TOWN OF BLOOMSBURG
FY 2016-2020
FIVE YEAR CONSOLIDATED PLAN
&
FY 2016 ANNUAL ACTION PLAN

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Consolidated Plan

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

1. Introduction

The Borough of Berwick and Town of Bloomsburg are both new Entitlement communities 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 and Town of Bloomsburg have prepared a joint Consolidated Plan, which will be utilized for FFY 2016-2020. This Consolidated Plan highlights challenges and opportunities in focus areas such as housing, community, and economic development within both municipalities.

The Consolidated Plan also establishes goals for both communities over the next five years by outlining initiatives the Borough of Berwick and Town of Bloomsburg will undertake to address identified needs. This Five-Year Consolidated Plan is a collaborative effort between the Borough of Berwick and Town of Bloomsburg, SEDA-Council of Governments (SEDA-COG), the community at large, social service agencies, housing providers, community development agencies, and economic development groups. 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 and Town of Bloomsburg are both new Federal Entitlement Communities, they need to develop a Five-Year Consolidated Plan. The "vision" of this Five-Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for both municipalities. As part of the Five-Year Consolidated Plan, both communities must develop goals and objectives. The following goals and objectives have been identified for the Borough of Berwick and the Town of Bloomsburg for the period of FFY 2016 through FFY 2020 for the CDBG) Program:

Housing Priority - (High Priority)
There is a need to improve the quality of the housing stock in both communities, 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 both communities, 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 both the Borough of Berwick and Town of Bloomsburg.

- **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 and the Town of Bloomsburg.

- **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.

Assignment of Priority Discussion:

High Priority - Activities are assigned a high priority if the Borough of Berwick or Town of Bloomsburg will likely utilize CDBG funds to finance activities during the Five-Year Consolidated Plan period.

Low Priority - Activities are assigned a low priority if the activity may not be funded by the Borough of Berwick or Town of Bloomsburg during the Five-Year Consolidated Plan period. The Borough of Berwick or Town of Bloomsburg may support applications for other funding if those activities are consistent with the needs identified in the Five-Year Consolidated Plan.

3. Evaluation of Past Performance

The Borough of Berwick and Town of Bloomsburg are both new Federal Entitlement communities. The FFY 2016 Consolidated Annual Performance Evaluation Report will be the first year CAPER on how both municipalities expended their funds.

4. Summary of Citizen Participation Process and Consultation Process

The Borough of Berwick and Town of Bloomsburg have both substantially modified their CDBG Citizen Participation Plans as a component of the preparation of their joint Five-Year Consolidated Plan.

In preparation for the development of the Five-Year Consolidated 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 Town of Bloomsburg held its first public hearing on June 8, 2016. The Borough of Berwick held its first public hearing on June 13, 2016. The hearings are based on the needs of the community and its residents. The hearings also provided the residents, agencies and organizations with the opportunity to discuss both 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 both plans 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. Town of Bloomsburg
   301 East 2nd Street
   Bloomsburg, PA 17815

3. 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 Town of Bloomsburg's final public hearing was held on August 8, 2016. The hearings gave the public a final opportunity to comment on both municipalities' plan.

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

5. Summary of Public Comments

Notices were advertised in the *Press Enterprise*, the local newspaper of circulation, regarding each municipality's public hearing in order to invite comment. Public comment was also invited for thirty (30) days regarding the joint Five-Year Consolidated Plan and the individual Annual Action Plans.

Comments received at both municipalities' 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.

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.

7. Summary

The main goal of the Five-Year Consolidated Plan is to study the living conditions, as well as the community and economic development challenges and opportunities faced by the residents of the Borough of Berwick and Town of Bloomsburg. Through this study effort, baseline goals were established to work towards improving the housing conditions, and address community and economic development needs.

Both communities will use this Consolidated Plan as a guide for allocating its CDBG funds over the next five (5) years, and to provide direction to stakeholder organizations to address the housing and community and economic development needs.

For FFY 2016 Program Year, the following CDBG allocations will be distributed to each community:

- Borough of Berwick: $297,314
- Town of Bloomsburg: $241,797

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Recipient	Debra Force	Borough of Berwick
CDBG Recipient	Lauren Martz	Town of Bloomsburg
CDBG Administrator	Bill Seigel	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 project. 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 a half a billion dollars.

Consolidated Plan Public Contact Information

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

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 to invite 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.

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(I)).

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: Promotes 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. Bimonthly 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 addressing 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 and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The mission of CV-RHAB is to reduce and end homelessness in their 11-county region. To this end, CV-RHAB works to join with other organizations to provide a mechanism for planning, coordinating efforts, and advocating for increased opportunities for homeless individuals.

Due to the County's recent inability to provide matching funding for ESG grants, there is not a current need to coordinate with CV-RHAB on how to allocate ESG funds. In prior years, matching funding for ESG grants was provided through Marcellus Shale Drilling Impact Grants. Unfortunately, the County is not currently receiving any additional Marcellus Shale funds. In order to replace this Marcellus Shale funding, the Columbia County Housing and Redevelopment Authority is currently considering CDBG funding as a potential future matching source for ESG allocations. Ultimately, the Columbia County Commissioners (a state CDBG subrecipient), the Bloomsburg Town Council, and the Berwick Borough Council, would all have to approve this CDBG allocation.

Although Weston Breham is currently appointed to provide HMIS data, as required by future ESG program allocations, the Columbia County Housing and Redevelopment Authority is not currently obligated to provide this information. The Columbia County Housing and Redevelopment Authority will continue to work with CV-RHAB to coordinate efforts to address the needs of homeless persons and persons at risk of homelessness for both ESG funded projects as well as other efforts.

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

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

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	Bloomsburg Area School District
	Agency/Group/Organization Type	Services-Children Services-Education Other government - Local
	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?	Group meeting held; housing and community development priorities.
2	**Agency/Group/Organization**	Town of Bloomsburg
	Agency/Group/Organization Type	Other government - Local 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?	Group meeting held; housing and community development priorities.
3	**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?	Group meeting held; housing and community development priorities.
4	**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?	Individual meeting held; housing and community development priorities.
5	**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?	Individual meeting held; housing and community development priorities.
6	**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?	Individual meeting held; housing and community development priorities.
7	**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?	Group meeting held; housing and community development priorities.
8	**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?	Group meeting held; housing and community development priorities.

9	**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?	Individual meeting held; housing and community development priorities.
10	**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?	Group meeting held; housing and community development priorities
11	**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?	Individual meeting held; housing and community development priorities

12	**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?	Individual meeting held; housing and community development priorities.
13	**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?	Group meeting held; housing and community development priorities.
14	**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?	Individual meeting held; housing and community development priorities.
15	**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?	Individual meeting held; housing and community development priorities.
16	**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?	Individual meeting held; housing and community development priorities.

17	**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?	Group meeting held; housing and community development priorities.
18	**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?	Individual meeting held; housing and community development priorities.

19	**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?	Group meeting held; housing and community development priorities.
20	**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?	Group meeting held; housing and community development priorities.
21	**Agency/Group/Organization**	SEDA-COG Long Range Transportation Plan: Environmental Justice Workshop
	Agency/Group/Organization Type	Other government – Local Other government – County Civic Leaders Regional Organization Planning Organization
	What section of the Plan was addressed by Consultation?	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?	Group meeting held; housing and community development priorities.
22	**Agency/Group/Organization**	Pennsylvania Public Transportation Association
	Agency/Group/Organization Type	Other government – State Civic Leaders Regional Organization Planning Organization
	What section of the Plan was addressed by Consultation?	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?	Group meeting held; housing and community development priorities.

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 2015 CDBG Three Year Plan	Town of Bloomsburg	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.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Long Range Transportation Plan	SEDA-COG	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.

Table 3 – Other local / regional / Federal planning efforts

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

Due to the relatively small populations of the Borough of Berwick and Town of Bloomsburg along with the rural character of the greater region, almost all of the consulted agencies provide services on either a county or multi-county level. As a result of this administrative structure, both communities' efforts to implement the strategies produced from this Five-Year Consolidated Plan will require greater cooperation amongst one another as well as from Columbia County. In order to streamline efforts and promote greater local cooperation, both communities have completed this Five-Year Consolidated Plan jointly and will work to strengthen their relationships with the Columbia County Human Service Coalition for later implementation.

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.

PR-15 Citizen 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 and Town of Bloomsburg have both followed their substantially modified Citizens Participation Plan to develop this Five-Year Consolidated Plan.

The FFY 2016-2020 Consolidated Plan and FFY 2016 Annual Action Plan have many components that require and encourage citizen participation. These components include:

- Email and written letter outreaches to local organizations;
- Consultation interviews and discussions with various stakeholders;
- Two public hearings at different stages of the application preparation schedule;
- Newspaper advertisements encouraging participation and comment;
- Public display of the draft Consolidated Plan and Annual Action Plans;

Through the citizen participation process, both communities used public input to identify what challenges and opportunities exist in their municipalities, 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.	No comments received.	No comments received.	N/A
2	Consultation meetings and interviews	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Varied. Refer to attached sign-in sheets for attendance records.	Comments utilized throughout the Consolidated Plan and Annual Action Plan.	All comments were accepted. Note sheets are attached to this Consolidated Plan.	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)
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 Consolidated 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	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Assistance provided upon request Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	All advertisements circulated in the local newspaper of circulation, the *Press Enterprise.*	No comments received.	No comments received.	http://www.pressenterpriseonline.com/

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Fives Year Consolidated Plan and Annual Action Plan Comment Period	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Varied. Refer to attached documentation of comments received.	Comments from members of the public were received electronically and during the public hearings.	All comments were accepted.	http://www.seda-cog.org/Pages/Notices_Public_Hearings.aspx

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Borough of Berwick and Town of Bloomsburg used the Comprehensive Housing Affordability Strategy (CHAS) data provided by HUD's Consolidated Plan template. HUD periodically receives "custom tabulations" of data from the U.S. Census Bureau that are largely not available through standard Census products.

This CHAS data demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data is used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds. The prepopulated CHAS data is based on 2008-2012 American Community Survey (ACS) data.

The tables in this section as well as throughout this document have also been prepopulated with HUD data sets based on the ACS 2008-2012 Five-Year Estimates and the 2010 U.S. Census. The ACS is administered continuously, with a target of approximately 1 in 40 households (2.5%) each year for data collection. ACS estimates used for the Low- to Moderate-Income Summary Data combine 5 years of surveys, meaning that the effective sample size is 1 in 8 households (12.5%). The fact that the ACS has a smaller sample than the decennial Census long form means that resulting estimates have larger confidence intervals and are less precise, especially for small areas.

Additional qualitative information regarding housing and homeless needs, as well as special population needs, social service needs, community and economic development needs, etc. was obtained from consultation meetings with various social service agencies, housing providers, and the Borough of Berwick and Town of Bloomsburg staff. Information obtained from the municipalities' public hearings was also taken into consideration.

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

Berwick Summary of Housing Needs

Based on a comparison between the 2000 and 2012 population, the Borough of Berwick had a 3% decrease in residents. The population decrease was 298 persons and 654 households (13% decrease from 2000). This would suggest that the average amount of people living in family households or multi-person households increased. Furthermore, the median income of the community increased by 28% from $27,442 to $35,212. This increase in median income represents a change in nominal dollars and not a change in real dollars.

In order to calculate the change in real dollars, the Consumer Price Index (CPI) is used to calculate the inflation rate for a given period. Utilizing the Bureau of Labor and Statistics' CPI calculator, $27,442 in 2000 equates to $36,588.38 expressed in 2012 dollars. By taking into consideration the rate of inflation, the median income in Berwick has not kept up with the rate of inflation.

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	10,774	10,476	-3%
Households	4,992	4,338	-13%
Median Income	$27,442.00	$35,212.00	28%

Bloomsburg Summary of Housing Needs

Based on a comparison between the 2000 and 2012 population, the Town of Bloomsburg had an 18% increase in its population. The population increase was 2,233 persons and 286 households (7% increase from 2000). This would suggest that the average amount of people living in family households or multi-person households increased. Furthermore, the median income of the community increased by 22% from $24,868 to $30,310. This increase in median income represents a change in nominal dollars and not a change in real dollars.

In order to calculate the change in real dollars, the CPI is used to calculate the inflation rate for a given period. Utilizing the Bureau of Labor and Statistics' CPI calculator, $24,868 in 2000 equates to $33,156.47 expressed in 2012 dollars. By taking into consideration the rate of inflation, the median income in Bloomsburg has not kept up with the rate of inflation.

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	12,375	14,608	18%
Households	4,399	4,685	7%
Median Income	$24,868.00	$30,310.00	22%

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Berwick Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	490	835	920	615	1,480
Small Family Households *	150	160	360	240	785
Large Family Households *	0	85	50	45	110
Household contains at least one person 62-74 years of age	60	145	160	180	310
Household contains at least one person age 75 or older	120	335	170	80	85
Households with one or more children 6 years old or younger *	100	144	74	55	230
* The highest income category for these family types is >80% HUD Area Median Family Income (HAMFI)					

Table 5 - Total Households Table

Data Source: 2008-2012 CHAS

Bloomsburg Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	1,260	580	820	410	1,615
Small Family Households *	200	165	225	145	725
Large Family Households *	15	0	0	40	130
Household contains at least one person 62-74 years of age	65	95	155	34	210
Household contains at least one person age 75 or older	85	145	135	55	110
Households with one or more children 6 years old or younger *	70	95	85	75	215
*The highest income category for these family types is >80% HUD Area Median Family Income (HAMFI)					

Table 6 - Total Households Table

Data Source: 2008-2012 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	25	0	25	0	30	0	0	30
Housing cost burden greater than 50% of income (and none of the above problems)	230	45	4	0	279	125	100	60	0	285
Housing cost burden greater than 30% of income (and none of the above problems)	80	350	155	50	635	25	95	90	110	320

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	0	0	0	0	0	4	0	0	0	4

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	30	10	0	0	40	30	0	0	0	30
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	30	15	0	45	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	780	125	30	0	935	80	10	15	0	105

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	60	165	100	30	355	20	55	100	25	200
Zero/negative Income (and none of the above problems)	230	0	0	0	230	0	0	0	0	0

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	230	45	25	0	300	125	230	60	0	415
Having none of four housing problems	100	435	490	295	1,320	25	235	340	320	920
Household has negative income, but none of the other housing problems	0	0	0	0	0	4	0	0	0	4

Table 7 – Housing Problems 2

Data Source: 2008-2012 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	810	165	40	0	1,015	80	810	15	0	905
Having none of four housing problems	105	300	495	210	1,110	40	105	265	200	610
Household has negative income, but none of the other housing problems	230	0	0	0	230	0	0	0	0	0

Table 8 – Housing Problems 2

Data Source: 2008-2012 CHAS

3. Berwick Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	110	100	115	325	40	20	70	130
Large Related	0	45	0	45	0	0	25	25
Elderly	90	140	29	259	65	135	20	220
Other	110	105	15	230	50	40	40	130
Total need by income	310	390	159	859	155	195	155	505

Table 9 – Cost Burden > 30%

Data Source: 2008-2012 CHAS

3. Bloomsburg Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	175	135	40	350	25	0	40	65
Large Related	15	0	0	15	0	0	0	0
Elderly	40	40	30	110	75	55	50	180
Other	635	125	65	825	0	10	25	35
Total need by income	865	300	135	1,300	100	65	115	280

4. Berwick Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	95	20	0	115	40	20	50	110
Large Related	0	0	0	0	0	0	0	0
Elderly	45	0	4	49	40	40	0	80
Other	90	20	0	110	50	40	15	105
Total need by income	230	40	4	274	130	100	65	295

Table 10 – Cost Burden > 50%

Data Source: 2008-2012 CHAS

4. Bloomsburg Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	175	70	15	260	25	0	0	25
Large Related	15	0	0	15	0	0	0	0
Elderly	25	20	0	45	55	0	0	55
Other	590	45	15	650	0	10	15	25
Total need by income	805	135	30	970	80	10	15	105

Table 11 – Cost Burden > 50%

Data Source: 2008-2012 CHAS

5. Berwick Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Single family households	0	0								
Multiple, unrelated family households	0	0								
Other, non-family households	0	0								
Total need by income	0	0								

Table 12 – Crowding Information – 1/2

Data Source: 2008-2012 CHAS

	Renter				**Owner**			
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**Total**
Households with Children Present	**No data provided by HUD.**							

Table 13 – Crowding Information – 2/2

5. Bloomsburg Crowding (More than one person per room)

	Renter					**Owner**				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Single family households	0	30	15	0	45	0	0	0	0	0
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	30	15	0	45	0	0	0	0	0

Table 14 – Crowding Information – 1/2

Data Source: 2008-2012 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	**No data provided by HUD.**							

Table 15 – Crowding Information – 2/2

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

BERWICK:

According to the 2008-2012 ACS, there were 4,338 occupied households in 2012 in the Borough of Berwick. Based on estimates from ACS, roughly 1,210 (27.9%) of all households were single person households. Single person households aged 65 and over comprised about 772 households or (17.8%) of all households. Based on the ACS estimates, 63.8% of all persons living alone are seniors.

BLOOMSBURG:

According to the 2008-2012 ACS, there were 4,685 occupied households in 2012 in the Town of Bloomsburg. Based on estimates from ACS, roughly 1,584 (33.8%) of all households were single person households. Single person households aged 65 and over comprised about 492 households or (10.5%) of all households. Based on the ACS estimates, 31.1% of all persons living alone are seniors.

SUMMARY:

It is presumed that as the senior population ages, additional accommodations and supportive services will be necessary for this portion of both communities' population (particularly Berwick). Assistance in obtaining funding and collaborating with housing service and elderly support agencies to provide programs, activities, and accommodations for its elderly population will need to be provided.

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

DISABLED:

Housing needs are not limited to affordability. Special needs populations such as the disabled often face affordability and accessibility hurdles. There were over 3,500 persons in Columbia County who had a disability according to 2008-2012 ACS data. Although determining the exact extent of housing needs of the disabled is difficult due to the lack of exact data, human service providers note the deficiency of existing housing alternatives for their clients. Individuals with disabilities are particularly vulnerable when looking for housing assistance because the stress from these situations alone can exacerbate health problems or even kill people.

VICTIMS OF DOMESTIC VIOLENCE, DATING VIOLENCE, SEXUAL ASSAULT AND STALKING:

Although specific data concerning specific numbers of families in need of housing assistance who are victims of domestic violence, dating violence, sexual assault and stalking was not able to be obtained, the Columbia County Housing and Redevelopment Authority did speak to the issue when it conducted a comprehensive housing needs assessment in 2008. Representatives of the Women's Center of Columbia County who were interviewed during this needs assessment stressed that most of their clients are unable to find and maintain their own affordable housing due to a lack of steady income as a result of their volatile living situations.

What are the most common housing problems?

BERWICK:

The largest housing problem in the Borough of Berwick is housing affordability according to the data populated by HUD. According to the 2008-2012 ACS data, an estimated 635 (14.6%) renter households are cost overburdened by 30% or more, and an estimated 320 (7.4%) of all owner households are cost overburdened by 30% or more. An estimated 279 (6.4%) renter households are cost overburdened by 50% or more, and an estimated 285 (6.6%) of all owner households are cost overburdened by 50% or more.

BLOOMSBURG:

Housing affordability is also a major challenge in the Town of Bloomsburg according to the data populated by HUD. According to the 2008-2012 ACS data, an estimated 355 (7.6%) renter households are cost overburdened by 30% or more, and an estimated 200 (4.3%) of all owner households are cost overburdened by 30% or more. An estimated 935 (20.0%) renter households are cost overburdened by 50% or more, and an estimated 105 (2.2%) of all owner households are cost overburdened by 50% or more.

The amount of renter householders that are burden is likely skewed due to the number of Bloomsburg University students living in off-campus rental properties. The skewing of this data makes it more of a challenge to ascertain how much of a problem cost burden is to the community's renter population that is not attending Bloomsburg University.

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

Housing cost burden is a significant issue that households in both communities face. Based on the provided 2008-2012 CHAS data and 2008-2012 ACS data, this issue is faced by household with young children (particularly single mother households) and the elderly.

BERWICK:

According to the 2008-2012 ACS data provided above, 100 households in the Borough of Berwick are living between 0-30% HAMFI, and have one or more children 6 years old or younger living in the house There are 144 households living between 30-50% of the HAMFI and have one or more children 6 years old or younger living in the house.

These 244 households living between 0-50% HAMFI, that have one or more children 6 years old or younger living in the house, equates to 5.6% of all households in the Borough of Berwick.

According to 2008-2012 ACS data, 0% of married couples with related children under 5 years of age live below the poverty line in Berwick. However, for families with related children less than 5 years of age that do not have a husband present, 47.8% live below the poverty line.

There are 180 households in the Borough of Berwick living between 0-30% HAMF, and have at least one person 62 or older living in the house, of these, 120 households have at least one person 74 or older living in the house.

There are 480 households living between 30-50% HAMFI, and have at least one person 62 or older living in the house, 335 of these households have at least one person 74 or older living in the house.

These 660 households living between 0-50% HAMFI have at least one person 62 or older living in the house, which equates to 15.2% of all households in the Borough of Berwick.

BLOOMSBURG:

According to the 2008-2012 ACS data provided above, 70 households in the Town of Bloomsburg are living between 0-30% HAMFI and have one or more children 6 years old or younger living in the house. 95 households are living between 30-50% HAMFI and have one or more children 6 years old or younger living in the house.

These 165 households living between 0-50% HAMFI that have one or more children 6 years old or younger living in the house equates to 3.5% of all households in the Town of Bloomsburg.

According to 2008-2012 ACS data, 0% of married couples with related children under 5 years of age live below the poverty line in Bloomsburg. However for families with related children less than 5 years of age that do not have a husband present, 100.0% live below the poverty line.

One hundred fifty households in the Town of Bloomsburg are living between 0-30% HAMFI and have at least one person 62 or older living in the house. 85 of these households have at least one person 74 or older living in the house.

Two hundred forty households are living between 30-50% HAMFI and have at least one person 62 or older living in the house. 145 of these households have at least one person 74 or older living in the house.

These 390 households living between 0-50% HAMFI have at least one person 62 or older living in the house equates to 8.3% of all households in the Town of Bloomsburg.

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

Individuals and Families with Children:

Characteristics of low income individuals and families with children who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered were collected through consultation interviews with housing and social service agencies. Households with young children can face unique economic circumstances that other low income households may not face:

- In both communities, there is an extremely disproportionate percentage of married families with children under 5 years of age not living below poverty level compared to female headed households without a husband raising children under the age of 5 that do live in poverty.

- Fifty-eight (58%) of children in Columbia County are on free or reduced lunch.

- Obtaining health care services can be a significant issue for families with children. Although most households have access to health insurance, roughly 50% of all families with school aged children and pre-Kindergarten aged children reported difficulty obtaining health care according to a Needs Assessment conducted by the Columbia County Human Services Coalition in 2006.

- Children can often be an employment hindrance for low income individuals, particularly single mothers trying to find employment. Childcare is a necessity. The individual can either watch their child, which keeps the individual from working, or the individual can go work and not pay for childcare. As a result, the child may be left attended for an extended period of time.

- Families who deal with housing issues are often forced to move around regularly. This can be particularly difficult for young children who are shuffled around from school district to school district. This makes it almost impossible for there to be any sort of continuity with the child's education.

- Many times families are afraid to report their landlords to authorities regarding poor housing conditions for fear of losing their children. As a result, children are stuck living in unsuitable housing conditions, and poor environments in general.

- Forty-five (45%) of Children and Youth's referrals to the Columbia County Family Center are for children in the birth to age six range. Single parent households have been steadily rising over the past decade.

- According to representatives of the Columbia County Family Center, about 98% of the referrals from Berwick are considered "high risk" based on the center's criteria. Bloomsburg's high risk referrals are about 50%. Overall, the Family Center is currently working with about 100 families in Columbia County with its clients primarily coming for and the Borough of Berwick and the Town of Bloomsburg. The Family Center has the capacity to serve about 110-120 families.

- Pennsylvania in general has a high average extended stay timeframe of 15 months for foster children. In the most critical time period of a child's early development, this is an extremely long duration of time. This disruption can have very detrimental effects on a young child.

Rapid Re-Housing Assistance:

Columbia County does have a Homelessness Prevention and Rapid Re-Housing Program that will provide financial assistance and services to prevent individuals and families from becoming homeless and help those who are experiencing homelessness to be quickly re-housed and stabilized. The funds under this program are intended to target individuals and families who would be homeless but for this assistance. In 2015, roughly 250 families applied for some form of rental assistance. Roughly 105 families throughout the county were provided with case management which evaluates the home's current financial status. An additional 43 families were provided with some form of rental assistance (in addition to the mandatory case management assistance). An additional 50 received one-time rental assistance.

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

The McKinney-Vento Act established categories in the Homeless Definition Final Rule for the At Risk Group. The Act was amended to include assistance to those at risk of homelessness who did not meet the definition in the Final Rule. These include:

- Individuals and families,
- Unaccompanied children and youth and,
- Families with children and youth.

According to the Continuum of Care (CoC), the methodology used to generate estimates is based on historical incidence, such as the yearly Point in Time Counts and Homeless Management Information System (HMIS) data, which is a local information technology system used to collect client-level data and data on the provision of housing and services to homeless individuals and families and persons at risk of homelessness. Providers participating in the PA HMIS are required to collect and record certain data elements for all new and continuing clients in the HMIS. According to the PA HMIS Policy and Standard Operating Procedures from the 2013 Balance of State CoC Application, there are two types of at-risk groups: persons that are immediately losing their housing and those that are unstably housed and are at risk of losing their housing.

People that are about to lose their housing in 21 days is the HUD definition of at-risk of homelessness, but this criteria does not qualify persons for most homeless housing assistance. Those that are considered at risk of homelessness are only eligible for Homeless Prevention assistance and not Rapid Re-Housing. In order to qualify for Homeless Prevention, an individual or family must also have an annual income of below 30% AMI.

People are considered at imminent risk of homelessness when they are residing in a living situation which lacks long-term sustainability and will end within the next 14 days. These can include a renting an apartment without a lease, being presented with a substantial increase in rent at the conclusion of a lease, or a temporary living situation such as staying with friends or family on a couch or spare bedroom.

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

Housing characteristics that have been linked with instability and an increased risk of homelessness were collected through consultation interviews with housing and social service agencies. General observations centered on tenant issues with their landlords. Individuals and families from low income backgrounds may be afraid to complain to or about their landlords concerning their housing problems.

- If the tenant's relationship with their landlord deteriorates, the individual or family might not be able to pay their security deposit if they moved to another apartment.

- Also, if the individual or families were to move to another apartment, they might lose their Housing Choice Vouchers.

- Individuals with criminal records, sometimes even if they were just on probation, can be forced into situations where they have to live in apartments with questionable landlords. This can put individuals trying to straighten themselves out into poor situations.

- Rent to own apartments can create poor housing situations for tenants because there is not an incentive for their landlords to maintain the residence.

Discussion

Although housing affordability is a challenge for tenants and homeowners alike in both communities, the trends of housing varied in each community. In general, the degree of cost burden that renters and homeowners have will decrease as their income levels increase. In both communities, median household incomes have not kept up with national inflation rates.

An increase of expenses can also affect the ability of residents to pay their rent or mortgages. In both communities, housing affordability is a challenge for young families, particularly those with single mothers. A typical expense for many working families is child care, which can consume a considerable amount of monthly household income as well as hinder employment availability. Households without health insurance may pay as much per month for health care as they pay for housing too.

Paying for health insurance can be a particular challenge for seniors living on a fixed income. Often when combined with this cost, housing affordability can become a serious issue for seniors in both communities but particularly Berwick.

Housing affordability seems to be a challenge for college students living in the Town of Bloomsburg who have other living expenses and often do not have a job in addition to attending school.

The impact of these typical living expenses is greatest on lower income households as these costs consume a greater proportion of their monthly income than higher income households.

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

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

Introduction

BERWICK:

According to the 2010 US Census, the total number of White households in the Borough of Berwick is 4,376 households (96.4%); the number of Black/African American households is 50 households (1.1%); the number of American Indian and Alaska Native is 6 households (0.1%), the number of Asian households is 20 households (0.4%); the number of Native Hawaiian and Other Pacific Islander is 0 households (0.0%), and the number of Hispanic Households is 96 households (2.1%).

2008-2012 ACS data was not available documenting the total number of household suffering from each of the four housing problems (besides affordability) for each race and ethnic group.

BLOOMSBURG:

According to the 2010 US Census, the total number of White households in the Town of Bloomsburg is 4,332 households (92.8%); the number of Black/African American households is 155 households (3.4%); the number of American Indian and Alaska Native is 2 households (0.1%), the number of Asian households is 70 households (1.5%); the number of Native Hawaiian and Other Pacific Islander is 0 households (0.0%), and the number of Hispanic Households is 102 households (2.2%).

2008-2012 ACS data was not available documenting the total number of household suffering from each of the four housing problems (besides affordability) for each race and ethnic group.

Berwick 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	465	20	4
White	430	20	4
Black / African American	0	0	0
Asian	15	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Table 16 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are:

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

Bloomsburg 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	965	65	230
White	795	65	190
Black / African American	70	0	0
Asian	20	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	0	0

Table 17 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Berwick 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	610	225	0
White	610	220	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	4	0

Table 18 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Bloomsburg 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	395	185	0
White	365	170	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	15	0

Table 19 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2008-2012 CHAS

Berwick 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	335	585	0
White	225	520	0
Black / African American	0	0	0
Asian	25	65	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	0	0

Table 20 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are:

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

Bloomsburg 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	255	560	0
White	255	545	0
Black / African American	0	0	0

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

Table 21 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Berwick 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	160	455	0
White	160	455	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Table 22 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Bloomsburg 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	55	355	0
White	55	315	0
Black / African American	0	0	0
Asian	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	20	0

Table 23 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2008-2012 CHAS

*The four housing problems are:

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

Discussion:

BERWICK:

In the 50%-80% of Area Median Income category, 60 Hispanic households have one or more of the four housing problems. This represents 17.9% of the all of Berwick's households with one or more of the four housing problems for this Area Median Income category. Hispanic households only represent 2.1% of the population of the Borough of Berwick.

Otherwise, there were no area median income categories which had a race or ethnic group with a substantially disproportionately greater amount of housing problems compared to the needs of each category as a whole.

BLOOMSBURG:

Otherwise, there were no area median income categories which had a race or ethnic group with a substantially disproportionately greater amount of housing problems compared to the needs of each category as a whole.

NA-20 Disproportionately Greater Need: Severe Housing Problems: 91.205 (b)(2)

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

Introduction

BERWICK:

According to the 2010 US Census, the total number of White households in the Borough of Berwick is 4,376 households (96.4%); the number of Black/African American households is 50 households (1.1%); the number of American Indian and Alaska Native is 6 households (0.1%), the number of Asian households is 20 households (0.4%); the number of Native Hawaiian and Other Pacific Islander is 0 households (0.0%), and the number of Hispanic Households is 96 households (2.1%).

2008-2012 ACS data was not available documenting the total number of household suffering from each of the four housing problems (besides affordability) for each race and ethnic group.

BLOOMSBURG:

According to the 2010 US Census, the total number of White households in the Town of Bloomsburg is 4,332 households (92.8%); the number of Black/African American households is 155 households (3.4%); the number of American Indian and Alaska Native is 2 households (0.1%), the number of Asian households is 70 households (1.5%); the number of Native Hawaiian and Other Pacific Islander is 0 households (0.0%), and the number of Hispanic Households is 102 households (2.2%).

2008-2012 ACS data was not available documenting the total number of household suffering from each of the four housing problems (besides affordability) for each race and ethnic group.

SUMMARY:

Severe housing problems are distinguished from housing problems by a threshold of more than 1.5 persons per room as opposed to more than 1 persons per room for overcrowding, as well as a cost burden threshold of over 50% of income as opposed to over 30% of income.

Berwick 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	355	125	4
White	325	125	4
Black / African American	0	0	0
Asian	15	0	0
American Indian, Alaska Native	0	0	0

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

Table 24 – Severe Housing Problems 0 - 30% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Bloomsburg 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	890	145	230
White	740	120	190
Black / African American	70	0	0
Asian	0	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	0	0

Table 25 – Severe Housing Problems 0 - 30% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Berwick 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	170	670	0
White	170	665	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	4	0

Table 26 – Severe Housing Problems 30 - 50% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:

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

Bloomsburg 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	175	405	0
White	145	390	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	15	0

Table 27 – Severe Housing Problems 30 - 50% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:

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

Berwick 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	85	830	0
White	85	665	0
Black / African American	0	0	0
Asian	0	90	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	60	0

Table 28 – Severe Housing Problems 50 - 80% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:

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

Bloomsburg 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	55	760	0
White	55	745	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	15	0

Table 29 – Severe Housing Problems 50 - 80% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Berwick 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	0	615	0
White	0	615	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Table 30 – Severe Housing Problems 80 - 100% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Bloomsburg 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	0	410	0
White	0	370	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	20	0

Table 31 – Severe Housing Problems 80 - 100% AMI

Data Source: 2008-2012 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Discussion

BERWICK:

There were no area median income categories which had a race or ethnic group with a substantially disproportionately greater amount of housing problems compared to the needs of each category as a whole.

BLOOMSBURG:

There were no area median income categories which had a race or ethnic group with a substantially disproportionately greater amount of housing problems compared to the needs of each category as a whole.

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

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

Introduction

BERWICK:

According to the 2010 US Census, the total number of White households in the Borough of Berwick is 4,376 households (96.4%); the number of Black/African American households is 50 households (1.1%); the number of American Indian and Alaska Native is 6 households (0.1%), the number of Asian households is 20 households (0.4%); the number of Native Hawaiian and Other Pacific Islander is 0 households (0.0%), and the number of Hispanic Households is 96 households (2.1%).

2008-2012 ACS data was not available documenting the total number of household suffering from each of the four housing problems (besides affordability) for each race and ethnic group.

BLOOMSBURG:

According to the 2010 US Census, the total number of White households in the Town of Bloomsburg is 4,332 households (92.8%); the number of Black/African American households is 155 households (3.4%); the number of American Indian and Alaska Native is 2 households (0.1%), the number of Asian households is 70 households (1.5%); the number of Native Hawaiian and Other Pacific Islander is 0 households (0.0%), and the number of Hispanic Households is 102 households (2.2%).

2008-2012 ACS data was not available documenting the total number of household suffering from each of the four housing problems (besides affordability) for each race and ethnic group.

Berwick Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	2,710	1,050	575	4
White	2,555	950	545	4
Black / African American	20	0	0	0
Asian	65	25	15	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	65	60	0	0

Table 32 – Greater Need: Housing Cost Burdens AMI

Data Source: 2008-2012 CHAS

Bloomsburg Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	2,770	590	1,085	230
White	2,610	570	900	190
Black / African American	20	0	70	0
Asian	0	20	0	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	115	0	35	0

Table 33 – Greater Need: Housing Cost Burdens AMI

Data Source: 2008-2012 CHAS

Discussion

BERWICK:

There were no area median income categories which had a race or ethnic group with a substantially disproportionately greater amount of housing problems compared to the needs of each category as a whole.

BLOOMSBURG:

There were no area median income categories which had a race or ethnic group with a substantially disproportionately greater amount of housing problems compared to the needs of each category as a whole.

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

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

BERWICK:

Overall, the Borough of Berwick is a relatively homogenous community like much of the rest of Central Pennsylvania. Most of the housing problem, severe housing problem, and housing cost burden data illustrated that the proportions of these housing issues broken down by race and ethnic group were fairly proportional in Berwick.

The one interesting exception however was in the 50%-80% of Area Median Income category, 60 Hispanic households have one or more of the four housing problems. This represents 17.9% of the all of Berwick's households with one or more of the four housing problems for this Area Median Income category. Hispanic households only represent 2.1% of the population of the Borough of Berwick.

BLOOMSBURG:

The Town of Bloomsburg is a bit more diverse than the Borough of Berwick thanks in part to the student population of Bloomsburg University. However, even with larger populations of minority groups, the housing problem, severe housing problem, and housing cost burden data still illustrated that the proportions of these housing issues broken down by race and ethnic group were fairly proportional in Bloomsburg.

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

No additional housing needs based on race or ethnic group have been identified.

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

Data from the attached CensusViewer and LMI maps are based on 2008-2012 ACS data.

BERWICK:

Utilizing CensusViewer, there is a fairly even disbursement of minority households across the community.

However, there is a bit of a concentration of African American households along the West Front Street (US Route 11) corridor in the eastern half of the Borough. This concentration extends northward for about ten blocks. When referring to the attached LMI map of Berwick, this concentration seems to be focused in Census Tract 506, Block Groups 4-6. The LMI breakdowns for each block group are 51.49%, 47.78%, and 76.54% respectively. Census Tract 506, Block Group 6 has the largest LMI percentage in the Borough.

BLOOMSBURG:

Utilizing CensusViewer, concentrations of all minority groups seem to be roughly in the area of Bloomsburg University's campus (on-campus student housing) as well along West Main Street and East Street (US Route 11). This general area is where a large concentration of off-campus student housing is located.

In general however, there is a fairly even disbursement of minority household across the community.

Census Tract 511, Block Group 4 and Census Tract 512, Block 2-5 represent much of the on-campus student housing and off-campus student housing of Bloomsburg University. When referring to the attached LMI map of Bloomsburg, this concentration seems to be focused in Census Tract 511, Block Group 4 and Census Tract 512, Block Groups 2-5. The LMI breakdowns for each block group are 78.68%, 87.73%, 72.11%, 63.47%, and 51.91% respectively. These block groups represent four of the top five largest LMI percentages in Town.

NA-35 Public Housing - 91.205 (b)

Introduction

The Columbia County Housing Authority (CCHA) (The Columbia County Housing Authority and the Columbia County Redevelopment Authority are two separate entities), oversees public housing in both the Borough of Berwick and the Town of Bloomsburg. The Authority's mission is to "provide housing opportunities to low- and moderate-income families, as well as elderly and intellectually disabled persons, while supporting programs that foster economic self-sufficiency for they individuals they serve."

The CCHA manages the following facilities:

- Evan Owen Memorial*
  - Location: Borough of Berwick
  - Units: 50
  - Eligibility: Elderly or Non-Elderly Disabled
    - *Considered a public housing complex*
- Town Park Village Apartments
  - Location: Town of Bloomsburg
  - Units: 20 units
  - Eligibility: Low income family that warrants at least a three-bedroom unit
    - *Considered a public housing complex*

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	69	398	1	397	0	0	0

Table 34 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project -based	Tenant -based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	14,211	11,657	11	11,686	0	0
Average length of stay	0	0	5	5	1	5	0	0
Average Household size	0	0	1	1	2	1	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	34	139	0	139	0	0
# of Disabled Families	0	0	20	141	0	141	0	0
# of Families requesting accessibility features	0	0	69	398	1	397	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 35 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	66	386	1	385	0	0	0
Black/African American	0	0	3	12	0	12	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 36 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	1	9	0	9	0	0	0
Not Hispanic	0	0	68	389	1	388	0	0	0

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

Table 37 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

All of CCHA's public housing complexes are listed previously in this section. Buildings specifically designed for special accessibility needs are noted with the listing. At Evan Owens Memorial Apartments, staff members are on-site 24 hours a day to assist residents with activities of daily living and in case emergencies occur.

Since 50 of the 70 public housing units that CCHA administers are at the Evan Owen Memorial complex, some sort of accessibility accommodation is usually needed for tenants and applicants on their waiting lists. CCHA asks all applicants if they require any type of accommodations in writing during the intake application to ensure that accessibility needs are met.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

CCHA administers 413 Section 8 Housing Choice Vouchers (HCV) and 70 public housing units. The housing assistance distribution of CCHA between Public Housing Units is (14%) and Section 8 Housing Vouchers (86%).

Roughly 35% of these voucher recipients are families that are elderly (62 or older). An additional 35% of HCV holders have a disability. Also, 50 of the 70 public (roughly 70%) housing units administered by CCHA are designated for either the elderly or disabled.

Based on the clientele of the HCV and public housing programs, accessibility is an immediate need. The PHA may designate projects or portions of a public housing project specifically for elderly or disabled families. The PHA must have a HUD-approved allocation plan before the designation may take place.

There is currently a waiting list for both programs (the Housing Authority's public housing and for assistance in rentals owned privately). Located immediately below is a breakout of the waiting lists for each program as of June 6, 2016. Characteristics are based on a sample spreadsheet breakdown provided by CCHA.

Section 8 Housing Choice Vouchers Program:			
Program:		**Waiting List:**	**General Applicant Characteristics:**
Section 8 Housing Choice Vouchers		485 applicants	Female head of house, non-working
Public Housing:			
Facility:	**Number of Bedrooms:**	**Waiting List:**	**General Applicant Characteristics:**
Evan Owens Memorial Complex	1 Bedrooms	52 applicants	Family, Primarily Disabled, Elderly Secondary
Evan Owens Memorial Complex	2 Bedrooms	15 applicants	Family, Primarily Disabled, Elderly Secondary
Town Park Village	3 Bedrooms	111 applicants	Female head of house
Town Park Village	4 Bedrooms	26 applicants	Female head of house

Based on the samples provided by CCHA, most applicants waiting for HCV or public housing are female headed households.

HUD requires that extremely low-income (ELI) families make up at least 40% of the families admitted to public housing during the PHA's fiscal year. ELI families are those with annual incomes at or below 30% of the area median income. To ensure this requirement is met, the PHA may skip non-ELI families on the waiting list in order to select an ELI family.

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

Housing that is safe and affordable is needed for lower income groups as well as the population at large. Specifically, safe, affordable housing access is of particular concern to elderly and disabled segments of the population (regardless of income level) due to challenges of accessibility and affordability.

Elderly homeowners on a fixed income may struggle to maintain their homes because they are faced with rising utilities, maintenance and tax burdens, and inability to make accessibility modifications to their homes. Like much of the rest of the country, both communities having aging baby boomer populations.

For younger and middle age families, female headed households made up a majority of applicants to both the HCV and Public Housing programs. This matches the previous observation regarding the extremely disproportionate percentage of female householder without a husband raising children under the age of 5 living below the poverty line in both communities.

Discussion

The Columbia County Housing and Redevelopment Authority recognizes that safe, affordable housing is a vitally important component of both communities' and the county's health. Although a median priced for-sale home is affordable to a household earning the median income in Columbia County, it remains unattainable for lower wage earners.

The ability of Columbia County to provide affordable housing is directly linked to the human capacity of it's for profit and nonprofit development partners, available financial resources, and land development issues. Unfortunately, the availability of public funding is always limited, and competition for such funding is severe. Columbia County must continue to seek public sector housing funds to address its affordable housing deficit.

NA-40 Homeless Needs Assessment - 91.205 (c)

Introduction:

The Town of Bloomsburg and the Borough of Berwick both fall under the 33 county Eastern Pennsylvanian Continuum of Care. This Continuum of Care is then broken into five 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). Point-in-Time (PIT) Count of Homeless data referenced in this Consolidated Plan is referenced from CV-RHAB resources.

The data collected during the point-in-time count, which is collected annually on a night during the last week of January, was used to develop a point-in-time (PIT) count of the number of homeless households in the Columbia/Montour County area, as well as specific characteristics about those households. The collected PIT data is for calendar years 2013, 2014 and 2015.

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

Specific data was not able to be obtained describing "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness." The following are descriptions and PIT count data concerning homeless population types listed above:

Chronically homeless individuals:

HUD defines chronically homeless individual as:

- An unaccompanied homeless adult individual with a disabling condition.
  AND
- Who has either been continuously homeless for a year or more OR has had at least four (4) episodes of homelessness in the past three (3) years.

Total Chronically Homeless Individuals (Emergency Sheltered and Unsheltered):

- 2013: 7
- 2014: 3
- 2015: 5

Chronically homeless families:

HUD defines chronically homeless family as:

- A family with at least one adult member (>18 years) with a disabling condition
  AND
- Who has either been continuously homeless for a year or more OR has had at least four (4) episodes of homelessness in the past three (3) years.

Total Chronically Homeless Families (Emergency Sheltered and Unsheltered):

- 2013: 1
- 2014: 0
- 2015: 0

Families with children:

Households where the Head of Household is over age 18 and there are children under age 18 in the household.

Total Homeless Households with at least one Adult and one Child (Sheltered and Unsheltered):

- 2013: 13
- 2014: 12
- 2015: 11

Total Homeless Persons (Adults and Children) (Sheltered and Unsheltered):

- 2013: 38
- 2014: 35
- 2015: 34

Veterans and their families:

For the purposes of the point-in-time survey, a veteran is defined as: An individual who has either served in the U.S. Armed Forces; or has been activated, into active duty, as a member of the National Guard or as a Reservist.

Total Veteran Persons:

- 2013: 5
- 2014: 5
- 2015: 8

Unaccompanied youth:

Households composed exclusively of persons under age 18. This includes unaccompanied children, adolescent parents and their children, adolescent siblings, or other household configurations composed only of children.

Homeless Households with only Children (Age 17 or under):

- 2013: 0
- 2014: 0
- 2015: 0

Despite the categories of chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth required to be discussed above, white single males are claimed to be the most affected by homelessness according to information collected from the

conducted consultation interviews. Some local homeless shelters are not available for men. Also, men can be too proud to admit that they need help from friends, family, or local service providers according to information collected from the conducted consultation interviews.

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

Families with Children:

The number of homeless households with at least one child in Columbia and Montour Counties has decrease from 13 in 2013, to 12 in 2014, to 11 in 2015. One family was chronically homeless in 2013. No families were chronically homeless in 2014 or 2015. According to 2010 US Census data, there 8,128 households with at least one child in Columbia and Montour Counties. Compared to PIT count data from 2015, roughly .0014% of the households with at least one child in Columbia and Montour Counties were homeless.

There are a variety of agencies that provide housing and housing related supportive services targeting homeless persons and families.

Families of Veterans:

The number of homeless Veterans in Columbia and Montour Counties has increased from 5 in 2013 and 2014 to 8 in 2015. According to the 2008-2012 ACS data, approximately 6,347 veterans reside in Columbia and Montour Counties. Based on this data .0013% of the Veterans population was homeless in 2015.

Columbia County does have a Veteran Affairs which offers assistance in a variety of areas to veterans, their spouses, widows, and children in need. The office is open in Berwick on Mondays from 8:00am - 1:00pm and in Bloomsburg on Tuesdays through Fridays from 8:00am - 4:30pm.

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

PIT count data was not available detailing homelessness by racial or ethnic grouping.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Chronically homeless individuals:

Total Chronically Homeless Individuals (Sheltered):

- 2013: 4
- 2014: 3
- 2015: 5

Total Chronically Homeless Individuals (Unsheltered):

- 2013: 3
- 2014: 0
- 2015: 0

Chronically homeless families:

Total Chronically Homeless Families (Sheltered):

- 2013: 1
- 2014: 0
- 2015: 0

Total Chronically Homeless Families (Unsheltered):

- 2013: 0
- 2014: 0
- 2015: 0

Families with children:

Total Homeless Households with at least one Adult and one Child (Sheltered):

- 2013: 13
- 2014: 12
- 2015: 11

Total Homeless Households with at least one Adult and one Child (Unsheltered):

- 2013: 0
- 2014: 0
- 2015: 0

Total Homeless Persons (Adults and Children) (Sheltered):

- 2013: 38
- 2014: 35
- 2015: 34

Total Homeless Persons (Adults and Children) (Unsheltered):

- 2013: 0
- 2014: 0
- 2015: 0

Veterans and their families:

Total Veteran Persons (Sheltered):

- 2013: 5
- 2014: 5
- 2015: 8

Total Veteran Persons (Unsheltered):

- 2013: 0
- 2014: 0
- 2015: 0

Unaccompanied youth:

Homeless Households with only Children (Age 17 or under) (Sheltered):

- 2013: 0
- 2014: 0
- 2015: 0

Homeless Households with only Children (Age 17 or under) (Unsheltered):

- 2013: 0
- 2014: 0
- 2015: 0

Discussion:

Overall, unsheltered homelessness is not a prevalent problem in the Columbia and Montour County area. Most of the individuals and families documented in the PIT count data were in fact sheltered.

For the purpose of the PIT count data referenced above, a person is considered homeless only when he/she resides in one of three places: places not meant for human habitation (e.g., parks, sidewalks, or abandoned buildings), an emergency shelter, or transitional housing for homeless persons who originally came from the streets or emergency shelters.

However, defining "homelessness" in general is a major challenge. In Berwick and Bloomsburg, what is likely the most common form of homelessness is what is known as "couch surfing." "Couch surfing" is when an individual or family stays with another family or friend. Often times, the individual or family will eventually wear out their welcome as a guest and will then move on to another friend or family's house. This can be difficult to document exactly "how many couch surfers" are in each community because HUD does not consider a couch surfer as someone who is technically homeless.

Changing public perceptions regarding homelessness and poverty in both communities is a challenge. A perception currently exists that homelessness does not exists in either communities because they are both rural and relatively small towns. If a person is homeless, current perceptions are that it is probably the person's own fault due to drugs, alcohol, etc. However, homelessness can be a result of a number of circumstances out of a person's control such as divorce, cancer or other sicknesses, accidents, etc.

A recent two part series in the *Daily Item*, a newspaper covering the Northumberland, Union, Snyder, and Montour County region further elaborated on "homelessness" in rural areas. "Rural homelessness is undercounted," said Sheila Crowley, Executive Director of the National Low Income Housing Coalition. "Rural people could be living in a car, living in a trailer, in hunting shacks."

Additionally, those who are affected by rural homelessness are separated from services by greater distance, and are even more invisible than those affected in urban or suburban settings, where residences, businesses, and shopping districts are close together. As a result, those who find themselves homeless in rural locales are in a particularly vulnerable position.

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

Introduction

The assessment of non-homeless special needs includes the following:

- **Elderly persons (age 62 years and older)**
- **Persons with mental, physical and/or developmental disabilities**
- **Persons with alcohol or other drug additions**
- **Persons with HIV/AIDS and their families**
- **Victims of domestic violence**

The housing needs of each of these groups were determined through consultation meetings held with social service provider agencies.

Describe the characteristics of special needs populations in your community:

- **Elderly persons (age 62 years and older):**
  The Area Agency on Aging serves both Columbia and Montour Counties. Over these two counties, there are about 3,000 senior citizens. This number is only going to increase with the aging population of baby boomers in both communities.

  In general, there are two types of seniors that the Area Agency on Aging works with according to multiple representative of their organization:
  1) Older seniors who are in great shape; and
  2) Individuals who have neglected their health.

- **Persons with mental, physical and/or developmental disabilities:**
  At a county level, there were over 3,500 persons with some sort of disability according to 2008-2012 ACS data. This represented roughly 5% of the total county population.

- **Persons with alcohol or other drug additions:**
  According to Jennifer Frantz of Beyond Violence, a women's shelter located in Berwick, "85-90% of the clients of Beyond Violence have drugs and/or alcohol somehow involved in their situations." Consultation interviews with CMSU and the Columbia County Family Center also emphasized how drug addictions can make for a lengthy return to any sort of normal setting for a family.

  Drug issues have been well documented by the local media, particularly for crystal methamphetamine. These issues can at least partially be attributed to a lack of quality employment opportunities. Crystal methamphetamine can be homemade quite cheaply and then sold on the street for large profits. Both communities' short distance to Interstate 80 likely adds to this challenge.

- **Persons with HIV/AIDS and their families:**
  Although the HIV/AIDS population of both communities is low, bigotry, misinformation, and stigmas associated with this condition are strong to this day. According Christopher Kupchik of Caring Communities (a non-profit community based organization dedicated to fighting disease including HIV/AIDS & STDs), "many individuals who contract HIV/AIDS delay getting help due to embarrassment. 39% of individuals will actually delay treatment by one year. 32% of individuals will delay treatment by two years."

  Individuals that contract HIV/AIDS can often have other infections too. This can be due to routine demonstration of "high risk behavior" such as sharing needles from drug use, having multiple sexual partners without using protection, etc. There is a higher prevalence of "risky behavior" with individuals that also have mental health issues.

- **Victims of domestic violence:**
  According to Jennifer Frantz of Beyond Violence, "victims of domestic violence in need of support services has risen 55% for women 18-23 years old in recent years."

Based on the conducted consultation interviews, many individuals that need social service help often have poor support systems (families, etc.) in their life.

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

For housing and supportive services, some local individuals and families "know the system" and are readily aware of what is available. Other individuals and families who are on hard times might not be quite as knowledgeable because they are in a new and hectic situation. As a result, it can be difficult to determine how well the public is aware of the services that are available to them and if additional services are needed.

- **Elderly persons (age 62 years and older):**
  The services that the Columbia-Montour Area Agency on Aging provides have expanded greatly over the years. Originally, "meals on wheels" was a major component of what their agency provided. Today, their program deals with sewer lateral repairs and replacement, home modifications, roof and furnace repairs, making bathrooms accessible in two story homes, as a major area of what they cover.

  With the population of seniors rising in both communities due to the aging of the baby boomer population, it remains to be seen whether the Agency on Aging will be able to keep up with the demand for home modifications. Unfortunately, funding from the Commonwealth has remained flat to date as this "tidal wave" of individuals needing services approaches. It remains to be seen how the quality of local services are impacted as this demand increases. The Pennsylvania Lottery is the primary funder of services at this time.

- **Persons with mental, physical and/or developmental disabilities:**
  According to a Needs Assessment conducted by the Columbia County Human Service Coalition, "52% of the county's households living at or below the poverty line had a family member who was considered disabled. Additionally, 30% of the county's population living in poverty has their

employment status listed as 'disabled.' This lack of income makes for challenges for both housing affordability *and* accessibility.

Depending on the nature of the individual with disabilities, the Agency on Aging could be the organization to provide services. CMSU provides supportive services to individuals and families with mental disabilities.

- **Persons with alcohol or other drug additions:**
  In recent year, the degree of media attention towards crystal methamphetamine abuse has fired up residents of the area. A community watch group has since been established to begin to combat this issue in Berwick. A community literature outreach has been conducted to warn the public of the dangers of crystal methamphetamine and what warning signs are. Berwick Borough Councilman Jay Jarrett and the police department have been involved with the establishment of this program.

  CMSU also provides a variety of supportive services such as Crisis and Case Management. Although CMSU is primarily focused on just addressing addictions of their clients; their staff maintains relationships with local landlords in order to assist with providing housing. A stable housing environmental is an important component of dealing with addictions.

- **Persons with HIV/AIDS and their families:**
  Caring Communities serves local residents diagnosed with HIV/AIDS as well as conducts public education in an effort to prevent other sexually transmitted diseases, risky behavior, etc.

  Persons living with HIV/AIDS risk losing their housing due to compounding factors such as increased medical costs and limited incomes or reduced ability to keep working due to related illnesses. Stable housing allows persons living with HIV/AIDS to access comprehensive healthcare and adhere to complex HIV/AIDS drug therapies. Transportation for services is a major issue for getting Caring Communities' HIV/AIDS clients the healthcare services that they need (although funding is available to provide reimbursement for transportation in certain instances).

  The ability of Caring Communities to provide services has changed significantly in recent years due to a change in the national strategy towards HIV/AIDS prevention. Efforts for "prevention" are seen as "undeliverable" from a funding standpoint. HIV/AIDS cases are likely rising for a number of reasons including the shifting of funding resources and strategy and that individuals who contract HIV/AIDS are living longer.

- **Victims of domestic violence:**
  Beyond Violence and the Women's Center of Columbia/Montour Counties both provide emergency shelter for women who are victims of domestic violence and their children.

  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.

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

Caring Communities serves a serves a six county region and has a field office in Berwick. Within this six county region, their organization has 69 enrolled clients due to their HIV/AIDS diagnosis. Of those 69 clients, 8 are from Bloomsburg and 12 have been from Berwick.

According Christopher Kupchik of Caring Communities, "some HIV/AIDS positive individuals from urban areas move to more rural areas such as Berwick or Bloomsburg believing that they will receive better, more individualize care. From a healthcare standpoint, this is usually not the case because clinics in the local area largely do not specialize in HIV/AIDS treatment. From a transient standpoint, these individuals have the potential to become "couch surfers."

Discussion:

Based on consultation interviews held with social service providers, healthcare was a "common denominator" need of the various special needs populations discussed above. There are 4,400 medically uninsured individuals that live in Columbia County (the county's total population is 67,295). Columbia County Volunteers in Medicine Clinic serves about half of the uninsured population by providing free primary care, eye care, and dental care.

With the establishment of the Affordable Care Act, the amount of uninsured individuals in the county has slightly decreased. However, it is cheaper for many lower income individuals to just pay the fine of not having health insurance than to pay the premiums for the health insurance provided through the Affordable Care Act.

Many of the individuals Columbia County Volunteers in Medicine Clinic serve are either in bad health and/or have chronic health conditions. Because their clients do not have health insurance, these individuals wait until their health is in poor condition until they seek help.

Educating clients about their basic healthcare needs is a major challenge of the Columbia County Volunteers in Medicine Clinic. The clinic works with clients to get them to drink more water, develop a better diet, learn how to cook, etc. The clinic likely sees a proportionally higher amount of conditions such as obesity, diabetes, hypertension, etc. compared to the greater population.

The Columbia County Volunteers in Medicine Clinic utilizes the volunteer services of retired doctors, nurses, etc. for its labor. The clinic utilizes Bloomsburg University, Geisinger hospital, the Press Enterprise, and other organizations to spread knowledge of their services.

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

Describe the jurisdiction's need for Public Facilities:

Due to a lack of social service facilities, local providers sometimes have to send their clients to other counties to have their needs met. With some LMI individuals and families unable to utilize public transportation, they are not able to access healthcare, social service providers as well as educational and employment opportunities. Social service providers are also sometimes forced to hold onto their clients longer than they otherwise should because of their lack of transportation access which adds an additional strain on local facilities.

BERWICK:

- The need for a teen center has been identified in Berwick. Many local residents feel that there are a lack of recreational activities and gathering places for teens. Residents feel that a teen center will encourage teens to participate in healthy activities to occupy their time and prevent them from getting in trouble. The Berwick United Way has played a strong role in the development of this center as well as Talen Energy. Talen Energy donated $110,000 towards the center. The center has not yet been built at this point.

- The Berwick United Way also played an influential role with saving the Ber-Vaughn Pool in 2012. $1,000,000 has since been raised to save this resource which is a "showpiece of the community." A dog park has been discussed as an additional attraction for this facility.

BLOOMSBURG:

- The Senior Center for Bloomsburg is looking to potentially move to Saint Luke's Lutheran Church in the next year or two. The center is also looking to partner with Bloomsburg University and have physicians on-site. The center will likely be doing a rebranding effort to more of a café to be more inviting.

- The Bloomsburg Town Council has and continues to invest significant CDBG funds, Pennsylvania Department of Conservation and Natural Resources funds, and local funds to expand the Streater Property Recreation Complex in accordance with their Master Plan. The developed property is near the Bloomsburg Fair Grounds and Town Park in an area that routinely receives flood water from nearby Fishing Creek and the Susquehanna River.

FACILITIES OUTSIDE OF BOTH MUNICPALITIES BOUNDRIES UTILIZED BY RESIDENTS:

- The Columbia County Volunteers in Medicine Clinic located in Mifflinville is looking to expand its facilities. A donation of land adjacent to the current facility has already been received.

How were these needs determined?

Specific facility needs were identified during past three year community development plans under the Commonwealth of Pennsylvania CDBG program, public hearings, and the consultation meeting/interview process with housing and social service agencies as well as through informal and

public meeting discussion with the Berwick Borough Council and staff as well as Bloomsburg Town Council and staff.

Describe the jurisdiction's need for Public Improvements:

Public water and sewer service is critical to all types of development. The availability of public water and sewer service is a two-edged sword. On the one hand, infrastructure makes it possible to build at higher densities, which is advantageous from the standpoint of securing debt financing and achieving financial feasibility in an affordable housing development. From an operational standpoint, development served by public water and sewer are easier and more cost effective to manage.

On the other hand, affordable housing developers must be prepared to pay more for land that is served by public water and sewer facilities. This results in rising land costs that increase the cost of residential development, making the development of affordable housing more problematic.

BERWICK:

- The Borough of Berwick has undertaken major upgrades in public infrastructure and over the past 30 years. The provision of secondary treatment at the area sewer plant, comprehensive improvements to public infrastructure in the downtown area, and street improvements throughout the Borough have all been accomplished partially through the use of CDBG funds. Most recently, FFY 2014 and 2015 CDBG funding has been allocated to reconstruct Grant Street.

  Currently, numerous streets within the Borough are in relatively poor condition. Pennsylvania Liquid Fuels allocations have and will continue to be utilized for street reconstruction projects either to compliment CDBG funds or for projects where CDBG funds are not eligible to be used.

- More recently, the Borough of Berwick has emphasized making their community more "walkable" for all members of the community. In portions of the Borough, curbcuts are not currently Americans with Disabilities Act compliant.

  Additionally, many sidewalks within the Borough are either in poor condition or do not exist at all. The Borough Council wants to begin to emphasize constructing and reconstructing these needed public improvements.

- In FFY 2006, 2008, 2009, 2011, and 2012, Berwick Borough allocated a portion of its CDBG funds for Code Enforcement activities. In spite of these efforts, a significant number of properties with serious code deficiencies continue to exist throughout the Borough.

  In FFY 2014, the Borough appropriated $32,798 of CDBG funds to demolish a blighted property with serious code deficiencies. Again with FFY 2015, the Borough allocated 30% of its CDBG allotment for demolition work. Additional efforts from the Columbia County Housing and Redevelopment Authority have been able to demolish ten blighted properties since 2009.

  The Borough will continue to examine the use of CDBG funds to demolish code deficient properties.

BLOOMSBURG:

- In the past, the Town of Bloomsburg has utilized its CDBG funds for infrastructure improvements. Primarily, these CDBG funds have been used for street, storm water, and downtown improvements.

  Many sections of the Town are heavily traveled for three reasons: 1) Route 11, a major north-south highway, bisects the Town; 2) the Town is a regional center for commerce; and 3) Bloomsburg University has both a considerable off-campus (but in Town) enrollment and a fair number of commuting students for day and evening classes. These add up to heavier than normal street traffic, foot traffic, and parking problems.

  The Bloomsburg Town Council will likely continue to place a high priority on street and parking improvements, as well as enhancement of the Town's walkability due to these reasons.

- Flood protection has been a major issue in the Town of Bloomsburg for roughly the past 40 years. Since 1972, 12 Presidential Disaster and Emergency Declarations have been declared which have affected Columbia County. 10 of these declarations were for flooding, tropical storms, and/or hurricanes. Additionally, 19 Pennsylvania Gubernatorial Disaster Declarations or Proclamations affecting Columbia County have been declared since 1955. 6 of the 19 declarations/proclamations have been due to flooding, tropical storms, and/or hurricanes.

  The worst case scenario for flooding in Columbia County however was following Tropical Storm Lee. This storm developed as a tropical disturbance in the Gulf of Mexico and was a particularly large and slow moving storm. By the time it reached Pennsylvania, the storm had lost its tropical characteristics and merged with an upper level trough positioned over the eastern third of the US, resulting in a storm of renewed strength.

  The storm dumped record rainfall in the Susquehanna River Valley – 10-15 inches total in the County. The flooding was exacerbated by the fact that in many areas, the ground was still saturated from Hurricane Irene's rains the week prior. During Lee, the Susquehanna River crested at a record high of 32.75 feet. Tropical Storm Lee knocked out power in the County for 7 days (September 8-16, 2011).

  Approximately a third of Bloomsburg was flooded during this event. The Town was particularly devastated because it experienced flooding from both the Susquehanna River (on the south side of Town) and Fishing Creek (along the western and northern borders of the community).

  Recent CDBG-DR funding allocations as a result of this event have allowed the Town to focus on recovery/resiliency measures for infrastructure that was damaged by Tropical Storm Lee and Hurricane Irene.

  The Town and County have also been extremely active with developing flood protection infrastructure. Following the 2011 flood events, a flood control project to protect Kawneer Manufacturing was completed. Most recently, a second project to protect Autoneum North America, Inc. and the Windsor Foods facility is under construction. This project is set to provide protection in August 2016.

A grant application was recently submitted to PEMA to install a storm water pump system to serve the Port Noble neighborhood. A project to further expand flood control protection will also likely be developed utilizing CDBG-DR funds. It is obvious that the Town continues to aggressively explore the possibility of developing additional future flood protection infrastructure to minimize future economic loss and protect residents.

How were these needs determined?

The needs for public improvements were determined through past three year community development plans under the Commonwealth of Pennsylvania CDBG program, public hearings, and the consultation meeting/interview process with housing and social service agencies as well as through informal and public meeting discussion with the Berwick Borough Council and staff as well as Bloomsburg Town Council and staff.

Describe the jurisdiction's need for Public Services:

1. The Columbia County United Way and the Berwick United Way have conducted needs assessments of their communities in recent years. This effort was a part of larger national strategy of the United Way organization. The needs assessments conducted by both United Ways were conducted after having multiple round table discussions with local community stakeholders.

The United Way attempts to fill in funding gaps that exist in their communities. In Berwick, local educators were heavily involved in this process as well as many other individuals in the community.

BERWICK:

- The Berwick United Way has identified four priority areas for the community:
    - Work Readiness
    - Substance Abuse
    - Transitional Housing and Homelessness
    - Transportation

BLOOMSBURG:

- The Columbia County United Way is not as far along with its official community needs assessment. However during the March 2, 2016 consultation interview, the following priority areas were discussed:
    - Health
    - Education
    - Financial Literacy
    - Transitional Housing and Homelessness
    - Transportation

2. The Central Susquehanna Community Foundation (CSCF) covers 5 ½ counties administering over 220 funds which benefit a variety of competitive grants to local nonprofit and governmental organizations. On an annual basis, their foundation administers $2.3 million in funding. Their program covers most of Columbia County, including Berwick; however Bloomsburg is not a part of

their territory. Collaboration with the Bloomsburg Area Community Foundation, a similar organization to the CSCF, has been difficult in the past concerning local issues.

CSCF annually administers $1.1 million through the Berwick Health and Wellness Fund which was created by the sale of the Berwick Hospital in 1999 from nonprofit to for-profit ownership. Their primary focus areas since 2001 of this fund have been community physical and mental health as well as education.

Due to how this fund is managed and invested, these monies should never disappear.
Since the various funds administered by the CSCF are donor based, priorities of how funds are utilized are largely determined by the individuals and entities that have donated monies.

The Columbia County Volunteers in Medicine Clinic is primarily funded by the Berwick Health and Wellness fund.

3. Of all the priority needs identified by both local United Ways, transportation seems to be the largest public service need that is lacking in the area. The rural geography of both communities is a challenge. Lack of public transportation access for low- to moderate-income populations has been routinely cited as a contributing factor for perpetuating poverty in the region at large.

Populations are not able to access healthcare, social services, and employment services due to a lack of public transportation. On April 1, 2016, the Columbia County Human Services Department was eliminated although not for budgetary reasons. This program previously oversaw public transportation in the county (although it was just focused towards providing medical access).

The Columbia County Commissioners have since appointed Rabbit Transit as the Share Ride Coordinator for the county. Based in York, PA, Rabbit Transit is a multicounty municipal transportation authority which currently oversees shared ride operations in York, Adams, Cumberland and Northumberland Counties. PennDOT has recently encouraged the establishment of a more regional approach to shared ride operations.

This “Shared Ride” program is a bus service that provides trips that are grouped together between customers’ origins and destinations that are not accessible by fixed route bus service. This program operates during limited hours and specific travel areas. Shared Ride is not a “taxi” service and is not a non-stop ride for one person. This program also does not operate on a fixed route.

Although fares are relatively inexpensive for approved seniors citizen riders ($.75 for banking, grocery, social services, food bank, medical, senior center, and adult day care), use of the program can be expensive for other users. For example, general public use (including for low- to moderate-income individuals) is a $14.00 fare for a trip of less than 10 miles. General public use for a trip 30 miles is a $45.00 fare. There is a required application and reservation process to use Rabbit Transit.

The need for the public transportation access is likely only to increase with the number of baby boomer seniors residing in both communities no longer driving in coming years.

How were these needs determined?

The needs for public services were determined through past three year community development plans under the Commonwealth of Pennsylvania CDBG program, public hearings, and through the consultation/interview process with housing and social service agencies as well as through informal and public meeting discussion with the Berwick Borough Council and staff as well as Bloomsburg Town Council and staff.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Town of Bloomsburg, PA is the county seat of Columbia County and is at the core of the Bloomsburg-Berwick, PA Metropolitan Statistical Area which encompasses all of Columbia and Montour Counties. The Borough of Berwick is located 12 miles to the east of Bloomsburg and anchors the eastern border of Columbia County. The Bloomsburg-Berwick, PA Metropolitan Statistical Area is located along the eastern portion of the Susquehanna River Valley.

Both communities are located near Interstate 80 which creates social challenges for both communities but is also an economic asset. Traditionally, Bloomsburg University has been the largest economic force in the Town of Bloomsburg while the manufacturing sector has dominated the local economy of Berwick.

The Town of Bloomsburg has experienced a steadily increasing population in recent years thanks in part to the continued growth of enrollment at Bloomsburg University. This has led to an increase in rental units within the municipality. Devastating flooding from Lee/Irene has only exasperated this trend in the Town's western end. This transition is of concern to Town leaders who have witnessed an increase in owner-occupied housing costs and a decrease in availability.

The Borough of Berwick has seen its population growth largely stagnate. Although the community has a majority of homeowners and a higher median income overall, median home sale prices are significantly lower than Bloomsburg's prices. The number of elderly households in the Borough of Berwick is also significantly higher which provides its own set of accessibility challenges.

MA-10 Housing Market Analysis: Number of Housing Units - 91.210(a)&(b)(2)

Introduction

BERWICK:

According to the 2008-2012 ACS data, there are 4,849 total housing units. There are 4,338 occupied housing units (2,372 owner-occupied and 1,966 renter-occupied), which leaves 511 vacant housing units. 74.8% of households have either 2 or 3 bedrooms. The remaining quarter of households are split evenly between either having 1 bedroom or 4 or more.

The ratio of owner-occupied to renter-occupied housing units is fairly balanced at about 55:45.

BLOOMSBURG:

According to the 2008-2012 ACS data, there are 5,211 total housing units. There are 4,685 occupied housing units (1,794 owner-occupied and 2,891 renter-occupied), which leaves 526 vacant housing units. 66.4% of households have either 2 or 3 bedrooms. 4.0% of households do not have a bedroom. 12.6% have one bedroom and the remaining 17.0% of households have 4 or more bedrooms.

The ratio of owner-occupied to renter-occupied housing units is unbalanced at about 38:62.

Berwick all residential properties by number of units

Property Type	Number	%
1-unit detached structure	2,793	58%
1-unit, attached structure	380	8%
2-4 units	1,055	22%
5-19 units	191	4%
20 or more units	181	4%
Mobile Home, boat, RV, van, etc	249	5%
Total	***4,849***	***100%***

Table 38 – Residential Properties by Unit Number

Data Source: 2008-2012 ACS

Bloomsburg all residential properties by number of units

Property Type	Number	%
1-unit detached structure	2,054	39%
1-unit, attached structure	687	13%
2-4 units	1,315	25%
5-19 units	671	13%
20 or more units	445	9%
Mobile Home, boat, RV, van, etc	39	1%
Total	***5,211***	***100%***

Table 39 – Residential Properties by Unit Number

Data Source: 2008-2012 ACS

Berwick Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	0	0%
1 bedroom	112	5%	447	23%
2 bedrooms	648	27%	849	43%
3 or more bedrooms	1,612	68%	670	34%
Total	***2,372***	***100%***	***1,966***	***100%***

Bloomsburg Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	187	6%
1 bedroom	26	1%	565	20%
2 bedrooms	432	24%	1,135	39%
3 or more bedrooms	1,336	74%	1,004	35%
Total	***1,794***	***99%***	***2,891***	***100%***

Table 40 – Unit Size by Tenure

Data Source: 2008-2012 ACS

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

1. SEDA-COG administers HOME funding in both the Borough of Berwick as well as the Town of Bloomsburg for housing rehabilitation purposes. CDBG-DR funding is also administered in the Town of Bloomsburg by SEDA-COG for housing rehabilitation purposes.

   BERWICK:
   In an effort to rehabilitate homes around the community, the Borough of Berwick implemented an owner-occupied housing rehabilitation program for LMI property owners, utilizing a $500,000 HOME grant awarded by the Pennsylvania Department of Community and Economic Development in 2001. Since that initial $500,000 grant, the Borough has successfully received six additional HOME grants, totaling $2,550,000. Most recently, an additional $300,000 HOME grant was awarded to the Borough. Through these combined efforts of HOME funds and private investment, nearly 100 units will have been rehabilitated over the last fifteen years.

   BLOOMSBURG:
   In an effort to flood proof homes throughout devastated parts of the Town of Bloomsburg and prevent further shrinkage of the Town's tax base following Lee/Irene, $1,000,000 in HOME funds were awarded by the Pennsylvania Department of Community and Economic Development. $500,000 of CDBG-DR funding was also awarded to the Town for housing rehabilitation purposes.

2. Roughly $100,000 of CDBG-DR funding has been awarded to complete a flood protection study for the western end of the Town of Bloomsburg which contains many small businesses and homes.

Unfortunately, an additional CDBG-DR funding allocation has not been awarded which is necessary to adequately undertake the study.

3. SEDA-COG administers a Weatherization program funded through the Commonwealth for all income eligible homeowners in Columbia County. The process of this program begins with an energy consumption profile of the home, an examination of monthly heating bills for a 12-month period, and an energy audit. SEDA-COG's diagnostic equipment measures air leaks and helps find ways for homeowners to save energy in either forced air or hot water distribution systems. Materials and labor are provided at no cost to those homeowners who qualify.

4. CCHA administers 413 Section 8 Housing Choice Vouchers, 409 of which are tenant based.

5. The following facilities are administered by the CCHA:

    - Evan Owen Memorial*
        - Location: Borough of Berwick
        - Units: 50
        - Eligibility: Elderly or Non-Elderly Disabled
            - *Considered a public housing complex*

    - Town Park Village Apartments
        - Location: Town of Bloomsburg
        - Units: 20 units
        - Eligibility: Low income family that warrants at least a three-bedroom unit
            - *Considered a public housing unit*

    - Scott Meadows*
        - Location: Scott Township (Just outside of the Town of Bloomsburg)
        - Units: 24 units
        - Eligibility: Head of Household 55 and older

    - Benton Manor
        - Location: Borough of Benton (18 miles north of the Borough of Berwick; 17 miles north of the Town of Bloomsburg)
        - Units: 11 units
        - Eligibility: All members of the household 62 and older

    - Tenny Street Apartments*
        - Location: Scott Township (Just outside of the Town of Bloomsburg)
        - Units: 21 units
        - Eligibility: All members of the household 62 and older

    - Central Court Apartments
        - Location: Scott Township (Just outside of the Town of Bloomsburg)
        - Units: 8 units
        - Eligibility: Preference is given to households that are enrolled in a recognized self-sufficiency program for victims of domestic abuse--The Women's Center, Inc. of Columbia/Montour--and for "at risk" mothers with children and for

expectant mother households, as confirmed through agencies such as Columbia/Montour Home Health

- Trinity House Apartments*
  - Location: Town of Bloomsburg
  - Units: 11
  - Eligibility: Elderly or Non-Elderly Disabled

*Notes that some or all of the complex's units are specifically designed to address special accessibility needs.

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

There are no affordable housing units that are anticipated will be lost and there is no anticipated expiration of Section 8 Contracts.

Actually, a forty unit apartment complex for senior citizens is currently under construction in the Town of Bloomsburg which will be managed by the CCHA.

"Bloom Mills", developed in cooperation with the Columbia/Montour Area Agency on Aging and Bloomsburg University, will include a community room, fitness center and a library. Seniors will have access to health services and support programs including fitness, nutrition, finance and transportation.

Additionally, a second facility which will create an additional eight units for elderly and disabled individuals is currently under construction at the old West Street Church in Bloomsburg utilizing CDBG-DR and HOME monies.

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

BERWICK:

There is a sufficient supply of housing units within the Borough of Berwick. There are 2,372 owner-occupied housing units, 1,966 renter-occupied housing units, and approximately 511 vacant units. The homeowner vacancy rate in Berwick is 3.1%. The rental vacancy rate is 4.4%. Availability of units in the Borough of Berwick does not seem to be an issue.

Housing affordability is a problem for significant portions of the population in Berwick however. It appears that the largest group of cost burdened households in the Borough of Berwick has at least one member that is either at least 62 years old. This lack of income makes for challenges for both housing affordability *and* accessibility as the elderly occupant continues to age.

Also, a sizeable portion of the community that is cost burdened have a child living in the house that is 6 years of age or younger.

BLOOMSBURG:

There is a sufficient supply of housing units within the Town of Bloomsburg. There are 1,794 owner-occupied housing units, 2,891 renter-occupied housing units, and approximately 526 vacant units. The homeowner vacancy rate in Bloomsburg is 2.3%. The rental vacancy rate is 3.5%. Availability of units in the Town of Bloomsburg does not seem to be an issue.

However, housing affordability is a problem. The Town of Bloomsburg has a significant portion of its population that is either cost burdened with at least one member of the household that is at least 62 years old or has a child living in the house that is 6 years of age or younger. However, these populations are more proportional to one another than the Borough of Berwick and are also smaller.

The total amount of renter households in Bloomsburg not listed in the previous two categories but are cost burdened is quite large. This data is likely skewed however due to the number of Bloomsburg University students living in off-campus rental properties. The skewing of this data makes it more of a challenge to ascertain how much of a problem cost burden is to the community's renter population not attending Bloomsburg University.

Cost burden will likely become a much larger problem in the Town of Bloomsburg in the future however. Currently, structures along the Susquehanna River and Fishing Creek (representing approximately 1/3 of the Town) experience repeated flooding during high water events which is a public safety concern to the Town and threatens the sustainability of neighborhoods in these areas. The Town believes that the impact of Biggert Waters Act and its potential future implications will be significant to landlords, tenants, and homeowners in the neighborhoods not in potential future flood protection projects.

The impact of this legislation will only be magnified for these individuals due to elevated floodplain levels according to the Federal Emergency Management Agency's Flood Insurance Rate Map. Due to these factors, flood insurance rates will likely rise dramatically in coming years which may not be affordable to property owners. Additionally, structures in the floodplain will likely see their values drop considerably and/or become extremely difficult to sell.

Describe the need for specific types of housing:

ELDERLY:

Many older residents are seeking to downsize their dwelling. Retirees with higher incomes may generate increased demand for retirement/independent living communities. Meanwhile, the lower-income elderly are most often in need of assistance with heating bills and home repair expenses.

Elderly persons may need housing assistance for two reasons – financial and supportive. Supportive housing is needed when an elderly person is both frail and low income, since the housing assistance offers services to compensate for the frailty in addition to financial assistance. A frail elderly person is defined as one who has one or more limitations on activities of daily living (ADL) – walking, bathing, dressing, etc. – and who may need assistance to perform ADLs.

The housing needs of elderly persons (and specifically the frail elderly) can be wide-ranging. They may find themselves unable to live independently, but also find limited choices for semi-independent and full-care housing. Some individuals are able to age in place, but need assistance making accessibility modifications to their homes. Others need affordable housing alternatives that would allow them to

overcome the cost-burden of their existing homes. Of course, still others need the care provided in professionally staffed care institutions.

YOUNG FAMILIES:

Assisting lower income renters move into homeownership is a common priority for housing and community development initiatives. Owning a home allows a household to build a relatively secure form of equity. Communities benefit by increased homeownership. Research shows a strong positive link between increased homeownership and increased property values. Given the down-turn in the economy and the tightening of mortgage-lending, assistance to homebuyers is more critical than ever.

Unfortunately, housing is becoming increasingly unaffordable for both younger couples and older individuals. First-time home buyers lack the income either to qualify for a conventional mortgage or to raise the necessary down payment and closing costs, a situation recently exacerbated by the housing bubble.

Discussion

Overall, housing availability does not seem to be a large issue in either community. Vacancy rates are relatively low for both owner and renter occupied structures.

Housing affordability and accessibility is an ongoing challenge for elderly and disabled households in both communities, especially Berwick. Although programs are in place to make modifications to homes and additional facilities are being built around the county to house elderly and disable individuals, it remains to be seen whether the measures will be adequate as the population of baby boomers continues to age.

Ongoing efforts to construct additional flood protection throughout portions of the Town of Bloomsburg will also play a major role with defining how affordability changes and whether the homeowner to renter ratio continues to become more unbalanced. Portions of the Town that remain outside of protection will face increase challenges due to dramatic increases in flood insurance premiums and deceased quality due to lack of further owner investment. Continued enrollment growth of Bloomsburg University will likely also only further encourage additional rental properties.

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

Introduction

HAMFI, which is an acronym referenced below, stands for HUD Area Median Income. This is the median family income calculated by HUD for each jurisdiction in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made.

Berwick Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	69,400	95,100	37%
Median Contract Rent	344	490	42%

Table 41 – Cost of Housing

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	1,106	56.3%
$500-999	860	43.8%
$1,000-1,499	0	0.0%
$1,500-1,999	0	0.0%
$2,000 or more	0	0.0%
Total	***1,966***	***100.0%***

Table 42 - Rent Paid

Data Source: 2008-2012 ACS

Bloomsburg Cost of Housing

Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	85,200	120,300	41%
Median Contract Rent	372	549	48%

Table 43 – Cost of Housing

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	1,050	36.3%
$500-999	1,472	50.9%
$1,000-1,499	244	8.4%
$1,500-1,999	34	1.2%
$2,000 or more	91	3.2%
Total	***2,891***	***100.0%***

Table 44 - Rent Paid

Data Source: 2008-2012 ACS

Berwick Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	60	No Data
50% HAMFI	465	155
80% HAMFI	1,045	305
100% HAMFI	No Data	445
Total	***1,570***	***905***

Table 45 – Housing Affordability

Data Source: 2008-2012 CHAS

Bloomsburg Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	70	No Data
50% HAMFI	470	35
80% HAMFI	1,365	140
100% HAMFI	No Data	215
Total	***1,905***	***390***

Table 46 – Housing Affordability

Data Source: 2008-2012 CHAS

Columbia County Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	$541	$607	$743	$963	$1,289
High HOME Rent	$541	$607	$743	$963	$1,136
Low HOME Rent	$527	$565	$677	$783	$873

Table 47 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

BERWICK:

Based on the CHAS data in the chart above, a majority of rental housing is available at less than $500 a month. The rest of all available rental housing is available for between $500 and $999.

According to the HAMFI data above, 465 rental units out of 1,570 (29.6%) are affordable for low-income families and individuals with incomes at or below 50% of Area Median Income.

Only 60 rental units out of 1,570 (3.8%) are affordable for low-income families and individuals with incomes at or below 30% of Area Median Income. Although rent prices would appear to be affordable to low-income families and individuals based on the majority of units being at or below $500, there still appears to be a lack of viable housing options for low-income families and individuals with incomes at or below 30% of Area Median Income.

No data was available for owner occupied housing units affordable for low-income families and individuals with incomes at or below 30% of Area Median Income. 155 owner occupied units out of 905 (17.1%) are affordable for low-income families and individuals with incomes at or below 50% of Area Median Income.

BLOOMSBURG:

Based on the CHAS data in the chart above, a majority of available rental housing is available for between $500 and $999. Roughly a third of rental housing is available at $500 or less a month. About 10% of the remaining rental housing in Bloomsburg is available for $1,000 or more a month.

However, according to the HAMFI data above, 470 rental units out of 1,905 (24.7%) are affordable for low-income families and individuals with incomes at or below 50% of Area Median Income. Only 70 rental units out of 1,905 (3.7%) are affordable for low-income families and individuals with incomes at or below 30% of Area Median Income.

Although almost 90% or all rental housing prices are either less than $500 or between $500 and $999, a majority of this housing is likely occupied by students attending Bloomsburg University. Although it is difficult to ascertain how much of this rental housing is occupied by college students, it quite likely that there is a lack of viable housing options for low-income families and individuals in Bloomsburg.

No data was available for owner occupied housing units affordable for low-income families and individuals with incomes at or below 30% of Area Median Income. 35 owner occupied units out of 390 (9.0%) are affordable for low-income families and individuals with incomes at or below 50% of Area Median Income.

Once again, there appears to be a lack of access to home ownership opportunities for low-income families and individuals.

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

BERWICK:

Although the population has seen a slight decrease since 2000, the number of households has decreased at a significantly faster rate. This means that there is less available housing per capita as of 2012 compared to 2000. As a result, this is an additional contributing factor to less affordable housing in the community.

BLOOMSBURG:

The population has seen a very significant increase in growth since 2000. Although the number of households has increased at a significantly rate, it has not been nearly as fast as population growth. This means that there is less available housing per capita as of 2012 compared to 2000. As a result, this is another factor which equates to less affordable housing in the community.

Lack of flood protection and the impact of flood legislation will have a significant impact on future housing affordability. Continued growth of the enrollment of Bloomsburg University will also play a role in future housing affordability.

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

According to RentoMeter (www.rentometer.com), it is estimated that the Columbia County Area Median Rent for a one bedroom apartment is $600 per month; for a two bedroom apartment, $625 per month; for a three bedroom apartment $1,100 per month; and for a four bedroom apartment, $1,700 per month. The estimate for a one bedroom apartment is roughly the same as the area High HOME rent price and Fair Market rent price. These Area Median Rent estimates are significantly more than the HOME rents and Fair Market rents as the number of bedrooms in an apartment continued to increase.

This data indicates that housing affordability is a challenge for low-income families as the number of bedrooms needed in an apartment continues to increase.

Discussion

BERWICK:

The cost of housing has increased from $69,400 to $95,100 (37.0%) in the last 12 years for a single family home.

In order to calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Utilizing the Bureau of Labor and Statistics' CPI calculator, $69,400 in 2000 equates to $92,530.92 expressed in 2012 dollars. By taking this information into consideration, the cost of housing in Berwick has grown at a slightly faster rate when compare to the rate of inflation.

According to data obtained by *The Economist*, median housing cost nationwide was $102,000 as of the first quarter of 2000. The same data indicated that the median housing cost across the US was $128,000

by the first quarter of 2012. This represented a 25.5% price increase. According to the Bureau of Labor and Statistics' CPI calculator, $102,000 in 2000 equates to $135,996.45 in 2012 dollars. Nationally, housing prices did not keep up with inflation.

Based on this data, the price of housing rose at a faster rate in the Borough of Berwick than what it did across the United States.

The cost of rent has increased from $344 to $490 (42.0% increase) during the period from 2000 to 2012. Using the Bureau of Labor and Statistics' CPI calculator, $344 in 2000 equates to $458.65 in 2012 dollars. By taking this information into consideration, the cost of rent in Berwick grew at a faster rate than the rate of inflation.

The rental vacancy rate is 4.4%, which is close to the homeowner vacancy rate of 3.1%. These numbers seem to show an equal demand for rental units and homeownership. Although housing remains available for a majority of the populations, it is mostly unavailable for low-income families and individuals with incomes at or below 30% of Area Median Income.

BLOOMSBURG:

The cost of housing has increased from $85,200 to $120,300 (41.2%) in the last 12 years for a single family home.

In order to calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Utilizing the Bureau of Labor and Statistics' CPI calculator, $85,200 in 2000 equates to $113,597.03 expressed in 2012 dollars. By taking this information into consideration, the cost of housing in Bloomsburg has grown at a faster rate when compare to the rate of inflation.

According to data obtained by *The Economist*, median housing cost nationwide was $102,000 as of the first quarter of 2000. The same data indicated that the median housing cost across the US was $128,000 by the first quarter of 2012. This represented a 25.5% price increase. According to the Bureau of Labor and Statistics' CPI calculator, $102,000 in 2000 equates to $135,996.45 in 2012 dollars. Nationally, housing prices did not keep up with inflation.

Based on this data, the price of housing rose at a faster rate in the Town of Bloomsburg than what it did across the United States.

The cost of rent has increased from $372 to $549 (48.0% increase) during the period from 2000 to 2012. Using the Bureau of Labor and Statistics' CPI calculator, $372 in 2000 equates to $495.99 in 2012 dollars. By taking this information into consideration, the cost of rent in Bloomsburg grew at a faster rate than the rate of inflation.

The rental vacancy rate is 3.5%, which is close to the homeowner vacancy rate of 2.3%. These numbers seem to show an equal demand for rental units and homeownership. Although housing remains available for a majority of the populations, it is mostly unavailable for low-income families and individuals with incomes at or below 30% of Area Median Income.

SUMMARY:

In both municipalities, rent and homeownership prices grew at a faster rate than inflation between 2000 and 2012. Additionally, home prices grew at a faster rate than the national trend from 2000 to 2012. Both these factors contribute to making housing less affordable to the population at large let alone low-income families and individuals.

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

Introduction

BERWICK:

The Borough of Berwick contains 2,647 housing units that were constructed prior to 1950, which is 61.0% of all the occupied housing units in the Borough. 178 housing units (4.1%) were built within the last sixteen years. Of the 4,849 total housing units, 4,338 are occupied.

BLOOMSBURG:

The Town of Bloomsburg contains 2,515 housing units that were constructed prior to 1950, which is 53.7% of all the occupied housing units in the Town. 332 housing units (7.1%) were built within the last sixteen years. Of the 5,211 total housing units, 4,685 are occupied.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:

The CCHA utilizes HUD's definition of "substandard condition" when referring to housing. **"**Substandard Condition" either does not meet local code standards or contains one of the selected housing conditions:

- Over-crowding (1.01 or more persons per room)
- Lacking a complete kitchen
- Lack of plumbing facilities and/or other utilities
- Cost overburden

According to the Residential Anti-Displacement and Relocation Assistance Plans adopted by both the Borough of Berwick and the Town of Bloomsburg, "Substandard condition suitable for rehabilitation" means a dwelling unit that will have a fair market value, after rehabilitation, greater than the cost of rehabilitation to make the unit standard.

Berwick Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	762	32%	931	47%
With two selected Conditions	0	0%	0	0%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	1,610	68%	1,035	53%
Total	***2,372***	***100%***	***1,966***	***100%***

Table 48 - Condition of Units

Data Source: 2008-2012 ACS

Bloomsburg Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	359	20%	1,331	46%
With two selected Conditions	0	0%	38	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	1,435	80%	1,522	53%
Total	***1,794***	***100%***	***2,891***	***100%***

Table 49 - Condition of Units

Data Source: 2008-2012 ACS

Berwick Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	46	2%	132	7%
1980-1999	158	7%	119	6%
1950-1979	721	30%	515	26%
Before 1950	1,447	61%	1,200	61%
Total	***2,372***	***100%***	***1,966***	***100%***

Table 50 – Year Unit Built

Data Source: 2008-2012 CHAS

Bloomsburg Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	86	5%	246	9%
1980-1999	181	10%	447	15%
1950-1979	483	27%	727	25%
Before 1950	1,044	58%	1,471	51%
Total	***1,794***	***100%***	***2,891***	***100%***

Table 51 – Year Unit Built

Data Source: 2008-2012 CHAS

Berwick Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	2,168	91%	1,715	87%
Housing Units build before 1980 with children present	4	0%	60	3%

Table 52 – Risk of Lead-Based Paint

Data Source: 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)

Bloomsburg Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	1,527	85%	2,198	76%
Housing Units build before 1980 with children present	75	4%	75	3%

Table 53 – Risk of Lead-Based Paint

Data Source: 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)

Berwick Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	No data provided by HUD.		
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 54 - Vacant Units

Bloomsburg Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	No data provided by HUD.		
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 55 - Vacant Units

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Data was not populated by HUD for Vacant Units in either Berwick or Bloomsburg.

BERWICK:

The Borough of Berwick has 762 owner occupied structures with one selected condition that qualifies it as substandard. This equates to 32% of the Borough's owner occupied housing stock. 931 renter occupied structures in the Borough of Berwick has one selected condition that qualifies it as substandard. This equates to 47% of the Borough's renter occupied housing stock.

In an effort to attempt to rehabilitate homes around the community, the Borough implemented an owner-occupied housing rehabilitation program for LMI property owners, utilizing HOME funds. Through these grants, the Borough has completed roughly 65 owner-occupied home rehabilitations.

The LaSalle Street Blue Prints Communities group also received a $590,000 grant from the Home Loan Bank of Pittsburgh to rehabilitate 31 homes within their Blue Prints Communities neighborhood. One third of these homes were occupied by elderly residents.

Through these combined efforts, nearly 100 units will have been rehabilitated over the last fifteen years.

BLOOMSBURG:

359 owner occupied structures in the Town of Bloomsburg has one selected condition that qualifies it as substandard. This equates to 20% of the Town's owner occupied housing stock. 1,331 renter occupied structures in the Town of Bloomsburg has one selected condition that qualifies it as substandard. This equates to 46% of the Town's renter occupied housing stock.

Because of the elevated percentage of rental properties, code enforcement continues to be a high priority for the Town. The Town has developed a well-trained and proactive staff, which actively enforces regulations and educates citizens in an effort to promote health and safety.

Along with the basic need for decent affordable housing, Town Council has a strong interest in maintaining the historic integrity of its housing stock. A historic district has been created and listed on the National Register. The Town has also appointed a Historic and Architectural Review Board which enforces local ordinances establishing standards for historic rehabilitation.

Damage from the Lee/Irene flood event has had a particularly detrimental effect on the Town's housing stock. The Bloomsburg Red Cross estimated that 1,888 homes were affected by the flood. Damages ranged, but included:

- 141 homes totally destroyed
- 661 homes with major damage
- 425 homes with minor damage
- 621 homes affected in some way – i.e., damaged, but less than "minor"

The Town of Bloomsburg has over 400 structures located in the Special Flood Hazard Area. This equates to 12.5% of all structure in Bloomsburg. This total assessed value of these structures is $24,213,964.

In an effort to flood proof homes throughout devastated parts of the Town and prevent the further shrinkage of the Town's tax base, secured $1,000,000 in HOME funds. Qualifying homes for this grant program has proven difficult due to "after rehab value" restrictions.
The Town continues to work with SEDA-COG and DCED to explore how to maximize taxpayer investments while still complying with all applicable regulations. $500,000 of CDBG-DR funding was also awarded to the Town for housing rehabilitation purposes. It is hoped that this funding will have more flexibility for qualifying homeowners.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

BERWICK:

Based on the 2008-2012 ACS data, there are 3,883 housing units (89.5%) built prior to 1980 in the Borough of Berwick. Most of these units likely have lead based paint.

The median household income in 2012 was $35,212. According to HUD standards, a low income household is regarded as making 80% of the area's median income. In Berwick, 80% of the area's median income is $28,169.60.

2008-2012 ACS data indicates that households making $24,999 or less (the closest income category to $28,169.60) represented 30.1% of all households. This equates to 1,306 households in the Borough. Many of these lower income households are likely living in low cost housing built before 1980.

BLOOMSBURG:

Based on the 2008-2012 ACS data, there are 3,725 housing units (79.5%) built prior to 1980 in the Town of Bloomsburg. Most of these units likely have lead based paint.

The median household income in 2012 was $30,310. According to HUD standards, a low income household is regarded as making 80% of the area's median income. In Bloomsburg, 80% of the area's median income is $24,248.00.

2008-2012 ACS data indicates that households making $24,999 or less (the closest income category to $24,248.00) represented 43.8% of all households. This equates to 2,052.03 households in the Town. Many of these lower income households are likely living in low cost housing built before 1980.

Discussion

Overall, housing is relatively inexpensive in both Berwick and Bloomsburg because of its advanced age and declining condition for moderate income populations.

Many of these homes also have poor energy efficiency making monthly utility bills more expensive. Additionally, the aging housing stock in both communities can be a source of current and future vulnerability in many hazard events. The structures of these older houses may be more at risk of destruction under strong wind conditions.

These structures may also be at risk during flooding and winter storm events if the materials are either not strong enough to withstand the pressure or weight of precipitation or are liable to leak, causing further risk of destruction to the house.

Bloomsburg in particular will benefit from expanded future flood protection as well as housing flood proofing measures in areas outside of protection. Without these necessary measures, increased costs associated with the Biggert Waters Act and repeated flood damage will only encourage housing disinvestment.

As the population ages, households on low or fixed incomes are less likely to be able to afford basic maintenance and needed improvements, thereby resulting in further deterioration of the housing stock. The housing market in both communities can generally not support high rents or sale prices. This further limits both the amount of rehabilitation owners are willing to undertake (unless it is subsidized) and the types of houses that residential developers can sell profitably.

Due to how low rents are in the both communities, particularly Berwick, incentive for development and rehabilitation could be difficult. Utilization of HOME funds as well as SEDA-COG's Weatherization program has and will continue to play an important role with maintaining quality housing.

Overall, the declining quality of housing stock for both communities will make them less attractive to young professionals over time.

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

Introduction

The CCHA owns and professionally manages family communities and elderly/disabled rental apartments. The apartments are located throughout Columbia County. CCHA oversees seven housing developments with an eighth underway.

Of these complexes, one is located in the Borough of Berwick. Two complexes are located in the Town of Bloomsburg with an additional three located in nearby Scott Township.

CCHA also assists families who wish to live in privately owned housing and receive rental subsidy through the Housing Choice Voucher Program. CCHA administers a total of 413 Section 8 Housing Choice Vouchers (HCV).

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	70	413	4	409	0	0	0
# of accessible units	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 56 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

CCHA administers a total of 70 public housing units. 50 units are located in Berwick at the Evan Owen Memorial complex. The remaining 20 are located at the Town Park Village Apartments in Bloomsburg.

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

In email correspondence with Lori Gordner, Deputy Director of CCHA, she described the improvement needs of the public housing units as minor and able to be updated with the annual Capital Funds received from HUD.

According to CCHA's Admission and Continued Occupancy Policy, HUD rules requires PHA's to inspect each of its dwelling units prior to tenant move-in, at move-out, and annually during occupancy. CCHA adheres to this policy in an effort to maintain safe, satisfactory living conditions for its public housing tenants. Below is a description of the inspection process utilized to monitor the physical condition of CCHA's public housing units.

Move-In Inspection:

The lease must require the PHA and the family to inspect the dwelling unit prior to occupancy in order to determine the condition of the unit and equipment in the unit. A copy of the initial inspection, signed by the PHA and the resident, must be provided to the tenant and be kept in the resident file.

Move-Out Inspection:

The PHA must inspect the unit at the time the resident vacates the unit and must allow the resident to participate in the inspection if he or she wishes, unless the tenant vacates without notice to the PHA. The PHA must provide to the tenant a statement of any charges to be made for maintenance and damage beyond normal wear and tear.

The difference between the condition of the unit at move-in and move-out establishes the basis for any charges against the security deposit so long as the work needed exceeds that for normal wear and tear.

Annual Inspection:

The PHA is required to inspect all occupied units annually using HUD's Uniform Physical Condition Standards (UPCS). Under the Public Housing Assessment System (PHAS), HUD's physical condition inspections do not relieve the PHA of this responsibility to inspect its units

Public Housing Condition

Public Housing Development	Average Inspection Score
CCHA	79

Table 57 - Public Housing Condition

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

CCHA utilizes the Public Housing Assessment System (PHAS) which is used to improve the delivery of services in public housing and enhance trust in the public housing system among PHAs, public housing residents, HUD and the general public by providing a management tool for effectively and fairly measuring the performance of a public housing agency in essential housing operations.

Located immediately below is a description of the point structure used under PHAS to determine restoration and revitalization needs. CCHA's score for 2012 is also provided. A synopsis of each indicator's assessed score was not able to be obtained for this Five-Year Consolidated Plan.

- **Indicator 1:** Physical condition of the PHA's projects
  - *Maximum Score:* 40
  - *Points Scored:* 35
  - The objective of this indicator is to determine the level to which a PHA is maintaining its public housing in accordance with the standard of decent, safe, sanitary, and in good repair. To determine the physical condition of a PHA's projects, inspections are performed of the following five major areas of each public housing project: site, building exterior, building systems, dwelling units, and common areas. The inspections are performed by an independent inspector arranged by HUD, and include a statistically valid sample of the units in each project in the PHA's public housing portfolio.

- **Indicator 2:** Financial condition of the PHA's projects
  - *Maximum Score:* 25
  - *Points Scored:* 19
  - The objective of this indicator is to measure the financial condition of the PHA's public housing projects for the purpose of evaluating whether the PHA has sufficient financial resources and is capable of managing those financial resources effectively to support the provision of housing that is decent, safe, sanitary, and in good repair. A PHA's financial condition is determined by measuring each public housing project's performance in each of the following subindicators: quick ratio, month's expendable net assets ratio, and debt service coverage ratio.

- **Indicator 3:** Management operations of the PHA's projects
  - *Maximum Score:* 25
  - *Points Scored:* 15
  - The objective of this indicator is to measure certain key management operations and responsibilities of a PHA's projects for the purpose of assessing the PHA's management operations capabilities. Each project's management operations are assessed based on the following subindicators: occupancy, tenant accounts receivable, and accounts payable. An on-site management review may be conducted as a diagnostic and feedback tool for problem performance areas, and for compliance. Management reviews are not scored.

- **Indicator 4:** Capital Fund
  - *Maximum Score:* 10
  - *Points Scored:* 10
  - The objective of this indicator is to measure how long it takes the PHA to obligate capital funds and to occupy units. The PHA's score for this indicator is measured at the PHA level and is based on the following subindicators: timeliness of fund obligation and occupancy rate.

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

CCHA is committed to its mission to promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination. As a public service agency, the CCHA is committed to providing excellent service to all public housing applicants, residents, and the public. 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 our 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.

Discussion:

According to HUD, CCHA is determined to be a small public housing authority, meaning it manages between 50 - 249 public housing units. Also according to the HUD, the housing authority is designated as Medium Low, meaning it administers 250 - 499 Section 8 Housing Choice Vouchers.

Comparing the housing assistance distribution of CCHA between Public Housing Units (14%) and Section 8 Housing Choice Vouchers (86%) to that of all housing authorities in Pennsylvania, CCHA has a smaller proportion of public housing units than the average housing authority. The housing authority's proportion of Section 8 vouchers under management is larger than the average housing authority in Pennsylvania.

Housing affordability is a major challenge for elderly and disabled individuals and families in the Borough of Berwick and the Town of Bloomsburg. However, public housing units and Section 8 housing choice vouchers are largely distributed (roughly 70% for both programs) to these populations.

The second largest population that appears to face housing affordability challenges are female, single parent households with young children. Based on the data populated by HUD for this Five-Year Consolidated Plan, it does not appear that these households receive the same preference for Public

Housing and Section 8 Housing Choice Vouchers. Based on sample waiting list spreadsheets provided by CCHA, female headed households (although presence of young children was not noted) made up a large portion of their waiting lists. Full waiting lists detailing full household characteristics were not able to be provided.

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

Introduction

The majority of Federal funding for homeless shelter assistance flows through HUD via the Continuum of Care (CoC) process. HUD initiated the CoC process in 1994 to encourage a coordinated, strategic approach to planning for programs that assist individuals and families who are homeless. The CoC is the mechanism through which Federal funds are awarded to communities and states to assist the homeless. CoC planning efforts may be organized at a number of geographic levels.

Most of Pennsylvania's urban counties are entitlement areas that participate directly with HUD's CDBG and HOME programs. The majority of Pennsylvania's rural counties, including Columbia County, participate in Regional Homeless Advisory Board (RHAB). Columbia County falls under the Eastern Pennsylvania Continuum of Care. Within the eastern region are five sub-regions. Columbia County is a member of the Central Valley Regional Homeless Advisory Board (CV-RHAB). Wes Brehm, who works at the Columbia County Housing and Redevelopment Authority, is the county's representative on this board.

Key elements of the CoC approach include:

- Strategic planning to assess available housing, services and identify gaps;
- Data collection systems to document the characteristics and needs of the people who are homeless and to track people served; and
- Inclusive processes that draw upon system- and client-level sources of information to establish priorities.

Columbia-Montour County Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	3	No data	0	No data	No data
Households with Only Adults	21	No data	0	No data	No data
Chronically Homeless Households	0	No data	No data	No data	No data
Veterans	6	No data	2	No data	No data
Unaccompanied Youth	0	No data	0	No data	No data

Table 58 - Facilities Targeted to Homeless Persons

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

There are a number of agencies that provide housing-related services to the Borough of Berwick and Town of Bloomsburg's homeless and at risk of becoming homeless populations. Organizations that were interviewed during the consultation interview process that provide housing related service were:

- **Agape**
  - This nonprofit agency currently has a "Building Bridges out of Poverty" program which is a sixteen week course designed to help clients better understand their poverty situation and provide them with the tools and resources to become self-sufficient. Additionally, in coordination with the Central Pennsylvania Food Bank, Agape runs the "Fresh Express" program. Roughly 9,000-13,000 pounds of food is annually served in Columbia and Montour Counties. Both the Borough of Berwick and the Town of Bloomsburg have a location where individuals/families can access food if they need it. Agape has also helped over 1,700 clients obtain over $122,000 worth of clothing through their monthly giveaway program since 2013.

- **Beyond Violence**
  - This nonprofit organization works with children, teens, and adults to provide options along with emotional and practical support for individuals who have been affected by domestic violence. Beyond Violence also has educational programs such as "Breaking the Cycle" which works with 7th and 10th graders in an effort to define healthy and unhealthy relationships. The goal of this curriculum is to end perpetuating cycles of poverty and abuse.

- **Caring Communities**
  - Persons living with HIV/AIDS risk losing their housing due to compounding factors such as increased medical costs, limited incomes, or reduced ability to keep working due to related illnesses. Stable housing allows persons living with HIV/AIDS to access comprehensive healthcare and adhere to complex HIV/AIDS drug therapies. Caring Communities has worked with HOPWA funding in the past to assist their clients with getting rentals.

- **Columbia County Family Center**
  - This agency works with individuals that are homeless, at risk of becoming homeless, and the general population by providing a number of classes covering a wider array of topic areas. These classes include focuses such as early childhood education, financial literacy and budgeting, basic parenting and fatherhood classes, as well as court mandated classes such as Juvenile Probation Workshops and Time Limited Family Reunifications for children in and out of home placements.

- **Columbia County Human Services**
  - On April 1, 2016, this department was eliminated by the Columbia County Commissioners. Programs overseen by this department included utility payment assistance, the food pantry, transportation, and veterans' affairs. Oversight of these programs was transferred to other county departments and nonprofit organizations.

- **The Columbia County United Way and Berwick United Way**
    - Both United Way organizations partially funds local programs focused in health, education, financial literacy, transitional housing/homelessness, transportation and other basic needs. The United Way attempts to fill in funding gaps that exist in their communities.

- **Columbia County Volunteers in Medicine**:
    - There are 4,400 medically uninsured individuals that live in Columbia County (the county's total population is 67,295). Columbia County Volunteers in Medicine Clinic serves about half of the uninsured population by providing free primary care, eye care, and dental care. Columbia County Volunteers in Medicine Clinic works with local assistance offices to get uninsured individuals on Medicaid.

- **Columbia-Montour Area Agency on Aging**
    - The services that this agency provides have expanded greatly over the years. Seniors can run into challenges such as following behind on taxes, vet bills, and copays for medicine that make them susceptible to potential homelessness challenges. With the population of seniors rising in both communities, it remains to be seen whether this agency can keep up with the demands of assisting seniors.

- **CMSU**
    - CMSU provides a variety of supportive services such as Crisis and Case Management. Many times when individuals do not have stable mental health, they do not have stable housing. Although CMSU does not specialize in it, they often work with landlords to set up rent payment programs.

- **PA CareerLink®**
    - This organization often works with disabled or displaced individuals. In these instances, CareerLink is working in coordination with other area agencies to get individuals back into the work force. Assistance can sometimes be as basic as helping individuals create a resume or cover letter in their attempt to find new employment.

The provided list is not an all-encompassing of agencies providing supportive services to the Borough of Berwick and Town of Bloomsburg's homeless and at risk of becoming homeless populations.

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

For individuals and families who become homeless, Columbia County providers currently participating in the CoC include:

- Beyond Violence, Inc.
    - Provides shelter for women and children that are victims of domestic violence
    - Located in the Borough of Berwick

- The Women's Center, Inc.
    - Provides shelter for women and children that are victims of domestic violence
    - Located in the Town of Bloomsburg

- Columbia/Montour Transitional Housing and Care Center
    - Provides emergency shelter and transitional housing
    - Located at the Gatehouse facility in the Borough of Danville
        - This is a nine mile drive between Bloomsburg and Danville and a twenty two mile drive from Berwick to Danville.

Agape also has a shelter open between the hours of 7 pm to 7 am known as "Project Frozen" when the temperature drops below 25 degrees in the winter. This shelter is located in the Town of Bloomsburg.

When these facilities are at capacity for filled beds, homeless individuals and families often have to be sent to other counties for sheltering.

Additionally, a Columbia Montour Homeless Task Force was created five to six years ago to work in the immediate area regarding homelessness and other issues that low- to moderate-income individuals face. This organization has come together with Bloomsburg University and the Housing Alliance of Pennsylvania to explore lessons learned around the nation to prevent and end homelessness and explore the implications for immediate communities. The Task Force has begun to collect data about services provided throughout the county and collect anecdotes.

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

Introduction

The assessment of special need facilities and groups is listed for the following groups:

- **Elderly persons (age 62 years and older)**
- **Persons with mental, physical and/or developmental disabilities**
- **Persons with alcohol or other drug additions**
- **Persons with HIV/AIDS and their families**
- **Victims of domestic violence**
- **Public Housing residents**

The housing and supportive service needs of each of these groups were determined through consultation meetings held with social service provider agencies.

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

- **Elderly persons (age 62 years and older):**
  It is in the best interest for residents as well as social service providers for seniors to stay in their homes for as long as possible. From a resident standpoint, individuals will generally live longer if they are in their own homes as opposed to a nursing home. From a service standpoint, it is also less of a drain on resources to have individuals living in nursing homes or other facilities.

  Roughly 35% of Housing Choice Voucher recipients in Columbia County are families with at least one family member that is 62 or older.

  Roughly 70% of Public Housing residents in Columbia County are either elderly or disabled.

- **Persons with mental, physical and/or developmental disabilities:**
  According to a Needs Assessment conducted by the Columbia County Human Service Coalition, "52% of the county's households living at or below the poverty line had a family member who was considered disabled. Additionally, 30% of the county's population living in poverty has their employment status listed as 'disabled.' This lack of income makes for challenges for both housing affordability *and* accessibility.

  Roughly 35% of Housing Choice Voucher recipients in Columbia County are families with at least one family member that has a disability.

  Roughly 70% of Public Housing residents in Columbia County are either elderly or disabled.

  Over the past three years, the Point in Time count for Columbia and Montour Counties identified 34 people with disabilities that received emergency shelter.

- **Persons with alcohol or other drug additions:**
  Even though persons with drug or alcohol dependencies are considered persons with disabilities for the purpose of non-discrimination, this does not prevent the PHA from denying admission for reasons related to alcohol and drug abuse.

  PHAs are required to establish standards that prohibit admission of an applicant to the public housing program if they have engaged in certain criminal activity or if the PHA has reasonable cause to believe that a household member's current use or pattern of use of illegal drugs, or current abuse or pattern of abuse of alcohol may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents.

  These standards can make access to public housing challenging for persons with a history of alcohol and drug abuse.

  Over the past three years, the Point in Time count for Columbia and Montour Counties identified 26 people total with chronic substance abuse problems that received emergency shelter.

- **Persons with HIV/AIDS and their families:**
  Persons living with HIV/AIDS risk losing their housing due to compounding factors such as increased medical costs and limited incomes or reduced ability to keep working due to related illnesses. Stable housing allows persons living with HIV/AIDS to access comprehensive healthcare and adhere to complex HIV/AIDS drug therapies. Caring Communities has worked with HOPWA funding in the past to assist their clients with getting rentals. This process can take a long time however. Obtaining rentals in Bloomsburg can be tough because of the university. Getting clients a rental in Berwick can also face challenges.

  Over the past three years, the Point in Time count for Columbia and Montour Counties identified 0 people with chronic substance abuse problems that received emergency shelter.

- **Victims of domestic violence:**
  Beyond Violence in Berwick has an emergency shelter for women who are victims of domestic violence and their children. The maximum amount of time clients are allowed to stay is 90 days. There are only six total beds at the agency. The Women's Center of Columbia/Montour Counties located in Bloomsburg has ten total beds.

  Over the past three years, the Point in Time count for Columbia and Montour Counties identified 37 people that were victims of domestic violence that received emergency shelter.

- **Public Housing residents**
  Roughly 70% of Housing Choice Vouchers in Columbia County are allocated to families with at least one member of the household that is either 62 years older or has a disability.

  Additionally, roughly 70% of CCHA's public housing units are either for families that have at least one member of the household that is either 62 years older or has a disability.

Accessibility for housing units is a priority for a majority of voucher recipients and public housing residents.

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

Correctional Facilities:

Columbia County does have an established a reentry program known as the Justice House program for prisoners who have been released back into the community. This program provides six months of housing until the individual is able to get themselves reestablished back into society. The notion behind this program is that it is cheaper to provide rental assistance to recent prison inmate releases and encourage them to get reintegrated into society than it is to keep them in prison.

Mental Health:

The Office of Mental Health and Substance Abuse Services (OMHSAS) of Pennsylvania's Department of Public Welfare mandate that each county in the state prepare a Mental Health/Substance Abuse Housing Plan. The purpose of this plan is to plan for the implementation of a unified system strategy and the consolidation of the mental health planning process and services delivery system. The 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 housing plan that addresses Columbia County's needs was prepared by CMSU Mental Health, Drug & Alcohol (CMSU). CMSU has a multi-county service area that includes Columbia, Montour, Snyder, and Union Counties. Overseeing the plan's preparation was the Local Housing Options Team (LHOT), which comprises representatives from CMSU, three CMSU consumers, the CILCP Regional Housing Coordinator, a housing property manager, and representatives from the Union County Housing Authority and the Columbia County Redevelopment Authority.

The housing plan contains the best available information on the housing needs of county residents with mental health/mental retardation (MH/MR) problems. Presently, the largest provider of housing for MH/MR residents in the Columbia County region is the Danville State Hospital, a long-term psychiatric facility operated by the Commonwealth of Pennsylvania. Established in 1869, the State Hospital is the second oldest psychiatric facility operated by the Commonwealth and serves a large portion of Central Pennsylvania. Psychiatric care is also provided via Geisinger Medical Center and Bloomsburg Hospital.

The proposed immediate outcome of the housing plan is to develop five to ten housing units and/or subsidies for the priority population. Among those served, it is hoped that at least two mental health consumers who have been in Danville State Hospital for more than two years can transition into the community.

Physical Health:

Hospitals must have written discharge policies for "appropriate referral and transfer plans" including evaluation of a patient's capacity for self-care and possibility of being cared for in "the environment from which she/he 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.

In many hospitals, hospital discharge planners, nurses and social workers are responsible to develop the discharge plan with the patient and his/her family or caregivers. These individuals coordinate with housing and service providers including nursing homes, assisted living facilities, personal care homes, and subsidized housing facilities in identifying appropriate placements.

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

The Borough of Berwick and Town of Bloomsburg proposes the following goals for this Five-Year Consolidated Plan

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.

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

Not applicable.

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

Describe any negative effects of public policies on affordable housing and residential investment

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

Through the consultation interview process with housing and social service agencies, the following impediments have been initially identified.

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

Fair Housing can be difficult for the public to understand and issues can be challenging to quantify. Rich Kisner, who is Columbia County's point of contact for Fair Housing complaints, has never officially received any complaints but has heard stories which validate its existence. As in any area, there is a need to continually monitor and enforce the Fair Housing Act.

Impediment 2: Benefit Gaps and Challenges:

In many instances, individuals and families on assistance programs such as Social Security Disability, Welfare, HUD Housing etc. will lose their benefits once they start working because they earn too much money. This discourages individuals and families from wanting to go back to work or working additional hours at their place of employment if they are working. If an individual or family does earn too much money to continue to receive benefits, they then likely cannot continue to afford all of their current expenses including housing. An additional challenge of assistance programs right now is that drug testing is not tied to receipt of benefits.

If a tiered benefits program was established nationally along with a drug testing system, some individuals might be more encouraged to look for additional work opportunities and be able to wean themselves off of benefit programs.

Impediment 3: Housing Affordability:

Decent, safe, sound, and affordable housing remains a high priority to ensure fair housing choice, quality of life, and attractive neighborhoods.

In both municipalities, rent and homeownership prices grew at a faster rate than inflation between 2000 and 2012. Additionally, home prices grew at a faster rate than the national trend from 2000 to 2012. Both these factors contribute to making housing less affordable to the population at large let alone low-income families and individuals.

The housing affordability challenges appear to be the greatest for the elderly, disabled, and families with young children (particularly families with single mothers).

Impediment 4: Housing Accessibility:

There appears to be an unmet need for housing that is accessible to the elderly population and persons with disabilities. These two population segments are also unlikely to be working or at least making a significant income. This lack of income makes for challenges for both housing affordability *and* accessibility.

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

Introduction

Generally speaking, people prefer to live reasonably close to where they work. Limited employment opportunities in either the Borough of Berwick or the Town of Bloomsburg may lead residents to move in search of jobs elsewhere. Both municipalities as well as the county at large need to continue economic development efforts to attract new businesses. Job creation fuels housing demand.

As of April 2016, the US unemployment rate was 5.0% according to the Bureau of Labor and Statistics. Pennsylvania's unemployment rate was 5.3%. Both municipalities' unemployment rates are consistently higher than those at the state and national level. Additionally, Columbia County as a whole is a net exporter of workers, with one in four residents working outside the county as of 2008. A lack of local high paying jobs creates a gap between lower-income households and housing affordability.

Economic Development Market Analysis

Berwick Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	21	2	1	0	-1
Arts, Entertainment, Accommodations	336	280	9	7	-2
Construction	128	99	4	3	-1
Education and Health Care Services	653	929	18	24	6
Finance, Insurance, and Real Estate	102	101	3	3	0
Information	67	91	2	2	1
Manufacturing	1,012	1,224	28	32	4
Other Services	114	180	3	5	2
Professional, Scientific, Management Services	292	174	8	5	-3
Public Administration	0	0	0	0	0
Retail Trade	380	570	10	15	4
Transportation and Warehousing	206	37	6	1	-5
Wholesale Trade	101	76	3	2	-1
Total	3,412	3,763	--	--	--

Table 59 - Business Activity

Data Source: 2008-2012 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Bloomsburg Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	18	0	1	0	-1
Arts, Entertainment, Accommodations	377	601	14	15	0
Construction	62	74	2	2	-1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Education and Health Care Services	643	994	25	24	-1
Finance, Insurance, and Real Estate	74	126	3	3	0
Information	37	16	1	0	-1
Manufacturing	366	1,417	14	34	20
Other Services	88	141	3	3	0
Professional, Scientific, Management Services	345	183	13	4	-9
Public Administration	0	0	0	0	0
Retail Trade	246	362	9	9	-1
Transportation and Warehousing	100	36	4	1	-3
Wholesale Trade	64	104	2	3	0
Total	2,420	4,054	--	--	--

Table 60 - Business Activity

Data Source: 2008-2012 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Berwick Labor Force

Total Population in the Civilian Labor Force	5,200
Civilian Employed Population 16 years and over	4,896
Unemployment Rate	5.85
Unemployment Rate for Ages 16-24	6.66
Unemployment Rate for Ages 25-65	4.65

Table 61 - Labor Force

Data Source: 2008-2012 ACS

Occupations by Sector	Number of People
Management, business and financial	629
Farming, fisheries and forestry occupations	287
Service	561
Sales and office	1,225
Construction, extraction, maintenance and repair	392
Production, transportation and material moving	385

Table 62 – Occupations by Sector

Data Source: 2008-2012 ACS

Bloomsburg Labor Force

Total Population in the Civilian Labor Force	6,433
Civilian Employed Population 16 years and over	5,946
Unemployment Rate	7.57
Unemployment Rate for Ages 16-24	11.99

Unemployment Rate for Ages 25-65	3.37

Table 63 - Labor Force

Data Source: 2008-2012 ACS

Occupations by Sector	Number of People
Management, business and financial	950
Farming, fisheries and forestry occupations	310
Service	986
Sales and office	1,534
Construction, extraction, maintenance and repair	286
Production, transportation and material moving	243

Table 64 – Occupations by Sector

Data Source: 2008-2012 ACS

Berwick Travel Time

Travel Time	Number	Percentage
< 30 Minutes	3,548	76%
30-59 Minutes	846	18%
60 or More Minutes	271	6%
Total	***4,665***	***100%***

Table 65 - Travel Time

Data Source: 2008-2012 ACS

Bloomsburg Travel Time

Travel Time	Number	Percentage
< 30 Minutes	4,719	85%
30-59 Minutes	684	12%
60 or More Minutes	169	3%
Total	***5,572***	***100%***

Table 66 - Travel Time

Data Source: 2008-2012 ACS

Berwick Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	594	8	461
High school graduate (includes equivalency)	1,572	129	332
Some college or Associate's degree	967	80	308
Bachelor's degree or higher	796	31	45

Table 67 - Educational Attainment by Employment Status

Data Source: 2008-2012 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	11	276	189	217	226
9th to 12th grade, no diploma	179	167	24	190	298
High school graduate, GED, or alternative	326	391	522	1,120	985
Some college, no degree	96	285	358	444	170
Associate's degree	78	75	113	80	30
Bachelor's degree	39	177	182	287	51
Graduate or professional degree	0	79	53	105	48

Table 68 - Educational Attainment by Age

Data Source: 2008-2012 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,532
High school graduate (includes equivalency)	27,079
Some college or Associate's degree	26,551
Bachelor's degree	43,646
Graduate or professional degree	46,250

Table 69 – Median Earnings in the Past 12 Months

Data Source: 2008-2012 ACS

Bloomsburg Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	67	38	173
High school graduate (includes equivalency)	1,133	78	411
Some college or Associate's degree	1,012	25	190
Bachelor's degree or higher	1,209	13	216

Table 70 - Educational Attainment by Employment Status

Data Source: 2008-2012 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	11	0	29	44	98
9th to 12th grade, no diploma	195	16	55	134	110
High school graduate, GED, or alternative	1,234	471	207	944	616

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Some college, no degree	4,989	272	236	344	246
Associate's degree	15	79	142	154	21
Bachelor's degree	446	294	315	311	53
Graduate or professional degree	23	214	84	220	182

Table 71 - Educational Attainment by Age

Data Source: 2008-2012 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	24,531
High school graduate (includes equivalency)	22,477
Some college or Associate's degree	28,750
Bachelor's degree	41,865
Graduate or professional degree	52,500

Table 72 – Median Earnings in the Past 12 Months

Data Source: 2008-2012 ACS

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

BERWICK:

According to the 2008-2012 ACS data, the Borough of Berwick has an unemployment rate of 5.85% which is higher than both state and national rates. The Berwick unemployment rate is slightly higher for individuals in the 16-25 age group at 6.66% as opposed to the older age group of 25-65, with an unemployment rate of only 4.65%. Overall, there is a fairly level unemployment rate for both age groups.

In Berwick, there are 3,412 workers and 3,763 jobs. The three largest categories of jobs in Berwick by occupation by sector are as follows:

Sector:	***Number of Jobs:***	***Percentage of Total Jobs:***	***Average County Wage:***
Manufacturing	1,224 jobs	32.5%	$45,509
Educational and Health Care Services	929 jobs	24.7%	$38,391
Retail Trade	570 jobs	15.1%	$23,116
Total of Top Three	**2,723 jobs**	**72.4%**	**$38,393**

Based on data obtained from the Center for Workforce Information and Analysis, the following employers located within the municipal limits of the Borough of Berwick were a Top 50 Employer in Columbia County for the 3rd Quarter of 2015.

Employer:	***Sector:***
WISE FOODS INC	Manufacturing
BERWICK HOSPITAL CO LLC	Educational and Health Care Services
WEIS MARKETS INC	Retail Trade
BERWICK AREA SCHOOL DISTRICT	Educational and Health Care Services
K-FAB INC	Manufacturing
CHEETAH CHASSIS CORPORATION	Manufacturing
G & B SPECIALTIES INC	Manufacturing
HELLER'S GAS INC	Retail Trade

BLOOMSBURG:

According to the 2008-2012 ACS data, the Town of Bloomsburg has an unemployment rate of 7.57% which is higher than both state and national rates. The Bloomsburg unemployment rate is significantly higher for individuals in the 16-25 age group at 11.99% as opposed to the older age group of 25-65, with an unemployment rate of only 3.37%. The high unemployment rate for the 16-25 age group is certainly due in part to the large college student population attending Bloomsburg University. This unemployment rate could continue to increase if Bloomsburg University's enrollment continues to grow and job opportunities do not increase proportionately.

In Bloomsburg, there are 2,420 workers and 4,054 jobs. The three largest categories of jobs in the Bloomsburg by occupation by sector are as follows:

Sector:	***Number of Jobs:***	***Percentage of Total Jobs:***	***Average County Wage:***
Manufacturing	1,417 jobs	35.0%	$45,509
Educational and Health Care Services	994 jobs	24.5%	$38,391
Arts, Entertainment, Accommodations	601 jobs	14.8%	$12,353
Total of Top Three	**3,012 jobs**	**74.3%**	**$36,544**

Based on data obtained from the Center for Workforce Information and Analysis, the following employers located within the municipal limits of the Town of Bloomsburg were a Top 50 Employer in Columbia County for the 3rd Quarter of 2015.

Employer:	***Sector:***
BLOOMSBURG UNIVERSITY	Educational and Health Care Services
AUTONEUM NORTH AMERICA INC	Manufacturing
KAWNEER COMPANY INC	Manufacturing

BLOOMSBURG AREA SCHOOL DISTRICT	Educational and Health Care Services
GEISINGER-BLOOMSBURG HEALTH CARE CENTER	Educational and Health Care Services
MILCO INDUSTRIES INC	Manufacturing

Describe the workforce and infrastructure needs of the business community:

WORKFORCE NEEDS:

The workforce needs of each of the business community were determined through consultation meetings held with CareerLink, Columbia Montour Chamber of Commerce, and a Needs Assessment conducted by the Columbia County Human Services Coalition.

- There is a clear correlation between poverty status and computer usage. According to a Needs Assessment conducted by the Columbia County Human Services Coalition, only 61% of households at or below the poverty line had a family member who used a computer compared to 96% of those 300% or more above the poverty line.

  Just having basic computer skills is often monumentally important for individuals trying to get back into the workforce regardless of whether those skills will be needed for the job. In today's job market, many employments postings are located on websites or are on social media. Additionally, creating resumes or cover letters require basic computer skills for individuals attempting to apply for a position. For older, unemployed individuals, a lack of computer skills can often discourage them from applying for a new job.

- In general, language barriers largely do not exist in either Berwick or Bloomsburg (English is spoken "very well" by a large majority of both communities). However, individuals who speak English as their second language can actually play to their advantage. Some local employers are beginning to look for employees who are able to speak other languages in today's internationally driven economy.

INFASTRUCTURE NEEDS (BERWICK):

The needs for infrastructure improvements were determined through informal discussion as well as during public meetings with the Berwick Borough Council and staff. Priority infrastructure needs of the Council focused on street and sidewalks.

- Most recently, FFY 2014 and 2015 CDBG funding has been allocated to reconstruct Grant Street. Grant Street connects with West 3rd Street. Many white collar places of employment and the local YMCA daycare are located to the east of this street while the Berwick Industrial Development Association's complex is located right to the west. Immediately at the intersection of W 3rd Street and Grant Street is "Caring Communities'" facility. Grant Street is close enough to downtown Berwick that it receives heavy neighborhood traffic while being residential enough that residents from other parts of the community do not regularly use the street. The Borough Council continues to identify similar primary and secondary streets throughout the Borough which support local businesses.

- More recently, the Borough of Berwick has emphasized making their community more "walkable" for all the members of the community. In portions of the Borough, curbcuts are not currently Americans with Disabilities Act compliant. Additionally, many sidewalks within the Borough are either in poor condition or do not exist at all. The Borough Council wants to begin to emphasize constructing and reconstructing sidewalks and curbcuts to promote healthy living styles, utilization of local facilities, and promotion of small businesses.

INFASTRUCTURE NEEDS (BLOOMSBURG):

The needs for infrastructure improvements were determined through informal discussion as well as during public meetings with the Bloomsburg Town Council and staff. Priority infrastructure needs of the Council focused on sidewalks/curbcuts and flood protection.

- Many sections of the Town are heavily traveled for three reasons: 1) Route 11, a major north-south highway, bisects the Town; 2) the Town is a regional center for commerce; and 3) Bloomsburg University has both a considerable off-campus (but in Town) enrollment and a fair number of commuting students for day and evening classes. These add up to heavier than normal street traffic, foot traffic, and parking problems.

    - Sidewalk and curbcut improvements that enhancement the Town's walkability will continue to be a high priority that increase foot traffic for local businesses.

    - Street and parking planning as well as ordinance changes, which have received heavy media attention, will also continue to be reviewed and modified.

- Flood protection has been a major issue in the Town of Bloomsburg for roughly the past 40 years.

    - Following the 2011 flood events, a flood control project to protect Kawneer Manufacturing was completed. This $8.5 million project protects roughly 400 jobs.

    - Most recently, a second project to protect Autoneum North America, Inc. and the Windsor Foods facility is under construction. This project is set to be completed in August 2016. This $30 million flood protection system will protect about 800 jobs.

    - A storm water management pump system to serve the Port Noble neighborhood is currently under application review by FEMA. This roughly $4 million project would serve approximately 45 homes including the local middle and high schools.

    - The Town continues to explore the possibility of developing additional future flood protection infrastructure to minimize future economic loss and protect residents. A current proposed protection system in envisioned for the southern portion of Town. This system would include protecting 150 homes, various employers at the community's main shopping plaza, and the area middle and high schools. This project is projected to cost $22 million.

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

The Borough of Berwick and Town of Bloomsburg both have development initiatives that are at differing stages of their implementation.

BERWICK:

- The Columbia County Housing and Redevelopment Authority has undertaken a "Berwick 2025" study to examine ways to revitalize the downtown. There are currently both vacant and underutilized buildings in the downtown area. Development strategies such as tax incentives for building use are being explored.

- The Columbia County Housing and Redevelopment Authority's planning efforts in Berwick date back to 2006 with the Blueprint Communities effort. The effort was established by a group of residents concerned about perceived decline in their community were designated by the Federal Home Loan Bank of Pittsburgh as one of a handful of Pennsylvania "Blueprint Communities."

  Their mission was to organize and mobilize their neighbors to bring about positive change. From this beginning, a "Blueprint for Revitalization" plan was developed with funding provided by the Wells Fargo Regional Foundation. The plan identifies action steps to enhance the quality of life for neighborhood residents, focusing on improvements to environmental factors and solutions to social concerns, most notably, crime.

  The overall goal for the area is to restore its status as a desirable community and place for home-ownership, where housing is affordable while property values are rising, and where families, regardless of what stage of life they are in, feel good about being part of.

  - Effort of this program have included:
    - A partnership with police and residents to establish a neighborhood community watch group. According to a 2014 Resident Satisfaction survey, there was a 20% increase in those who felt safer than those who surveyed in 2009. There was also a 9% increase in those who feel adequately protected by the police.

      Criminal incidents in Berwick have also decreased by 14% since 2009. As a component of this effort, SEDA-COG was able to do an Elm Street Plan (a program under DCED).

    - Homeowner rehabilitation efforts which have secured $590,000 in funding for 31 low and moderate income families. Work has included façade improvements, addressing health and safety concerns, and making modifications to homes to help elderly and disabled.

    - $750,000 in funding was secured for new home construction. Four single family homes were also built on the corner of Third and LaSalle for low and moderate

income families in 2015. $70,000 was also earmarked for a 1st Time Homebuyer assistance program for eight families.

- Beautification efforts which have meant enforcing a more stringent property maintenance code and completing improvements at local parks.

- Demolishing ten blighted properties since 2009.

Workforce development needs, business support, and infrastructure modifications will all be monitored for needed changes as portions of these two plans are implemented.

BLOOMSBURG:

Downtown Bloomsburg Inc. (DBI) is undertaking a revitalization plan for Downtown Bloomsburg. The plan addresses a variety of areas including property reuse and improvement, green space, pedestrian and traffic flow, parking, zoning, and incentive programs for businesses and property owners. Currently, some vacant and substandard structures present opportunities for revitalization via spot demolition, rehabilitation, and infill development. Additionally, much of the downtown's businesses are targeted towards Bloomsburg University's student body and not to permanent community residents.

The goal is to keep the downtown a place where students and residents want to gather, eat, shop, and operate a business well into the future. DBI's consultant, Facility Design, has completed phase two of the plan and are currently moving forward with the third and final phase of the plan. At the June 8, 2016 public hearing, numerous future potential projects were proposed associated with this study. These project ideas include intersection modifications, creating pocket parks in between buildings, and doing façade work on Market Street near the iconic community fountain.

Workforce development needs, business support, and infrastructure modifications will all be monitored for needed changes as portions of the plan are implemented. Revitalization of residential areas adjacent to downtown should also be an important component of this comprehensive strategy.

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

BERWICK:

According to the 2008-2012 ACS data, there is a shortage of job opportunities for Borough of Berwick residents (the number of qualified workers exceeds the number of jobs available) in the following sectors:

Workforce Sector:	***% of Berwick workers able to work for firms located in Berwick:***
Agriculture, Mining, Oil and Gas Extraction	9.52%
Transportation and Warehousing	17.96%
Professional, Scientific, Management Services	59.59%
Wholesale Trade	75.25%
Construction	77.34%
Arts, Entertainment, Accommodations	83.33%
Finance, Insurance, and Real Estate	99.02%

According to the 2008-2012 ACS data, there is a shortage of Borough of Berwick residents able to fill job opportunities (the number of jobs available exceeds the number of qualified workers) in the following sectors:

Workforce Sector:	***% of the sector's jobs utilized by Borough of Berwick residents:***
Other Services	63.33%
Retail Trade	66.67%
Education and Health Care Services	70.29%
Information	73.63%
Wholesale Trade	75.25%
Manufacturing	82.68%

As previously described the three largest employment sectors in the Borough of Berwick are manufacturing, educational and health care services, and retail trade. Below is a commentary on each of the three sectors:

- Manufacturing
    - Although this job sector far employs the most residents of the Borough of Berwick, there is still a moderate surplus of manufacture jobs available for residents living outside of the community. Jobs in the manufacturing sector can provide families with a living wage and generally only require a high school education. Attainment of a high school diploma lead education levels for all age groups in Borough of Berwick residents. The manufacturing industry can in some cases be susceptible to negative national and international market conditions.

- Educational and Health Care Services
    - Even though this is the second biggest job sector in the Borough, nearly a third of these employment opportunities are not filled by Berwick residents. Jobs in this sector can also provide families with sustainable living wages but generally require higher educational attainment. Roughly 20% of the employed civilian labor force in Berwick has a Bachelor's Degree or higher.

- Retail Trade
    - There are more workers in this sector living in Berwick than there are job opportunities available. Jobs in this sector generally do not provide families with a sustainable living wages and do not generally require higher educational attainment.

BLOOMSBURG:

According to the 2008-2012 ACS data, there is a shortage of job opportunities for Town of Bloomsburg residents (the number of qualified workers exceeds the number of jobs available) in the following sectors:

Workforce Sector:	***% of Bloomsburg workers able to work firms located in Bloomsburg:***
Agriculture, Mining, Oil and Gas Extraction	0%
Transportation and Warehousing	36.00%
Information	43.24%
Professional, Scientific, Management Services	53.04%

According to the 2008-2012 ACS data, there is a shortage of Town residents able to fill job opportunities (the number of jobs available exceeds the number of qualified workers) in the following sectors:

Workforce Sector:	***% of the sector's jobs utilized by Town of Bloomsburg residents:***
Manufacturing	25.83%
Finance, Insurance, and Real Estate	58.73%
Wholesale Trade	61.54%
Other Services	62.41%
Arts, Entertainment, Accommodations	62.79%
Education and Health Care Services	64.69%
Retail Trade	67.96%
Construction	83.78%

As previously described the three largest employment sectors in the Town of Bloomsburg are manufacturing, educational and health care services, and arts, entertainment, accommodations. Below is a commentary on each of the three sectors:

- Manufacturing
    - Although this job sector is by far the biggest employer in Bloomsburg, only roughly one in four workers are actually live in Town. For residents who do hold these jobs, the manufacturing sector can provide families with a living wage and generally only require a high school education. Attainment of a high school diploma lead education levels for the 25-34, 45-65, and 65+ age groups. The manufacturing industry can in some cases be susceptible to negative national and international market conditions.

- Educational and Health Care Services
    - Even though this is the second biggest job sector in the Town, nearly a third of these employment opportunities are not filled by Bloomsburg residents. Jobs in this sector can also provide families with sustainable living wages but generally require higher educational attainment. Although attainment of Bachelor's Degree or higher only lead the 35-44 age group, it is the overall largest educational attainment level of the employed civilian labor force in Bloomsburg.

- Arts, Entertainment, Accommodations
    - There are more job opportunities in this sector in Bloomsburg than there are residents filling these positions. Jobs in this sector generally do not provide families with a sustainable living wages and do not generally require higher educational attainment. Many of these jobs are likely filled by Bloomsburg University students who currently only possess a high school diploma or are considered to have some college experience. The 18-24 age groups with these two educational attainment levels are exponentially higher than all other age and educational attainment groups.

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

1. The Workforce Investment Act of 1998 and now the Workforce Innovation and Opportunities Act of 2014 (WIOA) provides Federal funding for workforce development nationwide. Under WIOA, Pennsylvania's Governor designates local workforce development areas, each of which has a Workforce Development Board (WDB) that oversees the public workforce system.

   Central Pennsylvania Workforce Development Corporation (CPWDC), a 501(c)3 non-profit organization, is the local Workforce Development Board (WDB) for the Central Pennsylvania Region which includes the Borough of Berwick and the Town of Bloomsburg. CPWDC is committed to the development and unification of a demand-driven workforce system that will attract and grow businesses and the Central Pennsylvania economy.

   In an effort to provide individuals with access to education and training for occupations in growing industries, CPWDC works to continually identify: the needs of workers; the types of programs that are of most value to employers; the industries that offer the greatest opportunities for sustainable employment; and the availability of education and training programs.

   CPWDC, with its extensive experience in the operation, management and oversight of workforce development programs, built the PA CareerLink® system across the nine-county region with a focus on service to employers and relevance to industry. CPWDC concentrates its resources on providing customized services to employers that offer growth opportunities and family-sustaining wages.

   Small businesses employing less than 50 employees often experience an increased need for support in finding qualified workers. The Central Region PA CareerLink® offices utilize a team of staff to engage employers across the region and provide an array of employer services to assist businesses of any size. The PA CareerLink® can customize services to fulfill your human resource needs. Many of these valuable services are offered to employers at no charge.

   Programs offered by PA CareerLink® include:

   - **Occupational Skills Training for Unemployed and Employed Workers:**
     Increases an individual's ability to obtain a job, enter a new career path or receive a promotion that leads to self-sufficiency. The goal of this skills training will result in full-time employment that pays family sustaining wages and offers health care benefits.

   - **Trade Adjustment Assistance Act:**
     PA CareerLink® also provides re-employment services and income support to assist individuals who have become either unemployed or had hours reduced as a result of increased imports from, or shifts in production to, foreign countries. These supportive services supported by the Trade Adjustment Assistance Act may be expanded to secondary workers of businesses or suppliers to the primary company or firm. The goal

of the Trade Act programs is to help trade-affected workers return to suitable employment as quickly as possible.

- **On-the-Job Training (OJT):**
  OJT is designed for individuals who already possess some job-related skills and have been laid off, are making career changes or are re-entering the labor force. An OJT gives the individual an opportunity to acquire new job-specific skills and knowledge, while receiving the same wages and benefits as current employees in the same or similar position.

- **Adult Basic Education and GED Classes:**
  Designed to help individuals develop basic skills by using real life contextual learning with an emphasis on finding and keeping family-sustaining employment. General Educational Development (GED) classes prepare individuals for the high school equivalency examination.

- **Job Preparation, Retention and Advancement Skills Workshops**:
  Helps fine tune the soft skills that employers are looking for in every employee.

- **Special Initiative Training Programs:**
  Often available for a limited time based on funding, vary in length and scope depending on factors such as the needs of employers, the needs of job seekers, and anticipated growth in emerging industries.

- **Incumbent Worker Training:**
  Employers often seek resources to assist in training their incumbent workforce on new equipment, technologies or processes or developing their skills in quality, safety, leadership or supervisory competencies.

2. Both the United Way of Columbia County and the Berwick United Way would like to focus on workforce development more in the future to lessen the effects of poverty. One initiative by the Berwick United Way was to work with the Berwick Area School District to develop an online education program where employers can create curriculums to train employees. This was the first partnership of its kind established in the United States.

3. SEDA-COG coordinates the Central Region's Partnerships for Regional Economic Performance (PREP) Program. The PREP Program was developed by the Commonwealth to encourage coordination of economic development efforts and enhance customer service to the business community. The end result is a comprehensive and efficient economic development delivery system serving Central Pennsylvania.

   The Central PREP Program's core partners include the region's Industrial Resource Centers including the IMC and NEPIRC, the industrial development organizations serving the 10-county area, SEDA-COG, and the three Small Business Development Centers (SBDCs) that serve the Central Region. A detailed list of partners is below:

- Berwick Industrial Development Association (BIDA)
- Bucknell University SBDC
- Centre County Industrial Development Corporation (CCIDC)
- Clinton County Economic Partnership (CCEP)
- DRIVE
- IMC
- Juniata Business and Industry (JBI)
- Lock Haven University SBDC
- Mifflin County Industrial Development Corporation (MCIDC)
- Moshannon Valley Economic Development Partnership (MVEDP)
- Northeast PA Industrial Resource Center (NEPIRC)
- Northumberland County Industrial Development Corporation (NCIDC)
- Penn State SBDC
- SEDA-Council of Governments (SEDA-COG)
- Susquehanna Industrial Development Corporation (SIDCO)
- Williamsport/Lycoming Chamber of Commerce
- Union County

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

As municipalities located within Columbia County, the Borough of Berwick and the Town of Bloomsburg indirectly participate in a Comprehensive Economic Development Strategy (CEDS) through the County's SEDA-COG membership. Each County in the SEDA-COG region (11 total counties) appoints one Commissioner and a second Representative to serve on the SEDA-COG Board.

SEDA-COG's 5-Year Comprehensive Economic Development Strategy (CEDS) was developed in coordination with the SEDA-COG Board and SEDA-COG CEDS Committee which represents the main economic interests of the Region and includes private sector representatives as a majority of its membership. The Committee collectively provides a very broad based range of input into the CEDS process and has the responsibility for working with staff to develop and update the region's CEDS for review and approval by the SEDA-COG Board of Directors. This plan was ultimately approved by the 22 member SEDA-COG board. Commissioner Richard Ridgway and George Forese of S&B Foundry were the representatives from Columbia County who ultimately approved the CEDS.

The goals that have been developed as part of the 5-year CEDS will be used to identify and evaluate projects and proposals in the region. The strategic goals are:

1. Encourage the protection, modernization, and expansion of existing businesses and job opportunities, and where appropriate, encourage entrepreneurship and the recruitment of new business and industry consistent with the character of the Region;

2. Encourage the prudent utilization of the area's natural resources in an environmentally sustainable manner (including land, water, natural gas, and lumber);

3. Improve and expand infrastructure, flood resiliency, and conservation/greening efforts to enhance the older and rural centers throughout the area for business and economic development;

4. Actively encourage energy conservation and foster the deployment of locally-owned, locally-used energy projects;

5. Encourage the promotion of the Region as a destination for travel, recreation, and tourism.

6. Aggressively encourage the deployment of technology and widespread accessibility to broadband services and capabilities.

7. Encourage efforts to enhance a greater level of foreign direct investment and the relocation/location of U.S. companies' overseas operations to the Region.

8. Encourage the upgrading of skills and talents for the Region's workforce and the creation of family sustaining wages.

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

Goal 1: Because of the high unemployment rate in the region over the past decade and more, it is important to protect jobs that already exist here. Furthermore, encouraging existing companies to expand is an important tool for achieving development. The recruitment of appropriate industries from outside the region can also contribute to the healthy economic development. Improvement of local infrastructure and support of local training initiatives can assist with this goal.

Goal 2: Tourism, the second largest industry in the state, is an increasingly important economic sector in the SEDA-COG region including the Borough of Berwick and Town of Bloomsburg. Much of the tourist attraction of this region is attributable to the scenic beauty of the area, clean air and water and to recreational and heritage tourism, which requires accessibility via trails and parks. Tourism also adds to the local economy. Hotel room taxes are often allocated for tourism development in the region.

The SEDA-COG region is fortunate to have an abundance of natural resources, both renewable and non-renewable. These resources should be used in a prudent manner that neither harms the environment nor diminishes the attractiveness of the region for residents, tourists, and others.

Goal 3: Like many areas of Pennsylvania, the basic infrastructure in both the Borough of Berwick and the Town of Bloomsburg needs to be upgraded. Without reliable needed infrastructure, not only is it inherently impossible to recruit new business and industry, but existing industry is inhibited from expansion. At its worst, the mere survival of industry at existing levels can be threatened if infrastructure is inadequate.

Apart from its direct impacts on business and industry, a solid infrastructure base is important to maintaining the livability of both communities. One of the key assets of both communities is quality of life due in part to the walkable/bike-able small town atmosphere. Communities cannot maintain that quality without functioning, reliable infrastructure.

Goal 4: In order to foster energy (and economic) self-sufficiency, it is important that energy dependency be reduced. Improved energy efficiency, deployment of locally owned and used renewable energy, and sound conservation practices will provide the opportunity for local individuals and businesses to participate in more sustainable energy practices. For instance, weatherization of housing units promotes greater energy efficiency in aged housing stock as well as provides jobs for construction workers in the immediate area.

Goal 5: Travel and tourism continue to grow in economic importance in the Borough of Berwick and Town of Bloomsburg. Columbia County as a whole has taken a proactive approach towards tourism. The Columbia-Montour Visitor Bureau views itself as marketing as well as an economic development organization that oversees a number of different efforts to further tourism in the area.

More visitors to both communities will mean increased spending of disposable income at restaurants, stores, etc. This increased spending will mean more service sector jobs for low- to moderate-income individuals. With these additional job opportunities available, additional management opportunities will naturally become available for these individuals.

Goal 6: Although affordable broadband is necessary for many of today's businesses to compete in the global marketplace, basic computer access and the skills to use a computer are lacking for many low income individuals and families. Access and development of these skills are critical for low- to moderate-income individuals to be competitive in the workforce. Continued efforts by organizations like PA CareerLink® are vital in today's economy.

Goal 7: Much of the economic development activity undertaken in both communities has focused on working with existing firms and primarily has involved job retention. Across the SEDA-COG region, foreign direct investment efforts have been sporadic at best, largely fragmented, and uncoordinated. As a result, the region as a whole has not been able to develop a coordinated presence or theme that can aggressively compete for limited investment opportunities. Both communities should work through the county to build the capacity of the region to market itself for foreign direct investment opportunities.

Goal 8: Both the Borough of Berwick and Town of Bloomsburg should continue to encourage the workforce development and educational work of local universities, the Central PA Region CareerLink®, the United Way of Columbia County, and the Berwick United Way. Although work opportunities exist within both municipalities, residents of each community do not necessarily have the education or skills to fill these job opportunities.

Discussion

Both Berwick and Bloomsburg and have strong manufacturing sectors however Berwick residents are much more reliant on this sector for employment. Preservation of these jobs remains a top economic priority in both communities due to the susceptibility of the manufacturing sector to be transient.
In Berwick, The Berwick Industrial Development Association is the primary organization that promotes economic development efforts that works with manufactures and other business sectors, site selection consultants, and commercial realtors find available land and buildings.

The Columbia and Montour County Commissioners also recently created the organization DRIVE which will conducts similar efforts in the greater area. Non-profits and private industry partners supporting DRIVE includes the Columbia Alliance for Economic Growth, Greater Danville Industrial Development Corporation, Columbia County Industrial Development Authority, Montour County Industrial

Development Authority, two banks and the electric utility company. This organization was created to provide a means of communication, cooperation and joint action in the interest of both counties individually and collectively. Additionally, some of the previously listed partner organizations lacked staff to further their goals. DRIVE provides staffing which can be shared amongst these partners.

Educational and Health Care Services have and will both continue to be important to the future economic development of both communities. “Ed’s and Med’s” are generally institutions that will always be anchored in a community as long as there continues to be a local population to serve. Continued emphasis on workforce development and attainment of higher education will continue to play an important role in this sector as growth continues to occur.

Although retail trade and arts, entertainment, and accommodations jobs are not high paying jobs, they can at least provide entry level employment opportunities for individuals lacking higher education.
As travel and tourism continue to grow in economic importance in both communities, job opportunities will continue to develop.

Economic trends are fundamental to the understanding of the housing market because of the relationship between jobs, income, and housing choice. An area that is adding jobs attracts new households. Conversely, an area that is declining as an employment center might lose population (and therefore households) over time.

MA-50 Needs and Market Analysis Discussion

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

The use of the word “concentration” utilized immediately below is based on “a close gathering of people in a limited area.”

BERWICK:

There are multiple areas in Berwick where concentrations or housing and other related socioeconomic problems exist. The CCHA has taken an active approach to begin to revitalize these areas of the community.

LaSalle Street Neighborhood:

The LaSalle Street neighborhood in Berwick Borough has been designated as one of Pennsylvania’s Blueprint Communities, making it a priority area for revitalization in Columbia County. As part of the work in this neighborhood, it has been determined that the percentage of homeownership there is lower than the rest of Berwick Borough.

In an effort to reverse this trend, the CCHA has agreed to increase funding for its First Time Homebuyers Program for those who purchase a home in this neighborhood. The income limit has also been increased from 80% to 100% of the Area Median Income (AMI). The LaSalle Street neighborhood includes all of LaSalle, Monroe, and Washington Streets as well as the connector streets between these three.

Chestnut Street Neighborhood:

Improving home energy efficiency has been a focus in the Chestnut Street neighborhood of the Borough of Berwick. These homes are Energy Star certified to meet or exceed strict energy efficiency guidelines as set by the U.S. Environmental Protection Agency.

In an effort to help low- to moderate-income families purchase and maintain a home, the CCHA has designed and built highly energy efficient houses. These houses can be heated and cooled at a fraction of the cost of a conventionally built home. This helps the new homeowner by keeping their utility bills at a very reasonable level.

Each home is heated and cooled through the use of Geo Thermal technologies. The walls and ceilings are insulated to maximum capacity, and the windows are triple pane Fuel Saver Glass. All of which helps to insure that the monthly electric bill will remain constant, predictable, and affordable no matter the weather.

BLOOMSBURG:

There are also areas in Bloomsburg where concentrations or housing and other related socioeconomic problems exist. SEDA-COG has worked with the Town of Bloomsburg to take an active approach to begin to preserve these areas of the community.

West End Neighborhood:

One area of Bloomsburg that has quickly become a concern for residents and municipal officials is the lower, western end of the community which was devastated by the 2011 flooding caused by Hurricane Lee and Tropical Storm Irene. Damage from this flood event has had a particularly detrimental effect on the Town's housing stock. Immediately following the devastation caused by flooding along Fishing Creek, multiple homes along West Main Street were forced to be demolished. Unfortunately, redevelopment will not occur in this area. Many of the remaining homes in this portion of Town have turned into lower income rentals. This practice has been sustainable due to the large amount of off campus college students from Bloomsburg University.

A comprehensive flood planning study focusing partially on this area will be undertaken following an additional CDBG-DR allocation from DCED.

Port Noble Neighborhood

The Port Noble neighborhood, located in the southern portion of town has also been repeatedly been devastated by flood events. When the Susquehanna River approaches a stage of 23 feet (Lee/Irene Flood Event was 32.75'), the Port Noble's storm sewers are back flooded by the river via the existing sewer system on Railroad Street. As a result, the river back floods the intersection of Railroad and 11th Street, approaching 3 feet in depth without the river flooding any other area. Approximately 45 homes in the Port Noble area are inundated at this level, which is a flood level 6.5 feet lower than the Lee Flood of 2011. The sewer cannot be closed off from the river during flood events since the rainfall event would flood the low lying Port Noble neighborhood with no outlet to the river for the storm sewer flows.

An application to FEMA to begin to correct this problem has been submitted on behalf of the Town by SEDA-COG. An application for CDBG-DR funding to construct an extension of flood protection will also be undertaken.

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

The use of the word "concentration" utilized immediately below is based on the definition of "a close gathering of people in a limited area." The determinations of concretions of populations are based on the use of CensusViewer and the attached LMI maps. Data from both maps are based on 2008-2012 ACS data.

BERWICK:

As previous, there is a fairly even disbursement of minority households across the community. However, there is a bit of a concentration of African American households along the West Front Street (US Route 11) corridor in the eastern half of the Borough. This concentration extends northward for about ten blocks.

When referring to the attached LMI map of Berwick, this concentration seems to be focused in Census Tract 506, Block Groups 4-6. The LMI breakdowns for each block group are 51.49%, 47.78%, and 76.54% respectively. Census Tract 506, Block Group 6 has the largest LMI percentage in the Borough.

BLOOMSBURG:

As previous discussed, there is a fairly even disbursement of minority households across the community. There does seem to be somewhat of a concentrations of minority groups (particularly Asian and African American) roughly in the area of Bloomsburg University's campus (on-campus student housing) as well along West Main Street and East Street (US Route 11). This general area is where a large concentration of off-campus student housing is located.

When referring to the attached LMI map of Bloomsburg, this concentration seems to be focused in Census Tract 511, Block Group 4 and Census Tract 512, Block 2-5. The LMI breakdowns for each block group are 78.68%, 87.73%, 72.11%, 63.47%, and 51.91% respectively. These block groups represent four of the top five largest LMI percentages in Town.

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

BERWICK:

Census Tract 506, Block Groups 4-6 represent that downtown business district and surrounding housing.

A sampling was conducted of 20 homes for sale in Census Tract 506, Block Groups 4-6 on of May 27, 2016 listed on realtor.com. The lowest listed home sale price in this sampling was $35,000. The highest listed home sale price was $165,000.

The median home sale price for this sample size was $98,600. The median home sale price in the Borough of Berwick was $95,100 according to the 2008-2012 ACS data previous disclosed.

Although the Census Tract 506, Block Groups 4-6 are has pockets of minority and LMI populations, home prices for sale for about the same price as home across the Borough.

BLOOMSBURG:

Census Tract 511, Block Group 4 and Census Tract 512, Block 2-5 represent much of the on-campus student housing and off-campus student housing of Bloomsburg University.

A sampling was conducted of 20 homes for sale in Census Tract 511, Block Group 4 and Census Tract 512, Block 2-5 on May 27, 2016 listed on realtor.com. The lowest listed home sale price in this sampling was $57,000. The highest listed home sale price was $336,000.

The median home sale price for this sample size was $92,000. The median home sale price in the Town of Bloomsburg was $120,300 according to the 2008-2012 ACS data previous disclosed.

Housing prices in the Census Tract 511, Block Group 4 and Census Tract 512, Block 2-5 area are significantly less than the median sale price of homes for the Town as a whole.

BERWICK:

The following is a listing of community assets located in the Census Tract 506, Block Groups 4-6 neighborhood:

- Berwick Area YMCA
- Berwick Industrial Development Association
- Berwick Theatre and Centre for Community Arts
- Defender Fire Company No. 3
- Evan Owen Memorial Apartments
- North Market Street Christmas Display
- Numerous churches
- Numerous health related clinics
- Numerous small businesses
- Numerous restaurants
- McBride Memorial Library
- Ranger Hose Company No. 2
- Reliance Fire Company No. 1
- Susquehanna River
- Veteran Memorial Monument

BLOOMSBURG:

The following is a listing of community assets located in the Census Tract 511, Block Group 4 and Census Tract 512, Block 2-5 neighborhood:

- Bloomsburg Fairgrounds
- Bloomsburg Public Library
- Bloomsburg Theatre Ensemble
- Bloomsburg Town Fountain and Market Square
- Bloomsburg Town Hall
- Bloomsburg University
- Caldwell Consistory
- Columbia County Courthouse
- Columbia County Historical & Genealogical Society
- Columbia Montour Chamber of Commerce
- Farmers Market
- Fishing Creek
- Iron Street Gallery
- Numerous churches
- Numerous small businesses
- Numerous restaurants

Are there other strategic opportunities in any of these areas?

The Columbia Montour Visitors Bureau believes that tourism is a key component of economic development for both Bloomsburg and Berwick. Both communities' proximity to Interstate 80 is a huge economic development asset.

Currently, most visitors to both communities are traveling from other Mid-Atlantic States. There are significantly less destination visitors from Western Pennsylvania and other Midwestern States. Generally, travelers from the west that do stop in both communities are for quick food, fuel, etc. purchases in route to another destination.

Both communities have assets that they can develop to make themselves more attractive destinations. A short summary of assets is listed immediately below:

BERWICK:

Berwick also has a number of community assets such as Test Track Park, the Jackson Mansion, and surprisingly, 19 pizzerias. Berwick is also nationally known for their high school football program. The Berwick Bulldogs – or "Dawgs," as they are better known – are Pennsylvania's first six-time state champions and the first high school football team to be named three-time national champs by USA Today.

BLOOMSBURG:

Bloomsburg has done well trying to develop itself as an arts destination. The Visitors Bureau is currently working in coordination with Bloomsburg University to do a celebrity arts series. Bloomsburg is setup to be a good "walkable community" and has a fantastic parks system including the recently completed Streater Park which was funded in part utilizing CDBG funding.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Since the Borough of Berwick and Town of Bloomsburg are new Federal Entitlement Communities under HUD's CDBG program, both communities need to develop strategies aimed at mitigating challenges identified in this Five-Year Consolidated Plan.

The following goals and objectives have been identified for the Borough of Berwick and Town of Bloomsburg for the period of FFY 2016 through FFY 2020 for their CDBG programs:

Housing Priority - (High Priority)
There is a need to improve the quality of the housing stock in both communities, 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 both communities, 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 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 both the Borough of Berwick and Town of Bloomsburg.

- **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 and the Town of Bloomsburg.

- **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.

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

Geographic Area

1	**Area Name:**	Borough of Berwick
	Area Type:	Local Target Area
	Other Target Area Description:	-
	HUD Approval Date:	-
	% of Low/ Mod:	50.84%
	Revital Type:	Other
	Other Revital Description:	Low- and Moderate-Income Qualifying Areas throughout the Borough of Berwick.
	Identify the neighborhood boundaries for this target area.	This is based on the Borough boundary.
	Include specific housing and commercial characteristics of this target area.	Lack of housing accessibility for elderly and disabled residents, aging and deteriorating housing stock, commercial structures, and public infrastructure.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This was done through consultation meetings and interviews, community notices, public hearings, and other planning documents.
	Identify the needs in this target area.	The needs are public service programs, housing rehabilitation, new construction, demolition, job creation and retention, public and community facility improvements, infrastructure improvements, code enforcement, and public safety improvements.
	What are the opportunities for improvement in this target area?	The opportunities are developable land and sites for redevelopment for housing and job creation.
	Are there barriers to improvement in this target area?	The largest barriers are funding and lack of interest of private investors.

2	**Area Name:**	Town of Bloomsburg
	Area Type:	Local Target Area
	Other Target Area Description:	-
	HUD Approval Date:	-
	% of Low/ Mod:	59.65%
	Revital Type:	Comprehensive
	Other Revital Description:	Bloomsburg has Town-wide LMI.
	Identify the neighborhood boundaries for this target area.	This is based on the Town boundary.
	Include specific housing and commercial characteristics of this target area.	Lack of housing accessibility for elderly and disabled residents, aging and deteriorating housing stock, commercial structures, and public infrastructure.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This was done through consultation meetings and interviews, community notices, public hearings, and other planning documents.
	Identify the needs in this target area.	The needs are public service programs, housing rehabilitation, new construction, demolition, job creation and retention, public and community facility improvements, infrastructure improvements, code enforcement, and public safety improvements.
	What are the opportunities for improvement in this target area?	The opportunities are developable land and sites for redevelopment for housing and job creation.
	Are there barriers to improvement in this target area?	The largest barriers are funding and lack of interest of private investors.

General Allocation Priorities

BERWICK:

The Borough of Berwick has allocated its CDBG funds for FFY 2016 to principally benefit LMI persons.

- The housing rehabilitation activities have an income eligibility criterion; therefore the income requirement restricts funds to LMI households throughout the Borough.
- Demolition of structures falls under removal of slum and blight on a spot basis.

- The infrastructure improvement activities are either located in a LMI census tract/block group or have a LMI service area benefit or clientele over 51% LMI.

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%)

BLOOMSBURG:

The Town of Bloomsburg has allocated its CDBG funds for FFY 2016 to principally benefit LMI persons.

- The public facilities activities are either Town-wide benefit, located in a LMI census tract/block group, or have a LMI service area benefit or clientele over 51% LMI.

- The infrastructure improvement activities are either Town-wide benefit, located in a LMI census tract/block group, or have a LMI service area benefit or clientele over 51% LMI.

The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

- Census Tract 510, Block Group 2 (52.38%)
- Census Tract 511, Block Group 1 (52.74%)
- Census Tract 511, Block Group 2 (76.62%)
- Census Tract 511, Block Group 4 (78.68%)
- Census Tract 512, Block Group 2 (87.73%)
- Census Tract 512, Block Group 3 (72.11%)
- Census Tract 512, Block Group 4 (63.47%)
- Census Tract 512, Block Group 5 (51.91%)

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

Priority Needs

1.	**Priority Need Name**	Housing Priority
	Priority Level	High Priority
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Borough Wide and Town Wide
	Associated Goals	HS-1 Housing Rehabilitation HS-2 Housing Construction/Rehabilitation HS-3 Fair Housing HS-4 Homeownership
	Description	There is a need to improve the quality of the housing stock in both communities and to increase the supply of affordable, decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers.

	Basis for Relative Priority	• Housing and rent prices have risen quicker than inflation and national trends. • Housing cost overburden is a challenge in both communities. • Housing accessibility is an increasing challenge for elderly and disabled populations. • Housing stock quality is a continued challenge due age, lack of maintenance, and disaster events. • Consultation meetings and interviews with housing and social service providers.

2.	**Priority Need Name**	**Homeless Priority**
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Borough-Wide and Town-Wide
	Associated Goals	HO-1 Housing HO-2 Education
	Description	There is a need for housing and services for homeless persons and persons at-risk of becoming homeless as well as public education.
	Basis for Relative Priority	Media coverage and consultation meetings and interviews with housing and social service providers.
3.	**Priority Need Name**	**Other Special Needs Priority**
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Borough-Wide and Town-Wide
	Associated Goals	SN-1 Transportation SN-2 Social Services
	Description	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.
	Basis for Relative Priority	These priorities were developed using statistical data, review of media coverage and consultation meetings and interviews with housing and social service providers.
4.	**Priority Need Name**	**Community Development Priority**
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Borough Wide and Town Wide
	Associated Goals	CD-1 Community Facilities CD-2 Infrastructure CD-3 Code Enforcement CD-4 Public Safety CD-5 Clearance
	Description	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 both the Borough of Berwick and Town of Bloomsburg.
	Basis for Relative Priority	These priorities were developed using statistical data, consultation meetings and interviews with housing, social service providers, and municipal staffs.

5.	Priority Need Name	Economic Development Priority
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Borough-Wide and Town-Wide
	Associated Goals	ED-1 Employment ED-2 Community Revitalization
	Description	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 and the Town of Bloomsburg.

	Basis for Relative Priority	These priorities were developed using statistical data, consultation meetings and interviews with housing, social service providers.
6.	**Priority Need Name**	**Administration, Planning, and Management Priority**
	Priority Level	High Priority
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Borough Wide and Town Wide
	Associated Goals	Administration, Planning, and Management Priority

	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.
	Basis for Relative Priority	These needs were developed from consultations.

Narrative (Optional)

- **High Priority -** Activities are assigned a high priority if the Borough of Berwick or Town of Bloomsburg will likely utilize CDBG funds to finance activities during the Five-Year Consolidated Plan period.

- **Low Priority -** Activities are assigned a low priority if the activity may not be funded by the Borough of Berwick or Town of Bloomsburg during the Five-Year Consolidated Plan period. The Borough of Berwick or Town of Bloomsburg may support applications for other funding if those activities are consistent with the needs identified in the Five-Year Consolidated Plan.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The Borough of Berwick and Town of Bloomsburg do not have programs that provide Tenant Based Rental Assistance.
TBRA for Non-Homeless Special Needs	The Borough of Berwick and Town of Bloomsburg do not have programs that provide Tenant Based Rental Assistance. However, CCHA does provide Tenant Based Rental Assistance (TBRA) through the Section 8 Housing Choice Voucher program.
New Unit Production	The Town of Bloomsburg has considered utilizing new infill housing. Overall however, both communities' top priority should be the improvement of affordable, accessible, decent, safe, and sanitary housing.
Rehabilitation	There is a high demand in both the Borough of Berwick and Town of Bloomsburg to provide rehabilitation assistance. In both communities, the need for affordable, accessible, decent, safe, and sanitary housing could be accomplished through rehabilitation.
Acquisition, including preservation	The cost to acquire property is expensive, especially when relocation benefits are required. Historically, both the Borough of Berwick and Town of Bloomsburg have not conducted acquisition activities.

Table 73 – Influence of Market Conditions

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

Introduction

The program year for both the Borough of Berwick and the Town of Bloomsburg 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 Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG (Borough of Berwick)	public - Federal	• Acquisition • Admin and Planning • Economic Development • Housing • Public Improvement • Public Services	$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.
CDBG (Town of Bloomsburg)	public - Federal	• Acquisition • Admin and Planning • Economic Development • Housing • Public Improvement • Public Services	$241,797.00	$0.00	$167,583.00	$409,380.00	$967,188.00	Expected amount available for the remainder of the Consolidated Plan's implementation based on level funding allocations between FFY 2017-2020.

Table 74 - Anticipated Resources

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

In addition to the CDBG entitlement funds, the Borough of Berwick and the Town of Bloomsburg anticipate the following resources may be available to their municipality, 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
- Community Development Block Grant – Disaster Recovery
- First Time Home Buyers Assistance Program
- HOME Program
- Low-Income Housing Tax Credit Program (LIHTC)
- Pennsylvania Department of Natural Resources Grant Programs
- Pennsylvania Liquid Fuels Program
- Public Housing Developments
- Section 8 Rental Assistance Program
- Supportive Housing Programs

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

The Town of Bloomsburg currently owns the Streater Property Recreation complex. CDBG funds may be utilized in the future to further develop this recreation asset in accordance with the goal: CD-1 Community Facilities.

Discussion

The following is a listing of local programs administered by CCHA that have not been previously discussed in this Consolidated Plan:

First Time Home Buyers Program:

The CCHA has a First Time Home Buyers Program which focuses its attention and resources on assisting Columbia County residents in their effort to become homeowners.

To qualify for the First Time Home Buyers Program one must be a first time homebuyer or not have had an ownership interest in a residence during the previous 3 years.

The following is a list of factors that may be used to determine whether if a person qualifies for the program:

- A single parent or a displaced homemaker who has only owned a home with a former spouse.
- Borrower must obtain a mortgage from a participating and approved financial institution.
- Borrower may not have liquid assets in excess of $8,000.00 after settlement
- Borrower must meet the minimum equity requirement of 3% of the purchase price

- Borrower must complete a Home Ownership course for First Time Buyers
- Borrower's family income shall not exceed the established limits for the U.S. Department of Housing Section 8 program.

The CCHA will match the individual or family's investment dollar for dollar up to a maximum amount of $5000.00 or 10% of the purchase price, whichever is less. This assistance is in the form of an interest free loan and is secured by a second mortgage against the property. The loan is due and payable 2 years after the original mortgage is satisfied or upon the sale, transfer, or refinancing of the property.

Accessible Homes Program:

In an effort to encourage home accessibility for the citizens of Columbia County, the Housing Authority has built and marketed homes that are designed to accommodate the needs of handicapped and disabled residents. These homes have extra wide doorways, zero height entry doors, roll in showers, low counters, and many other features to make them comfortable and accessible to people with special needs.

The Housing Authority's most recent project was built in Berwick on the site of the former Chestnut Street School. The newly constructed homes incorporate a wide open floor plan and 1700 square feet of living space. In addition to being handicapped accessible, they are also highly energy efficient making them extremely affordable for low and moderate income families.

CCHA Authority takes great pride in building accessible projects that offer people with special needs the opportunity to live independently in a home of their own. The two homes that were constructed in Berwick sold very quickly and convinced the Housing Authority of the need to build more accessible housing in the county.

Access Grant Program:

CCHA also has an Access Grant Program designed to provide low-income residents with permanent disabilities, physical modifications to their home or apartment, thereby increasing access and preventing institutionalization.

Adaptive modifications that will improve the ability of a person with disabilities to enter and exit the home can include ramps, lifts, door widening, visual door bells, audio phones, visual phone signalers, etc. Modifications that increase the ability of a person with disabilities to perform activities of daily living, such as widening hallways, lowering the kitchen counters, enlarging bathrooms, or adding grab bars are also example of eligible activities under this program. To be modified, the property must be habitable and in structurally sound condition and compliant with the local code or Statewide Building Code.

The Access Program is open to owners and renters. Priority for the Access Grant Program will be given to an individual with a permanent disability who is threatened with institutionalization. The total household income of all persons residing in the unit may not exceed the current HUD Section 8 Income Limits for Columbia County.

SP-40 Institutional Delivery Structure - 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Borough of Berwick	Government	Community Development – Public Facilities, Neighborhood Improvements, Public Services, Economic Development	Jurisdiction
Central PA Continuum of Care	Other	Homelessness Non-homeless special needs	Region
Columbia County Housing Authority	PHA	Affordable Housing: Ownership Affordable Housing: Rental Public Housing	Region
SEDA-COG	Government	Planning	Region
Town of Bloomsburg	Government	Community Development – Public Facilities, Neighborhood Improvements, Public Services, Economic Development	Jurisdiction

Table 75 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

SEDA-COG is contractually obligated to administer the CDBG programs for both the Borough of Berwick and the Town of Bloomsburg. During both communities' transition from a subrecipient of the Commonwealth's CDBG program to a Federal direct entitlement, SEDA-COG consulted with public, private, and non-profit organizations to develop this Five-Year Consolidated Plan. SEDA-COG has written this plan and will assist both municipalities with the implementation of the goals of this plan. SEDA-COG will also work with both municipalities as they coordinate activities with public and private organizations in an effort to implement the different goals identified in the plan.

The Borough of Berwick's Borough Manager and the Town of Bloomsburg's Town Manager coordinate and consult with their municipal departments, Mayor and/or Council President, Borough/Town Council, the CCHA, and local residents to address housing and community development priorities. Both municipalities work with CCHA, SEDA-COG, and other local nonprofit organizations and developers to

develop and rehabilitate housing as well as promote Fair Housing in their communities. CCHA is in regular coordination with the Eastern PA CoC and Central Valley Regional Homeless Advisory Board (CV-RHAB) on issues concerning emergency shelters, transitional housing, permanent housing, and services for the homeless in both communities as well as the county at large.

Weston Brehm of CCHA 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.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	-	X
Legal Assistance	X	-	-
Mortgage Assistance	X	-	-
Rental Assistance	X	X	X
Utilities Assistance	X	-	-
Street Outreach Services			
Law Enforcement	X	-	-
Mobile Clinics	X	-	-
Other Street Outreach Services	-	-	-
Supportive Services			
Alcohol & Drug Abuse	X	X	-
Child Care	X	-	-
Education	X	-	-
Employment and Employment Training	X	X	-
Healthcare	X	X	-
HIV/AIDS	X	-	X
Life Skills	X	X	-
Mental Health Counseling	X	X	-
Transportation	X	-	-
Other			
Other			

Table 76 - Homeless Prevention Services Summary

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

There are a number of agencies that provide services to the Borough of Berwick and Town of Bloomsburg's homeless populations. Organizations that were interviewed during the consultation interview process that provide housing related service were:

- **Agape**
  - Agape operates a shelter open between the hours of 7 pm to 7 am known as "Project Frozen" when the temperature drops below 25 degrees in the winter. This shelter is located in the Town of Bloomsburg. In coordination with the Central Pennsylvania Food Bank, Agape runs the "Fresh Express" program. Roughly 9,000-13,000 pounds of food is annually served in Columbia and Montour Counties. Both the Town of Bloomsburg and the Borough of Berwick have a location where individuals/families can access food if they need it. Agape has also helped over 1,700 clients obtain over $122,000 worth of clothing through their monthly giveaway program since 2013.

- **Beyond Violence**
  - Beyond Violence in Berwick has an emergency shelter for women who are victims of domestic violence and their children. The maximum amount of time clients are allowed to stay is 90 days.

- **Caring Communities**
  - Persons living with HIV/AIDS risk losing their housing due to compounding factors such as increased medical costs, limited incomes, or reduced ability to keep working due to related illnesses. Stable housing allows persons living with HIV/AIDS to access comprehensive healthcare and adhere to complex HIV/AIDS drug therapies. Caring Communities has worked with HOPWA funding in the past to assist their clients with getting rentals.

- **Columbia County Family Center**
  - This agency works with individuals that are homeless, at risk of becoming homeless, and the general population by providing a number of classes covering a wider array of topic areas. These classes include focuses such as early childhood education, financial literacy and budgeting, basic parenting and fatherhood classes, as well as court mandated classes such as Juvenile Probation Workshops and Time Limited Family Reunifications for children in out of home placements.

- **The Columbia County United Way and Berwick United Way**
  - Both United Way organizations partially funds local programs focused in financial literacy, transitional housing/homelessness, and other basic needs. The United Way attempts to fill in funding gaps that exist in their communities.

- **Columbia County Volunteers in Medicine**:
    - Columbia County Volunteers in Medicine Clinic serves about half of the uninsured population by providing free primary care, eye care, and dental care. Columbia County Volunteers in Medicine Clinic works with local assistance offices to get uninsured individuals on Medicaid.

- **Columbia-Montour Area Agency on Aging**
    - Seniors can run into challenges such as following behind on taxes, vet bills, and copays for medicine that make them susceptible to potential homelessness challenges.

- **CMSU**
    - CMSU provides a variety of supportive services such as Crisis and Case Management. Many times when individuals do not have stable mental health, they do not have stable housing. Although CMSU does not specialize in it, they often work with landlords to set up rent payment programs to prevent homlessness.

- **PA CareerLink®**
    - This organization often works with disabled or displaced individuals, including the homeless. In these instances, CareerLink is working in coordination with other area agencies to get individuals back into the work force. Assistance can sometimes be as basic as helping individuals create a resume or cover letter in their attempt to find new employment.

The provided list is not an all-encompassing of agencies providing supportive services to the Borough of Berwick and Town of Bloomsburg's homeless and at risk of becoming homeless populations.

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

Consultation interviews with housing and social service agencies as well as through informal and public meeting discussion with the Berwick Borough Council and staff as well as the Bloomsburg Town Council and staff suggest that the biggest challenge to the delivery of services to special needs populations and persons experiencing homelessness is to be due to a lack of local public transportation access.

The rural geography of both communities is a challenge. Lack of public transportation access for low- to moderate-income populations, particularly for larger households with only one car, households with multiple employed members, and the disabled has been routinely cited as a contributing factor for perpetuating poverty and limiting access to healthcare, social services, and employment services.

Due to a lack of immediate local social service facilities, clients are sometimes are forced into driving on suspended or revoked licenses. Additionally, social service providers are also sometimes forced into holding onto their clients longer than they otherwise should because of lack of transportation access. This only adds additional strain on local facilities. When local social service providers have to send their clients to other counties due to specialty needs, a lack of transportation access can keep individuals from receiving service at all.

Despite the need for public transportation access according to local social service providers, many area politicians do not currently view such a program as economically viable. According to a May 15, 2016 article in the *Daily Item*, "'Providers, stakeholders, and commissioners from eight of the counties in the SEDA-COG Metropolitan Planning Organization region and adjoining planning areas coordinated with PennDOT to conduct a study considering share-ride and fixed-ride operators in Centre, Clinton, Columbia, Lycoming, Montour, Northumberland, Snyder, and Union counties, with the study kicking off in February 2014,' according to SEDA-COG.

A su**m**mary of Phase I results was presented to stakeholders last fall. Several of the providers and counties have provided feedback to PennDOT on the study but no county or providers has indicated a desire to move forward with a more detailed Phase II portion of the study SEDA-COG announced.

'Without further input, a second phase to the study will not be completed.' The organization said."

The need for additional public transportation access remains to be seen as the number of baby boomer seniors that are no longer driving increases in coming years. Columbia County has not had a fixed route bus service or any viable public transit system since the 1960s.

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

Throughout the consolidated plan consultation interview process, lack of access to transportation was a reoccurring theme for individuals living in poverty and inefficiency in social service delivery. This challenge is not unique to just Bloomsburg or Berwick but is a commonality throughout much of the Susquehanna Valley.

Ironically, in conjunction with this Five-Year Consolidated Plan effort, SEDA-COG's Metropolitan Planning Organization (MPO) (the official transportation planning organization for eight Central Pennsylvania Counties: Clinton, Columbia, Juniata, Mifflin, Montour, Northumberland, Snyder, Union) was also in the process of updating its own Five-Year transportation plan.

On April 7, 2016, a meeting was held by SEDA-COG's MPO concerning the needs of underserved populations in the area. Access to transportation was once again a major concern. Over 25 area stakeholders attended the meeting. Attendees were vocal that they wanted to take serious action to mitigate the access to transportation problem that individuals and families in poverty face. Tyler Dombroski, SEDA-COG Community Development, attended the meeting representing both the Town of Bloomsburg and the Borough of Berwick.

On May 11, 2016, a follow-up meeting was held by the Pennsylvania Public Transportation Association (PPTA) concerning the relation of access to transportation and access to health care. Many of the same attendees from the April 7, 2016 MPO meeting were also at this follow-up meeting. During the course of the meeting's discussion, many attendees felt that little quantifiable data concerning the access to transportation issue currently exists.

Through additional discussion, a team of representatives from the Greater Susquehanna Valley United Way, the Columbia County United Way, Rabbit Transit, Evangelical Community Hospital, and Geisinger

Medical Center agreed to form a team to begin to collect data on the issue. Bucknell University was considered a likely local educational institution to study the issue further.

Group discussion included consideration of cancellations for medical service appointments. Providers schedule resources based on the trips requested for a given day, and bring in vehicles and drivers to address the planned trip load. When a high proportion of trips are cancelled, it increases provider costs. Rabbit Transit has conducted anecdotal surveys of riders who scheduled cancelled trips. The reasons cited included the relatively long wait times before and after appointments associated with using shared ride services, the difficulties associated with bringing a caretaker or child along to an appointment on shared ride, and the preference for finding other transportation after scheduling the ride (using shared ride as a last resort option).

While the anecdotal survey results matched the experience of other stakeholders, it was believed that once the group had more quantifiable data concerning the transportation issue, stakeholders could then work with PPTA and the Federal Rides to Wellness program to obtain grant funding and work towards other long term tangible solutions. Stakeholders advanced the idea of using data from Rabbit Transit for a long enough period to provide enough trips to create a statistically valid sample size, and surveying the cancelled riders about the reason for cancellation. The results could be used to evaluate changes in provider polices for current services, and to guide the development of new scheduling tools or future collaborative service arrangements.

The Borough of Berwick, Town of Bloomsburg, and SEDA-COG Community Development Department will continue to provide to technical assistance, in whatever manner feasible, to continue to move this effort forward. Although this effort currently is healthcare focused for individuals in poverty, the results of this effort could likely be applied to other areas such as social service access, employment, etc. in the future.

SP-45 Goals - 91.215(a)(4)

Goals Summary Information

BERWICK:

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: $250,000	Homeowner Housing Rehabilitated: 50 Household Housing Unit
2.	HS-2 Housing Construction/Rehabilitation	2016	2020	Affordable Housing	Borough Wide	Housing Priority	CDBG: $0	Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit
3.	HS-3 Fair Housing	2016	2020	Affordable Housing	Borough Wide	Housing Priority Administration, Planning, and Management Priority	CDBG: $0	Other: 0

4.	HS-4 Homeownership	2016	2020	Affordable Housing	Borough Wide	Housing Priority	CDBG: $0	Direct Financial Assistance to Homebuyers: 0 Households Assisted
5.	HO-1 Housing	2016	2020	Homeless	Borough Wide	Homeless Priority	CDBG: $0	Homeless Person Overnight Shelter: 0 Persons Assisted
6.	HO-2 Education	2016	2020	Homeless	Borough Wide	Homeless Priority	CDBG: $0	Homelessness Prevention: 0 Persons Assisted
7.	SN-1 Transportation	2016	2020	Non-Homeless Special Needs	Borough Wide	Other Special Needs Priority	CDBG: $0	Other: 0
8.	SN-2 Social Services	2016	2020	Non-Homeless Special Needs	Borough Wide	Other Special Needs Priority	CDBG: $0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
9.	CD-1 Community Facilities	2016	2020	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: $0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
10.	CD-2 Infrastructure	2016	2020	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: $750,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10,477 Persons Assisted

11.	CD-3 Code Enforcement	2016	2020	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: $0	Housing Code Enforcement/Foreclosed Property Care: 0 Household Housing Unit
12.	CD-4 Public Safety	2016	2020	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: $0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
13.	CD-5 Clearance	2016	2020	Non-Housing Community Development	Borough Wide	Community Development Priority	CDBG: $250,000	Buildings Demolished: 25 Buildings
14.	ED-1 Employment	2016	2020	Economic Development	Borough Wide	Economic Development Priority	CDBG: $0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Jobs created/retained: 0 Jobs
15.	ED-2 Community Revitalization	2016	2020	Economic Development	Borough Wide	Economic Development Priority	CDBG: $0	Businesses assisted: 0 Businesses Assisted
16.	AM-1 Overall Coordination	2016	2020	Administration, Planning, and Management	Borough Wide	Administration, Planning, and Management Priority	CDBG: $212,965	Other: 5 Other

Table 77 – Goals Summary

BLOOMSBURG:

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	Town Wide	Housing Priority	CDBG: $0	Homeowner Housing Rehabilitated: 0 Household Housing Unit
2.	HS-2 Housing Construction/Rehabilitation	2016	2020	Affordable Housing	Town Wide	Housing Priority	CDBG: $0	Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit
3.	HS-3 Fair Housing	2016	2020	Affordable Housing	Town Wide	Housing Priority Administration, Planning, and Management Priority	CDBG: $0	Other: 0
4.	HS-4 Homeownership	2016	2020	Affordable Housing	Town Wide	Housing Priority	CDBG: $0	Direct Financial Assistance to Homebuyers: 0 Households Assisted
5.	HO-1 Housing	2016	2020	Homeless	Town Wide	Homeless Priority	CDBG: $0	Homeless Person Overnight Shelter: 0 Persons Assisted

6.	HO-2 Education	2016	2020	Homeless	Town Wide	Homeless Priority	CDBG: $0	Homelessness Prevention: 0 Persons Assisted
7.	SN-1 Transportation	2016	2020	Non-Homeless Special Needs	Town Wide	Other Special Needs Priority	CDBG: $0	Other: 0
8.	SN-2 Social Services	2016	2020	Non-Homeless Special Needs	Town Wide	Other Special Needs Priority	CDBG: $0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
10.	CD-1 Community Facilities	2016	2020	Non-Housing Community Development	Town Wide	Community Development Priority	CDBG: $8,183.21	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 14,855 Persons Assisted
11.	CD-2 Infrastructure	2016	2020	Non-Housing Community Development	Town Wide	Community Development Priority	CDBG: $999,486.79	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 14,855 Persons Assisted
12.	CD-3 Code Enforcement	2016	2020	Non-Housing Community Development	Town Wide	Community Development Priority	CDBG: $0	Housing Code Enforcement/Foreclosed Property Care: 0 Household Housing Unit

13.	CD-4 Public Safety	2016	2020	Non-Housing Community Development	Town Wide	Community Development Priority	CDBG: $0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
14.	CD-5 Clearance	2016	2020	Non-Housing Community Development	Town Wide	Community Development Priority	CDBG: $0	Buildings Demolished: 0 Buildings
15.	ED-1 Employment	2016	2020	Economic Development	Town Wide	Economic Development Priority	CDBG: $0	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Jobs created/retained: 0 Jobs
16.	ED-2 Community Revitalization	2016	2020	Economic Development	Town Wide	Economic Development Priority	CDBG: $0	Businesses assisted: 0 Businesses Assisted
17.	AM-1 Overall Coordination	2016	2020	Administration, Planning, and Management	Town Wide	Administration, Planning, and Management Priority	CDBG: $201,315	Other: 5 Other

Table 78 – Goals Summary

Goal Descriptions

1.	Goal Name	HS-1 Housing Rehabilitation
	Goal Description	Continue to rehabilitate the existing owner and renter occupied housing stock in both communities, including handicap accessibility modifications.
2.	Goal Name	HS-2 Housing Construction/Rehabilitation
	Goal Description	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.
3.	Goal Name	HS-3 Fair Housing
	Goal Description	Affirmatively further fair housing by promoting fair housing choice through monitoring, education, and outreach.
4.	Goal Name	HS-4 Homeownership
	Goal Description	Assist LMI households in an effort to become homeowners and also provide counseling.
5.	Goal Name	HO-1 Housing
	Goal Description	Support the efforts of local agencies that provide emergency shelter, transitional housing, and permanent supportive housing.
6.	Goal Name	HO-2 Education
	Goal Description	Support educational efforts designed to increase awareness regarding local homelessness and change public perceptions.
7.	Goal Name	SN-1 Transportation
	Goal Description	Support efforts to further develop public transportation access.
8.	Goal Name	SN-2 Social Services
	Goal Description	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.
9.	Goal Name	CD-1 Community Facilities
	Goal Description	Improve the parks, recreational centers, trails, bikeways, and public and community facilities through rehabilitation, new construction and handicap accessibility improvements.
10.	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.
11.	**Goal Name**	**CD-3 Code Enforcement**
	Goal Description	Undertake code enforcement activities to maintain the existing housing stock.
12.	**Goal Name**	**CD-4 Public Safety**
	Goal Description	Improvement of crime prevention and/or the ability to respond to emergency situations.
13.	**Goal Name**	**CD-5 Clearance**
	Goal Description	Remove and eliminate slum and blighting conditions.
14.	**Goal Name**	**ED-1 Employment**
	Goal Description	Undertake efforts to support SEDA-COG's 5-Year Comprehensive Economic Development Strategy (CEDS) where applicable.
15.	**Goal Name**	**ED-2 Community Revitalization**
	Goal Description	Plan and promote the development and redevelopment of downtown districts, vacant commercial and industrial sites, and facilities.
16.	**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.

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

During this Five-Year Consolidated Plan, the Borough of Berwick and the Town of Bloomsburg are not funding any affordable housing projects/activities with CDBG funds. Both communities will utilize HOME funds they receive from the Commonwealth of Pennsylvania to do affordable housing projects/activities over the Five-Year Consolidated Plan period.

SP-50 Public Housing Accessibility and Involvement - 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The CCHA is not under a Section 504 Voluntary Compliance Agreement.

However, the need for more housing for the elderly and disabled is evidenced by the increasing population of elderly persons in both communities, the popularity of homeowner accessibility grant programs, the fact that roughly 70% of all Section 8 Housing Choice Vouchers and public housing residents are either elderly or disabled, and the continued development of additional facilities in Columbia County catering to elderly and disabled populations.

Activities to Increase Resident Involvements

The Columbia County Housing & Redevelopment Authorities maintains a website (http://www.columbiacountyhousing.com/home.html) to inform the public of the programs, projects, and housing opportunities that they provide. A public notice section is also located on this website to inform the public of any newsworthy developments at the Authority.

Additionally, the Borough of Berwick and Town of Bloomsburg have both substantially modified their CDBG Citizen Participation Plans as a result of their transitions to direct entitlement status under HUD.

As components of this modified plan, both communities are obligated to do the following to increase public housing resident involvement under their CDBG programs:

- To the greatest extent possible, participation shall be encouraged from Public Housing residents and residents of comprehensive neighborhood revitalization strategy areas;
- Technical assistance shall be provided, upon request, to any groups or persons, especially LMI persons or their representatives, when developing proposals intending to use CDBG funds.
- Public meetings/hearings shall be held, at least two times per year, at different stages of the program year, for the purpose of obtaining resident views on the development of needs, the review of proposed activities and review of program performance.

Both communities are also obligated to work directly with the Columbia County Housing and Redevelopment Authority regarding the following under their CDBG programs

- Participation shall be encouraged during the development of the Five-Year Consolidated Plan, the Annual Action Plans, Section 108 Loan Guarantees, and Assessments of Fair Housing.
- Supplemental information planned to be incorporated into the Assessment of Fair Housing shall be made available to the public and Columbia County Housing and Redevelopment Authority as soon as it is feasible to do so. The Affirmatively Furthering Fair Housing Strategy and Five-Year Consolidated Plan activities will also be made available to the public and the Columbia County Housing and Redevelopment Authority, as soon as it is feasible to do so.

Through the citizen participation process, both communities encourage public housing resident input to identify what challenges and opportunities exist in their municipalities as well as develop goals to mitigate these issues.

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

No.

Plan to remove the 'troubled' designation

Not applicable.

SP-55 Strategic Plan Barriers to Affordable Housing - 91.215(h)

Barriers to Affordable Housing

Through the consultation interview process with housing and social service agencies, the following impediments have been initially identified.

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

Fair Housing can be difficult for the public to understand and issues can be challenging to quantify. Rich Kisner, who is Columbia County's point of contact for Fair Housing complaints, has never officially received any complaints but has heard stories which validate its existence. As in any community, there is a need to continually monitor and enforce the Fair Housing Act.

Impediment 2: Benefit Gaps and Challenges:

In many instances, individuals and families on assistance programs such as Social Security Disability, Welfare, HUD Housing etc. will lose their benefits once they start working because they earn too much money. This discourages individuals and families from wanting to go back to work or working additional hours at their place of employment if they are working. If an individual or family does earn too much money to continue to receive benefits, they then likely cannot continue to afford all of their current expenses including housing. An additional challenge of assistance programs right now is that drug testing is not tied to receipt of benefits.

If a tiered benefits program was established nationally along with a drug testing system, some individuals might be more encouraged to look for additional work opportunities and be able to wean themselves off of benefit programs.

Impediment 3: Housing Affordability:

Decent, safe, sound, and affordable housing remains a high priority to ensure fair housing choice, quality of life, and attractive neighborhoods.

In both municipalities, rent and homeownership prices grew at a faster rate than inflation between 2000 and 2012. Additionally, home prices grew at a faster rate than the national trend from 2000 to 2012. Both these factors contribute to making housing less affordable to the population at large let alone low-income families and individuals.

The housing affordability challenges appear to be the greatest for the elderly, disabled, and families with young children.

Impediment 4: Housing Accessibility:

There appears to be an unmet need for housing that is accessible to the older population and persons with disabilities. These two population segments are also unlikely to be working or at least making a significant income. This lack of income makes for challenges for both housing affordability *and* accessibility.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

SEDA-COG, on behalf of both municipalities, 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.

As a previous CDBG sub-grantee under the Commonwealth's program, both communities have completed one new Fair Housing Action each year.

- FFY 2013: Both communities participated in the SEDA-COG Fair Housing Seminar, inviting banks and realtors to the day long program.
- FFY 2014: SEDA-COG, on behalf of both communities, prepared and distributed a Fair Housing Public Service Announcement to all local radio stations.
- FFY 2015: Brochures regarding Fair Housing rights and how to file complaints to the Pennsylvania Human Relations Commission and the US Department of Housing and Urban Development were distributed through SEDA-COG's weatherization program.

For FFY 2016, SEDA-COG will distribute a brochure to both communities that speaks to fair housing law and policies. Our intention is to distribute this notice to both municipalities in an effort to increase awareness and further inform the communities 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 both communities 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. Both communities, through CCHA, will also continue to encourage homeownership opportunities for LMI households by promoting its First Time Home Buyers Program. SEDA-COG's brochure program previously discussed will also examine various housing financial assistance programs.

Public housing and other facilities aimed towards income distressed populations in both communities will also continue to be administered and further developed.

Impediment 4: Housing Accessibility:

Both communities, 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.

SP-60 Homelessness Strategy - 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

For individuals and families who become homeless, Columbia County providers currently participating in the CoC include:

- Beyond Violence, Inc.
  - Provides shelter for women and children that are victims of domestic violence
  - Located in the Borough of Berwick

- The Women's Center, Inc.
  - Provides shelter for women and children that are victims of domestic violence
  - Located in the Town of Bloomsburg

- Columbia/Montour Transitional Housing and Care Center
  - Provides emergency shelter and transitional housing
  - Located at the Gatehouse facility in the Borough of Danville
    - This is a nine mile drive between Bloomsburg and Danville and a twenty two mile drive from Berwick to Danville.

Beyond Violence and the Women's Center both offer counseling programs to clients. Trained counselors are available to help clients and their children heal, discuss resources, and build on their strengths by offering support, exploring feelings, brainstorming options, and utilizing problem solving skills.

In 2013-2014 alone, Beyond Violence counseled 1,189 adults and counseled 408 children and teens. Data was not immediately available for the Women's Center.

The Gatehouse also assists its residents in navigating the employment and educational services available to them through local services such as PA Career Link, Central Susquehanna Opportunities, and the Department of Human Services.

As previously discussed however, both communities as well as the region at large have a "couch surfer" homelessness problem. Although this does not technically meet HUD's definition of homelessness, this problem is receiving increased attention by the local media.

Homeless Goal #2 of this Strategic Plan is to support educational efforts designed to increase awareness regarding local homelessness and change public perceptions. These current perceptions are that homelessness does not exist in the area and that this is strictly a problem of urban communities.

Addressing the emergency and transitional housing needs of homeless persons

Beyond Violence in Berwick has an emergency shelter for women who are victims of domestic violence and their children. The maximum amount of time clients are allowed to stay at their facilities is 90 days.

There are only six total beds at the agency. The Women's Center of Columbia/Montour Counties located in Bloomsburg has ten total beds. The Gate House is able to provide a home to four families and eight individuals.

Additionally, Columbia County does have a Homelessness Prevention and Rapid Re-Housing Program that will provide financial assistance and services to prevent individuals and families from becoming homeless and help those who are experiencing homelessness to be quickly re-housed and stabilized. The funds under this program are intended to target individuals and families who would be homeless but for this assistance.

In 2015, roughly 250 families applied for some form of rental assistance. Roughly 105 families throughout the county were provided with case management which evaluates the home's current financial status. An additional 43 families were provided with some form of rental assistance (in addition to the mandatory case management assistance). An additional 50 received one-time rental assistance.

Homeless Goal #1 of this Strategic Plan is to provide support to local agencies that provide emergency shelter, transitional housing, and permanent supportive housing.

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.

Both communities have 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 goals in their strategic plan which are consistent with the goals of these agencies.

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

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 this 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.

SP-65 Lead-based Paint Hazards - 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP 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 and Town of Bloomsburg will comply with Title 24 Part 35: Lead Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

Both municipalities 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.

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

The Pennsylvania Department of Health's "2014 Childhood Lead Surveillance Annual Report" details the extent of lead poisoning statistics in children by county. In Columbia County, of those children under the age of 7 tested for elevated blood lead, 27 (6.46%) had blood lead levels over 5 µg/dL.

BERWICK:

According to HUD, any houses and apartments built before 1978 have paint that contains high levels of lead. According to the 2008-2012 ACS Data, of the 4,338 occupied housing units in the Borough of Berwick, there were 3,883 built prior to 1980, or 89.5%.

Of the percentage of families with children in Berwick under 5 years old (the ages when children are most susceptible to health risks from lead-based paint), 18.3% lived in poverty according to 2008-2012 ACS data.

BLOOMSBURG:

According to HUD, any houses and apartments built before 1978 have paint that contains high levels of lead. According to the 2008-2012 ACS Data, of the 4,685 occupied housing units in the Town of Bloomsburg, there were 3,725 built prior to 1980, or 79.5%.

Of the percentage of families with children in Bloomsburg under 5 years old (the ages when children are most susceptible to health risks from lead-based paint), 22.6% lived in poverty according to 2008-2012 ACS data.

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

Children living in poverty are most susceptible to lead-based paint hazards because they often live in less expensive housing that is older and may not have been rehabilitated to remove lead-based paint.

CCHA has a housing quality standards inspection form which is completed when an individual or family moves into a unit to ensure that it meets the housing quality standards of the Section 8 Rental Assistance Program. During the inspection, it must be verified that all painted surfaces are free of deteriorated paint.

All deteriorated paint surfaces more than 2 sq. ft. in any one interior room or space, or more than 10% of the total surface area of an interior type of component with a small surface area (i.e., window sills, baseboards, and trim) must be stabilized (corrected) in accordance with all safe work practice requirements and clearance is required (this same requirement applies to all deteriorated paint surfaces more than 20 sq. ft. on exterior surfaces).

If the deteriorated painted surface is less than 2 sq. ft. or less than 10% of the component, only stabilization is required (less than more than 20 sq. ft. on exterior surfaces). Clearance testing is not required.

Stabilization means removal of deteriorated paint, repair of the substrate, and application of a new protective coating or paint. If the owner is required to correct any lead- based paint hazards at the property including deteriorated paint or other hazards identified by a visual assessor, a certified lead-based paint risk assessor, or certified lead -based paint inspector, the PHA must obtain certification that the work has been done in accordance with all applicable requirements of 24 CFR Part 35.

The Lead -Based Paint Owner Certification must be received by the PHA before the execution of the housing assistance payment contract or within the time period stated by the PHA in the owner housing quality standards violation notice. Receipt of the completed and signed Lead-Based Paint Owner Certification signifies that all housing quality standards lead-based paint requirements have been met and no re-inspection by the housing quality standards inspector is required.

On CDBG funded projects, the Borough of Berwick and Town of Bloomsburg will ensure that properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35 if required and necessary.

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

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

According to 2008-2012 ACS data, approximately 8.2% of the Borough of Berwick's families live in poverty. Roughly 15.0% of the Town of Bloomsburg's families live in poverty. The Commonwealth of Pennsylvania's poverty level for families was about 9.1%

The economic development strategy of this Strategic Plan is to increase employment, self-sufficiency, education, job training, technical assistance, and economic empowerment of the residents of the Borough of Berwick and the Town of Bloomsburg.

The resources and opportunities that the Borough has for reducing the number of families with incomes below the poverty line are limited. Since poverty is a function of income, its effect on housing opportunity and choice is apparent. Conversely, without adequate, stable housing, alleviating poverty is more difficult. Still, the means of addressing both issues are fragmented.

Several structural barriers to poverty are addressed through different local policies. For example, both municipalities have adopted a Section 3 Action Plan which requires the employment of Section 3 households in construction contracts when possible. More direct efforts to alleviate poverty by combining case management, social services job training, and housing assistance are becoming more common through collaboration with the Columbia County Human Service Coalition.

The Borough of Berwick and the Town of Bloomsburg's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development including job-training services for low income residents. In addition, this strategy is to provide supportive services for target income residents.

Planned economic development programs include:

- **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.

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

Providing access and increasing the supply of affordable housing is integrally tied to both communities' antipoverty strategy. The most successful way to implement this antipoverty strategy is through job training/creation activities while also providing affordable housing.

CCHA, the Columbia County Human Services Coalition, the Borough of Berwick, Town of Bloomsburg, SEDA-COG, other economic development agencies, and private industry will all continue to collaborate amongst one another following the implementation of this Five-Year Consolidated Plan.

SP-80 Monitoring - 91.230

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

SEDA-COG's Community Development Department will be contractually obligated to monitor the Borough of Berwick and the Town of Bloomsburg's Five-Year Consolidated Plan and Annual Action Plans. SEDA-COG will maintain records on the progress of meeting the goals and statutory /regulatory compliance of each activity unless the contractual relationship between SEA-CG and the respective municipality is terminated. The Borough of Berwick and the Town of Bloomsburg will maintain responsibility of implementing activities to meet the goals established in this Five-Year Consolidated Plan and Annual Action Plan. SEDA-COG will assist both municipalities with this responsibility.

The Community Development Staff of SEDA-COG will have responsibility for overall Community Development Block Grant (CDBG) management in both the Borough of Berwick and the Town of Bloomsburg. SEDA-COG will provide grant administration, project development, and most project management services needed to comply with the terms of the grant.

SEDA-COG's specific project development and Annual Action Plan preparation responsibilities will include citizen participation requirements, preparation of the plan, development of the Entitlement grant application, and satisfaction of Federal regulatory requirements related to application submission. Specific grant administration responsibilities will include assistance in record keeping and financial management (including preparation and approval of invoice forms and IDIS draws), contract review and finalization of project scope, project coordination, procurement, preparation, approval, and submission of progress reports, and close-out/monitoring. Specific project management responsibilities to be carried out on a project-by-project basis include Labor Standards Enforcement and completion of the required Environmental Review(s).

As the grantee, both municipalities will retain control of grant funds and will retain overall control of the financial management system through invoice approval and preparation of bank drafts. After final execution of the contract between HUD and the Borough/Town Council, SEDA-COG shall assist both municipalities in preparing the necessary contract documents. SEDA COG shall set up, maintain, and requisition funds through the IDIS system. The Borough/Town Council, however, shall have final authority on the actual issuance of payment.

In Berwick, the Borough Manager shall serve as the contact person between Borough Council and SEDA-COG in order to assist in the coordination of grant management activities. The Borough Council may also utilize other necessary expertise, at their discretion.

In Bloomsburg, the Town Manager shall serve as the contact person between Town Council and SEDA-COG in order to assist in the coordination of grant management activities. The Town Council may also utilize other necessary expertise, at their discretion.

Specific activities may require certain delivery services over and above activities listed. CDBG funds may be utilized to support archaeological, architectural, and/or engineering services, in addition to legal consultation.

Annual Action Plan

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

1. Introduction

The Town of Bloomsburg 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 Town of Bloomsburg has prepared an Annual Action Plan, which will be utilized for FFY 2016. This Annual Action Plan establishes goals for the Town of Bloomsburg 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 Town of Bloomsburg is a Federal Entitlement Communities, they need to develop an Annual Action Plan. The following goals and objectives have been identified for the Town of Bloomsburg for the FFY 2016 CDBG Program:

Housing Priority - (High Priority)
There is a need to improve the quality of the housing stock in Bloomsburg, 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 Bloomsburg, 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 Town of Bloomsburg.

- **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 Town of Bloomsburg.

- **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 Town of Bloomsburg is a new Federal Entitlement community. The FFY 2016 Consolidated Annual Performance Evaluation Report will be the first year CAPER on how the Town expended their funds.

4. Summary of Citizen Participation Process and Consultation Process

The Town of Bloomsburg 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 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 Town of Bloomsburg held its first public hearing on June 8, 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 Town of Bloomsburg 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. Town of Bloomsburg
   301 East 2nd Street
   Bloomsburg, PA 17815

2. SEDA-COG's website:
   http://www.sedacog.org/Pages/communitydevelopment.aspx

A final public hearing was held in the Town of Bloomsburg on August 8, 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 June 7, 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 June 5, 2017. A copy of the substantial amendment was placed on display at the following locations:

1. Town of Bloomsburg
   301 East 2nd Street
   Bloomsburg, PA 17815

2. SEDA-COG's website:
   http://www.sedacog.org/Pages/communitydevelopment.aspx

The comment period was scheduled to end on July 5, 2017. Please refer to the minutes of the public hearing for further comment documentation. No comments were received outside of the hearing.

On July 10, 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 June 30, 2017. A copy of the substantial amendment was placed on display at the following locations:

1. Town of Bloomsburg
   301 East 2nd Street
   Bloomsburg, PA 17815

2. SEDA-COG's website:
   http://www.sedacog.org/Pages/communitydevelopment.aspx

The comment period was scheduled to end on July 30, 2017. Please refer to the minutes of the public hearing for further comment documentation. No comments were received outside of the hearing.

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 and the individual 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 Five-Year Consolidated 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 Five-Year Consolidated Plan.

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:

- Town of Bloomsburg: $241,797

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

Introduction

The Town of Bloomsburg is receiving $241,797 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 Reminder of the ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG (Town of Bloomsburg)	Public - Federal	• Acquisition • Admin and Planning • Economic Development • Housing • Public Improvement • Public Services	$241,797.00	$0.00	$167,583.00	$409,380.00	$967,188.00	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 Town of Bloomsburg 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 Town of Bloomsburg 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
- FFY 2016 CDBG Funds
- Local General Funds
- Pennsylvania Liquid Fuels Program
- Act 13 Flood Mitigation Funding
- FEMA/PEMA Funding (PMA and/or FMA)
- Bloomsburg Area School District
- FFY 2012 CDBG-DR funds

The Act 13 Flood Mitigation Funding has a 15% match requirement.

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

The Streater Property Recreation Complex, owned by the Town of Bloomsburg, will be utilized to address the goal: CD-1 Community Facilities.

Publicly owned land will likely be utilized for the comprehensive Flood Mitigation Expansion project, as needed.

Discussion

The Town of Bloomsburg's FFY 2016 CDBG funds will be utilized to match funds from the Pennsylvania Department of Natural Resources to meet the CD-1 Community Facilities goal.

Otherwise, the Town anticipates that projects funded in FFY 2016 with CDBG funds will require minimal additional matching funds. The Town 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.

The Town of Bloomsburg anticipates that FFY 2016 CDBG funds will be used in conjunction with a number of other sources for the comprehensive Flood Mitigation Expansion project.

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-1 Community Facilities	2016	2020	Non-Housing Community Development	Town-Wide	Housing Priority	CDBG: $8,183.21	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 14,855 Persons Assisted
2.	CD-2 Infrastructure	2016	2020	Non-Housing Community Development	Town-Wide	Community Development Priority	CDBG: $193,350.79	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 14,855 Persons Assisted
3.	AM-1 Overall Coordination	2016	2020	Administration, Planning, and Management	Town-Wide	Administration, Planning, and Management Priority	CDBG: $40,263	Other: 1 Other

Table 80 – Goals Summary

Goal Descriptions

1.	Goal Name	CD-1 Community Facilities
	Goal Description	Improve the parks, recreational centers, trails, bikeways, and public and community facilities through rehabilitation, new construction and handicap accessibility improvements.
2.	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.
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.

AP-35 Projects – 91.220(d)

Introduction

Listed below are the FFY 2016 CDBG Activities for the Town of Bloomsburg:

#	Project Name
1.	Streater Property Recreation Complex (Phase II)
2.	Flood Mitigation Expansion Project (Sanitary Sewer)
3.	Flood Mitigation Expansion Project (Storm Water)
4.	Administration

Table 81 – Project Information

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

The Town of Bloomsburg has allocated its CDBG funds for FFY 2016 to principally benefit low- and moderate-income persons.

- The service area of the public facility activity is a Town-wide benefit. The service area benefit is over 51% low- and moderate-income. This facility is owned and operated by the Town of Bloomsburg, open from dawn to dusk, open to all residents of the general public, and is utilized by residents throughout the community.

  As the development of Phase II of the Streater Recreation Complex moves forward, the Town's Master Site Plan for the property will be used accordingly. Activities to be undertaken with CDBG funds include the construction of parking areas and improvements to the existing system of roads on-site. The project will also include storm water management improvements to insure the proper and timely removal of surface water from the complex. Phase II of this project will also provide for the construction of two additional soccer fields at the Streater Recreation Complex. Future recreational development of this facility will be contingent upon the complete on of the road, parking, and storm water management improvements included in this current project.

- As a component of the larger Bloomsburg Flood Mitigation Expansion project, at least one storm water pump station and two control systems will be installed. Additionally, at least one central storm water collection line is to be installed.

  The central, more densely populated portion of the Town has its rainwater drain to the southern portion of the community. This drainage pattern occurs because the central portion of the community is farther away from the Susquehanna River and sits on much of the Town's highest ground. Due to the southern portion of the community's positioning along the North Branch of the Susquehanna River, as well as its low topography, storm water has been engineered to travel south from the Town's most densely populated area. This total drainage area represents nearly 50% of the inhabited portion of the Town of Bloomsburg.

  Currently, the Town's storm water management systems are inadequate to handle these flows, even during moderate rain events. As a result, ponding and minor to moderate flooding remain a possibility for this drainage area, even with the benefits of a completed levee.

The installation of the new centralized storm water collection line and other infrastructure improvements will upgrade the size of the current municipal storm water lines and their capacity to handle flows from much of the populated central and southern portions of Town. This completed work will negate ponding and minor to moderate flooding in the specified drainage area, which is much larger than the area immediately behind the levee.

Additionally, because of this additional storm water capacity and increased reliability, these improvements will also have a beneficial impact to the remainder of the Town. These improvements will be realized, not only during large storm events, but also smaller high intensity, short duration storms that currently plague the system. As a result, within this drainage area, these improvements will reduce required labor efforts by the Town's various municipal service providers and emergency responders allowing them to focus on other areas throughout the Town, as required.

With the completion of these improvements, ponding and minor to moderate flooding throughout the central and southern portion of the Town will be prevented in the future. As a result, these storm water flows will be conveyed to the Susquehanna River.

Due to the vast drainage area that will be served by this compenent of the larger flood mitigation expansion project (Census Tracts 510, Block Groups 2 and 3, as well as Census Track, Block Groups 2, 3, and 4), and the magnitude of improvement that will be provided, the Town's Storm Water engineer feels that this project is a benefit to the entire Town of Bloomsburg. Based on the professional opinion of the Town's Storm Water Engineer, the Town of Bloomsburg feels that the these improvements will be a benefit to all of the community's residents. The Town has a LMI percentage of 59.65% according to 2008-2012 ACS data.

- As a component of the larger Flood Mitigation Expansion project, at least one sanitary sewer pump station and two control systems will be installed. Additionally, at least one upgraded central sanitary sewer collection line will be installed.

  Due to the vast size and interconnectedness of this collection system, combined with inflow and infiltration issues, and the community's topography, the current centralized line which conveys flows to the Bloomsburg Waste Water Treatment Plant does not currently have the capacity to handle flows during significant rain events.

  As a result, during flood events, the collection system backs up immediately before the wastewater treatment plant and back logs. Eventually, the sewer flows begin to go in the opposite direction from which they are engineered to go, prohibiting the normal conveyance of sanitary flows and contributing to sewage backups. Currently, the majority of the Town's sanitary sewer collection system is located below design flood elevations, serving as a conduit for floodwaters.

  If a levee were to be installed without these proposed sanitary sewer improvements, the backlog of sanitary sewer flows would actually be worsened due to the levee, impacting the entire Town.

Without the sanitary sewer upgrades proposed by this project, residents of the entire Town will continue to be much more susceptible to sanitary sewer backups in their homes, even during moderate flood events. According to the Town's Director of Public Works and Wastewater Engineer, during the 2011 Hurricane Irene and Tropical Storm Lee events, sanitary sewer backups were a problem throughout the community.

Obviously, this problem is an unpleasant inconvenience, at a minimum, and a health and safety hazard, at a maximum. Not all insurance policies cover damages from sanitary sewer backups. Obviously, low- and moderate-income populations are more likely to have less comprehensive home insurance policies or no insurance policies at all (or in the case of tenants, renter's insurance for their property).

The sanitary sewer infrastructure upgrades of this project will increase the centralized line's capacity to handle waste water flows from throughout the community and ultimately convey them to the Bloomsburg Waste Water Treatment Plant. As a result of these improvements, the chances of sanitary sewer backups for all residents of the community will be lowered in the future. To state it simply, residents of the Town will be able to continue to flush their toilets during a flood event.

Because sanitary sewer backups were an issue throughout the Town of Bloomsburg in 2011 and because the improvement work associated with this portion of the project will handle flows from throughout the entire Town of Bloomsburg, this is a Town-Wide benefit project. The Bloomsburg Muncipal Authority's Sewer Engineer as well as the Town's project engineer both feel that these sanitary sewer benefits will serve the entire Town of Bloomsburg. Based on the professional opinions of both engineers, the Town of Bloomsburg feels that the these improvements will be a benefit to all of the community's residents. The Town has a LMI percentage of 59.65% according to 2008-2012 ACS data.

AP-38 Project Summary

Project Summary Information

1.	Project Name	Streater Property Recreation Complex (Phase II)
	Target Area	Town-wide
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Non-Housing Community Priority
	Funding	CDBG: $8.183.21
	Description	CDBG funds will be used to install parking areas, make storm water management improvements, and add two additional soccer fields to the Streater Property Recreation Complex.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	14,855 Persons
	Location Description	Streater Property Recreation Complex, Town of Bloomsburg
	Planned Activities	The National Objective is Low/Mod Area Benefit (LMA). The Matrix Code is 03F, Parks, Recreation Facilities.

2.	Project Name	Flood Mitigation Expansion Project (Sanitary Sewer)
	Target Area	Town-wide
	Goals Supported	CD-2 Infrastructure
	Needs Addressed	Non-Housing Community Priority
	Funding	CDBG: $96,675.40
	Description	CDBG funds will be used to support sanitary sewer improvements in conjunction with the Bloomsburg Flood Mitigation Expansion project.
	Target Date	9/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	14,855 Persons
	Location Description	Town of Bloomsburg
	Planned Activities	The National Objective is Low/Mod Area Benefit (LMA). The Matrix Code is 03I, Flood Drainage Improvements.

3.	**Project Name**	**Flood Mitigation Expansion Project (Storm Water)**
	Target Area	Town-wide
	Goals Supported	CD-2 Infrastructure
	Needs Addressed	Non-Housing Community Priority
	Funding	CDBG: $96,675.39
	Description	CDBG funds will be used to support storm water improvements in conjunction with the Bloomsburg Flood Mitigation Expansion project.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	14,855 Persons
	Location Description	Town of Bloomsburg
	Planned Activities	The National Objective is Low/Mod Area Benefit (LMA). The Matrix Code is 03I, Flood Drainage Improvements.
4.	**Project Name**	**Administration**
	Target Area	Town-wide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: $40,263

Description	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.
Target Date	9/30/2017
Estimate the number and type of families that will benefit from the proposed activities	14,855 Persons
Location Description	Town-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 Town of Bloomsburg will be focusing part of its funds on a Town-wide effort.

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

Population:

- The 2010 Census reports a population of 14,855 people, or an increase of 2,480 people since the 2000 Census.
- In 2010, the Town's male population is 6,714, or 45.2% of the total population and the Town's female population is 8,141, or 54.8% of the total population.

Age:

- Median age in the Town of Bloomsburg is 22.0 years compared to 40.1 years for the Commonwealth of Pennsylvania.
- Youth under the age of 18 account for 1,509 people, or 10.2% of the Town's population.
- Seniors age 62 or over account for 1,600 people, or make up 9.0% of the Town's population. This is below the Commonwealth's percentage of 15.4% of the population.

Race/Ethnicity:

- 90.8% of residents are White
- 6.8% of residents are Black or African American
- 1.9% of residents are Asian
- 0.5% of residents are American Indian or Alaskan Native
- 3.4% of residents are Hispanic or Latino

Income Profile:

The following is a summary of income statistics for the Town of Bloomsburg:

- 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 Town of Bloomsburg was $30,310 which was lower than the Commonwealth of Pennsylvania ($52,548).
- There are 165 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 Bloomsburg.
    - 100% 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 390 households (8.3% of households) living between 0-50% HAMFI that have at least one person 62 or older living in the house.
- 1,168 households (24.9%) receive Social Security income.
- 189 households (4.0%) receive Supplemental Social Security income.
- 98 households (2.1%) receive cash public assistance.

Low/Mod Income Profile:

The low- and moderate-income profile for Town of Bloomsburg is a measurement of the area's needs. Bloomsburg has an overall low- and moderate-income percentage of 59.65%.

Economic Profile:

- Total population of the Civilian Labor Force is 6.433
    - Attainment of a High School education leads all education levels for the 25-34, 45-65, and 65+ age groups of the Civilian Labor Force. Attainment of a Bachelor's Degree or higher only lead the 35-44 age group. However, it is the overall largest educational attainment level of the employed civilian labor force in Bloomsburg.
- The following sectors provide the three largest shares of jobs in Bloomsburg:
    - 1,417 Manufacturing jobs (35.0% of all jobs) are located in Bloomsburg
    - 994 Education and Health Care Service jobs (24.5% of all jobs) are located in Bloomsburg
    - 601 Arts, Entertainment, Accommodations jobs (14.8% of all jobs) are located in Bloomsburg
- The Unemployment Rate is 7.57%
- $120,300 is the median home sale price

Geographic Distribution

Target Area	Percentage of Funds
Town-Wide	100%

Table 82 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The Town of Bloomsburg has allocated CDBG funds on a Town-wide basis for a park and recreation facility project as we all as sanitary sewer and storm water management improvements in conjunction with the the Bloomsburg Flood Mitigation Expansion project. The Town of Bloomsburg has a 59.65% low- to moderate-income population.

The following census tracts and block groups have at least 51% of the households with low- and moderate-incomes:

- Census Tract 510, Block Group 2 (52.38%)

- Census Tract 511, Block Group 1 (52.74%)
- Census Tract 511, Block Group 2 (76.62%)
- Census Tract 511, Block Group 4 (78.68%)
- Census Tract 512, Block Group 2 (87.73%)
- Census Tract 512, Block Group 3 (72.11%)
- Census Tract 512, Block Group 4 (63.47%)
- Census Tract 512, Block Group 5 (51.91%)

Discussion

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

- Streater Property Recreation Complex (Phase II): Town-Wide (LMA)
- Flood Mitigation Expansion (Sanitary Sewer): Town-Wide (LMA)
- Flood Mitigation Expansion (Storm Water): Town-Wide (LMA)
- Administration – Town-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 Town is not funding any affordable housing projects/activities with CDBG funds. The Town 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, both communities have 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 both communities. 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 Bloomsburg, 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 Town of Bloomsburg's Citizen Participation Plan 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 Town of Bloomsburg's Citizen Participation Plan, social service provides that serve residents of the community, including the homeless, will be contacted prior to the initiation of the CDBG application process. The Town of Bloomsburg 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 Town of Bloomsburg 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 Town of Bloomsburg 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 goals 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 are discharge to a nursing home, rehab hospital or as last resort, non-HUD funded shelter.

Homeless Goal #2 of the Town of Bloomsburg'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

A perception currently exists that homelessness does not exists in the community because the Town of Bloomsburg 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 Bloomsburg, 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 Town of Bloomsburg 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 Town of Bloomsburg:

- 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 Town of Bloomsburg, 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 Town of Bloomsburg that speaks to fair housing law and policies. SEDA-COG's intention is to distribute this notice to the Town 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 Bloomsburg 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 Town of Bloomsburg 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 Town of Bloomsburg 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 Town, 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 Town of Bloomsburg will also continue to be administered and further developed.

Impediment 4: Housing Accessibility:

The Town of Bloomsburg, 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 Town of Bloomsburg will conduct an Assessment of Fair Housing in 2017, per the direction of HUD. Following this analysis, Bloomsburg 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 Town of Bloomsburg 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 Town of Bloomsburg 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 Town of Bloomsburg to meet its underserved needs. Insufficient funding lessens the ability to fund many worthwhile public service programs, activities, and agencies. The Town of Bloomsburg, 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 Town'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 Town of Bloomsburg 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.

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 Town of Bloomsburg will comply with Title 24, Part 35: Lead Based Paint Poisoning Prevention in Certain Residential Structures (Current Rule).

The Town of Bloomsburg 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 Town of Bloomsburg 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 Town of Bloomsburg.

- **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 Town of Bloomsburg and SEDA-COG will coordinate activities among public and private agencies, and other organizations that serve the Town of Bloomsburg. Due to the relatively small population of

the Town of Bloomsburg, 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 Town of Bloomsburg 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 Town of Bloomsburg, 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 Town of Bloomsburg is committed to continuing its participation and coordination with public, housing, and social service organizations.

Discussion

The Town of Bloomsburg 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 Town of Bloomsburg 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(l)(1,2,4)

Introduction

The Town of Bloomsburg receives an annual allocation of CDBG funds. Since the Town 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.	100%

Discussion

The Town of Bloomsburg will use 100% of FFY 2016 CDBG Funds towards the benefit of low- and moderate-income individuals.