

BOROUGH OF BERWICK

1800 North Market Street
Berwick, PA 18603

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

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

August 2026

Council President:
Geraldine Wozniak

Borough Manager:
Damien Scoblink



Executive Summary

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

1. Introduction

In accordance with HUD regulations, the Borough of Berwick has prepared its Five-Year Consolidated Plan for FFY 2026-2030. This plan identifies key needs, challenges, and opportunities related to housing, community development, and economic development within the Borough.

The Consolidated Plan establishes strategic priorities and measurable goals to guide the Borough's use of available resources over the five-year period. It reflects a collaborative planning process involving the Borough of Berwick, SEDA-Council of Governments (SEDA-COG), residents, service providers, housing and community development organizations, and economic development stakeholders. Input was gathered through public meetings, stakeholder consultations, and interagency coordination.

2. Summary of the objectives and outcomes identified in the Plan

This Five-Year Consolidated Plan serves as a strategic framework, funding application, and planning document for the Borough of Berwick. As part of this process, the Borough has established goals and objectives to guide the allocation of CDBG resources and address identified community needs.

The following goals and objectives have been identified for the FFY 2026–2030 period:

Housing Priority - (High Priority)

There is a need to improve the quality of the housing stock in the Borough of Berwick, 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.

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 Borough of Berwick.

- **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** - 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.

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 Borough of Berwick will likely utilize CDBG funds to finance activities during the Five-Year Consolidated Plan period.

Low Priority - Activities are assigned a low priority if the activity may not be funded by the Borough of Berwick during the Five-Year Consolidated Plan period. The Borough of Berwick 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 Reports (CAPER) have been submitted to HUD regarding how the Borough of Berwick 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 development of the Five-Year Consolidated Plan, a notice regarding the initiation of the CDBG application schedule was mailed out on April 3, 2026 to the Columbia County Housing Authority (who also has representation on the regional Continuum of Care Board), Columbia County Human Service Coalition, businesses, developers, non-profit organizations, philanthropic organizations, and community and faith-based organizations. Initial consultation meetings were held with these organizations throughout May of 2026.

As a component of this schedule, the Borough of Berwick held its first public hearing on April 20, 2026. The hearing is based on the needs of the community and its residents. The hearing also provided the residents, agencies, and organizations with the opportunity to discuss the Borough of Berwick'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 Five-Year Consolidated Plan and Annual Action Plan were on public display. The comment period for both plans 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" were placed on display at the following locations:

1. Borough of Berwick
1800 North Market Street
Berwick, PA 18603
2. SEDA-COG's website:
<http://www.sedacog.org/departments/community-development/hud-documentation>

A final public hearing was held in the Borough of Berwick City Hall on July 20, 2026. The hearing gave the public a final opportunity to comment on the Borough's 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 hearings 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 borough's public hearing to invite comment. Public comment was also invited for thirty (30) days regarding the Five-Year Consolidated Plan and the Annual Action Plan.

Comments received at the borough'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 Five-Year Consolidated Plan.

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

All comments and suggestions received to date have been accepted and incorporated into the Five-Year Consolidated Plan.

7. Summary

The primary purpose of the Five-Year Consolidated Plan is to assess living conditions and identify the housing, community development, and economic development challenges and opportunities facing the residents of the Borough of Berwick. This planning process establishes baseline goals and priorities aimed at improving housing conditions and addressing identified community and economic development needs.

The Borough of Berwick will use this Consolidated Plan as a strategic framework to guide the allocation of CDBG funds over the five-year period, as well as to inform and coordinate efforts among stakeholder organizations working to address these needs.

For FFY 2026, the Borough of Berwick will receive a CDBG allocation of **\$277,420**, which will be used in a manner consistent with the priorities and objectives outlined in this plan.

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

Agency Role	Name	Department/Agency
CDBG Recipient	Damien Scoblink	Borough of Berwick
CDBG Administrator	Leslie Hosterman	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 30 years, SEDA-COG's Community Development Program has assisted with nearly 1,000 public infrastructure and community facility projects.

Consolidated Plan Public Contact Information

Tyler Dombroski
SEDA - Council of Governments
201 Furnace Road, Lewisburg, PA 17837
570-524-4491 (v) 570-524-9190 (f)
Email: tdombroski@seda-cog.org

Leslie Hosterman
SEDA - Council of Governments
201 Furnace Road, Lewisburg, PA 17837
570-524-4491 (v) 570-524-9190 (f)
Email: lhosterman@seda-cog.org

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 Borough of Berwick 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 this Five-Year Consolidated Plan. Public hearings were scheduled in accordance with the Borough's adopted Citizen Participation Plan to provide the public an opportunity to comment on the development of this Plan.

Organizations that participated in the consultation process were notified of the Five-Year Consolidated Plan and the FFY 2026 CDBG program's initiation through an outreach letter. Public advertising also occurred.

The Borough of Berwick will work with the following agencies to enhance coordination:

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
The Borough of Berwick	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 5 (Regional Homeless Advisory Boards in the Eastern PA Continuum of Care, and each Regional Homeless Advisory Boards 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.

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

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	Berwick Area United Way
	Agency/Group/Organization Type	Regional organization Civic Leaders Business and Civic Leaders Community Development Financial Institution Foundation

	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
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	Berwick Borough
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, regular attendance at Borough Council meetings and work sessions; Housing and Community Development priorities.
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	Berwick Area YMCA
	Agency/Group/Organization Type	Services-Health Civic Leaders Business and Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement, outreach letter; Housing and Community Development priorities.
18	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.
19	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.

20	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.
21	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.
22	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.
23	Agency/Group/Organization	Eastern 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.
24	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.

25	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.
26	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.

27	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.
28	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.
29	Agency/Group/Organization	Beyond Violence
	Agency/Group/Organization Type	Services-homeless Services-Victims of Domestic Violence
	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 - 2025 Annual Action Plans	The Borough of Berwick	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
FFY 2021-FFY 2025 Consolidated Plan	The Borough of Berwick	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 Borough of Berwick	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Columbia County Hazard Mitigation Plan Update	Columbia County	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Comprehensive Economic Development Strategy	SEDA-COG	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Long Range Transportation Plan	SEDA-COG	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.

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 Borough of Berwick 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 Borough of Berwick's efforts to implement the strategies produced from this Five-Year Consolidated Plan will require continued cooperation with partner agencies.

Narrative

The Borough of Berwick has consulted with various agencies which has culminated in the development of this 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
- The Gate House
- 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 Borough of Berwick 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 planning schedule; and
- Newspaper advertisements encouraging participation and comment; and
- Public display of the draft Consolidated Plan and Annual Action Plans.

Through the citizen participation process, residents provided input to identify key challenges and opportunities within the Borough and to establish goals to address those needs.

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

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/ Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
2	Consultation meetings and interviews	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Varied. Refer to correspondence associated with meetings.	Comments utilized throughout the Consolidated Plan and Annual Action Plan.	All comments were accepted.	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/ Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
3	Public Hearing	Minorities Non-English Speaking - Specify other language: Assistance provided upon request Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Varied. Refer to attached sign-in sheets for attendance records.	Refer to minutes of public hearings attached to this Consolidated Plan.	All comments were accepted.	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/ Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
4	Newspaper Ad	<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://seda-cog.org/departments/community-development/hud-documentation/

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Borough of Berwick utilized the pre-populated Comprehensive Housing Affordability Strategy (CHAS) data provided through HUD’s Consolidated Plan template as a foundation for this needs assessment. The CHAS data is derived from the American Community Survey (ACS) 5-Year Estimates and the decennial U.S. Census, as made available by HUD.

The ACS is conducted on a continuous basis, sampling approximately 1 in 40 households (2.5%) annually. The 5-Year Estimates used in CHAS data aggregate multiple years of survey responses to improve reliability, particularly for smaller geographic areas such as the Borough of Berwick. However, due to the comparatively smaller sample size relative to the decennial Census, the resulting estimates may contain larger margins of error and less precision.

CHAS data provides critical insight into housing conditions and needs, particularly for low- and moderate-income households, including the extent of cost burden, overcrowding, and substandard housing conditions. This information is used by local governments to inform planning decisions and guide the allocation of HUD resources.

In addition to quantitative data, the Borough incorporated qualitative input obtained through consultation with social service agencies, housing providers, community organizations, and Borough staff. Public input gathered through citizen participation efforts, including public hearings, further informed the identification and prioritization of housing, homeless, special needs, community development, and economic development needs.

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

Summary of Housing Needs

The Borough of Berwick continues to experience housing challenges driven primarily by affordability and income constraints rather than physical deficiencies in the housing stock. While the overall population declined slightly (-3%), the number of households increased (+10%), suggesting smaller household sizes and sustained demand for housing.

Despite a rise in median income, a significant proportion of households—particularly those at or below 50% of area median income—continue to face financial hardship. Housing cost burden is the most prevalent issue, affecting a substantial number of both renters and homeowners, with renter households disproportionately impacted. Severe cost burden remains concentrated among extremely low-income households (0–30% AMI), many of whom also report zero or negative income, indicating heightened vulnerability to housing instability.

Although overcrowding and substandard housing conditions are minimal, the prevalence of cost burden among elderly households and small families highlights the need for affordable, accessible housing options and targeted assistance for fixed- and low-income residents. Overall, the Borough’s housing needs are centered on expanding affordable housing opportunities, reducing cost burden, and supporting vulnerable populations, particularly renters and elderly households.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	10,330	10,005	-3%
Households	4,110	4,530	10%
Median Income	\$35,445.00	\$42,424.00	20%

Table 5 - 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	800	425	985	640	1,680
Small Family Households	35	100	485	185	1,030
Large Family Households	85	25	0	70	70
Household contains at least one person 62-74 years of age	110	130	275	240	300
Household contains at least one person age 75 or older	130	125	245	95	140
Households with one or more children 6 years old or younger	105	15	170	74	65

Table 6 - 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	0	0	15	0	15	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	30	30	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	265	35	0	0	300	115	0	0	0	115

	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)	100	75	55	0	230	0	115	115	60	290
Zero/negative Income (and none of the above problems)	115	0	0	0	115	15	0	0	0	15

Table 7 – 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	265	35	15	30	345	115	0	0	0	115
Having none of four housing problems	380	205	385	235	1,205	45	185	585	375	1,190
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – 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	35	50	0	85	0	35	75	110
Large Related	85	0	0	85	0	25	0	25
Elderly	65	25	15	105	20	45	40	105
Other	180	35	35	250	95	10	0	105
Total need by income	365	110	50	525	115	115	115	345

Table 9 – 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	0	0	0	0	0	0
Large Related	0	0	0	0	0	0	0	0
Elderly	50	15	0	65	20	0	0	20
Other	0	95	20	115	95	0	0	95
Total need by income	50	110	20	180	115	0	0	115

Table 10 – 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	30	30	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	30	30	0	0	0	0	0

Table 11 – 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 12 – 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 4,530 households in the Borough of Berwick. Based on TableID S1101 from the 2016-2020 ACS data, 33.1% all households were single person households. According to TableID S1101 from the 2016-2020 ACS data, 12.4% of all households are persons over the age of 65 living alone. Given this data, less than half of all single person households are persons over the age of 65. It is presumed that as the senior population ages, additional accommodations and supportive services will be necessary for this segment of the community.

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, 18.2% of the population in Berwick has a disability. 55.4% 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 9.1%. When looking at those age 75 and over only, this increases to 22.2%. Independent living difficulty is also an issue for those age 75 and over at 19.5%.

A survey conducted for the FFY 2020 - 2024 Analysis of Impediments Fair Housing Study resulted in only 24% of homeowners, and no renters agreeing that people with disabilities have enough housing choices in their community. Focus groups revealed that there are insufficient units that meet current ADA standards. Less than half of homeowners and 50% of renters who took this survey stated that people with disabilities have the same opportunities as people who are able bodied in the Borough. 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.

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.

Additionally, 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 stay was 32 days, and in FY 2024/2025 the average 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 most prevalent housing problem in the Borough of Berwick is housing cost burden. The data shows:

- 525 renter households and 345 owner households experience cost burdens exceeding 30% of income
- 180 renter households and 115 owner households experience severe cost burden (>50% of income)
- Cost burden is especially concentrated among households earning 0–30% AMI

Other housing problems—such as substandard housing conditions and overcrowding—are minimal in comparison, indicating that affordability is the dominant issue rather than physical housing deficiencies.

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

Housing problems disproportionately affect:

- Extremely low-income households (0–30% AMI) – These households experience the highest rates of both cost burden and severe cost burden, as well as zero or negative income conditions.
- Renter households – Renters are significantly more impacted than homeowners, with higher concentrations of both moderate and severe cost burden.

- Elderly households – Seniors, many of whom rely on fixed incomes, show elevated levels of cost burden and represent a substantial portion of households in need.
- Small family households – These households account for a large share of cost-burdened renters, indicating financial strain even among smaller family units.

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 Berwick Borough 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.). 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 the 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 Berwick Borough 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.

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.

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, 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 assessment has been conducted to determine whether any racial or ethnic group is disproportionately affected by housing problems. A disproportionately greater need is defined as a group whose percentage exceeds that of the overall population by at least 10 percentage points.

According to Table S2502 from the 2016-2020 ACS data, there are 4,643 occupied housing units in the Borough of Berwick. The number of White households is 4,328 (93.2%); the number of Black/African American households is 158 (3.4%); the number of American Indian, Alaska Native, Asian, Native Hawaiian, or Other Pacific Islander is 0 (0.0%); the number of Hispanic or Latino households is 111 (2.4%).

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	480	320	0
White	355	320	0
Black / African American	20	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	85	0	0

Table 13 - 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	225	195	0
White	225	185	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 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	185	800	0
White	185	785	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	15	0

Table 15 - 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	90	550	0
White	75	530	0
Black / African American	0	15	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Table 16 - 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, 91.2% of the population in the Borough of Berwick is white, while 4.4% is Black, 1.1% is American Indian, 0.1% is Asian, and 3.2% is two or more races.

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.

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 Borough of Berwick’s Five-Year Consolidated Plan, an analysis was conducted to determine whether any racial or ethnic group is disproportionately affected by severe housing problems within the Borough. A disproportionately greater need is defined as a condition in which a group’s percentage of those affected exceeds that of the overall population by at least 10 percentage points.

Severe housing problems are differentiated from general housing problems based on more stringent thresholds. These include overcrowding defined as more than 1.5 persons per room (compared to more than 1.0 persons per room for general overcrowding), as well as a cost burden exceeding 50 percent of household income (compared to the 30 percent threshold used for general housing cost burden).

According to Table S2502 from the 2016-2020 ACS data, there are 4,643 occupied housing units in the Borough of Berwick. The number of White households is 4,328 (93.2%); the number of Black/African American households is 158 (3.4%); the number of American Indian, Alaska Native, Asian, Native Hawaiian, or Other Pacific Islander is 0 (0.0%); the number of Hispanic or Latino households is 111 (2.4%).

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	380	425	0
White	270	405	0
Black / African American	20	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	85	0	0

Table 17 – Severe Housing Problems 0 - 30% 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%

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	35	390	0
White	35	375	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 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	970	0
White	15	955	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	15	0

Table 19 – 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	30	610	0
White	30	575	0
Black / African American	0	15	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Table 20 – 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

Based on TableID DP05 from the 2016-2020 ACS data, 91.2% of the population in the Borough of Berwick is white, while 4.4% is Black, 1.1% is American Indian, 0.1% is Asian, and 3.2% is two or more races.

According to the CHAS 2016-2020 data populated by HUD, there is no racial or ethnic group that has a disproportionately greater severe housing need. This lack of disproportionate need can be attributed to the homogeneity of the 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 Borough of Berwick’s Five-Year Consolidated Plan, an analysis was conducted to determine whether any racial or ethnic group is disproportionately affected by housing cost burden within the borough. A disproportionately greater housing cost burden is defined as a condition in which a group’s percentage of cost-burdened households exceeds that of the overall population by at least 10 percentage points.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	3,395	585	415	135
White	3,255	545	305	130
Black / African American	20	0	20	0
Asian	0	0	0	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	60	0	85	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2016-2020 CHAS
Source:

Discussion

According to the CHAS 2016-2020 data populated by HUD, there is no racial or ethnic group that has a disproportionately greater housing cost burden. This lack of disproportionate need can be attributed to the homogeneity of the population.

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 2016–2020 CHAS data, no racial or ethnic group meets the defined threshold for a disproportionately greater housing cost burden (i.e., exceeding the overall rate by at least 10 percentage points). This finding is largely influenced by the relatively small size and limited representation of minority populations within the Borough.

However, the data does indicate that Black/African American and Hispanic households experience higher rates of severe cost burden (>50% of income) relative to their total households, although the overall number of households in these groups is small. As a result, these variations do not meet the statistical threshold for disproportionate need but may still suggest areas of concern.

Overall, housing cost burden is a widespread issue affecting households across all racial and ethnic groups in the borough. The lack of a statistically disproportionate impact reflects both the homogeneity of the population and small subgroup sizes, rather than the absence of need among minority households.

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 Borough of Berwick's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, about 86.1% of residents in Census Tract 506, Block Group 6 are White and about 79.64% of residents in Census Tract 507, Block Group 4 are White. About 11.96% of residents in Census Tract 506, Block Group 6 are Black or African American. About 12.18% of residents in Census Tract 507, Block Group 4 are Some Other Race.

According to the Borough of Berwick's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, the largest concentrations of people who are Hispanic or Latino are in Census Tract 506, Block Group 2 (24.23% of the population) and Census Tract 507, Block Group 1 (19.58% of the population).

According to the Borough of Berwick's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, there are four block groups where all residents are White.

NA-35 Public Housing - 91.205 (b)

Introduction

As of 2026, the Columbia County Housing & Redevelopment Authority (CCHRA) has repositioned its public housing inventory through HUD-approved disposition and/or conversion programs. As a result, the Authority no longer operates units under the traditional Public Housing program. Affordable housing assistance in the County is now primarily provided through the Housing Choice Voucher (HCV) program and project-based rental assistance.

Totals in Use

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

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

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

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

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

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

Table 24 – 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 25 – 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 borough or the Housing Authority. AGAPE has reported that there is a need for more accessible units for the disabled.

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 & Redevelopment Authority, the most immediate need of Voucher Holders is identifying landlords willing to work with the Housing Choice Voucher Program, and overall affordable housing. CCHRA 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 Borough of Berwick 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.

A-40 Homeless Needs Assessment - 91.205 (c)

Introduction:

The Borough of Berwick 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 Borough of Berwick FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, nearly one in five households is 'doubled up' with multiple families or unrelated individuals living in the home. This percentage is highest in Census Tract 507 (19.7%) and Census Tract 506 (18.5%).

- Census Tract 506 18.5%
- Census Tract 507 19.7%
- 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 Borough of Berwick'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 67 households (representing approximately 90 persons) from Columbia County presented to the Continuum of Care's Coordinated Entry system in 2020. Note: this can be roughly mapped to persons becoming homeless annually (not an exact equivalent).

- Number of days persons experience homelessness: Continuum of Care's average is 75 days for persons in emergency shelter. The Continuum of Care does not have data for Columbia County.
- Number of persons exiting homelessness each year: Continuum of Care's average for exits to permanent housing from emergency shelter is: 47% of households exit to permanent housing. The Continuum of Care does not have data 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 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 Borough of Berwick'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 Borough of Berwick'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 Point In Time (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.

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

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

Additionally, those who are affected by rural homelessness are separated from services by greater distance and are even more invisible than those affected in urban or suburban settings, where

residences, businesses, and shopping districts are close together. As a result, those who find themselves homeless in rural locales are in a particularly vulnerable position.

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

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. In general, there are two types of seniors that the Area Agency on Aging works with according to multiple representatives of their organization:

- 1) Older seniors who are in great shape; and
- 2) Individuals who have neglected their health.

Based on TableID S0101 from the 2016-2020 ACS data, 21.6% of the borough's population is anticipated to be 62 years of age or older. This equates to about 2,232 residents. This number is only going to increase with the aging population of baby boomers.

- **Persons with mental, physical and/or developmental disabilities:**

Based on TableID S1810 from the 2016-2020 ACS data, 18.2% of the population in Berwick has a disability. 55.4% 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 9.1%.

- **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 Berwick and Bloomsburg 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, 11 reside in the Borough of Berwick. 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?

Access to housing and supportive services varies across the community. Some individuals and families are familiar with available programs and understand how to navigate existing systems. However, others—particularly those experiencing new or sudden financial hardship—may lack this knowledge due to the urgency and complexity of their circumstances. As a result, it can be challenging to accurately assess overall public awareness of available services, as well as to determine whether current resources are sufficient to meet community needs.

- **Elderly persons (age 62 years and older):**
The services that the Columbia-Montour Area Agency on Aging provides 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.

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

Individuals experiencing substance use disorder face significant barriers to securing stable housing. These barriers include, but are not limited to, limited housing options due to justice system involvement, challenges in accessing appropriate care—particularly Medication-Assisted Treatment (MAT)—and transportation constraints. CSMU continues to actively seek partnerships with providers to expand access to licensed recovery housing within Pennsylvania. However, there remains a notable lack of such facilities in the Berwick area, limiting local recovery-supportive housing options.

- **Persons with HIV/AIDS and Their Families:**

Individuals living with HIV/AIDS face an increased risk of housing instability due to compounding factors such as rising medical expenses, limited incomes, and reduced ability to maintain employment as a result of illness. Stable housing is critical to ensuring access to comprehensive healthcare and supporting adherence to complex HIV/AIDS treatment regimens. Transportation remains a significant barrier for many of Caring Communities’ clients in accessing necessary healthcare services, although limited funding is available in certain cases to assist with transportation costs.

In recent years, Caring Communities’ capacity to provide services has been significantly affected by shifts in the national HIV/AIDS strategy. Funding priorities have moved away from prevention-focused efforts, which are now often viewed as less fundable or difficult to support. At the same time, the number of individuals living with HIV/AIDS is likely increasing due to a combination of factors, including changes in funding strategies and improved treatment outcomes that have extended life expectancy.

- **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, 11 reside in the Borough of Berwick.

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))

N/A

Discussion:

Supportive service providers primarily operate on a countywide or regional basis, with service areas that typically extend beyond municipal boundaries. Consequently, data specific to special needs populations at the local level is limited, as needs assessments and service delivery systems are generally structured regionally. The Borough of Berwick lacks the population size and fiscal capacity to independently support a comprehensive range of supportive services for special needs populations within its jurisdiction. Therefore, residents rely on county and regional networks to access necessary services.

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

Describe the jurisdiction's need for Public Facilities:

The Borough of Berwick has identified a variety of public facility needs that support quality of life, neighborhood revitalization, accessibility, public health, and community well-being. Many of the Borough's public facilities are aging and require upgrades to ensure they continue to serve residents safely and efficiently.

Priority public facility needs include:

Parks, Recreation, and Community Facilities

- Rehabilitation and modernization of existing parks, playgrounds, athletic facilities, and recreational amenities.
- Improvements that increase access to and utilization of the Susquehanna River waterfront.
- Investments that strengthen neighborhood identity and support placemaking initiatives.

Connectivity and Active Transportation

- Development of pedestrian and bicycle infrastructure that promotes safer travel throughout the community.
- Improvements that connect neighborhoods to schools, parks, employment centers, healthcare facilities, and commercial districts.
- Construction of sidewalks, trails, streetscape enhancements, and other amenities that encourage walking and bicycling.

Public Safety Facilities

- Improvements to police, fire, EMS, and emergency management facilities.
- Investments in equipment, facility upgrades, and technology that strengthen emergency preparedness and response capabilities.
- Facility improvements that support public safety personnel in delivering essential services to Borough residents.

How were these needs determined?

Public facility needs were identified through consultation with Borough staff, community stakeholders, residents, and local service providers. Input was gathered through planning discussions, public engagement efforts, and ongoing coordination with organizations serving the community. In addition, the Borough participated in the Blueprint Communities process, which helped identify community assets, challenges, and opportunities for revitalization. Through this process, residents and stakeholders

established actionable goals focused on improving quality of life, strengthening neighborhoods, expanding recreation opportunities, enhancing accessibility, and investing in community infrastructure.

Describe the jurisdiction's need for Public Improvements:

Public infrastructure is critical to maintaining public health, safety, economic vitality, and environmental sustainability. Much of Berwick's infrastructure is aging and requires rehabilitation or replacement to meet current and future community needs.

Priority public improvement needs include:

Street, Sidewalk, and Drainage Improvements

- Reconstruction and rehabilitation of streets, sidewalks, curbs, and related infrastructure.
- Drainage improvements that reduce localized flooding and improve stormwater management.
- Streetscape enhancements that support neighborhood revitalization and economic development.

Stormwater Management and Environmental Resiliency

- Projects that address stormwater runoff, flooding, and water quality concerns.
- Improvements necessary to meet Municipal Separate Storm Sewer System (MS4) requirements and other environmental regulations.
- Infrastructure investments that increase resilience to severe weather events and changing precipitation patterns.

Water System Improvements

- Replacement and rehabilitation of aging water distribution infrastructure.
- Improvements that ensure a safe, reliable, and sustainable drinking water supply.
- System upgrades that reduce water loss, improve operational efficiency, and enhance system reliability.

Wastewater and Sewer Infrastructure

- Rehabilitation of aging sanitary and storm sewer systems.
- Improvements that address inflow and infiltration and reduce strain on treatment facilities.
- Projects that mitigate combined sewer overflow (CSO) events and protect water quality.

- Infrastructure upgrades needed to accommodate future growth and improve system performance during heavy precipitation events.

Neighborhood and Community Infrastructure

- Installation and replacement of street lighting, signage, traffic control devices, and other public infrastructure.
- Improvements that enhance safety, accessibility, and neighborhood livability.

How were these needs determined?

Public improvement needs were identified through consultation with Borough staff, local officials, planning efforts, and community stakeholders. Community revitalization initiatives were reviewed to identify priority projects. Participation in the Blueprint Communities program also helped highlight infrastructure investments needed to support long-term economic development, neighborhood stabilization, environmental sustainability, and quality-of-life improvements.

Describe the jurisdiction’s need for Public Services:

Residents of Berwick continue to experience a range of economic and social challenges that create demand for supportive services. Public service needs are particularly significant for low- and moderate-income households, seniors, persons with disabilities, and other vulnerable populations.

Priority public service needs include:

Services for Special Populations

- Programs serving older adults, persons with disabilities, and individuals experiencing economic hardship.
- Supportive services for victims of domestic violence, survivors of abuse, and persons living with HIV/AIDS.
- Services that promote independence, stability, health, and overall well-being.

Housing Stability and Supportive Services

- Case management, housing counseling, homelessness prevention, and rapid rehousing assistance.
- Services designed to improve housing stability and prevent displacement.
- Resource navigation and referral services that connect residents with available programs and benefits.

Transportation Access

- Transportation services that improve access to healthcare, employment, education, shopping, and social services.
- Assistance for individuals with limited mobility, seniors, and households without reliable transportation.

Health and Human Services

- Community-based health, behavioral health, and wellness programs.
- Services that address food insecurity, mental health needs, substance use disorders, and family support.
- Programs that improve access to healthcare and preventative services.

Public Safety and Community Support Services

- Community-based prevention, intervention, and crisis response programs.
- Services that strengthen neighborhood safety, community engagement, and social connectedness.

How were these needs determined?

Public service needs were identified through consultation with housing providers, social service agencies, nonprofit organizations, healthcare providers, local government officials, and Borough staff. Stakeholders consistently identified the need for expanded supportive services, transportation options, housing stability programs, and resources for vulnerable populations. Community input and ongoing planning efforts further highlighted the importance of coordinated service delivery and increased access to programs that promote economic opportunity, health, safety, and self-sufficiency for Berwick residents.

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 Borough of Berwick lies approximately 12 miles east of Bloomsburg, forming the eastern boundary of both the Metropolitan Statistical Area and Columbia County. Interstate 80 is located just West of the borough, providing regional connectivity.

Historically, the local economy in Berwick has been anchored by the manufacturing sector. Similar to many post-industrial communities, the borough has experienced population decline and economic transition over recent decades. While Berwick benefits from access to major transportation corridors, it is less proximate to major employment centers than nearby communities such as Bloomsburg and Hazleton, where higher-wage job opportunities have contributed to regional out-commuting.

Demographically, population growth within the borough has remained relatively stagnant in recent years. The housing market is characterized by a majority of owner-occupied units and a median household income that is relatively stable; however, median home sales prices remain notably lower than those in Bloomsburg. Additionally, Berwick has a comparatively higher proportion of elderly households, which presents ongoing challenges related to housing accessibility, supportive services, and aging-in-place needs.

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

Introduction

Based on TableID B25002 from the 2016-2020 ACS Data, there are 4,927 total housing units. There are 4,643 occupied units which leaves 284 vacant housing unit for a vacancy rate of 6.1%.

2,750 housing units are owner occupied while 1,780 units are renter occupied. There are approximately 1.55 owner-occupied units for every 1 renter-occupied unit in the Borough.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	2,865	57%
1-unit, attached structure	495	10%
2-4 units	1,010	20%
5-19 units	195	4%
20 or more units	240	5%
Mobile Home, boat, RV, van, etc	185	4%
<i>Total</i>	<i>4,990</i>	<i>100%</i>

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	0	0%
1 bedroom	125	5%	570	32%
2 bedrooms	690	25%	740	42%
3 or more bedrooms	1,935	70%	470	26%
<i>Total</i>	<i>2,750</i>	<i>100%</i>	<i>1,780</i>	<i>100%</i>

Table 27 – 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 (150-200% Federal Poverty Level) homeowners and renters 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. About 135 households are served by this program annually in Berwick Borough.

HOUSING CHOICE VOUCHERS:

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.

LOW INCOME HOUSING TAX CREDIT:

The Clover Hill Estates complex is a twenty-four-unit Low Income Housing Tax Credit complex administered by the Warrior Run Development Corporation. All units are three bedrooms. Eligibility to reside at this complex is based on income eligibility.

The Lasalle Blueprint Renewal is a twenty-four-unit Low Income Housing Tax Credit complex administered by the Columbia County Housing Authority. The complex has seven two-bedroom units and seventeen three-bedroom units. Eligibility to reside at this complex is based on income eligibility and is considered permanent supportive housing.

The Monroe Estates are 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.

The Rosewood Apartments are an eighty-six-unit Low Income Housing Tax Credit complex administered by the JDL Property Management Group, Inc. All units are one bedroom. Eligibility to reside at this complex is restricted to the elderly, in addition to income eligibility and is considered permanent supportive housing.

The Schain Building is a forty-eight-unit Low Income Housing Tax Credit complex administered by GBC/HDC. The complex has twenty-four one-bedroom units and fourteen two-bedroom units. Eligibility to reside at this complex is based on income eligibility.

The Spring Garden Terrace 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.

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

Based on consultation with Community Strategies Group, no affordable housing inventory is anticipated to be lost for any reason, in the borough.

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

There does not appear to be a housing availability issue in Berwick Borough 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, 2,355 housing units were built before 1950 which equates to 47.79% of the housing stock. 1,505 housing units were built between 1950-1979 which equates to 30.54% of the housing stock. Older housing can be more costly and challenging to maintain. Deferred maintenance can lead to problems with blight. The borough's codes department has a potential demolition list of around forty properties.

Additionally, according to the Borough of Berwick'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:

"There are no noticeable trends related to people on the (housing choice voucher) waiting list" according to the Borough of Berwick's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study.

However, lack of accessible housing options was cited as a Fair Housing issue in the Borough of Berwick's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study. According to the Borough of Berwick's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, "more than 18% of Berwick residents – and 32% of residents aged 65 and older – has a disability. Only 24% of homeowners, and no renters who took the survey 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. Less than half of homeowners and 50% of renters who took the survey stated that people with disabilities have the same opportunities as people who are able bodied in the Borough. Thus, there is a need for both housing that can accommodate a variety of disabilities. With an aging population, the need for accessible housing may grow in the future."

The surveys and focus groups discussed immediately above were held during the development of the Borough of Berwick'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 borough. These challenges will likely grow as the Borough of Berwick's housing stock and population continues to age.

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

Introduction

HAMFI, referenced below, stands for HUD Area Median Family Income. It represents the median family income calculated by HUD for each jurisdiction and is used to establish Fair Market Rents (FMRs) and income limits for HUD-assisted programs. HAMFI may differ from other measures of median income (such as Census-reported figures) due to HUD's application of specific adjustments and methodological considerations.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	97,400	103,600	6%
Median Contract Rent	520	533	3%

Table 28 – Cost of Housing

Rent Paid	Number	%
Less than \$500	850	47.9%
\$500-999	890	50.2%
\$1,000-1,499	0	0.0%
\$1,500-1,999	30	1.7%
\$2,000 or more	0	0.0%
Total	1,770	99.7%

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	245	No Data
50% HAMFI	860	210
80% HAMFI	1,355	855
100% HAMFI	No Data	1,259
Total	2,460	2,324

Table 30 – 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 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The cost of housing in the Borough has remained relatively stable over time, though affordability challenges persist for lower-income households. As shown in Table 28 (Cost of Housing), the median home value increased modestly from \$97,400 in 2009 to \$103,600 in 2020, representing a 6 percent increase. Similarly, median contract rent rose slightly from \$520 to \$533 over the same period, an increase of 3 percent. These trends indicate gradual appreciation in housing costs, though at a relatively moderate pace.

Data presented in Table 29 (Rent Paid) indicates that the borough’s rental market is concentrated in lower-cost units. Approximately 47.9 percent of renter households pay less than \$500 per month, while 50.2 percent pay between \$500 and \$999. Very few units fall into higher rent categories, with only 1.7 percent of units priced between \$1,500 and \$1,999 and no units reported between \$1,000 and \$1,499 or above \$2,000. This distribution suggests a limited range of rental options, particularly within moderate rent levels, and reflects a constrained rental market with minimal diversity in price points.

Affordability data provided in Table 30 (Housing Affordability) further highlights disparities across income levels. For renter households earning at or below 30 percent of HUD Area Median Family Income (HAMFI), only 245 units are considered affordable, indicating a significant shortage of housing for extremely low-income renters. While affordability improves at higher income thresholds—860 units at 50 percent HAMFI and 1,355 units at 80 percent HAMFI—the supply of affordable units remains most constrained at the lowest income levels. For owner households, affordability is more limited at lower income levels, with data unavailable at 30 percent HAMFI and only 210 units affordable at 50 percent HAMFI, though availability increases to 855 units at 80 percent HAMFI and 1,259 units at 100 percent HAMFI.

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

Looking forward, housing affordability in the borough is likely to become more constrained over time. Although historical increases in home values and rents have been modest, continued upward pressure on housing costs—combined with stagnant or slowly growing incomes—may exacerbate affordability

challenges. Even small increases in rents or home prices can disproportionately impact lower-income households, given the already limited supply of units affordable at the lowest income levels. Without targeted interventions to increase the availability of affordable housing, particularly for households earning at or below 30 percent HAMFI, affordability gaps are expected to persist or worsen.

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 31 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

Overall, the data suggests that the Borough has a relatively adequate supply of housing for moderate- and middle-income households but lacks sufficient affordable housing options for extremely low-income households, particularly renters. The concentration of lower-cost rental units does not fully address affordability needs, as many households at or below 30 percent HAMFI may still be cost-burdened.

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

Introduction

HUD does not prepopulate data for Table 35. The “total vacant units” figure provided in Table 35 is based on information provided in TableID DP04 from the 2016-2020 ACS data. The “abandoned vacant units not suitable for rehabilitation” figure is provided based on the Berwick Codes Department list of structures eligible for demolition. No other local data or 2016-2020 ACS data is readily available to complete Table 35. No relevant information was available in the Borough of Berwick’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	440	16%	545	31%
With two selected Conditions	0	0%	30	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	2,315	84%	1,200	68%
Total	2,755	100%	1,775	101%

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	60	2%	45	3%
1980-1999	315	11%	260	15%
1950-1979	750	27%	755	43%
Before 1950	1,630	59%	725	41%
Total	2,755	99%	1,785	102%

Table 33 – 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	2,380	86%	1,480	83%
Housing Units build before 1980 with children present	120	4%	100	6%

Table 34 – 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			284
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 35 - Vacant Units

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

The data indicates a need for housing rehabilitation, particularly in renter-occupied units, but also to a lesser extent among owner-occupied units.

- Renter-occupied units show greater housing distress:
 - 31% (545 units) have at least one housing condition issue.
 - 2% (30 units) have two condition issues.

- Combined, 33% of renter units experience one or more deficiencies, suggesting a significant need for rehabilitation, maintenance, and code enforcement.
- Owner-occupied units are in better condition overall:
 - 16% (440 units) report one condition issue.
 - No units reported multiple conditions.
 - 84% are in good condition, indicating relatively lower—but still notable—rehabilitation needs.
- Age of housing stock reinforces rehabilitation demand:
 - A very high share of housing is older:
 - 59% of owner units and 41% of renter units were built before 1950.
 - In total, 86% of owner units and 83% of renter units were built before 1980.
 - Older housing tends to require more repairs (structural, electrical, plumbing, energy efficiency upgrades).

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

Lead-based paint risk is strongly associated with housing built before 1980, especially where children are present.

- Units at risk (built before 1980):
 - Owner-occupied: 2,380 units (86%)
 - Renter-occupied: 1,480 units (83%)
 - These represent the maximum potential universe of units at risk of lead-based paint hazards.
- Higher-risk households (units with children present):
 - Owner-occupied: 120 units (4%)
 - Renter-occupied: 100 units (6%)
 - Total: ~220 units where children are exposed to potential lead hazards.

These 220 units are the most critical concern, as children are particularly vulnerable to lead poisoning.

Discussion

The need for housing rehabilitation is most pronounced within the renter-occupied housing stock, where higher rates of housing deficiencies indicate more significant levels of distress. At the same time, the demand for rehabilitation is reinforced by the age of the housing supply across both renter- and owner-occupied units, as a large share of homes were built several decades ago and are more likely to require ongoing repairs and system upgrades.

Similarly, the risk of lead-based paint hazards is widespread due to the substantial number of housing units constructed prior to 1980, when lead-based paint was more commonly used. Within this broad risk, the highest priority is the approximately 220 households where children are present, as they are particularly vulnerable to the harmful effects of lead exposure.

Taken together, these findings highlight the importance of prioritizing housing rehabilitation and lead hazard mitigation efforts. Such programs should focus especially on low- and moderate-income renter households and families with children, where both housing quality concerns and health risks are most acute.

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 36 – Total Number of Units by Program Type

Data PIC (PIH Information Center)
Source:

Describe the supply of public housing developments:

The Columbia County Housing and Redevelopment Authority (CCHRA) no longer administers public housing in Columbia County. It does not own or manage units. Evan Owen, the final public housing property, was sold as of January 13, 2026. The property, after it is fully rehabilitated by Community Strategies Group, will be 100% project-based voucher.

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:

N/A

Public Housing Condition

Public Housing Development	Average Inspection Score
NONE	N/A

Table 37 - Public Housing Condition

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:
Insert input from Beth Burke**

There are no public housing complexes in Berwick Borough. 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 6 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 9 families. The Gate House offers 7 rooms, 5 dedicated to families and 2 for individuals. AGAPE served 224 people across their region for Code Blue over the winter 2025/2026.

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 38 - 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 Borough's homeless and at-risk populations. The list provided is not 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 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. The Berwick office recently closed, but there are still office locations in nearby Bloomsburg and Hazelton.
- **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 fund 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 can 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 for developing 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 Borough of Berwick will likely utilize CDBG funds to finance activities during the Five-Year Consolidated Plan period.

Low Priority - Activities are assigned a low priority if the activity may not be funded by the Borough of Berwick during the Five-Year Consolidated Plan period. The Borough of Berwick 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))

N/A

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

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

The Borough of Berwick's FFY 2020–2024 *Analysis of Impediments to Fair Housing Choice* identified several local public policies and zoning provisions that may affect the availability and accessibility of affordable housing within the community.

Most of the Borough is zoned R-1 and R-2, districts that primarily permit single-family and two-family dwellings. Areas where multifamily dwellings and townhouses are permitted are comparatively limited in size and location, although they are distributed throughout the Borough.

The study identified vacant land in the northwestern section of the Borough, much of which is currently zoned R-1 Low Density Residential, with smaller portions zoned R-2 Medium Density Residential and R-3 High Density Residential. The study suggested that the Borough could consider rezoning portions of undeveloped R-1 land to R-3 to encourage a broader range of housing types, including single-family, two-family, multifamily, and townhouse developments.

The study further concluded that dimensional requirements related to lot area, lot width, setbacks, maximum lot coverage, and building height are generally not overly restrictive across zoning districts. In addition, the zoning ordinance defines mobile homes as single-family dwelling units, allowing them to be located in areas where single-family dwellings are permitted and thereby preserving an additional housing option for lower-income households.

The Borough's zoning ordinance currently defines a family as "one or more person related by blood, marriage or legal adoption or a group not in excess of four (4) persons occupying a dwelling unit and living together as a single non-profit housekeeping unit. Foster children placed into the care and custody of a family shall be deemed to be a member of the family." The study noted that this definition may limit occupancy arrangements for unrelated individuals and recommended revising the definition to more clearly permit unrelated persons to reside together within the same dwelling unit.

The ordinance also includes provisions for "group care facilities," defined as "a dwelling unit which is shared under congregate living arrangements by more than four persons, who are residents of the dwelling unit by virtue of their need to receive supervised services limited to health, social and/or rehabilitative services..." Group care facilities are currently permitted only by special exception in the R-2 and R-3 zoning districts. The study recommended considering revisions to ensure consistency with Fair Housing Act requirements regarding housing opportunities for persons with disabilities.

The study also noted that the Borough's definition of disruptive conduct does not specifically exclude victims of domestic violence. While not required by law, the study indicated that this omission could discourage individuals from seeking emergency assistance. Additionally, under the current Landlord Registration Ordinance, a rental license may be revoked after two violations involving the same occupant, which the study characterized as more restrictive than practices commonly used in

surrounding municipalities that rely on a three-violation standard. Finally, the study noted that the Town of Bloomsburg was considering adoption of an Anti-Discrimination Ordinance expanding fair housing protections to additional protected groups and suggested that the Borough may wish to consider a similar approach.

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	2	1	0	-1
Arts, Entertainment, Accommodations	372	254	9	7	-2
Construction	243	119	6	3	-3
Education and Health Care Services	739	708	17	18	1
Finance, Insurance, and Real Estate	185	227	4	6	2
Information	52	61	1	2	0
Manufacturing	986	1,351	23	35	12
Other Services	159	211	4	5	2
Professional, Scientific, Management Services	294	204	7	5	-1
Public Administration	0	0	0	0	0
Retail Trade	568	613	13	16	3
Transportation and Warehousing	351	25	8	1	-7
Wholesale Trade	108	44	2	1	-1
Total	4,083	3,819	--	--	--

Table 39 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	5,310
Civilian Employed Population 16 years and over	5,025
Unemployment Rate	5.18
Unemployment Rate for Ages 16-24	40.00
Unemployment Rate for Ages 25-65	3.87

Table 40 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	585
Farming, fisheries and forestry occupations	230
Service	595
Sales and office	1,145

Occupations by Sector	Number of People
Construction, extraction, maintenance and repair	645
Production, transportation and material moving	670

Table 41 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	3,489	71%
30-59 Minutes	1,233	25%
60 or More Minutes	186	4%
<i>Total</i>	<i>4,908</i>	<i>100%</i>

Table 42 - 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	355	85	235
High school graduate (includes equivalency)	1,325	50	595
Some college or Associate's degree	1,330	15	65
Bachelor's degree or higher	975	55	205

Table 43 - 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	130	15	45	95	44
9th to 12th grade, no diploma	0	25	139	350	320
High school graduate, GED, or alternative	555	375	300	1,300	1,185
Some college, no degree	170	90	190	385	255

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Associate's degree	40	190	335	220	70
Bachelor's degree	90	345	30	675	90
Graduate or professional degree	0	75	65	40	65

Table 44 - 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	23,070
High school graduate (includes equivalency)	29,045
Some college or Associate's degree	37,083
Bachelor's degree	42,101
Graduate or professional degree	70,490

Table 45 – 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 the prepopulated 2016-2020 American Community Survey data contained in Table 39, there are 3,819 jobs located in the borough. The three largest employment sectors are:

- Manufacturing: 1,351 jobs, 35.37%
- Education and Health Care Services: 708 jobs, 18.53%
- Retail: 613 jobs, 16.05%
- Total: 2,672/3,819 jobs 69.96%

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.

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

The Berwick Blueprint Communities Initiative represents a significant public-private investment in the revitalization of Downtown Berwick and its surrounding residential neighborhoods. In 2024, Berwick was selected as one of ten Pennsylvania communities to participate in the Federal Home Loan Bank of Pittsburgh’s Blueprint Communities program, bringing together local government, financial institutions, nonprofits, and community organizations to develop and implement a comprehensive revitalization strategy. The initiative builds on recent investments, including the Berwick Innovation Center, the Berwick Arts District, and several new downtown businesses, and seeks to strengthen economic growth through downtown revitalization, housing improvements, business development, and quality-of-life enhancements.

The Blueprint Strategy identifies several initiatives that may positively impact job creation and business growth during the planning period. These include efforts to increase downtown business activity, support mixed-use redevelopment, modernize zoning regulations, improve walkability and transportation connections, expand arts and cultural programming, and enhance riverfront and public spaces. The initiative is also leveraging additional funding, including a \$678,062 DCED Main Street Matters grant for the Coblenz Corner Project, which will create a teen center and entrepreneurial academy designed to support workforce development, youth engagement, and small business growth.

As these revitalization efforts move forward, needs are expected to include continued support for small business development, entrepreneurship training, workforce development opportunities for youth and residents, and infrastructure improvements that enhance accessibility, transportation connectivity, housing quality, and public amenities. Collectively, these investments are intended to increase economic activity, attract new residents and businesses, and improve long-term community competitiveness and livability.

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

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

- **Manufacturing**
 - Although this job sector far employs the most residents of the Borough of Berwick, there is still a moderate surplus of manufacturing jobs available for residents living outside of the community. Jobs in the manufacturing sector can provide families with a living wage and generally only require a high school education. Attainment of a high school diploma lead education levels for all age groups in Borough of Berwick residents. The manufacturing industry can in some cases be susceptible to negative national and international market conditions.
- **Education and Health Services**
 - Even though this is the second biggest job sector in the Borough, is a small surplus of job opportunities for residents living outside of the borough. Jobs in this sector can also provide families with sustainable living wages but generally require higher educational attainment. A large majority of the employed civilian labor force in Berwick does not have a bachelor's degree or higher.
- **Retail Trade**
 - There are more workers in this sector living in Berwick than there are job opportunities available. Jobs in this sector generally do not provide families with sustainable living wages and do not generally require higher educational attainment.

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 Borough of Berwick 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 Borough of Berwick participate in a Comprehensive Economic Development Strategy (CEDS) through the county's SEDA-COG membership. Each County in the SEDA-COG region (11 total counties) appoints one Commissioner and a second Representative to serve on the SEDA-COG Board.

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

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 Borough of Berwick is currently implementing the Blueprint Communities Initiative, a comprehensive downtown and neighborhood revitalization strategy developed through a partnership of local government, financial institutions, nonprofits, businesses, and residents. The Blueprint effort complements the Comprehensive Economic Development Strategy and Consolidated Plan by encouraging private investment, improving community infrastructure, increasing economic activity in the downtown district, and creating opportunities for entrepreneurship and workforce development. A key component of this effort is the \$678,062 DCED Main Street Matters-funded Coblenz Corner Project, which will establish a teen center and entrepreneurial academy to support youth engagement, job readiness, and small business development. Together, these initiatives are intended to attract investment, increase business activity, and improve the overall economic vitality of Berwick.

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 Borough of Berwick's 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 grantee has concerning households with multiple housing problems is only focused borough wide. Discussion on this topic is provided in the Needs Assessment portion of the Consolidated Plan.

Compared to other HUD grantees, Berwick Borough is quite small in size, population, and tax base. The Borough only has two 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 Borough of Berwick's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, there are not Racially or Ethnically Concentrated Areas of Poverty within the municipal limits.

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 Borough of Berwick has concerning households with multiple housing problems is only focused borough wide.

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

A borough 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 Borough of Berwick offers a wide array of community assets which augment the local housing market. Below is a non-exhaustive list:

Parks & Natural Resources:

- Ber-Vaughn Park & Community Pool
- Test Track Park
- Crispin Field
- Numerous neighborhood parks
- Susquehanna River
- Veteran Memorial Monument

Community Facilities:

- Berwick Area School District
- Berwick Area YMCA
- Berwick Theatre and Centre for Community Arts
- Community Giving Foundation
- Downtown Berwick
- Jackson Manson
- McBride Memorial Library
- Numerous churches
- Numerous social organizations

Public Safety:

- Berwick Police Department
- Eagle Hose Fire Company
- Ranger Hose Company No. 2
- Reliance Fire Company No. 1
- West Berwick Fire Company

Arts & Entertainment:

- RiverFest
- WinterFest
- Summer Concert Series/Music in the Park
- Berwick Arts Association/Art Hive

Are there other strategic opportunities in any of these areas?

Currently, most visitors to the borough 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 Borough of Berwick.

In addition to this opportunity, efforts to showcase the Borough of Berwick 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.

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.

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. The worst-case scenario for flooding in Columbia County was 2011’s Tropical Storm Lee.

This storm developed as a tropical disturbance in the Gulf of Mexico and was a particularly large and slow-moving storm. By the time it reached Pennsylvania, the storm had lost its tropical characteristics and merged with an upper-level trough positioned over the eastern third of the US, resulting in a storm of renewed strength. The storm dumped record rainfall in the Susquehanna River Valley –10-15 inches total in the county.

The flooding was exacerbated by the fact that in many areas, the ground was still saturated from Hurricane Irene’s rains the week prior. During Lee, the Susquehanna River crested at a record high of 32.75 feet. 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 2022 Columbia County Hazard Mitigation Plan, the Borough of Berwick has a total of 31 National Flood Insurance Program (NFIP) policies in place, with a total coverage amount of \$2,907,000. 27 claims have been made since 1978, amounting to \$262,416 in payouts. Many of these flood prone structures are older homes, occupied by low-and moderate-income households.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This Five-Year Consolidated Plan serves as a strategic framework, funding application, and planning document for the Borough of Berwick. As part of this process, the Borough has established goals and objectives to guide the allocation of CDBG resources and address identified community needs.

The following goals and objectives have been identified for the FFY 2026–2030 period:

Housing Priority - (High Priority)

There is a need to improve the quality of the housing stock in the Borough of Berwick, 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.

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 Borough of Berwick.

- **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** - 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.

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 Borough of Berwick will likely utilize CDBG funds to finance activities during the Five-Year Consolidated Plan period.

Low Priority - Activities are assigned a low priority if the activity may not be funded by the Borough of Berwick during the Five-Year Consolidated Plan period. The Borough of Berwick 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

Table 46 - Geographic Priority Areas

1	Area Name:	The Borough of Berwick
	Area Type:	Local Target Area
	Other Target Area Description:	-
	HUD Approval Date:	-
	% of Low/ Mod:	45.30%
	Revital Type:	Other
	Other Revital Description:	Low- and Moderate-Income Qualifying Areas throughout the Borough of Berwick.
	Identify the neighborhood boundaries for this target area.	This is based on the municipal boundaries.
	Include specific housing and commercial characteristics of this target area.	Lack of housing accessibility for elderly and disabled residents, aging and deteriorating housing stock, commercial structures, and public infrastructure.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This was done through consultation meetings and interviews, community notices, public hearings, and other planning documents.
	Identify the needs in this target area.	The needs are public service programs, housing rehabilitation, removal of slum/blight, new construction, 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?	Redevelopment sites and available land provide opportunities to support both housing development and economic growth.
Are there barriers to improvement in this target area?	The largest barriers are funding and lack of interest from private investors.	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The selection of projects to be financed through the CDBG program is guided by the Borough's adopted Citizen Participation Plan. Criteria for CDBG funding include, but are not limited to, the project's eligibility as a CDBG activity, demonstrated financial need, and consistency with the FFY 2026–2030 Five-Year Consolidated Plan. The service area of a proposed project is also an important consideration, particularly because at least 70 percent of CDBG funds must be used for activities that principally benefit low- to moderate-income persons. Historically, the borough has funded most activities under the low- to moderate-income area benefit category. Depending on the service area of a proposed activity, a local income survey may be required to document compliance with low- to moderate-income benefit requirements. Otherwise, the following geographic areas are considered predominantly low- to moderate-income based on 2016–2020 ACS data:

- Census Tract, 506 Block Group 5: 65.70%
- Census Tract, 507 Block Group 1: 74.20%
- Census Tract, 507 Block Group 4: 68.00%

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

Priority Needs

Table 47 – Priority Needs Summary

1.	Priority Need Name	Housing Priority
	Priority Level	High Priority
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Borough Wide
	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	Borough 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 Borough 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	Borough 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 Borough 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	Borough 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 Borough staff and Council

Narrative (Optional)

- **High Priority** - Activities are assigned a high priority if the Borough of Berwick 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 Borough of Berwick during the Five-Year Consolidated Plan period. The Borough of Berwick 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 Borough 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 Borough 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 Borough 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, the Borough has not conducted acquisition activities through the CDBG or HOME programs.

Table 48 – Influence of Market Conditions

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

Introduction

The program year for the Borough of Berwick runs from October 1, 2026 through September 30, 2030. The Borough of Berwick will receive \$277,420 for FFY 2026. Given that funding allocations are unknown for future federal fiscal years, an allocation amount of \$277,420 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	\$277,420	\$0	\$0	\$277,420	\$1,109,680	Expected amount available for the remainder of the Consolidated Plan’s implementation based on level funding allocations between FFY 2027-2030.

Table 49 - Anticipated Resources

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

In addition to the CDBG entitlement funds, the Borough of Berwick 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 Health Choices
- Emergency Solutions Grant
- First Time Home Buyers Assistance Program
- HOME Program
- 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 Borough of Berwick 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 Borough of Berwick 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
Borough of Berwick	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

Assessment of Strengths and Gaps in the Institutional Delivery System

Compared to many other HUD grantees, the Borough of Berwick is relatively small in terms of geographic size, population, and tax base. As a result, many of the priorities and initiatives identified in this FFY 2026-2030 Consolidated Plan must be addressed in coordination with partner organizations. Many of these organizations operate throughout Columbia County and, in some cases, beyond the county on a more regional basis.

Because the service areas of these organizations often extend across multiple municipalities or counties, their programs and assessments of community needs tend to be regionally focused. This regional approach can offer both advantages and challenges. Many communities face similar issues, making collaboration and regional coordination an effective strategy for addressing shared concerns. At the same time, the Borough may have limited direct control over how certain needs and priorities are addressed, including those identified in 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 Borough of Berwick's homeless and at-risk populations. The list provided 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 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 people 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. While the Berwick office is closed, there are active offices in nearby Bloomsburg and Hazelton.

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

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

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

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

- **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 Berwick, 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 Rabbittransit 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, Rabbittransit, Bucknell University, and SEDA-COG collaborated on an effort to secure Pennsylvania Department of Transportation funding for a fixed-route transit pilot program. The proposed service would have connected communities along much of the Route 11 and Route 15 corridor throughout the Susquehanna Valley. However, the initiative faced significant challenges due to state and federal fiscal constraints, as well as difficulties obtaining the required local government matching funds.

SP-45 Goals - 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HS-2 Housing Stock	2026	2030	Affordable Housing, Public Housing, Homeless	Borough Wide	Housing Priority	CDBG: \$347,475	Buildings Demolished: 8 Buildings;
2	DV-2 Infrastructure	2026	2030	Non-Housing Community Development	LMI Block Groups	Community and Economic Development Priority	CDBG: \$810,785	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4,200
3	AM-1 Overall Coordination	2026	2030	Administration, Planning, and Management	Borough Wide	Administration, Planning, and Management Priority	CDBG: \$290,894	Other: 5 Other

Table 52 – Goals Summary

Goal Descriptions

1.	Goal Name	HS-2: Housing Stock
	Goal Description	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 blight conditions.
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.
8.	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 Borough of Berwick will utilize CDBG funds as a financing source for affordable housing projects.

SP-50 Public Housing Accessibility and Involvement - 91.215(c)

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

N/A

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

N/A

SP-55 Strategic Plan Barriers to Affordable Housing - 91.215(h)

Barriers to Affordable Housing

The Borough of Berwick's FFY 2020 - 2024 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

The Borough of Berwick is currently undertaking a comprehensive overhaul of its zoning ordinance to help address barriers to affordable housing and support balanced residential and commercial development. Over the past year, Borough officials, staff, residents, and community stakeholders have worked with Hailstone Economic to modernize zoning regulations, review land use policies, and encourage development opportunities while preserving neighborhood character. The rezoning effort includes extensive public engagement and is intended to create a more flexible and development-friendly framework that supports housing choice, economic growth, and long-term community sustainability.

The following strategies have been proposed as strategies to maintain existing affordable housing and create opportunities for new units of affordable housing, per the Borough of Berwick's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study:

- Rezone undeveloped land zoned R-A (low density residential) to R-B (medium and high density residential) to allow for more density.
- Create an incentive to promote new units of affordable housing in this area.
- Participate in the manufactured housing task force.
- Provide funding to solutions that address predatory affordable housing options.
- When opportunities arise, support public and private efforts to create new units of affordable housing.
- Consider affordable housing needs when allocating CDBG funding.
- Assess the need to provide additional emergency or transitional shelter, rapid rehousing, and homelessness prevention services in the borough and the region.
- Submit a regional competitive Emergency Solutions Grant (ESG) application to DCED to fund the needs and solutions identified in the assessment.
- Change the definition of family in the zoning ordinance.

- Change the zoning ordinance so that group care facilities are permitted by right in any single-family dwelling.
- Change the Landlord Registration Ordinance so that a license can be revoked after three violations involving the same occupant.

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 Borough of Berwick'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 Borough of Berwick'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 rehousing, and homelessness prevention services in the borough and the region.
 - Key Partners: Continuum of Care, Community Strategies Group, SEDA-Council of Governments, The Borough of Berwick
- 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 Borough of Berwick supports the efforts of local partner agencies to address the need for rapid rehousing.

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

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 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

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

Lead-based paint risk is strongly associated with housing built before 1980, especially where children are present.

- Units at risk (built before 1980):
 - Owner-occupied: 2,380 units (86%)

- Renter-occupied: 1,480 units (83%)
- These represent the maximum potential universe of units at risk of lead-based paint hazards.
- Higher-risk households (units with children present):
 - Owner-occupied: 120 units (4%)
 - Renter-occupied: 100 units (6%)
 - Total: ~220 units where children are exposed to potential lead hazards.

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

Any housing rehabilitation projects undertaken by the Borough of Berwick 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 as important as ever for the Borough of Berwick so that the increase in poverty level families is minimized. To encourage a local economic recovery, economic empowerment of the Borough of Berwick'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 Borough of Berwick 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 Borough of Berwick 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 Borough of Berwick.

- **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** - 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 Borough of Berwick will likely utilize CDBG funds to finance activities during the Five-Year Consolidated Plan period.

Low Priority - Activities are assigned a low priority if the activity may not be funded by the Borough of Berwick during the Five-Year Consolidated Plan period. The Borough of Berwick 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 to and increasing the supply of affordable housing is a key component of the Borough of Berwick’s anti-poverty strategy. The Borough recognizes that reducing poverty requires a coordinated approach that combines workforce development, job creation, and access to safe, affordable housing opportunities. Continued collaboration among the Borough of Berwick, SEDA-COG, public and private partners, and non-profit organizations will be essential over the next five years to advance the goals of the FFY 2026-2030 Consolidated Plan, the FFY 2020–2024 Analysis of Impediments to Fair Housing Choice, and other shared community development objectives related to poverty reduction and housing affordability.

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 Borough of Berwick has entered into a formal legal agreement with SEDA-COG to provide administration of the grant(s). SEDA-COG Community Development Staff manage project development and application preparation responsibilities including citizen participation requirements, preparation of the Consolidated and Annual Action Plans, and satisfaction of federal regulatory requirements related to plan submission, including the 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, submission of progress reports, and close-out/monitoring. Specific project management responsibilities to be carried out on a project-by-project basis include Labor Standards Enforcement and completion of the required Environmental Review(s).

The Borough of Berwick retains control of grant funds and retains 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 Borough of Berwick, SEDA-COG assists the Borough of Berwick in preparing the necessary contract documents. SEDA-COG shall set up, maintain, and requisition funds through the IDIS system. The Borough of Berwick, however, has final authority on the actual issuance of payment.

The chief elected official shall serve as the contact person between the Borough of Berwick and SEDA-COG in order to assist in the coordination of grant management activities. The Borough of Berwick council may also utilize other necessary expertise, at their discretion. Specific activities may require certain delivery services over and above the activities listed. HUD funds may be utilized to support archaeological, architectural, and/or engineering services, in addition to legal consultation.

SEDA-COG is an established Council of Governments created by eleven (11) counties with a mandate to provide planning and development assistance services to governments within its region. The agency provides a variety of services and has a successful track record in community development, project development, and contract administration. SEDA-COG's Community Development Program is also an approved Commonwealth vendor under ITQ Solicitation No. 4400007410 and Vendor Contract No. 4400014141 for Technical Assistance – Federal Grant or Loan Programs. SEDA-COG is also a COSTARS Participating Member (No. 3186).

SEDA-COG's Community Development team consists of 15 experienced professionals and numerous support personnel, including secretarial, word and data processing, and graphics staff. Additional specialized technical expertise is available through other SEDA-COG program staff with credentials in business development, finance, accounting, design, construction management, inspection, and supervision.

SEDA-COG's Community Development team is comprised of the following individuals:

- Tyler Dombroski, Director
- Jamie Shrawder, Program Manager
- Angie Hunselman, Program Manager
- Leslie Hosterman, Program Analyst
- Hanorah Lucas, Program Analyst
- Tonia Troup, Program Analyst
- Carol High, Project Analyst
- Michelle Koslap, Program Analyst
- Larissa Hassinger, Program Analyst
- Nicole Hogan, Fiscal Manager
- Susan Shaffer, Fiscal Assistant
- Sarah Biddle, Administrative Assistant
- Andrea Genovese, Administrative Assistant
- Paige Campbell, Administrative Assistant
- Audrey Frederick, Administrative Assistant

Expected Resources

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

Introduction

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	\$277,420	\$0	\$0	\$277,420	\$1,109,680	Expected amount available for the remainder of the Consolidated Plan's implementation based on level funding allocations between FFY 2027-2030.

Table 53 - Expected Resources – Priority Table

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

In addition to the CDBG entitlement funds, the Borough of Berwick anticipates the following resources may be available to 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
- 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 Borough of Berwick 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-2 Infrastructure projects.

Discussion

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

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	DV-2 Infrastructure	2026	2027	Non-Housing Community Development	Census Tract 507, Block Group 1	Community Development Priority	CDBG: 70.0003% of CDBG project funds; \$162,157	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1145
2.	HS-2: Housing Stock	2026	2027	Non-Housing Community Development	Borough - Wide	Community Development Priority	CDBG: 29.9997% of CDBG project funds; \$69,495	Buildings Demolished: 1 Building
3.	AM-1 Overall Coordination	2026	2027	Administration, Planning, and Management	Borough - Wide	Administration, Planning, and Management Priority	CDBG: 16.4977% of the total CDBG allocation; \$45,768	Other: 1 Other

Table 54 – 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	HS-2: Housing Stock
	Goal Description	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 blight conditions.
3.	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

AP-35 Projects - 91.220(d)

Introduction

Listed below are the FFY 2026 CDBG activities for the Borough of Berwick:

Projects

#	Project Name
1.	Warren Street Reconstruction - Phase II
2.	Removal of Blighted Structures - Phase VI
6.	Administration

Table 55 – Project Information

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

The Borough of Berwick has allocated its CDBG funds for FFY 2026 to principally benefit low-and-moderate income persons.

Through ongoing discussion by members of the Berwick Borough Council, residents, and an examination by SEDA-COG, it has been determined that the best investment of FFY 2026 CDBG funds would be to move forward with the following activities:

Warren Street Reconstruction – Phase II

Infrastructure improvements have been deemed a high funding priority of the Berwick Borough Council because many streets are deteriorated due to years of use and limited general funds to finance street reconstruction projects. These streets have a lack of proper crowning, deteriorated sub-base, inadequate curbing, non-existent curb cuts, and improper drainage. Through ongoing street inspections conducted by the Berwick Borough Public Works Department, discussion by members of the Berwick Borough Council, residents, and an examination by SEDA-COG, it has been determined that the best investment of FFY 2026 CDBG funds would be to move forward with Phase II of Warren Street Reconstruction.

Warren Street is a road utilized by the local residential neighborhood, beyond the immediate households within the proposed project area. The reconstruction of Warren Street will primarily benefit residents of the Borough of Berwick residing in Census Tract 507, Block Group 1, having 74.20% LMI. Residents in this block group rely heavily on Warren Street as one of the two primary North-South corridors within the block group. This road is essential for daily commutes and access to key community amenities. Notably, Warren Street facilitates convenient access to three

neighborhood churches. Additionally, it provides a direct route to the Rt. 11 commercial corridor, a hub for local businesses and services that are crucial to the economic well-being of the residents. Please refer to the attached project map.

Removal of Blighted Properties - Phase VI

Removal of slum and blight, on a spot basis, has been a CDBG funding priority of the Berwick Borough Council for years due to the roughly forty vacant, condemned structures throughout the municipal limits. This pervasive blight is detrimental to public safety and health for all borough residents.

Berwick Borough has taken a very proactive approach toward code enforcement which has included structural demolitions when property owners have been unresponsive to mandated code repairs. The Borough of Berwick's Code Enforcement Supervisor continues to identify blighted structures which are suitable for demolition.

Berwick Borough will select structures for demolition utilizing CDBG funds based on the borough's demolition policies and procedures. The professional opinion of the Borough of Berwick's Code Enforcement Supervisor, an official condemnation of the structures, accumulation of documentation of the structure's dilapidated state, and the adopted Residential Anti-Displacement and Relocation Assistance Plan are all necessary for the selection of a structure for demolition.

AP-38 Project Summary

Project Summary Information

1.	Project Name	Warren Street Reconstruction
	Target Area	Census Tract 507, Block Group 1
	Goals Supported	DV-2 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	FFY 2026 \$162,157 committed to project
	Description	CDBG funds will be used to reconstruct a portion of Warren Street, including sidewalks and ADA curb cuts as necessary
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1,145 – 2016 -2020 ACS Data 74.02% LMI
	Location Description	Warren Street between 4 th Avenue to Good Avenue
	Planned Activities	The national objective is Low-Moderate Income – Area Based (LMA). The matrix code is 03K, Street Improvements
2.	Project Name	Removal of Blighted Structures – Berwick Phase VI
	Target Area	Borough-wide
	Goals Supported	HS-2: Housing Stock
	Needs Addressed	Community Development Priority
	Funding	FFY 2026 \$69,495, allocated funds to be committed to the project as needed

3.	Description	CDBG funds have been allocated to remove slum and blight on a spot basis.
	Target Date	9/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1 Building
	Location Description	Borough Wide
	Planned Activities	The national objective is elimination of slum and blight. The matrix code is 04, Clearance and Demolition
	Project Name	Administration
	Target Area	Borough-wide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	\$45,768
	Description	General administrative costs, including staff salaries/benefits, consulting services, Analysis of Impediment Housing Study, preparation of application, annual action plans, Environmental Review Record, CAPERs, advertising, audit, special studies, planning and management.
	Target Date	9/30/2027

Estimate the number and type of families that will benefit from the proposed activities	10,327 residents, 2020 ACS
Location Description	Borough-wide.
Planned Activities	The project matrix code is 21A - General Program Administration.

AP-50 Geographic Distribution - 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

CDBG expenditures will be made on a borough wide basis.

Compared to other HUD grantees, Berwick Borough is quite small in size, population, and tax base. The Borough only has two census tracts within its borough limits.

Geographic Distribution

Target Area	Percentage of Funds
Borough 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 Borough of Berwick'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. 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 Borough of Berwick 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, 506 Block Group 5: 65.70%
- Census Tract, 507 Block Group 1: 74.20%
- Census Tract, 507 Block Group 4: 68.00%

Discussion

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

- Warren Street Reconstruction – Phase II: Census Tract 507, Block Group 1 (LMA)
- Removal of Blighted Structures – Berwick Phase VI: Borough-wide (SBS)
- Administration: Borough-wide

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

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

Table 57 - One Year Goals for Affordable Housing by Support Requirement

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

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

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

AP-60 Public Housing - 91.220(h)

Introduction

The Columbia County Housing Authority's (CCHA) 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 Berwick 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 the housing needs are met in the Borough of Berwick. 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

N/A

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

Introduction

The Borough of Berwick is part of the Eastern Pennsylvania Continuum of Care and the Central Valley Regional Homeless Advisory Board, which serves 11 counties. Although homelessness exists within the Borough, it is often less visible because many individuals are temporarily sheltered or residing in unstable housing situations that may not meet HUD's formal definition of homelessness. There is also a common misconception that homelessness is not present in Berwick or that individuals experiencing homelessness are solely responsible for their circumstances due to substance abuse or other personal factors. As noted by 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." Individuals experiencing homelessness in rural communities also face additional barriers due to limited access to transportation, housing resources, and supportive services.

Nearly one in five households in the Borough of Berwick is 'doubled up' with multiple families or unrelated individuals living in the home.

- Census Tract 506 18.5%
- Census Tract 507 19.7%
- 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 - 2024 Analysis of Impediments Fair Housing Study, the Borough of Berwick will assess the need for additional emergency or transitional shelter, rapid re-housing, and homelessness prevention services in the borough. Key partners to this effort included the Continuum of Care, Community Strategies Group, SEDA-Council of Governments, and the Borough of Berwick.

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

The Borough of Berwick'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 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 shelter and transitional housing needs of homeless persons

The Borough of Berwick’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 rehousing, and homelessness prevention services in the Borough and the region.
 - Key Partners: Continuum of Care, Community Strategies Group, SEDA-Council of Governments, the Borough of Berwick
- 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 Borough of Berwick supports the efforts of local partner agencies to address the need for rapid rehousing.

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 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.

Discussion

According to Mark Rusanowsky, Homelessness Liaison for Columbia County, many individuals’ experiencing homelessness are particularly vulnerable to exploitation and scams. They are often isolated

from family support systems, experience chronic loneliness, and are seeking both human connection and stable, affordable housing. These circumstances, combined with reliable income sources such as SSDI or SSI benefits, can make them attractive targets for financial exploitation.

Trailer parks continue to provide one of the few affordable housing options for low-income households in the region. However, some park owners operate on month-to-month rental arrangements rather than formal leases. When tenants face eviction, the absence of a lease can limit eligibility for emergency financial assistance programs. In many cases, residents own their trailers but lack the resources necessary for ongoing maintenance and repairs. If a trailer is ultimately condemned, residents may be forced to relocate with few affordable alternatives, increasing their risk of homelessness.

CSO frequently works with individuals experiencing emotional, cognitive, or behavioral challenges that significantly impede their ability to obtain and maintain housing. While these conditions may substantially affect daily functioning, they are often not severe enough to qualify individuals for intensive assistance through local healthcare systems. As a result, many are left to navigate housing systems that do not adequately accommodate their disabilities. Landlords may be reluctant to work with these individuals, and the complexity of housing searches and rental applications can present substantial barriers without additional support. At the same time, there remains a shortage of permanent supportive housing options within the region.

According to AGAPE, service providers have observed a shift in mindset among some individuals experiencing homelessness, with prolonged instability contributing to complacency regarding their living situations when basic needs are consistently met through community support. Providers therefore face the ongoing challenge of meeting immediate humanitarian needs while also encouraging long-term progress toward stable housing and self-sufficiency.

Service providers have also reported an increase in individuals experiencing homelessness relocating from more urban counties to Columbia County because local resources may be more accessible and less encumbered by long waiting lists or unsafe conditions. Both organizations noted that prior evictions, trespassing violations, poor credit histories, and the inability to meet security deposit requirements often create significant barriers to securing rental housing. In addition, rising rental costs across the region have further reduced the availability of affordable housing options.

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

Introduction

The Borough of Berwick's FFY 2020–2024 *Analysis of Impediments to Fair Housing Choice* identified several local public policies and zoning provisions that may affect the availability and accessibility of affordable housing within the community.

Most of the Borough is zoned R-1 and R-2, districts that primarily permit single-family and two-family dwellings. Areas where multifamily dwellings and townhouses are permitted are comparatively limited in size and location, although they are distributed throughout the borough.

The study identified vacant land in the northwestern section of the borough, much of which is currently zoned R-1 Low Density Residential, with smaller portions zoned R-2 Medium Density Residential and R-3 High Density Residential. The study suggested that the borough could consider rezoning portions of undeveloped R-1 land to R-3 to encourage a broader range of housing types, including single-family, two-family, multifamily, and townhouse developments.

The study further concluded that dimensional requirements related to lot area, lot width, setbacks, maximum lot coverage, and building height are generally not overly restrictive across zoning districts. In addition, the zoning ordinance defines mobile homes as single-family dwelling units, allowing them to be located in areas where single-family dwellings are permitted and thereby preserving an additional housing option for lower-income households.

The Borough's zoning ordinance currently defines a family as "one or more person related by blood, marriage or legal adoption or a group not in excess of four (4) persons occupying a dwelling unit and living together as a single non-profit housekeeping unit. Foster children placed into the care and custody of a family shall be deemed to be a member of the family." The study noted that this definition may limit occupancy arrangements for unrelated individuals and recommended revising the definition to more clearly permit unrelated persons to reside together within the same dwelling unit.

The ordinance also includes provisions for "group care facilities," defined as "a dwelling unit which is shared under congregate living arrangements by more than four persons, who are residents of the dwelling unit by virtue of their need to receive supervised services limited to health, social and/or rehabilitative services..." Group care facilities are currently permitted only by special exception in the R-2 and R-3 zoning districts. The study recommended considering revisions to ensure consistency with Fair Housing Act requirements regarding housing opportunities for persons with disabilities.

The study also noted that the Borough's definition of disruptive conduct does not specifically exclude victims of domestic violence. While not required by law, the study indicated that this omission could discourage individuals from seeking emergency assistance. Additionally, under the current Landlord Registration Ordinance, a rental license may be revoked after two violations involving the same occupant, which the study characterized as more restrictive than practices commonly used in surrounding municipalities that rely on a three-violation standard. Finally, the study noted that the Town of Bloomsburg was considering adoption of an Anti-Discrimination Ordinance expanding fair housing

protections to additional protected groups and suggested that the Borough may wish to consider a similar approach.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The following recommendations were identified in Berwick Borough’s FFY 2020–2024 *Analysis of Impediments to Fair Housing Choice*, prepared by Hailstone Economic, to help reduce barriers to affordable and accessible housing. The recommendations focus on zoning and land use policies intended to expand housing choice, encourage greater residential density where appropriate, and support the development of affordable and accessible housing units. Berwick Borough’s planned actions in response to these recommendations are discussed in the sections that follow.

1. Rezone the undeveloped Bower parcel in the northwestern portion of the Borough (PIN: 04D01 00100) to R-3 High Density Residential.
Portions of the parcel are currently zoned R-1, R-2, and R-3. Expanding R-3 zoning would allow for increased residential density and a wider variety of housing types.
2. Amend the R-1 Zoning District to permit two-family dwellings.
The district currently permits only single-family detached dwellings, limiting housing diversity and lower-cost ownership or rental opportunities.
3. Amend the R-2 Zoning District to permit one- and two-story multifamily dwellings.
Multifamily dwellings are currently permitted only as a conditional use when buildings are three stories or greater.
4. Increase allowable building heights within the C-2 Zoning District.
Existing regulations limit building height to 35 feet, which may constrain opportunities for additional residential units in mixed-use areas.
5. Permit residential dwelling units above commercial uses within the C-1, C-2, and C-3 Zoning Districts.
This recommendation applies to both existing structures and new construction and would support mixed-use development patterns. The study further recommended that occupancy of upper-floor residential units not be restricted to business owners.
6. Permit accessory dwelling units (ADUs) in the R-1, R-2, and R-3 Zoning Districts.
ADUs may be attached to, contained within, or detached from a principal single-family dwelling and can provide smaller, lower-cost housing options. The study noted that regulations could

address:

- The number of ADUs permitted per lot;
 - Occupancy limits;
 - Whether occupants must be family members or elderly persons;
 - Owner-occupancy requirements;
 - Parking standards;
 - Minimum and maximum unit size;
 - Maximum lot coverage; and
 - Minimum lot area requirements.
7. Create an I-1 Overlay District in the existing I-1 area South of Route 11 near the river. The study recommended permitting multifamily dwellings, townhouses, and conversion apartments within the overlay district, where residential uses are currently prohibited. The consultant also suggested considering density bonus incentives tied to the inclusion of affordable and accessible housing units.
8. Permit conversion apartments within the R-2, R-3, and proposed I-1 Overlay Districts. As a model, the study referenced the Town of Bloomsburg's zoning ordinance definition of conversion apartments as dwelling units created through the conversion of existing residential or commercial buildings into apartments for multiple households without substantially altering the building exterior.

Discussion

The Borough of Berwick's FFY 2020–2024 *Analysis of Impediments to Fair Housing Choice* identified several zoning and land use policies that may limit the availability and diversity of affordable housing, including restrictions on multifamily housing, limitations on unrelated occupants, and barriers affecting supportive and accessible housing opportunities. The study recommended a range of policy and zoning changes intended to expand housing choice, encourage mixed-use and higher-density residential development, and support affordable and accessible housing initiatives throughout the Borough. In response, Berwick Borough is currently undertaking a comprehensive rezoning process with Hailstone Economic to evaluate and modernize its zoning ordinance, including consideration of recommendations related to multifamily housing, accessory dwelling units, conversion apartments, and expanded residential opportunities in targeted districts.

AP-85 Other Actions - 91.220(k)

Introduction

The Borough of Berwick has developed the following actions which address the obstacles of meeting underserved needs, foster affordable housing, reduce lead-based paint hazards, reduce the number of families living in poverty, develop institutional structures, and 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 Borough of Berwick and social service providers, a number of significant obstacles remain to meet underserved needs. With funding resources being scarce, funding becomes the greatest obstacle for the Borough of Berwick to meet its underserved needs. Insufficient funding lessens the ability to fund many worthwhile public service programs, activities, and agencies. The Borough of Berwick, through its planning efforts, will use its limited resources to address its greatest needs and improve the quality of life for its residents. The following obstacles need to be overcome in order to meet underserved needs:

- Lack of decent, safe, sound, and affordable owner and renter housing
- High cost of rehabilitation work
- Aging-in-place population who need accessibility improvements
- The need for rehabilitation of the Borough of Berwick'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 Borough of Berwick, 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 Borough of Berwick will likely utilize CDBG funds to finance activities during the Five-Year Consolidated Plan period.

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

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 Borough 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 planned to reduce the number of poverty-level families

Preserving local jobs and businesses has been important for the Borough so that the increase in poverty level families is minimized. To encourage a local economic recovery, economic empowerment of the Borough'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 Borough 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 Borough of Berwick 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 borough 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 Borough'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 Borough of Berwick.

- **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 Borough of Berwick 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 Borough of Berwick may support applications for other funding if those activities are consistent with the needs identified in the Five-Year Consolidated Plan.

Actions planned to develop institutional structure

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

To streamline efforts and promote greater local cooperation, the Borough of Berwick 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 planned 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.

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, Rabbittransit, 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 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

To address housing stability, the Borough 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 Borough 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 Borough 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 Borough 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 Borough 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 Borough 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 Borough of Berwick will continue to monitor the community, housing, and economic development challenges and opportunities affecting residents throughout the planning period. While the Five-Year Consolidated Plan planning process has been completed, the Borough recognizes that community needs may evolve over time and, therefore, the goals and priorities established to address housing, community development, and economic development needs may be adjusted as necessary.

The Consolidated Plan will continue to serve as the Borough's primary framework for guiding the allocation of CDBG funds over the next five years and for coordinating efforts among local stakeholders

and partner organizations to address identified housing, community, and economic development needs.

Program Specific Requirements

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

Introduction

The Borough of Berwick receives an annual allocation of CDBG funds. Since the Borough of Berwick receives this federal allocation, the questions below have been completed, as they are applicable. The Borough of Berwick will use 70.0003% of FFY 2026 CDBG funds toward the benefit of low- and moderate-income individuals.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

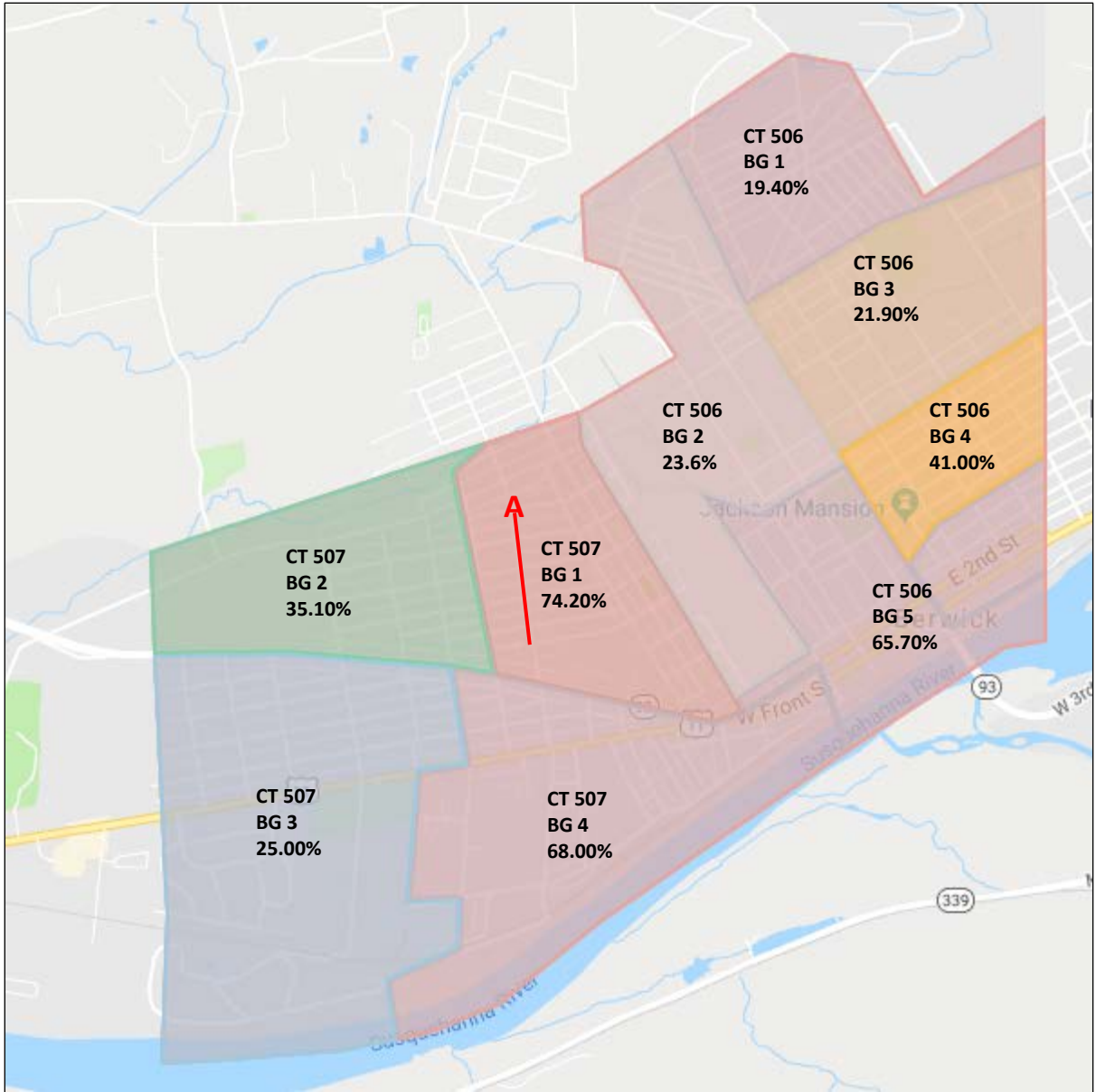
1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified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

Other CDBG Requirements

1. The amount of urgent need activities	\$0
2. The estimated percentage of CDBG funds that will be used for activities that benefit 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.	70.0003%

Discussion

The Borough of Berwick is allocating 70.0003% of the FFY 2026 annual allocation minus administration to LMI activities. The Borough of Berwick 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.



Berwick Borough
LMI – 45.30%
FFY 2026

Projects:

A -Warren Street Reconstruction

Removal of Blighted Structures, Phase VI– Borough Wide

Population by Race	
White	9,417
African American	71
Asian	0
American Indian and Alaska Native	0
Native Hawaiian and Pacific Islander	0
Other	176
Identified by two or more	339
Hispanic (any race)	629
% Minority	5.9%