

Executive Summary

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

1. Introduction

The Borough of Berwick is in its fourth year as an Entitlement community under the U.S. Department of Housing & Urban Development's (HUD) Community Development Block Grant (CDBG) Program, after being a subrecipient of the Commonwealth of Pennsylvania for roughly the past thirty years. In compliance with HUD's regulations, the Borough of Berwick has prepared an Annual Action Plan, which will be utilized for FFY 2019. This Annual Action Plan establishes goals for the Borough of Berwick to undertake in order to address identified needs. The planning process was accomplished through a series of public meetings, stakeholder consultation interviews, and collaboration.

2. Summarize the objectives and outcomes identified in the Plan

Since the Borough of Berwick is a federal Entitlement community, the Borough needs to develop an Annual Action Plan. The following goals and objectives have been identified for the Borough of Berwick for the FFY 2019 CDBG Program:

Housing Priority - (Low Priority)

There is a need to improve the quality of the housing stock in Berwick and to increase the supply of affordable, decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers.

- **HS-1 Housing Rehabilitation** - Continue to rehabilitate the existing owner- and renter-occupied housing stock in Berwick, including handicap accessibility modifications.
- **HS-2 Housing Construction/Rehabilitation** - Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters through new construction and rehabilitation of vacant units.
- **HS-3 Fair Housing** - Affirmatively further fair housing by promoting fair housing choices through monitoring, education, and outreach.
- **HS-4 Homeownership** - Assist and counsel LMI households in an effort to become homeowners.

Homeless Priority - (Low Priority)

There is a need for housing and services for homeless persons and persons at-risk of becoming homeless, as well as public education.

- **HO-1 Housing** - Support the efforts of local agencies that provide emergency shelter, transitional housing, and permanent supportive housing.

- **HO-2 Education** - Support the efforts of local agencies educational efforts designed to increase awareness regarding local homelessness and to change public perceptions.

Other Special Needs Priority - (Low Priority)

There is a need for services and facilities for the youth, elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with special needs.

- **SN-1 Transportation** – Support efforts to further develop access to public transportation.
- **SN-2 Social Services** - Support social service programs and facilities for the youth, elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with other special needs.

Community Development Priority - (High Priority)

There is a need to improve the public and community facilities, infrastructure, public services, code enforcement, public safety, clearance, and the quality of life in the Borough of Berwick.

- **CD-1 Community Facilities** - Improve the parks, recreational centers, trails, bikeways, and public and community facilities through rehabilitation, new construction, and handicap accessibility improvements.
- **CD-2 Infrastructure** - Improve infrastructure through rehabilitation, reconstruction, and new construction of streets, sidewalks, ADA curb cut ramps, sewer, water, storm water management, flood protection, bridges, green infrastructure, etc.
- **CD-3 Code Enforcement** - Undertake code enforcement activities to maintain the existing housing stock.
- **CD-4 Public Safety** - Improvement of crime prevention and/or the ability to respond to emergency situations.
- **CD-5 Clearance** - Remove and eliminate slum and blighting conditions.

Economic Development Priority - (Low Priority)

There is a need to increase employment, self-sufficiency, education, job training, technical assistance, and economic empowerment of the residents of the Borough of Berwick.

- **ED-1 Employment** - Undertake efforts to support SEDA-COG's 5-Year Comprehensive Economic Development Strategy (CEDS) where applicable.
- **ED-2 Community Revitalization** - Plan and promote the development and redevelopment of downtown districts, vacant commercial and industrial sites, and facilities.

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

There is a continuing need for planning, administration, management, and oversight of Federal, state, and local funded programs.

- **AM-1 Overall Coordination** - Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.

3. Evaluation of past performance

The Borough of Berwick is a fourth year federal Entitlement community.

The FFY 2016 Consolidated Annual Performance Evaluation Report (CAPER) was the first year CAPER on how the Borough expended its FFY 2016 funds.

The FFY 2017 Consolidated Annual Performance Evaluation Report (CAPER) was the second year CAPER on how the Borough expended its FFY 2017 funds.

The FFY 2018 Consolidated Annual Performance Evaluation Report will report on the use of FFY 2018 funds. This report will be submitted by the end of the calendar year 2019.

4. Summary of Citizen Participation Process and consultation process

In preparation for the FFY 2019 Annual Action Plan, a notice was mailed out on April 15, 2019, to the Columbia County Housing and Redevelopment Authority (who also has a representative on the regional Continuum of Care Board), businesses, developers, nonprofit organizations, philanthropic organizations, and community and faith-based organizations regarding the initiation of the CDBG application preparation schedule. An announcement about the FFY 2019 program was also made at the bi-monthly Columbia County Human Services Coalition meeting, as well as to encourage project proposals.

As a component of this schedule, the Borough of Berwick held its first public hearing on May 6, 2019. The hearing was based on the needs of the community and its residents. The hearing also provided the residents, agencies and organizations with the opportunity to discuss the community's CDBG program, and to provide suggestions for future CDBG program priorities and activities. At the public hearing, it was announced that the corresponding FFY 2019 Annual Action Plan would be provided via various public outreach methods.

The comment period for the Borough of Berwick began on June 14, 2019, lasting a period of 30 days. A copy of the "Draft FFY 2019 Annual Action Plan" was placed on display at the following locations:

1. Borough of Berwick
1800 North Market Street
Berwick, PA 18603
2. SEDA-COG's website:
<http://www.sedacog.org/Pages/communitydevelopment.aspx>

A final public hearing was held in the Borough of Berwick on July 1, 2019. The hearing gave the public a final opportunity to comment on the plan. The comment period for the FFY 2019 Annual Action Plan ended on July 14, 2019. Please refer to the minutes of the public hearing for further comment

documentation as well as the public comment summary.

5. Summary of public comments

Notices were advertised in the *Press Enterprise*, the local newspaper of circulation, regarding the public hearings, in order to invite comment. Other forms of public comment were also invited and accepted for thirty (30) days regarding the FFY 2019 Annual Action Plan.

Comments received at the public hearings, as well as during the thirty (30) day comment period, are included as public hearing meeting minutes, attached at the end of the FFY 2019 Annual Action Plan.

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

All comments and suggestions received to date have been accepted and incorporated into the FFY 2019 Annual Action Plan.

7. Summary

The main goal of the FFY 2019 Annual Action Plan is to implement strategies and work toward goals related to challenges identified in the Five-Year Consolidated Plan. Through this Five-Year Consolidated Plan study effort, baseline goals were established to work toward improving the housing conditions, and address community and economic development needs.

For FFY 2019 Program Year, the following CDBG allocation will be received:

- Borough of Berwick: \$321,741

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

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

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

Agency Role	Name	Department/Agency
CDBG Recipient	Damien Scoblink	Borough of Berwick
CDBG Recipient	Cassandra Mowery	Borough of Berwick
CDBG Administrator	Glenda Ruch	SEDA-COG
CDBG Administrator	Tyler Dombroski	SEDA-COG

Table 1 – Responsible Agencies

Narrative

The mission of the Community Development Program at SEDA-COG is to work with local governments and their citizens to improve communities and the lives of community residents through infrastructure and community facility projects. Recipients of SEDA-COG’s Community Development services include the region’s counties, communities, municipal authorities, and locally based organizations.

Success is assisting a community through the planning, development, design, funding, and construction of much needed public infrastructure or community facility projects. In the last 30 years, SEDA-COG's Community Development Program has assisted with nearly 1,000 public infrastructure and community facility projects, resulting in community investments of nearly half a billion dollars.

Consolidated Plan Public Contact Information

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

1. Introduction

The Borough of Berwick and Town of Bloomsburg's CDBG Administrator, SEDA-COG, held a series of consultation meetings and interviews on behalf of both municipalities during March of 2016. Upon completion of the initial consultation meetings and interviews, a SEDA-COG representative attended the bi-monthly meeting of the Columbia County Human Service Coalition. At this meeting, the SEDA-COG representative informed local providers of the Borough and Town's effort to undertake this Five-Year Consolidated Plan, and invited the providers an opportunity to schedule additional consultation meetings/interviews to participate in this effort. Following this Coalition meeting, final additional consultation meetings/interviews were scheduled. Input from the consultation meetings/interviews was used in the development of the specific strategies and priorities for this Five-Year Consolidated Plan. Public hearings, held in both municipalities, were scheduled to provide the public an opportunity to comment on the development of this Plan.

Organizations that participated during the consultation process of the Five-Year Consolidated Plan have been notified of the FFY 2019 CDBG program's initiation through an outreach letter. Additionally, an announcement was made at a bi-monthly Columbia County Human Services Coalition meeting about the FFY 2019 Annual Action Plan's development and the opportunity for CDBG program funding for projects. Public advertising also occurred.

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)).

The Borough of Berwick and Town of Bloomsburg work with the following agencies to enhance coordination:

- a. Columbia County Housing and Redevelopment Authority: Oversees public housing and is a key organization for revitalization projects in both municipalities.
- b. Economic Development Agencies: Promote coordination with the private sector to increase job creation, improve productivity, and raise standards of living.
- c. Philanthropic Funding Institutions: Raise funds for programs that are a benefit to the community, particularly for LMI persons, that the Borough/Town and County cannot fully finance.
- d. Social Service Agencies: Funds provided primarily by the county and other sources. Bi-monthly Columbia County Human Service Coalition meetings are attended by multiple social service providers to coordinate services, prevent duplication of efforts, share information, and promote networking.

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.

The Town of Bloomsburg and the Borough of Berwick both fall under the 33-county Eastern Pennsylvania Continuum of Care. This Continuum of Care is then broken into five (5) regional homeless advisory boards. Columbia County (and by extension, the Town of Bloomsburg and the Borough of Berwick) is a member of the Central Valley Regional Homeless Advisory Board (CV-RHAB).

Weston Brehm of the Columbia County Housing and Redevelopment Authority is the County's point of contact for CV-RHAB and serves on their board. Rich Kisner, who is the Executive Director of the Columbia County Housing and Redevelopment Authority, also serves on the Pennsylvania Department of Community and Economic Development's (DCED) Housing Committee.

Locally, the Columbia County Housing and Redevelopment Authority provides public housing for Section 8 residents, and is the main agency that serves individuals at risk of becoming homeless. The various social service institutions interviewed during the consultation process of this Five-Year Consolidated Plan also provide supportive services for persons at risk of becoming homeless, as well as address the needs of individuals who are currently homeless.

Bi-monthly Columbia County Human Service Coalition meetings, attended by the Columbia County Housing and Redevelopment Authority, as well as social service providers, are held to coordinate services, prevent duplication of efforts, share information, and promote networking. Because the Town of Bloomsburg is the County Seat, most of the interviewed social service providers have their offices either within, or just outside the limits of the Town. A majority of the interviewed social service providers do not have offices within the Borough of Berwick's municipal limits (which is about 12 miles away from Bloomsburg).

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

Central Susquehanna Opportunities, Inc. (CSO) is the Community Action Agency for Northumberland, Montour and Columbia counties (Berwick Borough is a municipality in Columbia County). CSO regularly administers ESG funding for Columbia County, including Berwick Borough.

According to CSO Chief Executive Officer, Gale Zalar, "the Continuum of Care is consulted annually regarding how to allocate ESG funds. Each year, applications are received and reviewed by Community Development Staff for eligibility, then sent to the Continuum of Care to evaluate and make recommendations for funding. This is done in a committee, which is exclusively made up of members of the Continuum of Care who are not applying for ESG funding but are active members of the Continuum of Care.

Performance standards are developed in consultation with our Continuum of Care.

Procedures for the operation and administration of HMIS are developed in consultation with the Continuum of Care. Each subrecipient agency is required to participate in HMIS except where prohibited."

2. Agencies, groups, organizations and others who participated in the process and consultations

All agencies listed below were contacted regarding the FFY 2019 Annual Action Plan development process.

1.	Agency/Group/Organization	Columbia County Commissioners' Office
	Agency/Group/Organization Type	Other government - County Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.
2.	Agency/Group/Organization	Agape
	Agency/Group/Organization Type	Services-homeless Regional organization Faith Based Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth 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?	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
3	Agency/Group/Organization	Central Susquehanna Community Foundation
	Agency/Group/Organization Type	Services-Health Business Leaders Civic Leaders Business and Civic Leaders Community Development Financial Institution Foundation Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.
4	Agency/Group/Organization	Beyond Violence
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services - Victims Child Welfare Agency Publicly Funded Institution/System of Care
	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?	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
5	Agency/Group/Organization	CMSU
	Agency/Group/Organization Type	Services-Persons with Disabilities Health Agency Child Welfare Agency 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?	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
6	Agency/Group/Organization	Columbia County Family Center
	Agency/Group/Organization Type	Services-Children Child Welfare Agency Publicly Funded Institution/System of Care Regional organization
	What section of the Plan was addressed by Consultation?	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?	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
7	Agency/Group/Organization	Columbia Montour Chamber of Commerce
	Agency/Group/Organization Type	Services-Employment Regional organization Planning organization Business Leaders Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.
8	Agency/Group/Organization	Columbia County Career Link
	Agency/Group/Organization Type	Services-Employment Regional organization Business Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities
9	Agency/Group/Organization	Berwick Area United Way
	Agency/Group/Organization Type	Regional organization Civic Leaders Business and Civic Leaders Community Development Financial Institution Foundation
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities
10	Agency/Group/Organization	United Way of Columbia County
	Agency/Group/Organization Type	Regional organization Civic Leaders Business and Civic Leaders Community Development Financial Institution Foundation
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
11	Agency/Group/Organization	Caring Communities for AIDS
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Health Agency Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	HOPWA 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?	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
12	Agency/Group/Organization	Columbia County Human Services
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care Planning organization
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
13	Agency/Group/Organization	Columbia-Montour Visitors Bureau
	Agency/Group/Organization Type	Services-Employment Regional organization Planning organization Business Leaders Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.
14	Agency/Group/Organization	COLUMBIA COUNTY HOUSING CORP
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-homeless Service-Fair Housing Publicly Funded Institution/System of Care Regional organization Planning organization Civic Leaders Business and Civic Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
15	Agency/Group/Organization	Columbia Montour Area Agency on Aging
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Service-Fair Housing Publicly Funded Institution/System of Care Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.

16	Agency/Group/Organization	Columbia County Volunteers in Medicine Clinic, Inc.
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs HOPWA 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?	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
17	Agency/Group/Organization	BERWICK
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, regular attendance at Borough Council meetings and work sessions; Housing and Community Development priorities.

18	Agency/Group/Organization	Columbia County Human Services Coalition
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-homeless Service-Fair Housing Publicly Funded Institution/System of Care Regional organization Planning organization Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
19	Agency/Group/Organization	Susquehanna Greenway Partnership
	Agency/Group/Organization Type	Services-Health Business Leaders Civic Leaders Business and Civic Leaders Community Development Financial Institution Foundation Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.
20	Agency/Group/Organization	Berwick Area YMCA
	Agency/Group/Organization Type	Services-Health Civic Leaders Business and Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.
21	Agency/Group/Organization	DC Centre – Independent Living
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Service-Fair Housing Publicly Funded Institution/System of Care Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.

22	Agency/Group/Organization	National Organization - Disability
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Service-Fair Housing Publicly Funded Institution/System of Care Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.
23	Agency/Group/Organization	Eastern Seals Western and Central Pennsylvania
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Service-Fair Housing Publicly Funded Institution/System of Care Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.
24	Agency/Group/Organization	Easter Seals Eastern Pennsylvania
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Service-Fair Housing Publicly Funded Institution/System of Care Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.

25	Agency/Group/Organization	Northeast Pennsylvania Center for Independent Living
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Service-Fair Housing Publicly Funded Institution/System of Care Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.

Table 2 – Agencies, groups, organizations who participated

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

All agency types were consulted and contacted during the planning process.

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	Central Pennsylvania Regional Homeless Advisory Board (Central RHAB)	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Administrative Plan for the Housing Choice Voucher Program	Columbia County Housing and Redevelopment Authority	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Admissions and Continued Occupancy Policy for the Public Housing Program	Columbia County Housing and Redevelopment Authority	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Columbia County Housing Needs Assessment	Columbia County Housing and Redevelopment Authority	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Public Housing Authority Five-Year and Annual Plan	Columbia County Housing and Redevelopment Authority	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Columbia County Needs Assessment	Columbia County Human Service Coalition	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
FFY 2015 CDBG Three Year Plan	Borough of Berwick	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
FFY 2016 CDBG Annual Action Plan	Borough of Berwick	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
FFY 2017 CDBG Annual Action Plan	Borough of Berwick	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
FFY 2018 CDBG Annual Action Plan	Borough of Berwick	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
FFY 2016 CDBG CAPER	Borough of Berwick	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
FFY 2017 CDBG CAPER	Borough of Berwick	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.

Columbia County Hazard Mitigation Plan Update	Columbia County	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Comprehensive Economic Development Strategy	SEDA-COG	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Long Range Transportation Plan	SEDA-COG	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Continuum of Care	Central Pennsylvania Regional Homeless Advisory Board (Central RHAB)	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.

Table 3 – Other local / regional / federal planning efforts

Narrative

The Borough of Berwick and Town of Bloomsburg have consulted and coordinated with various agencies and organizations, municipality-wide, county-wide, and Commonwealth-wide. A culmination of these efforts has resulted in the development of this FFY 2016-2020, Five-Year Consolidated Plan and the subsequent FFY 2019 Annual Action Plan.

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**

The Borough of Berwick followed its substantially modified Citizens Participation Plan to develop this FFY 2019 Annual Action including:

- Email and written letter outreaches to local organizations;
- Regular attendance at Columbia County Human Service Coalition meetings;
- Two public hearings at different stages of the application preparation schedule;
- Newspaper advertisements encouraging participation and comment;
- Public display of the draft FFY 2019 Annual Action Plans;

Through the citizen participation process, public input was used to identify what challenges and opportunities exist in Berwick, as well as develop goals to mitigate these issues.

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	Notice to community organizations	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Sent via US Mail to community organizations and agencies.	Two proposals were received: One was from the Berwick YMCA and the second was from Community Strategies Group.	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	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	All advertisements circulated in the local newspaper of circulation, the <i>Press Enterprise</i> .	No comments received.	No comments received.	http://www.pressenterpriseonline.com/
3	Public Hearing	Minorities Non-English Speaking - Specify other language: Assistance provided upon request Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Varied. Refer to attached sign-in sheets for attendance records.	Refer to minutes of public hearings attached to this Annual Action Plan.	All comments were accepted.	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)
4	Meeting participation	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Announced FFY 2019 CDBG program and availability of funds to finance projects to area service providers at Columbia County Human Service Coalition meeting.	No comments received.	No comments received.	
5	Public display of the draft FFY 2019 Annual Action	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Available during office hours of City Hall and electronically at SEDA-COG's website.	No comments received.	No comments received.	http://www.seda-cog.org/Pages/communitydevelopment.aspx

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The Borough of Berwick will receive \$321,741 of FFY 2019 CDBG funds.

The program year goes from October 1, 2019 through September 30, 2020. These funds will be used to address the following priority needs:

- Housing
- Homelessness
- Other Special Needs
- Community Development
- Economic Development
- Administration, Planning, and Management

The accomplishments of these projects/activities will be reported in the FFY 2019 Consolidated Annual Performance and Evaluation Report.

(CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 4				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG (Borough of Berwick)	Public - Federal	<ul style="list-style-type: none"> • Acquisition • Admin and Planning • Economic Development • Housing • Public Improvement • Public Services 	\$321,741.00	\$0.00	\$290,010.00; \$297,314.00; \$316,050.00	\$903,374.00	\$321,741.00	Expected amount available for the remainder of the Consolidated Plan’s implementation based on level funding allocations for FFY 2020.

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

In addition to the CDBG Entitlement funds, the Borough of Berwick anticipates the following resources may be available to private individuals/families and local non-profit organizations to undertake the strategies identified in the Five-Year Consolidated Plan:

- Columbia County Accessible Homes Program
- Columbia County Access Grant Program
- First Time Home Buyers Assistance Program
- HOME Program

- Low-Income Housing Tax Credit Program (LIHTC)
- Public Housing Developments
- Section 8 Rental Assistance Program
- Supportive Housing Programs
- Weatherization Program

Other resources that may be available to the Borough of Berwick in FFY 2019 to address needs identified in the FFY 2016-2020 Five-Year Consolidated Plan are listed below.

- FFY 2016 CDBG Funds
- FFY 2017 CDBG Funds
- FFY 2018 CDBG Funds
- Local General Funds
- Pennsylvania Liquid Fuels Program

No funding source has a match requirement.

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

No publicly owned property is expected to be utilized for FFY 2019.

Discussion

The Borough of Berwick anticipates that projects funded in FFY 2019 with CDBG funds will require minimal additional matching funds. The Borough could utilize FFY 2019 CDBG funds to reimburse itself for project cost overruns that occur on FFY 2019 projects, if necessary. Other goals identified in the Five-Year Consolidated Plan and not funded with CDBG funds in FFY 2019, will utilize Local General Funds when necessary.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.220(c)(3) &(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	CD-2 Infrastructure	2016	2020	Non-Housing Community Development	Borough- Wide	Community Development Priority	CDBG: 70% of CDBG project funds; \$180,176	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 37 Households
2.	CD-5 Clearance	2016	2020	Non-Housing Community Development	Borough -Wide	Community Development Priority	CDBG: 30% of CDBG project funds; \$77,217	Buildings Demolished: 3 Buildings
3.	AM-1 Overall Coordination	2016	2020	Administration, Planning, and Management	Borough -Wide	Administration, Planning, and Management Priority	CDBG: 20% of the total CDBG allocation; \$64,348	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1.	Goal Name	CD-2 Infrastructure
	Goal Description	Improve infrastructure through rehabilitation, reconstruction, and new construction of streets, sidewalks, ADA curb cut ramps, sewer, water, storm water management, flood protection, bridges, green infrastructure, etc.
2.	Goal Name	CD-5 Clearance
	Goal Description	Remove and eliminate slum and blighting conditions.
3.	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.

Table 7 – Goal Descriptions

AP-35 Projects - 91.220(d)

Introduction

Listed below are the FFY 2019 CDBG activities for the Borough of Berwick:

#	Project Name
1.	Removal of Blighted Structures - Berwick
2.	1300 Block Alley Reconstruction: Fairview and Spring Garden Avenues
3.	Hillside Drive Reconstruction
4.	Administration

Table 8 – Project Information

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

The Borough of Berwick has allocated its CDBG funds for FFY 2019 to principally benefit low- and moderate-income persons.

- CDBG funding aimed at the removal of slum and blight, on a spot basis, has been a funding priority of the Berwick Borough Council for years due to an increase in vacant, blighted properties. Berwick Borough has taken a very proactive approach toward code enforcement which has included structural demolitions when property owners have been unresponsive to mandated code repairs. The Borough of Berwick's Code Enforcement Supervisor continues to identify blighted structures which are suitable for demolition.

Berwick Borough will select structures for demolition utilizing CDBG funds based on the professional opinion of the Borough of Berwick's Code Enforcement Supervisor, an official condemnation of the property, accumulation of documentation of the structure's dilapidated state, and with the adopted Residential Anti-Displacement and Relocation Assistance Plan in mind.

- Infrastructure improvements have been deemed a high funding priority of the Berwick Borough Council because many streets are deteriorated due to years of use and limited general funds to finance street reconstruction projects. These streets have a lack of proper crowning, deteriorated sub-base, and improper drainage. Through ongoing street inspections conducted by the Berwick Borough Public Works Department, discussion by members of the Berwick Borough Council, residents, and an examination by SEDA-COG, it has been determined that the best investment of FFY 2019 CDBG funds would be to reconstruct Hillside Drive above Summerhill Avenue, and an unnamed alley between Fairview Avenue and Spring Garden Avenue, along the 1300 block.

Hillside Drive is lightly used because it is a dead-end street. This street is used primarily by individuals who live along the street. An income survey will need to be conducted of the families that live along the street, to determine low to moderate income benefit. 15 households have been identified along this street.

The unnamed alley between Fairview Avenue and Spring Garden Avenue, along the 1300 block is also lightly used because it is an alley. This alley is used primarily by individuals who live along the street. An income survey will need to be conducted of the families that live along the street, to determine low to moderate income benefit. 22 households have been identified along this street.

AP-38 Project Summary

Project Summary Information

Table 9 – Project Summary

1.	Project Name	Removal of Blighted Structures
	Target Area	Borough-wide
	Goals Supported	CD-5 Clearance
	Needs Addressed	Community Development Priority
	Funding	CDBG: 30% of project funds; \$77,217. Existing FFY 2016 through FFY 2018 funding will be utilized as needed.
	Description	CDBG funds have been allocated to remove slum and blight on a spot basis.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	3 Buildings
	Location Description	Borough-wide.
	Planned Activities	The national objective is elimination of slum and blight. The matrix code is 04, Clearance and Demolition.
2.	Project Name	1300 Block Alley Reconstruction: Fairview and Spring Garden Avenues
	Target Area	1300 Block Alley Reconstruction: Fairview and Spring Garden
	Goals Supported	CD-2 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: 17.8% of project funds; \$45,799.
	Description	CDBG funds will be used to reconstruct the 1300 Block Alley between Fairview and Spring Garden Avenues.
	Target Date	9/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	22 households have been identified along this street however income surveys have not been completed to date. The number of families along this street may vary slightly from the number of households.
	Location Description	1300 Block Alley between Fairview and Spring Garden Avenues
	Planned Activities	The national objective is Low/Mod Area Benefit (LMA). The matrix code is 03K, Street Improvements.
3.	Project Name	Hillside Drive Reconstruction
	Target Area	Hillside Drive above Summerhill Avenue
	Goals Supported	CD-2 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: 52.2% of project funds; \$134,377.
	Description	CDBG funds will be used to reconstruct Hillside Drive above Summerhill Avenue.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	15 households have been identified along this street however income surveys have not been completed to date. The number of families along this street may vary slightly from the number of households.
	Location Description	Hillside Drive above Summerhill Avenue
	Planned Activities	The national objective is Low/Mod Area Benefit (LMA). The matrix code is 03K, Street Improvements.
4.	Project Name	Administration
	Target Area	Borough-wide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority

Funding	CDBG: 20% of the total CDBG allocation; \$64,348
Description	General administrative costs, including staff salaries/benefits, consulting services, Analysis of Impediment Housing Study, preparation of application, annual action plans, Environmental Review Record, CAPERs, advertising, audit, special studies, planning and management.
Target Date	9/30/2020
Estimate the number and type of families that will benefit from the proposed	10,477 people.
Location Description	Borough-wide.
Planned Activities	The project matrix code is 21A - General Program Administration.

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

The Borough of Berwick will largely be focusing its efforts on a Borough-wide effort.

The following information provides a profile of the population age, and racial/ethnic composition of the Borough of Berwick. The 2008-2012 ACS 5-Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the Borough of Berwick. The 5-Year Estimates are the most recent data available for the Borough. The 2010 U.S. Census data is included where possible.

Population:

- The 2010 Census reports a population of 10,477 people or a decrease of 297 people since the 2000 Census.
- In 2010, the Borough's male population is 5,000, or 47.72% of the total population and the Borough's female population is 5,477, or 52.28% of the population.

Age:

- Median age in the Borough of Berwick is 40.3 years compared to 40.1 years for the Commonwealth of Pennsylvania.
- Youth under the age of 18 account for 2,383 people or 22.74% of the Borough's population.
- Seniors age 62 or over account for 2,219 people or make up 21.2% of the Borough's population. This is above the Commonwealth's percentage of 15.4% of the population.

Race/Ethnicity:

- 94.4% of residents are White
- 1.5% of residents are Black or African American
- 0.8% of residents are Asian
- 0.2% of residents are American Indian or Alaskan Native
- 3.7% of residents are Hispanic or Latino

Income Profile:

The following is a summary of income statistics for the Borough of Berwick:

- The Low-Moderate Median Family Household Income for a family of four is \$52,550 in Columbia County according to HUD's FFY 2019 Income Limits.
- Median household income in the Borough of Berwick was \$35,212 which was lower than the Commonwealth of Pennsylvania (\$52,548).
- There are 244 households (5.6% of households) living between 0-50% HAMFI that have one or more children, 6 years old or younger, living in the house.

- 0% of married couples with related children under 5 years of age live below the poverty line in Berwick.
- 47.8% of families with related children less than 5 years of age, that do not have a husband present, live below the poverty line.
- There are 660 households (15.2% of households) living between 0-50% HAMFI that have at least one person 62 or older living in the house.
- 1,616 households (37.3%) receive Social Security income.
- 294 households (6.8%) receive Supplemental Social Security income.
- 62 households (1.4%) receive cash public assistance.

Low/Mod Income Profile:

The low- and moderate-income profile for Borough of Berwick is a measurement of the area’s needs. Berwick has an overall low- and moderate-income percentage of 55.17%.

Economic Profile:

- The total population of the Civilian Labor Force is 5,200.
- Attainment of a High School education leads all education levels of the Civilian Labor Force
- The following sectors provide the three largest shares of jobs in Berwick:
 - 1,224 Manufacturing jobs (32.5% of all jobs) are located in Berwick
 - 929 Education and Health Care Service jobs (24.7% of all jobs) are located in Berwick
 - 570 Retail Trade jobs (15.1% of all jobs) are located in Berwick
- The Unemployment Rate is 5.85%
- \$95,100 is the median home sale price

Geographic Distribution

Target Area	Percentage of Funds
Hillside Drive	52.2%
1300 Block Alley: Fairview and Spring Garden Avenues	17.8%
Borough-wide	30%

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The Borough of Berwick has allocated CDBG funds on a Borough-wide basis for spot blight targeting, as well as administration. A majority of the borough’s CDBG funding has been allocated to small, easily defined service areas in an effort to simplify qualifying the projects.

Discussion

The geographic locations and the public benefit for the FFY 2019 CDBG Activities/Projects are as follows:

- Removal of Blighted Structures – Berwick: Borough-wide (SBS)
- Hillside Drive (LMA)
- 1300 Block Alley: Fairview and Spring Garden Avenues (LMA)
- Administration – Borough-wide

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	2
Special-Needs	0
Total	0

Table 11 - One Year Goals for Affordable Housing by Support Requirement

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

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

The Borough uses HOME funds it receives from the Commonwealth of Pennsylvania to do affordable housing projects/activities. The Borough of Berwick rehabilitated two housing units over the past year and is anticipated to rehabilitate two more in the upcoming year. The borough anticipates rehabilitating an additional seven to nine homes by the middle of 2021, through the HOME grant program.

AP-60 Public Housing - 91.220(h)

Introduction

The need for more affordable, accessible housing for the elderly and disabled is evidenced by the proportion of Section 8 Housing Choice Vouchers and Public Housing facilities devoted specifically to these segments of the population. Although additional facilities are under construction by CCHA, it remains to be seen whether there will be the capacity to handle an aging baby boomer population in the future. Also, there has been a high demand for housing accessibility grants.

To a lesser degree, the Borough of Berwick has a sizeable population of young families with children living in poverty. Single parent, female-headed households make up a large majority of these families living in poverty.

Female-headed households have a strong presence on the waiting lists of the Section 8 Housing Choice Vouchers and Public Housing programs, although it was unable to be ascertained the degree of female, single parent households utilizing the Section 8 Housing Choice Vouchers and Public Housing programs.

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

CCHA has described the ongoing maintenance need of their public housing units as minor and able to be updated with their annual Capital Funds received from HUD. CCHA's Admission and Continued Occupancy Policy requires their agency to regularly monitor each of their units in an effort to maintain safe, satisfactory living conditions for its public housing tenants.

In order to provide superior service, the CCHA resolves to:

- Administer applicable Federal and state laws and regulations to achieve high ratings in compliance measurement indicators, while maintaining efficiency in program operation to ensure fair and consistent treatment of clients served.
- Provide decent, safe, and sanitary housing, in good repair – in compliance with program uniform physical condition standards – for very low- and low-income families.
- Achieve a healthy mix of incomes in its public housing developments by attracting and retaining higher income families, and by working toward deconcentration of poverty goals.
- Encourage self-sufficiency of participant families and assist in the expansion of family opportunities which address educational, socio-economic, recreational and other human service's needs.
- Promote fair housing and the opportunity for very low- and low-income families of all races, ethnicities, national origins, religions, ethnic backgrounds, and with all types of disabilities, to participate in the public housing program and its services.

- Create positive public awareness and expand the level of family and community support in accomplishing the PHA's mission.
- Attain and maintain a high level of standards and professionalism in day-to-day management of all program components. Administer an efficient, high-performing agency through continuous improvement of the CCHA's support systems and commitment to employees and their development.
- CCHA will make every effort to keep residents informed of program rules and regulations, and to advise participants of how the program rules affect them.

CCHA will continue to maintain, review, and update their Admission and Continued Occupancy Policy over the next year and make alterations to these goals where necessary.

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

CCHA does not administer a Public Housing Homeownership Program or a Section 8 Housing Choice Voucher Homeownership Program. These are voluntary programs that PHAs can choose to establish by notifying HUD and the public in the Annual Agency Plan and by creating administrative guidelines that meet HUD requirements. HUD approval of these local option programs does not increase funding to the PHA. Participation in both of these programs is limited to working households.

In order to receive assistance under these programs, applicants must be able to demonstrate their credit-worthiness. They must be able to qualify for a mortgage loan from a commercial lender. The public housing and/or Section 8 subsidy is designed to make the home affordable to lower wage households by filling the financial gap between the amount of the first mortgage, and the cost of purchasing the home. In the case of Section 8, the applicant must be a voucher holder. In the case of public housing, first consideration is given to public housing residents. Thereafter, any household that meets public housing income limits may apply for assistance.

In Columbia County, the universe of public housing residents and Section 8 Housing Choice Voucher holders that would be potentially eligible for assistance under these programs is quite limited. Even larger PHAs sometimes find it difficult to secure the participation of sufficient quantity and caliber of prospective buyers to make the programs worth the administrative effort. In the future, CCHA may wish to survey its client base to determine if there are sufficient numbers of interested and qualified buyers to justify the time and expense of establishing and managing these programs.

Although the CCHA does not administer public housing or Section 8 homeownership programs, it does administer a First Time Homebuyers Assistance Program.

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

Not applicable.

Discussion

Families “who receive welfare assistance or other public assistance benefits (‘welfare benefits’) from a state or other public agency (‘welfare agency’) under a program for which Federal, state, or local law requires that a member of the family must participate in an economic self-sufficiency program as a condition for such assistance” for 8 hours a month and/or contribute 8 hours per month of community service. This requirement does not apply to the elderly or disabled.

For the purposes of satisfying the economic self-sufficiency program requirement, HUD defines an “economic self-sufficiency program” as any program designed to encourage, assist, train, or facilitate economic independence of assisted families or to provide work for such families. Eligible self-sufficiency activities include, but are not limited to:

- Job readiness or job training
- Training programs through local one-stop career centers, workforce investment boards, or other training providers
- Employment counseling, work placement, or basic skills training
- Education, including higher education (junior college or college), GED classes, or reading, financial, or computer literacy classes
- Apprenticeships (formal or informal)
- English proficiency or English as a second language classes
- Budgeting and credit counseling
- Any activity required by the Department of Public Assistance under Temporary Assistance for Needy Families (TANF)
- Any other program necessary to ready a participant to work (such as substance abuse or mental health counseling)

Employability, educational attainment, and financial literacy skills are all vitally important to an individual’s or family’s ability to become homeowners. As discussed throughout the Five-Year Consolidated Plan, housing affordability is a challenge in the Borough of Berwick. In general, the degree of cost burden that homeowners have will decrease as their income levels increase. Understanding necessary expenses associated with homeownership also affects the ability of a homeowner to pay their mortgage.

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

Introduction

Defining “homelessness” is a major challenge. In Berwick, what is likely the most common form of homelessness is what is known as “couch surfing.” It can be difficult to document exactly “how many couch surfers” there are in each community because HUD does not consider a couch surfer as someone who is technically homeless.

Overall, unsheltered homelessness is not a prevalent problem in the Columbia and Montour County area. Most individuals and families that are homeless are in fact sheltered.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Homeless Priority - (Low Priority)

There is a need for housing and services for homeless persons and persons at-risk of becoming homeless as well as public education.

- **HO-1 Housing** - Support the efforts of local agencies that provide emergency shelter, transitional housing, and permanent supportive housing.
- **HO-2 Education** - Support the efforts of local agencies educational efforts designed to increase awareness regarding local homelessness and change public perceptions.

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

Beyond Violence, the Women’s Center, and the Gatehouse all offer counseling programs to clients in an effort to assess their individual needs. The Borough of Berwick’s Citizen Participation Plans encourages participation from these organizations, as well as other social service agencies, in an effort to support their missions and client needs during the CDBG application preparation process.

Addressing the emergency shelter and transitional housing needs of homeless persons

As a component of the Borough of Berwick’s Citizen Participation Plan, social service providers that serve residents of the community, including the homeless, will be contacted prior to the initiation of the CDBG application process. The Borough of Berwick will attempt to address emergency shelter and transitional housing needs when and where they are able.

According to interviews conducted for Columbia County’s previously completed Housing Needs Assessment, representatives of the Women’s Center did not emphasize a need for additional shelter facilities. Most of the clients that they serve are not chronically homeless. Rather, due to their lack of stable income, many are unable to find and maintain their own affordable housing.

As previously discussed, the Borough of Berwick will work to implement strategies to remove and ameliorate barriers to affordable housing over the next program year.

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

CCHA's Homelessness Prevention and Rapid Re-Housing Program's aim is to provide financial assistance and services to minimize and prevent individuals and families from becoming homeless.

Beyond Violence in Berwick and the Women's Center of Columbia/Montour Counties in Bloomsburg both have counseling and programs to assist their clients with finding more permanent housing opportunities. The Women's Center of Columbia/Montour Counties holds weekly focus groups on this topic and other related topics such as healthcare, budgeting, and parenting. The Gatehouse also lists "securing affordable housing" as one of the goals for residents of the shelter.

The Borough of Berwick has identified supporting the efforts of local agencies that provide emergency shelter, transitional housing, and permanent supportive housing, as well as supporting educational efforts designed to increase awareness regarding local homelessness as a goal in their Strategic Plan which is consistent with the goals of these agencies.

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.

A variety of programs are established in Columbia County to help low-income individuals and families avoid becoming homeless. The Columbia County United Way and Berwick United Way, the Columbia County Family Center, Beyond Violence, and the Women's Center of Columbia/Montour Counties offer some form of budgeting or financial literacy class. The goals of these classes are for clients to learn how to earn money, manage it, and potentially how he/she invests it and/or donates it to organizations or causes to help others. Successful money management is a critical skill for clients to develop in order to find and maintain housing which is affordable to their budget.

Numerous programs are also available for individuals and families recently discharged from a publicly funded institution or system of care. CMSU has established a Mental Health/Substance Abuse Housing Plan as required by the Pennsylvania Department of Public Welfare's Office of Mental Health and Substance Abuse Services (OMHSAS). This plan describes the status of and any modification to the

County’s efforts to enable adults and transition-age individuals with serious mental illness to live, work, learn, and participate fully in their communities.

The County also has an established reentry program, known as the Justice House Program, for prisoners who have been released back into the community. For individuals about to be released from a medical institution, hospitals must have written discharge policies that include evaluation of a patient’s capacity for self-care and possibility of being cared for in “the environment from which he/she entered the hospital.” The actual discharge varies with the individual being discharged, their primary and behavioral health needs, and resources and supports available. While planners try to send individuals home or to family, sometimes they discharge to a nursing home, rehab hospital or as last resort, non-HUD funded shelter.

Homeless Goal #2 of the Borough of Berwick’s Strategic Plan is to support educational efforts designed to increase awareness regarding how individuals can potentially become homeless. This goal is consistent with these efforts of the missions of the agencies listed above.

Discussion

The borough is not in receipt of any HOPWA funds.

One-year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	0
Tenant-based rental assistance	0
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	0

AP-75 Action Plan Barriers to Affordable Housing - 91.220(j)

Introduction

Currently, the following impediments have been initially identified for the Borough of Berwick:

- Impediment 1: Fair Housing Education, Advocacy, Monitoring, and Enforcement
- Impediment 2: Benefit Gaps and Challenges
- Impediment 3: Housing Affordability
- Impediment 4: Housing Accessibility

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

Impediment 1: Fair Housing Education, Advocacy, Monitoring, and Enforcement:

SEDA-COG, on behalf of the Borough of Berwick, annually publishes the Fair Housing Notice in the local newspaper of general circulation. Additionally, a public hearing is annually held during which the public is asked to report any unfair housing practices. During the FFY 2017 Action Plan Year SEDA-COG also provided educational literature to the Borough of Berwick about nuisance ordinances and how they can potentially infringe upon residents Fair Housing rights. This will be examined further as a component of the Analysis of Impediments process, which is discussed below.

For FFY 2016, it was noted that SEDA-COG was to “distribute a brochure to the Borough of Berwick that speaks to fair housing law and policies. SEDA-COG’s intention is to distribute this notice to the Borough in an effort to increase awareness and further inform the community of their obligations, particularly as they relate to zoning ordinances. One of the important messages is that the impacts of ordinances, rather than the ordinances themselves, be reviewed to determine if they create impediments. The brochure will also examine the costs of housing for both buyers and renters as an impediment to fair housing and discuss various housing financial assistance programs.”

In follow up to this discussed activity, the Office of Fair Housing and Equal Opportunity (FHEO) noted that the “Borough itself should review its own zoning ordinance to determine whether it creates an impediment to housing choice. FHEO further recommends the Borough work collaboratively with surrounding townships to ensure the ordinances do not contain restrictions likely to have a discriminatory effect.”

Based on this guidance, both the Borough and SEDA-COG felt that they did not have the knowledge capacity to adequately review the Borough’s zoning ordinance. Borough of Berwick, in collaboration with SEDA-COG, organized a training for September 20th and 21st, 2017, at Berwick and Susquehanna Universities, to educate staffs on how zoning can potentially encourage discrimination. Rachel Wentworth, Executive Director of the Housing Equality Center of Pennsylvania, provided discussion on this topic.

Attendance at the trainings were intended to include Borough and Town staffs, other municipalities, professionals in the real estate sector, and SEDA-COG. The intended outcome of holding these trainings for Borough of Berwick was to be able to adequately respond to the comments originally provided by FHEO. The Borough of Berwick will be able to adequately do this following completion of its Analysis of Impediments.

During FFY 2018, the Borough of Berwick also participated in a mailing effort to notify agencies and municipalities in the region about the draft 2019-2024 Coordinated Public Transit-Human Services Transportation Plan which is intended to address the gaps between jobs and transportation.

Impediment 2: Benefit Gaps and Challenges:

Unfortunately, benefit reform that significantly affects residents in Berwick will need to occur at the federal level. Strategies that could be implemented at the local level, however, include supporting non-profit organizations such as Agape or the United Way, the Central Susquehanna Community Foundation, and the United Way which attempt to “fill in funding gaps that exist in their communities.” The Borough of Berwick will contact non-profit organizations during the CDBG application preparation process to invite input and support projects that benefit the community.

During the 2018 calendar year, Tyler Dombroski, the Borough’s CDBG coordinator, was appointed to the Board of Directors of Central Susquehanna Opportunities (CSO). This non-profit organization provides additional financial and programmatic assistance to local lower income residents. Mr. Dombroski has been appointed to the program subcommittee of the organization in an effort to increase collaboration between CSO and the Borough.

Comment provided by FHEO for the FFY 2016 Annual Action Plan noted a recommendation to both apply for HOME funding to assist with “rental assistance to those renters that have a gap in their income.” The Borough of Berwick, during the FFY 2017 program year, already had an open HOME contract focused on providing housing rehabilitation funding to homeowners. This contract had its funds exhausted during FFY 2017. One home was rehabilitated.

Additionally during FFY 2017 program year, the Borough applied to the Commonwealth for additional HOME funding however the borough decided to continue with its current housing rehabilitation funding priority. The Borough has continued with this funding approach.

FHEO also suggested that the Borough “implement a First Time Homebuyers program to assist renters with becoming homeowners.” The Borough does not have the financial or staff capacity to implement a First Time Homebuyers program. However, CCHA does offer a First Time Homebuyers program for Columbia County residents which Borough of Berwick is a part of. Borough of Berwick will continue to encourage residents to participate in this program to encourage additional home ownership within its municipal limits.

With the number of other funding tools noted, the Borough Council does not feel that it is appropriate to allocate CDBG resources to individual financial support activities.

Impediment 3: Housing Affordability:

It is the desire of the Borough of Berwick to maintain their supply of available decent, safe, and affordable housing. The current housing stock is maintained through rehabilitation efforts, codes enforcement, and new construction. The Borough of Berwick, through Columbia County Housing Authority, also encourages homeownership opportunities for LMI households by promoting its First Time Home Buyers Program. SEDA-COG's brochure previously discussed and examines various housing financial assistance programs.

Public housing and other facilities aimed towards income distressed populations in the Borough of Berwick will also continue to be administered and further developed.

As previously noted, the Borough of Berwick and SEDA-COG organized a training for September 21, 2017, to learn more about financing options, to assist area families with housing affordability. Attendees included municipal and private sector representatives from around the region. The Pennsylvania Housing Financing Authority conducted the presentation.

Specific financing tools discussed during the training include Low Income Housing Tax Credits, Pennsylvania Housing Financing Authority conventional and PennHOMES loan programs, and the Pennsylvania Housing Affordability and Rehabilitation Enhancement program. These financing tools are all administered by the Pennsylvania Housing Financing Authority.

Additionally, participating private lenders collaborate with the Pennsylvania Housing Financing Authority for the ACCESS Home Modification program, Purchase Improvement program, Homeowners Energy Efficiency Loan Program, Renovate and Repair program, and the PENNVEST Homeowner Septic Program.

The Borough of Berwick enthusiastically supports these programs offered by the Pennsylvania Housing Financing Authority. However, the Borough of Berwick does not have the knowledge, operation, or finance capacity to offer programs such as the ones mentioned above. The Borough of Berwick promoted the use of these programs in order to prevent homelessness, during the 2018 calendar year.

The Borough of Berwick disagrees with the comments offered by FHEO for the FFY 2016 Annual Action Plan noting "without CDBG funds being allocated to these activities (rehabilitation efforts, code enforcement, and new construction) this impediment cannot be removed or ameliorated."

As previously noted throughout the FFY 2016-2020 Consolidated Plan and FFY 2016 - FFY 2018 Annual Action Plan, the Borough of Berwick has and will continue to utilize HOME, Weatherization, and other grant programs to finance continued housing rehabilitation.

New housing construction, like much of the rest of the country, will continue to be primarily driven by the private sector. The Columbia County Housing Authority had also played a significant role developing new housing complexes for LMI populations, such as the LaSalle Street Neighborhood.

Finally, the Borough of Berwick has an active code staff which enforces the Borough's various ordinances, including the International Property Maintenance Code. The International Property Maintenance Code is the standard building maintenance code used by municipalities throughout the Commonwealth of Pennsylvania. Berwick's code staff, as well as most code staffs of small to mid-sized municipalities across the Commonwealth of Pennsylvania, finance their community's code enforcement efforts simply through general funds and the occasional revenues generated from enforcement.

Given the Borough of Berwick's relatively small allocation of CDBG funds, there simply is not enough CDBG funding to spread to the activities discussed above. These activities are important to the Berwick Borough Council and their constituents, however, which is why other financing tools will continue to be utilized to pursue the goals of these activities.

Impediment 4: Housing Accessibility:

The Borough of Berwick recently applied to the Commonwealth for \$300,000 of HOME funding. Although these funds are not specifically earmarked for housing accessibility work, the Borough of Berwick's HOME program will be used to assist with home accessibility improvements as necessary.

Additionally, the Borough of Berwick, through Columbia County Housing Authority, will continue to support the building of homes that are designed to accommodate the needs of handicapped and disabled residents through its Accessible Homes Program. The Columbia County Housing Authority will also continue to provide additional low-income residents with permanent disabilities, physical modifications to their home or apartment, through its Access Grant Program.

As previously noted, Borough of Berwick and SEDA-COG organized a training that was held on September 21, 2017, to learn more about financing options to assist area families with housing affordability. The Borough of Berwick promoted the use of these programs, during the 2018 calendar year.

Discussion

Last year's Annual Action Plan allocated \$16,809 of FFY 2018 CDBG administration funding for the purposes of conducting a professional Analysis of Impediments study. \$25,580 of FFY 2019 CDBG funding is proposed to be allocated as component of this year's Annual Action Plan. A request for proposals is anticipated to be conducted during the FFY 2018 Action Plan Year.

The Borough's intentions regarding the Analysis of Impediments process were discussed in a letter to Mary Anne Bellacima, HUD, dated October 1, 2018. The Borough of Berwick anticipates that it will collaborate with the Town of Bloomsburg through this effort. Review of zoning matters that relate to Fair Housing, will be examined further as a component of the Analysis of Impediments process.

AP-85 Other Actions - 91.220(k)

Introduction

The Borough of Berwick has developed the following actions which address the obstacles of meeting underserved needs, foster affordable housing, reduce lead based paint hazards, reduce the number of families living in poverty, develop institutional structures, and enhances coordination between public and private housing, and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Despite efforts made by the Borough of Berwick and social service providers, a number of significant obstacles remain to meet underserved needs. With funding resources being scarce, funding becomes the greatest obstacle for the Borough of Berwick to meet its underserved needs. Insufficient funding lessens the ability to fund many worthwhile public service programs, activities, and agencies. The Borough of Berwick, through its planning efforts, will use its limited resources to address its greatest needs and improve the quality of life for its residents. The following obstacles need to be overcome in order to meet underserved needs:

- Lack of decent, safe, sound, and affordable owner and renter housing
- High cost of rehabilitation work
- Aging-in-place population who need accessibility improvements
- The need for major rehabilitation of the Borough's aging housing stock
- The increasing number of vacant and abandoned properties
- The unemployment rate and loss of household income
- Low wages in the service and retail sector job market

Actions planned to foster and maintain affordable housing

The Borough of Berwick plans to undertake the following comprehensive housing goals:

Housing Priority - (Low Priority)

There is a need to improve the quality of the housing stock and to increase the supply of affordable, decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers.

- **HS-1 Housing Rehabilitation** - Continue to rehabilitate the existing owner- and renter-occupied housing stock, including handicap accessibility modifications.
- **HS-2 Housing Construction/Rehabilitation** - Increase the supply of decent, safe, sound, and accessible housing that is affordable to owners and renters through new construction and rehabilitation of vacant units.
- **HS-3 Fair Housing** - Affirmatively further fair housing by promoting fair housing choices through monitoring, education, and outreach.
- **HS-4 Homeownership** - Assist LMI households in an effort to become homeowners and also provide counseling.

The Borough of Berwick utilized \$13,546 of CDBG funds in FFY 2016 to carry out HS-1 Housing Rehabilitation.

Actions planned to reduce lead-based paint hazards

The revised Federal Lead Based Paint Regulations published on September 15, 1999, (24 CFR Part 35) have had a significant impact on many activities – rehabilitation, tenant-based rental assistance, and property acquisition – supported by the CDBG program. The Borough of Berwick will comply with Title 24, Part 35: Lead Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

The Borough of Berwick will ensure that:

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

Actions planned to reduce the number of poverty-level families

The Borough of Berwick plans to undertake the following comprehensive economic development strategies, which inherently aim at reducing the number of poverty-level families:

Economic Development Priority - (Low Priority)

There is a need to increase employment, self-sufficiency, education, job training, technical assistance, and economic empowerment of the residents of the Borough of Berwick.

- **ED-1 Employment** - Undertake efforts to support SEDA-COG’s Five-Year Comprehensive Economic Development Strategy (CEDS) where applicable.

- **ED-2 Community Revitalization** - Plan and promote the development and redevelopment of downtown districts, vacant commercial and industrial sites, and facilities.

Actions planned to develop institutional structure

The Borough of Berwick and SEDA-COG will coordinate activities among public and private agencies, and other organizations that serve the Borough of Berwick. Due to the relatively small population of the Borough of Berwick, many public and private agencies provide services on either a county or multi-county level. As a result of this administrative structure, the efforts to implement the strategies produced from this Five-Year Consolidated Plan will require greater cooperation across Columbia County.

In order to streamline efforts and promote greater local cooperation, the Borough of Berwick will work to strengthen their relationships with the Columbia County Human Service Coalition. This will facilitate and coordinate the linkages between these public/private partnerships, develop new partnership opportunities, and ensure that the goals and objectives of the Five-Year Consolidated Plan will be addressed by more than one agency.

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

The Borough of Berwick, with the assistance of SEDA-COG, will hold primary responsibility for the administration of the Annual Action Plan. This effort will include coordination of activities among public and private organizations in their efforts to implement different elements and to realize the prioritized goals of the Annual Action Plan. The Borough of Berwick is committed to continuing its participation and coordination with public, housing, and social service organizations.

Discussion

The Borough of Berwick will continue to observe the community and economic development challenges and opportunities that the residents of the community face. Although the Five-Year Consolidated Plan study effort has been completed, the baseline goals established toward improving the housing and community and economic development needs of the Borough of Berwick will be modified as necessary.

Otherwise, this current Consolidated Plan will continue to serve as a guide for allocating CDBG funds over the next five years and to provide direction to stakeholder organizations to address the housing and community and economic development needs.

Program Specific Requirements

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

Introduction

The Borough of Berwick receives an annual allocation of CDBG funds. Since the Borough receives this Federal allocation, the questions below have been completed, as they are applicable.

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	\$0.00
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	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
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.	\$0.00
5. The amount of income from float-funded activities	\$0.00
Total Program Income	\$0.00

Other CDBG Requirements

1. The amount of urgent need activities	\$0.00
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.	70%

Discussion

The Borough of Berwick will use 70% of FFY 2019 CDBG Funds toward the benefit of low- and moderate-income individuals.