



Cumberland County Five-Year Consolidated Plan and 2025 Annual Action Plan

For Housing and Community Development
2025-2029

PREPARED FOR:

Cumberland County and Cumberland County Housing and
Redevelopment Authorities

114 N. Hanover St. Carlisle, PA 17013-2445

PREPARED BY:

Michael Baker International

4431 N. Front Street, 2nd Floor Harrisburg, PA 17110-1709

Table of Contents

Table of Contents	1
Executive Summary	3
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	3
The Process	7
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)	7
PR-10 Consultation - 91.100, 91.200(b), 91.215(l)	8
PR-15 Citizen Participation	13
Needs Assessment	16
NA-05 Overview	16
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)	17
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)	23
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	28
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)	33
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	35
NA-35 Public Housing – 91.205(b)	38
NA-40 Homeless Needs Assessment – 91.205(c)	43
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)	47
NA-50 Non-Housing Community Development Needs – 91.215 (f)	49
Housing Market Analysis	50
MA-05 Overview	50
MA-10 Number of Housing Units – 91.210(a)&(b)(2)	51
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)	53
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)	56
MA-25 Public and Assisted Housing – 91.210(b)	58
MA-30 Homeless Facilities and Services – 91.210(c)	60
MA-35 Special Needs Facilities and Services – 91.210(d)	63
MA-40 Barriers to Affordable Housing – 91.210(e)	67
MA-45 Non-Housing Community Development Assets – 91.215 (f)	68
MA-50 Needs and Market Analysis Discussion	73
Strategic Plan	75

SP-05 Overview	75
SP-10 Geographic Priorities – 91.215 (a)(1).....	78
SP-25 Priority Needs - 91.215(a)(2).....	79
SP-30 Influence of Market Conditions – 91.215 (b).....	85
SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)	87
SP-40 Institutional Delivery Structure – 91.215(k)	89
SP-45 Goals Summary – 91.215(a)(4)	92
SP-50 Public Housing Accessibility and Involvement – 91.215(c)	95
SP-55 Barriers to affordable housing – 91.215(h).....	96
SP-60 Homelessness Strategy – 91.215(d).....	98
SP-65 Lead based paint Hazards – 91.215(i)	101
SP-70 Anti-Poverty Strategy – 91.215(j)	102
SP-80 Monitoring – 91.230	104
Expected Resources	105
AP-15 Expected Resources – 91.220(c)(1,2)	105
Annual Goals and Objectives	107
Projects	113
AP-35 Projects – 91.220(d)	113
AP-38 Project Summary	115
AP-50 Geographic Distribution – 91.220(f).....	122
Affordable Housing	125
AP-55 Affordable Housing – 91.220(g)	125
AP-60 Public Housing – 91.220(h).....	126
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	128
AP-75 Barriers to affordable housing – 91.220(j)	131
AP-85 Other Actions – 91.220(k)	133
Program Specific Requirements.....	134
AP-90 Program Specific Requirements – 91.220(l)(1,2,4)	134

Executive Summary

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

1. Introduction

Cumberland County is a federal entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships Program (HOME). As a HUD entitlement community, the County 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 Cumberland County CP covers the period from FY 2025 through FY 2029 (July 1, 2025 through June 30, 2029). This CP is for all of the municipalities in Cumberland County with the exception of Carlisle Borough, which prepares its own CP. This CP will be submitted to HUD for approval.

The lead entity responsible for the preparation of the CP is the Cumberland County Housing and Redevelopment Authorities (CCHRA).

Cumberland County has, through the CP, developed a single, consolidated planning and application document in consultation with public and private agencies. The CP for Cumberland County will serve the following functions:

- A planning document that enables the County to view its HUD funding, not in isolation, but as one tool in a comprehensive strategy to address housing, community development, and economic development needs;
- An application for CDBG Program funds and HOME Program funds under HUD's formula grant;
- A strategy document to be followed in carrying out HUD programs; and
- An action plan that provides a basis for assessing performance in the investment of CDBG and HOME funds.

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 County, increased housing opportunities, and reinvestment in deteriorating communities.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low- and moderate- income persons to achieve self-sufficiency.

Cumberland County is expected to receive the following federal resources in FY 2025; estimated projections for five years follow in parentheses:

- CDBG: \$1,100,000 (\$5,000,000)
- HOME: \$400,000 (\$2,000,000)

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 County for the next five years using approximately \$6 million in CDBG funds and approximately \$2 million in HOME funds. All future activities funded in the next five years will support at least one objective and one outcome. The County's framework for realizing the objectives and outcomes include the following goals:

- Maintain and increase affordable housing
- Reduce blight conditions
- Improve public facilities
- Provide vital public services
- Enhance economic opportunities

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

- Improve availability, accessibility and affordability
- Increase homebuyers
- Increase decent and livable housing
- Improve community sustainability
- Increase services for low- and moderate-income (LMI) families
- Assist elderly and disabled persons
- Decrease homelessness
- Provide decent, affordable housing
- Provide a suitable living environment
- Increase homeownership
- End chronic homelessness

3. Evaluation of Past Performance

The following evaluation of past performance is from the Program Year (PY) 2022 and 2023 Consolidated Annual Performance and Evaluation (CAPER) reports. The accomplishments that follow are those achieved through the expenditure of CDBG and HOME funds.

4. Housing Accomplishments

The County spent CDBG and HOME grant funds on the following housing programs:

- **Homeownership:** The County did not disburse HOME funding for any housing or homeownership projects in PY 2022 or 2023.
- **Cumberland County** has assisted financially with the development of several units with the utilization of **HOME grant funds**. As a requirement to receive HOME funds, the organizations must fill the HOME assisted units with LMI persons/families.
 - Tri-County Housing Development Corporations:
 - New construction of 1 Single Family Home (Herman Ave.)
 - Acquisition & Rehabilitation of 1 Single Family Home (Eutaw Ave.)
 - MONARCH:
 - The Point at Sporting Hill - New construction of a 39 unit apartment building. HOME funds supported two units. (LMI requirement has been met and will be reported on the PY 2024 CAPER). Cumberland County CDBG & HOME PY 2023 CAPER Summary
 - Riverton Woods - The acquisition and new construction of a 40 unit apartment complex for seniors. HOME funds supported five units. (LMI requirement has been met and will be reported on the PY 2024 CAPER).
 - Safe Harbour:
 - Harbour Village at Smith Farms - Acquisition and new construction of a 40 unit permanent housing development. HOME funds supported two units.
- **Owner-Occupied Housing Rehabilitation:** A total of \$319,184.76 was expended to assist ten households.
- **Code Enforcement:** The County conducted 4,850 inspections and re-inspections designed to identify and eliminate deteriorating housing and blighting in Shippensburg Township, the Borough of Lemoyne, and Mechanicsburg Borough.

5. Other Accomplishments

- **Economic Development/Shopsteading:** Shopsteading refers to the acquisition and sale of abandoned shops to small businesses and entrepreneurs. A total of \$400,000 was expended for the acquisition and soft cost of 4 businesses.
- **Façade Improvement:** There were no new façade improvement activities.
- **Public Services:** The County disbursed \$358,511.56 in PY 2022 and 2023, providing vital public services for at-risk Cumberland County residents, including LMI individuals and families, the homeless, elderly, and disabled. The County continued to support the operational costs associated with James Wilson Emergency Shelter at Safe Harbour affording people the ability to access the services provided by Safe Harbour. PY 2022 funds were also used for a program at YWCA, a Community Partners for Change Coordinator, enhanced police patrols, Hope Station, and Salvation Army.
- **Public Facilities:** The County invested CDBG funds in several vital public facility projects in PY 2022 and 2023 including:
 - St. Paul Church – Sewer Replacement
 - Medard's House – New HVAC system and other various overall building improvements.
 - Borough of Lemoyne – Removal of architectural barriers for ADA improvements and stormwater drainage improvements.
 - New Hope Ministries – Enola Outreach Center renovations.
 - Shippensburg Township – Recreation improvements for pickle ball courts.

- CCHRA – Rehabilitation to improve ADA accessibility to Cumberland County Housing and Redevelopment Authorities headquarters.
- New Cumberland – Remove architectural barriers throughout the downtown area.
- Shippensburg Borough – Installation of LED crosswalk warning systems.
- Newburg Borough – ADA and street improvements.
- Cumberland Streetview Program: 8 businesses were assisted.
- Newville - Veterans Park Trailhead
- Mechanicsburg - Finkenbinder Park
- Wormleysburg Borough - Front St. Parking Lot
- Lemoyne Borough - Stormwater Improvements
- Mt. Holly Springs Borough - ADA Curb Improvements
- New Cumberland Borough - ADA Curb Improvements
- Camp Hill Borough - ADA Curb Improvements
- The Arc of Cumberland & Perry Counties - Boiler Replacement

6. 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 County and better allocate entitlement resources. As described in detail in PR-15, the following outreach and hearings included: in-person and telephone stakeholder meetings, focus group meetings, public meetings, a community outreach survey, and a Housing Summit event.

7. Summary of public comments

No public comments were received.

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

No public comments were received.

9. Summary

See 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
Lead Agency	CUMBERLAND COUNTY	
CDBG Administrator	CCHRA	Community Development
HOME Administrator	CCHRA	Community Development

Table 1 – Responsible Agencies

2. Narrative

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 and HOME programs for the County. Funding requests typically open in June, with applications due at the end of August. Final action is generally provided by the Commissioners in late October/early November before the document is submitted to HUD on November 15th.

3. Consolidated Plan Public Contact Information

Cumberland County Housing and Redevelopment Authorities
114 North Hanover Street, Carlisle, PA 17013
Contact: Mary Kuna, Executive Director
Phone: (717) 249-0789, ext. 118
Email: mkuna@cchra.com
Web site: www.cchra.com

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

1. Introduction

CCHRA developed an outreach effort to maximize input from a large cross-section of stakeholders. This outreach effort, as described in PR-15, included public meetings, published meeting notices and flyers, focus group meetings, and a Housing Summit event. Tables 2 and 3 include the wide variety of entities and agencies that were engaged in the CP's Outreach Program.

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 works closely with community providers, including Continuum of Care (CoC) organizations and Safe Harbor, to develop strategies to address homelessness. In addition, CCHRA receives an annual contract from the County Mental Health office to provide Housing Services for Mental Health, Intellectual and Developmental Disabilities (MH.IDD) persons. 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 Stevens Center in Carlisle or Penn State Holy Spirit 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

Cumberland County actively participates in the Central Valley Regional Homeless Advisory Board (CV-RHAB). Planning for assistance for the homeless in Cumberland County is coordinated through the State and locally through participation in a Continuum of Care (CoC). CCHRA works with other community providers, including New Hope Ministries, Hope Station, and Safe Harbor organizations, to develop strategies to address homelessness.

CV-RHAB plays a central role in planning and implementing the CoC. The CV-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.

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

CCHRA works with community providers, including CV-RHAB, to develop strategies to address homelessness. In addition, the executive director of CCHRA is chair of CV-RHAB and CCHRA has four staff members who work directly on homeless and special needs housing. 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 Emergency Solutions Grant (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.

1	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.
2	Agency/Group/Organization	United Way of Carlisle and Cumberland County
	Agency/Group/Organization Type	Homeless Advocates
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs: Chronically homeless; Families with children; Veterans; and 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?	In-person interview Key focus areas revolve around health, education and financial stability of the residents of Cumberland County.
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; Families with children; Veterans; and 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 Valley Regional Homeless Advisory Board (CV-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?	CV-RHAB and the CoC agencies were consulted and participated.
6	Agency/Group/Organization	CUMBERLAND COUNTY AGING & COMMUNITY SERVICES
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
7	Agency/Group/Organization	CUMBERLAND VALLEY HABITAT FOR HUMANITY, INC.
	Agency/Group/Organization Type	Housing including new and rehab
	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?	
8	Agency/Group/Organization	Cumberland-Perry MH.IDD
	Agency/Group/Organization Type	Services-Persons with Disabilities Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
9	Agency/Group/Organization	HOPE STATION
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Health

		Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
10	Agency/Group/Organization	Community CARES
	Agency/Group/Organization Type	Regional organization Homeless advocate agency
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

Table 2 – Agencies, groups, organizations who participated

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

All relevant agencies were consulted in the process of developing the Consolidated Plan and the Annual Plan.

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	CV-RHAB	CV-RHAB's strategic plan was reviewed to incorporate the key sections of the document to address homelessness.
Cumberland County Analysis to Fair Housing Choice, 2025	Cumberland County	Identify barriers to fair housing in the County
Pathway to Hope	Salvation Army	Pathway to Hope is an innovative and long-term approach to providing targeted services to families with a desire to take action to break the cycle of crisis and enable a path out of inter-generational poverty.

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 County will notify adjacent units of local government of the non-housing community development needs included in its CP. The County also will provide a copy of the approved CP to the Pennsylvania Department of Community and Economic Development. In addition, CCHRA will provide a copy of the CP to the Cumberland County Planning Commission.

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

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.
- Two Public Meetings, which were open to the general public and advertised, were held on January 15 and February 26, 2025. All public hearings were properly advertised in The Sentinel in accordance with the County's Citizen Participation Plan.
- A Community Outreach Survey was conducted for an 8-month period.
- A Housing Summit on September 18, 2024, was held at Dickenson College to educate attendees on the Fair Housing Act and economic and market influences and challenges placed on attainable housing.

Valuable Resources:

- Review of existing community development-related planning documents, including the Cumberland County Comprehensive Plan (updated in 2025), Housing Summit Summary 2024, PHRA reports, and strategic plans and annual reports from the involved social service groups.

Plan Hearings:

A Summary of the Plan was placed on file for review by interested parties at the following locations:

- CCHRA, 114 N. Hanover Street, Carlisle, PA 17013
- CCHRA website
- Bosler Memorial Library, 158 W High Street, Carlisle, PA 17013

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 Hearings	Non-targeted/broad community	See ES-05 Executive Summary, Summary of Public comments.			
2	Focus Group Meetings	County-wide and Borough-wide stakeholders	See ES-05 Executive Summary, Summary of Public comments.	See ES-05 Executive Summary, Summary of Public comments.	N/A	
3	Housing Summit	Non-targeted/broad community	Summary information can be found on CCHRAs website	No comments received	No comments to be addressed	
4	Public Meetings	Non-targeted/broad community	See ES-05 Executive Summary, Summary of Public comments.	See ES-05 Executive Summary, Summary of Public comments.	N/A	

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	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	A community survey was released with 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

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

Cost Burden: A small amount of the total households, 8.6% make between 0-30% HUD adjusted median family incomes (HAMFI). However more households, 16% make between 30-50% of HAMFI, the largest group being Small Family households and households containing persons 62 years of age and older. Small Related, Elderly, and Other households make up the largest owner-occupied households paying more than 30% and 50% of their gross income on housing costs. The aging housing stock found in older boroughs and townships in Cumberland County is the housing typically affordable to low- and moderate-income families.

Income: The median household income has increased 7% since 2010. Median housing costs have increased at a higher rate. Most renters that are cost burdened make between 30% and 80% of the median income. There are more renters than owner-occupied households that have cost burden issues. Family incomes are usually too cost burdened to afford home maintenance costs.

Disproportionate Housing Need: Black, Asian and Hispanic households with incomes between 1-50% AMI experienced disproportionately greater housing needs and are cost burden in Cumberland County. In Cumberland County, there are 13 block groups that qualify as an RCAP. Six block groups across the County are ECAPs. R/ECAP mapping has been provided. The number of minorities in the County has increased from 9.06% to 11% of the population. Those who are eligible to receive Housing choice Vouchers report that it can take up to 2-3 months to find housing.

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 County. This data, in combination with supplemental data and interviews with agencies and housing providers in the County, can provide a snapshot view of the housing needs.

Housing Needs

The following is a summary of the key points from data in NA-10 and from community stakeholders that participated in the CP Outreach Program:

- The quantity of housing available to low and moderate income affects some of the area's most vulnerable citizens, according to local non-profits. Therefore, extremely-low, very-low, and low-income households have a very difficult time finding affordable housing.
- Municipal residents and land use regulations do not fully support affordable housing development proposals.
- Small related, elderly owner-occupied households and "other" renter-occupied households appear to have the most residents who are cost burdened. Also, small related and elderly household homeowners have the largest number of residents who are cost burdened in both 30% and 50% HUD Adjusted Median Family Income (AMI) categories.
- 10% of the greatest housing problems occur with renter households that are cost burden and pay between 30-50% of their income on rent.
- 6% of homes have one or more of the four housing problems (refer to housing problem descriptions below).

Housing problems are broken down into four categories. The four housing problems include: cost burden, lack of complete plumbing or kitchen facilities, overcrowding, and zero/negative income.

The following bullet points summarize the tables found on the following pages:

Renter Household Housing Problems:

- Between 30-50% of AMI lacking complete plumbing or kitchen facilities
- Between 0-30% of AMI with one or more of four housing problems
- Between 0-30% of AMI with housing problems paying more than 50% of their gross income on housing costs

Owner Households Housing Problems:

- Between 0-30% of AMI with one or more of four housing problems
- Between 0-30% of AMI with housing problems paying more than 50% of their gross income on housing costs

Summary of issues related to:

Households by Household Type

- 8.6% of the total households make between 0-30% HAMFI
- 16.8% of the total households make between 30-50% of HAMFI, the largest group being Small Family households and households containing persons 62 years of age and older
- 12% of the total households make between 50-80% HAMFI

Renter households paying more than 30% of their gross income on housing costs:

- Small Related and Elderly make up the largest renter households paying more than 30% of their gross income on housing costs.

Owner households paying more than 30% of their gross income on housing costs:

- Elderly households make up the largest renter households paying more than 30% of their gross income on housing costs.

Renter households paying more than 50% of their gross income on housing costs:

- Small Related, Elderly, and Other households make up the largest renter households paying more than 50% of their gross income on housing costs.

Owner households paying more than 50% of their gross income on housing costs:

- Small Related, Elderly, and Other households make up the largest owner-occupied households paying more than 50% of their gross income on housing costs.

Demographic indicators are essential to understanding a community's housing needs. The data provides a snapshot of the County's growth and highlights the ongoing increase in population and households.

Demographics	Base Year: 2020	Most Recent Year: 2023	% Change
Population	259,469	264,422	2%
Households	103,405	105,187	2%
Median Income	\$71,979.00	\$85,634.00	19%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2020 ACS (Base Year), 2023 ACS (Most Recent Year)

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	8,960	10,650	18,015	11,490	53,415
Small Family Households	1,617	2,317	3,859	3,554	21,355
Large Family Households	245	354	686	590	2,983
Household contains at least one person 62-74 years of age	1,104	1,747	2,817	1,812	8,398
Household contains at least one person age 75 or older	1,372	2,035	2,743	1,373	3,241
Households with one or more children 6 years old or younger	775	1,192	1,607	1,154	3,787

Table 6 - Total Households Table

Data Source: 2017-2021 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	254	185	220	85	744	99	19	79	30	227
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	20	20	0	29	4	75	108
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	62	49	73	30	214	12	62	117	4	195
Housing cost burden greater than 50% of income (and none of the above problems)	2,568	1,008	188	0	3,764	1,437	1,110	817	238	3,602
Housing cost burden greater than 30% of income (and none of the above problems)	439	2,077	1,591	278	4,385	525	1,165	1,955	1,294	4,939
Zero/negative Income (and none of the above problems)	382	0	0	0	382	160	0	0	0	160

Table 7 – Housing Problems Table

Data Source: 2017-2021 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,725	3,790	2,415	540	11,820	2,600	3,155	2,915	1,625	11,925
Having none of four housing problems	1,075	1,035	4,535	2,860	9,505	570	2,670	8,150	6,470	17,860
Household has negative income, but none of the other housing problems	382	0	0	0	382	160	0	0	0	160

Table 8 – Housing Problems 2

Data Source: 2017-2021 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	897	1,031	495	2,423	510	707	1,186	2,403
Large Related	54	129	66	249	126	155	270	551
Elderly	899	1,073	685	2,657	977	1,085	784	2,846
Other	1,417	1,034	759	3,210	442	418	652	1,512
Total need by income	3,267	3,267	2,005	8,539	2,055	2,365	2,892	7,312

Table 9 – Cost Burden > 30%

Data Source: 2017-2021 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	819	353	24	1,196	480	313	337	1,130
Large Related	54	40	4	98	72	94	78	244

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Elderly	750	398	224	1,372	622	498	280	1,400
Other	1,148	297	40	1,485	336	263	161	760
Total need by income	2,771	1,088	292	4,151	1,510	1,168	856	3,534

Table 10 – Cost Burden > 50%

Data Source: 2017-2021 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	62	49	73	50	234	8	46	82	79	215
Multiple, unrelated family households	0	0	0	0	0	4	45	39	0	88
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	62	49	73	50	234	12	91	121	79	303

Table 11 – Crowding Information – 1/2

Data Source: 2017-2021 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source Comments: 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?

The most common housing problem in the County is housing cost burden, as shown in the previous tables. Given the County's contract rents and high home values, this is not surprising. Numerically, there more renters than owner-occupied households having cost burden issues spending more than 30% and 50% of their pay on housing costs. In addition to cost burden, 10% of the greatest housing problems occur with renter households that are cost burden and pay between 30-50% of their income on rent.

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

A small number of homes in Cumberland County are having one or more of the housing problems described in this section. Less than 1% of the households have substandard housing problems including lack of complete plumbing or kitchen facilities. Six percent of the homes have one or more of the four housing problems.

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 the low or stagnant wage rates, lack of life sustaining jobs, and the high cost of housing in preferred areas. The housing market in 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:

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 caused by low wages, educational attainment, needed 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 County has created a challenging environment that perpetuates homelessness. The presence of Dickinson College does impact the local market, with student demand for lower cost housing, resulting in fewer housing options for low-income residents. CCHRA partners that excel in workforce 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 \$14 million 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 discussion.

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 of 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. In 2020, the dissimilarity indices Countywide by census tract for all non-White groups were principally in the low range, with the exception of the index for Blacks. By 2024, most of the indices had increased significantly. The highest concentrations of non-white residents in the County occur within Wormleysburg, the Enola area (East Pennsboro Township), and small pockets of Hampton, Upper Allen and Lower Allen Townships.

The following racial/ethnic household groups experienced greater need, for both renters and owners combined, as exemplified by housing problems: Black, Asian, and Hispanic households with incomes in all AMI income ranges.

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	5,385	736	542
White	4,835	701	444
Black / African American	174	10	4
Asian	135	10	14
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	142	15	49

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

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

**NA-15 Disproportionately Greater Need: Housing Problems
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	5,729	2,417	0
White	5,077	2,337	0
Black / African American	225	0	0
Asian	59	4	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	249	79	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,017	7,966	0
White	4,461	7,511	0
Black / African American	155	124	0
Asian	105	118	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	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
Hispanic	201	187	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,047	7,296	0
White	1,852	6,817	0
Black / African American	50	84	0
Asian	45	164	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	85	149	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

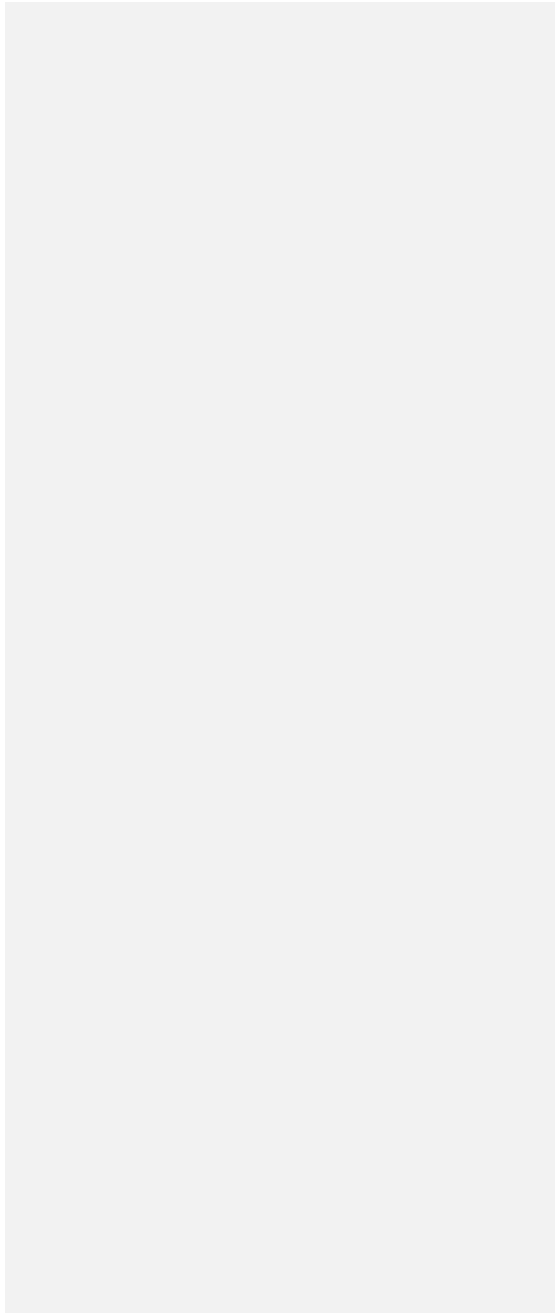
Data Source: 2017-2021 CHAS

*The four housing problems are:

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

Discussion

See above discussion.



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% AMFI 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 Cumberland County:

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

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	4,419	1,681	542
White	3,959	1,546	444
Black / African American	164	20	4
Asian	105	40	14
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	107	49	49

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

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

**NA-20 Disproportionately Greater Need Severe Housing Problems
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	2,454	5,658	0
White	2,204	5,181	0
Black / African American	115	110	0
Asian	30	33	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	49	279	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,486	11,494	0
White	1,310	10,654	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
Black / African American	30	249	0
Asian	65	153	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	63	326	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

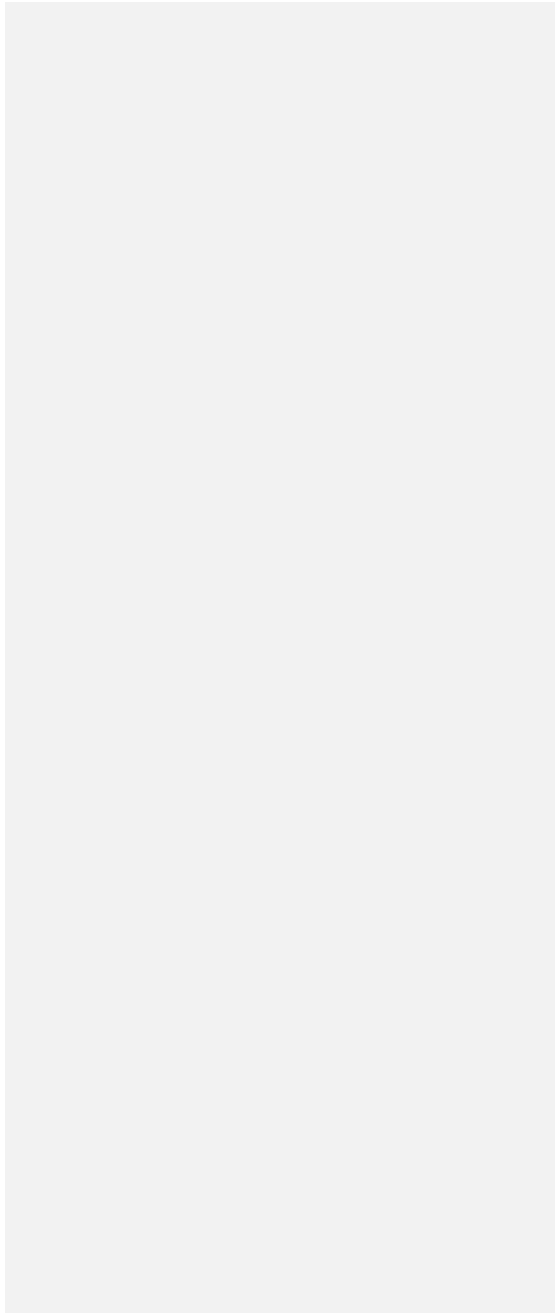
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	473	8,802	0
White	378	8,248	0
Black / African American	50	84	0
Asian	45	164	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	234	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

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



Discussion

See above 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 tables below summarize 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 31%-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 Cumberland County:

- Black, Asian, and Hispanic households with housing cost burden paying less than or equal to 30% of their gross income on housing costs.
- Black, Asian, and Hispanic households with housing cost burden paying more than 30% and more than 50% of their gross income on housing costs.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	56,933	11,542	8,179	591
White	53,694	10,357	7,395	444
Black / African American	747	325	279	14
Asian	1,276	183	150	54
American Indian, Alaska Native	33	0	8	0
Pacific Islander	0	0	0	0
Hispanic	845	487	180	49

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2017-2021 CHAS

NA-25 Disproportionally Greater Need: Housing Cost Burdens

Discussion

See above discussion.

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

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

The racial/ethnic groups having experienced a disproportionately greater need for affordable housing (100 or more households) were Black, Hispanic, and Asian households based on CHAS data. The housing problems in the County with disproportionately greater needs include Black, Hispanic, and Asian households with incomes at 0-30% of AMI but only Hispanic households with incomes 30-50% and 50-80% of AMI. Housing cost burden exists with Asian, Black, and Hispanic households paying between <30%, 30-50%, and more than 50% of their gross income on housing.

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

The needs are identified above.

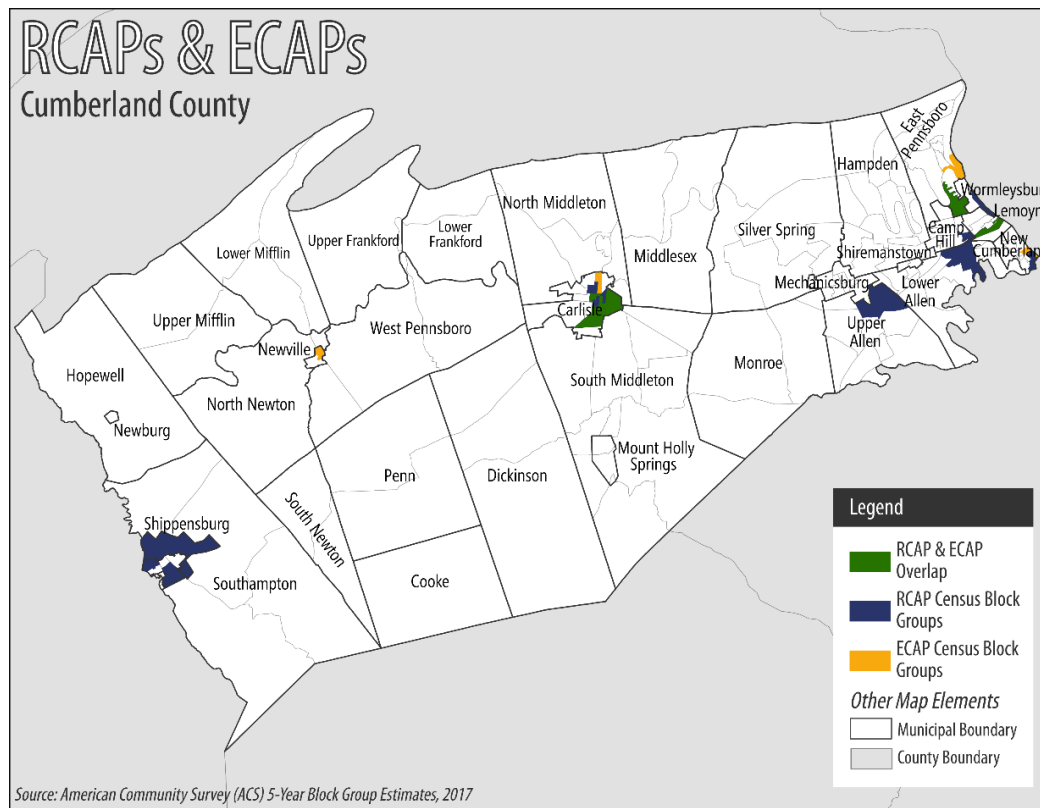
Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Federal regulations require grantees of HUD Community Planning and Development programs to identify and describe any areas within their jurisdictions that have concentrations of racial or ethnic minorities and low-income families. These areas are known as racially/ethnically concentrated areas of poverty (RCAPs and ECAPs). HUD defines areas of racial (minority) or ethnic concentration as geographical areas where the percentage of minorities or ethnic persons is twice the County's average rate. In Cumberland County, there are 13 block groups that qualify as an RCAP. Six block groups across the County are ECAPs. R/ECAP mapping has been provided.

"Racially diverse" is defined as a block group with twice the diversity of the County average. The 2014 Consolidated Plan notes the County's minorities comprised 9.06% of the population. Today, Cumberland County minorities comprise 11% of the population. Therefore, an area of minority concentration includes census tracts where the percentage of minority persons is 22% or higher. There were thirteen census tracts where the 22% threshold was met.

Census Tract	Cumberland County Block Group	% LMI Persons	#LMI Persons	#Minority	% Minority ¹
0102	420410102032	51.2%	520	375	28.1%
0103	420410105003	54.2%	580	175	17.1%
0105	420410105003	56.9%	370	92	13.0%
0106	420410106003	61.8%	420	123	12.7%
0106	420410106005	58.8%	520	134	14.4%
0108	420410108003	74.4%	320	117	19.1%
0110	420410110021	57.0%	650	162	13.1%
0100	420410110022	58.7%	691	205	19%
0116	420410116012	60.2%	1530	808	25.4%
0131	420410131021	90.4%	945	523	17.7%
0131	420410131022	78.3%	1675	245	11.4%
0132	420410132002	72.3%	745	172	17.8%
0132	420410132004	91.1%	665	156	25.6
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. Source: 2018-2022 ACS 5-Year Estimates by Block Group					

Cumberland County LMI Block Groups with High Minorities



RCAPs and ECAPs in Cumberland County

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 Source: PIC (PIH Information Center)

Waiting List Table

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	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 Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							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

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
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 Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							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 Source: PIC (PIH Information Center)

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

The 2022 waiting list for public housing contains 1,058 individuals. Families on the wait list for Section 8, or Housing Choice Voucher program is 2,731. In 2014 the wait list was reported at 456. 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.

	Public Housing Waiting List		Section 8 Waiting List	
	Number	Percent	Number	Percent
Waiting List Total	1,058		2,731	
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.

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

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 Housing Choice Voucher 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 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 discussion.

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.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	103	0	0	64	430
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	10	45	0	0	12	0
Chronically Homeless Individuals	23	3	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	3	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	1	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is rural:	There is no rural homeless population.
---	--

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.

The PIT data is the best information available on the nature and extent of homelessness in the region. Data is not available from other sources, such as HUD's IDIS tables.

Nature and Extent of Homelessness: (Optional)

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

Data Source Comments:

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 2025. In Cumberland County veterans are encouraged to work with Volunteers of America for assistance and benefits.

The 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 with 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. Also, 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		1,976	
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, nation, 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 the following information on unsheltered and sheltered:

	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 and the largest majority of were persons with and without children and persons with a disability. It should be noted that persons severely mentally ill, substance abuse and victims of domestic violence were counted.

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.

Discussion:

See above discussion.

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:

The population in Cumberland County is slowly aging. Every 10 years the over 65 years of age population shows an increase between 1 and 2%. Single parent households make up an estimated 6% in Cumberland County, however, in Carlisle Borough single parent households are more prominent at 12.5%. According to the 2018- 2022 ACS data, there are close to 27,000 persons living with disabilities of which 33% are living below the poverty level. The homeless population in Cumberland County is counted annually.

Age Category	Cumberland County	
	2010	2020
65 to 74	8.0%	9.9%
75 to 84	5.4%	5.3%
85 and over	2.3%	2.4%
Total 65 and over	15.6%	17.6%

Population Age in Cumberland County, 2010 and 2020

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

See above estimates.

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.

Many people living with HIV and AIDS have other psychosocial, health, and emotional 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.

The housing needs of people living with HIV and AIDS are diverse. Housing programs targeting the population need to be flexible enough to address a wide range of needs and problems. Programs should focus on helping people with HIV and AIDS to stay in their own homes. Housing programs may need to

find ways to address underlying causes and related problems such as alcohol and drug services, mental health services, benefits counseling, and public transportation.

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 above analysis.

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

Describe the jurisdiction's need for Public Facilities:

In the Cumberland County Comprehensive Plan (2024 Update), all community facilities were reviewed. Older sewer and water systems in the County are aging and taxed with growth and expansion needs. Most systems and treatment facilities are in older boroughs and urban townships adjacent to Carlisle and the City of Harrisburg.

The County will continue to support public facility improvements to enhance communities throughout the County. This includes park improvements, ADA improvements, streetscape improvements, and other public facility improvements that may be needed. Increased demands on public facilities and infrastructure such as water, sewer, storm drainage, parks, and other community facilities require ongoing improvements and maintenance. Infrastructure is important in supporting orderly growth in the growing areas of the County. Maintaining and improving the infrastructure is important in support of the long-term viability of Cumberland County as a place to live, operate a business, and to work.

How were these needs determined?

Discussions with staff members, in addition to other stakeholders, focus group meetings, and the Housing Summit provided an overview on the extent of the need. In addition, the County's 2024 Comprehensive Plan provided additional information on identified needs.

Describe the jurisdiction's need for Public Improvements:

The County's aging infrastructure, particularly in older communities, will require ongoing maintenance and repair. See above for more public improvements.

How were these needs determined?

Discussions with staff members, in addition to other stakeholders, provided an overview on the extent of the need.

Describe the jurisdiction's need for Public Services:

Cumberland County has a variety of public services, as described in PR-10, available to address human service needs. There continues to be service needs that are important to the long-term ability of persons in Cumberland County to sustain themselves and to live independently. Cumberland County will continue to support innovative services that address outstanding needs that provide a benefit to wide sectors of the community. The Cumberland County Homeless Assistance Program (July 2016) a *Human Services Plan* provides information on a wide-range of human and public services including: Mental Health Services and Recovery, Intellectual and Developmental Disability services, Homeless assistance program, children and youth services, drug and alcohol services, and a human services development fund.

How were these needs determined?

Discussions with staff members, in addition to other stakeholders, focus group meetings, and the Housing Summit provided an overview on the extent of the need.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The housing stock in Cumberland County consists primarily of single-family owner-occupied units with three bedrooms or more. An estimated 32% of the housing stock is renter-occupied. The need for more affordable housing, and in particular rental housing, is strong in the County.

Cost of Housing:

The median home value increased 41% since 2010. In addition, the median contract rent rose by 51%, reflecting the increased demand for rental units, most likely due to the difficulty households were having in qualifying for a mortgage. Similar to 2021, there is an even greater need for more affordable housing, particularly rental housing.

Lead-Based Paint Hazard:

Over 44% (over 41,430 units) of the housing units in Cumberland County were built prior to 1970 according to ACS 2019-2022. HUD CHAS data indicates 31,308 or 56% of the County's owner-occupied dwelling units and 13,917 or 64% of rental dwelling units were built prior to 1980. HUD data also indicates that 7,674 children are living in units suspected of having lead-based paint.

Public and Assisted Housing:

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 located in Carlisle 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

Cumberland County has 82,141 housing units that are primarily single family detached homes, with 68% of the units owner-occupied and 32% of the units renter-occupied. The 2018-2022 ACS reported 82,141 total housing units (occupied and vacant) in the County, with a vacancy rate of 7.5% and increase from 5.1% in 2012.

When reviewing ACS data, the development of single-family homes continues to grow. The County's Comprehensive Plan states multi-family structures of 10 or more units has increased by 44%.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	51,980	63%
1-unit, attached structure	11,296	14%
2-4 units	4,977	6%
5-19 units	6,267	8%
20 or more units	3,193	4%
Mobile Home, boat, RV, van, etc.	4,428	5%
Total	82,141	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2018-2022 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	28	0%	857	4%
1 bedroom	888	2%	5,091	24%
2 bedrooms	9,618	17%	9,160	42%
3 or more bedrooms	45,008	81%	6,530	30%
Total	55,542	100%	21,638	100%

Table 28 – Unit Size by Tenure

Data Source: 2018-2022 ACS

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

The County will continue to fund the development of affordable units in 2025 – 2029 targeted to lower-income families and individuals. Currently, Safe Harbour is actively pursuing a project to construct 52 2-bedroom housing rental units on 5 acres in South Middleton Township, Cumberland County. Each unit will include a kitchen and bathroom facilities and tenants will have income at or below 50% of the area median income. The project was financed through local, state and federal funding sources, including cash, loans, grants, and tax credits. Safe Harbour is proactively working with CCHRA and South Middleton Township and the units are currently becoming available.

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 public housing units or other dedicated affordable housing 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 continues to be a large gap in the housing market. Overall, the number of units renting for less than \$1,000/month decreased 21%. While the number of units that cost more than \$1,000/month increased 123%. The increases in rentals on the market over \$1,000/month shows that more market-rate priced apartments are being added to the rental inventory every year.

Describe the need for specific types of housing:

The County continues to need more affordable rental housing. In 16 of 33 municipalities, multi-family housing comprised less than 10% of all units. There are zero multi-family units in Cooke, Lower Frankford, and Hopewell Townships and fewer than 50 in an additional six Townships. Multi-family units are concentrated in its older Boroughs. Multi-family housing often represents an affordable housing option for households with lower incomes, which means that its concentration in limited geographic areas is potentially problematic from a housing choice perspective.

Discussion

See above discussion

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

Introduction

Median home value in Cumberland County increased 41% between 2010 and 2022, adjusted for inflation. In addition, the median gross rent rose by 51%, reflecting the increased demand for rental units, most likely due to the difficulty households were having in qualifying for a mortgage and the fallout from the rise in foreclosures. The market has rebounded from the housing slowdown from the great recession, with some housing appreciation being experienced in the last several years.

New housing units being built in Cumberland County has significantly decreased since 2010. Various reasons for this include:

- Stagnant household incomes
- Rising cost of housing
- Increases construction cost/square foot
- Stagnant population growth
- Slight rise in aging population

Another aspect of housing cost to gauge the local market is determining the number of cost burdened households. Cost-burdened households are households that pay 30% or more on housing costs.

Renters and first-time home buyers are finding it difficult to find affordable housing options. Working families who qualify for the County's First Time Homebuyers Program are increasingly having a difficult time finding homes within their price range.

Data from the 2018-2022 ACS reveals an increasing cost burden for both owner-occupied households and renter-occupied households.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2022	% Change
Median Home Value	\$174,600	\$246,200	41%
Median Contract Rent	\$757	\$1,146	51%

Table 29 – Cost of Housing

Data Source: 2010 ACS (Base Year), 2018-2022 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,437	20.5%
\$500-999	13,326	61.5%
\$1,000-1,499	2,928	13.5%
\$1,500-1,999	409	1.9%
\$2,000 or more	539	2.5%
Total	21,639	99.9%

Table 30 - Rent Paid

Data Source: 2018-2022 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,043	No Data
50% HAMFI	4,404	2,446

% Units affordable to Households earning	Renter	Owner
80% HAMFI	11,687	11,726
100% HAMFI	No Data	18,965
Total	17,134	33,137

Table 31 – Housing Affordability

Data Source: 2018-2022 CHAS

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
High HOME Rent	676	837	1,039	1,310	1,415
Low HOME Rent	658	705	846	978	1,091

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

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 2024. In Cumberland County, the FMR for a two-bedroom apartment is \$1,273. In order to afford this level of rent and utilities without paying more than 30% of income on housing, a household must earn \$4,243 monthly or \$50,920 annually. Assuming a 40-hour work week, 52 weeks per year, the level of income translates into a Housing Wage of \$24.48.

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 119 hours per week, 52 weeks per year. This is a continued increase from 2021. 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. 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%. In addition, median contract rents increased by 45% from the years 2010-2022, 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 \$2,350 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

Safe Harbour, Inc. is actively pursuing a project to construct 52, two-bedroom housing rental units on five acres in South Middleton Township, Cumberland County. Planning for the project requires the development team to create a zoning amendment in order to make the development feasible. Each unit will include a kitchen and bathroom facilities and tenants will have income at or below 50% of the area median income. The project was financed through local, state and federal funding sources, including cash, loans, grants, and tax credits.

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

Introduction

The table below shows 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.

Over 40% of the renter-occupied units and 19% of owner-occupied units have a selected substandard condition. Most units only have one substandard condition. Notably, 64% of the rental units and 57% of the owner-occupied units were built prior to 1980. Therefore, poor housing conditions may be caused by aging.

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	10,685	19%	8,810	41%
With two selected Conditions	304	1%	690	3%
With three selected Conditions	35	0%	35	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	44,529	80%	12,139	56%
Total	55,553	100%	21,674	100%

Table 33 - Condition of Units

Data Source: 2018-2022 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	8,594	15%	2,965	14%
1980-1999	15,633	28%	4,705	22%
1950-1979	21,557	39%	7,842	36%
Before 1950	9,751	18%	6,075	28%
Total	55,535	100%	21,587	100%

Table 34 – Year Unit Built

Data Source: 2018-2022 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	31,308	56%	13,917	64%
Housing Units build before 1980 with children present	4,355	8%	3,319	15%

Table 35 – Risk of Lead-Based Paint

Data Source: 2018-2022 ACS

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2018-2022 CHAS

Need for Owner and Rental Rehabilitation

There is an ongoing need for rehabilitation of owner-occupied (and renter-occupied) units. The County will continue to use CDBG and HOME funds to rehabilitate owner-occupied units. CDBG funds in FY 2025 will be used for deferred loans of up to \$17,500 for qualified LMI homeowners; HOME funds will be used in FY 2025 for a CHDO to acquire, rehabilitate, and resell homes to first time, moderate-income homebuyers.

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

HUD has made the elimination of housing units containing lead-based paint a priority. The poisoning of children from contact with lead-based paint has been recognized as a major public health problem by the Center for Disease Control (CDC). According to the CDC, lead is the number one environmental health hazard to American children. Today, children in at least 4 million U.S. households are exposed to high levels of lead. Lead poisoning causes IQ reductions, reading and learning disabilities, decreased attention span, hyperactivity, and aggressive behavior. Lead-based paint was banned from residential paint in 1978. All homes built prior to that time may contain lead-based paint.

Using data provided by HUD, it is possible to approximate the number of housing units that may contain lead-based paint and are occupied by LMI households. The significance of this data is that LMI owner households who are cost-burdened may not have the resources to abate lead-based paint in their homes. LMI renter households may not even be aware that their leased units contain lead-based paint, or they may be hesitant to ask their landlord to abate the problem for fear of being evicted or having their rent increased. The following tables above an estimate of the number of housing units in Cumberland County estimated to contain lead-based paint by income level of households. This data is matched against the number of units built before 1980 to estimate the number of units that potentially contain lead-based paint.

Discussion

See above discussion.

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

Introduction

Cumberland County is served by the Cumberland County Housing & Redevelopment Authority (CCHRA).

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				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 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

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. These units are scattered throughout the county in: Carlisle, East Pennsboro, Middlesex Mechanicsburg, Newville, South Middleton and Mt. Holly Spring municipalities. As rated by HUD, CCHRA is a standard performing public housing agency.

The condition of the public housing is good. There are no outstanding maintenance needs other than routine upkeep. CCHRA's capital funds program 5-Year Action Plan reports includes annual maintenance improvements to all housing developments and units.

Public Housing Condition

Public Housing Development	Average Inspection Score
All Public Housing Units	89

Table 38 - Public Housing Condition

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

The Borough supported the CCHA in maintaining safe and decent public housing for families and seniors by expediting licenses and permits for repairs and maintenance to Authority-owned and operated facilities.

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

CCHRA 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 CCHRA 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 CCHRA policies. CCHRA 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 County. The County's Housing Rehabilitation Program provides interest-free deferred loans to reduce or eliminate code violations and other eligible rehabilitation projects.

In 2022, County continued to support Public Services by way of defraying the operational costs associated with James Wilson Emergency Shelter at Safe Harbour affording people the ability to access the services provided by Safe Harbour. Funds were designated for the LHOT Program Manager who focuses on the housing needs of disabled persons across Cumberland County and the Supportive Services Coordinator who assists senior residents of housing facilities across the county. Cyberspace and Afterschool programs continued to be made available to county residents. Crime prevention efforts were sustained with Enhanced Police Patrols within the Borough of Shippensburg.

Discussion:

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

Introduction

The County and private organizations provide housing and supportive services on a countywide basis for the homeless and/or at-risk of becoming homeless individuals and families. Planning for assistance for the homeless in Cumberland County is coordinated through the State and locally through participation in the CV-RHAB and the CoC. A statewide committee, comprised of the public agencies, housing and service providers, and stakeholders of the homeless community, serves as the working body for the state's Interagency Council on Homelessness (Pennsylvania Housing Advisory Committee (PHAC)). The HPC replaced the previous Homeless Steering Committee for overseeing broader planning responsibilities and coordination of all resources of the state in a manner to best serve the homeless population. The HPC identifies statewide policies for assisting homeless people, recommends resources to eradicate homelessness conditions, and proposes action steps to the PHAC so the Commonwealth may effectively assist the homeless population in gaining stability and limit its effect on the lives of homeless individuals and families.

For areas that are not direct HUD-entitlement jurisdictions, such as Cumberland County, a "Balance of State" was created that is split into four regional groups, called Regional Homeless Advisory Boards (RHAB), each consisting of the governance structure for a CoC. Cumberland County is in the Central-Valley Region. Each of the RHABs/CoCs identify regional and local homeless issues, coordinate planning for projects, identify housing gaps and needs, strategies and priorities, review, select, and monitor projects. The CV-RHAB plays a central role in planning and implementing the CoC. The CV-RHAB's specific role includes 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.

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	67	0	19	100	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	8	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

As discussed earlier, County government and private, non-profit organizations provide services and operate facilities. Many facilities that shelter and serve the homeless are located in Carlisle Borough because it is the County Seat. Community CARES is a United Way partner agency consisting of 4 programs: Emergency Shelter for single adults; emergency shelter for families experiencing homelessness; resource center (day center) providing showers, laundry and case management; and Cyberspace, a computer lab open to the community. CARES assist Cumberland County residents, many of which are from outside the Carlisle area but need to be close to the Carlisle area to be closer to the many agencies that serve people experiencing homelessness. Approximately twelve percent of clients are from Dauphin County while another 5 percent are from adjoining Adams, Franklin, Perry and York counties. CARES long term goal is to give their residents a home base so they may start working towards a successful future.

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. In addition, a Case Management Program is operated by the County Office of Aging and Community Services. There are 2 places where residents can get assistance: NHS The Stevens Center on 33 State Street in Carlisle and Holy Spirit Behavioral Health Center on 21st in Camp Hill. 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 (2013-2017), 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.

In 2022, the County continued to support the operational costs associated with James Wilson Emergency Shelter at Safe Harbour affording people the ability to access homeless services. Again, funds in 2025 will be designated for the LHOT Program Manager who focuses on the housing needs of disabled persons across Cumberland County and the Supportive Services Coordinator who assists senior residents of housing facilities across the County.

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.

Emergency Shelter

Cumberland County receives the Emergency Solutions Grant (formerly Emergency Shelter Grant) from the PA Department of Community and Economic Development (DCED). The County subgrants these funds to the Emergency Shelter located at James Wilson Safe Harbour. The Shelter serves homeless persons from the entire county. The funds are used for shelter operations. A dollar-for-dollar match is required for this grant. The shelter annually 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 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

Safe Harbour has been providing secure housing for homeless and nearly homeless children and adults for more than three decades. Safe Harbour is a subrecipient of Cumberland County Homeless Assistance Program funds and operates a transitional housing program for low-income homeless individuals and families. Cumberland County Homeless Assistance Program funds case management activities provide rental assistance, bridge housing, and emergency shelter assistance.

The Salvation Army operates two transitional shelters that serve Cumberland County. 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 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.

New Hope Ministries has reported, the cost to shelter one person is estimated to be \$2,000 per month.

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.

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 countywide, 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 CCHRA.

Permanent Housing

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. CCHRA actively works to foster and maintain affordable housing through its housing and rehabilitation and construction programs. CHDO, Tri-County Housing Development Corporation, Ltd., works collaboratively with HOME funding through the state to continue rehabilitation and resale for eligible first-time homebuyers. Cumberland County is a HOME entitlement community that receives annual funds used to rehab or build affordable.

CCHRA manages Supportive Housing Program (SHP) grant funds (which is owned by the Cumberland Perry Housing Initiatives), that provide assistance for permanent supportive housing for 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.

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

Introduction

Various supportive housing needs of the non-homeless have been identified by service providers. 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. The County will consider requests to assist with housing for other special needs sub-populations. The County 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

As stated in MA-30, Homeless Facilities and Services, the County, working with the CCHRA, continues to support CARES Resource Center located in Carlisle since 2010. 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 finding permanent housing.

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 are able to retain that housing and meet their monthly financial obligations—for example, assisting in preparing and monitoring a household budget. Case managers assist in making referrals for health care, childcare, and other needed services.

Applicants must meet income guidelines and other eligibility requirements. Participants are required to pay a percentage of their monthly income toward rent and utilities and meet with case managers on a regular basis. CCHRA has a limited number of housing units for the homeless and those with special needs at properties it manages. In addition, other housing options are provided through community partners and the private sector. Case managers work closely with clients and these partners to coordinate services.

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

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. Both initiatives continue to hold walk-in hours. Project S.H.A.R.E., formed in January 1985 and located in Carlisle Borough, 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, Middlesex, and New Kingston, Pennsylvania. However, the S.H.A.R.E hours are held on a specific week of the month,. The Salvation Army has a much more comprehensive schedule for visitors. There is an online job share site and job fairs scheduled through the year.

CDBG funds support the salaries of staff who administer the homeless assistance programs offered throughout the County (Rental Assistance, and other Supportive Housing Programs). In addition, a Case Management Program is operated by the County Office of Aging and Community Services in downtown Carlisle. The County offers: in home support, rental assistance, prenatal and parenting services, medical services for abuse and neglect, and senior centers. The County 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.

The County's 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. The Plan, approved by the Cumberland County Board of Commissioners, was prepared by the Cumberland-Perry Mental Health. Intellectual & Developmental Disabilities.

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.

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 toward the assisting the homeless, assisting with career development, literacy and or improvement to their facilities. However, there are a whole host of emergency and permanent housing and supportive services options for non-homeless, special-needs consumers available. They include:

- **Stevens Affordable Housing** operates 17 units and accepts HCV/Section 8. This organization is an independent supportive living program for mental health clients at Louthier Place Apartments. Mental health providers also provide case management services funded by the Commonwealth 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 with 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 mental health disabilities, currently has two open facilities in the Borough of Carlisle.
- **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.
- **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 youth, responding to emergencies, sheltering the homeless, reuniting families, and renewing 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. 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 have a 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 Middlesex, and 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, and 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 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 family, and only way to improve health in the region is to focus on housing the 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)

Introduction

The largest number of workers who live in the County, according to the Business Activity table below, are employed in the Education and Health Care Services sector. This sector alone represents almost one-fifth of the employment for County residents.

According to the data by occupation, the Sales and Office sector is the largest, with an estimated 37% of County residents working in this sector closely followed by the Management, Business and Financial occupation sector with was an estimated 33%. Most residents travel less than thirty minutes for work commute and 29% have attained a bachelor's degree or higher.

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	470	435	1	1	0
Arts, Entertainment, Accommodations	7,663	7,550	11	9	-2
Construction	3,295	3,379	5	4	-1
Education and Health Care Services	13,405	13,659	19	17	-2
Finance, Insurance, and Real Estate	6,660	8,373	9	10	1
Information	1,321	1,278	2	2	0
Manufacturing	6,864	7,171	10	9	-1
Other Services	3,482	3,722	5	5	0
Professional, Scientific, Management Services	8,381	12,251	12	15	3
Public Administration	0	0	0	0	0
Retail Trade	10,099	10,959	14	13	-1
Transportation and Warehousing	6,844	9,965	10	12	2
Wholesale Trade	3,375	3,349	5	4	-1
Total	71,859	82,091	--	--	--

Table 40 - Business Activity

Data Source: 2019-2022 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	102,711
Civilian Employed Population 16 years and over	97,000
Unemployment Rate	5.62
Unemployment Rate for Ages 16-24	19.75
Unemployment Rate for Ages 25-65	3.36

Table 41 - Labor Force

Data Source: 2019-2022 ACS

Occupations by Sector	Number of People
Management, business and financial	23,904
Farming, fisheries and forestry occupations	4,926
Service	8,769
Sales and office	26,292
Construction, extraction, maintenance and repair	6,646
Production, transportation and material moving	5,773

Table 42 – Occupations by Sector

Data Source: 2019-2022 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	68,435	74%
30-59 Minutes	20,119	22%
60 or More Minutes	3,682	4%
Total	92,236	100%

Table 43 - Travel Time

Data Source: 2019-2022 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,968	254	2,899
High school graduate (includes equivalency)	26,380	1,287	8,168
Some college or Associate's degree	20,589	1,147	5,081
Bachelor's degree or higher	28,005	775	4,314

Table 44 - Educational Attainment by Employment Status

Data Source: 2019-2022 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	332	448	358	962	1,723
9th to 12th grade, no diploma	2,048	1,469	1,065	2,814	3,042
High school graduate, GED, or alternative	4,831	7,055	7,700	21,045	14,643
Some college, no degree	10,272	4,759	3,721	9,045	4,106
Associate's degree	646	2,378	2,128	4,809	1,513
Bachelor's degree	1,546	6,497	5,636	9,630	4,049
Graduate or professional degree	78	2,442	3,238	5,799	3,629

Table 45 - Educational Attainment by Age

Data Source: 2019-2022 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	914,385
High school graduate (includes equivalency)	1,338,314
Some college or Associate's degree	1,454,689
Bachelor's degree	1,872,518
Graduate or professional degree	2,469,294

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2019-2022 ACS

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

The Education and Health Care Services sector employs the largest number of workers. This sector alone represents almost one-fifth of the employment for County residents.

Major employment sectors in the County include the insurance, retail/service, health care, manufacturing, transportation and warehousing industries.

Describe the workforce and infrastructure needs of the business community:

According to the Cumberland Area Economic Development Corporation Economic Development Strategy, 2024 the largest employment industry is retail making up 12% of the County's workforce. According to the 2019-2022 ACS 5-Year Estimates, the top industries include: Retail Trade, Professional, Scientific, Management, Administrative, Waste Management; and Educational Services, Health Care, Social Assistance.

	Cumberland County		
Industry	Total	Share	Median Earnings
Civilian employed population 16 years and over	123,566	100%	\$39,819
Agriculture, forestry, fishing, hunting, mining	1,209	1.0%	\$31,908
Construction	5,976	4.8%	\$41,849
Manufacturing	10,193	8.2%	\$46,736
Wholesale Trade	2,950	2.4%	\$46,606
Retail Trade	15,743	12.7%	\$23,043
Transportation, Warehousing, Utilities	8,181	6.6%	\$43,679
Information	1,811	1.5%	\$39,679
Finance and Insurance, Real Estate, Rental, Leasing	10,184	8.2%	\$51,645
Professional, Scientific, Management, Administrative, Waste Management	13,860	11.2%	\$50,104
Educational Services, Health Care, Social Assistance	27,379	22.2%	\$35,967
Arts, Entertainment, Recreation, Accommodation, Food Services	8,964	7.3%	\$11,989
Public Administration	10,713	8.7%	\$62,388
Other Services	6,403	5.2%	\$27,769

Cumberland County Workforce by Industry
Source: 2019-2022 ACS 5-Year Estimates

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 presentation was given by Mark Price, Keystone Research Organization about housing and the economy. Highlights of the presentation included:

- Insight was provided on the state and regional economy and its impacts on housing affordability. The County is experiencing positive economic benefits including a low unemployment rate, growing index, and educated workforce. Highlights include:
 - Transportation and Warehousing: 13%: Growth +%39 {4,829}
 - Health Care and Social Assistance: 13%: Growth +%18 {2,527}
 - Retail Trade: 12%: Growth +%2 {244}
 - Accommodation and Food Services: 8%: Growth +%14 {1,219}
 - Administrative and Waste Services: 7%: Growth +%43 {2,969}
 - Educational Services: 7%: Growth +%6 {505}
 - Professional and Technical Services: 7%: Growth +%24 {1,671}
 - Manufacturing: 7%: Decline -%14 {-1,382}
 - Public Administration: 5%: Decline -%16 {-1,382}
 - Finance and Insurance: 5%: Decline -%26 {-2,406}

- Other Services, Ex. Public Admin: 4%: Growth +%12 {533}
- Management of Companies and Enterprises: 3%: Growth +%73 {1,959}
- Construction: 3%: Decline -%10 {-511}
- Wholesale Trade: 3%: Decline -%20 {-864}
- Information: 1%: Decline -%43 {-1,118}
- Real Estate and Rental and Leasing: 1%: Decline -%23 {-425}
- Arts, Entertainment, and Recreation: 1%: Decline -%2 {-27}
- Agriculture, Forestry, Fishing & Hunting: 0%: Decline -%5 {-19}
- Utilities: 0%: Growth +%71 {82}
- Mining, Quarrying, and Oil and Gas Extraction: 0%: Growth +%21 {15}
- The average monthly income in the County's 5 largest sectors:
 - Transportation and Warehousing: \$3,624
 - Health Care and Social Assistance: \$3,872
 - Retail Trade: \$2,140
 - Accommodation and Food Services: \$1,324
 - Administrative and Waste Services: \$2,228
- An analysis of current family income and budgeting needs as it relates to housing affordability was provided. Median earnings for fulltime workers by race, ethnicity and gender statistics was provided. A modest family budget in Cumberland County requires one adult to earn a minimum of \$38,233 annually. Costs associated with housing, transportation, and taxes are some of the largest expenses for a family.
- Recommendations for policy makers:
 - Increase In-Kind Assistance – Build more affordable housing and provide direct assistance with paying rent
 - Invest in Education
 - Raise Wages and Boost Working Hours

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

The industries with the five highest median earnings (Utilities; Professional, Scientific, and Technical Services; Public Administration; Management; and Finance and Insurance) employ less than 25% combined of the County's total workforce. 52% percent of residents do not have bachelor's college degree which accounts for the types of jobs available in these sectors. Educational attainment for residents includes:

- 29% Bachelor's degree or higher
- 21% some college or Associate's degree
- 27% high school graduate
- 4% less than high school
- 19% are not known as working in the paid labor force

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)?

The most recent CEDS is 2023. Its recommendations remain relevant:

- Promotion of economic development opportunities including the redevelopment of Masland site in the Borough of Carlisle. CAEDC and CCHRA is heavily involved with planning and financing of this economic opportunity.
- Foster effective transportation access
- Enhancement and protection of the environment
- Maximize effective use and development of workforce
- Promotion of the use of technology in economic development
- Balancing resources

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.

In FY 2025, the County will provide CDBG funding to support economic development by offering several programs including: 1) Shopsteading Loan Program to assist existing and start-up businesses and 2) Commercial Façade Improvement Program.

Commented [NF1]: This is dated. Update.

Discussion

See above discussion.

MA-50 Needs and Market Analysis Discussion

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

According to CHAS data presented, minority populations at various income levels are experiencing a disproportionate number of housing problems, including overcrowding and a lack of adequate kitchen and bathroom facilities. The areas in the County with a higher concentration of minorities is Shippensburg, Carlisle, areas around Mechanicsburg, Lower Allen, New Cumberland, Wormleysburg, and Enola/East Pennsboro. The following populations are disproportionately affected by housing problems:

Disproportionately Greater Need: Housing Problems

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

Disproportionately Greater Need: Severe Housing Problems

- Black, Hispanic and Asian households with incomes at 0-30% of AMI

Disproportionately Greater Need: Housing Cost Burden

- Asian, Black and Hispanic households with housing cost burden paying between <30% of their gross income on housing
- Black, Hispanic and Asian households with housing cost burden paying between 30-50% of their gross income on housing
- Black, Hispanic and Asian households with housing cost burden paying more than 50% (very small sample size)

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

Minority populations in Cumberland County make up less than 15% of the total population. Those populations are concentrated in Carlisle Borough, Shippensburg Borough, Wormleysburg Borough, Enola (East Pennsboro Township), and small pockets of suburban municipalities located east of Carlisle Borough or the "West Shore" area. The following County Census Block Groups are both LMI and have high concentrations of racial minority groups include:

CUMBERLAND COUNTY					
Census Tract	Block Group	% LMI Persons	#LMI Persons	#Minority	%Minority ¹
0102	420410102032	51.2%	520	375	28.1%
0103	420410105003	54.2%	580	175	17.1%
0105	420410105003	56.9%	370	92	13.0%
0106	420410106003	61.8%	420	123	12.7%
0106	420410106005	58.8%	520	134	14.4%
0108	420410108003	74.4%	320	117	19.1%
0110	420410110021	57.0%	650	162	13.1%
0100	420410110022	58.7%	691	205	19%
0116	420410116012	60.2%	1530	808	25.4%
0131	420410131021	90.4%	945	523	17.7%
0131	420410131022	78.3%	1675	245	11.4%
0132	420410132002	72.3%	745	172	17.8%
0132	420410132004	91.1%	665	156	25.6

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

Table 47: LMI Block Groups with High Minorities

RCAP Block Groups (13)			
Tract	Block Group	% LMI	% Racial Minority

0102	420410102032	51.2%	28.1%
0103	420410103003	54.2%	17.1%
0105	420410105003	56.9%	13.0%
0106	420410106003	61.8%	12.7%
0106	420410106005	58.8%	14.4%
0108	420410108003	74.4%	19.1%
0110	420410110021	57.0%	13.1%
0110	420410110022	58.7%	19.0%
0116	420410116012	60.2%	25.4%
0131	420410131021	90.4%	17.7%
0131	420410131022	78.3%	11.4%
0132	420410132002	72.3%	17.8%
0132	420410132004	91.1%	25.6%

ECAP Block Groups (6)			
Tract	Block Group	% LMI	% Ethnic Minority
0102	420410102032	51.2%	10.9%
0103	420410103001	51.9%	13.8%
0106	420410106003	61.8%	9.3%
0106	420410106005	58.8%	4.5%
0108	420410108002	70.5%	13.6%
0129	420410129001	67.6%	4.9%

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

The market in the areas/neighborhoods with a concentration of racial/ethnic minorities is primarily concentrated in the urbanized areas of the County, including Carlisle, Shippensburg, and communities to the east, including Mechanicsburg, Enola, East Pennsboro, Wormsleyburg, and Lower Allen. The housing characteristics often include more rental housing with a higher density level.

Are there any community assets in these areas/neighborhoods?

Many of these areas/neighborhoods have active churches and community organizations, in addition to business districts that supply basic necessities for area residents.

Are there other strategic opportunities in any of these areas?

Many of these areas/neighborhoods are close to major job centers and warehouse/transfer stations. In some locations there are opportunities for infill development that will help to spur additional economic development.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Geographic Priorities

The County will focus the majority of funds in the defined LMI areas.

Priority Needs

The County has identified improving the existing housing stock through housing rehabilitation (owner-occupied), the development of new rental and owner-occupied housing dwelling units, code enforcement, public facility improvements (street improvements, streetscape improvements, ADA improvements), economic development efforts (Shopsteading Loan Program), clearance of blighted structures, and public services (homeless services and staff, special needs services, and police patrols, etc.) as priority needs for the next five years.

Influence of Market Conditions

An inadequate supply of affordable housing, in addition to the high cost of housing in the County for low-income persons (paying more than 30% of household income for housing), is the major housing problem.

Anticipated Resources

The County anticipates receiving \$5,250,000 in CDBG entitlement funds and \$2,000,000 in HOME funds over the next five years.

Institutional Delivery Structure

The County 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.

Goals

See SP-45: Goals Summary

Public Housing

The County will continue to supply affordable housing to area residents through CCHRA and other developers.

Barriers to Affordable Housing

An Analysis of Impediments to Fair Housing Choice (AI) was prepared in 2025. The County is using the recommendations from the AI for policy decisions for CDBG projects and programs. The highest priority Contributing Factors to Fair Housing based on community engagement activities and data analysis include:

- Limitations on site selection for new public housing
- Access or location to public housing is not convenient
- Location of affordable housing to employment centers
- Adequate public investment in specific neighborhoods including service and amenities
- Access to jobs
- Access to workforce training/career education
- Lack of funding to address neighborhood blight
- Low income neighborhoods access services issues:
 - Limited access to employment
 - Impediments to mobility
 - Lack of resources and staff to further fair housing choices
 - Prevailing wage rates hinder affordable housing construction
- Issues related to segregated racially or ethnically concentrated areas are:
 - Community opposition towards new affordable housing projects, discriminatory housing policies in local zoning codes, existing and planned neighborhoods do not integrate low, moderate and high income families or provide a housing variety (type, size and style).
 - Landlords discrimination of rental subsidies/vouchers and diversity
- Lack of homeownership financing programs for LMI households
- Deteriorated properties exist largely in older municipalities
- Low volume of accessible housing units
- Lack of local or regional incentive programs to create paths for homeownership
- Overabundance of bureaucracy to obtain and spend funds for housing priorities

- MS4 stormwater management requirements for additional land and increased project expenses

Homelessness Strategy

The County works closely with the Continuum of Care (CoC) to provide homeless services and emergency, transitional, and permanent housing for homeless individuals and families, including veterans, those with special needs, the disabled, HIV/AIDS, and victims of domestic violence.

Lead-based Paint Hazards

HUD CHAS data indicates 31,308 or 56% of the County's owner-occupied dwelling units and 13,917 or 64% of rental dwelling units were built prior to 1980. HUD data also indicates that 7,674 children are living in units suspected of having lead-based paint.

Anti-Poverty Strategy

The County's efforts to address poverty are based on partnerships with other organizations that are involved in working to address the underlying causes of poverty. The County will continue to leverage its existing CDBG and HOME allocations with other resources, including state and federal, in addition to private funds, to address the issue of poverty.

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

Geographic Area In Cumberland County the following target areas have been prioritized: West Fairview Village (E. Pennsboro Twp.), Shippensburg Borough and Township, Newville Borough, and the West Shore area.

General Allocation Priorities

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

The County supports site specific public facility and infrastructure activities through-out the County with CDBG funds. In addition, a portion of CDBG funds are allocated to public services and economic development activities that will be available to assist persons countywide. Activities planned with funds will benefit primarily low- and moderate- income persons. For housing activities, support will vary from an area basis to municipal-wide as well as countywide. HOME funds will be used countywide, such as the homeownership acquisition, rehabilitation, and resale program by a County CHDO, Tri-County Housing Development Corporation, Ltd.

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

Priority Needs

1	Priority Need Name	Improve Existing Housing Stock
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Countywide
	Associated Goals	Maintain and Increase Affordable Housing Reduce Blight Conditions
	Description	The County currently allocates CDBG and HOME funds to rehabilitate owner-occupied properties. This program should continue to be targeted at low- and moderate-income households, especially special-needs households including persons with physical and mental disabilities.
	Basis for Relative Priority	Improving the existing housing stock continues to be a high priority for the County. Public meeting attendees and CCHRA staff have stated that facilities for the disabled is a trending need. Improving the housing stock stabilizes neighborhoods and encourages more owner-occupied units.
2	Priority Need Name	Promote New Affordable and Integrated Housing Construction
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Mentally and Physically Disabled Elderly
	Geographic Areas Affected	Countywide
	Associated Goals	Maintain and Increase Affordable Housing
	Description	The County currently allocates CDBG and HOME funds to new housing development projects. Advocacy for integrated affordable housing is needed at the local level to promote flexible land use regulations that permit appropriate densities, family diversity, local planning. Planning low- and moderate-income households and special-needs households are a priority.

	Basis for Relative Priority	The construction of new affordable owner-occupied and renter-occupied housing will reduce the number of cost-burdened households and address the need for more affordable housing in the County. Consultation and public outreach with housing agencies and CCHRA staff have concluded the need to increase affordable housing advocacy.
3	Priority Need Name	Code Enforcement
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Countywide
	Associated Goals	Maintain and Increase Affordable Housing Reduce Blight Conditions
	Description	By eliminating code violations through code enforcement, in conjunction with other revitalization efforts, the County will enhance quality of life, eliminate blighting influences, and maintain property values in low- and moderate-income neighborhoods.
	Basis for Relative Priority	Addressing code enforcement issues in the County will reduce blight and encourage positive development in communities throughout the County.
4	Priority Need Name	Improve Public Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Veterans Non-housing Community Development
	Geographic Areas Affected	Countywide
	Associated Goals	Improve Public Facilities

	Description	Public facilities in Cumberland County are important to supporting the quality of life by providing spaces for provision of services, events that bring the community together, recreational space and open space, senior and children's centers, and recreational facilities. The County will continue to support community development and facility needs.
	Basis for Relative Priority	Improving public facilities in the County continues to be a high priority in order to maintain a high quality of life.
5	Priority Need Name	Improve Public Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Countywide
	Associated Goals	Improve Public Facilities
	Description	Infrastructure is important in supporting orderly growth in the growing areas of the County. The older communities need improvements and maintenance of their infrastructure in order to avoid neglect, resulting in costly future replacement. Maintaining and improving the infrastructure is important to support the long-term viability of Cumberland County as a place to live, operate a business, and work.
	Basis for Relative Priority	Improving the infrastructure continues to be an important priority for the County due to the aging infrastructure. Stakeholder meetings with municipal staff provided a clear understanding of system repairs and enhancements needed.
6	Priority Need Name	Provide Resources for Vital Public Services
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Countywide
	Associated Goals	Provide Vital Public Services
	Description	There continues to be service needs that are important to the long-term ability of persons in Cumberland County to sustain themselves and that support their ability to live independently. There are varied public services available in the community to address human service needs, counseling, homelessness intake services, disabled individuals, and family sustaining services. Cumberland County will continue to support innovative services that address outstanding needs that provide a benefit to wide sectors of the community.
	Basis for Relative Priority	Public services continue to be a high priority in Cumberland County. This includes case management for the homeless, the partial cost of operating a homeless shelter, supporting a senior housing services coordinator, supporting the Local Housing Options Team coordinator position, and assisting with the delivery of the community services.
7	Priority Need Name	Develop Opportunities for Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Countywide
	Associated Goals	Enhance Economic Opportunities

	Description	Economic development continues to be a priority need in Cumberland County. There is a need to establish a stable, healthy, and balanced economic base, compatible with population growth. This base will provide for a variety of goods and services, workforce development, housing construction, workforce training, employment services, and employment opportunities for all residents.
	Basis for Relative Priority	Fostering continued economic development continues to be a high priority for Cumberland County. Special economic development activities will include Shopsteading Loans to provide access to capital for existing and start-up businesses, commercial façade improvement program, workforce development education and training, job shadowing and job skills training, innovative housing construction training programs.
8	Priority Need Name	Slum and Blight Remediation
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Countywide
	Associated Goals	Maintain and Increase Affordable Housing Reduce Blight Conditions
	Description	Slum and blight remediation will provide the County with the opportunity to demolish blighted properties and provide sites for future potential development.
	Basis for Relative Priority	The demolition of blighted properties will continue to be a high priority for the County. Using funds for demolition will improve the quality of life for the County's low- and moderate-income families and persons with disabilities by increasing housing affordability and providing new opportunities for infill development.
9	Priority Need Name	Provide CDBG Planning and Administration
	Priority Level	High
	Population	Other
	Geographic Areas Affected	Countywide
	Associated Goals	Planning and Administration
	Description	There is a need for continued planning and administration of Cumberland County's community development, housing, and economic development programs. Municipalities may also need assistance with planning. Planning will also include strategies to further fair housing in the community.
	Basis for Relative Priority	Ongoing planning and administration of Cumberland County's community development, housing, and economic development programs is critical to efficiently using federal resources.

Table 48 – Priority Needs Summary

Narrative (Optional)

See above information.

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	The need for more rental housing has risen as demand has increased and the cost of rental housing exceeds many LMI households ability to afford decent housing. Construction of family rental housing will assist in meeting the need for more rental units.
Rehabilitation	The 2019-2022 ACS data reveals the increasing gap in housing affordability. Acquisition, including demolition of deteriorated homes, and rehabilitation of existing units is one tool the County will continue to use over the next five years. The owner-occupied housing rehabilitation program and the homeownership acquisition/rehab/resale program (CHDO) will continue to be a focus of the County.
Acquisition, including preservation	See above for acquisition.

Table 49 – Influence of Market Conditions

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

Introduction

The following are the CDBG and HOME resources anticipated by the County over the next five years (FY 2025-2029).

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	1,100,000	\$6,500	0	1,106,500	4,426,000	Approximately \$4,426,000 is expected in future allocations.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	400,000	0	0	400,000	1,600,000	Approximately \$1,600,000 is expected in future HOME allocations.

Table 50 - Anticipated Resources

Commented [NF2]: This is old. Replace with new numbers

Commented [NF3]: This is old. Replace with new numbers

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, and 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 County'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 County utilizes its CDBG funds, applies for other federal funds and for Federal Home Loan Bank (FHLB) funds for the neighborhood revitalization program, which leverages additional private donations and commercial bank loans. At this time, the County 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 where CDBG funding often acts as "seed funding" to help leverage other public and private funding sources. PHARE funds, managed by the Pennsylvania Housing Financing Agency, were awarded to CCHRA (\$400,000) to create a revolving loan fund to address blight and create affordable housing for first time homeowners.

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

N/A

Discussion

See above discussion.

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
CUMBERLAND COUNTY HOUSING & REDEVELOPMENT AUTHORITIES	Redevelopment authority	Ownership Planning Rental	Other

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Under CCHRA, the Cumberland County Housing Authority and the Cumberland County Redevelopment Authority are sister agencies. In addition, a number of Cumberland County agencies and departments including Planning and Health and Human Service Departments work closely with CCHRA. This high level of coordination allows the County the opportunity to maximize limited resources and to minimize the potential for overlapping services. In addition, the CCHRA regularly participates in routine meetings with the Central Valley Regional Homeless Advisory Board (CV-RHAB), and a number of CCHRA staff members coordinate the homeless programs for the County.

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	
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			
Budget Counseling Services	X		

Table 52 - 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 County, though not a direct recipient of competitive funds used for homeless programs, participates in the CV-RHAB in partnership with the CCHRA, which administers competitive CoC Program Grants, many located in Carlisle. Since Carlisle is the County Seat, it offers a variety of services available for homeless individuals and families. CoC has implemented a Coordinated Entry System (CES) and the County 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. CES 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 CoC, CV-RHAB.

In addition, LHOT acts as a referral source that ensures that homeless persons' needs are met. Currently, those needs are being met in a variety of ways throughout the County. 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
- Domestic Violence Services of Cumberland/Perry Counties

Carlisle Supportive Housing Program manages a four-unit structure that provides permanent housing for chronically homeless individuals. Safe Harbour manages a six-unit Project-Based Shelter Plus Care facility located in the Carlisle area. 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. Many families that receive assistance choose to live in the Carlisle area due to the availability of services.

Rental and Financial Assistance (utility payments) are available for homeless families with children through the County's Rapid Rehousing program funded by the Emergency Solutions Grant.

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.

CV-RHAB facilitates the competitive process allowing the County to receive homeless funds. The CV-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. 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. As the County continues to utilize CES, gaps in services will be more easily identified and addressed.

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

CCHRA is an active participant in the CV-RHAB, providing a high level of coordination that works to overcome gaps in the delivery system. In the context of the CV-RHAB, CCHRA will address gaps in the delivery CES system as they occur, which would allow a service provider to direct an individual or family entering the CES system into the most appropriate service(s) for their needs.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Maintain and increase affordable housing	2025	2029	Affordable Housing	Countywide	-Improve Existing Housing Stock -Promote New Housing Construction -Acquire and or Rehab Existing Housing	CDBG: \$400,000 HOME: \$1,825,000	Housing Rehab: -single family owner-occupied: 15 LMI and 10 moderate income. First Time Homeowner: 85 LMI and 90 moderate income New construction-owner-occupied: 10-12 units New construction rental occupied: 40 Housing payment assistance-HCV: benefiting 6,125 families with 20% for persons with disabilities
2	Reduce blight conditions	2025	2029	Non-Housing Community Development	Countywide	Slum and Blight Remediation	CDBG: \$425,000	Buildings Demolished: 2 Buildings Rental inspection and codes enforcement
3	Improve Public Facilities	2025	2029	Non-Housing Community Development	Countywide	Improve Public Facilities Improve Public Infrastructure	CDBG: \$1,650,000	Other: 40 Other
4	Provide Vital Public Services	2025	2029	Public Services	Countywide	Vital Public Services	CDBG: \$800,000	Public service activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Enhance Economic Opportunities	2025	2029	Non-Housing Community Development	Countywide	Economic Development Loan Programs Commercial Façade Improvements Workforce Development	CDBG: \$1,050,000	Businesses assisted: 15 Businesses Assisted Commercial Façade improvements
7	Planning and Administration	2025	2029	Non-Housing Community Development	Countywide	Planning and Administration	CDBG: \$1,000,000 HOME: \$175,000	Other:

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Maintain and increase affordable housing
	Goal Description	Creating a decent affordable housing stock in Cumberland County by: Improve existing housing stock through housing acquisition and rehabilitation; Increase new housing construction; homebuyer and rental assistance programs; multifamily rental unit construction; increase housing opportunities for homeless; housing construction vocational and skills training, and promotion of affordable housing education and advocacy. Impact: Cumberland County intends to ensure safe and decent housing in the community for future owner-occupied households. Home ownership is positively linked to family stability, improved property maintenance, improved residential satisfaction, and increased civic participation. Expanding home ownership among low-income households in Cumberland County is a way to contribute to community improvement as well as individual satisfaction. Rehabilitation allows residents to remain in their neighborhood and supports their efforts to improve the County's living environment.
2	Goal Name	Reduce blight conditions
	Goal Description	Improve quality of life and property values in low- and moderate-income in the County's neighborhoods by reducing blighted conditions through housing demolition of deteriorated properties, housing and code enforcement efforts, and providing property care incentives.

3	Goal Name	Improve Public Facilities
	Goal Description	Public facilities in Cumberland are important to supporting the quality of life by providing spaces for provision of services, holding of events that bring the community together, supporting needs for recreational space and open space, and addressing public safety concerns. The County will continue to support community development needs.
4	Goal Name	Provide Vital Public Services
	Goal Description	Cumberland County will continue to support innovative services that address outstanding needs that provide a benefit to wide sectors of the community.
5	Goal Name	Enhance Economic Opportunities
	Goal Description	Establish a stable, healthy, and balanced economic base, which is compatible with population growth. Provide for a variety of goods and services and employment opportunities. This could be done through commercial property and business loan programs, façade improvement grant and loan programs, workforce training and development programs, and specialized studies for economic development projects.
6	Goal Name	Planning and Administration
	Goal Description	There is the need for continued planning and administration of Cumberland County's community development, housing, and economic development programs. Municipalities also need assistance with planning. Planning will also include strategies to further fair housing in the community.

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

The County estimates that over the next five years the following number of families will be assisted: 1) Housing Rehabilitation Program: 15 low-income and 10 moderate-income families; 2) Homeownership/Down Payment Assistance Program: 85 low-income families and 90 moderate-income families 3) new construction of owner-occupied units: 10-12 new units 4) new construction rental units: 40 and 5) families assisted with HCV: 6,125 families including 20% of the HCV being allocated to households containing persons with disabilities.

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)

Currently there are 20 families on CCHA's waiting list requesting mobility impaired 1-bedroom units.

Activities to Increase Resident Involvements

CCHRA 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. CCHRA 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 CCHRA housing policies. CCHRA receives input and feedback on plans and programs from the association at these meetings.

CCHRA'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 in Carlisle (one in a community park and one in an off-line public housing unit).

In addition, CCHRA 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.

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

No

Plan to remove the 'troubled' designation

Not applicable. CCHRA is not designated as troubled.

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

Barriers to Affordable Housing

The Borough of Carlisle and Cumberland County prepared a new Analysis of Impediments to Fair Housing Choice (AI) in 2025. The new AI outlines public policies that may have a negative effect on affordable housing and residential investment, and an action plan to address the identified impediments. The highest priority Contributing Factors to Fair Housing based on community engagement activities and data analysis include:

- Limitations on site selection for new public housing.
- Access or location to public housing is not convenient.
- Location of affordable housing to employment centers
- Adequate public investment in specific neighborhoods including service and amenities
- Access to jobs
- Access to workforce training/career education
- Lack of funding to address neighborhood blight
- Low-income neighborhoods access services issues:
 - Limited access to employment
 - Impediments to mobility
 - Lack of resources and staff to further fair housing choices
 - Prevailing wage rates hinder affordable housing construction
- Issues related to segregated racially or ethnically concentrated areas are:
 - Community opposition towards new affordable housing projects, discriminatory housing policies in local zoning codes, existing and planned neighborhoods do not integrate low-, moderate- and high-income families or provide a housing variety (type, size and style).
 - Landlords discrimination of rental subsidies/vouchers and diversity
- Lack of homeownership financing programs for LMI households
- Deteriorated properties in older Boroughs
- Low volume of accessible housing units
- Lack of local or regional incentive programs to create paths for homeownership.
- Overabundance of bureaucracy to obtain and spend funds for housing priorities.
- MS4 stormwater management requirements

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The following goals and action steps were developed as a result of specific data capture, partner agency consultation, existing programs and policies, community engagement, outreach activities and issue prioritization. Through the AI process, the following Ten goals have been developed with associated action steps:

Goal 1: Reduce homelessness for members of protected classes.

Goal 2: Increase affordable housing opportunities.

Goal 3: Create innovative construction models for affordable housing.

Goal 4: Create public awareness of fair housing laws and affordable housing advocacy.

Goal 5: Create local and regional policy changes that benefit LMI households.

Goal 6: Address state and federal conditions placed on funding.

- Goal 7: Increase homeownership.
- Goal 8: Improve housing opportunities for individuals with disabilities.
- Goal 9: Train and employ all work-age individuals.
- Goal 10: Improve quality of life in LMI areas

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 Emergency Solutions Grant (formerly Emergency Shelter Grant) from the PA Department of Community and Economic Development (DCED). The County subgrants these funds to the Emergency Shelter located at James Wilson Safe Harbour. The Shelter serves homeless persons from the entire county. The funds are used for shelter operations. A dollar-for-dollar match is required for this grant. The shelter annually 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 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 has been providing secure housing for homeless and nearly homeless children and adults for more than three decades. Safe Harbour is a subrecipient of Cumberland County Homeless Assistance Program funds and operates a transitional housing program for low-income homeless individuals and families. The Cumberland County Homeless Assistance Program funds case management activities, provides rental assistance, bridge housing, and emergency shelter assistance.

The Salvation Army operates two transitional shelters that serve Cumberland County. 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 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.

Veteran Assistance

In Cumberland County veterans are encouraged to work with Volunteers of America for assistance and benefits.

The 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.

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 provide assistance to income-qualified persons who are homeless or at-risk of homelessness.

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. CCHRA actively works to foster and maintain affordable housing through its housing and rehabilitation and construction programs. CHDO, Tri-County Housing Development Corporation, Ltd., works collaboratively with HOME funding through the state to continue rehabilitation and resale for eligible first-time homebuyers. Cumberland County is a HOME entitlement community that receives annual funds used to rehab or build affordable.

CCHRA manages Supportive Housing Program (SHP) grant funds (which is owned by the Cumberland Perry Housing Initiatives), that provide assistance for permanent supportive housing for 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.

The County government and private organizations provide housing and supportive services on a countywide basis for the homeless and/or at-risk of becoming homeless individuals and families.

Carlisle CARES Resource Center 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. 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.

New Hope Ministries assists low-income individuals and families from becoming homeless and provides rental assistance, GED classes, and operates a food pantry. Residents include: the working poor,

senior citizens on fixed incomes, people with disabilities or illnesses, victims of job loss or spousal abandonment, and people suffering from other crises. They also provide residents with basic needs, such as: food to prevent hunger at six locations two of which are located in Cumberland County, mortgage to prevent homelessness, utilities to keep families safe and warm, transportation needs, medical needs and referral services to alternate assistance providers. New Hope Ministries has reported, the cost to shelter one person is estimated to be \$2,000 per month.

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 homeless 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

Homes purchased through the Cumberland County direct homeowner program undergo major rehabilitation, during which time lead based paint hazards are abated. That means all possible sources of contamination are removed. The homes are tested for the presence of lead after rehabilitation and are sold only after the testing shows no presence of hazards. All lead-based paint hazard reporting requirements mandated by HUD are followed.

The guidelines for the County's Owner-Occupied Housing Rehabilitation Program comply with the lead-based paint hazards at 24 CFR Part 35. Inspecting for possible sources of contamination is an integral part of the Owner-Occupied Housing Rehabilitation Program funded by Cumberland County. All rental units in the Section 8 Voucher program must meet minimum standards, which includes passing an inspection and a follow-up test for lead based paint hazards.

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

The Pennsylvania Department of Health provides testing for lead poisoning locally in Cumberland County. The Cumberland-Perry County Mental Health/Intellectual & Developmental Disabilities works with area hospitals and schools. Pinnacle Health, under contract to the Department of Health, conducts blood testing every month at the Department's office in Carlisle. Blood drawing and the testing are free. All childcare centers and doctors' office in the past have been notified of the service.

CCHRA follows mandatory lead paint regulations which impact the Housing Choice Voucher Section 8 Rental Assistance Program. All owners participating in the Section 8 Rental Assistance Program who own a unit built prior to 1978 and renting to a family with a child under six years of age or a pregnant woman are affected by these regulations. All units that have deteriorated paint observed during a visual inspection by the Section 8 housing inspector will be considered in non-compliance with the new regulation and will be given 30 days to comply. Deteriorated paint includes any paint that is peeling, chipping, chalking, cracking or damaged or separated from the substrate. Areas affected include all interior surfaces including common areas such as hallways used by the tenant, all exterior painted surfaces and any on-site play areas. Compliance will involve paint stabilization by a workman who is trained or is supervised by someone trained in lead-safe work practices and clearance testing of the entire area following completion of the work. Additional information can also be obtained from the National Lead Information Clearinghouse at 1-800-424-LEAD.

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

As discussed, the housing programs comply with the guidelines at 24 CFR Part 35.

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

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

The County 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.

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.

Carlisle 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 greater Carlisle area.

CareerLink, a part of PA Labor and Industry has branches throughout Pennsylvania. The closest branch is located in Alexandria 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.

Goal #2) Revitalize Cumberland County's "Core Communities" through funding, incentives, and technical assistance programs.

Objective: 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 conducted as part of the Consolidated Plan public outreach program 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

1) Regulations concerning the Consolidated Plan state that it “must 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.” This section describes the monitoring standards and procedures that Cumberland County will follow during the implementation of the FY 2025-2029 Consolidated Plan and FY 2025 Annual Action Plan. All activities carried out under the Action Plan will be administered by CCHRA.

CCHRA will monitor activities carried out to further the Consolidated Plan to ensure long-term compliance with program requirements. The objectives of this monitoring are to make sure that activities a) comply with all regulations governing their administrative, financial, and programmatic operations; b) achieve their performance objectives within schedule and budget; and c) comply with the Consolidated Plan.

Internal controls have been designed to ensure adequate segregation of duties. CCHRA prepares agreements for non-housing activities supported by CDBG and establishes accounts. Invoices are monitored for compliance with the approved spending plan and federal regulations. The Redevelopment Authority administrators Cumberland County’s Integrated Disbursement and Information System (IDIS). CCHRA is also primarily responsible for setting up and administering activities.

2) Cumberland County shall encourage participation by minority-owned businesses in CDBG assisted activities. Cumberland County shall maintain records concerning the participation of minority-owned businesses to assess the results of its efforts and to complete the semi-annual “Minority Business Enterprise Report” to HUD. Any contractor interested in bidding on jobs available under the Owner-occupied Housing Rehabilitation Program will receive an application package and, if qualified, will be included on a list of contractors to receive announcements about the availability of bid packages.

3) To ensure compliance with the comprehensive planning requirements of the Consolidated Plan process, CCHRA reviews the process on an ongoing basis. The review ensures compliance with federal requirements concerning citizen participation and consistency of actions taken with those specified in Cumberland County’s “Citizen Participation Plan.” Records documenting actions taken are maintained for each program year.

Expected Resources

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

Introduction

The following are the CDBG and HOME resources anticipated by the County over the next five years (FY 2025-2029).

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	1,260,456	\$6,500	0	1,266,956	6,334,780	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	535,074	0	0	535,074	2,675,370	

Table 54 - 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

Non-profit housing and service providers rely on many outside sources of revenue for their operations including the Salvation Army, James Wilson Safe Harbour, CCHRA, Carlisle Opportunity Homes, Carlisle Housing Opportunities Corporation, Cumberland Valley Habitat for Humanity, Domestic Violence Services of Cumberland/Perry Counties, the Cumberland County Office of Aging and Community Services, and Cumberland/Perry Housing. In addition, these organizations regularly collaborate to make development projects viable by pooling their efforts and financial resources. The County's CDBG and HOME funds often act as "seed money" for larger projects to leverage private donations, state grants, and foundation grants. CCHRA usually provides either direct funding or bridge financing, and the County often assists by allocating funds from its Affordable Housing Trust Fund Grant Program. Traditional commercial bank lending is also sometimes needed. CDBG and HOME funds serve as matching funds or "seed money" to help leverage other public and private funding for economic development projects.

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

Not applicable to CCHRA.

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	Priority Needs Addressed	Funding	Goal Outcome Indicator
1	Maintain and increase affordable housing	2025	2029	Affordable Housing	Countywide	-Improve Existing Housing Stock -Promote New Housing Construction	CDBG: \$31,050 HOME: \$340,000	Existing owner-occupied units rehabilitated: 1-2 New owner-occupied units constructed: 2

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Priority Needs Addressed	Funding	Goal Outcome Indicator
2	Reduce blight conditions	2025	2029	Non-Housing Community Development	Countywide	-Slum and Blight Remediation	CDBG: \$64,750	100 Code Enforcement Inspections

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Priority Needs Addressed	Funding	Goal Outcome Indicator
3	Improve public facilities	2025	2029	Non-Housing Community Development	Countywide	-Improve Public Facilities -Improve Public Infrastructure	CDBG: \$420,620	Public facilities and infrastructure activities benefiting low/moderate-income persons: 2,000 persons assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Priority Needs Addressed	Funding	Goal Outcome Indicator
4	Provide vital public services	2025	2029	Public Services	Countywide	-Vital Public Services	CDBG: \$165,500	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Public service activities for Low/Moderate-Income Housing Benefit: 50 Households Assisted Homeless Person Overnight Shelter: 150 Persons Assisted
5	Enhance economic opportunities	2025	2029	Non-Housing Community Development	Countywide	-Develop Opportunities for Economic Development	CDBG: \$130,000	Businesses assisted: 4 Commercial Façades Improved: 2
6	Planning and administration	2025	2029	Non-Housing Community Development	Countywide	Planning and Administration	CDBG: \$231,300 HOME: \$60,000	Other CHDO funding and HOME admin.

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Maintain and increase affordable housing
	Goal Description	Creating a decent affordable housing stock in Cumberland County by: Improve existing housing stock through housing acquisition and rehabilitation; Increase new housing construction; homebuyer and rental assistance programs; multifamily rental unit construction; increase housing opportunities for homeless; housing construction vocational and skills training, and promotion of affordable housing education and advocacy. Impact: Cumberland County intends to ensure safe and decent housing in the community for future owner-occupied households. Home ownership is positively linked to family stability, improved property maintenance, improved residential satisfaction, and increased civic participation. Expanding home ownership among low-income households in Cumberland County is a way to contribute to community improvement as well as individual satisfaction. Rehabilitation allows residents to remain in their neighborhood and supports their efforts to improve the County's living environment.
2	Goal Name	Reduce blight conditions
	Goal Description	Improve quality of life and property values in low- and moderate-income in the County's neighborhoods by reducing blighted conditions through housing demolition of deteriorated properties, housing and code enforcement efforts, and providing property care incentives.
3	Goal Name	Improve Public Facilities
	Goal Description	Public facilities in Cumberland are important to supporting the quality of life by providing spaces for provision of services, holding of events that bring the community together, supporting needs for recreational space and open space, and addressing public safety concerns. The County will continue to support community development needs.
4	Goal Name	Provide Vital Public Services
	Goal Description	Cumberland County will continue to support innovative services that address outstanding needs that provide a benefit to wide sectors of the community.
5	Goal Name	Enhance Economic Opportunities
	Goal Description	Establish a stable, healthy, and balanced economic base, which is compatible with population growth. Provide for a variety of goods and services and employment opportunities. This could be done through commercial property and business loan programs, façade improvement grants and loan programs, workforce training and development programs, and specialized studies for economic development projects.
6	Goal Name	Planning and Administration
	Goal Description	There is the need for continued planning and administration of Cumberland County's community development, housing, and economic development programs. Municipalities also need assistance with planning. Planning will also include strategies to further fair housing in the community.

Projects

AP-35 Projects – 91.220(d)

Introduction

The 2025 Annual Action Plan reflects the County's funding priorities and identifies projects that the County proposes to implement with funds from the U.S. Department of Housing and Urban Development's Community Development Block Grant (CDBG) Program and HOME Investment Partnerships (HOME) Program. The funding is allocated according to the County's highest priority needs.

Projects

#	Project Name
1	Public Service: Community Partners for Change Coordinator
2	Public Service: James Wilson Emergency Shelter – Safe Harbour
3	Public Service: Growing Opportunities at Grandview Court – YWCA of Carlisle
4	Public Service: Hope Station – Professional and Educational Empowerment Center
5	Public Service: Enhanced Police Patrols, East End (Earl St., King St., Queen St., Fort St.)
6	Public Service: Salvation Army – My Brother's Table and Social Services Office
7	Code Enforcement: Lemoyne Borough
8	Code Enforcement: Shippensburg Township
9	Code Enforcement: Shippensburg Borough
10	Housing Rehabilitation: Owner-Occupied Rehabilitation
11	Housing Rehabilitation: Owner-Occupied Rehabilitation – Delivery
12	Public Facility: New Hope Ministries Enola Outreach Center Building Expansion
13	Public Facility: Shippensburg Township - Recreation Improvements
14	Public Facility: Lemoyne Borough - ADA Improvements
15	Public Facility: Shippensburg Borough – ADA and Crosswalk Improvements
16	Public Facility: St. Paul Church – Sewer Replacement
17	Economic Development: Cumberland Small Business Fund – CAEDC
18	Economic Development: Cumberland County Shopsteading Program – CCHRA/Downtown Program Services
19	Economic Development: Cumberland Streetview Program – CCHRA/Downtown Program Services
20	Planning & Administration: CDBG Program Administration – CCHRA
21	CHDO Operating: TCHDC, Ltd.
22	Planning & Administration: HOME Program Administration

Table 56 – Project Information

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

The priorities were established as a result of stakeholder discussions and an analysis of need within the County.

AP-38 Project Summary

Project Summary Information

1	Project Name	Public Service: Community Partners for Change Coordinator
	Target Area	Countywide
	Goals Supported	Provide Vital Public Services
	Needs Addressed	Provide Resources for Vital Public Services
	Funding	CDBG:
	Description	Community Partners for Change Coordinator who works with disabled and homeless persons in Cumberland County to help them obtain housing so that they can move toward self-sufficiency. The Manager, Community Partners for Change has recruited a spectrum of partners to assist at-risk populations in securing safe, decent, and sanitary housing.
	Target Date	December 31, 2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Countywide
	Planned Activities	
2	Project Name	Public Service: James Wilson Emergency Shelter - Safe Harbour
	Target Area	Countywide
	Goals Supported	Provide Vital Public Services
	Needs Addressed	Provide Resources for Vital Public Services
	Funding	CDBG: \$68,000
	Description	Funds will be used to defray costs associated with the operating costs of the James Wilson Emergency Shelter at Safe Harbour.
	Target Date	December 31, 2027
	Estimate the number and type of families that will benefit from the proposed activities	150 sheltered persons
	Location Description	Safe Harbour assists individuals throughout the County
	Planned Activities	Funds will be used to pay a portion of Safe Harbour's annual operating costs.
3	Project Name	Public Service: Growing Opportunities at Grandview Court-YWCA of Carlisle
	Target Area	Grandview Court residents
	Goals Supported	Provide Vital Public Services
	Needs Addressed	Provide Resources for Vital Public Services
	Funding	CDBG: \$21,500

	Description	The Growing Opportunities Program will provide specialized programming for families living in Grandview Court, a CCHRA public housing facility. Services will include K-12 educational programs and tutoring to supplement their public-school education, adult employment readiness and job training, cultural enrichment classes, substance abuse prevention program, and nutrition and health/wellness programming.
	Target Date	December 31, 2027
	Estimate the number and type of families that will benefit from the proposed activities	50 families
	Location Description	Grandview Court, Carlisle, PA
	Planned Activities	Provide funds for the Growing Opportunities Program offered through the YWCA.
	Planned Activities	Provide funds for the Growing Opportunities Program offered through the YWCA.
4	Project Name	Public Service: Hope Station – Professional and Educational Empowerment Center
	Target Area	County Target Areas
	Goals Supported	Provide Vital Public Services
	Needs Addressed	Provide Resources for Vital Public Services
	Funding	CDBG:
	Description	Staff intend to expand program hours of operation and purchase additional equipment and software to ensure security and offer employment- and computer-related training sessions
	Target Date	December 31, 2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Countywide
	Planned Activities	
5	Project Name	Public Service: Shippensburg Borough - Enhanced Police Patrols, East End (Earl St., King St., Queen St., Fort St.)
	Target Area	County Target Areas
	Goals Supported	Provide Vital Public Services
	Needs Addressed	Provide Resources for Vital Public Services
	Funding	CDBG: \$13,000
	Description	Improve safety conditions in the East End of Shippensburg Borough.
	Target Date	December 31, 2027
	Estimate the number and type of families that will benefit from the proposed activities	100 families
	Location Description	Shippensburg Borough
	Planned Activities	Fund additional police services in the East End of Shippensburg Borough.

6	Project Name	Public Service: Salvation Army – My Brother’s Table and Social Services Office
	Target Area	Countywide
	Goals Supported	Provide Vital Public Services
	Needs Addressed	Provide Resources for Vital Public Services
	Funding	CDBG:
	Description	My Brother’s Table provides nutritious breakfasts to the homeless, Monday to Friday. The Social Services Office aids struggling families and individuals by offering emergency food boxes, clothing and household vouchers, personal hygiene items, cleaning supplies, transportation assistance, Xmas assistance, and referrals to other agencies.
	Target Date	December 31, 2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Countywide
	Planned Activities	
7	Project Name	Code Enforcement: Lemoyne Borough
	Target Area	County Target Areas
	Goals Supported	Reduce Blight Conditions
	Needs Addressed	Code Enforcement
	Funding	CDBG: \$57,250
	Description	Costs associated with the code enforcement officer’s assistance with code enforcement in deteriorating or deteriorated low-income areas of Lemoyne Borough.
	Target Date	December 31, 2027
	Estimate the number and type of families that will benefit from the proposed activities	25 inspections
	Location Description	Lemoyne Borough
	Planned Activities	Fund the costs associated with inspections completed by code enforcement officers.
8	Project Name	Code Enforcement: Shippensburg Township
	Target Area	County Target Areas
	Goals Supported	Reduce Blight Conditions
	Needs Addressed	Code Enforcement
	Funding	CDBG: \$57,250
	Description	Costs associated with the code enforcement officer’s assistance with code enforcement in deteriorating or deteriorated low-income areas of Shippensburg Township.
	Target Date	December 31, 2027

	Estimate the number and type of families that will benefit from the proposed activities	25 inspections
	Location Description	Shippensburg Township - Township-wide
	Planned Activities	Fund the costs associated with inspections completed by code enforcement officers.
9	Project Name	Code Enforcement: Shippensburg Borough
	Target Area	County Target Areas
	Goals Supported	Reduce Blight Conditions
	Needs Addressed	Code Enforcement
	Funding	CDBG: \$7,500
	Description	Fund the cost of Code Enforcement Officers to assist with code enforcement inspections in the East End of Shippensburg Borough.
	Target Date	December 31, 2027
	Estimate the number and type of families that will benefit from the proposed activities	5 inspections
	Location Description	Shippensburg Borough
10	Planned Activities	Fund the cost of Code Enforcement Officers to assist with code enforcement inspections in the East End of Shippensburg Borough.
	Project Name	Housing Rehabilitation: Owner-Occupied Housing Rehab
	Target Area	Countywide
	Goals Supported	Maintain and Increase Affordable Housing
	Needs Addressed	Improve Existing Housing Stock
	Funding	CDBG: \$27,000
	Description	The FY 2025-2029 Housing Rehab Grant Program will use CDBG funds for grants of up to \$17,500 for qualified LMI homeowners for owner-occupied rehabilitation. Homeowners must provide a match.
	Target Date	December 31, 2027
	Estimate the number and type of families that will benefit from the proposed activities	1-2 units rehabbed
11	Location Description	Countywide
	Planned Activities	Provide funds for a housing rehab grant program.
	Project Name	Housing Rehabilitation: Owner-Occupied Housing Rehab Delivery
	Target Area	Countywide
	Goals Supported	Maintain and Increase Affordable Housing
	Needs Addressed	Improve Existing Housing Stock
	Funding	CDBG: \$4,050
	Description	CCHRA may collect up to 15% of the project cost, which supports staff program delivery activities.
	Target Date	December 31, 2027

	Estimate the number and type of families that will benefit from the proposed activities	1-2 families assisted
	Location Description	Countywide
	Planned Activities	Provide funds for administration of a housing rehab grant program.
12	Project Name	Public Facility: New Hope Ministries Enola Outreach Center Building Expansion
	Target Area	County Target Areas
	Goals Supported	Improve Public Facilities
	Needs Addressed	Public Facilities Improvements
	Funding	CDBG: \$75,000
	Description	Expand and enhance current services to LMI food-insecure clients by acquiring a property in Enola and renovating the existing building to serve clients' needs.
	Target Date	December 31, 2025
	Estimate the number and type of families that will benefit from the proposed activities	TBD
	Location Description	Enola, Cumberland County
	Planned Activities	Acquire and renovate a building in Enola to expand services to LMI food-insecure clients.
13	Project Name	Public Facility: Shippensburg Township Park- Recreation Improvements
	Target Area	County Target Areas
	Goals Supported	Improve Public Facilities
	Needs Addressed	Improve Public Facilities
	Funding	CDBG: \$3,000
	Description	
	Target Date	December 31, 2026
	Estimate the number and type of families that will benefit from the proposed activities	TBD
	Location Description	Shippensburg Township Park
	Planned Activities	
14	Project Name	Public Facility: Lemoyne Borough – ADA Improvements
	Target Area	County Target Areas
	Goals Supported	Improve Public Facilities
	Needs Addressed	Improve Public Infrastructure
	Funding	CDBG:
	Description	
	Target Date	December 31, 2028

	Estimate the number and type of families that will benefit from the proposed activities	TBD
	Location Description	
	Planned Activities	
15	Project Name	Public Facility: Shippensburg Borough – ADA and Crosswalk Improvements
	Target Area	County Target Areas
	Goals Supported	Improve Public Facilities
	Needs Addressed	Improve Public Facilities
	Funding	CDBG:
	Description	
	Target Date	December 31, 2028
	Estimate the number and type of families that will benefit from the proposed activities	TBD
	Location Description	
	Planned Activities	
16	Project Name	Public Facility/Acquisition: St Paul Church – Sewer Replacement
	Target Area	County Target Areas
	Goals Supported	Improve Public Facilities
	Needs Addressed	Improve Public Infrastructure
	Funding	CDBG:
	Description	
	Target Date	December 31, 2027
	Estimate the number and type of families that will benefit from the proposed activities	TBD
	Location Description	
	Planned Activities	
17	Project Name	Economic Development: Cumberland Small Business Fund-CAEDC
	Target Area	Countywide
	Goals Supported	Enhance Economic Opportunities
	Needs Addressed	Develop Opportunities for Economic Development
	Funding	CDBG: \$71,280
	Description	The Cumberland Small Business Fund Revolving Loan Pool will offer financing options for small businesses that require micro-lending for expansion or start-up.
	Target Date	December 31, 2028
	Estimate the number and type of families that will benefit from the proposed activities	2 Businesses
	Location Description	Countywide

	Planned Activities	Fund CAEDC's Cumberland Small Business Fund to assist businesses throughout the County.
18	Project Name	Economic Development - Cumberland County Shopsteading Program-CCHRA/Downtown Program Services
	Target Area	Countywide
	Goals Supported	Enhance Economic Opportunities
	Needs Addressed	Develop Opportunities for Economic Development
	Funding	CDBG: \$90,000
	Description	Offer low-interest loans of up to \$35,000 or up to \$70,000 for for-profit, credit-worthy businesses within a designated downtown. The program also requires creation of full-time or part-time equivalent jobs within two years of the closing date. The number of jobs required is dependent upon the amount of the loan.
	Target Date	December 31, 2028
	Estimate the number and type of families that will benefit from the proposed activities	2 Businesses
	Location Description	Countywide
	Planned Activities	Fund loan program, Cumberland County Shopsteading Program, to assist businesses in Cumberland County.
19	Project Name	Economic Development: Cumberland Streetview Program – CCHRA/Downtown Program Services
	Target Area	Countywide
	Goals Supported	Enhance Economic Opportunities
	Needs Addressed	Develop Opportunities for Economic Development
	Funding	CDBG: \$90,000
	Description	CCHRA administers the Cumberland Façade Restoration Grant Program as a countywide Downtown Program Service. The program provides up to \$12,000, and the owner must provide a 75% match.
	Target Date	Countywide
	Estimate the number and type of families that will benefit from the proposed activities	2 Façade Improvements
	Location Description	December 31, 2028
	Planned Activities	Provide funds to façade rehab projects for commercial properties through the Cumberland Façade Restoration Grant Program.
20	Project Name	Planning & Administration: CDBG Program Administration - CCHRA
	Target Area	
	Goals Supported	Planning & Administration
	Needs Addressed	Planning & Administration
	Funding	CDBG: \$221,300
	Description	Covers costs of administration of CDBG program funds.
	Target Date	December 31, 2028

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Countywide
	Planned Activities	Fund for staff administration of CDBG program funds
21	Project Name	CHDO Operating-TCHDC, Ltd.
	Target Area	Countywide
	Goals Supported	Maintain and increase affordable housing
	Needs Addressed	Promote New Affordable and Integrated Housing Construction
	Funding	CDBG: \$20,000
	Description	Provides funds for CHDO administration and operations for HOME projects.
	Target Date	December 31, 2028
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Countywide
	Planned Activities	Fund the local CHDO - TCHDC, Ltd. with operational funds.
22	Project Name	Planning & Administration: HOME Program Administration
	Target Area	Countywide
	Goals Supported	Planning & Administration
	Needs Addressed	Planning & Administration
	Funding	HOME: \$40,000
	Description	Covers costs of administration of HOME program funds.
	Target Date	December 31, 2028
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Countywide
	Planned Activities	Fund for staff administration of HOME program funds

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

Minority populations in Cumberland County make up less than 15% of the total population. Those populations are concentrated in Carlisle Borough, Shippensburg Borough, Wormleysburg Borough, Enola (East Pennsboro Township), and small pockets of suburban municipalities located east of Carlisle Borough or the “West Shore” area. The following County Census Block Groups are both LMI and have high concentrations of racial minority groups include:

CUMBERLAND COUNTY

Census Tract	Block Group	% LMI Persons	#LMI Persons	#Minority	%Minority ¹
0102	420410102032	51.2%	520	375	28.1%
0103	420410105003	54.2%	580	175	17.1%
0105	420410105003	56.9%	370	92	13.0%
0106	420410106003	61.8%	420	123	12.7%
0106	420410106005	58.8%	520	134	14.4%
0108	420410108003	74.4%	320	117	19.1%
0110	420410110021	57.0%	650	162	13.1%
0100	420410110022	58.7%	691	205	19%
0116	420410116012	60.2%	1530	808	25.4%
0131	420410131021	90.4%	945	523	17.7%
0131	420410131022	78.3%	1675	245	11.4%
0132	420410132002	72.3%	745	172	17.8%
0132	420410132004	91.1%	665	156	25.6

Source: 2013-2017 ACS 5-Year Estimates by Block Group

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.

LMI Block Groups with High Minorities

RCAP Block Groups (13)

Tract	Block Group	% LMI	% Racial Minority
0102	420410102032	51.2%	28.1%
0103	420410103003	54.2%	17.1%
0105	420410105003	56.9%	13.0%
0106	420410106003	61.8%	12.7%
0106	420410106005	58.8%	14.4%
0108	420410108003	74.4%	19.1%
0110	420410110021	57.0%	13.1%
0110	420410110022	58.7%	19.0%
0116	420410116012	60.2%	25.4%
0131	420410131021	90.4%	17.7%
0131	420410131022	78.3%	11.4%
0132	420410132002	72.3%	17.8%
0132	420410132004	91.1%	25.6%

ECAP Block Groups (6)

Tract	Block Group	% LMI	% Ethnic Minority
0102	420410102032	51.2%	10.9%
0103	420410103001	51.9%	13.8%
0106	420410106003	61.8%	9.3%
0106	420410106005	58.8%	4.5%
0108	420410108002	70.5%	13.6%
0129	420410129001	67.6%	4.9%

Assistance will be directed to LMI areas where the need for CDBG and/or HOME funds has been identified.

Geographic Distribution

Target Area	Percentage of Funds
County Target Areas	40%
Countywide	60%

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The need for assistance exceeds the amount of available resources. As noted above, assistance will be directed to LMI areas where the need for CDBG and/or HOME funds has been identified.

Discussion

See above discussion.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The following data provides information on the affordable housing goals for 2025:

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

Table 58 – 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	2
Rehab of Existing Units	2
Acquisition of Existing Units	0
Total	2

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

Discussion

See the above data.

AP-60 Public Housing – 91.220(h)

Introduction

CCHRA 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.

CCHRA 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. CCHRA'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. CCHRA intends to maintain safe and decent public housing for families and seniors by making necessary repairs and maintenance to public housing units and facility grounds.

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

CCHRA 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. CCHRA 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. CCHRA 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

CCHRA'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 in Carlisle (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 discussion.

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

Introduction

As discussed earlier, the Eastern PA Continuum of Care, 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 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 Carlisle Borough Council, in collaboration with CCHRA, is currently studying the feasibility of providing a future rental housing rehab program that could increase the number of units available for LMI families. This program could be a good model for the County.

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.

Carlisle Combined Area Resources for Emergency Shelter (CARES) operates 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 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 countywide 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.

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. Currently, Safe Harbour, Inc. is actively pursuing a project to construct 52, two (2) bedroom housing rental units on 5 acres in South Middleton Township, Cumberland County, PA. Each unit will include a kitchen and bathroom facilities and tenants will have income at or below 50% of the area median income. Safe Harbour is expected to sign a formal sales agreement to proceed with the project. The project will be financed through local, state and federal funding sources, including cash, loans, grants, and tax credits. Safe Harbour is proactively working with CCHRA and South Middleton Township and the goal is to have the project under construction by 2021 pending necessary governmental and financing approvals.

CHDO, Tri-County Housing Development Corporation, Ltd., works collaboratively with CCHRA to administer HOME funding to continue rehabilitation and resale for eligible first-time homebuyers. The County is a HOME entitlement community that receives an estimated \$400,000 annually. With this funding it is anticipated that two affordable households will be assisted, and two new affordable units will be constructed during the program year.

CCHRA 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 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.

In January of 2024, 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. The dollar-for-dollar match requirement is met using homeless assistance payments as well as County Supportive Housing Program funds, administered by the CCHRA. PHARE funds, managed by the Pennsylvania Housing Financing Agency, were awarded to CCHRA (\$400,000 in 2019) to create a revolving loan fund to address blight and create affordable housing for first time homeowners.

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

The County government and private organizations provide housing and supportive services on a countywide basis for the homeless and/or at-risk of becoming homeless individuals and families. 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. 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.

Discussion

See above discussion.

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

Introduction

CCHRA and the Borough of Carlisle are committed to overcoming any and all obstacles to fair housing choice throughout the County and ensuring opportunities for all residents. This Analysis of Impediments to Fair Housing Choice (AI) draws on the County's previous AI, regional and local data sources, and planning documents to provide an overview of the laws, policies, and practices that may hinder residents' ability to choose housing in the County. Cumberland County conducted an Analysis of Impediments to Fair Housing Choice (AI) in 2025. The new AI outlines 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
- Countywide community survey
- Housing Summit event
- Public hearings

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

The highest priority Contributing Factors to Fair Housing based on community engagement activities and data analysis include:

- Limitations on site selection for new public housing.
- Access or location to public housing is not convenient
- Location of affordable housing to employment centers
- Adequate public investment in specific neighborhoods including service and amenities
- Access to jobs
- Access to workforce training/career education
- Lack of funding to address neighborhood blight
- Low income neighborhoods access services issues:
 - Limited access to employment
 - Impediments to mobility
 - Lack of resources and staff to further fair housing choices
 - Prevailing wage rates hinder affordable housing construction
- Issues related to segregated racially or ethnically concentrated areas are:
 - Community opposition towards new affordable housing projects, discriminatory housing policies in local zoning codes, existing and planned neighborhoods do not integrate low, moderate and high income families or provide a housing variety (type, size and style).
 - Landlords discrimination of rental subsidies/vouchers and diversity
- Lack of homeownership financing programs for LMI households
- Deteriorated properties exist largely in older municipalities
- Low volume of accessible housing units
- Lack of local or regional incentive programs to create paths for homeownership

- Overabundance of bureaucracy to obtain and spend funds for housing priorities
- MS4 stormwater management requirements for additional land and increased project expenses

Discussion

See above discussion.

AP-85 Other Actions – 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

The following ten goals were developed as a result of specific data capture, partner agency consultation, existing programs and policies, community engagement, outreach activities and issue prioritization. Through the AI process, ten goals were developed with associated action steps (See Attachment):

- Goal 1: Reduce homelessness for members of protected classes.
- Goal 2: Increase affordable housing opportunities.
- Goal 3: Create innovative construction models for affordable housing
- Goal 4: Create public awareness of fair housing laws and affordable housing advocacy.
- Goal 5: Create local and regional policy changes that benefit LMI households.
- Goal 6: Address state and federal conditions placed on funding.
- Goal 7: Increase homeownership.
- Goal 8: Improve housing opportunities for individuals with disabilities.
- Goal 9: Train and employ all work-age individuals.
- Goal 10: Improve quality of life in LMI areas.

Actions planned to foster and maintain affordable housing

The County actively works to foster and maintain affordable housing through its housing rehabilitation and construction programs.

Actions planned to reduce lead-based paint hazards

The County will continue to work to address lead-based paint issues. As noted earlier, homes purchased through the Cumberland County direct homeowner program undergo major rehabilitation, during which time lead based paint hazards are abated. That means all possible sources of contamination are removed. The homes are tested for the presence of lead after rehabilitation and are sold only after the testing shows no presence of hazards. All lead-based paint hazard reporting requirements mandated by HUD are followed.

Actions planned to reduce the number of poverty-level families

The County will continue to work with the Cumberland County Economic Development (CCED) office and area organizations to expand and diversify the economy of the County in support of reducing poverty-level families as well as to retain existing businesses.

Actions planned to develop institutional structure

The County will continue to enhance the existing institutional structure to better deliver housing and community development projects.

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

The County will continue to enhance coordination between public and private housing and social service agencies.

Discussion

See above discussion.

Program Specific Requirements

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

Introduction

See below for CDBG and HOME program specific requirements.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
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.	81.00%

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

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:**

Cumberland County has adopted a HOME Recapture Policy for Homeownership activities. Funds subject to recapture are provided to homebuyers as an interest-free, non-amortizing loan.

If the direct benefit to the income-qualified homebuyer is less than \$15,000, the loan will be forgiven pro rata over a period of 60 months. If the benefit is between \$15,000 and \$40,000, the loan will be forgiven pro rata over a period of 120 months. If the benefit is over \$40,000, the loan will be forgiven pro rata over a period of 180 months. The loan is tied to the period of affordability requirements as laid out in federal HOME regulations.

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:**

If the property ceases to be the principal residence of the buyer before the period of affordability is concluded, the unforgiven portion of the loan must be repaid at the time of sale or transfer. Under no circumstances may the amount subject to recapture in the event of resale, or foreclosure, of the property exceed the net proceeds available from the sale of the property. The recapture policy is based on the HOME Final Rule effective August 23, 2013, as amended.

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

Attachments:

- Analysis of Impediments Goals
- Focus Group Summary
- Housing Summit Summary
- Citizen Participation Report