employment areas. Reduce minimum units size, parking, and impervious coverage requirements; Reduce single family dwelling conversions in areas where disinvestment has occurred; Strategically target investment to proactively prevent or reduce blight. Deploy the use of the “Bubble Property” methodology; Take advantage of tax incentive programs including LERTA; Create land use regulations that promote a scattered or integrated approach to affordable housing development. Create change in HUD policies on how they fund both market rate and affordable rate housing; Establish criteria and promote municipal rental property inspection programs.

Discussion:

Barriers to Affordable Housing: Available affordable/workforce house units for families with school age children; Affordable child care; Housing expenses are increasing to a point where their earnings cannot cover; Accessible units for the physically disabled and elderly populations; Transitional housing is needed prior to permanent housing; Disparity between housing costs and wages; Poor quality, accessible housing; Segregation of market rate and affordable housing; “Second Chance” housing for individuals with a criminal or bad credit; State/federal policies and local regulations and building codes are impediments to affordable housing development; Pennsylvania residential prevailing wage rates hinder affordable housing construction; Tax incentive programs are not always financially viable for smaller housing developments; HUD resident income qualifications policies hinder housing opportunities; Not In My Back Yard (NIMBY) residents with negative perceptions on affordable housing; Lack of education over workforce/affordable housing; MS4 requirements that drive up construction costs; High construction costs; Lack of qualified tradesmen; Landlords who refuse rental subsidies and or housing choice vouchers.

AP-85 Other Actions – 91.220(k)

Introduction:

The following is a brief summary of the planned actions from the Consolidated Plan (CP) and Annual Action Plan (AP).

Actions planned to address obstacles to meeting underserved needs

In 2025, Hope Station activities will address many of the underserved needs identified during the development of the Plan. Hope Station is located in an LMI neighborhood and provides a Community Services Program that provides an array of social services mostly for children and teens.

Actions planned to foster and maintain affordable housing

The lack of affordable housing is one of the primary issues identified during the development of the Consolidated Plan. The large and growing waiting list indicates that the housing needs for persons with disabilities, in particular mental health, and those with extremely low-incomes, are currently unmet. The housing rehabilitation program and homebuyer program will assist in fostering and maintaining affordable housing in Carlisle Borough. Carlisle Borough and CCHRA will work together to promote new affordable housing opportunities associated with CDBG funding.

Actions planned to reduce lead-based paint hazards

The Borough's building permit process requires all proposed addition, demolition, renovation, repair and painting for buildings that pre date 1978. Contractors must be fully certified and trained to deal with and dispose of this hazardous material. General code enforcement continues to require that flaking and peeling surfaces are scraped and painted to reduce this hazard. Flaking and peeling surfaces are also painted when they are identified in the homes of housing rehabilitation clients. Educational information is provided to homeowners so that they understand the hazards of lead based paint poisoning and the possible need to test children under seven.

A non-profit, Carlisle Housing Opportunities Corporation (CHOC) includes lead assessment and abatement as part of the rehabilitation of units it acquires under the Borough's Homebuyers Program and its Lease-to- Purchase Homeownership Program, for which CHOC is the developer. CHOC utilizes CDBG funds from the Borough to pay for lead analysis and abatement of lead paint hazards in these homes. CCHRA's Rehab Specialist performs lead assessments and abatement plans. General code enforcement continues to require that flaking and peeling surfaces are scraped and painted to reduce this hazard. Flaking and peeling surfaces are also painted when they are identified in the homes of housing rehabilitation clients. Educational information is provided to homeowners so that they understand the hazards of lead based paint poisoning and

the possible need to test children under seven.

Actions planned to reduce the number of poverty-level families

Community engagement activities pointed to several key actions needed to bring low and moderate income families above poverty-level. Major actions included:

- Increase wages
- Increase working hours
- Establish more workforce training programs
- Increase opportunities for higher education/vocational school

The Borough supports the development of a life and work skills program funded by the County at the Tri-County Community Action, is part of a network of employment and training programs located across the United States and abroad. Tri-County Community Action is designed to assist chronically unemployed and underemployed to obtain better jobs and improve their living standards. Carlisle Borough and Cumberland County refer those seeking employment to contact South Central Workforce Investment Board (SCPa Works). SCPa Works builds a productive network of business, economic development, and community partners to create a demand driven opportunity engine for our region. There are programs integrate education, training programs, and community partners with the needs of industry and our regional economy.

Actions planned to develop institutional structure

The Cumberland County Redevelopment Authority (CCHRA) and the Cumberland County Housing Authority (CCHA) are sister agencies. CCHRA is also the administering agent for the Borough's CDBG Program. Therefore, the Borough and the leadership of the Housing Authority are in frequent contact and communicate issues as they arise. The Borough and CCHRA cooperate in planning activities that promote affordable housing in the Borough.

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

Carlisle Borough will continue to work actively to pursue and form partnerships to enhance coordination between public housing and social service agencies. Those that are provided housing and or can purchase a home need additional services to help them maintain a healthy life balance. Counseling for budgeting, childcare, transportation to work and essential services are just some of the needs of vulnerable populations. The Borough currently partners with a wide range of social service agencies in the community.

Discussion:

See information above.

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

| | |
|---|--------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 85.00% |

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
N/A. Carlisle Borough does not receive HOME funds.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:
N/A
3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
N/A
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:
N/A

Discussion:

See above discussion.

Appendix - Alternate/Local Data Sources