COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
2018 APPLICATION GUIDE

A Public Hearing and applicant meeting will be held on April 10, 2018 at 12:00 PM in County Council Chambers.

Completed applications are due by 4:00 pm on May 18, 2018.

ABOUT THE CDBG PROGRAM
The federal Community Development Block Grant (CDBG) program provides funding through the Department of Housing and Urban Development (HUD) that allows the County of Northampton Department of Community & Economic Development (DCED) to assist in the development of viable communities, by funding activities that assist people with low incomes in meeting their needs for housing or services. One objective of any DCED funded programs is in the knowledge that low income people are indeed benefiting from the investment of CDBG resources.

ELIGIBLE APPLICANTS
Eligible applicants are:
- The 36 boroughs and townships participating in Northampton County’s Urban County CDBG Entitlement Program.
- 501(c) (3) non-profit organizations providing services to residents of the participating municipalities.

Please note that the cities of Bethlehem and Easton receive their own CDBG funding directly from HUD. Therefore, projects in the cities are eligible only to the extent that they serve residents of the county’s boroughs and townships.

AVAILABILITY OF FUNDS & CONSISTENCY WITH CONSOLIDATED PLAN
Northampton County’s federal allocation for the 2018 program year according to HUD officials is estimated to be flat or level funding at this point in time. The CDBG appropriation from Congress has not been completed in time for this announcement. DCED will use last year’s allocation of approximately $1.3 million as the tentative budget number.
All applicants are advised that that a budget modification may be required, depending on the actual FY-2018 allocation.
All funded activities must be consistent with the needs and priorities identified in the 2012-2016 Consolidated Plan. The needs described in the updated ConPlan necessitate new funding priorities that differ from priorities in place over the first five years of Northampton County’s CDBG program. Under the County’s previous ConPlan (2007-2011), priority was given to infrastructure and public facilities projects. While these projects remain eligible for funding, the Census Tracts that qualify as “low-mod” have changed when using the 2010 U.S. Census data. Refer to Attachment D in these guidelines for an updated listing. Several communities have also been prioritized for infrastructure improvements based on three criteria: prevalence of low-mod block groups, overall poverty level, and municipal tax rate. You are highly encouraged to review the Consolidated Plan, available on the County’s website under, “County Government” / “Community Development” / “CDBG.” The Executive Summary of the ConPlan is included in these guidelines as Attachment E.

Please note that because of the need to address housing needs, NC DCED has begun funding a county-wide housing rehab program to assist low-income homeowners with repairs needed to bring their homes up to code in all municipalities throughout the county. This program would take the place of housing rehab programs at individual municipalities; municipalities therefore should NCT apply for funds to administer a local housing rehab program.

Finally, in order to efficiently use the amount of funds available, NC DCED will make every effort to identify funding from previous years’ programs that are available to reallocate to new projects proposed during the 2018 funding cycle.

**ELIGIBLE APPLICATIONS & HOW TO APPLY**

Parties interested in submitting an application who have not applied previously are encouraged to notify Frank Brooks, CDBG Specialist, by March 22, 2018. Mr. Brooks is available to answer questions and provide guidance. His contact information is 610-829-6311, or at fbrooks@northamptoncounty.org.

Please visit the NCDCED Grant and Loan Programs web page at https://www.northamptoncounty.org/CMTYECDV/Pages/Apply-for-Funding.aspx and download all applicable documents associated with the funding announcement. In addition, **all applicants are required to register in the NCDCED County Relationship Manager (CRM) and submit electronic applications through the web. PLEASE CLICK HERE TO REGISTER.** Within 1-2 business days you may upload and submit your electronic application forms through the CRM application. Click on the apply button located next to the applicable funding program on the NCDCED Grant and Loan Programs web page to access the CRM application.

**The deadline for submitting a full application is Thursday, May 18, 2018 @ 4:00 P.M.**

Incomplete applications will not be reviewed. Questions about the application process and guidance on the eligibility can be directed to Frank Brooks at 610-829-6311 or fbrooks@northamptoncounty.org.

Please read all instructions and supporting documents before completing this application. **Failure to submit all required information will result in disqualification.** Applicants should be prepared to make themselves available to DCED staff the week following submission in order to answer clarifying questions that may arise.

Please note: applicants submitting a request for more than one project must complete a separate application for each request.

All applications requesting funding for administrative costs must supply two budget sheets, one for program delivery costs, and one for administrative costs.
Due to changes in the HUD program guidelines, administrative costs may NOT be submitted under an indirect cost rate.

Selected projects will be incorporated into the County’s 2018 Annual Action Plan. This plan will be available for public review/comment on or before June 6, 2018 (estimated). It is expected that County Council will consider the final plan at its meeting scheduled for July 19, 2018 (estimated). The plan will then be submitted to HUD for review and approval.

Because time is needed to secure project approval and complete an environmental review, applicants should submit projects expected to start in the Spring of 2019.

**ELIGIBLE ACTIVITIES**

*Attachment A* provides a complete list of eligible activities. Activities not on this list should generally be considered ineligible; please contact NC DCED with questions. As described, projects funded in the 2018 cycle will reflect the findings of Northampton County’s updated ConPlan.

**MEETING A NATIONAL OBJECTIVE**

Federal regulations require that all projects meet one of three national objectives:

1. Benefit low- and moderate-income (LMI) persons;
2. Aid in the elimination of slums and blight; or
3. Meet community needs having a particular urgency because existing conditions pose an immediate threat to public health or welfare.

At least 70% of Northampton County’s CDBG funds must be used to address the first national objective, benefit of LMI persons; therefore, most successful applications will meet this objective. The third objective, urgent need, is used rarely and may be used only in consultation with NC DCED.

*Attachments B and C* provide information on qualifying a project under a national objective and meeting income limits.

**PROGRAM REQUIREMENTS**

Applicants should consider this guide as a supplement of the Community Development Block Grant Program Entitlement Grant Regulations, Title 24 of the Code of Federal Regulations, Part 570, available at: [http://www.access.gpo.gov/nara/cfr/waisidx_05/24cfr570_05.html](http://www.access.gpo.gov/nara/cfr/waisidx_05/24cfr570_05.html)

Please be aware that projects must comply with all relevant federal regulations throughout the duration of the project. For example, construction projects must meet federal labor standards and other legislative and regulatory requirements for using federal funds.

Not all requirements are described in full here. For example, all grantees will be required to execute a contract with Northampton County and to complete semi-annual fiscal and programmatic reports, audits, and minority and women owned business utilization reports. Once a project is approved, NC DCED will provide project administrators with additional guidance to help meet project requirements.

**APPLICATION GUIDANCE**

This application package is intended to provide eligible applicants with information on eligible activities as well as the application process, in order to develop a successful funding proposal. To the extent possible, NC DCED will provide applicants with technical assistance, interpretation of regulations, and support as requested. Contact Frank Brooks at fbrooks@northamptoncounty.org or 610-829-6311.

**Effective Dates**

The effective dates for all projects are October 1, 2018 – December 31, 2019. Preference will be given during the selection process to projects that expect to be substantially complete no later than July 31, 2019.
**Project Selection Criteria**

In order to be considered for funding, a project must meet all program requirements described in this packet and at 24 CFR Part 570. In addition, NC DCED must determine that the applicant has the capacity to undertake and complete the project in an effective and timely manner.

Applications that meet these thresholds will be evaluated using the following 50-point rating scale. Please note that points are assigned to assist NC DCED staff in project consideration, and will be used generally to guide funding recommendations based on HUD rules and regulations. NC DCED may, at its discretion, take into account additional factors in order to prioritize projects that best meet the needs and strategies identified in the ConPlan. NC DCED may also solicit funding requests from non-applicants in order to meet ConPlan priorities.

**Project Eligibility and Benefit (30 points)**
NC DCED will review the proposed project, including the narrative, photos, any submitted material, and will use this evaluation guide in the selection process.

- The project serves a prioritized need as identified in the 2012-2016 Consolidated Plan/10 points
- The extent to which the project benefits low- and moderate-income residents in Northampton County/6 points
- The extent and seriousness of the expressed need/6 points
- Proposed approach: Is it clear that the scope of work will effectively address the need and benefit low- to moderate-income residents? /5 points
- The project is designed to benefit primarily residents with the greatest needs: the project will serve residents with very or extremely low incomes (50% of AMI or less) OR the project will serve neighborhoods with a high proportion of low-income residents (60% or greater)/3 points

**Project Administration (10 points)**

- Applicant demonstrates the ability and commitment (and past performance, if applicable) to complete the project in a timely and competent manner; timely submission of reports and completion of past projects within the original contract period are considered./5 points
- Applicant’s proposal indicates a reliable expectation to substantially complete the project by July 31, 2018./5 points

**Project Funding (10 points)**

The project budget will be evaluated to determine the extent to which:

- All costs are essential, well-documented, and reasonable. Administrative and “soft” costs are minimal. 6 points
- The cost ratio for persons served is as follows:
  - More than $15,000 per person (ineligible)
  - $5,000 or less (1 pt)
  - $1,000 or less (2 pts)
- The application commits to matching funds as follows (for public facilities, public services, and infrastructure projects in priority areas):
  - up to 50% (1 pt)
  - 50% or more (2 pts)
- The application commits to matching funds as follows (for infrastructure projects outside of priority areas):
  - up to 19% (0 pts)
  - 20 - 50% (1 pt)
  - 50% or more (2 pts)
Attachment A

CDBG Program Eligible Activities

The CDBG program offers grantees a high level of flexibility in choosing program activities. The following is a representative overview of eligible CDBG activities. In addition, all projects must show consistency with the Northampton County ConPlan. In general, projects not listed here should be considered ineligible. Please contact NC DCED with questions on the eligibility of a specific project.

Activities Related to Housing

There are many activities related to housing that are eligible under the CDBG program:

- Rehabilitation of buildings which are or will be rental or owner-occupied housing for low-income households. Rehab includes energy improvements, connection to water and sewer lines, and removal of material and architectural barriers that restrict accessibility, among other activities.*
- Rental or mortgage assistance, including counseling and advocacy services
- Lead-based paint testing and abatement
- Housing services in connection with HOME Program activities
- Construction of housing (in some cases) and activities that support new rental or owner-occupied housing construction such as acquisition, clearance, site improvements, and street improvements
- Creation of rental inspection programs

*Please note that we have funded a county-wide housing rehab program for owner-occupied units. This program takes the place of housing rehab programs at individual municipalities.

Public Facilities Activities

CDBG funds may be used for the acquisition, construction, reconstruction, rehabilitation, or installation of public improvements or public facilities.

Public improvements include, but are not limited to, the construction, installation, or reconstruction of:

- Stormwater improvements
- Streets, Curbs, Sidewalks
- Water and sewer lines (not including residential laterals)

Public facilities include, but are not limited to, the improvement of:

- Neighborhood/community facilities
- Parks and playgrounds
- Facilities for persons with special needs (e.g. homeless shelters, group homes, and halfway houses)

✓ Projects must benefit the persons living in the area (For example: A park in a low-income census tract can be developed or improved if it is utilized primarily by the residents of that area, and not the community as a whole).

✓ Improvements cannot be made to buildings used for “conduct of government.” There are two exceptions.
   - ADA accessibility improvements can be made in these buildings
   - Municipal facilities can be improved in areas used for public services (ie: a community center located within a borough hall).

Other Real Property Activities

Many other real property activities are eligible to be funded by CDBG, including:

- Acquisition for a public purpose
- Clearance and demolition
- Rehabilitation of publicly or privately owned commercial or industrial buildings
- Historic preservation
- Renovation of closed buildings
- Interim assistance to arrest severe deterioration or alleviate emergency conditions
• Handicapped accessibility/removal of architectural barriers
• Energy efficiency projects
• Removal of Slum/Blight

✓ Demolition can be done only to legally blighted structures.
✓ The County’s policy is to conduct only CDBG projects that do not temporarily or permanently result in persons being displaced from their homes.
✓ Any projects involving privately owned commercial or industrial properties must qualify using Economic Development project criteria.

Public Services Activities
Public services are also generally eligible under the CDBG Program. These public service activities may include, but are not limited to:
• Rapid Re-housing services
• Food programs
• School age children programs
• Crime prevention
• Human Service programs
• Housing & Foreclosure assistance
• Services for senior citizens
• Services for individuals with disabilities
• Services to Veterans
• Recreational services
• Job training & Business education programs
• Reverse mortgage protections

✓ Public service agencies may be funded that are located within the cities, but NCDCED CDBG program funds may be used only for the costs associated with serving residents of the County’s townships and boroughs.
✓ CDBG cannot supplant existing funds or replace lost funding. Any public service funded must offer a new type of service to the County’s residents or result in a quantifiable increase in existing services.
✓ NC DCED is limited to allocating 15% of its total CDBG funds to public service projects.

Economic Development Activities
CDBG funds may also be used for activities related to economic development, including:
• Special economic development activities including assistance to private, for-profit businesses
• Microenterprise assistance
• Commercial rehabilitation
• Public facilities and improvements that support economic development efforts
• Technical assistance to businesses

Assistance to Community Based Development Organizations (CBDOs)
CDBG recipients may provide grants or loans to qualified CBDOs to carry out projects that include neighborhood revitalization, community economic development, and energy conservation.

Planning and Administration
CDBG funds may be used for planning activities, including the development of comprehensive plans, community development plans, or other plans and studies. Any planning activities by municipal entities should be designed to capitalize on the advantages of regional cooperation. Funds may also be used for activities that further fair housing choice in coordination with the County.

✓ In line with objectives to further regional cooperation, planning projects will be considered only if they involve multi-jurisdictional or multi-agency coordination.
Ineligible Activities

CDBG funds may **not** be spent on general government expenses, machinery and equipment purchases, and operating and maintenance costs. This section describes activities that are not eligible under the CDBG Program. The general rule is that any activity not specifically authorized under the CDBG regulations and statute is ineligible to be assisted with CDBG funds.

In addition, the regulations stipulate that the following activities may not be assisted with CDBG funds:

- Buildings for the general conduct of government are ineligible. However, the removal of architectural barriers from government buildings is eligible under the category of public facilities and improvements.
- General government expenses are ineligible.
- Financing for political activities or to engage in other partisan political activities are ineligible. However, a facility assisted with CDBG funds may be used on an incidental basis to hold political meetings, candidate forums, or voter registration campaigns, if the building is available to all community organizations on an equal basis.

The following activities may not be assisted with CDBG funds unless authorized as a special economic development activity or when carried out by a CBDO:

- Purchase of equipment is generally ineligible.
- Compensation for the use of construction equipment through leasing, depreciation, or use allowances is eligible.
- Fire protection considered an integral part of public facilities is eligible. This includes fire engines and specialized tools such as “jaws of life” and life-saving equipment as well as protective clothing worn by fire fighters.
- Purchase of personal property, including equipment, fixtures, motor vehicles, furnishings, or other personal property is generally ineligible.
- Operating and maintenance expenses (of public facilities, improvements, and services) are ineligible. Specific exceptions to this general rule are operating and maintenance expenses associated with public service activities, interim assistance, and office space for program staff employed in carrying out the CDBG program;
- New housing construction except under certain conditions or when carried out by a CBDO.
- One time grants, emergency type grants, or loans for such purposes may be eligible under the category of Public Services.
Attachment B
Meeting the CDBG National Objectives

Title I of the Housing and Community Development Act of 1974 requires that any activity funded under the Community Development Block Grant program meet at least one of the three national objectives:

1) Provide benefit to low- and moderate-income (LMI) persons;
2) Aid in the prevention or elimination of slums and blight; or
3) Address an urgent community need.

At least 70% of Northampton County's CDBG funds must be used to address the first national objective, benefit of LMI persons. Attachment C provides current income limits for Northampton County at the time of publication. All applicants are responsible to ensure that they apply the currently applicable Limits at the time services are provided.

In order to demonstrate that at least one of the three national objectives will be met, proposed projects must meet one of the following tests, as appropriate:

1. Benefit to low- and moderate-income persons
Activities considered to benefit low- and moderate-income persons are divided into four categories: area benefit, limited clientele, housing, and jobs.

A) Area Benefit Activities. An area benefit activity is an activity that meets the identified needs of LMI persons residing in an area. The benefits of this type of activity are available to all persons in the area regardless of income. Examples of potentially eligible activities include street improvements, water and sewer lines, neighborhood facilities, and park renovations.

1) Area benefits can be determined based upon census tracts and block groups, when the project serves all resident in a block group and where at least 38.15% of the residents were shown to have low or moderate incomes at the time of the last Census. Census maps of each of the 36 entitlement communities are available Contact Frank Brooks at fbrooks@northamptoncounty.org or 610-829-6311.

2) When the project area does not line up with an LMI census block group, applicants can conduct a neighborhood survey on family size and income. The project area qualifies if at least 51% of the residents are persons whose family income does not exceed the LMI limits. Contact Frank Brooks at fbrooks@northamptoncounty.org or 610-829-6311.

B) Limited Clientele Activities. A limited clientele activity is an activity which benefits a specific group of people (rather than all the residents in a particular area), at least 51% of whom are LMI persons. To qualify under this category, the activity must meet one of two tests:

1) Benefit a clientele who are generally presumed to be principally LMI. The following groups are presumed by HUD to meet this criterion:
   • Seniors;
   • Severely disabled adults;
   • Homeless;
   • Battered spouses;
   • Abused/neglected children and youth;
   • Illiterate adults;
   • Migrant farm workers;
   • Persons living with HIV/AIDS; and
   • Persons who use food banks or meals programs.
Some examples of include the removal of architectural barriers, renovations to senior centers, and offering services for people experiencing homelessness.

2) Have income eligibility requirements that limit the activity exclusively to LMI persons. To meet this requirement, the applicant would need to verify the income of each program participant once the project is approved.

Examples of projects that qualify under this category include housing rehabilitation and assistance to the low-income owner of a microenterprise.

C) Housing Activities. A housing activity adds or improves permanent, residential structures (rental or owner-occupied) that will be occupied by LMI persons upon completion. In order to meet the housing LMI national objective, structures with one unit must be occupied by a LMI household. If the structure contains two units, at least one unit must be LMI occupied. Structures with three or more units must be at least 51% occupied by LMI households.

D) Jobs Activities. An activity creates or retains permanent jobs, at least 51% of which are either taken by LMI persons or considered to be available to LMI persons.

Economic development projects often qualify under the jobs objective, but may also qualify under area benefit (assistance to a grocery store in a neighborhood that is at least 51% LMI) or limited clientele (assistance to the owner of a microenterprise who is low income).

2. Slums/Blight
CDBG funds may be used to address slums and blight on an area basis, or a spot basis. Typical activities designed to address blight on an area basis include the acquisition and clearance of blighted properties or infrastructure improvements in a blighted area.

To qualify as addressing slums or blight on an area basis:
- The area must be officially designated by the grantee and must meet a definition of a slum, blighted, deteriorated or deteriorating area under state or local law;
- The area must exhibit specified physical signs of blight or decay;
- Documentation must be maintained by the grantee on the boundaries of the area and the conditions which qualified the area at the time of its designation; AND
- Activities to be assisted with CDBG funds must be limited to those that address one or more of the conditions that contributed to the deterioration of the area.

3. Urgent Need
The urgent need national objective is rare. It is designed only for activities that alleviate emergency conditions, often following a natural disaster. Projects must meet the following criteria:
- The existing conditions must pose a serious and immediate threat to the health or welfare of the community;
- The existing conditions are of recent origin or recently became urgent (generally, within the past 18 months);
- The grantee is unable to finance the activity on its own; AND
- Other sources of funding are not available.
- Contact Frank Brooks if your project is going to address an Urgent need at fbrooks@northamptoncounty.org or 610-829-6311.

4. Planning/Fair Housing Activities
Finally, projects designed to address a planning or administrative need, including fair housing, are automatically be considered to meet the overall national objectives for CDBG.
## Northampton County Income Limits by Household Size

**FY-2017**

<table>
<thead>
<tr>
<th># IN HOUSEHOLD</th>
<th>MODERATE LOW INCOME: 80% OF THE MEDIAN INCOME</th>
<th>VERY LOW INCOME: 50% OF THE MEDIAN INCOME</th>
<th>EXTREMELY LOW INCOME: 30% OF THE MEDIAN INCOME</th>
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**MEDIAN FAMILY INCOME:** $73,400
# LOW-MODERATE INCOME BY CENSUS TRACT, NORTHAMPTON COUNTY

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<th>Census Tract No.</th>
<th>Census Tract</th>
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COUNTRY OF NORTHAMPTON
Consolidated Plan 2012-2018
Executive Summary

The County of Northampton is in the metropolitan area defined by the Bureau of the Census as the Allentown-Bethlehem-Easton Metropolitan Statistical Area. Within the county, there are 38 municipal governments, eight school districts, and various special purpose authorities. Northampton County includes the Cities of Easton and Bethlehem, however, for the purpose of this Consolidated Plan, the term, "Urban County" will refer to the 36 boroughs and townships that make up Northampton County and fall under the jurisdiction of this plan. As the two cities are inextricably linked to the composition and character of the Urban County, they are referenced within this Plan; however, each city has adopted a separate Consolidate Plan specific to its municipality. The objectives and activities identified in the County of Northampton’s Consolidated Plan are designed to benefit residents of the Urban County and may only be conducted within the Cities of Easton and Bethlehem to the extent that they assist residents of the boroughs and townships. At least 70% of the objectives contained within this Plan or subsequent Annual Action Plans must benefit residents whose incomes are considered to be 80% or less of Northampton County’s median income as annually provided by HUD.

Northampton County's 2012-2018 Consolidated Plan and 2018 Annual Action Plan will be prepared in accordance with Title 1 of the 1990 National Affordable Housing Act, which requires that a Plan be prepared by each jurisdiction directly receiving entitlement funding from the U.S. Department of Housing and Urban Development (HUD), including Community Development Block Grant (CDBG) funds. Northampton County is not directly awarded HOME Investment Partnership (HOME), Emergency Shelter Grant (ESG), or Housing Opportunities for Persons with AIDS (HOPWA) through HUD.

The purpose of the Consolidated Plan and Annual Action Plan are to:

• Provide an assessment of housing and community development needs in Northampton County;

• Develop strategies and goals to ensure support for programs and facilities that promote viable communities and address community development, infrastructure, and human service needs of urban and rural areas; and

• Report proposed use of HUD entitlement funds.
These projects funded under this Plan are intended to accomplish three main goals: Secure decent housing, provide a suitable living environment; and expand economic opportunities for low- and moderate-income persons. This five-year planning document, which begins on October 1, 2012 and is extended through 2018, identifies priority housing, homeless, special populations, and community development needs. The objectives under each priority area reflect the statutory goals of providing decent housing, a suitable living environment and expanding economic opportunity. Outcomes refer to the benefits to the public/program participants that are external to the program and include the degree to which the activity leads to one of the following: availability/accessibility, affordability, and sustainability.

### SUMMARY OF GENERAL PRIORITIES

- Prioritize "area benefit" resources on the county's communities facing multiple concurrent economic challenges: those with qualified Low Income census tracts, high prevalence of general poverty, and millage rates at or above the median rate of 6.5%, which includes: Bangor, Roseto, East Bangor, Wind Gap, Walnutport, Northampton Bath, Wilson, West Easton, and Hellertown. Area benefit projects in all other communities must demonstrate a minimum of 20% local funds match in order to be considered eligible.

- Address disproportionate needs through promotion of fair and affordable housing opportunities and education.

- Support initiatives that promote cost-efficiencies and improved services to residents through innovation and consolidation of duplicative services.

The needs and objectives identified in this Plan are summarized below according to Affordable Housing/ Homelessness Needs and Community Development Needs. The priority needs for housing and non-housing community development efforts were determined using data presented in this Plan, and through public hearings, surveys, consultation with County staff and consultation with service providers serving low and moderate income residents of Northampton County. Key factors affecting the determination of the five-year priorities included: 1) the types of target income households and populations with the greatest need for assistance; 2) those activities that will best address their needs; 3) the limited amount of funding available to meet those needs. Each Housing, Homelessness, and Community
Development/Anti-Poverty priority was ranked as High, Medium or Low Priorities, which indicate the following:

**High Priority:** Northampton County plans to use funds made available for activities that address this unmet need during the period of time designated in the Consolidated Plan.

**Medium Priority:** If funds are available, activities to address this unmet need may be funded by Northampton County during the period of time designated in the Consolidated Plan. Also, the county will take actions to locate other sources of funds to address this identified unmet need.

**Low Priority:** Northampton County does not plan to use funds made available for activities to address this unmet need during the period of time designated in the Consolidated Plan. The jurisdiction will consider certifications of consistency for other entities’ application for federal assistance.

**Affordable Housing/Homelessness**
The lack of affordable housing for persons earning less than 50% or less of AMI is a significant problem. Rapid growth and a strong housing market, while beneficial in many ways, have resulted in housing and rental prices that are unattainable for many. Though depressed over recent years, the housing market continues to have median housing prices and fair market rents that far exceed affordability to low-to-moderate individuals and are unobtainable for persons with Very Low Incomes. Certain populations in this income range experience additional barriers, and assistance should focus most heavily on those with co-existing needs, such as seniors over the age of 70 with Very Low or Extremely Low incomes.

Greatest identified needs:

- Top item on the list is cost burden
- Lack of affordable rental options. At least 1400 more affordable units are needed.
- Voucher list is closed
- Public housing available only for seniors & persons with disabilities
- Other affordable housing expiring
- 1000 homes are substandard (owner/rental)
- Other funding sources that help prevent homelessness have diminished
Problems greatest among:

- Households at 50% or below AMI (VLI & ELI)
- Renters
- Seniors
- Low-income African-American and Hispanic residents
- ELI renters with disabilities
- Small families

**2018 STRATEGIES FOR ADDRESSING HOUSING NEEDS**

- Preserve existing housing stock for owner-occupants through housing rehab, with priorities
- Assistance to help seniors age in place
- Energy-efficiency assistance to lower payments
- Aging housing stock in the boroughs
- Expand availability of safe and affordable rental homes (both new and preservation of existing units)
- Provide rental assistance (security deposit/emergency assistance) for households at or below 50% AMI, with preference provided for:
  - Seniors
  - Families
  - People with disabilities
  - Veterans
- Focus on foreclosure assistance & productive re-use of foreclosed homes
- Identify and address lead safety concerns in all houses assisted with HUD funds that are or will be occupied by children under the age of six.
- Ensure fair and affordable housing opportunities (both rental and homeownership) exist, including transitional/emergency/special needs housing
- Maintain and support the capacity of local non-profit housing organizations and the Northeast Regional Continuum of Care; and
- Plan for and support fair housing strategies and initiatives to promote fair housing and increase access to housing and housing programs.
2018 STRATEGIES FOR ADDRESSING HOUSING NEEDS, CONT’D

- Ensure fair and affordable housing opportunities (both rental and homeownership) exist, including transitional/emergency/special needs housing, including:
  - Maintain and expand the capacity of emergency shelters;
  - Maintain the condition of existing transitional housing stock, and expand the number of transitional housing units for individuals, families with children, and persons with special needs;
  - Ensure assistance and support is available to allow high-risk, homeless and potentially homeless individuals secure stable, affordable housing.
  - Ensure educational and job training programs are available to offer opportunities for individuals who are or are at-risk of homelessness to become gainfully employed.
  - Maintain and support the capacity of local non-profit housing organizations and the Northeast Regional Continuum of Care, including efforts to fully utilize the
  - HMIS.

Community Development Needs

Several community development needs emerged as part of the development of this plan. The following problems are most pervasive in the older areas of the boroughs, where there is the greatest concentration of low-income residents. In these areas, the infrastructure is most likely to be past its useful life, and securing additional revenue in the governing municipality invariably means raising the taxes on existing residents, as these communities most of the time are "built out" and lack few opportunities for new, tax-generating revenue. Residents of these communities are often geographically disconnected from the network of social services and reliant on public transportation.

Greatest identified needs:

- Lack of reliable public transit options for seniors and persons with disabilities
- Lack of jobs that provide living wages
- Need for education, including job skills/life skills/financial planning/literacy/self-sufficiency
- Access to affordable and quality child care
- Access to food
- Planning/land use, especially Transit Oriented Development and fair housing
- Ability to address storm water and other environmental issues
- Energy efficiency improvements
- Other infrastructure needs in low-income areas

In addition to the needs listed above, the boroughs non-contiguous from the cities and the rural townships face certain community needs common to areas of rural poverty. These needs include:

- Lack of transportation/public transit
- Human services-related to Senior services, MH/MR, DA, health, prisoner re-entry

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**2018 STRATEGIES FOR ADDRESSING COMMUNITY DEVELOPMENT/ANTI-POVERTY NEEDS**

- Support improvements to facilities owned and/or operated by nonprofits, including acquisition, rehabilitation, and accessibility improvements that provide services to low income, elderly and special needs persons;

- Support transportation options and public service providers that expand access to child care, human services, and nutritional supports to those currently disconnected from the social services network;

- Support efforts that consolidate functions and duties to realize a maximization of funds usage through economy of scale.

- Revitalize and enhance low-income neighborhoods and communities by improving their physical and social character, including infrastructure, streets, and sidewalk improvements, blight elimination, parks and other community improvements; and

- Support economic development by providing opportunities for low income, unemployed and disadvantaged people through the promotion of a diverse economic base of family-wage jobs, focusing on job readiness and small business development.