

TOWN OF BLOOMSBURG

301 East Second Street
Bloomsburg, PA 17815

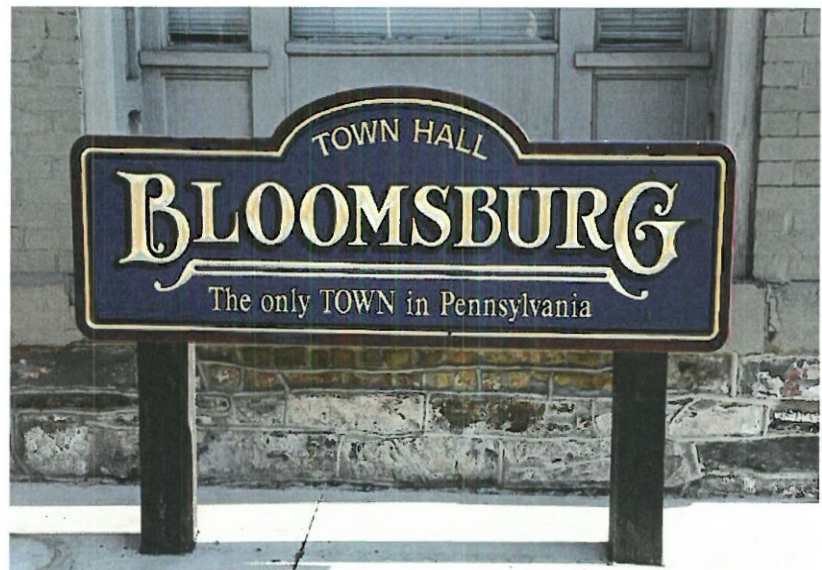
FY 2026-2030 FIVE YEAR CONSOLIDATED PLAN FY 2026 ANNUAL ACTION PLAN

*In Accordance with the HUD Guidelines for
the
Community Development Block Grant Program*

August
2026

Mayor:
Justin Hummel

Town Manager:
Lisa Dooley



Executive Summary

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

1. Introduction

In compliance with HUD's regulations, the Town of Bloomsburg has prepared a Five-Year Consolidated Plan, which will be utilized for FFY 2026-2030. This Plan highlights challenges and opportunities in focus areas such as housing, community, and economic development within the Town of Bloomsburg. The Plan also establishes goals for the Town of Bloomsburg over the next five years by outlining initiatives the Town will undertake to address identified needs. This Plan is a collaborative effort between the Town, 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. Summarize the objectives and outcomes identified in the Plan

The "vision" of this Plan is to serve as a planning document, an application, and a strategic plan for the Town of Bloomsburg. As part of the Plan, the community must develop goals and objectives. The following goals and objectives have been identified for the Town of Bloomsburg for FFY 2026 through FFY 2030 CDBG Program:

Housing Priority - (Low Priority)

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

- **HS-1: Fair Housing** – Support education, enforcement/reporting, and/or evaluation/study of Fair Housing rights and other housing related topics relevant to the public.
- **HS-2: Housing Stock** - Support efforts to create new units of affordable and/or accessible housing as well as maintain and improve the quality of older homes, including elimination of slum and blighting conditions.

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 Public Safety** – Improvement in the ability to respond to emergency situations.
- **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 and Economic Development Priority - (High Priority)

There is a need to improve the public and community facilities, infrastructure, employment, and the quality of life in the Town of Bloomsburg.

- **DV-1 Community Facilities** - Improve the parks, recreational centers, trails, bikeways, and public and community facilities through rehabilitation, new construction, and handicap accessibility improvements.
- **DV-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.
- **DV-3 Employment (Low Priority)** - Support and encourage job creation, job retention, and job training opportunities as well as entrepreneurship and small business development.

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 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 Town of Bloomsburg during the Five-Year Consolidated Plan period. The Town 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

All Consolidated Annual Performance Evaluation Report's (CAPER) have been submitted to HUD regarding how the Town of Bloomsburg has expended its funds.

The FFY 2025 Consolidated Annual Performance Evaluation Report will report on the use of FFY 2025 funds. This report will be submitted by the end of the calendar year 2026.

4. Summary of Citizen Participation Process and consultation process

In preparation for the Five-Year Consolidated Plan, a notice was mailed out on April 22, 2026, to the Columbia County Housing and Redevelopment Authority (who also has a representative on the regional Continuum of Care Board), businesses, developers, non-profit organizations, philanthropic organizations, and community and faith-based organizations regarding the

initiation of the CDBG application preparation schedule. An announcement about the Five-Year Consolidated Plan and the program was also made at the monthly Columbia County Human Services Coalition meeting, as well as to encourage project proposals.

As a component of this schedule, the Town of Bloomsburg held its first public hearing on May 6, 2026. The hearing also provided the residents, agencies, and organizations with the opportunity to discuss the community's CDBG program, and to provide suggestions for future CDBG program priorities and activities.

SEDA-COG then emailed all the agencies and organizations that were contacted as part of the consultation process to let them know that the Plan was on public display. The comment period for the Town of Bloomsburg began on June 26, 2026, lasting a period of 30 days. A copy of the "Draft Five-Year Consolidated Plan and the FFY 2026 Annual Action Plan" was placed on display at the following locations:

1. Town of Bloomsburg
301 East Second Street
Bloomsburg, PA 17815
2. SEDA-COG's website:
<https://seda-cog.org/departments/community-development/hud-documentation/>

A final public hearing was held in the Town of Bloomsburg on July 13, 2026. This meeting was held both in person and virtually. The hearing gave the public a final opportunity to comment on the plan.

The comment period for the 2026-2030 Five-Year Consolidated Plan and the FFY 2026 Annual Action Plan ended on July 26, 2026. Please refer to the minutes of the public hearing for further comment documentation as well as the public comment summary.

5. Summary of public comments

Notices were advertised in the *Press Enterprise*, the local newspaper of circulation, regarding the Town of Bloomsburg's public hearings in order to invite comments. Public comment was also invited for thirty (30) days regarding the Five-Year Consolidated Plan.

Comments received at the Town of Bloomsburg's 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 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 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.

The Town of Bloomsburg 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 the FFY 2026 Program Year, the following CDBG allocation will be distributed to the Town of Bloomsburg: \$205,662.

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	Lisa Dooley	Town of Bloomsburg
CDBG Administrator	Jamie Shrawder	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 housing, public safety, social services, 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 housing, public safety, social services, public infrastructure, or community facility projects. In the last 40+ years, SEDA-COG’s Community Development Program has assisted with nearly 1,000 public infrastructure and community facility projects.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The Town of Bloomsburg and its CDBG Administrator, SEDA-COG, held a series of consultation meetings during May of 2026. Input from the consultation meetings was used in the development of the specific strategies and priorities for the Five-Year Consolidated Plan. Public hearings were scheduled in accordance with the Town's adopted Citizen Participation Plan to provide the public an opportunity to comment on the development of this Plan.

Organizations that participated during the consultation process of the Five-Year Consolidated Plan have been notified of the Five-Year Consolidated Plan and the FFY 2026 CDBG program's initiation through an outreach letter. Additionally, an announcement was made at a monthly Columbia County Human Services Coalition meeting about the Plan's development and the opportunity for CDBG program funding for projects. Public advertising also occurred.

The Town of Bloomsburg will work with the following agencies to enhance coordination:

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Town of Bloomsburg	Government Agency	Community Development – Public Facilities, Neighborhood Improvements, Public Services, Economic Development Planning	Jurisdiction
Central PA Continuum of Care	Government Agency	Homelessness	Region
Columbia County Housing Authority	PHA	Affordable Housing: Ownership Affordable Housing: Rental Public Housing	Region
Columbia County Human Service Coalition Member Organizations	Non-profit Organization	Homelessness Non-homeless special needs	Region
Columbia Montour Chamber of Commerce	Private Industry	Economic Development Planning	Region
Community Strategies Group	Redevelopment Authority	Affordable Housing: Ownership Affordable Housing: Rental Community Housing Development Organization (CHDO) Planning	Region
DRIVE	Government Agency	Economic Development Planning	Region
SEDA-COG	Government Agency	Community Development – Public Facilities, Neighborhood Improvements, Public Services, Economic Development Planning	Region

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:

Columbia County is part of Central Valley Regional Homeless Advisory Boards. There are five Regional Homeless Advisory Boards in the Eastern PA Continuum of Care, and each Regional Homeless Advisory Board has two representatives on the Continuum of Care’s Funding Committee. Each year the Continuum of Care conducts a gaps analysis, using data from the homeless service system, to identify needs and gaps within the Continuum of Care. This analysis includes a review of needs both at the Continuum of Care

level, but also at the region and county level. The Continuum of Care Funding Committee uses this analysis to inform funding decisions about the needs of people experiencing homelessness, including chronically homeless, families with children, veterans, and youth.

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 Continuum of Care has three mechanisms by which local organizations may be involved in funding decisions, developing performance standards/evaluating outcomes, and developing funding policies/procedures.

- 1) Regional Homeless Advisory Board meetings - There are five regions in the Pennsylvania Continuum of Care, each represented by a Regional Homeless Advisory Board (RHAB). Columbia County is part of Central Valley RHAB. Local organizations are encouraged to participate in these meetings. These meetings serve to keep Continuum of Care members updated on what is going on in the Continuum of Care, solicit input from members on needs within the Continuum of Care, and allow members to connect with one another and share resources.

- 2) Funding Committee - Each Regional Homeless Advisory Board has two representatives on the Continuum of Care's Funding Committee. Each year the Continuum of Care conducts a gaps analysis, using data from the homeless service system to identify needs and gaps within the Continuum of Care. This analysis includes a review of needs both at the Continuum of Care level, but also at the region and county level. The Continuum of Care Funding Committee uses this analysis to inform funding decisions about the needs of people experiencing homelessness, including chronically homeless, families with children, veterans, and youth. The Funding Committee also leads the process of developing performance evaluation standards. All Continuum of Care funded projects are evaluated based on their performance annually, which informs which projects are renewed for ongoing funding.

- 3) Data Committee - Any Continuum of Care member can join the Data Committee. The Data Committee is charged with reviewing Continuum of Care level and project level data, developing performance benchmarks, and evaluating outcomes across the Continuum of Care.

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

1	Agency/Group/Organization	Columbia County Commissioners' Office
	Agency/Group/Organization Type	Other government - County Civic Leaders

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.
2	Agency/Group/Organization	AGAPE
	Agency/Group/Organization Type	Services-homeless Regional organization Faith Based Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.

3	Agency/Group/Organization	Central Susquehanna Community Foundation
	Agency/Group/Organization Type	Services-Health Business Leaders Civic Leaders Business and Civic Leaders Community Development Financial Institution Foundation Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.
4	Agency/Group/Organization	CMSU
	Agency/Group/Organization Type	Services-Persons with Disabilities Health Agency Child Welfare Agency Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
5	Agency/Group/Organization	Columbia County Family Center
	Agency/Group/Organization Type	Services-Children Child Welfare Agency Publicly Funded Institution/System of Care Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
6	Agency/Group/Organization	Columbia Montour Chamber of Commerce
	Agency/Group/Organization Type	Services-Employment Regional organization Planning organization Business Leaders Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.
7	Agency/Group/Organization	Columbia County Career Link
	Agency/Group/Organization Type	Services-Employment Regional organization Business Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.
8	Agency/Group/Organization	United Way of Columbia County
	Agency/Group/Organization Type	Regional organization Civic Leaders Business and Civic Leaders Community Development Financial Institution Foundation

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

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

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

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
15	Agency/Group/Organization	Town of Bloomsburg
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, regular attendance at Town Council meetings and work sessions; Housing and Community Development priorities.
16	Agency/Group/Organization	Susquehanna Greenway
	Agency/Group/Organization Type	Services-Health Business Leaders Civic Leaders Business and Civic Leaders Community Development Financial Institution Foundation Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.
17	Agency/Group/Organization	Commonwealth University of Pennsylvania
	Agency/Group/Organization Type	Services-Education Regional organization Business Leaders Civic Leaders Business and Civic Leaders Major Employer Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.
18	Agency/Group/Organization	Bloomsburg Area YMCA
	Agency/Group/Organization Type	Services-Health Civic Leaders Business and Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.
19	Agency/Group/Organization	DC Center - Independent Living
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Publicly Funded Institution/System of Care Regional organization

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

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

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

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

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.
25	Agency/Group/Organization	Bloomsburg Theatre Ensemble
	Agency/Group/Organization Type	Services-Education Regional organization Business Leaders Civic Leaders Business and Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.
26	Agency/Group/Organization	Central PA Continuum of Care
	Agency/Group/Organization Type	Regional 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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.
27	Agency/Group/Organization	Community Strategies Group
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter, email, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
28	Agency/Group/Organization	Central Susquehanna Opportunities
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Regional 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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter, email, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
29	Agency/Group/Organization	DRIVE
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide

	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 Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter, email; Housing and Community Development priorities.
30	Agency/Group/Organization	SEDA-COG
	Agency/Group/Organization Type	Housing Services - Housing Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter, email; Housing and Community Development priorities.
31	Agency/Group/Organization	The Gate House
	Agency/Group/Organization Type	Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.

Table 2 – Agencies, groups, organizations who participated

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

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

Other local/regional/state/federal planning efforts considered when preparing the Plan:

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Central Valley Regional Homeless Advisory Board (Central RHAB)	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
FFY 2021, 2022, 2023, 2024, 2025 Annual Action Plans	The Town of Bloomsburg	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
FFY 2021-FFY 2025 Consolidated Plan	The Town of Bloomsburg	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
FFY 2020-FFY 2024 Analysis of Impediments Fair Housing Study	The 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.
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(I))

Due to the relatively small size, population, and tax base of the Town 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, the Town’s efforts to implement the strategies produced from this Five-Year Consolidated Plan will require continued cooperation with partner agencies.

Narrative (optional):

The Town has consulted with various agencies which has culminated in the development of the FFY 2026-2030 Five-Year Consolidated Plan. Below is a non-exhaustive list of organizations represented at Columbia County Human Service Coalition Meetings:

- Columbia County Family Center
- Columbia County Children and Youth Services
- Columbia County Juvenile Probation
- Columbia County Commissioners
- Columbia Child Development Program/Head Start
- AGAPE
- Columbia County Volunteers in Medicine
- Danville Child Development Center
- Central Susquehanna Community Foundation
- Columbia/Montour Area Agency on the Aging
- CMSU Behavioral Health/Drug and Alcohol
- Central Susquehanna Intermediate Unit
- AmeriHealth Caritas Pennsylvania
- Gate House Shelter
- Caring Communities
- Central Susquehanna Opportunities Inc.
- SEDA-COG
- Central Pennsylvania Workforce Development Corp. (CPWDC)
- The Women's Center Inc
- Geisinger Nurse Family Partnership/Free2BMoms

PR-15 Citizen Participation - 91.105, 91.115, 91.200 (c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The Town of Bloomsburg has followed their Citizen Participation Plan to develop this Five-Year Consolidated Plan.

The FFY 2026-2030 Consolidated Plan and FFY 2026 Annual Action Plan have many components that require and encourage citizen participation. These components include:

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

Through the citizen participation process, the community 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 Hearings	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 Ads	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Assistance provided upon request</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	All advertisements circulated in the local newspaper of circulation, the <i>Press Enterprise</i> .	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	Five 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.	https://sedacog.org/departments/community-development/hud-documentation/

Table 3 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Town of Bloomsburg has utilized the prepopulated Comprehensive Housing Affordability Strategy (CHAS) data provided by HUD's Consolidated Plan template. This data is based on the ACS 2016-2020 Five-Year Estimates and the 2020 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.

This CHAS data demonstrates 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.

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 municipal staff. Information obtained from the Town's public hearings was also taken into consideration.

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

Summary of Housing Needs

Based on a comparison between the 2009 and 2020 population, the Town of Bloomsburg had a 5% decrease in residents, whereas households increased by 4%. This suggests that the average amount of people living in family households or multi-person households decreased. The median income of the community increased by 46%, a massive increase compared to 2015.

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, \$28,071 in 2009 equates to \$34,296 expressed in 2020 dollars. By taking into consideration the rate of inflation, the increase in median income in Bloomsburg has surpassed that rate of inflation.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	14,630	13,915	-5%
Households	4,820	5,030	4%
Median Income	\$28,071.00	\$41,035.00	46%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	1,280	430	745	855	1,720
Small Family Households	150	140	195	130	815
Large Family Households	0	0	10	110	65
Household contains at least one person 62-74 years of age	135	45	155	130	295
Household contains at least one person age 75 or older	175	110	35	40	180
Households with one or more children 6 years old or younger	65	60	95	160	314

Table 5 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	25	30	0	0	55	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	0	0	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	490	90	0	0	580	235	10	15	10	270

	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)	85	160	145	90	480	20	20	75	10	125
Zero/negative Income (and none of the above problems)	340	0	0	0	340	0	0	0	0	0

Table 6 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	510	120	0	0	630	235	10	15	10	270
Having none of four housing problems	520	215	540	705	1,980	20	80	190	140	430
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 7 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	90	115	15	220	20	20	25	65
Large Related	0	0	0	0	0	0	0	0
Elderly	110	80	75	265	140	10	45	195
Other	375	90	55	520	95	0	25	120
Total need by income	575	285	145	1,005	255	30	95	380

Table 8 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	65	65	0	10	0	10
Large Related	0	0	0	0	0	0	0	0
Elderly	80	0	0	80	140	0	15	155
Other	0	335	25	360	95	0	0	95
Total need by income	80	335	90	505	235	10	15	260

Table 9 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	0	0	0	0	0	0	0	0	0

	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
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	0	0	0	0	0	0	0	0	0

Table 10 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

	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								

Table 11 – Crowding Information – 2/2

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

According to the prepopulated 2016-2020 ACS data, there are 5,030 households in the Town of Bloomsburg. Based on TableID S1101 from the 2016-2020 ACS data, 46% all households were single person households. Single person households aged 65 and over made up 13.3% of all households.

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

Based on TableID S1810 from the 2016-2020 ACS data, 9.1% of the population in Bloomsburg has a disability. 12.8% of persons over the age of 65 are considered to have a disability. 39.2% of persons over the age of 75 are considered to have a disability. Of the various disabilities tracked by TableID S1810 for the 2016-2020 ACS data, ambulatory disabilities were the most prevalent at 14.9% for those 65 years and over. When looking at those age 75 and over only, this increases to 21.6%. Independent living difficulty is also an issue for those age 75 and over at 19.8%.

A survey conducted for the FFY 2020 - 2024 Analysis of Impediments Fair Housing Study resulted in only 20% of homeowners, and no renters agreeing that people with disabilities have enough housing choices in their community. Less than half of all survey respondents agreed that people with disabilities have enough housing choices in their community. Focus groups revealed that there are insufficient units that

meet current ADA standards. Thus, there is a need for housing that can accommodate a variety of disabilities. With an aging population, the need for accessible housing may grow in the future. AGAPE confirmed this is still an issue in 2026 during the consultation meeting, identifying accessible housing as a major concern in Bloomsburg.

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

In FY 2024/2025, The Women's Center provided services to 1,252 individuals experiencing domestic violence, dating violence, sexual assault and stalking.

During FY 2024/2025 The Women's Center provided 3,465 nights of shelter to domestic violence victims and their children, victims of human trafficking, and victims of sexual abuse. In FY 2021/2022 the average shelter stay was roughly 22 days, in FY 2023/2024 the average shelter stay was 32 days, and in FY 2024/2025 the average shelter stay increased to 59 days. Increased shelter stays are a direct result of the lack of affordable safe housing and housing assistance/support in our service area. The Women's Center anticipates that the average shelter stay will continue to increase.

What are the most common housing problems?

The largest housing problem in the Town of Bloomsburg is housing affordability, according to the CHAS 2016-2020 data populated by HUD. According to the 2016-2020 CHAS data, an estimated 1,060 renter households are cost overburdened by 30% or more, and an estimated 395 owner households are cost overburdened by 30% or more. 580 renter households and 270 owner households are cost overburdened by 50% or more. There are 5,030 households in Bloomsburg.

The amount of renter households that are burdened is likely skewed by the number of Bloomsburg University students living in off-campus rental properties. This makes it difficult to determine the actual extent of the cost overburdening for residents who rent that are not University students.

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

According to the 2016-2020 CHAS data, 655 of the 2,455 households living between 30-80% HAMFI have at least one person over 62 years of age. This shows that greater than 25% of households living between 30-80% HAMFI have elderly persons living in the home.

The elderly homeowners are affected most by the cost overburden of 30% or more problem. 120 of 380 owner households cost overburdened by 30% or more are elderly (31.58%). 155 of the 260 owner households cost burdened by 50% or more are elderly (60%).

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 prior consultation interviews with housing and social service agencies.

Low-income individuals and families with children in Bloomsburg and the surrounding Columbia County area continue to face significant housing instability driven by rising housing costs, limited affordable rentals, low and inconsistent wages and the ongoing effects of economic hardships (reduced public assistance – food stamps, medical insurance, cash benefits, etc.). The lack of affordable rentals in Bloomsburg is partially due to the fact that many of the rentals are aimed at college students who are attending Bloomsburg University. Landlords tend to increase the prices for that population, further limiting housing opportunities for middle and low-income families. Extremely low-income households, including single parent-families, survivors of domestic violence, households with disabilities and families experiencing underemployment or unemployment, are particularly vulnerable to homelessness and housing displacement.

Many families currently remain housed through temporary arrangements, informal support networks, or short-term financial assistance. These families often spend much of their income on housing and utilities, leaving little flexibility to absorb unexpected expenses such as medical bills, vehicle repairs, childcare costs, or reductions in work hours. As a result, even minor financial disruptions can quickly place households at imminent risk of eviction, utility shutoff, doubling-up, or entry into emergency housing at shelters such as Gate House, Beyond Violence or The Women’s Center Inc.

The Columbia County Family Center regularly works with families who are experiencing severe housing and food insecurity, transportation barriers and limited access to affordable childcare. Families with children are especially impacted because unstable housing directly affects school attendance, delays or concerns with child development, mental health or caregivers and children, and overall family well-being. It has been particularly hard for Columbia County Family Center staff to assist families in these situations due to the lack of community resources, poor or the lack of a credit history by families, prior evictions, lack of savings, lack of childcare, behavioral health concerns, and/or domestic violence. These factors significantly limit their ability to secure or maintain stable housing.

The shortage of affordable rental units within Bloomsburg further contributes to housing instability. Extremely low-income households often compete for a very limited number of units, many of which are financially out of reach or do not meet the needs of larger families. Rising rental rates and utility costs continue to outpace household income growth, increasing the number of residents at risk of homelessness despite being employed or receiving some form of income support.

Formerly homeless individuals and families receiving rapid re-housing also remain highly vulnerable as they are near the end of program support. While rapid re-housing programs are critical in helping households quickly exit homelessness, many participants continue to face ongoing economic instability at the time assistance terminates. Without sufficient income growth, affordable housing options, or long-term supportive services, families may struggle to independently sustain rent and utility payments.

Preventing homelessness among low-income households requires a coordinated community response that includes homelessness prevention funding, affordable housing development, landlord engagement supportive services, eviction prevention, childcare access, transportation assistance, and expanded mental health and substance use resources. Early intervention and housing stabilization services remain

critical to helping vulnerable households remain safely housed and avoid entering the homeless service system.

According to 2025 Columbia County Children and Youth Services data:

- 39% of the referrals received by the agency were families residing in Bloomsburg.
- 86.9% of the agency's referrals were on low-income families.
- 74% of the referrals were single-parent households.

During the 2024-2025 program year, Columbia County Family Center collected the following data on their Parents as Teachers families:

- 59% of the families served were low-income.
- 41% of the enrolled families were considered "high-risk" based on the agency's criteria.
- 87 potential child development delays/concerns were identified.
- 110 resources connections were provided to families.
- 16 caregivers had a positive screen for depression.

Information for Table 11 is not available.

Rapid Re-Housing Assistance:

The Columbia County Family Center has observed that households exiting rapid re-housing programs often continue to need case management, budgeting assistance, employment support, childcare access, transportation assistance, mental health services, and connection to public assistance programs to maintain long-term housing stability. Continued rental assistance or step-down financial support is essential in preventing a return to homelessness, particularly for families with young children and individuals with disabilities or chronic health conditions.

According to Central Susquehanna Opportunities, Inc., the agency that administers a rapid re-housing program in the County, the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance include continued affordable housing assistance that reflects their current income situation, utility assistance, additional skills/training in employment, second and third shift childcare, transportation, or mental health counseling. Often these individuals lack resources such as support systems, family support, and emotional/mental health to maintain a trajectory towards self-sufficiency.

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:

Local at-risk population data is not available. HUD's criteria for defining at risk of homelessness is an individual or family who:

- Has an annual income below 30% of median family income for the area; AND
- Does not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined in Category 1 of the "homeless" definition; AND

- Meets one of the following conditions:
 - 1) Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for assistance; OR
 - 2) Is living in the home of another because of economic hardship; OR
 - 3) Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; OR
 - 4) Lives in a hotel or motel and the cost is not paid for by charitable organizations or by federal, state, or local government programs for low-income individuals; OR
 - 5) Lives in an SRO or efficiency apartment unit in which there reside more than 2 persons or lives in a larger housing unit in which there reside more than one and a half persons per room; OR
 - 6) Is exiting a publicly funded institution or system of care; OR
 - 7) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipients approved consolidated plan.

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.

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 prior 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 Section 8 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

Housing affordability and accessibility, two issues identified the FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, are ongoing challenges for low to moderate income persons which may include demographics such as the elderly, disabled, single parents, and victims of domestic violence.

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

For the purposes of this Five-Year Consolidated Plan, an evaluation has been made to determine if any racial or ethnic group is disproportionately affected by housing problems. A disproportionately greater need has been defined as a group having at least 10 percentage points higher than the percentage of persons as a whole.

According to Table S2502 from the 2016-2020 ACS data, the total number of White households in the Town of Bloomsburg is 4,740 households (94.2%); the number of Black/African American households is 147 households (2.9%); the number of American Indian and Alaska Native is 0 households (0.0%), the number of Asian households is 41 households (0.8%); the number of Native Hawaiian and Other Pacific Islander is 15 households (0.3%), and the number of Hispanic Households is 93 households (1.8%).

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	845	435	0
White	715	365	0
Black / African American	40	70	0
Asian	40	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	50	0	0

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*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%

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	315	115	0
White	315	115	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 13 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	240	510	0
White	240	495	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 14 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	115	740	0
White	115	740	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 15 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*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

Based on TableID DP05 from the 2016-2020 ACS data, 90.7% of the population in the Town of Bloomsburg is white while 5.3% is Hispanic, 1.6% is Asian, and 5.3% is Black.

According to the CHAS 2016-2020 data populated by HUD, there is no racial or ethnic group that has a disproportionately greater housing need. This lack of disproportionate need can be attributed to the homogeneity of the population. The level of diversity in Bloomsburg is most likely related to the college student population.

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

During the planning process for the preparation of the Town’s Five-Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by severe housing problems in the municipality. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole.

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.

According to Table S2502 from the 2016-2020 ACS data, the total number of White households in the Town of Bloomsburg is 4,740 households (94.2%); the number of Black/African American households is 147 households (2.9%); the number of American Indian and Alaska Native is 0 households (0.0%), the number of Asian households is 41 households (0.8%); the number of Native Hawaiian and Other Pacific Islander is 15 households (0.3%), and the number of Hispanic households is 93 households (1.8%).

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	745	540	0
White	635	445	0
Black / African American	20	90	0
Asian	40	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	50	0	0

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 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%

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	130	295	0
White	130	295	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 17 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	15	730	0
White	15	715	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 18 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10	845	0
White	10	845	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 19 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*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

According to the CHAS 2016-2020 data populated by HUD, there is no racial or ethnic group that has a disproportionately greater housing need. This lack of disproportionate need can be attributed to the homogeneity of the population. The level of diversity in Bloomsburg is most likely related to the college student population.

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

During the planning process for the preparation of the Town’s Five-Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by housing cost burden in the municipality. Disproportionately greater housing cost burden is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole.

According to Table S2502 from the 2016-2020 ACS data, the total number of White households in the Town of Bloomsburg is 4,740 households (94.2%); the number of Black/African American households is 147 households (2.9%); the number of American Indian and Alaska Native is 0 households (0.0%), the number of Asian households is 41 households (0.8%); the number of Native Hawaiian and Other Pacific Islander is 15 households (0.3%), and the number of Hispanic Households is 93 households (1.8%).

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	3,120	680	875	365
White	3,000	650	790	270
Black / African American	14	20	20	70
Asian	0	0	40	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	15	0	0	0
Hispanic	40	0	30	25

Table 20 – Greater Need: Housing Cost Burdens AMI

Data 2016-2020 CHAS

Source:

Discussion

According to the CHAS 2016-2020 data populated by HUD, Black/African American households make up 19% of the households with no/negative income in Bloomsburg but only 2.9% of the households in Bloomsburg are Black/African American.

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?

According to the CHAS 2016-2020 data populated by HUD, Black/African American households make up 19% of the households with no/negative income in Bloomsburg but only 2.9% of the households in Bloomsburg are Black/African American.

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?

According to the Town of Bloomsburg's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, Census Tract 511, Block Group 1 is the most diverse with 79.8% of residents that are White and 11.85% are Black or African American. In Census Tract 511, Block Group 4, 83.8% of residents are White and 13% are Asian. Most pockets of racial and ethnic minorities are in Census Tract 511 and near Bloomsburg University.

According to the Town's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, the largest concentrations of people who are Hispanic or Latino are in Census Tract 511 (5.58%).

According to the Town's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, there are only two Block Groups where all residents are white and they are both in Census Tract 512.

NA-35 Public Housing - 91.205 (b)

Introduction

The Columbia County Housing Authority (CCHA) manages the Housing Choice Voucher Program (HCV), commonly referred to as Section 8, in 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 the individuals they serve.” Effective January 13, 2026, CCHA disposed of all its Public Housing Units.

Totals in Use

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

Table 21 - 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			Special Purpose Voucher		
				Total	Project - based	Tenant - based	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	

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
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 22 – 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

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 *
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 23 – 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 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

The former public housing complexes have all been sold to private owners. While these units remain available to voucher holders and low-income households, the waiting lists are not maintained by the town or the Housing Authority. AGAPE has reported that there is a need for more accessible units for the disabled. The town has determined that removal of architectural barriers at town hall, the police station, and recycling center; reconstruction of unsafe, non-ADA compliant curb ramps and accessibility improvements at Town Park are identified as part of the Section 504 Assessment.

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?

Most immediate needs of Housing Choice voucher holders (searching with a Voucher)

According to the Columbia County Housing Authority the most immediate need of Voucher Holders is identifying landlords willing to work with the Housing Choice Voucher Program, and overall affordable housing. CCHA has been hosting quarterly Landlord Engagement events to provide education, opportunities to ask questions, and encourage participation as it relates to the HCV Program. For the voucher program to realize its full potential—to provide assisted households access to safe and decent housing in neighborhoods of their choosing—the program must appeal to a wider variety of landlords. Hosting these events will hopefully increase the safe, attainable housing opportunities. Additional barriers that affect the overall access to attainable housing are transportation and access to mental health services, and financial assistance for security deposits.

Based on HUD’s fair housing choice studies, such as the HUD-funded Pilot Study of Landlord Acceptance of Housing Choice Vouchers, which analyze barriers to housing access, “often finding that voucher holders face high denial rates (67% or higher in some sites) and discriminatory, unequal treatment. These studies frequently utilize matched-pair testing to evaluate how landlords, lenders, and agents treat individuals based on race, disability, and source of income. Data from HUD’s administrative systems indicate that the number of landlords accepting vouchers has declined over the past decade, while the number of vouchers being utilized has increased”. A noted barrier that continues to arise is eviction history. Although there are steps to change when evictions will fall off credit reports, it is a noted barrier when it comes to landlords denying an application.

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

Public transportation continues to be a barrier for the entire region. It is one of the most significant factors affecting the workforce in Columbia County and the entire rural region. Discussions continue to address this need. The addition of Stop Hopper has alleviated some of the needs, however if a person does not utilize a smart phone, they are unable to access this transportation option. Also, the geographical area in which Stop Hopper covers is limited.

Safe and attainable housing is a greater need for lower income groups and is of particular concern to elderly and disabled population segments due to accessibility challenges. Elderly homeowners on a fixed

income may struggle to maintain their homes because they are faced with rising utilities, maintenance, tax burdens, and an inability to make accessibility modifications to their homes. Like much of the rest of the country, the Town of Bloomsburg has an aging baby boomer population. For younger and middle-aged families, female headed households make up a majority of applicants in the HCV Housing programs.

Discussion

The Columbia County Housing Authority recognizes that safe, affordable housing is an important component of the municipality and county's health. Although a median priced for-sale home is affordable for 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 personnel capacity of its for profit and non-profit development partners, available financial resources, and land development issues. Unfortunately, the availability of public funding is always limited, and competition for such funding is great. Columbia County must continue to seek public housing funds to address its affordable housing deficit.

NA-40 Homeless Needs Assessment - 91.205 (c)

Introduction:

The Town of Bloomsburg is part of the Eastern Pennsylvania Continuum of Care and the Central Valley Regional Homeless Advisory Board which includes 11 counties. Most people experiencing homelessness are sheltered and are not considered to be homeless based on the HUD definition.

According to the Town of Bloomsburg, FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, a significant percentage of households are 'doubled up' with multiple families or unrelated individuals. This percentage is highest in Census Tract 511 (34.2%) (the area around Bloomsburg University) and Census Tract 512 (23.6%) (the area most impacted by flooding).

- Census Tract 510 9.1%
- Census Tract 511 34.2%
- Census Tract 512 23.6%
- Bloomsburg-Berwick MSA 12.5%
- Pennsylvania 10.2%
- United States 11.1%

According to the 2025 Point in Time Count conducted by the CoC in 2020, 30 households and 49 persons were identified as homeless in Columbia County during the Point in Time Count (count of persons experiencing homelessness on a single night in January). Of those households, all were residing in emergency shelter. No households were residing in transitional housing and no households were identified as unsheltered. 11 persons were identified as veterans and 13 persons were identified as victims of domestic violence.

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):

Prepopulated data from HUD concerning homelessness is not available. Local statistics concerning homelessness are also not available, including through the grantee's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study. County level data from the Continuum of Care is also limited. This is what can be provided:

- Approximately 111 households from Columbia County presented to the CoC's Coordinated Entry system in 2024. Note: this can be roughly mapped to households becoming homeless annually (not an exact equivalent).
- 41% of these individuals exited to permanent housing (from Coordinated Entry).
- Number of days persons experience homelessness: CoC average is 63 days for persons in emergency shelter (per FY 2025 System Performance Measures). CoC does not have a drill down of this for Columbia County.
- 86 days is the average length of time households were on the CoC's Coordinated Entry list (leavers only).

- Number of persons exiting homelessness each year: CoC average for exits to permanent housing from emergency shelter is: 47% of households exit to permanent housing. CoC does not have a drill down of this for Columbia County.

According to AGAPE, 224 people in the region utilized the Code Blue shelter during the winter of 2025/2026, up from 108 people the previous year. Also, this past winter, there were some who were at the shelter the entire winter and chose to remain homeless because they are content living that way.

The Gate House served 38 individuals from Columbia County and transitioned 17 individuals into from Columbia County in 2025.

Central Susquehanna Opportunities (CSO) had 17 households, and 21 individuals present to the CoC CE system in 2025. This included five families with children, and no veterans.

Below are HUD definitions of the categories of homeless populations described above:

- **Chronically homeless individuals:** 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.
- **Chronically homeless families:** 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.
- **Families with children:** Households where the Head of Household is over age 18 and there are children under age 18 in the household.
- **Veterans and their families:** 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.
- **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.

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

Prepopulated data from HUD concerning homelessness is not available. Local statistics concerning homelessness are also not available, including through the grantee's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study.

Of the 111 households from Columbia County who presented to the CoC Coordinated Entry system in 2024, 32 households were families with children. There were 2 households with veterans (the data does not indicate if these were family households).

According to 2025 Point in Time data from the Eastern Pennsylvania Continuum of Care for Columbia County, emergency shelter was provided to 26 persons in households with at least one adult and one child. 11 veterans were provided emergency shelter.

The Town of Bloomsburg's population is obviously a small segment of this vast area's larger population.

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

Prepopulated data from HUD concerning homelessness is not available. Local statistics concerning homelessness are also not available, including through the grantee's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study.

According to the CoC Coordinated Entry System for 2024, the majority of households (73.9%) had a head of household who identified as White/non-Hispanic in Columbia County. Black, non-Hispanic was 6.3%, multi-racial non-Hispanic was 4.5%, Hispanic/Latino was 4.5% and American Indian, Alaska Native, or Indigenous, non-Hispanic was 2.7%. This trend is supported by the clientele served by The Gate House, the vast majority of whom are White (73.7%). 90% of the persons presented to the CSO for CE were White.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the HUD definition, unsheltered homelessness refers persons occupying "places not meant for human habitation", (examples: parks, sidewalks, abandoned buildings, etc.). Unsheltered homeless persons may suffer from substance abuse and/or mental illness and are reluctant to abide by the rules of a shelter.

Sheltered homelessness refers to individuals in an emergency shelter, in transitional housing, or are exiting an institution where they temporarily resided lacking a fixed night-time residence. People will be considered homeless if they are exiting an institution where they resided for up to 90 days (it was previously 30 days). People who are losing their primary night-time residence, which may be a motel, hotel, or a doubled-up situation within 14 days and lack resources or support networks to remain housed are considered sheltered homeless as well. Sheltered homeless typically do not have a steady source of income.

In 2025, 30 households and 49 persons were identified as homeless in Columbia County during the Point in Time Count (count of persons experiencing homelessness on a single night in January). Of those households, all were residing in emergency shelter. No households were residing in transitional housing and no households were identified as unsheltered. 11 persons were identified as veterans and 13 persons were identified as victims of domestic violence.

Discussion:

Overall, unsheltered homelessness is not a prevalent problem in the Columbia County area. Most of the individuals and families documented in the 33 county PIT count data were in fact sheltered.

According to AGAPE, there has been a significant shift in the mindset of the homeless population in the area. They have become complacent about how they are living because their basic needs are being met.

Service providers navigate a complex paradox: mitigating immediate suffering while ensuring assistance does not disincentivize long-term transition into stable housing.

There has also been an influx of homeless people from other more urban counties because Columbia County has the resources available to serve their needs as opposed to long wait lists and unsafe surroundings.

Homeless persons often have evictions or trespass violations on their records, making landlords hesitant to rent to them. The background check, credit check, and security deposits make it nearly impossible for a homeless person to rent an apartment. In addition, rent is increasing across the region due to influx of data center workers who can pay higher rents.

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 addictions
- Persons with HIV/AIDS and their families
- Victims of domestic violence

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. While there are many elderly seniors who are in decent physical and financial shape in the Bloomsburg area, according to the 2016-2020 ACS data, 13.9% of persons 65 and older are living in poverty. According to the 2020 Census, 149 men and 406 women 65 and older live alone. Based on TableID S0101 from the 2016-2020 ACS data, 11.9% of the town's population is anticipated to be 65 years of age or older. This equates to about 1,655 residents. This represents a 3% increase since the 2016-2020 Consolidated Plan was completed. One third of the persons 65 or older in town live alone.
- **Persons with mental, physical and/or developmental disabilities:**
Based on TableID S1810 from the 2016-2020 ACS data, 9.1% of the population in Bloomsburg has a disability, an increase from the previous Five-Year Consolidated Plan. This equates to about 1,234 residents. Of the various disabilities tracked by TableID S1810 for the 2016-2020 ACS data, ambulatory difficulty was the most prevalent at 4.5% and cognitive difficulty at 4%.
- **Persons with alcohol or other drug additions:**
According to CMSU, the extent of these barriers in Pennsylvania remains unknown, but a survey of many shelters and housing providers across the state has been conducted to assess entry and stay requirements of services affecting persons who use drugs. The report focuses on the intersection of homelessness and substance use in Pennsylvania, analyzing the accessibility and appropriateness of shelter and housing programs for persons who use drugs. The primary source of data for the prevalence of homelessness and co-occurring conditions is the Point-in-Time (PIT) count, a federally required count of sheltered and unsheltered individuals experiencing homelessness on a single night in January. PIT counts have significant limitations and are underestimated. Individuals staying in permanent supportive housing are not included in the counts. Based on PIT count data from 2016-2024, Pennsylvania reported lower rates of unhoused individuals than the national average. From 2023-2024 the number of sheltered individuals increased by 6.1% from (10,792 to 11,453), while the number of unsheltered individuals increased by 49% (from 1,764 to 2,635).
- **Persons with HIV/AIDS and their families:**
Caring Communities (CC) continues to serve a six-county region, including the Bloomsburg and Berwick areas. At present, the organization is serving a total of 131 clients living with HIV/AIDS across the North Central (NC) region. Of those individuals, 19 reside in Bloomsburg. There are 2

active clients who are considered unhoused. There is an additional individual believed to be in a similar situation; however, CC has not been able to complete the eligibility screening to formally enroll them as a client at this time.

Individuals living with HIV/AIDS continue to relocate from more urban areas to smaller communities like Bloomsburg in search of more personalized care or stability. However, these areas often lack specialized HIV care infrastructure, which can complicate access to consistent medical treatment and supportive services. This dynamic can also contribute to housing instability for some individuals.

- **Victims of domestic violence:**

Domestic violence exacerbates the effects of poverty that make it difficult for victims/survivors to make changes in their lives to improve their health and/or socioeconomic situation. Victims of domestic violence from Columbia and Montour counties face barriers that are unique to rural communities. Rural victims face economic, social, geographic isolation, and transportation barriers that impede or prevent access to services. Victims of domestic violence are often economically dependent on the perpetrator of the abuse, which limits their ability to leave an abusive situation, particularly in rural communities with very limited resources for relocation and a shortage of affordable safe housing. Victims who live in rural/small communities are often reluctant to report abuse, fearing that their concerns will not be taken seriously, their confidentiality will not be maintained, their reputation may be damaged, or that they may incur even more abuse because their abusers may find out.

Research has shown that when domestic violence is present, there is a probability that issues such as poor health, mental health disorders, substance abuse, homelessness, and financial instability are also co-occurring. The National Center on Domestic Violence and Mental Health reports that victims of domestic violence are at a significantly higher risk of suffering from depression, anxiety, post-traumatic stress disorder, medical problems, substance abuse, and suicide attempts. Researchers have found that exposure to previous or current abuse is a significant factor in the development and escalation of psychiatric disorders, increases the risk for re-victimization, and influences recovery from mental illness (NCDVTMH). The Addiction Center states that women who have been abused are fifteen times more likely to abuse alcohol and nine times more likely to abuse drugs than those without a history of abuse.

The Women's Center is also seeing more domestic violence victims who are also victims of human trafficking, and sexual violence, who are experiencing significant mental health struggles. Some domestic violence victims have a history of drug use but are rarely in active addiction.

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 this agency provides have expanded greatly over the years but have been reduced in recent years due to declines in funding. 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, the agency has a wait list for personal care and caregiver support intermittently.

- **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 has 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.

The town has determined that removal of architectural barriers at town hall, the police station, and recycling center; reconstruction of unsafe, non-ADA compliant curb ramps and accessibility improvements at Town Park are identified as part of the Section 504 Assessment.

- **Persons with alcohol or other drug additions:**

Individuals experiencing substance use disorder face immense barriers when attempting to find shelter or housing. Some of the barriers include but are not limited to lack of housing due to justice involvement, access to care (particularly Medication Assisted Treatment) and transportation. CSMU continues to actively search for providers with whom they can form relationships for licensed recovery housing in Pennsylvania. Currently, the presence of such facilities is lacking in the Bloomsburg area.

- **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.

Housing access in the Bloomsburg area remains a significant challenge. Affordable housing options are limited, particularly for single individuals. In addition, it can be difficult to identify landlords who are willing to accept third-party payments, which can create barriers for clients utilizing housing assistance programs. Individuals living with HIV/AIDS continue to relocate from more urban areas to smaller communities like Bloomsburg in search of more personalized care or stability. However, these areas often lack specialized HIV care infrastructure, which can

complicate access to consistent medical treatment and supportive services. This dynamic can also contribute to housing instability for some individuals.

- **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.

In addition to Emergency Shelter, The Women’s Center provides trauma-informed, survivor-centered individual counseling and group counseling services. Advocates work with clients to develop healthy coping skills, rebuild relationships with family and other support systems and reestablish healthy and independent parenting skills. Advocates work with survivors daily on a number of different activities that support self-sufficiency, economic justice, increase decision-making confidence, and problem-solving skills. Advocates work with shelter residents to connect with other service organizations, including housing partners and community partners to help meet their needs, including obtaining/replacing important documents, resume building, job search, budgeting, navigating outside systems, and developing safety plans that are unique to their situation and ultimately finding safe and affordable permanent housing.

The Center also provides prevention education in the local school districts, groups at NCSTU, both Teen Centers, trainings for professionals, and the community as well as awareness events. The additional supportive service needs of domestic violence survivors include obtaining jobs that pay a living wage, affordable childcare, and reliable transportation.

The Women’s Center recognizes that the needs of survivors are myriad, and that our agency is not equipped to meet all of those needs. They work consistently with a variety of community partners. They maintain active formal partnerships with a number of outside community agencies and institutions, including but not limited to, Geisinger Health System (Danville and Bloomsburg campuses), CMSU, Gaudenzia, and United in Recovery in order to assist survivors in addressing issues like substance use and mental health.

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

Caring Communities continues to serve a six-county region, including the Bloomsburg and Berwick areas. At present, the organization is serving a total of 131 clients living with HIV/AIDS across the North Central (NC) region. Of those individuals, 19 reside in Bloomsburg.

Caring Communities currently has 2 active clients who are considered unhoused. There is an additional individual believed to be in a similar situation; however, they have not been able to complete the eligibility screening to formally enroll them as a client at this time.

Housing access in the Bloomsburg and Berwick areas remains a significant challenge. Affordable housing options are limited, particularly for single individuals. In addition, it can be difficult to identify landlords who are willing to accept third-party payments, which can create barriers for clients utilizing housing assistance programs.

Individuals living with HIV/AIDS continue to relocate from more urban areas to smaller communities like Bloomsburg and Berwick in search of more personalized care or stability. However, these areas often lack

specialized HIV care infrastructure, which can complicate access to consistent medical treatment and supportive services. This dynamic can also contribute to housing instability for some individuals.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Not Applicable

Discussion:

Many supportive service providers are located throughout Columbia County and can have service areas coterminous with the county or perhaps even on a more regional scale. Special needs population statistics can be challenging to obtain. Additionally, supportive services and evaluations of public needs are more regionally focused. The Town of Bloomsburg does not have the population or tax base to support supportive services of special needs populations solely within its municipal limits.

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

Describe the jurisdiction's need for Public Facilities:

- Removal of architectural barriers at town hall, police station, and recycling center to allow the severely disabled access to facilities
- Temporary housing facilities/shelter

How were these needs determined?

Consultation with town staff and human services agencies.

Describe the jurisdiction's need for Public Improvements:

- Curb ramp reconstruction
- Street reconstruction
- Flood protection system for West End
- Removal of architectural barriers at park
- Skatepark improvements
- Bloom Heights access road improvements
- Pickleball court improvements

How were these needs determined?

Consultation with town staff.

Describe the jurisdiction's need for Public Services:

- Fire equipment
- Public transportation
- Improvements at child development center

How were these needs determined?

Consultation with town staff and human services agencies.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Bloomsburg-Berwick, PA Metropolitan Statistical Area is located along the eastern portion of the Susquehanna River Valley. 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. Interstate 80 passes through the northern municipal limits of the Town.

Traditionally, Bloomsburg University has been the largest economic force in the Town of Bloomsburg. The Town of Bloomsburg experienced a steadily increasing population in past years thanks in part to the continued growth of enrollment at Bloomsburg University. This led to an increase in rental units within the municipality. Now the university enrollment is declining, and the town is working with landlords to rent to non-student population.

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

Introduction

Based on TableID DP04 from the ACS data, there are 5,742 total housing units in the Town of Bloomsburg. There are 5,032 occupied units, leaving 710 vacant units, for a vacancy rate of 7.1%

1,755 units are owner-occupied and 3,277 are renter-occupied. The ratio of owner-occupied to renter-occupied is 31:69. More than two-thirds of the occupied housing units are rentals. This is due to the predominance of college students living in town. Also, according to the Analysis of Impediments to Fair Housing Choice, single female head of households are 3.3 more times likely to rent than own a home.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	2,050	36%
1-unit, attached structure	650	11%
2-4 units	1,610	28%
5-19 units	815	14%
20 or more units	465	8%
Mobile Home, boat, RV, van, etc	155	3%
Total	5,745	100%

Table 25 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	100	3%
1 bedroom	85	5%	680	21%
2 bedrooms	440	25%	1,705	52%
3 or more bedrooms	1,235	70%	795	24%
Total	1,760	100%	3,280	100%

Table 26 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

SEDA-COG administers a Weatherization program funded through the Commonwealth and private partners 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. The SEDA-COG Weatherization program serves 40

housing units, both owner occupied and rentals, in Bloomsburg annually. The clients are at the 150-200% Federal Poverty Level.

The Columbia County Housing Authority administers 398 Section 8 Housing Choice Vouchers, 397 of which are tenant based. These figures are for the entirety of Columbia County.

Anthony Court is a twenty-four-unit Low Income Housing Tax Credit complex administered by the Warrior Run Development Corporation. All units are one bedroom. Eligibility to reside at this complex is restricted to the elderly, in addition to income eligibility.

Bloom Mills is a forty-unit Low Income Housing Tax Credit complex administered by the Community Strategies Group. The complex has thirty-six one-bedroom units and four two-bedroom units. Eligibility to reside at this complex is restricted to the elderly, in addition to income eligibility.

Franklin Place is a twenty-four-unit Low Income Housing Tax Credit complex administered by the Warrior Run Development Corporation. All units are one bedroom. Eligibility to reside at this complex is restricted to those ages 55+, in addition to income eligibility.

Sharpless Apartments are a nine-unit Low Income Housing Tax Credit complex administered by the Romaine Sharpless Trust. The complex has three one-bedroom and six two-bedroom units. Eligibility to reside at this complex is based on income eligibility, and is considered permanent supportive housing.

Trinity House is an eleven-unit Low Income Housing Tax Credit complex administered by the Community Strategies Group. The complex has three one-bedroom units and eight two-bedroom units. Eligibility to reside at this complex is based on income eligibility and is considered permanent supportive housing.

Westminster Place at Bloomsburg is a thirty-six-unit Low Income Housing Tax Credit complex administered by Presbyterian Senior Living. The complex has twenty-seven one-bedroom units and nine two-bedroom units. Eligibility to reside at this complex is restricted to those age 55+, in addition to income eligibility.

The Town Park Village Apartments are a privately owned twenty-unit housing complex in the Town of Bloomsburg. Eligibility to reside at this complex is restricted to families that need at least a three-bedroom apartment, in addition to income eligibility.

Community Strategies Group (CSG) recently opened a new 44-unit senior living facility, Mulberry Mill, in Bloomsburg for residents aged 62 and up and will continue to maintain safe, satisfactory living conditions for its public housing tenants. The apartments are on the 2nd, 3rd, and 4th floors. The first floor consists of a community services hub and offices for CSG, the Housing and Redevelopment Authorities, Chamber of Commerce, and the United Way.

Bloom Heights, a six town-house community with 20 two-bedroom units and 12 three-bedroom units, was approved for funding through the PHFA Low Income Housing Tax Credit. CSG closed on the grant in September 2025 and is breaking ground on the project. Four of the units will be fully handicapped accessible. Two units will be affordable to households at or below 20% of area median income, two units for those at 30% of area median income, 13 units for those at 50% area median income and 15 units for those at 60% area median income. The town recognizes that street improvements may be necessary to safely access this new community.

Opened in Spring 2022, Bill's House is being managed by CSG. Once accepted, case management is provided, with the clients, which includes life skills programming, financial literacy programs, and other programs as needed. There are five (one) bedroom apartments, three (two) bedroom apartments and a three bedroom house.

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

According to Community Strategies Group, there are no affordable housing units that are anticipated to be lost, and there are no anticipated expirations of Section 8 contracts.

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

There does not appear to be a housing availability issue in the Town of Bloomsburg given the vacancy rate. The availability of quality, affordable housing is perhaps a different issue though.

Based on TableID DP04 from the 2016-2020 ACS data, 3,525 housing units were built in 1979 or earlier which equates to 61% of the housing stock. 2,162 housing units were built in 1939 or earlier which equates to 38% of the housing stock. Older housing can be more costly and challenging to maintain. Deferred maintenance can lead to problems with blight. The aging population especially will have difficulty maintaining these old homes.

The largest housing problem in the Town of Bloomsburg is housing affordability according to the CHAS 2016-2020 data populated by HUD. According to the 2016-2020 CHAS data, an estimated 1,060 renter households are cost overburdened by 30% or more, and an estimated 395 owner households are cost overburdened by 30% or more. 580 renter households and 270 owner households are cost overburdened by 50% or more. There are 5,030 households in Bloomsburg.

The amount of renter households that are burdened is likely skewed by the number of Bloomsburg University students living in off-campus rental properties. This makes it difficult to determine the actual extent of the cost overburdening for residents who rent that are not University students.

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

According to the 2016-2020 CHAS data, 655 of the 2,455 households living between 30-80% HAMFI have at least one person over 62 years of age. This shows that greater than 25% of households living between 30-80% HAMFI have elderly persons living in the home.

The elderly homeowners are affected most by the cost overburden of 30% or more problem. 120 of 380 owner households cost overburdened by 30% or more are elderly (31.58%). 155 of the 260 owner households cost burdened by 50% or more are elderly (60%).

Also, 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 impacts of flood insurance legislation and elevated floodplain levels are significant to landlords, tenants, and homeowners in the neighborhoods not in potential future flood protection projects. Flood insurance rates have risen

dramatically and are not affordable to potential property owners. Additionally, structures in the floodplain have seen their values drop considerably and are extremely difficult to sell.

Additionally, according to the Town's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, "there are currently 589 people on the housing choice voucher waiting list" throughout Columbia County. Given this wait list, there is somewhat of a lack of available affordable housing countywide.

Describe the need for specific types of housing:

Based on TableID S1810 from the 2016-2020 ACS data, 9.1% of the population in Bloomsburg has a disability. 12.8% of persons over the age of 65 are considered to have a disability. 39.2% of persons over the age of 75 are considered to have a disability. Of the various disabilities tracked by TableID S1810 for the 2016-2020 ACS data, ambulatory disabilities were the most prevalent at 14.9% for those 65 years and over. When looking at those age 75 and over only, this increases to 21.6%. Independent living difficulty is also an issue for those age 75 and over at 19.8%.

A survey conducted for the FFY 2020 - 2024 Analysis of Impediments to Fair Housing Study resulted in only 20% of homeowners, and no renters agreeing that people with disabilities have enough housing choices in their community. Less than half of all survey respondents agreed that people with disabilities have enough housing choices in their community. Focus groups revealed that there are insufficient units that meet current ADA standards. Thus, there is a need for housing that can accommodate a variety of disabilities. With an aging population, the need for accessible housing may grow in the future.

According to the 2016-2020 CHAS data, 655 of the 2,455 households living between 30-80% HAMFI have at least one person over 62 years of age. This shows that greater than 25% of households living between 30-80% HAMFI have elderly persons living in the home. Elderly homeowners are affected most by the cost overburden of 30% or more problems. 120 of 380 owner households cost overburdened by 30% or more are elderly (31.58%). 155 of the 260 owner households cost burdened by 50% or more are elderly (60%).

The need for more housing for the elderly and disabled is evidenced by the increasing population of elderly persons in the Town, 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.

The largest housing problem in the Town of Bloomsburg is housing affordability according to the CHAS 2016-2020 data populated by HUD. According to the 2016-2020 CHAS data, an estimated 1,060 renter households are cost overburdened by 30% or more, and an estimated 395 owner households are cost overburdened by 30% or more. 580 renter households and 270 owner households are cost overburdened by 50% or more. There are 5,030 households in Bloomsburg. The amount of renter households that are burdened is likely skewed by the number of Bloomsburg University students living in off-campus rental properties. This makes it difficult to determine the actual extent of the cost overburdening for residents who rent that are not University students.

Affordable housing is also identified as a need in the FFY 2020-2024 Analysis of Impediments to Fair Housing Study. Approximately 28% of homeowners with a mortgage, 19% of homeowners without a mortgage, and 48.5% of renters are cost burdened. This means that they pay more than 30% of their

income toward housing expenses. In Census Tract 511, nearly 63% of renters are cost burdened. All residents who are cost burdened have income below \$75,000.

The availability of affordable housing options is also constrained by an insufficient number of affordable units, as demonstrated by waiting lists, and low inventory turnover. Only 15% of survey respondents agree that there are enough Section 8 vouchers in Bloomsburg. Although there is increasing homelessness in the area, the number of shelter beds has remained stable. Youth aging out of foster care and an older adult population that is choosing to age in place further complicate the affordable housing and supportive service needs of the Town.

The second largest population, next to the elderly, 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.

In addition, there are many households that earn too much to qualify for a housing subsidy. Only 70% of homeowners and 50% of renters who took the survey reported that they were able to find safe, affordable housing in their desired neighborhood. Some residents who seek affordable housing but are unable to find it accept predatory and/or unsafe housing conditions which are costlier in the long run and put their health at risk. This sometimes displaces residents to neighboring communities where such housing options, which include campgrounds, mobile home parks, and motels, are available.

The surveys and focus groups discussed immediately above were held during the development of the Town's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study.

Discussion

Despite public funding housing tools including HOME/Weatherization, the Section 8 Housing Choice Voucher program, Public Housing, and Low-Income Housing Tax Credit properties, housing affordability as well as accessibility continues to remain a challenge within the municipality. These challenges will likely grow as the Town's housing stock and population 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 decreased quality due to lack of further owner investment.

The town also recognizes the need for additional temporary housing facilities and shelters as the local human services providers continue to see an increase in need with no funding available to develop facilities.

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

Introduction

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	130,000	151,100	16%
Median Contract Rent	582	684	18%

Table 27 – Cost of Housing

Rent Paid	Number	%
Less than \$500	605	18.5%
\$500-999	2,355	71.9%
\$1,000-1,499	245	7.5%
\$1,500-1,999	10	0.3%
\$2,000 or more	60	1.8%
Total	3,275	100.0%

Table 28 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	300	No Data
50% HAMFI	840	105
80% HAMFI	1,900	450
100% HAMFI	No Data	615
Total	3,040	1,170

Table 29 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	656	660	791	986	1231
High HOME Rent	656	660	791	986	1219
Low HOME Rent	576	617	741	855	955

Table 30 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Based on the CHAS data in the chart above, a majority of available rental housing is available for between \$500 and \$999. Less than 20% of rental housing is available at \$500 or less a month. Less than 10% of the remaining rental housing in Bloomsburg is available for \$1,000 or more a month.

According to the 2016-2020 CHAS data in Table 29, only 1,245 rental and owner-occupied units out of 4,210 (30%) are affordable for low-income families and individuals with incomes at or below 50% of Area Median Income. According to the 2016-2020 CHAS data in Table 5, there are 1,710 rental and owner-occupied families with incomes at or below 50% of Area Median Income. This represents a shortfall of 465 housing units.

According to the 2016-2020 CHAS data in Table 29, only 300 rental units (no owner-occupied data available) out of 3,040 (10%) are affordable for low-income families and individuals with incomes at or below 30% of Area Median Income. According to the 2016-2020 CHAS data in Table 6, there are 1,280 rental and owner-occupied families with incomes at or below 30% of Area Median Income. This represents a shortfall of 920 housing units.

Although the majority of rental housing prices are 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 is likely that there is a lack of viable housing options for low-income families and individuals in Bloomsburg.

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

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

Between 2015 and 2020, median home values in Bloomsburg increased 16% while the price of rent increased 18% according to the 2011-2015 and 2016-2020 ACS data in Table 27. For both median home values as well as median rent prices, both increases significantly outpaced inflation according to the US Bureau of Labor Statistics. As a result, housing affordability will likely become a great challenge in years to come. However, according to Table 4, the median income of the community increased by 46%, a massive increase compared to 2015.

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

The Monthly Rent Table 30 did not auto populate, but according to HUD the median rent price was \$582. Fair Market and High HOME Rent were listed at \$656 according to Table 30, \$74 higher than median rent price. The Low HOME Rent was \$576, \$6 less than median rent price. These values indicate that median rent price is affordable in the municipality.

Discussion

Although there is a sizable gap between appropriately priced housing for low-income families with incomes at or below 50% of Area Median Income, and the number of low-income families with incomes

at or below 50% of Area Median Income residing in the municipality, the area median rent price is affordable according to HOME rent prices.

Given the affordability of rent, economic development efforts to decrease the number of low-income families with incomes at or below 50% of Area Median Income may be the best solution to address the previously discussed housing gap.

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

Introduction

HUD does not prepopulate data for Table 34. The “total vacant units” figure provided in Table 34 is based on information provided in TableID DP04 from the 2016-2020 ACS data. The “abandoned vacant units” figures were provided by the Town of Bloomsburg Codes Office. No other local data or 2016-2020 ACS data is readily available to complete Table 34. No relevant information was available in the Town’s FFY 2020 - 2024 Analysis of Impediments Fair Housing Study.

Definitions

The following definitions are used in the table below:

- **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
- **Substandard Condition:** Does not meet local code standards or contains one of the selected housing conditions.
- **Suitable for Rehabilitation:** The amount of work required to bring the unit up to local code standards is less than the fair market value of the property.
- **Not Suitable for Rehabilitation:** The amount of work required to bring the unit up to local code standards exceeds the fair market value of the property after rehabilitation work is complete.

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

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	445	25%	1,090	33%
With two selected Conditions	0	0%	55	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	1,310	75%	2,135	65%
Total	1,755	100%	3,280	100%

Table 31 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	79	5%	410	13%
1980-1999	115	7%	570	17%
1950-1979	575	33%	1,255	38%
Before 1950	985	56%	1,045	32%
Total	1,754	101%	3,280	100%

Table 32 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	1,560	89%	2,300	70%
Housing Units build before 1980 with children present	89	5%	4	0%

Table 33 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			710
Abandoned Vacant Units	6	1	7
REO Properties			
Abandoned REO Properties			

Table 34 - Vacant Units

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

According to Table 31, the Town has 445 owner occupied structures with one selected condition that qualifies it as substandard. This equates to 25% of the Town's owner-occupied housing stock. However, 395 of those owner-occupied units are cost burdened according to Table 6. Thus, only 50 housing units are either overcrowded, lack a complete kitchen, or lack plumbing facilities and/or other utilities.

According to Table 31, the Town has 1,090 renter occupied structures with one selected condition that qualifies it as substandard. This equates to one third of the Town's renter occupied housing stock. However, 1,060 of those owner-occupied units are cost burdened according to Table 6. Thus, only 30 housing units are either overcrowded, lack a complete kitchen, or lack plumbing facilities and/or other utilities.

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.

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

Based on the data from Table 33, it is estimated that 3,860 housing units were built prior to 1980 in the municipality. This figure represents 67% of the housing stock.

According to the Environmental Protection Agency, “homes built before 1978 are more likely to have lead-based paints. Deteriorating lead-based paint (peeling, chipping, chalking, cracking, damaged, or damp) is a hazard and needs immediate attention.”

Given that over three quarters of the Town’s housing stock predates 1980, it is reasonable to assume that at least two-thirds of the rental and owner-occupied families with incomes at or below 80% of Area Median Income, live in housing with potential lead base paint hazards.

Discussion

The Town has an aged housing stock which can lead to a variety of challenges for its residents. Many older homes have poor energy efficiency, making monthly utility bills more expensive. 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. This limits the amount of rehabilitation owners are willing to undertake unless it is subsidized.

Additionally, aging housing stock can be a source of current and future vulnerability in certain natural disaster events. The structures of these older houses may be more at risk of destruction under strong wind conditions, winter storm events, flooding, etc. Housing rehabilitation may or may not be able to address structural deficiencies in these instances or it may simply be cost prohibitive. Infrastructure, such as flood mitigation, may or may not also be a viable option depending on specific local circumstances.

Bloomsburg 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 flood insurance and repeated flood damage will only encourage housing disinvestment.

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

Introduction

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									

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

Table 35 – Total Number of Units by Program Type

Data PIC (PIH Information Center)
Source:

Describe the supply of public housing developments:

There are no public housing complexes in Bloomsburg. Town Park Village is now privately owned. Other public housing complexes are located in Columbia County outside of Bloomsburg.

The Columbia County Housing Authority (CCHA) will continue to ensure the housing needs are met in the Town of Bloomsburg. The CCHA is currently reviewing HUD regulations to determine additional public housing priorities for the future. Community Strategies Group (CSG) recently opened a new 44-unit senior living facility, Mulberry Mill, in Bloomsburg for residents aged 62 and up and will continue to maintain safe, satisfactory living conditions for its public housing tenants. The apartments are on the 2nd, 3rd, and 4th floors. The first floor consists of a community services hub and offices for CSG, the Housing and Redevelopment Authorities, Chamber of Commerce, and the United Way.

CSG also operated the mixed income rentals at Silk Mill Apartments, and affordable senior rentals at Bloom Mills Apartments. Nine affordable residential condominiums for purchase at Mills on Market are under construction. Bloom Heights, a six town-house community with 20 two-bedroom units and 12 three-bedroom units, was approved for funding through the PHFA Low Income Housing Tax Credit. CSG closed on the grant in September 2025 and is breaking ground on the project. Four of the units will be fully handicap accessible. Two units will be affordable to households at or below 20% of area median income, two units for those at 30% of area median income, 13 units for those at 50% area median income and 15 units for those at 60% area median income. The town recognizes that street improvements may be necessary to safely access this new community.

Opened in Spring 2022, Bill's House is being managed by CSG. Once accepted, case management is provided, with the clients, which includes life skills programming, financial literacy programs, and other

programs as needed. There are five (one) bedroom apartments, three (two) bedroom apartments and a three bedroom house.

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:

Public Housing Condition

Public Housing Development	Average Inspection Score
None	

Table 36 - Public Housing Condition

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

There are no public housing complexes in Bloomsburg. All are privately owned.

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

According to the Columbia County Housing Authority's Admission and Continued Occupancy Policy, HUD rules require public housing authorities to inspect each of its dwelling units prior to tenant move-in, at move-out, and annually during occupancy. The Columbia County Housing Authority will adhere to this policy to maintain safe, satisfactory living conditions for public housing tenants should any be acquired again.

Discussion:

The Columbia County Housing Authority is committed to its mission "to provide housing opportunities to low- and moderate-income families, as well as elderly and disabled persons, while supporting programs that foster economic self-sufficiency for those (they) serve."

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

Introduction

According to CoC's 2025 Homeless Dedicated Housing Inventory there are 32 emergency shelter units, 37 emergency shelter seasonal overflow beds, and six permanent supportive housing units in Columbia County. The Women's Center, Inc. operates a 22-bed emergency shelter or victims of domestic violence, sexual abuse, and human trafficking for adults and children. Beyond Violence has units for nine families. The Gate House offers seven rooms, five dedicated to families and two for individuals. AGAPE served 224 people across their region for Code Blue over the winter 2025/2026. The town recognizes the need for additional temporary housing facilities and shelters as the local human services providers continue to see an increase in need with no funding available to develop facilities.

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)	36	37	0	6	
Households with Only Adults	2		0		
Chronically Homeless Households			0		
Veterans			0		
Unaccompanied Youth			0		

Table 37 - 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 complimentary services to the Town's homeless and at-risk populations. The provided list is not an all-encompassing of agencies providing supportive services.

- **AGAPE**
 - This non-profit agency 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 clients with clothing through their monthly giveaway program.
- **Beyond Violence**
 - This non-profit 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.
- **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 2,700 medically uninsured individuals that live in Columbia County. 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 falling 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.
- **Columbia-Montour Homeless Task Force**
 - This organization was created 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.
- **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.

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.

In addition to the 33 County Eastern Pennsylvania Continuum of Care, there are a number of agencies that provide services and facilities directly to Columbia County’s homeless and at-risk populations. When these facilities are at capacity for filled beds, homeless individuals and families often have to be sent to other counties for sheltering. The list provided is not an all-encompassing of agencies providing services and facilities.

- **AGAPE**
 - Provides a shelter open between the hours of 7 pm to 7 am known as “Code-Blue” when the temperature drops below 40 degrees in the winter.
 - Located in the Town of Bloomsburg.
- **Beyond Violence, Inc.**
 - Provides shelter for women and children that are victims of domestic violence.
 - Located in the Borough of Berwick.
- **Columbia/Montour Transitional Housing and Care Center**
 - Provides emergency shelter and transitional housing.
 - Located at the Gate House facility in the Borough of Danville.
- **The Women’s Center, Inc.**
 - Provides shelter for women and children that are victims of domestic violence.
 - Located in the Town of Bloomsburg.

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 addictions
- Persons with HIV/AIDS and their families
- Victims of domestic violence
- Public Housing residents

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

Public housing authorities 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 public housing authority 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.

- **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.

- **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 22 total beds.

- **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 or 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 or 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 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 mandates that each county in the state prepares 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)

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 Public Safety** – Improvement in the ability to respond to emergency situations.
- **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.

Assignment of Priority Discussion:

High Priority - Activities are assigned a high priority if the Town 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 Town during the Five-Year Consolidated Plan period. The Town may support applications for other funding if those activities are consistent with the needs identified in the Five-Year Consolidated Plan.

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 Town of Bloomsburg's Analysis of Impediments Fair Housing Study has identified the following contributing factors which negatively impact affordable housing:

- Barriers to development; and
- Predatory affordable housing options; and
- Waiting lists for affordable housing programs; and
- High utility costs; and
- Insufficient shelter beds; and
- Lack of organized outreach to programs that assist with housing affordability; and
- Local ordinances restrict housing opportunities.

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

Introduction

In general, people prefer to live within a reasonable distance of their place of employment. When local employment opportunities are limited, residents may be forced to relocate or commute longer distances in search of stable work. In addition, a shortage of higher-paying jobs can widen the gap between household incomes and housing costs, making it more difficult for lower-income residents to afford safe and quality housing. Conversely, job growth and economic development help strengthen the local housing market by increasing household income, supporting housing demand, and improving overall community stability.

The Pennsylvania Department of Labor and Industry compiles the Top 50 Employers list quarterly based on the Quarterly Census of Employment and Wages. Below are the 50 largest employers in Columbia County for the 4th quarter of 2025:

1. Geisinger System Services
2. PA State System of Higher Education
3. The Webstaurant Store
4. Wise Foods Inc
5. Mom Brands Company LLC
6. Dollar Tree Stores Distribution Ctr
7. Kawneer Company Inc
8. Wal-Mart Associates Inc
9. Geisinger-Bloomsburg Hospital
10. Family Care Home Health Agency
11. Autoneum North America Inc
12. Giant Food Stores LLC
13. Mailing Services of Pittsburgh Inc

14. Columbia County
15. Bloomsburg Area School District
16. Endeavor Logistics Solutions LLC
17. Central Columbia School District
18. State Government
19. Weis Markets Inc
20. Sekisui Polymer Innovations LLC
21. Southern Columbia School District
22. Glen Brook Rehabilitation and Health
23. Benton Foundry Inc
24. Geisinger Clinic
25. Aramark Campus LLC
26. UGI Utilities Inc
27. Bloomsburg Carpet Industries Inc
28. K-Fab Inc
29. Berwick Area School District
30. Journey Bank
31. Steve Shannon Tire Company Inc
32. Federal Government
33. Dyco Inc
34. CBOCS Pennsylvania LLC
35. First Keystone Community Bank

- 36. Fishing Creek Transportation Inc
- 37. Heller’s Gas Inc
- 38. Benton Area School District
- 39. M A Muncy Company LLC
- 40. Home Depot USA Inc
- 41. Millville Area School District
- 42. Met Express Inc
- 43. Press-Enterprise Inc
- 44. Bayada Home Health Care, Inc
- 45. Lowe’s Home Centers LLC
- 46. Central Susquehanna IU
- 47. Sunset Ridge Rehabilitation and Nur
- 48. Cheetah Chassis Corporation
- 49. Columbia Montour Area Vo Tech
- 50. GMRI Inc

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	26	0	1	0	-1
Arts, Entertainment, Accommodations	527	605	14	15	1
Construction	135	88	4	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	894	1,088	24	27	3
Finance, Insurance, and Real Estate	177	114	5	3	-2
Information	64	18	2	0	-1
Manufacturing	473	1,078	12	26	14
Other Services	129	167	3	4	1
Professional, Scientific, Management Services	328	336	9	8	0
Public Administration	0	0	0	0	0
Retail Trade	493	373	13	9	-4
Transportation and Warehousing	229	18	6	0	-6
Wholesale Trade	109	116	3	3	0
Total	3,584	4,001	--	--	--

Table 38 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	6,110
Civilian Employed Population 16 years and over	5,840
Unemployment Rate	4.58
Unemployment Rate for Ages 16-24	7.09
Unemployment Rate for Ages 25-65	2.60

Table 39 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	1,025
Farming, fisheries and forestry occupations	175
Service	870
Sales and office	1,050
Construction, extraction, maintenance and repair	485
Production, transportation and material moving	340

Table 40 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	4,417	86%
30-59 Minutes	616	12%
60 or More Minutes	109	2%
<i>Total</i>	<i>5,142</i>	<i>100%</i>

Table 41 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	65	15	120

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	1,250	60	240
Some college or Associate's degree	1,065	4	375
Bachelor's degree or higher	1,460	40	90

Table 42 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	20	80
9th to 12th grade, no diploma	89	20	35	125	85
High school graduate, GED, or alternative	1,015	515	400	630	840
Some college, no degree	4,255	480	255	290	75
Associate's degree	35	75	220	155	25
Bachelor's degree	360	355	210	300	245
Graduate or professional degree	0	180	90	455	310

Table 43 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	30,000
High school graduate (includes equivalency)	26,421
Some college or Associate's degree	38,233
Bachelor's degree	45,310
Graduate or professional degree	55,489

Table 44 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

According to Table 38 there are 4,001 jobs located in the Town of Bloomsburg. The three largest employment sectors are:

- Education and Health Care Services: 1,088 jobs, 27%
- Manufacturing: 1,078 jobs, 26%
- Arts, Entertainment, Accommodations: 605 jobs, 15%

Describe the workforce and infrastructure needs of the business community:

According to the Columbia Montour Chamber of Commerce, the workforce remains one of the most consistent and significant challenges facing employers across Columbia and Montour Counties. While the acute disruptions of the pandemic have eased, many of the underlying workforce issues that existed before 2020 have continued, and in some cases have become more visible. Employers across sectors continue to report difficulty attracting, developing, and retaining qualified workers.

Several key factors continue to affect workforce availability and readiness:

- Childcare access and affordability, which directly affects whether parents and caregivers can enter or remain in the workforce.
- Transportation, especially in a rural region where job opportunities, training programs, and available workers are often not located near one another.
- Housing availability and affordability, which affects recruitment, retention, and the ability of workers to live near employment centers.
- Basic workplace and employability skills, including communication, reliability, teamwork, problem-solving, financial literacy, digital skills, and the ability to meet workplace expectations.
- Career awareness and training alignment, particularly the need to better connect students, educators, job seekers, and incumbent workers with the real opportunities available in local industries.

These issues affect employers of all sizes, including manufacturers, healthcare providers, distribution facilities, small businesses, non-profits, and service-sector employers. The challenge is not simply the number of available workers, but whether workers have the support, skills, and awareness needed to succeed in the positions that are available locally.

Infrastructure needs are closely tied to the region’s workforce and economic competitiveness. Businesses need reliable transportation options, broadband access, utility capacity, adequate water and sewer systems, available and developable sites, and reasonable permitting processes to support growth and investment.

In addition, community infrastructure plays an important role in business attraction and retention. Investments in downtown vitality, recreation assets, trails and greenways, housing, and overall quality of place help make Columbia and Montour Counties more attractive places to live, work, visit, and do business.

Overall, the business community needs a coordinated approach that strengthens the talent pipeline, reduces barriers to workforce participation, and supports the physical and community infrastructure necessary for long-term business growth. The Chamber is working to coordinate said approach.

The town recognizes the need to continue to maintain and improve streets and parks in order to keep current and attract new businesses to the town. CDBG funds may be allocated to street reconstruction, curb and sidewalk improvements and park improvements in the future. The town also knows that reliable childcare facilities are extremely important to the economic success of the region. CDBG funds could be utilized for improvements at the town-owned facility that currently houses the child development center.

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.

Improved, accessible public facilities are also a focus for the Town in order to ensure that those who live, work and visit the Town have quality accessible opportunities to keep them living in, working in, and visiting the Town. A walkable/bikeable town is a top priority. They currently have a Main Street Matters engineering grant to complete an infrastructure inventory. Amenities such as the town park and swimming pool increase the likelihood of people staying or relocating, which leads to increased tax revenue and economic success of the downtown, which in turn leads to more jobs and town-wide improvements.

The town recognizes the need to continue to maintain and improve streets and parks to keep current and attract new businesses to the town. CDBG funds may be allocated to street reconstruction, curb and sidewalk improvements and park improvements in the future. The town also knows that reliable childcare facilities are extremely important to the economic success of the region. CDBG funds could be utilized for improvements at the town-owned facility that currently houses the child development center.

Business owners are reinvesting in vacant properties. A new restaurant recently opened in a closed business and a property owner along Route 11 plans to subdivide the property to allow for development of new commercial properties. The town is working to expand their First Friday initiative to include pop-up “tiny shops”. Businesses could rent a tiny shop during this and other town events as a pop-up location in the center of town. 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.

Columbia and Montour Counties continue to benefit from a network of workforce training, career-readiness, employer-engagement efforts involving school districts, career and technical education providers, higher education institutions, workforce development partners, non-profit organizations, employers, and regional economic development organizations. These efforts are increasingly focused on strengthening the full talent pipeline, from youth career awareness through adult training, incumbent worker development, and leadership preparation.

The Chamber’s 501(c)3 non-profit subsidiary, the Foundation of the Columbia Montour Chamber of Commerce, plays an active role in this work through several workforce and leadership development initiatives. Leadership Central Penn develops current and emerging community leaders by exposing participants to the region’s major institutions, challenges, assets, and opportunities. This nine-month

program helps build a stronger network of informed professionals who are better prepared to serve their employers and communities.

The Foundation also offers the Management & Leadership certificate program, a five-week training program, which supports existing employees as they grow into supervisory, team leadership, and management roles. This is especially important for small and mid-sized employers that need to develop talent from within but may not have extensive internal training capacity. By strengthening communication, team leadership, problem-solving, and basic management skills, this programming helps employers retain and advance workers who are already in the local labor force.

In addition, the Foundation continues to invest in student programming (STEM, financial literacy, and career awareness) that helps students better understand local career pathways and the skills needed to succeed in the workplace. These efforts support career awareness, employer engagement, workplace readiness, and stronger connections between education and industry. They are especially important in helping young people see viable futures in Columbia and Montour Counties before they leave the region for education or employment elsewhere. Most recently the Foundation has relaunched Educator in the Workplace, a five-day program to expose teachers via job shadow experiences the careers that make up our local economy.

In addition to the Foundation's work, the region benefits from adult education and workforce training offered through the Columbia-Montour Area Vocational-Technical School, Commonwealth University-Bloomsburg, Luzerne County Community College, and Central Susquehanna Intermediate Unit. These institutions provide important pathways for adult learners, incumbent workers, career changers, and individuals seeking industry-recognized skills or credentials. Their programs support training in areas such as skilled trades, healthcare, business, information technology, public safety, commercial driving, and other employer-driven fields. CSIU's adult education programs, including the LPN Career Center, are especially important in supporting healthcare workforce needs and helping adult learners access practical career pathways. Advance Central PA, as the regional workforce development partner, also plays a critical role in aligning workforce resources, supporting job seekers and employers, and strengthening connections through the PA CareerLink® system. In addition, regional career pathways efforts, like PathToCareers.org help connect students, job seekers, educators, and employers around clearer routes into local careers.

Together, these initiatives expand access to economic opportunities, particularly for low- and moderate-income residents, young adults, unemployed and underemployed individuals, incumbent workers, and others seeking greater long-term stability. Workforce training and career-readiness programming help residents connect to employment pathways, increase household self-sufficiency, support business retention and expansion, and strengthen the overall economic health of the community.

Continued coordination among the workforce board, educational institutions, employers, local government, the Foundation of the Columbia Montour Chamber, and other community organizations will be important to ensure that workforce resources remain aligned with both resident needs and employer demand. Workforce development should be viewed as a key component of community development,

because strong communities require both accessible employment pathways and a business environment capable of sustaining those opportunities.

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

Below is a commentary on each of the three sectors:

- Educational and Health Care Services
 - Even though this is the largest job sector in the Town, there is still a surplus of job opportunities for residents outside the town. Jobs in this sector can also provide families with sustainable living wages but generally require higher educational attainment. The attainment of bachelor's degree or higher is highest amongst the 45-65 age group, followed by the 25-34 age group compared to those 35-44 and older. However, the majority of town residents have only completed high school or equivalent. Only 24% of the employed civilian labor force has a bachelor's degree or higher.
- Manufacturing
 - Although this job sector second biggest employer in Bloomsburg, there is a large surplus of jobs manufacturing jobs available to those not living in the 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 through 65+ age groups. It would also lead the 18-24 age group if it were not for the presence of the University. The manufacturing industry can in some cases be susceptible to negative national and international market conditions.
- Arts, Entertainment, Accommodations
 - There is a small surplus of jobs in this industry for non-town residents. Jobs in this sector generally do not provide families with a sustainable living wage 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.

The Workforce Investment Act of 1998 and 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 Town of Bloomsburg. 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.

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.

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

Municipalities located within Columbia County including the Town 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 Five-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.

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. Aggressively encourage the deployment of technology and widespread accessibility to broadband services and capabilities.
3. Encourage the upgrading of skills and talents for the Region's workforce and the creation of family-sustaining wages.
4. Encourage the prudent utilization of the Region's natural resources in an environmentally sustainable manner (including land, water, natural gas, and lumber).
5. 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.
6. Encourage the promotion of the Region as a destination for travel, recreation, and tourism.
7. Cultivate efforts for the Region to become resilient in the face of natural disasters, pandemics, and economic downturns.

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.

The Town of Bloomsburg will make significant improvements to State Route 11 and construct a 1,200 LF access road to serve the 227-acre Bloomsburg Fairgrounds to address significant traffic congestion and safety challenges that occur during major events in order to accommodate Bloomsburg's largest tourism and economic drivers, allowing events at the fair to grow and further fueling the local and regional tourism industry.

Discussion

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")

HUD has not provided prepopulated data illustrating where households with multiple housing problems are located. Additionally, the Towns FFY 2020 - 2024 Analysis of Impediments Fair Housing Study does not provide any data or discussion regarding specific census tracts where households with multiple housing problems are located. The best information that the Town has concerning households with multiple housing problems is only focused municipality wide. Discussion on this topic is provided in the Needs Assessment portion of the Consolidated Plan.

Compared to other HUD grantees, the Town of Bloomsburg is quite small in size, population, and tax base. The Town only has three census tracts within its municipal limits.

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

HUD defines a Racially or Ethnically Concentrated Area of Poverty as a census tract where:

- (1) the non-white population comprises 50 percent or more of the total population; and
- (2) the percentage of individuals living in households with incomes below the poverty rate is either:
 - (a) 40 percent or above; or
 - (b) three times the average poverty rate for the metropolitan area, whichever is lower.

According to the Town's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, there are not Racially or Ethnically Concentrated Areas of Poverty within the municipal limits. However, most pockets of racial and ethnic minorities are in the lowest income area of Town surrounding the University indicating they are most likely University students.

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

As discussed immediately above, no data is available to ascertain where households of multiple housing problems are concentrated. The best information that the Town has concerning households with multiple housing problems is only focused municipality wide.

Additionally, the Town has no Racially or Ethnically Concentrated Area of Poverty as defined by HUD.

A town wide discussion regarding the characteristics of the housing market has been previously provided in the Needs Assessment portion of the Consolidated Plan as well as earlier in this Housing Market Analysis section.

Are there any community assets in these areas/neighborhoods?

The Town offers a wide array of community assets which augment the local housing market. Below is a non-exhaustive list:

Parks & Natural Resources

- Fishing Creek

- Streater Park
- Susquehanna River
- Town Park
- Bloomsburg Area Recreation Trail
- Town Pool

Public Safety

- Bloomsburg Fire Department
- Bloomsburg Police Department
- Bloomsburg Volunteer Ambulance
- Geisinger – Bloomsburg Hospital

Community Facilities

- Bloomsburg Airport
- Bloomsburg Fairgrounds
- Bloomsburg Public Library
- Bloomsburg Area School District
- Bloomsburg Town Fountain and Market Square
- Bloomsburg Town Hall
- Bloomsburg University
- Columbia County Courthouse
- Columbia County Historical & Genealogical Society
- Columbia Montour Chamber of Commerce
- Farmers Market
- Numerous churches
- Rupert Bridge

Arts & Entertainment

- ArtFest
- Artspace Gallery
- Bloomsburg Children’s Museum
- Bloomsburg Nationals
- Bloomsburg Theatre Ensemble
- Caldwell Consistory
- Early Bird Sports Expo
- Greenly Center
- Historic District
- Iron Street Gallery
- Numerous small businesses
- Numerous restaurants
- Renaissance Jamboree
- Summer Concert Series
- The Exchange
- The Haas Gallery of Art
- Train Rides
- Walking Tours

Are there other strategic opportunities in any of these areas?

Currently, most visitors to the municipality 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. The Columbia Montour Visitors Bureau believes that tourism is a key component of economic development for the Town.

In addition to this opportunity, efforts to showcase the Town can potentially attract new residents and businesses given the relatively close distance to metropolitan areas such as New York City and Philadelphia via Interstate 80. Bloomsburg has done well trying to develop itself as an arts destination. Bloomsburg is setup to be a good “walkable community” and has a fantastic parks system. The town may prioritize recreational improvements at the skatepark and pickleball courts, as well as accessibility improvements at Town Park, for CDBG funding in the future.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

DRIVE prepared a Connectivity Plan for Columbia County. The following information is taken from that plan.

Access to broadband service is increasingly recognized as critical infrastructure in modern society. Today, it is as important for communities to have robust internet access as it is for them to have clean water and electricity. And yet, rural counties continue to lag their urban counterparts in access, affordability, and adoption.

Broadband networks are community assets that enhance the quality of life for residents and catalyze economic growth in the 21st century global marketplace. It facilitates e-commerce, remote work, distance learning opportunities, telehealth, entrepreneurial innovation, and more, all of which contribute to societal progress.

Further, there is evidence that suggests higher broadband utilization in rural areas equates to increases in the number of new businesses as well as higher GDP and per capita income growth rates when compared to rural areas with lower broadband utilization.

As part of this plan for Columbia County, DRIVE examined demographic data, adoption rates, broadband access and affordability. The largest identified need is for affordable broadband service.

Broadband service is widely available throughout the entire Town of Bloomsburg. However, the cost is prohibitive for low- and moderate-income households.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Of the five counties in DRIVE's region, Columbia County has the largest number of unserved and underserved locations. Additionally, it has the lowest per capita income in the region. Utilizing state and federal dollars to construct an open access fiber network would bring much-needed competition to the county and drive down subscription costs for consumers. Often, rural electric cooperatives can drive the development of community based broadband networks. Co-ops often utilize their electric infrastructure to support broadband service for their members either by partnering with an ISP or forming their own. However, Columbia County (and all counties in the DRIVE region) are primarily served by investor-owned electric utilities (IOUs). IOUs do not typically utilize their assets in this fashion and have generally stayed out of broadband beyond selling pole attachments to cable and fiber providers. Securing a privately owned open access provider like eCommunity or Utopia to develop a network in Columbia County is the most expeditious path to reach the goal of affordable, ubiquitous broadband service.

An additional step to ensuring robust broadband utilization in Columbia County is the development of digital equity initiatives that support covered populations in the region. Without access to appropriate devices and the digital skills to utilize them, residents will continue to miss out on opportunities to advance

their education, improve their health, start a business, or find a new job. This plan highlights the need for capacity building at local libraries, social service organizations, and other community anchor institutions to provide devices and skills training to the residents of Columbia County.

A competitive broadband market in Columbia County can ultimately lead to a more connected and technologically advanced society.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Columbia County updates its Hazard Mitigation Plan every five years to meet requirements set forth by the Federal Emergency Management Agency (FEMA) and Pennsylvania Emergency Management Agency (PEMA,) in order for the county to be eligible for funding and technical assistance from state and federal hazard mitigation programs.

According to the 2022 Columbia County Hazard Mitigation Plan, “flooding, flash flooding, and ice jams” are the greatest natural or manmade hazard to face the county. In the vicinity of Bloomsburg, the river has very little slope and shallow banks, so the river flows more slowly in the area, hindering Fishing Creek’s normal discharge and causing widespread backwater and overbank flooding that can cover up to 33% of the landmass of Bloomsburg.

The worst-case scenario for flooding in Bloomsburg was Tropical Storm Lee in 2011. 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. Approximately 25% of Bloomsburg was flooded. Pennsylvania Governor Tom Corbett declared a Level 1 emergency in the Commonwealth for this event. It was the first time that level of emergency had been declared since September 11, 2001.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Tropical Storm Lee knocked out power in the County for 7 days (September 8-16). Three shelters were activated during the storm, and over 80 units of temporary housing were deployed after the fact. Of those temporary units, 65 were still occupied in 2012. According to the 2017 Columbia County Hazard Mitigation Plan, the Town of Bloomsburg has a total of 364 National Flood Insurance Program (NFIP) policies in place, with a total coverage amount of \$53,189,000. 928 claims have been since 1978, amounting to \$31,146,929 in payouts. Many of these flood prone structures are older homes, occupied by low-and moderate-income households.

This situation is particularly prevalent in the “West End” of Town. Many structures are in the 100-year floodplain or even the floodway. HUD financial assistance is prohibited in floodways unless an exception in section 55.12(c) applies or the project is a functionally dependent use (e.g. dams, marinas, and port facilities) or a floodplain function restoration activity. Columbia County is now working on a plan to provide flood protection to the West End of Bloomsburg. SEDA-COG has partnered with county officials

and local partners to find funding to support this multi-million-dollar effort. The town may commit CDBG funds to the west end flood protection project in the future.

Bloomsburg was again flooded in October 2021 according to the Hazard Mitigation Plan. Severe weather events will continue to increase in frequency. The recent increase in weather-related events such as flooding can be largely attributed to a combination of climate change, land-use changes, and shifting weather patterns. Warmer global temperatures are intensifying the water cycle, leading to heavier and more frequent rainfall events. This means storms are capable of dropping larger amounts of water over shorter periods, increasing the likelihood of flash flooding.

At the same time, the region's varied topography—featuring mountains, valleys, and numerous rivers—make Bloomsburg especially vulnerable to runoff and overflow during intense storms. Additionally, changing seasonal patterns, including more frequent extreme storms and wetter conditions overall, are contributing to higher soil saturation. When the ground is already saturated, even moderate rainfall can trigger flooding. Together, these factors create conditions where flooding events are not only more common but often more severe than in the past.

Structural fire incidents have been increasing, while funding for modern, safe fire equipment remains stagnant. Volunteer-based fire departments do not generate the revenue necessary to maintain old equipment that has reached the end of its useful life. Trucks, air packs, turn out gear and other front line firefighting necessities will need to be replaced. The town may allocate CDBG funding to the purchase of fire equipment in the future.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The "vision" of this Plan is to serve as a planning document, an application, and a strategic plan for the Town of Bloomsburg. As part of the Plan, the community must develop goals and objectives. The following goals and objectives have been identified for the Town of Bloomsburg for FFY 2026-2030 CDBG Program:

Housing Priority - (High Priority)

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

- **HS-1: Fair Housing** - Support education, enforcement/reporting, and/or evaluation/study of Fair Housing rights and other housing related topics relevant to the public.
- **HS-2: Housing Stock** - Support efforts to create new units of affordable and/or accessible housing as well as maintain and improve the quality of older homes, including elimination of slum and blighting conditions.

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 Public Safety** – Improvement in the ability to respond to emergency situations.
- **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 and Economic Development Priority - (High Priority)

There is a need to improve the public and community facilities, infrastructure, employment, and the quality of life in the Town of Bloomsburg.

- **DV-1 Community Facilities** - Improve the parks, recreational centers, trails, bikeways, and public and community facilities through rehabilitation, new construction, and handicap accessibility improvements.
- **DV-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.
- **DV-3 Employment (Low Priority)** - Support and encourage job creation, job retention, and job training opportunities as well as entrepreneurship and small business development.

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 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 Town of Bloomsburg during the Five-Year Consolidated Plan period. The Town may support applications for other funding if those activities are consistent with the needs identified in the Five-Year Consolidated Plan.

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

Geographic Area

1	Area Name:	Town of Bloomsburg
	Area Type:	Local Target Area
	Other Target Area Description:	-
	HUD Approval Date:	-
	% of Low/ Mod:	50.50%
	Revital Type:	Comprehensive
	Other Revital Description:	Low- and Moderate-Income Qualifying Areas throughout the Town of Bloomsburg.
	Identify the neighborhood boundaries for this target area.	This is based on the municipal boundaries.
	Include specific housing and commercial characteristics of this target area.	Lack of housing accessibility for elderly and disabled residents, affordable housing, 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 (especially transportation), 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 from private investors.	

Table 45 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Selection of projects to be financed with CDBG is orchestrated by the Town's adopted Citizen Participation Plan. Criteria necessary to have a project financed with CDBG includes but is not exclusively limited to the project's eligibility as a CDBG activity, financial need, and consistency with the FFY 2026-2030 Five-Year Consolidated Plan. The service area of a project is also of great importance, particularly given that at least 70% of CDBG project funds must be expended on low to moderate income benefit activities. The Town has traditionally funded most of its activities based on low to moderate income area benefit. Depending on the service area of a proposed activity, a local income survey effort may be necessary to demonstrate low to moderate income benefit. Otherwise, the following geographic areas are considered predominately low to moderate income based on 2016-2020 ACS data:

- Census Tract, 511.02 Block Group 1: 70.80%
- Census Tract, 511.01 Block Group 2: 75.00%
- Census Tract, 511.02 Block Group 2: 63.00%
- Census Tract, 512 Block Group 1: 61.00%
- Census Tract, 512 Block Group 2: 70.60%

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	Town Wide
	Associated Goals	HS-1 Fair Housing HS-2 Housing Stock
	Description	There is a need to support Fair Housing activities and to improve the quality of the housing stock.

	Basis for Relative Priority	<ul style="list-style-type: none"> • Completion of the FFY 2020-FFY 2024 Analysis of Impediments Study. • Consultation meetings and interviews with housing and social service providers.
2.	Priority Need Name	Community and Economic Development 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 Non-Housing Community Development
	Geographic Areas Affected	Town Wide
	Associated Goals	DV-1 Community Facilities DV-2 Infrastructure DV-3 Employment

	Description	There is a need to improve community facilities, infrastructure, and support the local economy.
	Basis for Relative Priority	<ul style="list-style-type: none"> • FFY 2026 Public Hearings • Consultation with Town staff and Council
3.	Priority Need Name	Other Special Needs Priority
	Priority Level	Low 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 Non-Housing Community Development
	Geographic Areas Affected	Town Wide
	Associated Goals	SN-1 Public Safety SN-2 Social Services

	Description	There is a need to adapt to changing residents' needs in the aftermath of the Coronavirus pandemic.
	Basis for Relative Priority	<ul style="list-style-type: none"> • FFY 2026 Public Hearings • Consultation with Town staff and Council • Consultation meetings and interviews with social service providers
4.	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 Non-Housing Community Development
	Geographic Areas Affected	Town Wide
	Associated Goals	AM-1 Overall Coordination

	Description	Provide program management and oversight for the successful administration of federal, state, and locally funded programs, including planning services for special studies, Annual Action Plans, Five-Year Consolidated Plans, Substantial Amendments, Consolidated Annual Performance and Evaluation Reports (CAPER), Environmental Reviews and clearances, fair housing, and compliance with all federal, state, and local laws and regulation.
	Basis for Relative Priority	<ul style="list-style-type: none"> • Consultation with Town staff and Council

Table 46 – Priority Needs Summary

Narrative (Optional)

- **High Priority** - Activities are assigned a high priority if the Town is anticipated to utilize CDBG funds to finance activities during the Five-Year Consolidated Plan period.
- **Low Priority** - Activities are assigned a low priority if the activity is not anticipated to be funded by the Town during the Five-Year Consolidated Plan period. The Town 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)	Traditionally, the Columbia County Housing Authority has provided Tenant Based Rental Assistance through the Section 8 Housing Choice Voucher program.
TBRA for Non-Homeless Special Needs	The Town has not traditionally provided Tenant Based Rental Assistance for Non-Homeless Special Needs populations through its CDBG or HOME funded programs.
New Unit Production	The Town has not traditionally provided new unit production through its CDBG or HOME funded programs. New unit production is generally driven by the private sector or other public financing mechanisms.
Rehabilitation	There is a high demand in the municipality to provide rehabilitation assistance. The Town has traditionally funded this effort through its HOME funded program.
Acquisition, including preservation	The cost to acquire property is expensive, especially when relocation benefits are required. Historically, both the Town has not conducted acquisition activities through the CDBG or HOME programs.

Table 47 – Influence of Market Conditions

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

Introduction

The program year for the Town of Bloomsburg runs from October 1, 2026, through September 30, 2027. The Town will receive \$205,662 for FFY 2026. Given that funding allocations are unknown for future Federal Fiscal Years, an allocation amount of \$200,000 is utilized for each Federal Fiscal Year between FFY 2027 through FFY 2030 in projection immediately below.

The accomplishments of these projects will be reported following the conclusion of each program year, in the Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$205,662	\$0	\$0	\$205,662	\$800,000	Expected amount available for the remainder of the Consolidated Plan’s implementation based on level funding allocations between FFY 2027-2030.

Table 48 - 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 Town anticipates the following resources may be available to local partners to undertake the strategies identified in the Five-Year Consolidated Plan:

- Columbia County Access Grant Program
- Community Development Block Grant – Coronavirus Response
- Community Health Choices
- Emergency Solutions Grant
- First Time Home Buyers Assistance Program
- HOME Program
- Infrastructure Investment and Jobs Act
- Low-Income Housing Tax Credit Program (LIHTC)
- Pennsylvania Assistive Technology Foundation
- Pennsylvania Department of Natural Resources Grant Programs
- Pennsylvania Department of Transportation Multi-Modal Transportation Fund
- Pennsylvania Housing Finance Agency
- Pennsylvania Liquid Fuels Program
- Public Housing Developments
- Section 8 Rental Assistance Program
- Self-Determination Housing Project
- U.S. Department of Agriculture (USDA) Rural Development Single Family Housing Programs
- Weatherization Program

CDBG funds may be considered by the Town as a match source for projects financed with other resources, when a national objective can be met, and match requirements do not preclude use of federal funds.

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

Publicly owned property will likely be utilized for any DV-1 Community Facility or DV-2 Infrastructure projects.

Discussion

With limited CDBG funds available to address the needs identified in the Five-Year Consolidated Plan, the Town of Bloomsburg will work cooperatively with private, public, and non-profit partners.

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
Town of Bloomsburg	Government agency	Community Development – Public Facilities, Neighborhood Improvements, Public Services, Economic Development Planning	Jurisdiction
Central PA Continuum of Care	Government agency	Homelessness	Region
Columbia County Housing Authority	PHA	Affordable Housing: Ownership Affordable Housing: Rental Public Housing	Region
Columbia County Human Service Coalition Member Organizations	Non-profit organization	Homelessness Non-homeless special needs	Region
Columbia Montour Chamber of Commerce	Private Industry	Economic Development Planning	Region
Community Strategies Group	Redevelopment authority	Affordable Housing: Ownership Affordable Housing: Rental Community Housing Development Organization (CHDO) Planning	Region
DRIVE	Government agency	Economic Development Planning	Region
SEDA-COG	Government agency	Community Development – Public Facilities, Neighborhood Improvements, Public Services, Economic Development Planning	Region

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Compared to other HUD grantees, the Town is quite small in size, population, and tax base. Given this reality, a majority of the efforts discussed in this FFY 2026-2030 Consolidated Plan need to be addressed with the assistance of other organizations. Many of these organizations are located throughout Columbia County, some even outside of Columbia County.

These organizations' service areas can be coterminous with the county or even on a more regional scale. As a result, services and evaluation of public needs are often more regionally focused. This can be both a strength and a weakness. Communities often have similar challenges, so it makes sense to address issues with a collaborative, regionally oriented mentality. However, the Town also then does not always have direct control with how it addresses its challenges, including in the context of the FFY 2026-2030 Consolidated Plan.

Availability of services targeted to homeless persons and persons with HIV and mainstream services:

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	-	-
Mortgage Assistance	X	-	-
Rental Assistance	X	X	X
Utilities Assistance	X	-	-
Street Outreach Services			
Law Enforcement	X	-	-
Mobile Clinics	X	-	-
Other Street Outreach Services	X	-	-
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 51 - 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 complimentary services to the Town's homeless and at-risk populations. The provided list is not an all-encompassing of agencies providing supportive services.

- **AGAPE**
 - This non-profit agency 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 clients with clothing through their monthly giveaway program.

- **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.

- **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 2,700 medically uninsured individuals that live in Columbia County. 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 but have been reduced in recent years due to declines in funding. 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, the agency has a wait list for personal care and caregiver support intermittingly.

- **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.

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:

Columbia County does not have a fixed route bus service or any viable public transit system. Consultation interviews with housing and social service agencies 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. Transportation is critical to access healthcare, social services, and employment opportunities, particularly given the rural landscape of the region.

AGAPE has noted that there is not a food insecurity problem in Bloomsburg, but the problem is that the people who need it are unable to get to the pickup location due to lack of transportation. They have also stated that the on-demand transportation service ‘Stop Hopper’ offered by Rabbit transit does not serve the locations where AGAPE is able to offer temporary housing for those in need. There is also no token system whereby agencies like AGAPE can cover the cost of this transportation, as it is only cash or credit card-based payment.

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

The Greater Susquehanna Valley United Way, the United Way of Columbia and Montour County, the Greater Susquehanna Valley Chamber of Commerce, Transitions PA, River Valley Transit, Rabbit transit, Bucknell University, and SEDA-COG attempted to get a fixed route pilot program funded by the Pennsylvania Department of Transportation. This fixed routed pilot program could cover much of the Route 11 and Route 15 corridor throughout the Susquehanna Valley. However, state/federal fiscal realities and considerable difficulty securing local government match have hampered this effort.

SP-45 Goals – 91.215(a)(4)

Goals Summary Information

Goals Summary Information Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	DV-1 Community Facilities	2026	2030	Non-Housing Community Development	Municipal Wide	Community and Economic Development Priority	CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10,970 Persons Assisted; Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted;
2	DV-2 Infrastructure	2026	2030	Non-Housing Community Development	Municipal Wide	Community and Economic Development Priority	CDBG: \$621,162	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10,970 Persons Assisted; Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted
3	AM-1 Overall Coordination	2026	2030	Administration, Planning, and Management	Municipal Wide	Administration, Planning, and Management Priority	CDBG: \$184,500	Other: 5 Other

Table 49 – Goals Summary
Annual Action Plan

Goal Descriptions

1.	Goal Name	DV-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	DV-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 locally funded programs, including planning services for special studies, Annual Action Plans, Five-Year Consolidated Plans, Substantial Amendments, Consolidated Annual Performance and Evaluation Reports (CAPER), Environmental Reviews and clearances, fair housing, and compliance with all federal, state, and local laws and regulation.

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, it is unlikely that the Town of Bloomsburg will utilize CDBG funds as a financing source for affordable housing projects.

SP-50 Public Housing Accessibility and Involvement – 91.215I

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not Applicable

Activities to Increase Resident Involvements

The Columbia County Housing Authority does not administer a Public Housing Homeownership Program or a Section 8 Housing Choice Voucher (HCV) Homeownership Program. These are voluntary programs that public housing authorities 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 public housing authority.

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

The Town of Bloomsburg’s Analysis of Impediments Fair Housing Study has identified the following contributing factors which negatively impact affordable housing:

- Barriers to development; and
- Predatory affordable housing options; and
- Waiting lists for affordable housing programs; and
- High utility costs; and
- Insufficient shelter beds; and
- Lack of organized outreach to programs that assist with housing affordability; and
- Local ordinances restrict housing opportunities.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In 2024, Town Council adopted several zoning ordinance changes that promote affordable and accessible housing based off of recommendations included in the Analysis of Impediments report. While a few changes were not approved by the Planning Commission, the town will continue to work with the consultants and Planning Commission to incorporate opportunities to create new affordable and accessible housing units and to update policies that may serve as a barrier to affordable housing.

The Town strengthened access to fair housing information by creating a dedicated Fair Housing Hub on the Town’s website and promoting its availability through a one-time mailing to residents and partner organizations. The Hub includes comprehensive tenant rights information, details on affordable housing programs, and direct links to related resources, including Columbia County’s utility assistance programs and SEDA-COG’s weatherization program. To reinforce local protections, the Town may pass and actively enforce an Anti-Discrimination Ordinance and establish a Human Relations Commission with representation from community members who have been adversely impacted by discrimination. The Town will also ensure that CDBG and HOME subrecipients fulfill their obligation to affirmatively further fair housing by including appropriate contract clauses and providing technical assistance. In addition, materials about utility assistance programs will be made available at Town Hall.

To address housing stability, the Town will continue to assess the need for additional emergency shelter, transitional housing, rapid re-housing, and homelessness prevention services at both the local and regional levels. At the regional scale, SEDA-COG developed a complementary Fair Housing Hub on its website and promote it broadly to residents, municipalities, social service providers, government agencies, and housing and lending professionals to ensure consistent access to fair housing information across jurisdictions.

The Town will continue to publicize and promote an annual fair housing hearing to provide residents with opportunities to ask questions and raise concerns related to fair housing issues. Municipal staff will be equipped with fair housing educational materials and trained to understand and share this information

with the public as needed. The Town will maintain its support for Community Strategies Group's efforts to develop new affordable housing units and will consistently consider both affordability and accessibility needs when allocating CDBG funding. When opportunities arise, the Town will also support public and private initiatives that expand the supply of affordable housing.

Ongoing education will remain a priority, with continued outreach to homeowners, residents, and housing professionals regarding their rights and available opportunities. The Town will submit an annual Right-to-Know request to the Pennsylvania Human Relations Commission and will respond to and address any complaints received. Participation in Fair Housing Month activities will continue as a means to raise awareness of fair housing rights and the complaint process, and the Town will ensure that the Local Center for Independent Living (MyCIL) is informed of new and upcoming projects that may affect individuals with disabilities.

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

The Town of Bloomsburg’s Citizen Participation Plan encourages consultation with local homelessness organizations during the development of various CDBG planning efforts. These organizations include:

- Beyond Violence, Inc.
 - Provides shelter for women and children that are victims of domestic violence.
 - Located in the Borough of Berwick.
- Columbia/Montour Transitional Housing and Care Center
 - Provides emergency shelter and transitional housing.
 - Located at the Gate House 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.
- Eastern Pennsylvania Continuum of Care
 - HUD program designed to promote regionwide commitment to the goal of ending homelessness.
- The Women’s Center, Inc.
 - Provides shelter for women and children that are victims of domestic violence.
 - Located in the Town of Bloomsburg.

Addressing the emergency and transitional housing needs of homeless persons

The Town of Bloomsburg’s FFY 2020 – 2024 Analysis of Impediments Fair Housing Study provides the following strategies to address this housing need:

- Assess the need to provide additional emergency or transitional shelter, rapid re-housing, and homelessness prevention services in the Town and the region.
 - Key Partners: Continuum of Care, Community Strategies Group, SEDA-Council of Governments, Town of Bloomsburg
- Submit a regional competitive Emergency Solutions Grant (ESG) application to DCED to fund the needs and solutions identified in the assessment.
 - Key Partners: Continuum of Care, SEDA-Council of Governments

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.

The Town of Bloomsburg supports the efforts of local partner agencies to address the need for rapid re-housing.

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 focus groups on this topic and other related topics such as healthcare, budgeting, and parenting. The Gate House also lists "securing affordable housing" as one of their shelter's tenant goals for their residents.

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 invest it, and/or donate 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 re-entry 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.

AGAPE is working with other human services providers to consider ideas to create additional facilities to assist persons with various needs, such as converting a vacant nursing home into a multi-use facility to include temporary shelter space as well as looking at a model for a combination senior/single parent living housing.

SP-65 Lead-based Paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

For the CDBG and HOME Program rehab programs, all contracts entered after January 10, 2002 must comply with the Lead Based Paint Regulations dated September 15, 1999 for housing rehabilitation. These regulations include the requirement that all work performed on lead-containing surfaces must conform to lead-safe practices and be completed by workers who are either supervised by an EPA-certified abatement supervisor, or workers trained in lead-safe work practices. If abatement options are specified in the work write-up, then the contractor must hire an EPA-certified and state licensed abatement contractor and submit proof of the current state license.

The following requirements apply to federally funded housing rehabilitation:

Rehab where the costs range from \$1,000 to \$4,999:

- Provisions of the Protect Your Family From Lead in Your Home Pamphlet found at www.epa.gov/lead
- Paint testing
- Repair surfaces disturbed during rehabilitation
- Use lead safe work practices
- Clearance of the work site

Rehab where the costs range from \$5,000 to \$24,999:

- Provisions of the Protect Your Family From Lead in Your Home Pamphlet found at www.epa.gov/lead
- Paint testing and risk assessment
- Interim controls
- Use lead safe work practices
- Clearance of the unit

Rehab where the work exceeds \$25,000:

- Provisions of the Protect Your Family From Lead in Your Home Pamphlet found at www.epa.gov/lead
- Paint testing and risk assessment
- Abatement (interim controls on exterior surfaces not disturbed by rehab)
- Use lead safe work practices
- Clearance of the unit

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

According to HUD, any houses and apartments built before 1978 have paint that contains high levels of lead. According to 2016-2020 ACS Data of the 5,032 occupied housing units in the Town of Bloomsburg, there were 3,863 built prior to 1980, or 76.8%.

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), 11% lived in poverty according to 2016-2012 ACS data. 30% of the families living in poverty have children under 5 years of age.

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

Any housing rehabilitation projects undertaken by the Town of Bloomsburg will utilize the most current version of DCED's Housing Rehabilitation Guidebook. This guidebook was specifically created for projects financed with CDBG and/or HOME funds. The actions listed above were obtained from this literature.

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

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

Preserving local jobs and businesses has been important for the Town so that the increase in poverty level families is minimized. In an effort to encourage a local economic recovery, economic empowerment of the Town's residents also needs to occur. These efforts need to include but are not limited to new employment opportunities, employee education and job training, and business technical assistance efforts.

The resources and opportunities that the Town has for minimizing 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, the Town has adopted a Section 3 Action Plan which requires the employment of Section 3 households in construction contracts when possible. Admittedly, contractors often already have the workforce necessary to complete a construction project though.

More direct efforts to alleviate poverty by combining case management, social services, job training, and housing assistance are more common through collaboration with the Columbia County Human Service Coalition.

The goals of the FFY 2026-2030 Consolidated Plan concerning economic development include:

Community and Economic Development Priority - (High Priority)

There is a need to improve the public and community facilities, infrastructure, employment and the quality of life in the Town of Bloomsburg.

- **DV-1 Community Facilities** - Improve the parks, recreational centers, trails, bikeways, and public and community facilities through rehabilitation, new construction and handicap accessibility improvements.
- **DV-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.
- **DV-3 Employment (Low Priority)** - Support and encourage job creation, job retention, and job training opportunities as well as entrepreneurship and small business development.

Assignment of Priority Discussion:

High Priority - Activities are assigned a high priority if the 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 Town of Bloomsburg during the Five-Year Consolidated Plan period. The Town may support applications for other funding if those activities are consistent with the needs identified in the Five-Year Consolidated Plan.

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 the Town's antipoverty strategy. The most successful way to implement this antipoverty strategy is through job training/creation activities while also providing affordable housing. Collaboration between the Town, SEDA-COG, public and private partners, and other non-profit organizations will continue to be necessary over the next five years to meet the goals of the FFY 2026-2030 Consolidated Plan, the Analysis of Impediments to Fair Housing Study, and other goals mutually beneficial for the Town and its partners as it relates to both poverty and affordable housing.

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

The Town of Bloomsburg enters into a formal legal agreement with SEDA-COG to provide administration of the grant(s). SEDA-COG Community Development Staff manages project development and application preparation responsibilities including citizen participation requirements, preparation of the 2026-2030 Five-Year Consolidated Plan and 2026 Annual Action Plans, and satisfaction of federal regulatory requirements related to plan submission, including the 2026 Consolidated Action Plan Evaluation Report (CAPER).

Specific grant administration responsibilities 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, regular review of required policies/plans, preparation, approval, and submission of progress reports, and close-out/monitoring. Specific project management responsibilities carried out on a project-by-project basis include Labor Standards Enforcement and completion of the required Environmental Review(s).

As the grantee, the Town retains control of grant funds and will retain overall control of the financial management system through invoice drawdown and preparation of bank drafts. After final execution of the contract between the Department of Housing and Urban Development (HUD) and the Town, SEDA-COG assists the Town in preparing the necessary contract documents. SEDA-COG sets up, maintains, and requisitions funds through the IDIS system. The Town of Bloomsburg, however, has final authority on the actual issuance of payment.

Specifically related to projects funded with CDBG during program year 2026, the town will reimburse themselves for expenses related to the construction of three parking lots. SEDA-COG will review the prior reimbursements and process the contractor's final application for payment for each parking lot for reimbursement in the amount allocated in the Annual Action after the environmental review recertification of funds is completed.

Expected Resources

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

Introduction

The Town of Bloomsburg will receive \$205,662 of FFY 2026 CDBG funds.

The program year goes from October 1, 2026, through September 30, 2027. The accomplishments of these activities will be reported in the FFY 2026 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	Public – federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	205,662	0	0	205,662	800,000	Expected amount available for the remainder of the Consolidated Plan's implementation based on level funding allocation for FFY 2026.

Table 50 - 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 anticipates the following resources may be available to local partners to undertake the strategies identified in the Five-Year Consolidated Plan:

- Columbia County Access Grant Program
- Community Development Block Grant – Coronavirus Response
- Community Health Choices
- Emergency Solutions Grant
- First Time Home Buyers Assistance Program
- HOME Program
- Infrastructure Investment and Jobs Act
- Low-Income Housing Tax Credit Program (LIHTC)
- Pennsylvania Assistive Technology Foundation
- Pennsylvania Department of Natural Resources Grant Programs
- Pennsylvania Department of Transportation Multi-Modal Transportation Fund
- Pennsylvania Housing Finance Agency
- Pennsylvania Liquid Fuels Program
- Public Housing Developments
- Section 8 Rental Assistance Program
- Self-Determination Housing Project
- U.S. Department of Agriculture (USDA) Rural Development Single Family Housing Programs
- Weatherization Program

CDBG funds may be considered by the Town as a match source for projects financed with other resources, when a national objective can be met, and match requirements do not preclude use of federal funds.

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

Publicly owned property will likely be utilized for DV-2 Infrastructure projects.

Discussion

With limited CDBG funds available to address the needs identified in the Five-Year Consolidated Plan, the Town will work cooperatively with private, public, and non-profit partners.

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	DV-2 Infrastructure	2026	2030	Non-Housing Community Development	Town-Wide	Community Development Priority	CDBG: 86% of total CDBG project funds; \$168,762	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10,970 Persons Assisted
2.	AM-1 Overall Coordination	2026	2030	Administration, Planning, and Management	Town-Wide	Administration, Planning, and Management Priority	CDBG: 18% of the total CDBG allocation; \$36,900	Other: 1 Other

Table 51 – Goals Summary

Goal Descriptions

1.	Goal Name	DV-2 Infrastructure
	Goal Description	Improve infrastructure through rehabilitation, reconstruction, and new construction of streets, sidewalks, ADA curb cut ramps, sewer, water, storm water management, flood protection, bridges, green infrastructure, etc.
2.	Goal Name	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.

Projects

AP-35 Projects – 91.220(d)

Introduction

Listed below are the FFY 2026 CDBG activities for the Town of Bloomsburg:

Projects

#	Project Name
1	East Pine Street Parking Lot
2	West Pine Street Parking Lot
3	Pine Street Parking Lot
4	Administration

Table 52 - Project Information

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

- The Town of Bloomsburg owns and maintains the East Pine parking lot that is used primarily by town residents when utilizing town services and supporting local businesses. The lot is located one block south of Main Street, adjacent to several businesses and is easily accessed from Iron Street and Catherine Street. The spaces are evenly divided between metered and permitted spaces. These permits are made available for sale every six months for \$210 on a first-come, first-serve basis. They are utilized by Bloomsburg University students who live in nearby rental housing. The cost for a permit is less than the cost to put money in the meter when considering the hours of parking meter enforcement over the same period of time. Metered parking is affordable to the predominately LMI town population because the meters are only \$0.25 per hour and the parking permits are less than half of the cost of a permit in a private parking lot.

The lot is physically in very bad condition with a traffic flow that does not allow for safe ingress and egress from the improperly placed ADA accessible car park. The lack of this accessibility leads to dangerous conditions for the elderly and disabled. The pavement has reached the end of its useful life and no longer meets the specifications required for handicap parking. The pavement throughout the entire lot is crumbling and cracked due to stormwater issues. The concrete islands are deteriorated to unstable condition, making it hazardous for people to access the meters and traverse the parking lot. Due to changes in use of spaces, meter heads have been removed from the metal posts, but these posts remain in the concrete islands, creating a hazard for pedestrians. Currently, the utility poles create obstacles to safe travel through the lot. Also, due to lack of full lighting, it is an unsafe place after dark.

Prior to reconstructing the lot, stormwater improvements were made to ensure the new pavement is not undermined by stormwater issues. Utilities were relocated underground. New ADA compliant curb cuts and spaces were provided as part of the reconstruction. To improve

safety for all town residents, new LED lighting was installed at the lot, allowing for more use after dark. Parking meters were reinstalled, but payment can also be made for any unpermitted space using the mobile application. Utilizing an app has decreased parking tickets by \$75,000 in the 2022 budget calendar year. This also benefits the low-income residents of the town who can more easily ensure the parking meter is fed when not at the meter and avoid a parking ticket. Landscaping was installed to finish the project. Landscaping was added as part of the stormwater and beautification efforts.

The metered and permitted spaces do not exceed \$25,000 in a calendar year. Therefore, the income from the meters will not be program income. It will be treated as miscellaneous income that will be used for additional parking lot improvements, but not for maintenance at town-owned lots that are used primarily by town residents.

This 03G Parking Facilities activity falls under the National Objective of Low/Mod Area Benefit (LMA), focused on serving the residents of the Town of Bloomsburg who were primarily low to moderate income at the time pre-award approval was granted by HUD. The boundaries of the service area are the town limits. This activity provides benefit to all residents within the town limits, with 59.14% LMI in the town at the time pre-award approval was granted by HUD. Because the lot is owned and maintained by the town for use by town residents, and the primary users of the parking lot are town residents based on town parking permit records, the town-wide service area is reasonable for the scope and nature of this activity. The Town of Bloomsburg is primarily residential, with 59.14% low to moderate income persons based on the 2011-2015 America Community Survey data. It should also be noted that the improved aesthetics of the parking areas will improve the perception of the town and lead to increased economic vitality as more people are comfortable parking in the downtown to patronize businesses. The FFY 2026 CDBG funds will be utilized in conjunction with other grant funding to complete the parking lot reconstruction.

- The Town of Bloomsburg owns and maintains the West Pine Street parking lot that is used primarily by Bloomsburg University students who live in nearby rental housing. The lot is located one block south of Main Street, adjacent to several businesses and rental housing units. Most of the spaces are permitted. These permits are made available for sale every six months for \$175 on a first-come, first-served basis. Bloomsburg University students who live in nearby rental housing purchase most of the permits. The cost for a permit is less than the cost to put money in the meter when considering the hours of parking meter enforcement over the same period of time. Metered parking is affordable to the predominately LMI town population because the meters are only \$0.25 per hour and the parking permits are less than half of the cost of a permit in a private parking lot.

The lot is physically in very bad condition with spaces that are not sized to current regulations and handicap spaces placed improperly throughout. The lack of this accessibility leads to dangerous conditions for the elderly and disabled. The lot also does not meet the required 10% pedestrian

walkway. The pavement has reached the end of its useful life and no longer meets the specifications required for handicap parking. The pavement throughout the entire lot is crumbling and cracked due to stormwater issues. The concrete islands are deteriorated to unstable condition, making it hazardous for people to access the meters and traverse the parking lot. Due to changes in use of spaces, meter heads have been removed from the metal posts, but these posts remain in the concrete islands, creating a hazard for pedestrians. Currently, the utility poles create obstacles to safe travel through the lot. Also, due to lack of full lighting, it is an unsafe place after dark.

Prior to reconstructing the lot, stormwater improvements were made to ensure the new pavement is not undermined by stormwater issues. Utilities will be relocated underground. New ADA compliant curb cuts and spaces were provided as part of the reconstruction. The parking spaces were changed from angled parking to straight spaces to ensure the space size meets regulations. To improve safety for all town residents, new LED lighting was installed at the lot, allowing for more use after dark. Parking meters were reinstalled, but payment can also be made for any unpermitted space using a mobile application. Utilizing an app has decreased parking tickets by \$75,000 in the 2022 budget calendar year. This also benefits the low-income residents of the town who can more easily ensure the parking meter is fed when not at the meter and avoid a parking ticket. Landscaping was installed to finish the project. Landscaping was added as part of the stormwater and beautification efforts.

The metered and permitted spaces do not exceed \$25,000 in a calendar year. Therefore, the income from the meters will not be program income. It will be treated as miscellaneous income that will be used for additional parking lot improvements, but not for maintenance at town-owned lots that are used primarily by town residents.

This 03G Parking Facilities activity falls under the National Objective of Low/Mod Area Benefit (LMA), focused on serving the residents of the Town of Bloomsburg who were primarily low to moderate income at the time pre-award approval was granted by HUD. The boundaries of the service area are the town limits. This activity provides benefit to all residents within the town limits, with 59.14% LMI in the town at the time pre-award approval was granted by HUD. Because the lot is owned and maintained by the town for use by town residents, and the primary users of the parking lot are town residents based on town parking permit records, the town-wide service area is reasonable for the scope and nature of this activity. The Town of Bloomsburg is primarily residential, with 59.14% low to moderate income persons based on the 2011-2015 America Community Survey data. It should also be noted that the improved aesthetics of the parking areas will improve the perception of the town and lead to increased economic vitality as more people are comfortable parking in the downtown to patronize businesses. The FFY 2026 CDBG funds will be utilized in conjunction with other grant funding to complete the parking lot reconstruction.

- The Town of Bloomsburg owns and maintains the Pine Street parking lot that is used primarily by town residents when utilizing town services and supporting local businesses. The lot is located one block south of Main Street, adjacent to several businesses and the Bloomsburg University Greenly Center and is easily accessed from several surrounding streets. There are twice as many metered spaces as permitted spaces. These permits are made available for sale every six months for \$210 on a first-come, first-served basis. They are utilized by Bloomsburg University students who live in nearby rental housing. The cost for a permit is less than the cost to put money in the meter when considering the hours of parking meter enforcement over the same period of time. Metered parking is affordable to the predominately LMI town population because the meters are only \$0.25 per hour and the parking permits are less than half of the cost of a permit in a private parking lot.

It is physically in very bad condition with a traffic flow that does not allow for safe ingress and egress from the improperly placed ADA accessible car park. Spaces that are not sized to current regulations and handicap spaces placed improperly throughout. The lack of this accessibility leads to dangerous conditions for the elderly and disabled. The lot also does not meet the required 10% pedestrian walkway. The pavement has reached the end of its useful life and no longer meets the specifications required for handicap parking. The pavement throughout the entire lot is crumbling and cracked due to stormwater issues. The concrete islands are deteriorated to unstable condition, making it hazardous for people to access the meters and traverse the parking lot. Due to changes in use of spaces, meter heads have been removed from the metal posts, but these posts remain in the concrete islands, creating a hazard for pedestrians. Currently, the utility poles create obstacles to safe travel through the lot. Also, due to lack of full lighting, it is an unsafe place after dark.

Prior to reconstructing the lot, stormwater improvements were made to ensure the new pavement is not undermined by stormwater issues. Utilities were relocated underground. New ADA compliant curb cuts and spaces were provided as part of the reconstruction. Some of the parking spaces were changed from angled parking to straight spaces to ensure the space size meets regulations. To improve safety for all town residents, new LED lighting was installed at the lot, allowing for more use after dark. Parking meters were reinstalled, but payment can also be made for any unpermitted space using a mobile application. Utilizing an app has decreased parking tickets by \$75,000 in the 2022 budget calendar year. This also benefits the low-income residents of the town who can more easily ensure the parking meter is fed when not at the meter and avoid a parking ticket. Landscaping was added as part of the stormwater and beautification efforts.

The metered and permitted spaces do not exceed \$25,000 in a calendar year. Therefore, the income from the meters will not be program income. It will be treated as miscellaneous income that will be used for additional parking lot improvements, but not for maintenance at town-owned lots that are used primarily by town residents.

This 03G Parking Facilities activity falls under the National Objective of Low/Mod Area Benefit (LMA), focused on serving the residents of the Town of Bloomsburg who were primarily low to moderate income at the time pre-award approval was granted by HUD. The boundaries of the service area are the town limits. This activity provides benefit to all residents within the town limits, with 59.14% LMI in the town at the time pre-award approval was granted by HUD. Because the lot is owned and maintained by the town for use by town residents, and the primary users of the parking lot are town residents based on town parking permit records, the town-wide service area is reasonable for the scope and nature of this activity. The Town of Bloomsburg is primarily residential, with 59.14% low to moderate income persons based on the 2011-2015 America Community Survey data. It should also be noted that the improved aesthetics of the parking areas will improve the perception of the town and lead to increased economic vitality as more people are comfortable parking in the downtown to patronize businesses. The FFY 2026 CDBG funds will be utilized in conjunction with other grant funding to complete the parking lot.

AP-38 Project Summary

Project Summary Information

1.	Project Name	East Pine Street Parking Lot
	Target Area	Town -wide
	Goals Supported	DV-2 Infrastructure
	Needs Addressed	Non-Housing Community Priority
	Funding	\$56,254
	Description	CDBG funds will be used to reconstruct the parking lot that is owned, operated, and maintained by the town for the primary benefit to the predominately LMI residents of the town.
	Target Date	10/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	2,017 Families and 10,970 persons, 59.14% of whom are LMI.
	Location Description	Town of Bloomsburg
	Planned Activities	The National Objective is Low/Mod Area Benefit (LMA). The Matrix Code is 03G Parking Facilities.

2.	Project Name	Pine Street Parking Lot
	Target Area	Town -wide
	Goals Supported	DV-2 Infrastructure
	Needs Addressed	Non-Housing Community Priority
	Funding	\$56,254
	Description	CDBG funds will be used to reconstruct the parking lot that is owned, operated, and maintained by the town for the primary benefit to the predominately LMI residents of the town.
	Target Date	10/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	2,017 Families and 10,970 persons, 59.14% of whom are LMI.
	Location Description	Town of Bloomsburg
	Planned Activities	The National Objective is Low/Mod Area Benefit (LMA). The Matrix Code is 03G Parking Facilities.
3.	Project Name	West Pine Street Parking Lot
	Target Area	Town -wide
	Goals Supported	DV-2 Infrastructure
	Needs Addressed	Non-Housing Community Priority
	Funding	\$56,254
	Description	CDBG funds will be used to reconstruct the parking lot that is owned, operated, and maintained by the town for the primary benefit to the predominantly LMI residents of the town.

	Target Date	10/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	2,017 Families and 10,970 persons, 59.14% of whom are LMI.
	Location Description	Town of Bloomsburg
	Planned Activities	The National Objective is Low/Mod Area Benefit (LMA). The Matrix Code is 03G Parking Facilities.
4.	Project Name	Administration
	Target Area	Town -wide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$36,900
	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	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2,017 Families and 10,970 persons
	Location Description	Town of Bloomsburg
	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:

Generally speaking, CDBG expenditures will be made on a municipal wide basis.

Compared to other HUD grantees, the Town of Bloomsburg is quite small in size, population, and tax base. The Town only has three census tracts within its municipal limits.

Geographic Distribution

Target Area	Percentage of Funds
Municipal Wide	100%

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Selection of projects to be financed with CDBG is orchestrated by the Town’s adopted Citizen Participation Plan. Criteria necessary to have a project financed with CDBG includes but is not exclusively limited to the project’s eligibility as a CDBG activity, financial need, and consistency with the FFY 2026-2030 Five-Year Consolidated Plan. The service area of a project is also of great importance, particularly given that at least 70% of CDBG project funds must be expended on low to moderate income benefit activities. The Town has traditionally funded most of its activities based on low to moderate income area benefit. Depending on the service area of a proposed activity, a local income survey effort may be necessary to demonstrate low to moderate income benefit. Otherwise, the following geographic areas are considered predominately low to moderate income based on 2016-2020 ACS data:

- Census Tract, 511.02 Block Group 1: 70.80%
- Census Tract, 511.01 Block Group 2: 75.00%
- Census Tract, 511.02 Block Group 2: 63.00%
- Census Tract, 512 Block Group 1: 61.00%
- Census Tract, 512 Block Group 2: 70.60%

Discussion

The geographic locations for the FFY 2026 CDBG activities are as follows:

- East Pine Street Parking Lot: Town-Wide (LMA)
- West Pine Street Parking Lot: Town-Wide (LMA)
- Pine Street Parking Lot: Town-Wide (LMA)
- Administration: Town-Wide

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

The town does not own any affordable housing units nor do they receive an annual HOME allocation to carry out rehabilitation of existing housing units. Affordable housing projects are funded, built and operated by organizations such as Community Strategies Group and Columbia County Housing Authority. The town may choose to support affordable housing initiative being carried out by Community Strategies Group through allocation of CDBG to make improvements to the access road leading to the new Bloom Heights complex.

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

Table 53 - 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 54 - One Year Goals for Affordable Housing by Support Type

Discussion

There are currently no HOME grants underway nor is the town supporting housing related projects with CDBG funds.

AP-60 Public Housing - 91.220(h)

Introduction

The Columbia County Housing Authority's Admission and Continued Occupancy Policy requires their agency to regularly monitor each of their units to maintain safe, satisfactory living conditions for its tenants.

To provide superior service, the Columbia County Housing Authority 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 housing developments by attracting and retaining higher income families, and by working toward deconcentrating 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 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 CCHRA's support systems and commitment to employees and their development.
- CCHRA will make every effort to keep residents informed of program rules and regulations, and to advise participants of how the program rules affect them.

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

The Columbia County Housing Authority states that the housing needs in Bloomsburg will best be met by continuing to offer Housing Choice Vouchers to eligible applicants who are on the waiting list for housing rather than ownership of public housing units.

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

participate in homeownership

The Columbia County Housing & Redevelopment Authorities maintains a website (<https://www.cchrpa.org/>) 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.

The Columbia County Housing Authority does not administer a Public Housing Homeownership Program or a Section 8 Housing Choice Voucher (HCV) Homeownership Program. These are voluntary programs that public housing authorities 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 public housing authority.

The Columbia County Housing Authority will continue to ensure that housing needs are met in the Town of Bloomsburg. The CCHA is currently reviewing HUD regulations to determine additional public housing priorities for the future.

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

Not Applicable

Discussion

The Columbia County Housing Authority will continue to ensure that housing needs are met in the Town of Bloomsburg. The CCHA is currently reviewing HUD regulations to determine additional public housing priorities for the future. Community Strategies Group (CSG) recently opened a new 44-unit senior living facility, Mulberry Mill, in Bloomsburg for residents aged 62 and up and will continue to maintain safe, satisfactory living conditions for its public housing tenants. The apartments are on the 2nd, 3rd, and 4th floors. The first floor consists of a community services hub and offices for CSG, the Housing and Redevelopment Authorities, Chamber of Commerce, and the United Way.

CSG also operated the mixed income rentals at Silk Mill Apartments, and affordable senior rentals at Bloom Mills Apartments. Nine affordable residential condominiums for purchase at Mills on Market are under construction. Bloom Heights, a six town-house community with 20 two-bedroom units and 12 three-bedroom units, was approved for funding through the PHFA Low Income Housing Tax Credit. CSG closed on the grant in September 2025 and is breaking ground on the project. Four of the units will be fully handicapped accessible. Two units will be affordable to households at or below 20% of area median income, two units for those at 30% of area median income, 13 units for those at 50% area median income and 15 units for those at 60% area median income. The town may choose to fund improvements to the access road with CDBG in the future.

Opened in Spring 2023, Bill's House is being managed by CSG. Once accepted, case management is provided, with the clients, which includes life skills programming, financial literacy programs, and other programs as needed. There are five (one) BEDROOM apartments, three (two) BEDROOM apartments and a three BEDROOM house.

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

Introduction

The Town of Bloomsburg is part of the Eastern Pennsylvania Continuum of Care and the Central Valley Regional Homeless Advisory Board which includes 11 counties. Most people experiencing homelessness are sheltered and are not considered to be homeless based on the HUD definition. There is a perception that homelessness does not exist in the Town and further if a person is homeless, it is their own fault due to drugs, alcohol, etc. As noted by the National Low- Income Housing Coalition Executive Director Sheila Crowley in the Daily Item, “rural homelessness is undercounted...Rural people could be living in a car, living in a trailer, in hunting shacks.” People experiencing homelessness in rural communities also have the challenge of being distanced from services.

In Bloomsburg, a significant percentage of households are ‘doubled up’ with multiple families or unrelated individuals. This percentage is highest in Census Tract 511 (34.2%) – the area around Bloomsburg University – and Census Tract 512 (23.6%), the area most impacted by flooding.

- Census Tract 510 9.1%
- Census Tract 511 34.2%
- Census Tract 512 23.6%
- Bloomsburg-Berwick MSA 12.5%
- Pennsylvania 10.2%
- United States 11.1%

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

Based on the recommendations of the FFY 2020 Analysis of Impediments Fair Housing Study, the Town of Bloomsburg will assess the need for additional emergency or transitional shelter, rapid re-housing, and homelessness prevention services in the municipality. Key partners to this effort included the Continuum of Care, Community Strategies Group, SEDA-Council of Governments, and the Town of Bloomsburg.

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

The Town of Bloomsburg’s Citizen Participation Plan encourages consultation with local homelessness organizations during the development of various CDBG planning efforts. These organizations include:

- Beyond Violence, Inc.
 - Provides shelter for women and children that are victims of domestic violence.
 - Located in the Borough of Berwick.
- Columbia/Montour Transitional Housing and Care Center
 - Provides emergency shelter and transitional housing.
 - Located at the Gate House facility in the Borough of Danville.
 - New Gate House facility opened in Bloomsburg Spring 2025.
- Eastern Pennsylvania Continuum of Care

- The HUD program is designed to promote regionwide commitment to the goal of ending homelessness.
- The Women’s Center, Inc.
 - Provides shelter for women and children that are victims of domestic violence.
 - Located in the Town of Bloomsburg.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Town of Bloomsburg’s FFY 2020 - 2025 Analysis of Impediments Fair Housing Study provides the following strategies to address this housing need:

- Assess the need to provide additional emergency or transitional shelter, rapid re-housing, and homelessness prevention services in the Town and the region.
 - Key Partners: Continuum of Care, Community Strategies Group, SEDA-Council of Governments, Town of Bloomsburg
- Submit a regional competitive ESG (Emergency Solutions Grant) application to DCED to fund the needs and solutions identified in the assessment.
 - Key Partners: Continuum of Care, SEDA-Council of Governments

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

The Town of Bloomsburg supports the efforts of local partner agencies to address the need for rapid re-housing.

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 focus groups on this topic and other related topics such as healthcare, budgeting, and parenting. The Gate House also lists “securing affordable housing” as one of their shelter’s tenant goals for their residents.

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 invest it, and/or donate 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 re-entry 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 support 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.

Discussion

According to Mark Rusanowsky, Homelessness Liaison for Columbia County, many of the homeless neighbors are prone to exploitation by scammers. They are often lonely, isolated from family support, and desperate for human connection and/or affordable housing. These factors, combined with reliable income streams like SSD/SSI, make homeless vulnerable to scams.

Trailer parks still offer affordable housing options for low-income families. But some park owners do not offer leases, only month to month rent. When they are facing eviction, some agencies can't offer financial assistance because the tenants don't have a lease. Many trailer park tenants own their trailers but can't afford the upkeep. If the trailer is condemned, they are forced to relocate, which can often mean homelessness.

CSO often works with individuals suffering from emotional and cognitive limitations. Their mental health or behavioral challenges are bad enough to make it hard to secure housing, but not bad enough to qualify for help from local healthcare systems. These individuals are forced to engage in a process that does not accommodate their disabilities. Landlords refuse to work with them, or they lack the agency to follow

through with the complex processes of housing search and rental application. There is a lack of permanent supportive housing options.

According to AGAPE, there has been a significant shift in the mindset of the homeless population in the area. They have become complacent about how they are living because their basic needs are being met. Service providers navigate a complex paradox: mitigating immediate suffering while ensuring assistance does not disincentivize long-term transition into stable housing.

There has also been an influx of homeless people from other more urban counties because Columbia County has the resources available to serve their needs as opposed to long wait lists and unsafe surroundings.

Both organizations noted that homeless persons often have evictions or trespass violations on their records, making landlords hesitant to rent to them. The background check, credit check, and security deposits make it nearly impossible for a homeless person to rent an apartment. In addition, rents are increasing across the region due to influx of data center workers who are willing and able to pay higher rent.

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

Introduction

In 2024, Town Council adopted several zoning ordinance changes that promote affordable and accessible housing based off of recommendations included in the Analysis of Impediments report. While a few changes were not approved by the Planning Commission, the town will continue to work with the consultants and Planning Commission to incorporate opportunities to create new affordable and accessible housing units and to update policies that may serve as a barrier to affordable housing.

The Town strengthened access to fair housing information by creating a dedicated Fair Housing Hub on the Town's website and promoting its availability through a one-time mailing to residents and partner organizations. The Hub includes comprehensive tenant rights information, details on affordable housing programs, and direct links to related resources, including Columbia County's utility assistance programs, and SEDA COG's weatherization program.

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

To reinforce local protections, the Town may pass and actively enforce an Anti-Discrimination Ordinance and establish a Human Relations Commission with representation from community members who have been adversely impacted by discrimination. The Town will also ensure that CDBG and HOME subrecipients fulfill their obligation to affirmatively further fair housing by including appropriate contract clauses and providing technical assistance. In addition, materials about utility assistance programs will be made available at Town Hall.

To address housing stability, the Town will continue to assess the need for additional emergency shelter, transitional housing, rapid re-housing, and homelessness prevention services at both the local and regional levels. At the regional scale, SEDA COG developed a complementary Fair Housing Hub on its website and promote it broadly to residents, municipalities, social service providers, government agencies, and housing and lending professionals to ensure consistent access to fair housing information across jurisdictions.

The Town will continue to publicize and promote an annual fair housing hearing to provide residents with opportunities to ask questions and raise concerns related to fair housing issues. Municipal staff will be equipped with fair housing educational materials and trained to understand and share this information with the public as needed. The Town will maintain its support for Community Strategies Group's efforts to develop new affordable housing units and will consistently consider both affordability and accessibility needs when allocating CDBG funding. When opportunities arise, the Town will also support public and private initiatives that expand the supply of affordable housing.

Ongoing education will remain a priority, with continued outreach to homeowners, residents, and housing professionals regarding their rights and available opportunities. The Town will submit an annual Right-to-Know request to the Pennsylvania Human Relations Commission and will respond to and address any complaints received. Participation in Fair Housing Month activities will continue as a means to raise awareness of fair housing rights and the complaint process, and the Town will ensure that the Local Center for Independent Living (MyCIL) is informed of new and upcoming projects that may affect individuals with disabilities.

Discussion

The town will continue to work towards completing these goals and all other recommendations included in the Analysis of Impediments plan.

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 enhance 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 and social service providers, a number of significant obstacles remain to meeting underserved needs. With funding resources being scarce, funding becomes the greatest obstacle for the Town 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
- The need for rehabilitation of the Town's aging housing stock
- Vacant and abandoned properties
- Low wages in the service and retail sector job market

Actions planned to foster and maintain affordable housing

Housing Priority - (High Priority)

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

- **HS-1: Fair Housing** – Support education, enforcement/reporting, and/or evaluation/study of Fair Housing rights and other housing related topics relevant to the public.
- **HS-2: Housing Stock** - Support efforts to create new units of affordable and/or accessible housing as well as maintain and improve the quality of older homes, including elimination of slum and blighting conditions.

Assignment of Priority Discussion:

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

Actions planned to reduce lead-based paint hazards

For the CDBG and HOME Program rehab programs, all contracts entered after January 10, 2002, must comply with the Lead Based Paint Regulations dated September 15, 1999, for housing rehabilitation. These regulations include the requirement that all work performed on lead-containing surfaces must conform to lead-safe practices and be completed by workers who are either supervised by an EPA-certified abatement supervisor, or workers trained in lead-safe work practices. If abatement options are specified in the work writeup, then the contractor must hire an EPA-certified and state licensed abatement contractor and submit proof of the current state license.

The following requirements apply to federally funded housing rehabilitation:

Rehab where the costs range from \$1,000 to \$4,999:

- Provisions of the Protect Your Family From Lead in Your Home Pamphlet found at www.epa.gov/lead
- Paint testing
- Repair surfaces disturbed during rehabilitation
- Use lead safe work practices
- Clearance of the work site

Rehab where the costs range from \$5,000 to \$24,999:

- Provisions of the Protect Your Family From Lead in Your Home Pamphlet found at www.epa.gov/lead
- Paint testing and risk assessment
- Interim controls
- Use lead safe work practices
- Clearance of the unit

Rehab where the work exceeds \$25,000:

- Provisions of the Protect Your Family From Lead in Your Home Pamphlet found at www.epa.gov/lead
- Paint testing and risk assessment
- Abatement (interim controls on exterior surfaces not disturbed by rehab)
- Use lead safe work practices
- Clearance of the unit

Any housing rehabilitation projects undertaken by the town utilize DCED's Housing Rehabilitation Guidebook dated July 2025. This guidebook was specifically created for projects financed with CDBG and/or HOME funds. The actions listed above were obtained from this literature.

Actions taken to reduce the number of poverty-level families:

Preserving local jobs and businesses has been important for the Town so that the increase in poverty level families is minimized. In an effort to encourage a local economic recovery, economic empowerment of the Town's residents also needs to occur. These efforts need to include but are not limited to new employment opportunities, employee education and job training, and business technical assistance efforts.

The resources and opportunities that the Town has for minimizing 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, the Town of Bloomsburg has adopted a Section 3 Action Plan which requires the employment of Section 3 residents in construction contracts when possible. Admittedly, contractors often already have the workforce necessary to complete a construction project though. However, per the updated Section 3 regulations published in 2021, the Town encourages contractors awarded CDBG funded contracts to hire Section 3 persons, makes all opportunities for contracts known to Section 3 businesses, and requires contractors to report on Section 3 labor hours for each project as stated in the Town's Section 3 Plan adopted in December 2021.

More direct efforts to alleviate poverty by combining case management, social services, job training, and housing assistance are more common through collaboration with the Columbia County Human Service Coalition. The Columbia Montour Chamber of Commerce also has developed relevant programming to include:

1. Facilitation of regular discussions between employers and educators to improve the teaching of real workplace skills; and
2. Foundational skills for unemployed and underemployed individuals with the potential expansion to include people on parole and/or leaving prison; and
3. A partnership with Bloomsburg University to develop team leadership and basic management skills in existing employees.

The goals of the FFY 2026-2030 Consolidated Plan concerning economic development include:

Community and Economic Development Priority - (High Priority)

There is a need to improve the public and community facilities, infrastructure, employment, and the quality of life in the Town of Bloomsburg.

- **DV-1 Community Facilities** - Improve the parks, recreational centers, trails, bikeways, and public and community facilities through rehabilitation, new construction, and handicap accessibility improvements.
- **DV-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.
- **DV-3 Employment (Low Priority)** - Support and encourage job creation, job retention, and job training opportunities as well as entrepreneurship and small business development.

Assignment of Priority Discussion:

High Priority - Activities are assigned a high priority if the 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 Town of Bloomsburg during the Five-Year Consolidated Plan period. The Town may support applications for other funding if those activities are consistent with the needs identified in the Five-Year Consolidated Plan.

Actions taken to develop institutional structure:

The Town of Bloomsburg and SEDA-COG will coordinate activities amongst public and private agencies, and other organizations that serve the municipality. Due to the relatively small population of the Town, 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.

To streamline efforts and promote greater local cooperation, the Town will continue to collaborate 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 taken to enhance coordination between public and private housing and social service agencies:

Establishment of a public transportation system is the greatest improvement that can occur to facilitate coordination between public and private housing and social service agencies.

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

The Greater Susquehanna Valley United Way, the United Way of Columbia and Montour County, the Greater Susquehanna Valley Chamber of Commerce, Transitions PA, River Valley Transit, Rabbit transit, Bucknell University, and SEDA-COG are attempting to get a fixed bus route funded by the Pennsylvania Department of Transportation. This fixed routed program could cover much of the Route 11 and Route 15 corridor throughout the Susquehanna Valley. However, state/federal fiscal realities and considerable difficulty securing local government match have hampered this effort. Agencies continue to try to respond to this need for transportation services.

Identify actions taken to overcome the effects of any impediments identified in the Actions planned to enhance coordination between public and private housing and social service agencies

The Town will strengthen access to fair housing information by creating a dedicated Fair Housing Hub on the Town’s website and promoting its availability through a one-time mailing to residents and partner

organizations. The Hub will include comprehensive tenant rights information, details on affordable housing programs, and direct links to related resources, including Columbia County's utility assistance programs and SEDA-COG's weatherization program. To reinforce local protections, the Town will pass and actively enforce an Anti-Discrimination Ordinance and establish a Human Relations Commission with representation from community members who have been adversely impacted by discrimination. The Town will also ensure that CDBG and HOME subrecipients fulfill their obligation to affirmatively further fair housing by including appropriate contract clauses and providing technical assistance. In addition, materials about utility assistance programs will be made available at Town Hall.

To address housing stability, the Town will assess the need for additional emergency shelter, transitional housing, rapid re-housing, and homelessness prevention services at both the local and regional levels. At the regional scale, SEDA-COG will develop a complementary Fair Housing Hub on its website and promote it broadly to residents, municipalities, social service providers, government agencies, and housing and lending professionals to ensure consistent access to fair housing information across jurisdictions.

The Town will continue to publicize and promote an annual fair housing hearing to provide residents with opportunities to ask questions and raise concerns related to fair housing issues. Municipal staff will be equipped with fair housing educational materials and trained to understand and share this information with the public as needed. The Town will maintain its support for Community Strategies Group's efforts to develop new affordable housing units and will consistently consider both affordability and accessibility needs when allocating CDBG funding. When opportunities arise, the Town will also support public and private initiatives that expand the supply of affordable housing.

Ongoing education will remain a priority, with continued outreach to homeowners, residents, and housing professionals regarding their rights and available opportunities. The Town will submit an annual Right-to-Know request to the Pennsylvania Human Relations Commission and will respond to and address any complaints received. Participation in Fair Housing Month activities will continue as a means to raise awareness of fair housing rights and the complaint process, and the Town will ensure that the Local Center for Independent Living (MyCIL) is informed of new and upcoming projects that may affect individuals with disabilities.

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 the Five-Year Consolidated Plan study effort has been completed, the baseline goals established toward improving the housing and community and economic development needs of the Town will be modified as necessary.

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

Program Specific Requirements

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

Introduction

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	
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 Town's strategic plan	
3. The amount of surplus funds from urban renewal settlements	
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.	
5. The amount of income from float-funded activities	
Total Program Income	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit person 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 wishes to be evaluated over a three-year period (FFY 2024-2026) to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income.