DRAFT 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

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Executive Summary

AP-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 selfsufficiency. 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. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

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

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

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. o Tri-County Housing Development Corporations: â¿ª New construction of 1 Single Family Home (Herman Ave.) â¿ª Acquisition & Rehabilitation of 1 Single Family Home (Eutaw Ave.) o MONARCH: â¿ª 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 â¿ª Riverton Woods - The acquisition and new construction of a 40 unit apartment complex for seniors. HOME funds supported five unis. (LMI requirement has been met and will be reported on the PY 2024 CAPER). o Safe Harbour: â¿ª 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. Cumberland County 2025-2029 Consolidated Plan 6 - 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

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

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.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No public comments were received.

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

No public comments were received.

7. Summary

See above.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
CDBG Administrator	CUMBERLAND COUNTY	Community Development, CCHRA
HOME Administrator	CUMBERLAND COUNTY	Community Development, CCHRA
		Community Development, HRACC

Table 1 – Responsible Agencies

Narrative (optional)

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.

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

AP-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 (CVRHAB). 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 for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and 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 jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

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?	Homeless Needs - Families with children Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	New Hope Ministries is a faith-based socialservice agency that serves the CumberlandCounty region by supporting programs thatpromote 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?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	In-person interviewKey focus areas revolve around health, educationand financial stability of the residents ofCumberland 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?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Safe Harbour provides housing and supportiveservices for homeless and nearly homelessindividuals and families to help them achieveindependent living by improving their basic lifeskills for more than three decades.
4	**Agency/Group/Organization**	Carlisle Housing Opportunities Corporation
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Carlisle Housing Opportunities Corporation takeson properties and rebuilds them to get them backonto the housing market, targeting low-incomefamilies. The corporation aims to allow forfamilies to become homeowners and better helpthem 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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CV-RHAB and the CoC agencies were consultedand 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
	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	

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-RHABÃ¿Â¢Ã¿Â¿Ã¿Â¿s strategic plan was reviewed to incorporatethe key sections of the document to addresshomelessness.
Cumberland County Analysis to Fair Housing Choice,	Cumberland County	Identify barriers to fair housing in the County
Pathway to Hope	Salvation Army	Pathway to Hope is an innovative and long-termapproach to providing targeted services to familieswith a desire to take action to break the cycle of crisisand enable a path out of inter-generational poverty.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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.

AP-12 Participation – 91.105, 91.200(c)

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	See ES-05 ExecutiveSummary,Summary of Publiccomments.	None	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)
2	Focus Group Meetings	County-wide and Borough-wide stakeholders	See ES-05 ExecutiveSummary,Summary of Publiccomments.	See ES-05ExecutiveSummary,Summary ofPublic comments.	N/A	
3	Housing Summit	Non-targeted/broad community	Summaryinformation can befound on CCHRAswebsite	None	N/A	
4	Public Meeting	Non-targeted/broad community	See ES-05 ExecutiveSummary,Summary of Publiccomments.	See ES-05ExecutiveSummary,Summary ofPublic comments	N/A	
5	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	A communitysurvey wasreleased with anestimated 415respondents.	Open endedquestions weregiven.	Comments weretaken intoconsideration andincluded in analysisfor the ConsolidatedPlan priorities.	

Table 4 – Citizen Participation Outreach

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	1,100,000.00	6,500.00	0.00	1,106,500.00	4,426,000.00	

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: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	400,000.00	0.00	0.00	400,000.00	1,600,000.00	

Table 5 - 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 publically 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	Needs Addressed	Funding	Goal Outcome Indicator
1	Maintain and increase affordable housing	2025	2029	Affordable Housing	Countywide	Improve Existing Housing Stock Promote New Affordable and Integrated Housing Cons	CDBG: $31,050.00 HOME: $340,000.00	Homeowner Housing Added: 2 Household Housing Unit Homeowner Housing Rehabilitated: 2 Household Housing Unit
2	Reduce blight conditions	2025	2029	Non-Housing Community Development	Countywide	Slum and Blight Remediation	CDBG: $64,750.00	Housing Code Enforcement/Foreclosed Property Care: 100 Household Housing Unit
3	Improve Public Facilities	2025	2029	Non-Housing Community Development	Countywide	Improve Public Facilities Improve Public Infrastructure	CDBG: $420,620.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2000 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide Vital Public Services	2025	2029	Public Services	Countywide	Provide Resources for Vital Public Services	CDBG: $165,500.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Public Facility or Infrastructure 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: $130,000.00	Facade treatment/business building rehabilitation: 2 Business Businesses assisted: 4 Businesses Assisted
6	Planning and Administration	2025	2029	Non-Housing Community Development	Countywide	Provide CDBG Planning and Administration	CDBG: $250,000.00 HOME: $60,000.00	Other: 1 Other

Table 6 – 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 following are the activities planned to be carried out with County CDBG and HOME funds.

Projects

#	Project Name
1	Tri-County HDC - American House Sustainability Project
2	The Link 4 Youth - Showers for Needy Youth (Phase 2)
3	SPY - School Year Programming
4	Shippensburg Township - Code Enforcements
5	Shippensburg Borough - Code Enforcements
6	Safe Harbour - Emergency Shelter
7	New Cumberland Borough - ADA Ramps
8	Borough of Mechanicsburg - Quarry Restoration Project
9	Little Steps Early Learning - Playground Installation
10	Homes for America - Shippen House
11	East Pennsboro Township - ADA Ramps
12	DVSCP - Emergency Shelter Repairs
13	Central PA Family Support Services - Amplifying Access
14	Carlisle United Methodist - Homeless to Home
15	Camp Hill Borough - ADA Ramps
16	Upper Allen Townships - ADA Sidewalks
17	Employment Skills Center - Workforce Development Training
18	New Hope Ministries - Lemoyne Center Refrigeration
19	M28 Ministries - Esther's House Rehabilitation
20	Planning and Administration

Table 7 - Project Information

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

AP-38 Project Summary

Project Summary Information

1	**Project Name**	Tri-County HDC - American House Sustainability Project
	Target Area	West Shore Area
	Goals Supported	Maintain and increase affordable housing
	Needs Addressed	Provide Resources for Vital Public Services
	Funding	CDBG: $10,000.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Supportive Services
2	**Project Name**	The Link 4 Youth - Showers for Needy Youth (Phase 2)
	Target Area	West Shore Area
	Goals Supported	Provide Vital Public Services
	Needs Addressed	Provide Resources for Vital Public Services
	Funding	CDBG: $71,250.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
3	**Project Name**	SPY - School Year Programming
	Target Area	Countywide Grandview Court Residents
	Goals Supported	Provide Vital Public Services

	Needs Addressed	Provide Resources for Vital Public Services
	Funding	CDBG: $21,534.24
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
4	**Project Name**	Shippensburg Township - Code Enforcements
	Target Area	Shippensburg Township
	Goals Supported	Reduce blight conditions Provide Vital Public Services
	Needs Addressed	Code Enforcement Provide Resources for Vital Public Services Slum and Blight Remediation
	Funding	CDBG: $35,000.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
5	**Project Name**	Shippensburg Borough - Code Enforcements
	Target Area	Shippensburg Borough
	Goals Supported	Reduce blight conditions Provide Vital Public Services

	Needs Addressed	Code Enforcement Provide Resources for Vital Public Services Slum and Blight Remediation
	Funding	CDBG: $35,000.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
6	**Project Name**	Safe Harbour - Emergency Shelter
	Target Area	Countywide
	Goals Supported	Provide Vital Public Services
	Needs Addressed	Provide Resources for Vital Public Services
	Funding	CDBG: $59,500.00
	Description	
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
7	**Project Name**	New Cumberland Borough - ADA Ramps
	Target Area	Countywide West Shore Area
	Goals Supported	Improve Public Facilities
	Needs Addressed	Improve Public Facilities Improve Public Infrastructure
	Funding	CDBG: $100,000.00
	Description	
	Target Date	12/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
8	**Project Name**	Borough of Mechanicsburg - Quarry Restoration Project
	Target Area	Countywide
	Goals Supported	Reduce blight conditions Improve Public Facilities
	Needs Addressed	Improve Public Facilities Improve Public Infrastructure Slum and Blight Remediation
	Funding	CDBG: $50,000.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
9	**Project Name**	Little Steps Early Learning - Playground Installation
	Target Area	West Shore Area Lemoyne Borough
	Goals Supported	Improve Public Facilities
	Needs Addressed	Improve Public Facilities Improve Public Infrastructure
	Funding	CDBG: $50,000.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

10	**Project Name**	Homes for America - Shippen House
	Target Area	Shippensburg Borough Shippensburg Township
	Goals Supported	Maintain and increase affordable housing
	Needs Addressed	Improve Existing Housing Stock
	Funding	CDBG: $100,000.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
11	**Project Name**	East Pennsboro Township - ADA Ramps
	Target Area	West Shore Area
	Goals Supported	Improve Public Facilities
	Needs Addressed	Improve Public Facilities Improve Public Infrastructure
	Funding	CDBG: $90,000.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
12	**Project Name**	DVSCP - Emergency Shelter Repairs
	Target Area	Countywide
	Goals Supported	Improve Public Facilities
	Needs Addressed	Improve Public Facilities
	Funding	CDBG: $20,000.00
	Description	

	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
13	**Project Name**	Central PA Family Support Services - Amplifying Access
	Target Area	Countywide Grandview Court Residents
	Goals Supported	Provide Vital Public Services
	Needs Addressed	Provide Resources for Vital Public Services
	Funding	CDBG: $44,444.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
14	**Project Name**	Carlisle United Methodist - Homeless to Home
	Target Area	Countywide
	Goals Supported	Provide Vital Public Services
	Needs Addressed	Provide Resources for Vital Public Services
	Funding	CDBG: $33,238.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

15	**Project Name**	Camp Hill Borough - ADA Ramps
	Target Area	Countywide West Shore Area
	Goals Supported	Improve Public Facilities
	Needs Addressed	Improve Public Facilities Improve Public Infrastructure
	Funding	CDBG: $84,000.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
16	**Project Name**	Upper Allen Townships - ADA Sidewalks
	Target Area	Countywide
	Goals Supported	Improve Public Facilities
	Needs Addressed	Improve Public Facilities Improve Public Infrastructure
	Funding	CDBG: $135,000.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
17	**Project Name**	Employment Skills Center - Workforce Development Training
	Target Area	Countywide
	Goals Supported	Provide Vital Public Services
	Needs Addressed	Provide Resources for Vital Public Services
	Funding	CDBG: $15,754.00

	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
18	**Project Name**	New Hope Ministries - Lemoyne Center Refrigeration
	Target Area	Countywide West Shore Area
	Goals Supported	Provide Vital Public Services
	Needs Addressed	Provide Resources for Vital Public Services
	Funding	CDBG: $50,000.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
19	**Project Name**	M28 Ministries - Esther's House Rehabilitation
	Target Area	Countywide
	Goals Supported	Maintain and increase affordable housing
	Needs Addressed	Improve Existing Housing Stock
	Funding	CDBG: $20,000.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	
20	**Project Name**	Planning and Administration
	Target Area	Countywide
	Goals Supported	Planning and Administration
	Needs Addressed	Provide CDBG Planning and Administration
	Funding	CDBG: $250,000.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

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.

Geographic Distribution

Target Area	Percentage of Funds
Countywide	60
West Fairview Village	
Shippensburg Borough	
Shippensburg Township	
West Shore Area	
Grandview Court Residents	
Lemoyne Borough	

Table 8 - 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 9 - 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	4

Table 10 - 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 lowand 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 FirstTime 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 elevencounty 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 incomequalified 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 Affair 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: o Limited access to employment o Impediments to mobility o Lack of resources and staff to further fair housing choices o Prevailing wage rates hinder affordable housing construction • Issues related to segregated racially or ethnically concentrated areas are: o 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). o 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(l)(1,2,4)

Introduction:

See below for CDBG and HOME program specific requirements.

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

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

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

Other CDBG Requirements

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

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).