

Executive Summary

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

1. Introduction

Promulgated by the U.S. Department of Housing and Urban Development (HUD) for the City of Williamsport to receive federal funding for affordable housing and community development initiatives benefitting primarily low- and moderate-income persons. This Annual Plan consolidates into a single document the planning and application requirements for the Community Development Block Grant (CDBG) program. The FY 2021 Annual Action Plan is consistent with the priorities and goals set under the FY 2020 – FY 2024 Consolidated Plan.

Consolidated Plans must be prepared and submitted to HUD every three to five years. The City of Williamsport uses a five-year Consolidated Plan cycle; this plan covers fiscal years 2020-2024. The purpose of the City's Consolidated Plan is to:

- Assess the City's affordable housing and community development needs;
- Analyze the City's housing markets;
- Articulate the City's priorities, goals, and strategies to address identified needs; and
- Describe the actions the City will take to implement strategies for affordable housing and community development.

The Consolidated Plan for FY 2020 – FY 2024 provided data on trends and conditions related to the City's current and future affordable housing and community development needs. The analysis of this data has been used to establish priorities, strategies, and actions that the City will undertake to address these needs over the next five years. Annually, the City will develop its Action Plan in which it will describe the planned investment of federal resources to implement specific activities.

2. Summarize the objectives and outcomes identified in the Plan

The process of developing the plan evaluates the key findings of the needs assessment and serves as the basis for the priorities selected and how the proposed goals and objectives will address those priorities.

There continues to be an affordability gap for low-income residents who are having difficulty finding housing due to rising rents. Rental costs increased significantly in recent years because of an influx of workers from out of the area who work in the Marcellus Shale Gas industry.

Although between 2010 and the present, the industry activity has tapered off, rental costs are still high for the very low-income population.

The City's specific housing objectives support the CPD objective of decent, affordable housing and the CPD outcome of Availability/Accessibility:

- Increasing homeownership
- Reducing housing blight and deterioration among owner households
- Improving rental housing opportunities; and
- Providing safe and accessible housing
- The City's specific objectives for homelessness include the following:
- Support emergency shelter and transitional housing services through local nonprofit organizations and social service agencies.
- Support services to assist homeless persons and families make the transition to permanent housing and independent living

These objectives support the CPD objective of Suitable Living Environment and the outcome of Availability/Accessibility.

The City has contact with private non-profit agencies and provide assistance where possible. The City is funding public facilities and infrastructure improvements and is meeting the objective of preparing a Suitable Living Environment and the outcome of Sustainability.

3. Evaluation of past performance

The summary of past performance reported below was taken from the City's most recently completed Consolidated Annual Performance and Evaluation Report (CAPER) for FY 2019 (January 1, 2019, to December 31, 2019).

Goal Name	Goal Outcome Indicator
Public Facilities and Infrastructure	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 77,199 persons assisted
Housing Rehabilitation	Homeowner housing rehabilitated: 35 household housing units
Accessible Housing	Rental units rehabilitated: 1 household housing unit Homeowner housing rehabilitated: 6 household housing units
Blight Elimination	Buildings demolished: 9 buildings Housing code enforcement/foreclosed property care: 1,267 household
Public Services	Public service activities other than Low/Moderate Income Housing Benefit: 111,942 persons assisted
Construction of New Housing	Homeowner housing added: 6 household housing units
Homeownership	Direct financial assistance to homebuyers: 35 household housing units

4. Summary of Citizen Participation Process and consultation process

Public Needs Hearing – One public needs hearing was held on February 17, 2021, online via Zoom to educate residents and organizations about the CDBG programs and obtain input on housing and community development needs.

Annual Plan Public Comment Period – A draft of the Annual Plan for FY 2021 was placed on public display for 30 days beginning April 5th through May 5th, 2021.

Public Meeting – The City held a public meeting on April 20, 2021, online via Zoom to obtain final comments on the proposed Annual Plan for FY 2021.

On July 14, 2022, a public hearing was held regarding a proposed substantial amendment to the Annual Action Plan. The hearing provided residents, agencies, and organizations with the opportunity to discuss the borough's CDBG and HOME programs, and to provide suggestions for future CDBG/HOME program priorities and activities.

SEDA-COG mailed all the agencies and organizations that were contacted as part of the Five-Year Consolidated Plan and Action Plan consultation process, to let them know that the proposed substantial amendment was on public display. The substantial amendment was released for public comment on June 28, 2022. A copy of the substantial amendment was placed on display at the following locations:

Trade and Transit Center II,
3rd Floor,
144 Third Street,
Williamsport, PA, 17701

City of Williamsport website:
<https://www.cityofwilliamsport.org/>

SEDA-COG's website:
<http://www.sedacog.org/Pages/communitydevelopment.aspx>

The comment period was scheduled to end on July 27, 2022. Please refer to the minutes of the public hearing for further comment documentation as well as the public comment summary.

On November 21, 2024, a public hearing was held regarding a second proposed substantial amendment to the Annual Action Plan. The hearing provided residents, agencies, and organizations with the opportunity to discuss the city's CDBG and HOME programs, and to provide suggestions for future CDBG/HOME program priorities and activities.

SEDA-COG mailed all the agencies and organizations that were contacted as part of the Five-Year Consolidated Plan and Action Plan consultation process, to let them know that the proposed substantial amendment was on public display. The substantial amendment was released for public comment on November 5, 2024. A copy of the substantial amendment was placed on display at the following locations:

City of Williamsport,
Community Development Office
100 West Third Street, 3rd Floor
Williamsport, PA, 17701

City of Williamsport website:
<https://www.cityofwilliamsport.org/>

SEDA-COG's website:
<https://seda-cog.org/departments/community-development/hud-documentation/>

The comment period was scheduled to end on December 5, 2024. Please refer to the minutes of the public hearing for further comment documentation as well as the public comment summary.

On March 13, 2025, a public hearing was held regarding a third proposed substantial amendment to the 2021 Annual Action Plan. The hearing provided residents, agencies, and organizations with the opportunity to discuss the community's CDBG program, provide suggestions for future CDBG program priorities and activities, and to comment on the proposed changes to the FFY 2021 Annual Action Plan.

SEDA-COG mailed all the agencies and organizations that were contacted as part of the Five-Year Consolidated Plan and Action Plan consultation process, to let them know that the proposed substantial amendment was on public display. The substantial amendment was released for public comment on February 19, 2025. A copy of the substantial amendment was placed on display at the following locations:

1. City of Williamsport
Trade and Transit Centre, 3rd Floor

Williamsport, PA 17701

2. SEDA-COG's website:
<https://seda-cog.org/departments/community-development/hud-documentation/>

The comment period was scheduled to end on March 21, 2025. Please refer to the minutes of the public hearing for further comment documentation.

5. Summary of public comments

Stakeholders affirmed the need for affordable housing, especially for seniors and low- to moderate-income households. Partnerships and coordination between the City of Williamsport,

Lycoming County, local organizations such as nonprofit agencies, banks, and developers, are necessary to further affordable housing goals.

Comments received at the city's substantial amendment public hearings, as well as during the thirty (30) day comment period are included as public hearing meeting minutes, attached at the end of this plan.

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

All comments and views were accepted. Comments outside the scope of the plan were not addressed.

7. Summary

In summary, the Annual Action Plan has been developed with community input and reflect the needs of the City.

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

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

Describe the agency/entity 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	August Memmi	City of Williamsport Community Development
CDBG Administrator	August Memmi	City of Williamsport Community Development
CDBG Administrator	Tyler Dombroski	SEDA-COG Community Development
CDBG Administrator	Kristin McLaughlin	SEDA-COG Community Development
HOME Administrator	August Memmi	City of Williamsport Community Development

Table 1 – Responsible Agencies

Narrative (optional)

The mission of the Community Development Program at SEDA-COG is to work with local governments and their citizens to improve communities and the lives of community residents through infrastructure and community facility projects. SEDA-COG’s Community Development Program offers services to the region’s counties, communities, municipal authorities, and locally based organizations. Success is assisting a community through the planning, development, design, funding, and construction of much needed public infrastructure or community facility projects. In the last 30 years, SEDA-COG’s Community Development Program has assisted with nearly 1,000 public infrastructure and community facility projects, resulting in community investments of nearly half a billion dollars.

Consolidated Plan Public Contact Information

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

1. Introduction

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 City consulted with the Lycoming County Housing Authority has occurred to obtain data on the public housing inventory, including the Section 8 Housing Choice Voucher Program, and to discuss the Housing Authority's plans for public housing development activities.

The City has also solicited input by way of stakeholder meetings with affordable housing providers, homeless providers, and social service that provide housing assistance and related services to low- and moderate-income persons. These efforts have assisted in the process of preparing the FY 2021 Action Plan.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City of Williamsport and Lycoming County are part of the Eastern PA CoC's Northern Tier Regional Homeless Advisory Board (RHAB). While the City of Williamsport does not receive ESG funds directly, the City is regionally represented by two board members that provide input on standards, policies and procedures, and ongoing amendments.

With the ongoing pandemic, a high demand for emergency shelter and Rapid Re-Housing was identified. Emergency shelters are at capacity and are struggling to comply with CDC guidelines. ESG, United Way, and Homeless Assistance Program (HAP) funds have repurposed some shelter funding to providing shelter through hotels and motels. Additionally, the Clinton County Housing Coalition received \$302,950 in ESG-CV funds to provide emergency shelter, Rapid Re-Housing, and homelessness prevention services to be distributed across Lycoming, Clinton, and Tioga counties.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

As previously mentioned, the City of Williamsport does not a recipient of ESG funds. The ESG program is administered through the Pennsylvania Department of Community and Economic Development (PADCED).

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

1	Agency/Group/Organization	Lycoming Neighborhood Development Corporation
	Agency/Group/Organization Type	Other government – local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city consults with LNDC to plan for the construction and rehabilitation of affordable housing. LNDC is one of two CHDO’s within the City of Williamsport.
2	Agency/Group/Organization	Lycoming Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing need
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter; coordination to understand public housing and Section 8 needs.
3	Agency/Group/Organization	STEP, INC.
	Agency/Group/Organization Type	Services – Housing Services – Children Services – Elderly Persons Services – Education Services – Employment Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.
	3	Agency/Group/Organization
	Agency/Group/Organization Type	Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public Housing Needs

		<p>Homeless Needs – chronically homeless</p> <p>Homeless Needs – Families with children</p> <p>Homeless Needs – Veterans</p> <p>Homeless Needs – Unaccompanied Youth</p> <p>Homelessness Strategy</p> <p>Anti-poverty Strategy</p>
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Coordinated Task Force is an organization that has representatives from many area social service agencies. This group regularly meets once a month to discuss issues that their agencies and/or their clients are facing.
4	Agency/Group/Organization	Williamsport Lycoming Chamber of Commerce
	Agency/Group/Organization Type	<p>Business Leaders</p> <p>Civic Leaders</p> <p>Regional Organization</p> <p>Services – Employment</p>
	What section of the Plan was addressed by Consultation?	<p>Non-housing Community Development Needs</p> <p>Market Analysis</p> <p>Economic Development</p>
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter. The City works closely with the organization on development projects, and has consulted with the Chamber regarding the promotion of the designated Opportunity Zones in the City.
5	Agency/Group/Organization	YWCA of Northcentral Pennsylvania
	Agency/Group/Organization Type	<p>Services – Victims of Domestic Violence</p> <p>Services – Homeless</p>
	What section of the Plan was addressed by Consultation?	<p>Homeless Needs – Families with Children</p> <p>Homelessness Strategy</p>
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter. discussion of projects, consultation regarding its request for FFY 2022 CDBG funding for building repairs. The organization is also a member of the Coordinated Task Force.
6	Agency/Group/Organization	Williamsport Branch YMCA
	Agency/Group/Organization Type	Services – Health
	What section of the Plan was addressed by Consultation?	<p>Non-Homeless Special Needs</p> <p>Economic Development</p>
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.
7	Agency/Group/Organization	Firetree Place

	Agency/Group/Organization Type	Services – Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter; discussion of projects, consultation regarding its request for FFY 2022 CDBG funding for its After School program.
8	Agency/Group/Organization	UPMC Susquehanna
	Agency/Group/Organization Type	Services – Health Major Employer
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.
9	Agency/Group/Organization	Roads To Freedom Center for Independent Living
	Agency/Group/Organization Type	Services – Persons with Disabilities Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter. The Center for Independent Living is a member of the Coordinated task force, and the organization provides accessible housing assistance for income-eligible clients in partnership with the City.
10	Agency/Group/Organization	Veterans Affairs - Northeast PA Region
	Agency/Group/Organization Type	Services – Health Other Government – Federal
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.
11	Agency/Group/Organization	American Rescue Workers
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs _ Families with Children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was	Public advertisement and outreach letter.

	consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
12	Agency/Group/Organization	Salvation Army
	Agency/Group/Organization Type	Services – Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.
13	Agency/Group/Organization	Greater Lycoming Habitat for Humanity
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Non-Homeless Special Needs Market Analysis Anti-poverty strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter. The City consulted with Habitat for Humanity regarding its request for FFY 2022 CDBG funds.
14	Agency/Group/Organization	Sojourner Truth Ministries
	Agency/Group/Organization Type	Services – Homeless Services – Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.
15	Agency/Group/Organization	James V. Brown Library
	Agency/Group/Organization Type	Services – Education
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.
16	Agency/Group/Organization	Central Pennsylvania Food Bank
	Agency/Group/Organization Type	Services - Health
	What section of the Plan was	Non-Homeless Special Needs

	addressed by Consultation?	
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter. Williamsport serves as one of two Healthy Food Hubs in the Central Pennsylvania Food Bank's 27-county jurisdiction.
17	Agency/Group/Organization	North Penn Legal Services
	Agency/Group/Organization Type	Service – Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter. North Penn Legal Services provides free legal representation in non-criminal matters including eviction from housing, discrimination, family law, and consumer protection issues.
18	Agency/Group/Organization	Eastern Pennsylvania Continuum of Care
	Agency/Group/Organization Type	Continuum of Care
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs – Chronically Homeless Homeless Needs – Families with children Homeless Needs – Veterans Homeless Needs – unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.
19	Agency/Group/Organization	Family Promise of Lycoming County
	Agency/Group/Organization Type	Services – Homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs – Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter. Family Promise of Lycoming County provides homeless services throughout the county. The City consulted with Family Promise regarding its request for FFY 2022 CDBG funds.
20	Agency/Group/Organization	Hope Enterprises
	Agency/Group/Organization Type	Services – Persons with disabilities
	What section of the Plan was addressed by Consultation?	Non-homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.

21	Agency/Group/Organization	PA Career Link
	Agency/Group/Organization Type	Services – Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Non-housing Community Development Strategy Market Analysis Other: Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.
22	Agency/Group/Organization	River Valley Health and Dental Center
	Agency/Group/Organization Type	Services – Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.
23	Agency/Group/Organization	AIDS Resource Alliance
	Agency/Group/Organization Type	Services – Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter. This organization is a member of the Coordinated Task Force.
24	Agency/Group/Organization	UPMC - Community Health - LifeCenter
	Agency/Group/Organization Type	Services – Health Major Employer
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.
25	Agency/Group/Organization	KidsPeace
	Agency/Group/Organization Type	Services – Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Homelessness Needs – Unaccompanied Youth
	Briefly describe how the	Public advertisement and outreach letter.

	Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
26	Agency/Group/Organization	Lycoming County Society for the Prevention of Cruelty to Animals (SPCA)
	Agency/Group/Organization Type	Regional Organization Other: nonprofit animal control
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter; attendance at public hearing. The organization was consulted regarding its request for FY 2022 CDBG funding.
27	Agency/Group/Organization	Community Services Group
	Agency/Group/Organization Type	Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter. Community Services Group is a member of the Coordinated Task Force.
28	Agency/Group/Organization	North Central Sight Services
	Agency/Group/Organization Type	Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.
29	Agency/Group/Organization	Williamsport Municipal Water Authority
	Agency/Group/Organization Type	Other – Local Government
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Strategy Market Analysis Other - Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.
30	Agency/Group/Organization	Williamsport Sanitary Authority
	Agency/Group/Organization Type	Other – Local Government

	What section of the Plan was addressed by Consultation?	Non-housing Community Development Strategy Market Analysis Other - Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.
31	Agency/Group/Organization	County of Lycoming Planning & Community Development
	Agency/Group/Organization Type	Other Government – County Planning Organization Agency – Managing Flood Prone Areas Agency – Emergency Management
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis Other - Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter. The County provides PHARE funds for the City’s housing rehabilitation programs. It also administers a supportive housing program for persons who are homeless or at risk of homelessness. The City of Williamsport coordinates with the County Planning department for Hazard Mitigation Planning and flooding mitigation strategies.
32	Agency/Group/Organization	Lycoming-Clinton Mental Health
	Agency/Group/Organization Type	Services – Persons with disabilities
	What section of the Plan was addressed by Consultation?	Health Agency Non-homeless special needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.
33	Agency/Group/Organization	Big Brothers Big Sisters Lycoming County
	Agency/Group/Organization Type	Services – Children
	What section of the Plan was addressed by Consultation?	Non-homeless special needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.

34	Agency/Group/Organization	Hometown Internet LLC
	Agency/Group/Organization Type	Other – Digital Divide
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Strategy Market Analysis Other – Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.
35	Agency/Group/Organization	River Valley Internet, LLC
	Agency/Group/Organization Type	Other – Digital Divide
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Strategy Market Analysis Other – Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.
36	Agency/Group/Organization	Lycoming County United Way
	Agency/Group/Organization Type	Regional Organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Strategy Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.
37	Agency/Group/Organization	Lycoming County Visitors Bureau
	Agency/Group/Organization Type	Regional Organization Business Leaders
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Strategy Market Analysis Other – Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.

38	Agency/Group/Organization	Lycoming-Clinton Joinder
	Agency/Group/Organization Type	Services – Children Services – Elderly Persons Services – Persons with Disabilities Services – Health Child Welfare Agency Other Government – County Regional Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Lycoming-Clinton Joinder Program is a social service agency responsible for providing State-mandated services and supports to residents in Lycoming County. The Joinder provides services including Children & Youth, Early Intervention, Health Choices (behavioral health), Mental Health & Intellectual Disabilities / Autism Services, Child & Adolescent Service System Program (CASSP), and Aging Services. They were provided a public advertisement and outreach letter. The organizations under the Joinder are members of the Coordinated Task Force.
39	Agency/Group/Organization	SUSQUEHANNA GREENWAY
	Agency/Group/Organization Type	Services – health Business Leaders Civic Leaders Foundation
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Strategy Other - Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.
40	Agency/Group/Organization	Lycoming Economic Development Foundation
	Agency/Group/Organization Type	Business Leaders Other - Foundation
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Strategy Market Analysis Other - Economic Development
	Briefly describe how the Agency/Group/Organization was	Public advertisement and outreach letter.

	consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
41	Agency/Group/Organization	First Community Foundation Partnership
	Agency/Group/Organization Type	Civic Leaders Other - Foundation
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development Strategy Market Analysis Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.
42	Agency/Group/Organization	City of Williamsport
	Agency/Group/Organization Type	Other Government – Local Agency – Managing Flood Prone Areas Agency – Emergency Management
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter was directed to the Bureau of Codes, Public Works, and Recreation Departments. The Community Development Department works regularly with these City departments to identify projects, including properties that are a health and safety hazard.
43	Agency/Group/Organization	River Valley Transit
	Agency/Group/Organization Type	Other – Public Transportation
	What section of the Plan was addressed by Consultation?	Non-homeless special needs Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter.
44	Agency/Group/Organization	Williamsport Area School District
	Agency/Group/Organization Type	Services – Education Other Government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was	Public advertisement and outreach letter. The School District is a member of the

	consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Coordinated Task Force.
45	Agency/Group/Organization	Central Pennsylvania Workforce Development
	Agency/Group/Organization Type	Services – Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter. CPWDC, also known as Advance Central PA, serves as a workforce development resource for jobseekers and employers in central Pennsylvania.
46	Agency/Group/Organization	West Branch Drug and Alcohol
	Agency/Group/Organization Type	Services – Persons with Disabilities Services – Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter; this organization is a member of the Coordinated Task Force.
47	Agency/Group/Organization	Community Care Behavioral Health
	Agency/Group/Organization Type	Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter; this organization is a member of the Coordinated Task Force.
48	Agency/Group/Organization	Clean Slate Center
	Agency/Group/Organization Type	Services – Persons with Disabilities Services – Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Public advertisement and outreach letter; this organization is a member of the Coordinated Task Force.

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

There were no agency types that were not consulted.

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?
Greater Williamsport Comprehensive Plan, 2017	City of Williamsport	This is incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Lycoming County Community Needs Assessment, 2021	STEP, Inc.	This is incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
FFY 2020 CDBG Annual Action Plan	City of Williamsport	This is incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
FFY 2021 CDBG Annual Action Plan	City of Williamsport	This is incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
FFY 2020 CDBG CAPER	City of Williamsport	This is incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Continuum of Care	Eastern PA Continuum of Care, Northern Tier	The City continues to support services to assist homeless persons. This is incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Lycoming County Hazard Mitigation Plan, 2020	County of Lycoming	This is incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Williamsport Area Transportation Study, 2018	County of Lycoming	This is incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.

Table 2 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

The Citizen Participation Plan describes the City's practices relating to public display periods, comment periods, public notices, public hearings, citizen comment/complaint responses, citizen outreach/involvement efforts, citizen document access, and amendments to its programs. The CPP also explains the CDBG, HOME, and Section 108 Loan Guarantee Programs. The CPP also notes the availability of documents and notices on its website and the City's efforts to accommodate non-English speaking or disabled persons, including accessible public hearing locations, availability of sign language interpreters and non-English materials or translators as needed.

Public Needs Hearing – One public needs hearing was held on February 9th, 2021, at 5:30 PM online via Zoom to educate residents and organizations about the CDBG programs and obtain input on housing and community development needs.

Public Comment Period – A draft of the Annual Plan for FY 2021 was placed on public display for 30 days beginning April 5th through May 5th, 2021.

Public Meeting – The City held a public meeting on April 20th, 2021, online via Zoom to obtain final comments on the proposed Consolidated Plan for FY 2020-2024 and the proposed use of funds for FY 2020.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/ Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
1	Notice to community organizations	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Sent via US Mail to community organizations and agencies.	No comments received.	No comments received.	N/A
2	Consultation meetings and interviews	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Varied. Refer to 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	<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>	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>WilliamSPORT Sun Gazette</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

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 Remain	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public-federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,063,786	0	3 2 7, 8 7 5.	\$1,391,661.10	\$3,145,014	Funds for housing and non-housing community development needs.
HOME	Public-federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for	\$245,279	\$115,000	0	\$360,279	\$1,080,837	Funds for rehabilitation of rental and homeowner housing units.

Table 5 - Expected Resources –
Priority Table

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

The City uses its federal funds to leverage resources from private, state, and local funds. With CDBG and HOME funds used as a match, the City is able to receive funding for a wide variety of projects from sources that include the County of Lycoming (local), PA Department of Community and Economic Development (state), PA Department of Conservation and Natural Resources(state), Pennsylvania Housing Finance Agency (state), Land and Water Conservation funds (federal) and Pennsylvania Department of Transportation (state). Private funds from developers and/or non-profit organizations also contribute funding to City projects.

Lose School Park received \$250,000 for rehabilitation through DCNR's Community Conservation Partnerships Program. These funds are being used to match the \$250,000 in FY 2020 CDBG funds allocated for this project.

Lycoming County is anticipating \$369,000 in PHARE funds to be used for housing rehabilitation. The PHARE program has gained funds through Marcellus Shale Impact Fees imposed on natural gas companies by the Commonwealth. This Marcellus Shale (Act 13) Fund provides an annual allocation of \$5 million into the PHARE program with the potential for additional revenues when funds remain following eligible disbursements to qualifying municipalities. These funds are made available for to counties experiencing natural gas well drilling through a competitive application process. Since 2012, Lycoming County has secured \$9.7 million in PHARE funds through this process. Funds received by Williamsport agencies will primarily be used for rental rehabilitation.

The City of Williamsport is considered a distressed community; the City is not required to provide a match for its HOME 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

Lose School Park is maintained by the City’s Department of Public Works. In 2020, \$250,000 in CDBG funds were allocated to start Phase II of the park’s rehabilitation to construct a new pavilion, resurface the basketball court, add landscaping, and improve safety and accessibility features. Work on the project is expected to start in 2021. No 2021 funds will be used for this project.

Discussion

With limited CDBG funds available to address the needs identified in the Five-Year Consolidated Plan, the City of Williamsport will work cooperatively with private, public, and non-profit partners. The following chart illustrates funding reallocations to the FFY 2016 through FFY 2021 CDBG programs as a component of the FFY 2021 Annual Action Plan Substantial Amendment #1. Explanations concerning each reallocation are provided. All funding reallocations will be earmarked towards a Fire Apparatus Purchase Activity. The activity’s matrix code will be 030. The national objective is LMA based on a service area conterminous with the city’s municipal limits. According to the 2011-2015 LMISD, the City has a 55.4% low- to moderate-income population.

Activity	Year	Amount	Notes
Brandon Park Rehabilitation	2016	\$2,817.66	Activity funding will be zeroed out; All FFY 2016 funds will be zeroed out
Owner-Occupied Single-Family Rehabilitation	2017	\$8,740.46	Activity funding will be zeroed out; All FFY 2017 funds will be zeroed out
Uncommitted	2017	\$32,271.59	Uncommitted funding will be zeroed out for FFY 2017; FFY 2017 funds will be zeroed out
Uncommitted	2018	\$79,479.57	Uncommitted funding will be zeroed out for FFY 2018
Uncommitted	2019	\$148,395.46	Uncommitted funding will be zeroed out for FFY 2019
Uncommitted	2020	\$56,170.36	Uncommitted funding will be zeroed out for FFY 2020
Uncommitted	2021	\$382,124.90	Uncommitted funding will be cut in half for FFY 2021
	Total	\$710,000.00	

The chart below illustrates the reprogramming of the FFY 2021 CDBG funds as a component of this second FFY 2021 CDBG Substantial Amendment. The funds allocated to several previously funded activities are being reprogrammed to the Elm Park Improvements activity. The Street Reconstruction, Removal of Architectural Barriers, and Code Related Blight Elimination activities are being abandoned. The other activities listed below are completed with funds remaining to be reprogrammed.

Activity	Current CDBG Funds Allocated	CDBG Funds to be Reallocated	CDBG Funds Used
Street Reconstruction	\$63,323.10	(\$63,323.10)	\$0
Removal of Architectural Barriers	\$50,000	(\$50,000)	\$0
Codes Related Blight Elimination	\$19,709	(\$19,709)	\$0
Public Facilities Program Delivery	\$60,420	(\$60,420)	\$0
Fire Apparatus Purchase	\$382,124.90	(\$9,386.87)	\$372,738.03
Handicapped Accessibility Rehabilitation	\$15,000	(\$2,004)	\$12,996
Housing Rehabilitation Program Delivery	\$33,097	(\$32,697.66)	\$399.34
Administration	\$209,668	\$3,089	\$212,757
Elm Park Improvements	\$0	\$234,451.63	\$234,451.63

The chart below illustrates the reprogramming of the FFY 2021 CDBG funds as a component of this third FFY 2021 CDBG Substantial Amendment. A portion of the funds allocated to the Elm Park Improvements activity are allocated to the Newberry Park Improvements project.

Activity	Current CDBG Funds Allocated	CDBG Funds to be Reallocated	CDBG Funds Used
Elm Park Improvements	\$234,451.63	(\$9,875)	\$224,576.63
Newberry Park Improvements	\$0	\$9,875	\$9,875

Annual Goals and Objectives

AP-20 Annual Goals and Objectives Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facilities and Infrastructure	2021	2022	Non-Housing Community Development	City-wide	Public Facilities	CDBG: \$791,103.66	Public Facility or Infrastructure other than Low/Moderate Income Housing Benefit: 8,252 persons
2	Housing Rehabilitation	2021	2022	Affordable Housing	City-wide	Affordable Housing	CDBG: \$25,399.34 HOME: \$290,752	Homeowner Housing Rehabilitated: 2 housing units
3	Accessible Housing	2021	2022	Affordable housing	City-wide	Affordable Housing	CDBG: \$12,996	Homeowner Housing Rehabilitated: 3 housing units Direct Financial Assistance to Homebuyers: 1 household
4	Blight Elimination	2021	2022	Blight Elimination	City-wide	Blight Elimination	CDBG: \$0	Buildings Demolished: 1 building
5	Public Services	2021	2022	Public Services	City-wide	Public Services	CDBG: \$21,530	Public Service activities other than Low/Moderate Income Housing Benefit: 26,460 persons
6	Construction of New Housing	2021	2022	Affordable Housing	City-wide	Affordable Housing	HOME: \$30,000	Homeowner Housing Added: 1 housing units
7	Homeownership	2021	2022	Affordable Housing	City-wide	Affordable Housing	HOME: \$15,000	Direct Financial Assistance to Homebuyers: 1 household

8	Administration	2021	2022	Admin	City-wide	Affordable Housing Public Facilities Blight Elimination Homelessness Prevention	CDBG: \$212,757 HOME: \$24,527	N/A
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Table 6 – Goals
Summary

Goal Descriptions

1	Goal Name	Public Facilities and Infrastructure
	Goal Description	Public Facilities and Infrastructure projects include street reconstruction and related improvements, sidewalk improvements and removal of architectural barriers, park and recreational facility improvements, purchase of fire equipment, flood pump station improvements, improvement of water and sewer infrastructure.
2	Goal Name	Housing Rehabilitation
	Goal Description	This project assists income eligible households to make code, safety, and other needed repairs to their homes.
3	Goal Name	Home Ownership
	Goal Description	The City offers a gap financing program to help eligible households purchase a single-family home in the City. The City offers up to 20% of the home purchase price as a deferred repayment, 0% interest loan. Applicants must meet federal household income limits.
4	Goal Name	Accessible Housing
	Goal Description	This program offers grants of up to \$5,000 for accessibility improvements to residential properties occupied by income eligible persons with disabling conditions.
5	Goal Name	Blight Elimination

	Goal Description	Blight elimination activities include codes related demolition, codes enforcement activities and blight elimination on a spot and area basis.
6	Goal Name	Public Services
	Goal Description	Public service activities include supporting basic social services for low- and moderate-income persons and households.
7	Goal Name	Construction of new housing
	Goal Description	The construction of new housing activity includes the construction of both five homeowner units and two rental units for low to moderate income households.
8	Goal Name	Administration
	Goal Description	The goal is to administer the CDBG and HOME programs according to HUD regulations

Projects

AP-35 Projects – 91.220(d) Introduction

The City is using 2021 CDBG funds to address the following public facilities needs throughout the City:

- Reconstruction of streets located in low/moderate income areas - Abandoned
- Removal of Architectural Barriers activity - Abandoned
- Willow Street Design
- Elm Park Improvements
- **Newberry Park Improvements**

The City is funding two public service activities in 2020. The SPCA Pet Spay/Neuter program will address the health and safety issues involved with stray animals. The Firetree After School Program will provide educational activities for at-risk youth.

The City will continue its housing rehabilitation programs in 2020 including the CDBG/HOME funded Owner-Occupied Single-Family Rehabilitation program. The CDBG funds will be used to address emergency housing situations. CDBG funds will also be used for the Handicapped Accessibility Rehabilitation Program. The HOME CHDO activity will be for the construction of new housing. Any HOME Homebuyer activities will use prior year funding that has already been allocated for this activity.

The City will address blight elimination through the Codes Related Blight Elimination activity, which provides for the demolition of blighted properties. This activity was abandoned.

Projects

#	Project Name
1	Street Reconstruction - ABANDONED
2	Removal of Architectural Barriers - ABANDONED
3	Willow St. Design
4	Public Facilities Program Delivery - ELIMINATED
5	Lycoming County SPCA Spay/Neuter Program
6	Firetree Place After School Program
7	Public Services Program Delivery
8	Owner-Occupied Single-Family Rehabilitation
9	Handicapped Accessibility Rehabilitation
10	Housing Rehabilitation Program Delivery
11	Community Housing Development Organization
12	Homebuyer Assistance
13	Codes Related Blight Elimination -ABANDONED

14	Blight Elimination Program Delivery - ABANDONED
15	Fire Apparatus Purchase
16	General Program Administration
17	Elm Park Improvements
18	Newberry Park Improvements

Table 7 - Project Information

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

According to 2011-2015 LMISD, the City has a 55.4% low- to moderate-income population. Public infrastructure and facilities improvements will be used for reconstruction of eligible streets, removal of architectural barriers, and the Willow Street Project. These projects serve to provide general quality of life improvements for Williamsport residents. Street reconstruction includes including curbing, sidewalks, landscaping, street rehabilitation, and drainage improvements. Architectural barriers being removed will primarily consist of reconstructing approximately twenty new curb ramps. Finally, the Willow Street Project serves to provide green infrastructure improvements; funds will be used to assist engineers with costs pertaining to the design of the project.

Housing rehabilitation and preservation activities will improve accessibility and affordability of housing to Williamsport residents. This is especially for low- to moderate-income households who have difficulties maintaining their homes due to housing costs and the City's aging housing stock. According to 2016-2020 ACS data, the median year of structures built in Williamsport is older than 1939.

Public service activities address healthy and safety issues and provide positive activities for at-risk youth.

Limited resources in terms of funding remains an obstacle for both the City and nonprofit agencies to address underserved needs. Leveraging CDBG and HOME funds will help improve access to beneficial programs and services.

ELM PARK IMPROVEMENTS: The Elm Park recreation amenities need improvements to extend the useful life of the tennis courts and to ensure accessibility and safety for residents of all abilities. Improvements include resurfacing of tennis courts and resetting of fence, installation of a prefabricated ADA accessible restroom, construction of an ADA accessible walking path and parking spaces with signage and may include installation of security measures such as cameras and fences, and all related appurtenances. The project may be designed with the tennis courts as an alternate in the bid in case the bid comes in too high to complete the entire scope. This park primarily serves the entire city. Therefore, this park improvements project meets the National Objective of LMA benefit based on the city-wide LMI of 55.43%. While there are a few pocket parks located in the city, Elm Park is a larger city owned and maintained facility with features that are compliment, not duplicate, those in Brandon Park and Memorial Park, the other large parks in the vicinity. Additional years CDBG funding may be needed to complete this work.

The Newberry Park Improvements project serves block group number 420810009002, which has a low to moderate income percentage of 63.97%, but will provide more benefits to more of the residents of that service area. Improvements may include a soccer field, pickleball courts, a walking path, ADA parking spaces and park-related amenities and may include a restroom facility. The facilities are in need of improvements to address the neighborhood's recreation needs. Outdoor recreation has been an encouraged means to practice social distancing since the onset of the COVID-19 pandemic. Activity matrix codes will be 03G.

AP-38 Project Summary

Project Summary Information

1	Project Name	Street Reconstruction - Abandoned
	Target Area	City-wide
	Goals Supported	Public Facilities and Infrastructure
	Needs Addressed	Public Facilities
	Funding	CDBG: \$0
	Description	Street reconstruction and streetscape work.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed	5,960 persons
	Location Description	Income-eligible census tracts
	Planned Activities	Work will include curbing, sidewalks, landscaping, and drainage improvements.
2	Project Name	Removal of Architectural Barriers - Abandoned
	Target Area	City-wide
	Goals Supported	Public Facilities and Infrastructure
	Needs Addressed	Public Facilities
	Funding	CDBG: \$0
	Description	This activity is for the construction of handicapped accessible curb ramps at various intersections throughout the City.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed	2,292 persons
3	Project Name	Willow St. Design
	Target Area	City-wide
	Goals Supported	Public Facilities and Infrastructure
	Needs Addressed	Public Facilities
	Location Description	City-wide
Planned Activities	Approximately twenty new curb ramps will be reconstructed on various streets in the City.	

	Funding	CDBG: \$183,914
	Description	Green street infrastructure improvements on Willow
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed	
	Location Description	Willow Street between Market Street and Basin Street
	Planned Activities	Engineering costs related to project design.
4	Project Name	Public Facilities Program Delivery - Abandoned
	Target Area	City-wide
	Goals Supported	Public Facilities and Infrastructure
	Needs Addressed	Public Facilities
	Funding	CDBG: \$0
	Description	Program delivery related to Public Facilities and Infrastructure activities.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed	N/A
	Location Description	City-wide
Planned Activities	Personnel costs associated with Public Facilities and Infrastructure activities.	
5	Project Name	Lycoming County SPCA Spay/Neuter Program
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000
	Description	The Lycoming County SPCA will award a voucher toward a neuter or spay for the pets of low-income
Target Date	12/31/2022	
Estimate the number and type of families that will benefit from the proposed	26,410 persons	
Location Description	City-wide	

	Planned Activities	Neutering or spaying for pets of low-income residents, microchips for pet identification, and a trap, neuter, and release program for cats.
6	Project Name	Firetree Place After School Program
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$8,000
	Description	After-school program for at-risk youth from low-to moderate-income families
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed	50 individuals
	Location Description	600 Campbell Street
	Planned Activities	Planned activities include recreation, homework supervision and guidance, positive peer and counselor mentoring, educational and enrichment activities, music, dance, sewing, cooking and health and wellness.
7	Project Name	Public Services Program Delivery
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$3,530
	Description	Program delivery related to Public Service activities.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed	N/A
	Location Description	City-wide
	Planned Activities	Personnel costs associated with Public Service activities.
8	Project Name	Owner-Occupied Single-Family Rehabilitation
	Target Area	City-wide

	Goals Supported	Housing Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$25,000 HOME: \$116,016
	Description	This project is for the rehabilitation of owner-occupied single-family homes to a minimum code standard.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed	2 families
	Location Description	City-wide
	Planned Activities	Housing rehabilitation activities for income eligible owners of single-family homes will be conducted to insure safe and decent housing. Eligible rehabilitation activities include electrical, roofing, spouting, sidewalks, insulation, and plumbing. The CDBG funds are used for emergency repair cases.
9	Project Name	Handicapped Accessibility Rehabilitation
	Target Area	City-wide
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$12,996
	Description	Accessibility improvements will be made to properties owned by income eligible residents.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed	3 families
	Location Description	City-wide

	Planned Activities	The City offers grants of up to \$5,000 for accessibility improvements to residential properties occupied by low-income persons with disabling conditions. Work items under this program include installation of railings, ramps, doorway adjustments and bathroom modifications
10	Project Name	Housing Rehabilitation Program Delivery
	Target Area	City-wide
	Goals Supported	Delivery costs associated with housing rehabilitation
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$399.34 HOME: \$174,736
	Description	Construction of new housing
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed	N/A
	Location Description	City-wide
	Planned Activities	Delivery costs including personnel costs and costs of services associated with housing rehabilitation activities.
11	Project Name	Community Housing Development Organization (CHDO)
	Target Area	
	Goals Supported	Construction of new housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$30,000
	Description	Construction of new housing
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed	1 family
Location Description	City-wide	

	Planned Activities	The City will work with one of its two CHDO's, either Greater Lycoming Habitat for Humanity or Lycoming County Neighborhood Development Corporation, to develop affordable housing.
12	Project Name	Homebuyer Assistance
	Target Area	City-wide
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$15,000
	Description	Homebuyer assistance program to help eligible households purchase a single-family home.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed	1 household
	Location Description	City-wide
	Planned Activities	The program offers a maximum of 20% of the home purchase price as a deferred repayment, 0% interest
13	Project Name	Codes Related Blight Elimination Abandoned
	Target Area	City-wide
	Goals Supported	Blight Elimination
	Needs Addressed	Blight Elimination
	Funding	CDBG: \$0
	Description	This project is for the demolition of properties that the Codes department has determined are health and safety hazards.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed	1 property
Location Description	City-wide	
Planned Activities	The planned activity is demolition of a blighted property that is determined to be a safety hazard.	
14	Project Name	Blight Elimination Program Delivery Abandoned
	Target Area	City-wide

	Goals Supported	Blight Elimination
	Needs Addressed	Blight Elimination
	Funding	CDBG: \$0
	Description	Program delivery for blight elimination activities.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed	N/A
	Location Description	City-wide
	Planned Activities	Personnel costs related to blight elimination activities.
15	Project Name	Fire Apparatus Purchase
	Target Area	
	Goals Supported	Public Facilities and Infrastructure
	Needs Addressed	Public Facilities
	Funding	CDBG: \$700,613.10
	Description	This activity is for the purchase of fire equipment.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed	26,410 persons
Location Description	City-wide	
Planned Activities	This activity is for the purchase of fire equipment.	
16	Project Name	General Program Administration
	Target Area	
	Goals Supported	Administration
		Affordable Housing Public Facilities Blight Elimination Public Services
	Funding	CDBG: \$212,757 HOME: \$24,527
	Description	Program administration

Target Date	12/31/2022
Estimate the number and type of families that will benefit	
Location Description	City-wide
Planned Activities	This activity is for the administration of the CDBG and HOME

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Project Name	Elm Park Improvements
Target Area	City-wide
Goals Supported	Public facilities and infrastructure
Needs Addressed	Public facilities
Funding	CDBG: \$224,576.63
Description	Prefab handicap accessible restrooms, resurfacing tennis courts, installation of a walking path and accessible parking spaces, and installation of security measures such as fencing and cameras.
Target Date	12/31/2025
Estimate the number and type of families that will benefit from the proposed activities	27,754 – Elm Park is centrally located and may be utilized by all city residents; therefore, there is City-wide benefit; the city has 55.43% LMI.
Location Description	City-wide
Planned Activities	Improvements to Elm Park. The National Objective is Low/Mod Area Benefit (LMA). The Matrix Code is 03F
Project Name	Newberry Park Improvements
Target Area	Block Group 420810009002
Goals Supported	Public Facilities and Infrastructure
Needs Addressed	Public Facilities
Funding	CDBG: \$9.875
Description	Improvements may include soccer field, pickleball courts, walking path, ADA accessible parking, other related appurtenance and may include a restroom facility.
Target Date	12/31/2025
Estimate the number and type of families that will benefit from the proposed activities	1,485 residents
Location Description	Block Group Number 420810009002
Planned Activities	Improvements may include soccer field, pickleball courts, walking path, ADA accessible parking, other related appurtenance and restroom facility.

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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

According to 2011-2015 LMISD, 55.4% of Williamsport residents are considered low- to moderate-income households. Therefore, the entire City qualifies as a low-income area. Many of the activities to be funded are either city-wide activities or activities that will benefit residents from all areas of the City.

Additionally, Census Tract 4 in the City of Williamsport meets HUD's definition of racially/ethnically concentrated areas of poverty (R/ECAP). HUD defines concentrations of racial and ethnic minorities as a census tract with a non-White population of 50% or more. A concentrated area of poverty is defined as a census tract with 40% or more individuals living at or below the poverty line. Additionally, Census Tract 8 meets the poverty threshold for HUD's definition of R/ECAP but does not have the same non-White concentration.

Geographic Distribution

Target Area	Percentage of Funds
City-wide	100%

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The entirety of the City of Williamsport qualifies as a low-income area. Projects taking place within specific areas of the City are based on need.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City's annual goals for affordable housing include the following:

1. Increasing home ownership opportunities for City residents

The City of Williamsport will increase the percentage of homeowners in the community by assisting current City residents who are renting to make the transition to home ownership. There is an overlap between low-income households and minority households. By continuing to pursue increased home ownership among low-income households as a goal, the City of Williamsport is supporting increased home ownership by minority households in agreement with national goals.

2. Reduce Housing Blight and Deterioration among Owner Households

Older housing units that require significant maintenance occupied by households with limited incomes results in deferred maintenance leading to disinvestment, declining property values, and possibly abandonment. Supporting programs and activities to assist homeowners in the City of Williamsport to make improvements to housing will protect the existing stock in the community. Assisting households with maintaining their housing is also important to sub-populations, such as the elderly and disabled who have fixed and limited incomes, to continue to own their home and avoid being institutionalized or possibly becoming homeless.

3. Improve Rental Housing Opportunities

Improving rental housing opportunities will reduce the potential for renters to experience a housing crisis and allow them to improve the overall status of their lives. It will also assist households with avoiding homelessness. The older units in the City of Williamsport were developed without consideration of the need for access by the physically disabled, elderly, and frail elderly. Persons age 75 and over are an increasing portion of the population, and while many of the elderly and frail elderly desire to stay in their homes rather than move to small apartments, it is not always feasible.

One Year Goals for the Number of Households to be	
Homeless	0
Non-Homeless	8
Special-Needs	0
Total	8

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	6
Acquisition of Existing Units	1
Total	8

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Working with one of the City's two CHDO's, one new unit will be constructed for occupancy by an income eligible household.

The City is expecting to process three owner occupied single-family rehabilitation activities using HOME funds. The City program offers grants and low interest loans for repairs to owner-occupied single-family homes to income eligible homeowners. CDBG funds will be used for emergency cases that are not permitted under the HOME program.

The City plans to process three cases through its Handicapped Accessibility Rehabilitation program. This program offers grants of up to \$5,000 for accessibility improvements to residential properties occupied by persons with disabling conditions. Work items covered include railings, ramps, doorway adjustments, and bathroom modifications.

The City is expecting to provide homebuyer assistance to one household in 2021. The City's Homebuyer program offers gap financing to help eligible households purchase a single-family home. The program offers a maximum of 20% of the home purchase price as a deferred repayment, 0% interest loan.

Rental units in need of rehabilitation will utilize PHARE funds.

AP-60 Public Housing – 91.220(h)

Introduction

As of January 2021, the Lycoming County Housing Authority (LCHA) provides 467 units of public housing and administers 675 Housing Choice Vouchers (HCVs). There are currently 2,184 families on the public housing waiting list and 182 families on the Section 8 waiting list. While the waiting lists are currently closed, they are expected to open during Summer 2021.

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

LCHA is currently in the process of disposing six public housing units over the next five years with the intention of selling these units to LCHA participants. This program offers financing whereby the housing authority holds the mortgage for the homeowner. At the same time, the housing authority assists these families with overcoming major barriers to securing a mortgage such as repairing credit, saving for a down payment, and providing homeownership counseling. One home was successfully sold to an LCHA in 2020; one household is expected to close on a home within the upcoming program year.

Capital fund activities planned for 2021 include:

- Water line replacement and ADA improvements to the entrance of Robert Montgomery Homes
- Boiler replacement at Mary Slaughter Apartments
- Replacement of unit windows and repairs for cooling towers at William Hepburn Highrise
- Installation of two handicap parking areas and repair and paving of the daycare parking lot at Penn Vale Apartments
- Addition of porches to Michael Ross Apartments
- Repair and pavement of the parking lot at Peter Herdic Senior Apartments

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

LCHA posts employment and housing opportunities on its website and in its quarterly newsletter that is distributed to all public housing residents and at each job site. Housing opportunities include information on the Section 32 program and FSS program. There are currently 4 Section 32 Homeownership participants, 31 FSS participants.

The Section 32 Homeownership program intends to work with public housing or Section 8 participants purchase their own home through the disposition of public housing units constructed in 2007. LCHA identified that the down payment is the primary barrier to

homeownership for program participants. LCHA assists prospective homeowners by holding the note on the property and providing financial assistance and council to program participants. One Section 32 participant is in the process of obtaining financing to purchase a Section 32 home.

In addition to the disposition program for LCHA participants, LCHA has a Resident Advisory Board that offers insight and feedback on its Annual and Five Year Plan. The Board reviews the capital fund plan as well as any programmatic changes, development plans or disposition plans. A Section 8 participant also has a reserved position on LCHA's Board of Directors. LCHA posts all changes to the administrative plans and policies at all development sites and welcomes resident comments and feedback.

LCHA is also in the process of assisting residents to develop a resident council, with the first meeting to discuss this topic scheduled for April 2021.

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

The PHA is not troubled. LCHA received a High Performer designation for both Public Housing and Section 8.

Discussion

The City is not anticipating using CDBG or HOME funds for public housing activities in FY 2021. LCHA is a county authority.

As a result of COVID-19, LCHA partnered with T-Mobil to provide free tablets and discounted internet services for school aged youth and elderly residents. LCHA is paying for the internet service to assist residents during the pandemic. LCHA also provided reusable bags containing masks, disinfectant, and food to all public housing residents during the pandemic. Many families participating in public housing and Section 8 were able to utilize available resources to make rent payments on time, and there was no loss in landlords participating in the Section 8 program. As a result, many families stayed in place and longer lengths of stay for program participants is expected moving forward.

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

Introduction

Strategy, goals, and action steps for ending chronic homelessness are formulated on the State level. Each region has formed a Regional Homeless Advisory Board comprised of representatives of local entities involved in housing and homeless services. The City of Williamsport is in the Northern Tier of the PA Eastern Continuum of Care Collaborative.

The City's priority homeless objectives are to:

1. Support emergency shelter and transitional housing services through local nonprofit organizations and social service agencies; and
2. Support services to assist homeless persons and families make the transition to permanent housing and independent living.

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

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

The larger population of homeless people in the City of Williamsport does not meet HUD's definition of chronically homeless. The City is combating chronic homelessness by supporting the emergency shelters, transitional housing facilities, and permanent housing facilities. Wrap-around social services provided by these and other organizations help to break the cycle of chronic homelessness.

The City is a member of the Coordinated Services Task Force that meets once per month. The Task Force is comprised of approximately 80 organizations that meet to share information and resources. The Task Force's responsibilities include obtaining the information needed to apply for Continuum of Care and related Housing Assistance Program funding. The Coordinated Task Force shares information and resources regarding homeless individuals/households and their needs.

A 2020 Point-In-Time survey, conducted in January 2020, found 1 individual who was unsheltered in Lycoming County.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City has organizations that provide emergency shelter services. Grace St. Shelter accommodates up to 25 people in two areas: one area for men and the other area for women

and women with children. The shelter provides the following services: to provide immediate temporary housing for homeless persons, to connect homeless persons with case managers and services through the Housing Alliance that will allow them to become self-sufficient and obtain safe and permanent housing. The American Rescue Workers is a men's emergency shelter that accommodates up to 46 men. Wise Options at the Williamsport YWCA is an emergency shelter for women who are victims of domestic violence that accommodates 31 women. The Williamsport YWCA also provides emergency shelter at Liberty Options that accommodates 11 women.

The County Department of Public Assistance administers Emergency Shelter Allowance (ESA) funds from the State. ESA funds are used to prevent eviction and assist homeless households obtain permanent or temporary shelter. Other agencies offering limited assistance to prevent eviction include the American Rescue Workers, Shepherd of the Streets Ministry and STEP, Inc. outreach.

The Point-In-Time survey conducted for Lycoming County over the period of one night in January 2020 found that there were 60 persons in emergency shelter and 44 persons in transitional shelter.

Transitional housing is a facility or program that offers temporary housing with supportive services. Transitional housing allows the homeless to stay while preparing to move towards independent living and secure permanent housing.

The City has facilities that offer transitional housing. Liberty House is a bridge housing program located at the YWCA of Northcentral PA that has a "Program Excellence" award from the Society of Public Health Education. The program includes life skills and education workshops and goal setting as well as individual counseling.

Family Promise of Lycoming County, Inc. is a 501 (c) (3) non-profit organization that is affiliated with over 200 Family Promise networks nationwide. Family Promise provides shelter, meals, and intensive case management for families with children who are without homes by partnering with local churches, professional staff, social service organizations, and volunteers. A network of local churches provides much of the support, infrastructure, and volunteers.

Journey House offers four family units and is linked with Project Breakthrough, a self-sufficiency program administered by the Salvation Army.

Transitional Living Centers, Inc. operates a contract facility for women offenders coming from the State Correctional System or referred by the Pennsylvania Board of Probation and Parole.

Transitional Living Centers, Inc. has the capacity for 34 beds.

In 2020, the City will continue to support emergency shelter and transitional housing services through local nonprofit organizations and social service agencies by working closely with the Coordinated Task Force.

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 transitional housing agencies mentioned above offer supportive services and case management to assist homeless persons and families to make the transition to permanent housing and independent living.

Housing Location Services at the YWCA is designed to help qualified individuals connect with landlords who are willing to work with them to obtain housing. Through state DCED funding, the program offers assistance to place individuals who may have a difficult time finding housing due to poor credit or rental history.

Lycoming County secured a \$300,000 grant from PHFA for a Master Leasing Program, which is designed to help people without housing. Under "master leasing", a nonprofit or public agency leases multiple units of housing from a landlord and subleases the units to low-income tenants. By assuming the tenancy burden, this lead agency facilitates housing clients who may not be able to secure or maintain a lease on their own. Transitional Living Centers, Inc., as the lead agency, leases units from local landlords and subleases them to program clients for up to 12 months, paying security deposits and some utilities. Over the course of the program, participants have weekly contact with case managers to learn life skills that include budgeting. In order to be considered, applicants must live in Lycoming County and have a household income of 50% or less of the area median income.

The City will continue to support services to assist homeless persons and families make the transition to permanent housing and independent living. The City will coordinate with Lycoming County with any funding applications to PHFA regarding additional PHARE funding for the Master Leasing Program.

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.

Homeless prevention services are administered by a combination of public and private agencies.

The Lycoming County Supportive Housing Program assisted Lycoming County residents in danger of eviction or mortgage foreclosure and those needing to secure housing accommodations. Intensive caseworker management is made available to all individuals and families in Lycoming County who meet the income eligibility guidelines. Lycoming County has partnered with STEP, Inc., the agency that administers the program. STEP, Inc. partners with a number of community referral partner agencies. The program focuses on Lycoming County's rental community with the goal of helping clients avoid eviction from their rental dwellings and assist those who are sheltered or unsheltered to obtain decent rental accommodations.

As mentioned above, Lycoming County's Master Leasing Program is offers assistance to help persons who have difficulty leasing a decent rental unit. The goal of the program is to help hard to place persons gain housing stability, such as those re-entering from prisons and other institutions, persons with serious mental illness, and at-risk homeless individuals and families.

Rental Assistance funds are available through the Housing Assistance Program (HAP) program from the Pennsylvania Housing Finance Agency administered by the Lycoming County United Way. HAP funds are used to prevent eviction or to obtain permanent housing. The Lycoming United Way also administers Federal Emergency Management Assistance (FEMA) funds that can be used for rental assistance to prevent eviction. Other agencies offering limited assistance with rent to prevent eviction include the American Rescue Workers, Shepherd of the Streets ministry and STEP Outreach. The Pennsylvania Housing Finance Agency provides funds for foreclosure abatement through its Homeowner's Emergency Mortgage Assistance Program (HEMAP). Lycoming/Clinton Community Action administer HEMAP funds in Lycoming County. The County Department of Public Assistance administers the state funded Low Income Energy Assistance Program (LIHEAP), which provides assistance with energy bills.

The American Rescue Workers offers the distribution of rental and utility assistance to residents of Lycoming County who are in a near homeless crisis. Over \$300,000 is distributed annually to prevent homelessness of almost 400 families within Lycoming County. The American Rescue Workers also provides needed items to low- and moderate-income families and offers job skills training for long term shelter residents. Other services include providing food, supplies and equipment for soup kitchens and food pantries and providing furnishings and household items

for those in need and for individuals moving from the shelters into self-sufficiency.

Discussion

With the advent of COVID-19, a high demand for emergency shelter and Rapid Re-Housing was identified. Emergency shelters are at capacity and are struggling to comply with CDC guidelines. ESG, United Way, and Homeless Assistance Program (HAP) funds have repurposed some shelter funding to providing shelter through hotels and motels. Additionally, the Clinton County Housing Coalition received \$302,950 in ESG-CV funds to provide emergency shelter, Rapid Re-Housing, and homelessness prevention services to be distributed across Lycoming, Clinton, and Tioga counties.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

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 City of Williamsport recently updated its Analysis of Impediments to Fair Housing Choice (AI) in 2020. The AI is a review of a jurisdiction’s laws, regulations, and administrative policies, procedures, and practices affecting the location, availability, and accessibility of housing, as well as an assessment of conditions, both public and private, affecting fair housing choice. A total of \$58,097 in CDBG funds and \$290,752 in HOME funds have been allocated toward housing rehabilitation activities to increase access to affordable housing. The following chart includes recommended actions to affirmatively further fair housing choice planned through 2024, many of which are ongoing and will be taken into consideration for 2021.

Impediment	Action	Measurable Benchmark	Timeframe
Racially/Ethnicly Concentrated Areas of Poverty (R/ECAPs)	Education of housing service providers and developers on fair and affordable housing needs	Number of program participants	Ongoing
	Continue funding existing housing programs	Number of individuals/ households assisted	Ongoing
Access to Opportunity	Continue funding public services targeted at vulnerable populations, such as low- and moderate-income households. Examples include after-school programs, job and soft skills training, and childcare.	Number of individuals/ households assisted	Ongoing
	Increase supply of housing.	Number of housing units added	Ongoing
	Conduct a four-factor analysis to ensure meaningful access to Limited English Proficiency persons.	Frequency with which LEP persons come	2022

Impediment	Action	Measurable Benchmark	Timeframe
		into contact with public services	
Community Health	Improve quality of existing housing, including home repairs and handicap accessibility modifications.	Number of housing units rehabilitated	Ongoing
	Continue funding health-related public services such as food banks, healthcare providers.	Number of individuals/ households assisted	Ongoing
Public Transit	Maintain key partnerships with STEP and RVT to ensure transit service is provided to lower opportunity areas to link LMI persons with employment and other amenities	Ridership	Ongoing
Lending Discrimination	Continue supporting fair housing services offered by the City of Williamsport's Fair Housing Commission and continue partnership with West Branch Valley Association of Realtors to promote fair housing throughout Lycoming County.	Number of program participants – potential homebuyers, housing developers, landlords	Ongoing

AP-85 Other Actions – 91.220(k)

Introduction:

The City will continue to seek additional funding sources to address underserved needs. The City will support activities that create an environment for businesses to remain, expand or relocate to Williamsport. The City is interested in pursuing economic development opportunities through revitalization efforts. The City of Williamsport receives Act 13 funds and has also received Act 13 funding as a pass through from Lycoming County and PHFA. The City uses its Act 13 dollars for improvements to the existing infrastructure. The County anticipates receiving approximately \$369,000 in PHARE funds that can be expended as early as Fall 2021.

Actions planned to address obstacles to meeting underserved needs

Additionally, the City and the Lycoming Housing Authority has recently updated its Fair Housing Plan in 2020 to affirmatively further fair housing for vulnerable individuals and households such as seniors, physically disabled, and at-risk youth.

Actions planned to foster and maintain affordable housing

CDBG and HOME funds are used to support the City's comprehensive housing programs including rehabilitation of owner-occupied single-family housing, accessibility rehabilitation and construction of new housing by one of the City's two certified CHDO's.

Actions planned to reduce lead-based paint hazards

The guidelines for the City's Housing Rehabilitation program comply with the lead based paint hazards at 24 CFR 35. Due to extensive lead abatement costs and the total number of highly probable lead contaminated homes, the City is more likely to pursue lead hazard reduction procedures until the total number of lead contaminated homes has been significantly reduced.

Actions planned to reduce the number of poverty-level families

In addition to CDBG and HOME activities included in the FY 2021 Annual Plan, the City is also assisting low to moderate income owners of a business during COVID-19 through a Business Assistance Loan Program. Businesses must be income-eligible, operate within the City, and consist of less than 100 employees. The loans will be offered at a minimum loan amount of \$5,000 and a maximum loan amount of \$50,000. The loan will be offered for a 10-year term with loan payments deferred for the first two years with no penalty for prepayment. Interest will accrue on the loan at a 0% interest rate for the first five (5) years, then at 0.5% starting in year six (6) and increasing 0.25% each year through year ten (10). Applicants will receive 50% of the loan proceeds at the time of loan closing. The balance of the loan proceeds will be

disbursed following the receipt of supporting documentation of previous expenditures. Eligible uses of loan funds include supporting existing business reopening or expansion, overhead costs

Actions planned to develop institutional structure

The Office of Economic & Community Development oversees Williamsport's housing and community development programs and is responsible for all performance measurement activities. The monitoring requirements and procedures under the 2021 Action Plan will utilize existing monitoring systems and experience in administering federal and state programs and funds.

The Office of Economic & Community Development monitors all proposed activities to ensure long-term compliance with program requirements. The objectives of this monitoring are to make sure that activities:

- 1) Comply with all regulations governing their administrative, financial, and programmatic operations including compliance with the Consolidated Plan; and
- 2) Achieve their performance objectives within schedule and budget

The Office of Economic & Community Development utilizes project checklists to insure and document program compliance. The Director of the Office of Economic & Community Development is also responsible for the timely implementation of activities. Quarterly, the Director reviews the expenditures against the ratio used by HUD (1.5 times the allocation on hand at the end of the program year) to ensure that the goal will be met.

All subrecipients of CDBG and HOME funds are subject to monitoring. The Office of Economic & Community Development maintains a written policy for the monitoring its subrecipients. Fiscal monitoring will include review and approval of budgets, compliance with executed grant agreements, beneficiary reports, review of fiscal reports, and a review of audits on an annual basis.

Annually, in the preparation of the Consolidated Annual Performance and Evaluation Report (CAPER), the Office of Economic & Community Development will review whether the specific objectives outlined in this strategic plan are being met. Further, this review will be an opportunity to assess if the strategic plan goals continue to address community priorities and if adequate resources are available to meet the objectives. Community input will be sought in this analysis.

Internal controls have been designed to ensure adequate segregation of duties. The Office of Economic and Community Development prepares agreements for non-housing activities supported by CDBG and establishes accounts. Invoices are monitored for compliance with the

approved spending plan and federal regulations.

The Office of Economic and Community Development administers Williamsport's Integrated Disbursement and Information System (IDIS). The Office Economic and Community Development is also primarily responsible for setting up and administering activities.

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

The City of Williamsport continues to interact with the various public and non-profit institutions that provide housing and supportive services to low-income residents. Although the agencies are independent of one another, they work together through the Coordinated Task Force to ensure coordination.

Most of the proposed activities in the 2021 Action Plan involve cooperating and partnering with state agencies, neighborhood groups, or social service organizations to efficiently leverage limited resources.

Discussion:

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(1)(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.	\$115,000
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	\$115,000

Other CDBG Requirements

1. The amount of urgent need activities	0
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HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(1)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

All forms of investment of the City's HOME funds are identified in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

See attached City of Williamsport HOME Investment Partnerships Program Resale/Recapture Policy for Homeownership Activities.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows:

See attached City of Williamsport HOME Investment Partnerships Program Resale/Recapture Policy for Homeownership Activities.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Not applicable

CITY OF WILLIAMSPORT
HOME INVESTMENT PARTNERSHIPS PROGRAM
RESALE/RECAPTURE POLICY FOR HOMEOWNERSHIP
ACTIVITIES

Use of HOME funds by the City of Williamsport, Community Housing Development Organizations (CHDOs), and subrecipients receiving HOME funds from the City are subject to resale or recapture regulations. The City of Williamsport has adopted a HOME Investment Partnerships Program Resale/Recapture Policy for Homeownership Activities, which is based on the Final Rule of the HOME Investment Partnerships Program published on July 24, 2013. Specifically, the policy is based on 24 CFR 92.254, "Qualification as Affordable Housing: Homeownership". HOME funds may be provided as a development subsidy, as in a CHDO project, and/or to provide gap financing to directly assist an eligible buyer purchase a home.

- A HOME development subsidy writes down the development costs of a housing unit, making purchase of a home affordable to lower income homebuyers (i.e. under 80% of area median income adjusted for household size). Development subsidies are the difference between the cost of producing the unit and the fair market value of the unit. They are not subject to recapture since the homebuyer did not realize a direct benefit from these funds.
- Gap financing, a direct subsidy to a homeowner, is provided as a 0% interest, "soft second" mortgage and will make up any "gap" between the first mortgage the buyer qualifies for and the sale price of the home. Gap financing will help make homeownership affordable to income-qualified households.

In order to qualify as affordable housing, housing must:

- Be single-family, modest housing,
- Be acquired by a low-income family, as its principal residence, and
- Meet affordability requirements for a specific period of time as determined by the amount of assistance provided.

Homebuyers assisted with HOME funds must continue to own the assisted property and occupy it as their principal residence for the entire period of affordability. The regulations at 24 CFR 92.254(a)(5) *Resale and recapture*, give the participating jurisdiction two broad options relative to the treatment of HOME-assisted homebuyer properties that are sold before the period of affordability has expired:

1. **Resale:** The owner that received HOME assistance must sell the home at an affordable price to a low-income family that will use the property as their principal residence, **or**
2. **Recapture:** The owner is permitted to sell the property to any willing buyer at any price, but City must recapture some or all, of the direct HOME subsidy that was initially extended to the homebuyer.

The City will apply the resale provision when only development subsidy is provided to the HOME-assisted homebuyer unit. The City will apply the recapture provisions when a homeowner that received direct HOME subsidy under the HOME Program decides to sell the property. If the property is sold

after the period of affordability has expired, there are no restrictions in terms of resale or recapture of HOME funds that apply to such a transaction. However, if the sale occurs, either voluntarily or involuntarily, before the period of affordability has expired, certain regulatory limitations apply.

The guidelines for resale or recapture for the homebuyer programs that the City of Williamsport has established are as follows:

RECAPTURE PROVISIONS:

Gap financing, provided by the use of HOME funds including any program income, can enable an eligible household to purchase an eligible unit at an affordable cost. The funds include any assistance that reduces the purchase price from fair market value to an affordable cost. This includes funds provided under the GAP Homebuyer Assistance Program, which can provide up to a maximum of 20% of the purchase price of a qualifying home as a 0% interest deferred repayment loan. This loan is secured by a mortgage and recapture agreement that include requirements for occupancy by the approved buyer for the affordability period and the life of the loan as well as other general terms.

A "Direct HOME subsidy" is defined as the amount of HOME assistance, including program income, which enabled the homebuyer to buy the unit. The direct subsidy may be a down payment, closing costs, an interest subsidy, or other HOME assistance provided directly to the homebuyer. In addition, a direct subsidy includes any assistance that reduces the purchase price from fair market value to a price affordable to the low-income buyer. If HOME funds are used for the cost of developing a property and the unit is sold below fair market value, the difference between the fair market value and the purchase price is considered directly attributable to the HOME subsidy.

The applicant must obtain the maximum reasonable financing from accredited financial institutions and other sources, including personal assets, before HOME funds are committed. The City of Williamsport will require a mortgage in its favor be placed on the property for the full amount of the direct HOME subsidy.

The City of Williamsport and its CHDO's use recapture provisions when HOME funds are provided to a homebuyer in the form of a direct HOME subsidy. HOME recapture provisions, established at §92.254(a)(5)(ii), permit the original homebuyer to sell the HOME assisted property to any willing buyer at any price during the period of affordability and allow recapture of all or a portion of the HOME-assistance provided to the original homebuyer. Under no circumstances can the City recapture more than is available from the net proceeds of the sale. "Net proceeds" are defined as the sales price minus the superior load payment (other than HOME funds) and any closing costs.

The recapture of HOME funds will be in effect at least for the period of affordability as described by the HOME Program regulations at 24 CPR 92.254(a)(4):

- Homebuyers who receive direct subsidy under \$15,000 in HOME funds will have a minimum affordability of five (5) years.
- Homebuyers who receive direct subsidy between \$15,000 and \$40,000 in HOME funds will have a minimum affordability period often (10) years.
- Homebuyers who receive direct subsidy over \$40,000 in HOME funds will have a minimum affordability period of fifteen (15) years.

The recapture provisions will be enforced through a separate agreement with the homebuyer that details the applicable HOME requirements and through a recorded Mortgage and Promissory Note.

If a HOME assisted property is sold, an event of default occurs during the period of affordability, or before the City lien is paid in full, the direct HOME subsidy used as gap financing is subject to recapture. At that time, the buyer shall pay the City the lesser of:

1. The principal amount, or
2. The net proceeds of the sale (after subtracting any realtor's commission and ordinary closing expenses), less the balance then due under the First Mortgage, whereupon the remaining Principal Amount shall be deemed forgiven and Mortgagor shall be released and discharged of and from any further obligation hereunder and under the Mortgage. If possible, the total amount of the loan provided to the homebuyer will be recaptured from the net proceeds of the sale. The City of Williamsport will not require repayment from other than the funds available through the net proceeds.

HOME funds that are recaptured by the City of Williamsport will be returned to the City's local HOME account for use in other HOME eligible activities.

As noted in 24 CFR 92.254(a)(5)(ii), the City will consider that new recapture provisions allow a subsequent eligible buyer to assume the HOME assistance (subject to the HOME requirements for the remainder of the period of affordability) if the subsequent buyer household is low income and no additional HOME funds are provided. In cases in which the subsequent homebuyer household needs HOME assistance in excess of the balance of the original HOME loan, the direct HOME subsidy to the original homebuyer would be recaptured and a separate HOME subsidy would be provided to the new homebuyer.

The repayment of the HOME loan does not terminate this affordability period. The period remains in effect for the affordability timeframe. Even if the homeowner repays the homebuyer assistance loan in full and remains in the property, the owner is still subject to the principal residence requirement until the affordability period is complete.

If the ownership of the housing is conveyed pursuant to a foreclosure or other involuntary sale, the City will share in the net proceeds of the foreclosure sale of the HOME assisted property, up to the amount of the HOME investment (after realtor's commission and ordinary closing expenses). At foreclosure, the buyer shall pay City the lesser of:

1. The principal amount, or
2. The net proceeds of the sale (after realtor's commission and ordinary closing expenses), less the balance then due under the First Mortgage, whereupon the remaining Principal Amount shall be deemed forgiven and Mortgagor shall be released and discharged of and from any further obligation hereunder and under the Mortgage. The City will not require repayment from other than the funds available through the net proceeds.

RESALE PROVISIONS:

Recapture is the selected method for all City homebuyer and CHDO activities, but it is possible that a situation occurs where the City will not have a second mortgage and will not provide a direct subsidy to an eligible buyer household. In this instance, the recapture method cannot be applied. In cases where the City only provides HOME assistance as development subsidy (i.e., HOME funds are used only to develop the unit and do not lower the purchase price below fair market value), the resale method must be applied. Under resale, all of the HOME funds count toward the affordability period determination.

Under the **resale** provision, when a HOME-assisted homebuyer sells his or her HOME assisted property, either voluntarily or involuntarily, during the affordability period:

1. The property must be sold to another low-income homebuyer who will use the property as his or her principal residence;
2. The original homebuyer receives a fair return on investment, (i.e., the homebuyer's down payment plus capital improvements made to the house); and
3. The property is sold at a price that is "affordable to a reasonable range of low-income buyers."

Resale provisions limit subsequent purchase of the property only to income-eligible households who will use the property as their principal residence. An income-eligible household is defined as households at or between 50% and 80% of our area median income at the time of sale.

Resale will require a separately recorded deed restriction, to impose the requirements from 24 CFR 92.254(a)(5)(i)(A). Resale will also be enforced through a separate agreement with the homebuyer that details applicable HOME requirements and that the HOME assisted housing must remain affordable for the duration of the period of affordability.

Resale provisions will also provide the original owner a fair return on investment. "Fair Return on Investment" is defined as the return of the homeowner's original investment (i.e. down payment) plus any capital improvements. The fair return will include using the percentage of increase in the National Consumer Price Index "CPI-U". This is calculated by subtracting the CPI-U on the sale date from the CPI-U on the initial purchase. That amount is divided by the initial CPI-U to obtain the percent gain, if any. More information on the CPI-U Index can be found in the section that follows.

Capital improvements eligible as a credit toward the fair return calculation must have been installed as required under the City of Williamsport Building Codes and Ordinances. This includes, but is not limited to, permits, zoning requirements and special exceptions. Capital improvements made without such approvals will not be credited in the fair return calculation. Approved capital improvements include:

- Energy upgrades such as solar hot water system or heating system or increased insulation
- Substantial remodel of kitchen or bathroom

- Kitchen modernization
- Increase of home footprint (additions)
- Construction of out buildings (garages)
- Addition of driveway, sprinkler systems, retaining walls, fencing, landscaping

The valuation of capital improvement will be based on the actual costs of the improvements as documented by the homeowner's receipts.

Remediation of deficiencies identified during a home inspection in anticipation of a sale, will not be considered for inclusion in the capital improvement calculation. Maintenance costs are also excluded from inclusion in the capital improvement calculation. Generally, replacing worn or dated components such as appliances or carpet are also not considered as improvements that add value.

A determination of a fair return on investment will be made by the City of Williamsport. The fair return will apply to sales within the HOME affordability period.

A HOME-assisted homebuyer is not guaranteed a fair return on investment at sale. If the sales price that the market will support (i.e., the fair market value) is less than what is required to provide the homebuyer a fair return on investment, the fair return on investment (as outlined in this provision) will not be realized.

Under resale, the housing must also remain affordable to a reasonable range of lower-income homebuyers. "Affordable to a reasonable range of lower-income buyers" is defined as a price affordable to an income eligible household at or between 60% to 80% of our area median income at the time of sale that will not encumber a maximum of 36% of their income for PITI (principal, interest, taxes, and insurance).

Using current income levels for example, the city 60% area median income for a household of four, 2019 is \$38,400. Using this information, the maximum this household could afford based on our affordability definition, including an allowance for principal, interest, taxes, insurance, and reasonable personal obligations is \$120,000.

To ensure the original homebuyer receives a fair return and the unit is affordable to the defined low-income population, if the fair market value of the HOME-assisted property being sold exceeds the above value, the City will consider providing the eligible, subsequent buyer HOME assistance. This assistance shall be within limitations imposed by the current City Home Buyer Assistance Program and HOME Value Limits in effect at the time. If a subsequent buyer receives direct assistance through a HOME- funded program, the affordability period will be re-set according to the amount of assistance provided.

The resale provisions will be in effect at least for the period of affordability as described by the HOME Program regulations at 24 CFR 92.254(a)(4):

- If the total HOME investment in the unit is under \$15,000, the minimum affordability period is five (5) years.
- If the total HOME investment in the unit is between \$15,000 and \$40,000, the minimum affordability period is ten (10) years.

If the total HOME investment in the unit is over \$40,000, the minimum affordability period is fifteen (15) years.

The Affordability period is based on the total HOME investment in the property.

In the event of the property changing title due to foreclosure, the restrictive mechanism shall allow the City the right of first refusal to buy out the first mortgage from the primary lender. If the affordability is not preserved by a subsequent purchase at a reasonable price by a low-income homebuyer who will use the property as its principal residence, and who agrees to assume the remainder of the original affordability period, the City must repay the HOME investment.

NONCOMPLIANCE

Failure to comply with the resale or recapture requirements means that 1) the original HOME-assisted homebuyer no longer occupies the unit as his or her principal residence (i.e., the unit is rented or vacant), or 2) the home was sold during the period of affordability and the applicable resale or recapture provision were not enforced. In the event of noncompliance, the HOME-assisted homebuyer is required to repay the City the total amount of HOME funds invested in the housing (i.e., HOME development subsidy to the developer plus any HOME down payment or other assistance (i.e., closing costs) provided to the homebuyer) minus any HOME funds already repaid (i.e., payment of principal on a HOME loan).

If the home assisted buyer does not sell the unit but does not maintain occupancy the city will notify the buyer they must reoccupy the unit or repay the full amount of HOME assistance to the project. Should the city be unsuccessful, the total HOME investment, with no proration or reduction, must be repaid into the HOME account by the City.

ONGOING MONITORING:

Confirmation that the buyer is using the property as his or her principal residence will be accomplished by verifying that the buyer's name appears on insurance company records for the home. The City is listed as a party to be notified if there are any changes to the policy. If there is reason to suspect reliance on insurance notices is insufficient, a postcard or letter mailed with "do not forward" instructions will be performed to demonstrate whether the buyer is receiving mail at the home

ADDITIONAL CONSIDERATIONS:

In some instances, the City may provide HOME assistance to an eligible subsequent homebuyer to ensure that the unit is affordable to the defined low-income population. HOME funds may be used to assist another eligible homebuyer following either the City's acquisition of a foreclosed unit or a sale of a unit under resale or recapture provisions during the period of affordability. If the City provides HOME assistance to another eligible buyer, the additional HOME investment must be treated as an amendment to the original project. Consequently, the additional HOME investment may extend the original period of affordability. For example, if the original HOME investment was \$10,000 and resulted in a five-year period of affordability, the addition of another \$10,000 to a subsequent homebuyer would extend the period of affordability to ten years. The original HOME investment plus any additional HOME investment cannot exceed the maximum per unit subsidy.

The City also has a separate Subordination (Refinancing) Policy that applies to all HOME-funded homebuyer assisted activities. The City may charge a reasonable review fee.

SUBORDINATION POLICY

- The City will consider the subordination of a secured mortgage in the following instances:
 - Home improvement
 - Emergency
 - Business expansion
 - A “Streamline” refinance (refinance of senior mortgage only)

- All subordination requests, satisfying the above standards, must also meet the following criteria:
 - In all cases property taxes (or tax payment plan) must be current
 - Compliance with occupancy requirements must be verified
 - The total loan to value ratio (including the City's mortgage) is considered reasonable. (Generally not exceeding 85%.)
 - If the City loan is a payment loan, repayments must be current.

- The City does not subordinate a secured mortgage in the following instances:
 - If the proposed subordination request involves an "equity line of credit".
 - If the proposed subordination request involves the consolidation of "personal" debt. If the proposed subordination request involves "cash out" to the property owner.
 - If fees and costs are considered "excessive" and included as part of the new loan.
 - The Loan Review Committee of the City of Williamsport (LRC) must approve any exceptions to these instances and document the approval reasons.
 - If the City loan is already in first (or senior) mortgage position.

The following information and documents are required when requesting subordination: A subordination will not be considered without the requested documentation.

1. A cover letter clearly stating the purpose of the subordination request.
 - If refinancing a senior mortgage, please submit a payoff verification from the holder of the senior mortgage. This information must be on their letterhead.
 - If the purpose of the subordination request is for home or business improvements, please submit a contract (contract may be contingent upon City approval of a subordination) with specifications detailing the work or improvements to be done.
2. Copy of a current certified appraisal. (This may be waived on a case-by-case basis)
3. Copy of a Financial Disclosure Statement and a Preliminary Settlement Statement. The statement should include the terms of the new loan (name of lender, loan amount, rate, term, monthly payment amount, escrow amount, and details on the distribution of proceeds).
4. If the subject property is restricted to owner-occupancy, verification of occupancy must be provided. Please provide documentation in the form of two current utility bills.
5. Proof of income and the property owner's financial ability to handle the new debt. This may include full tax returns, employment check stubs, financial statements, or other documentation proving income, ability to pay and other obligations. A credit report may be requested.

ADDITIONAL INFORMATION:

1. Turnaround time for a response is approximately fifteen (15) working days from the date of receipt of all

requested documentation. If Redevelopment Authority approval is required, additional time will be required.

2. The City may contact the applicant to discuss the terms of the subordination request.
3. The City places a restrictive clause on the "waiver document" limiting the dollar amount of the new loan to the
4. extent of the principal amount being borrowed by the property owner.
5. If the loan is for home or commercial improvements or expansion, the City may do the following:
 - Perform a site visit to review the proposed improvements.
 - Perform a final inspection of the improvements.
 - Instruct the escrow agent to withhold the disbursement of funds until a final inspection has been made and approved by the City.
6. There is a non-refundable fee for the review of subordination packages.
7. If the subordination request is approved, the commitment is valid as long as current circumstances do not change and for a period of thirty (30) days. Documents must be "filed" within that period.
8. You may fax documents to the attention of at (570) 327-7509, or mail them to City Hall, 245 West Fourth Street, Williamsport, PA 17701.