

# Annual Action Plan

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

### 1. Introduction

The Borough of Berwick is a new 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 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 2016. This Annual Action Plan establishes goals for the Borough of Berwick to undertake to address identified needs. The planning process was accomplished through a series of public meetings, stakeholder consultation interviews, and collaboration.

### 2. Summary of the Objectives and Outcomes Identified in the Plan

Since the Borough of Berwick is a Federal Entitlement Community, they need to develop an Annual Action Plan. The following goals and objectives have been identified for the Borough of Berwick for the FFY 2016 CDBG Program:

#### **Housing Priority - (High 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 in both communities 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.

#### **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.

**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 public transportation access.
- **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 new Federal Entitlement community. The FFY 2016 Consolidated Annual Performance Evaluation Report will be the first year CAPER on how the Borough expended their funds.

### **4. Summary of Citizen Participation Process and Consultation Process**

The Borough of Berwick has substantially modified their CDBG Citizen Participation Plan as a component of the preparation of their joint Five-Year Consolidated Plan.

In preparation for the development of the Five-Year Consolidated Plan and corresponding Annual Action Plan, initial consultation meetings were held with 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. A notice was mailed out on May 27, 2016, to the various contacted organizations regarding the initiation of the CDBG application preparation schedule.

As a component of this schedule, the Borough of Berwick held its first public hearing on June 13, 2016. The hearing is 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 communities' CDBG program, and to provide suggestions for future CDBG program priorities and activities.

SEDA-COG then emailed all the agencies and organizations that were contacted as part of the consultation process, to let them know that the Five-Year Consolidated Plan and Action Plan were on public display. The comment period for the Borough of Berwick began on July 8, 2016. A copy of the "Draft Five-Year Consolidated Plan and the FFY 2016 Annual Action Plan" were 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 18, 2016. The hearing gave the public a final opportunity to comment on both plans.

The comment period for the joint Five-Year Consolidated Plan and the Annual Action Plan ended on August 8, 2016.

On May 8, 2017, a public hearing was held regarding a proposed substantial amendment to the Annual Action Plan. The hearing provided residents, agencies and organizations with the opportunity to discuss the communities' CDBG program, and to provide suggestions for future CDBG program priorities and activities.

SEDA-COG emailed all the agencies and organizations that were contacted as part of the Five-Year Consolidated Plan and Action Plan consultation process, to let them know that the proposed substantial amendment was on public display. The substantial amendment was released for public comment on April 14, 2017. A copy of the substantial amendment 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>

The comment period was scheduled to end on May 15, 2017.

## **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. Public comment was also invited for thirty (30) days regarding the joint Five-Year Consolidated Plan, the individual Annual Action Plan, and the substantial amendment.

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 Five-Year Consolidated Plan, the individual Annual Action Plan, and the substantial amendment.

## **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 Five-Year Consolidated Plan, the individual Annual Action Plan, and the substantial amendment.

## **7. Summary**

The main goal of the Annual Action Plan is to implement strategies and work towards 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 towards improving the housing conditions, and address community and economic development needs.

For FFY 2016 Program Year, the following CDBG allocation will be distributed:

- Borough of Berwick: \$297,314

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

### **Introduction**

The Borough of Berwick is receiving \$297,314 of FFY 2016 CDBG funds. The program year goes from October 1, 2016 through September 30, 2017. These funds will be used to address the following priority needs:

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

The accomplishments of these projects/activities will be reported in the FFY 2016 Consolidated Annual Performance and Evaluation Report (CAPER).

**Anticipated Resources**

| Program                      | Source of Funds  | Uses of Funds   | Expected Amount Available Year 1 |                    |                          |              | Expected Amount Available<br>Reminder of the ConPlan<br>\$ | Narrative Description   |
|------------------------------|------------------|---|----------------------------------|--------------------|--------------------------|--------------|--|---|
|                              |                  |   | Annual Allocation: \$            | Program Income: \$ | Prior Year Resources: \$ | Total: \$    |  |   |
| CDBG<br>(Borough of Berwick) | Public - Federal | <ul style="list-style-type: none"> <li>• Acquisition</li> <li>• Admin and Planning</li> <li>• Economic Development</li> <li>• Housing</li> <li>• Public Improvement</li> <li>• Public Services</li> </ul> | \$297,314.00                     | \$0.00             | \$132,929.00             | \$430,243.00 | \$1,189,256.00   | Expected amount available for the remainder of the Consolidated Plan's implementation based on level funding allocations between FFY 2017-2020. |

**Table 79 - 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

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

- FFY 2014 CDBG Funds
- FFY 2015 CDBG Funds
- Local General Funds
- Pennsylvania Liquid Fuels Program

Neither 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 2016.

**Discussion**

The Borough of Berwick anticipates that projects funded in FFY 2016 with CDBG funds will require minimal additional matching funds. The Borough could utilize FFY 2017 CDBG funds to reimburse itself for project cost overruns that occur on FFY 2016 projects, if necessary. Other goals identified in the Five-Year Consolidated Plan not funded with CDBG funds in FFY 2016 will utilize Local General Funds when necessary.

## 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.         | HS-1 Housing Rehabilitation | 2016       | 2020     | Affordable Housing                       | Borough Wide    | Housing Priority                                  | CDBG: \$50,000  | Homeowner Housing Rehabilitated:<br>12 Household Housing Unit   |
| 2.         | CD-2 Infrastructure         | 2016       | 2020     | Non-Housing Community Development        | Borough Wide    | Community Development Priority                    | CDBG: \$154,721 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5,295 Persons Assisted |
| 3.         | CD-5 Clearance              | 2016       | 2020     | Non-Housing Community Development        | Borough Wide    | Community Development Priority                    | CDBG: \$50,000  | Buildings Demolished: 6 Buildings   |
| 4.         | AM-1 Overall Coordination   | 2016       | 2020     | Administration, Planning, and Management | Borough Wide    | Administration, Planning, and Management Priority | CDBG: \$42,593  | Other: 1 Other  |

Table 80 – Goals Summary

## Goal Descriptions

|    |                  |  |
|----|------------------|--|
| 1. | Goal Name        | <b>HS-1 Housing Rehabilitation</b>   |
|    | Goal Description | Continue to rehabilitate the existing owner and renter occupied housing stock, including handicap accessibility modifications.   |
| 2. | Goal Name        | <b>CD-2 Infrastructure</b>   |
|    | 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.   |
| 3. | Goal Name        | <b>CD-5 Clearance</b>  |
|    | Goal Description | Remove and eliminate slum and blighting conditions.  |
| 4. | Goal Name        | <b>AM-1 Overall Coordination</b>   |
|    | 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. |

## AP-35 Projects - 91.220(d)

### Introduction

Listed below are the FFY 2016 CDBG Activities for the Borough of Berwick:

| #  | Project Name                                |
|----|---|
| 1. | Homeowner Sidewalk Rehabilitation           |
| 2. | Removal of Blighted Structures - Berwick    |
| 3. | 6 <sup>th</sup> Street Reconstruction       |
| 4. | 8 <sup>th</sup> Street Reconstruction       |
| 5. | Pine & Chestnut Street Alley Reconstruction |
| 6. | Administration                              |

**Table 81 – 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 2016 to principally benefit low and moderate income persons.

- CDBG funds allocated to do housing rehabilitation work will have their income verified to ensure that funds are benefit a low- to moderate-income household (based on the Columbia County Section 8 Income Limits). The Borough of Berwick has a large population of low- to moderate-income elderly families on a fixed income that face difficulty maintaining their homes and properties. Among these maintenance challenges for these homeowners are maintaining sidewalks. Initiation of this sidewalk replacement program will assist the elderly with maintaining their properties, improve the walkability of the community, and promote healthy living lifestyles.
- The infrastructure improvement activities are either located in a low- and moderate-income block group, or have a low- and moderate-income service area benefit over 51% low and moderate income. The Borough of Berwick has many streets that 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. After a street inspections conducted by the Berwick Borough Public Works Department, discussion by members of the Berwick Borough Council and local residents, and an examination by SEDA-COG, it was determined that the best investment of Community Development Block Grant funds would be to reconstruct: West 6<sup>th</sup> Street and West 8<sup>th</sup> Street between North Vine Street and North Mulberry Street. Reconstruction of the unnamed alley between Pine Street and Chestnut Street will also be addressed.
- CDBG funds have also been allocated to remove of slum and blight on a spot basis. Due to an increase in vacant, blighted properties, Berwick Borough has begun to take a proactive approach toward property demolition. The Borough of Berwick’s Code Enforcement Supervisor has identified a number of blighted structures for demolition. Properties currently targeted for potential demolition include:

- 344 North Vine Street
- 1001 Pine Street
- 1149 Chestnut Street
- 1336 Spring Garden Avenue
- 433 South Arch Street
- 422 South Mercer Street
- 732-734 West Front Street
- 823A Rear Susquehanna Avenue
- 315 Mulberry Street
- 617-619 Mulberry Street

## AP-38 Project Summary

### Project Summary Information

|           |  |   |
|-----------|--|---|
| <b>1.</b> | <b>Project Name</b>  | <b>Homeowner Sidewalk Rehabilitation Project</b>  |
|           | <b>Target Area</b>   | Borough Wide  |
|           | <b>Goals Supported</b>   | HS-1 Housing Rehabilitation   |
|           | <b>Needs Addressed</b>   | Housing Priority  |
|           | <b>Funding</b>   | CDBG: \$50,000  |
|           | <b>Description</b>   | CDBG funds will be used to replace sidewalks for income eligible low- to moderate-income elderly households (based on the Columbia County Section 8 Income Limits). |
|           | <b>Target Date</b>   | 9/30/2017   |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 12 households   |
|           | <b>Location Description</b>  | Borough-wide.   |
|           | <b>Planned Activities</b>  | The national objective is Low/Mod Housing Activities (LMH). The matrix code is 14A, Rehab: Single-Unit Residential.   |

|           |                        |  |
|-----------|------------------------|--|
| <b>2.</b> | <b>Project Name</b>    | <b>Removal of Blighted Structures</b>  |
|           | <b>Target Area</b>     | Borough Wide   |
|           | <b>Goals Supported</b> | CD-5 Clearance   |
|           | <b>Needs Addressed</b> | Community Development Priority   |
|           | <b>Funding</b>         | CDBG: \$50,000   |
|           | <b>Description</b>     | CDBG funds have been allocated to remove of slum and blight on a spot basis. |
|           | <b>Target Date</b>     | 9/30/2017  |

|  |  |
|--|--|
| <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 6 Buildings  |
| <b>Location Description</b>  | Borough-wide.  |
| <b>Planned Activities</b>  | The national objective is elimination of slum and blight. The matrix code is 04, Clearance and Demolition. |

|           |  |  |
|-----------|--|--|
| <b>3.</b> | <b>Project Name</b>  | <b>West 6<sup>th</sup> Street Reconstruction</b>   |
|           | <b>Target Area</b>   | Census Tract 506, Block Group 6  |
|           | <b>Goals Supported</b>   | CD-2 Infrastructure  |
|           | <b>Needs Addressed</b>   | Community Development Priority   |
|           | <b>Funding</b>   | CDBG: \$60,000   |
|           | <b>Description</b>   | CDBG funds will be used to reconstruct West 6 <sup>th</sup> Street from North Vine Street and North Mulberry Street. |
|           | <b>Target Date</b>   | 9/30/2017  |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 685 people.  |
|           | <b>Location Description</b>  | West 6 <sup>th</sup> Street, Borough of Berwick.   |
|           | <b>Planned Activities</b>  | The national objective is Low/Mod Area Benefit (LMA). The matrix code is 03K, Street Improvements.                   |

|           |                        |  |
|-----------|------------------------|--|
| <b>4.</b> | <b>Project Name</b>    | <b>West 8<sup>th</sup> Street Reconstruction</b> |
|           | <b>Target Area</b>     | Census Tract 506, Block Group 6                  |
|           | <b>Goals Supported</b> | CD-2 Infrastructure                              |
|           | <b>Needs Addressed</b> | Community Development Priority                   |
|           | <b>Funding</b>         | CDBG: \$34,721                                   |

|  |  |
|--|--|
| <b>Description</b>   | CDBG funds will be used to reconstruct West 8 <sup>th</sup> Street from North Vine Street and North Mulberry Street. |
| <b>Target Date</b>   | 9/30/2017  |
| <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 685 people.  |
| <b>Location Description</b>  | West 6 <sup>th</sup> Street, Borough of Berwick.   |
| <b>Planned Activities</b>  | The national objective is Low/Mod Area Benefit (LMA). The matrix code is 03K, Street Improvements.                   |

|           |  |  |
|-----------|--|--|
| <b>5.</b> | <b>Project Name</b>  | <b>Pine &amp; Chestnut Street Alley Reconstruction</b>   |
|           | <b>Target Area</b>   | Families living along the unnamed alley between Pine Street and Chestnut Street                    |
|           | <b>Goals Supported</b>   | CD-2 Infrastructure  |
|           | <b>Needs Addressed</b>   | Community Development Priority   |
|           | <b>Funding</b>   | CDBG: \$60,000   |
|           | <b>Description</b>   | CDBG funds will be used to reconstruct the unnamed alley between Pine Street and Chestnut Street.  |
|           | <b>Target Date</b>   | 9/30/2017  |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 6 LMI families.  |
|           | <b>Location Description</b>  | The unnamed alley between Pine Street and Chestnut Street  |
|           | <b>Planned Activities</b>  | The national objective is Low/Mod Area Benefit (LMA). The matrix code is 03K, Street Improvements. |

|           |                        |                           |
|-----------|------------------------|---------------------------|
| <b>6.</b> | <b>Project Name</b>    | <b>Administration</b>     |
|           | <b>Target Area</b>     | Borough Wide              |
|           | <b>Goals Supported</b> | AM-1 Overall Coordination |

|  |   |
|--|---|
| <b>Needs Addressed</b>   | Administration, Planning, and Management Priority   |
| <b>Funding</b>   | CDBG: \$42,593  |
| <b>Description</b>   | General administrative costs, including staff salaries/benefits, consulting services, preparation of application, annual action plans, environmental review record, CAPERs, advertising, audit, special studies, planning and management. |
| <b>Target Date</b>   | 9/30/2017   |
| <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 5,295 people.   |
| <b>Location Description</b>  | Borough-wide.   |
| <b>Planned Activities</b>  | 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 accounts 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 \$47,700 in Columbia County according to HUD's FFY 2016 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 50.84%.

**Economic Profile:**

- 5,200 is the total population of the Civilian Labor Force
- 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 |
|--------------------------------------|---------------------|
| Borough Wide                         | 39.26%              |
| Census Tract 506, Block Group 6      | 37.19%              |
| Alley between Pine & Chestnut Street | 23.56%              |

**Table 82 - 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 and its LMH housing rehabilitation activity. For its street improvement activities, areas of the Borough with the highest percentages of low- and moderate-income persons are targeted. The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

- Census Tract 506, Block Group 1 (58.16%)
- Census Tract 506, Block Group 5 (51.49%)
- Census Tract 506, Block Group 6 (76.54%)
- Census Tract 507, Block Group 2 (65.29%)

## Discussion

The geographic locations and the public benefit for the FFY 2016 CDBG Activities/Projects are as follows:

- Homeowner Sidewalk Rehabilitation: Borough Wide (LMH)
- Removal of Blighted Structures – Berwick: Borough Wide (SBS)
- West 6<sup>th</sup> Street Reconstruction - Census Tract 506, Block Group 6 (LMA)
- West 8<sup>th</sup> Street Reconstruction - Census Tract 506, Block Group 6 (LMA)
- Pine & Chestnut Street Alley Reconstruction - Pine & Chestnut Street Alley (LMA)
- Administration - Borough Wide

## AP-55 Affordable Housing - 91.220(g)

### Introduction

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

**Table 83 - 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                                       | 0 |
| Acquisition of Existing Units                                 | 0 |
| Total   | 0 |

**Table 84 - One Year Goals for Affordable Housing by Support Type**

### Discussion

During this program year the Borough is not funding any affordable housing projects/activities with CDBG funds. The Borough uses HOME funds it receives from the Commonwealth of Pennsylvania to do affordable housing projects/activities.

## **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 actually 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 services 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 sometime 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 or family's ability to become homeowners. As discussed throughout this Five-Year Consolidated Plan, housing affordability is a challenge for 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 affect 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 their shelter's tenant goals for their residents.

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 homelessness. This goal is consistent with these efforts of the missions of the agencies listed above.

### **Discussion**

A perception currently exists that homelessness does not exist in the community because Berwick is a rural, relatively small town. Homelessness can exist however due to a number of circumstances out of a person's control such as divorce, cancer or other sicknesses, accidents, etc.

In Berwick, what is likely the most common form of homelessness is "couch surfing." However, it can be difficult to document exactly this hidden homelessness in the community because HUD does not consider a couch surfer as someone who is technically homeless.

The Borough of Berwick will continue to work towards changing public perceptions regarding homelessness, including this hidden homelessness, and support agencies that provide emergency shelter, transitional housing, and permanent supportive housing.

## **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.

For FFY 2016, SEDA-COG will 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.

#### **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.

#### **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 will be maintained through rehabilitation efforts, codes enforcement, and new construction. The Borough, through CCHA, will also continue to encourage homeownership opportunities for LMI households by promoting its First Time Home Buyers Program. SEDA-COG's brochure previously discussed will also examine 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.

**Impediment 4: Housing Accessibility:**

The Borough of Berwick, through CCHA, 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.

CCHA will also continue to provide additional low-income residents with permanent disabilities, physical modifications to their home or apartment, through its Access Grant Program.

**Discussion**

The Borough of Berwick will conduct an Assessment of Fair Housing in 2017, per the direction of HUD. Following this analysis, Berwick will be able to further identify Fair Housing impediments, along with goals and strategies to address those impediments and affirmatively further fair housing.

## **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
- Need 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 - (High 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 plans on utilizing \$50,000 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 this Five-Year Consolidated Plan study effort has been completed, the baseline goals established towards 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.

## AP-90 Program Specific Requirements - 91.220(I)(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(I) (1)

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

|   |               |
|---|---------------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed   | \$0.00        |
| 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        |
| <b>Total Program Income</b>   | <b>\$0.00</b> |

### 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. | 80.37% |

### Discussion

The Borough of Berwick will use 80.37% of FFY 2016 CDBG Funds towards the benefit of low- and moderate-income individuals.