



STATE COLLEGE BOROUGH

Consolidated Annual Action Plan

Plan Period: January 1, 2019 – December 31, 2019	Name and Address of Grantee: Borough of State College 243 South Allen Street State College, PA 16801	
Grant: \$536,621 CDBG \$589,983 HOME		
Thomas J. Fountaine, II Borough Manager <i>Name and Title of Authorized Representative</i>		814-234-7110 <i>Telephone</i>
 <i>Signature of Authorized Representative</i>		November 6, 2018 <i>Date</i>



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Executive Summary

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

1. Introduction

Federal regulations require communities that receive entitlement Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds from the U.S. Department of Housing and Urban Development (HUD) to complete a Consolidated Plan (CP), which is a five-year planning document that identifies a community's overall housing and community development needs and a strategy to meet those needs. The Borough of State College (Borough) completed a CP covering the period from 2015-2019. A Consolidated Annual Action Plan (Action Plan), which describes the activities to be undertaken with CDBG and HOME funds during the year, must be completed annually. Following is the Borough's Action Plan for 2019.

2. Summarize the objectives and outcomes identified in the Plan

The objectives of the CP are to meet the community's priority needs relating to: decent, affordable housing; a suitable living environment; and economic opportunities. The outcomes of the CP relate to: availability/accessibility; affordability; and sustainability.

Following are the priority needs identified in the CP and the corresponding objectives and outcomes to address these needs.

Objective of Decent Affordable Housing:

Priority Need of Affordable Housing:

Goal of Rehab: Single-Unit Residential:

Owner-Occupied Rehab Program: funds will be used to address code deficiencies, energy efficiency, barrier removal for persons with disabilities, overcrowding and incipient improvements to increase the affordability of decent housing for extremely low, low, and moderate income small or large family owner-occupied households.

2019: 1

Goal of Acquisition for rehab:

State College Borough First Time Homebuyer (FTHB) Program: funds will be used to provide down payment and closing cost assistance to increase the affordability of decent housing of moderate-income small or large family renter households (60-80% of AMI).

2019: 1

State College Community Land Trust (SCCLT) Homebuyer Program: funds will be used for the acquisition and rehabilitation of single-family units and resale to income eligible households to increase the affordability of decent housing for low to moderate-income small or large family renter households (50-80% of AMI).

2019: 1

Temporary Housing Foundation (THF) FTHB Program: funds will be used for the acquisition and rehabilitation of single-family housing units and resale to income eligible households to increase

the affordability of decent housing for low to moderate-income small or large family renter households (50-80% of AMI).

2019: 1

Goal of Rental Acquisition for Rehabilitation:

THF Rental Acquisition/Rehabilitation Program: funds will be used to acquire and rehab existing rental property(ies) to increase the affordability of decent housing of extremely low, low, or moderate-income small or large family renter households (\leq 80% of AMI).

2019: 2

Objective of Suitable Living Environment:

Priority Need of Homeless:

Goal of Human Service Agencies:

Centre Safe: Shelter Staffing Program: funds will be used to cover overnight and weekend staffing costs for this emergency shelter for victims of domestic abuse, to provide accessibility to a suitable living environment to presumed low-mod persons.

2019: 125

Housing Transitions, Inc.: Employment & Housing Services: funds will be used to cover staffing costs for the Centre House emergency shelter for homeless individuals and families, to provide accessibility to a suitable living environment to presumed low-mod persons.

2019: 70

Burrowes Street Youth Haven: Shelter Staffing Program: funds will be used to cover staffing costs for the Burrowes Street Youth Haven emergency shelter for homeless youth, to provide accessibility to a suitable living environment to low-mod persons.

2019: 25

Centre County Youth Service Bureau Independent Living Program: Program Operations: funds will be used to cover program operations costs for the Centre County Youth Service Bureau Independent Living Program for homeless youth, to provide accessibility to a suitable living environment to low-mod persons.

2019: 12

Priority Need of Non-Homeless Special Needs:

Goal of Human Service Agencies:

House of Care: Staffing Program: funds will be used to cover staffing costs for this personal care home, to provide accessibility to a suitable living environment to presumed low-mod persons.

2019: 5

Priority Need of Public improvements & infrastructure and public facilities:

Goal of Infrastructure Improvements:

2019 CDBG Infrastructure Project: Streetlights/Curb Ramps – Sowers/Hetzel/Foster: funds will be used for infrastructure improvements on Sowers St. and Hetzel St. between College Ave. and Beaver Ave., and on Foster Ave. between Allen St. and Pugh St. to improve the

availability/accessibility of suitable living environment for 7,260 persons, 94.6% are low-mod persons.

3. Evaluation of past performance

For the 2018 Action Plan time period to date, the Borough FTHB Program, SCCLT Homebuyer Program, and THF FTHB Program, are on track to exceed their corresponding annual goals and are on track to meet their multi-year goals. The THF Rental Rehab Project is also on track to meet its goal. The Borough's Owner-Occupied Housing Rehab Program is on track to meet the annual goal of rehabilitating 1 homeowner housing unit; but will need to complete 1 more project to meet the 5-year goal of rehabilitating 5 homeowner housing units.

In the past, the Borough has consistently supported local non-profit agencies which provide housing-related services, including the 3 area homeless shelters, using CDBG public services funding, which is capped at 15% of the allocation. The Borough intends to continue this support.

Also during the 2018 Action Plan time period to date, the CDBG-funded infrastructure projects identified in the Capital Improvements Program (CIP) are on track to be completed.

4. Summary of Citizen Participation Process and Consultation Process

Consultations were conducted to request needed information and to increase the amount of participation from the housing and human service agencies. The consultation process not only gathered quantitative information regarding services the agencies provide, but also encouraged participation in the development of the plan through identification of community needs.

It is the policy of the Borough in the preparation and implementation of its Action Plan to encourage and provide for the participation of all residents of the community. All actions taken to involve citizens in the community development planning process will follow the CDBG/HOME Citizen Participation Plan, which is in compliance with 24 CFR Part 91.105.

A public hearing was held on August 7, 2018 during a noon CDBG Citizen's Advisory Committee meeting. The purpose of this hearing was to: identify housing and community development needs; review the proposed use of funds and proposed strategies and actions for affirmatively furthering fair housing. Special outreach took place to invite municipal and county officials, human service agencies and interested parties, including those who serve minorities, non-English speaking persons and persons with disabilities. Notices were distributed by email in Cantonese and English to all residents of a large apartment complex where a concentrated international population resides.

The 2019 Annual Action Plan will be available for public review and comment from October 3, 2018 through November 2, 2018. Copies will be available at the State College Municipal Building Planning Department, Room 221, 243 South Allen Street, and at Schlow Memorial Library during normal business hours as well as on the Borough's website. Notification of the availability of the plan for public review was provided in the local newspaper, on C-NET, the local government access channel as well as on the Borough of State College's website.

Borough Council will hold a public hearing on November 5, 2018 to receive any public comments and will consider taking action on the plan.

5. Summary of public comments

a) During the August 7th CAC public hearing on Housing and Community Development Needs, Development of Proposed Activities, and Proposed Strategies and Action for Affirmatively Furthering Fair Housing, the following comments were received: an email submitted by a Borough resident made the case for focusing CDBG funding in the neighborhoods outside of the downtown area; the resident of a neighboring township stated that new construction should be required to be energy efficient and low cost. The CHDOs and Subrecipient human service agencies spoke of the positive impact of CDBG funds on affordable housing services.

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

All comments and/or views will be accepted and taken into consideration.

7. Summary

The Borough of State College will use CDBG and HOME funding to address the priority needs identified in the Consolidated Plan through implementation of the goals and objectives noted above. Through the activities outlined in the plan the Borough aims to improve the quality of life for Borough residents having low- and moderate-incomes.

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

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

Agency Role	Name	Department/Agency
Lead Agency	STATE COLLEGE	

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

Ed LeClear, Planning Director

Phone: 814-234-7109

Email: planningdept@statecollegepa.us

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

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(I))

Enhancing coordination between public and private housing and supportive service providers is achieved through the Borough’s involvement with various coalitions, committees, partnerships, etc., including the following.

Centre County Affordable Housing Coalition

The Borough is a member of the Centre County Affordable Housing Coalition (CCAHC). The mission of the CCAHC is to inform the community of the value, need, and availability of affordable housing for all residents. The vision is to be a collective and coordinated voice providing leadership, education and information on affordable housing resources, and to promote housing opportunities within the local communities. The CCAHC is one of the primary mechanisms through which the Borough seeks to enhance coordination between public and private housing and social service agencies. The Senior Planner shares Secretarial duties for this organization. The Planning Director was invited as a guest speaker on inclusionary and affordable housing in State College Borough.

Centre County Housing Options Team

The Borough is a member of the Centre County Housing Option Team (CCHOT), the Local Housing Option Team for Centre County. It is the vehicle through which the Continuum of Care is carried out on the county level. The CCHOT is one of the primary mechanisms through which underserved needs are identified and obstacles addressed in a collaborative and coordinated manner. Borough Planning staff attend the monthly meetings of the CCHOT.

Centre County Council for Human Services

The Centre County Council for Human Services (CCCHS) is a non-profit organization which promotes coordination between human service agencies. CCCHS facilitates action based on the needs of the community. The CCCHS produces a Directory of Human Services, sponsors an Annual Volunteer Dinner, conducts four training events per year and provides an annual grant to provide start-up funding for new or expanded initiatives that serve Centre County human services clients or benefit the community at large. There is also a Centre County Community Safety Net within the CCCHS that works to meet needs in emergency situations. CCCHS serves as a model of agency cooperation around the Commonwealth of Pennsylvania. Other counties have copied Centre County’s example because of its effectiveness in improving services that are given to those who need them. In 2018, there were over 90 members. The Borough is a member of this organization.

Centre County Advisory Council to the Pennsylvania Human Relations Commission

Borough Planning Department staff attend meetings of the Centre County Advisory Council to the PHRC which are held in the State College Borough Building. The Commission assists the Pennsylvania Human Relations Commission in increasing citizens’ awareness of the existence and purposes of the Pennsylvania Human Relations Act and sponsors local workshops, forums, conferences, and meetings, either alone or in cooperation with other community groups, as authorized by the Commission, and plans and conducts local action projects based on Commission authorized programs.

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 Borough takes an active role in supporting the Continuum of Care (CoC) approach to combat homelessness. The CoC, as implemented by HUD, is an approach to breaking the cycle of homelessness. For homeless persons (including chronically homeless individuals and families, families with children, veterans, and unaccompanied youth), the purpose of the CoC is to ensure a variety of local options ranging from outreach and assessment, to emergency and transitional housing and services, to permanent housing, are available.

In addition to participating in local efforts, the Borough participates in the PA Eastern CoC which consists of 33 counties. The PA Eastern CoC board consists of 13 members, 2 co-chairs from each of the 5 Regional Homeless Advisory Boards (RHABs), 1 representative of the Collaborative Applicant (PA Department of Community and Economic Development), 1 individual currently or formerly homeless, and 1 at-large member.

The CoC is responsible for coordinating the implementation of a housing and service system that meets the needs of persons who are homeless throughout its geography. Activities include: plan and conduct point-in-time count, sheltered and unsheltered and the annual gaps analysis; and participate in Consolidated Plans.

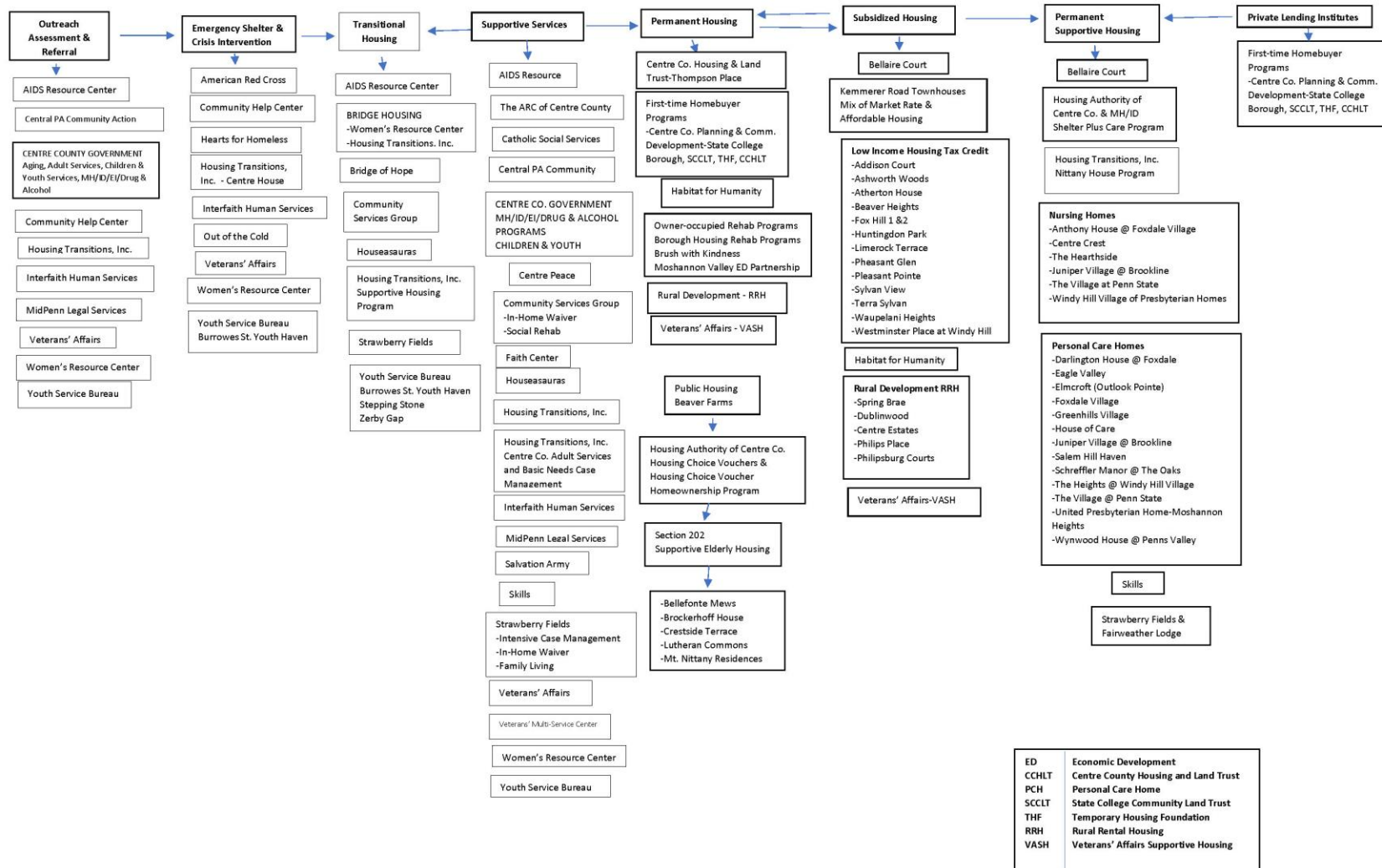
To ensure effectiveness in carrying out the CoC plan, CoCs must: establish performance targets, monitor performance, evaluate outcomes, and take action against poor performers; evaluate ESG & CoC project outcomes and report to HUD; establish and operate a centralized or coordinated assessment/entry system; and, establish written standards for providing assistance.

The 5 Regional Homeless Advisory Boards (RHABs) are subdivisions of the full CoC to make local issues more manageable. Each RHAB is responsible for operationalizing the policies adopted by the CoC by working with their community to address and end homelessness locally.

Borough staff participates in the South Central RHAB which generally meets monthly to work on goals to end homelessness locally. Current members represent a diverse group of housing practitioners. A Borough of State College Planning Staff member serves on the RHAB, as do five other representatives from Centre County. Two representatives are from Housing Transitions, Inc., and one each from Centre County Office of Adult Services, Youth Service Bureau, and the Housing Authority.

In addition to its participation in Pennsylvania Regional Homeless Assistance Process, the Borough participates in the CCHOT. The CCHOT membership includes a number of offices of Centre County government, other local government representatives, non-profit agencies, faith-based organizations, lenders, Realtors® and others who work together to improve and sustain a coordinated and comprehensive community-based approach to service delivery for homeless programs. The local service delivery system is shown on the Housing Services Continuum of Centre County chart below.

HOUSING SERVICES CONTINUUM OF CENTRE COUNTY



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

The Borough actively participates in the PA Eastern CoC and the South Central RHAB, which are primarily responsible for these functions.

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

Due to the length of the table listing the agencies, groups, and organizations who participated in the development of the Action Plan, the information has been included as an appendix (Agencies, Groups, Organizations Who Participated). In addition to those agencies traditionally consulted, the Borough reached out to a large concentration of non-English speaking and low/mod residents living in the Parkway Plaza apartment complex, which resulted in a representative of the facility attending the community needs hearing conducted on August 7th. The public hearing notice was provided to every resident by email in English and Mandarin. Such outreach will be expanded in 2019 and will include also include the notice in Korean.

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

Efforts were made to include all types of agencies in the consultation process. Since there are no public housing units in the Borough, the consultation with the local public housing authority was limited to general information on the services they provide.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	PA Eastern CoC	To combat homelessness, the Borough takes an active role in supporting the Continuum of Care approach to breaking the cycle of homelessness. For example, Borough staff has consistently assisted in the annual Point-In-Time Surveys. The data from these surveys is used to determine needs for additional beds for chronically homeless and for rapid rehousing services.
Capital Improvements Program	Borough of State College	The goals for infrastructure improvements and public facilities are identified through the Borough's Capital Improvements Program process.

Table 2 – Other local / regional / federal planning efforts

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

Borough of State College Public Works Department

Borough CD staff works with the Public Works Department to meet the non-housing community development objectives. The Capital Improvement Plan (CIP) is used to identify a five-year plan

based on long range non-housing community development objectives. This includes future objectives to upgrade public facilities, complete infrastructure improvements, and increase accessibility in public buildings and facilities. Public Works is responsible for project design and specifications, as well as for coordination of the bidding process and monitoring the work of the contractors. CD staff documents federal compliance and monitors labor compliance.

Centre Regional Planning Agency

The CRPA facilitates cooperation and coordination among its member municipalities (the Borough of State College, College Township, Ferguson Township, Halfmoon Township, Harris Township, and Patton Township). The CRPA prepares the Centre Region Comprehensive Plan (CR Comprehensive Plan) which provides a framework for regional coordination in all aspects of comprehensive planning and community decision making. The Regional planning process involves municipalities, authorities, the school district, inter-governmental agencies and the surrounding communities within Centre County and Central Pennsylvania. The CRPA receives a copy of the Consolidated Plan and subsequent Annual Action Plans for review and comment.

Centre County Metropolitan Planning Organization

The Centre County Metropolitan Planning Organization (CCMPO), the local entity responsible for the Executive Order 12372 (State non-housing) review, is consulted to review the 5-year consolidated plans and the annual action plans for consistency with the Centre County Transportation Improvement Program (TIP) and the adopted Centre County Long Range Transportation Plan (LRTP). The CCMPO, through the CRPA, receives a copy of the Consolidated Plan and subsequent Annual Action Plans for their review and comment.

Centre County Planning and Community Development Office

The Centre County Planning and Community Development Office, which is responsible for carrying out the duties set forth in the Pennsylvania Municipalities Planning Code, receives a copy of the Consolidated Plan and subsequent Annual Action Plans for review and comment.

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 Affirmatively Furthering Fair Housing Final Rule establishes specific requirements for the development and submission of an Assessment of Fair Housing (AFH). While the Borough will not be required to submit its first AFH until 2024, revisions to the Borough's Citizen Participation Plan have been adopted to formalize incorporating affirmatively furthering fair housing into the CP process.

It is the policy of the Borough in the preparation and implementation of its CP, Action Plan (AP), and AFH to encourage and provide for the participation of all residents of the community. All actions taken to involve citizens in the community development planning process will follow the CDBG/HOME Citizen Participation Plan, which is in compliance with 24 CFR Part 91.105. Citizen input is encouraged in the development of any CP, AP, and/or AFH; substantial amendment to the CP and/or revision to the AFH; and the CAPER.

The Borough has a long-standing commitment to citizen participation in the formulation and implementation of policies in all aspects of its operations. Approximately 150 resident volunteers serve on 21 separate authorities, boards, and commissions. The Borough is also represented on 8 regional authorities, boards, and commissions.

The focus of citizen participation in the CDBG and HOME Programs has been the CDBG Citizens' Advisory Committee (CAC). Established in Jan. 1984, this body of 7 Borough residents has been active in formulating policy and budget recommendations for BC regarding the use of CDBG and HOME funds. The CAC will continue to be the advisory committee which is responsible for these functions for the CP, AP and AFH.

The CAC holds two public hearings each year as required. This includes a public hearing on program performance and a public hearing on housing and community development needs and development of proposed activities and proposed strategies and actions for affirmatively furthering fair housing. Municipal and county officials, human service agencies and interested parties, including those who serve minorities, non-English speaking persons and persons with disabilities are notified in advance about these public hearings, and both hearings are advertised in the local newspaper and on the local government access channel. Notices are distributed thirty days prior to the date of these public hearings.

Council furthers citizen participation in the CP, AP, and AFH process through the conduct of public hearings on the CP, AP and AFH, and any amendments thereto. In addition to formal public hearings, at each of BC's public meetings, the opportunity is provided for the hearing of citizens on any issue the citizen(s) wishes to bring to Council's attention. It is also Council's policy to encourage citizens to contact its members directly with ideas, suggestions, or grievances regarding current or proposed municipal activities.

To broaden access to the CP, AP and AFH, during the public review period the draft CP, AP and AFH is posted on the Borough's website. Notification in advance of BC's public hearing held during the preparation of the CP, AP and AFH includes advertising in the local newspaper and on the local government access channel.

Citizen participation has also been facilitated by the policy of CD staff providing technical assistance to all low- and moderate-income groups, individuals, agencies, or organizations that request assistance under the consolidated submission. And it has been furthered through the unwritten but long-standing policy of the Borough to be as responsive to the needs of State College residents as is possible within the limitations of the human and other resources available.

In addition to standard citizen involvement efforts in the preparation of the FY2019 AP, an interview was conducted with management of Parkway Plaza, a large, affordable apartment complex located outside of the downtown, with a population of residents mixed in age, (families, students and elderly) as well as a number of limited English proficiency residents. The effort was made to try to build new partnerships and to identify community needs that have not previously been brought to the attention of planners during the State College CDBG and HOME Citizen Participation Process.

Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
<p>1: Other - CAC Public Hearing</p> <p>Date: 08/07/18 Time: 12:00 p.m. Location: State College Municipal Building How public notified: 1) Public Notice published 7/23/18 2) invitation emailed in targeted outreach</p>	<p>Minorities Non-English speaking persons – (through Global Connections) Persons with disabilities Residents of Public/Assisted Housing Other - human service agencies Other – area governmental entities</p>	<p>Attendance: 4 CAC members; 5 Borough Staff members; SCCLT Exec. Dir.; HTI/THF Exec. Dir.; CCWRC Shelter Dir.; CCYSB Program Dir.; and other interested parties.</p> <p>Responses: 1) FY 19 & 20 address needs outside of the downtown in the neighborhoods 2) Borough does not use CDBG or HOME for new home construction 3) Borough continues to support human service agencies in providing affordable housing</p>	<p>1) Email submitted by Borough resident making the case for focusing CDBG funding in the neighborhoods outside of the downtown area. 2) A resident of a neighboring township stated that new construction should be required to be energy efficient and low cost so potential buyers would be better able to afford to purchase and maintain a home. 3) Representatives from several human service and affordable housing subrecipients explained how the funding received has benefitted the community.</p> <p>Also at this meeting the CAC approved the proposed CDBG-funded 2019-2023 CIP projects.</p>	n/a	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
2: Other – CAC Meeting Date: 9/4/18 Time: 12:00 p.m. Location: State College Municipal Building How public notified: Public Notice published 8/3/18	Non-targeted/broad community	Attendance: 5 CAC members; 3 Borough Staff members; and other interested parties. Response: 1) Discussion will continue at the next CAC	1) CAC Member requested further discussion of distribution of CDBG funding for CIP projects and housing projects. Also at this meeting the CAC approved revised Resale-Recapture Provisions and recommended Council approve the 2019 Action Plan		
3: Newspaper Ad Proof of Publication of ad will be attached as an appendix	Non-targeted/broad community	Public notice of Citizen Comment Period and Public Hearing Date: 10/1/18	n/a	n/a	
4: Other: Citizen Comment Period	Non-targeted/broad community	Dates: 10/3//18 through 11/2/18			www.statecollegepa.us
5: Other: Publication of the Plan Location: Borough website; Planning Dept., Municipal Bldg.; Schlow Library	Non-targeted/broad community Other: copies will be sent to CRPA/ CCMPO & CCPCDO; notices will be emailed in targeted outreach				www.statecollegepa.us
6: Public Hearing Date: 11/5/18 Time: 7:00 p.m. Location: State College Municipal Building How public notified: Public notice to be published 10/1/18	Non-targeted/broad community	Attendance:			

Table 3 – Citizen Participation Outreach

Expected Resources

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

Introduction

Following is the amount of funding which is expected to be available.

Any unanticipated program income (CDBG program income and HOME program income and recaptured funds) received will be used to fund eligible housing-related activities and, within program limits, for administrative costs.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 4				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Housing Public Improvements Public Services	536,621.00	0.00	491,629.43	1,028,250.43	0.00	Approximately 20% of the grant will be for Program Administration; 15% for Human Service Agencies; 47% for Infrastructure Improvements; the balance is used for housing.
HOME	public - federal	Acquisition-Rehab Homebuyer assistance	589,983.00	0.00	714,513.89	1,304,496.89	0.00	Approximately 10% of the grant will be for Program Administration; 5% for CHDO operating costs; 85% for CHDO affordable housing activities.

Table 4 - 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 use of federal funding through the First-Time Homebuyer (FTHB) Programs generates private mortgage financing.

The match requirement for all HOME participating jurisdictions is 25% of HOME funds expended in each federal fiscal year (October 1 to September 30). Matching funds can be any source of non-federal funds expended on affordable housing. In 1999, the Borough received a 50% reduction in match contribution from HUD because the State College area satisfied HUD's definition of an area in "fiscal distress". This has lowered the Match requirement to 12.5% of HOME funds expended annually. However, since 2015 State College has satisfied both of HUD's distress criteria and received a 100% reduction of match. Match credit can be banked for future use. Most of the Borough's match is accumulated through match equivalent from reduced rate mortgage financing, waived fees provided by private lenders to first-time homebuyers, rehab expenses paid with donations, rehab expenses paid with foundation funds, and donated labor and fees (the SCCLT), and pre- and post-purchase educational counseling by THF.

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

Contingency Plan

If the Borough CDBG grant exceeds the anticipated amount, 15% of the increase in CDBG funding will be allocated proportionally to the five human service agencies that received funding in the Plan. For example, if we receive 10% more than we anticipated, each agency's allocation would increase by 10%. Twenty percent (20%) will be allocated to administration, \$250,000 will be available for infrastructure projects and the remaining balance will be allocated to the Borough's FTHB Program (Low Income) and Owner-Occupied Housing Rehabilitation Program.

If the CDBG allocation is less than anticipated, the amount allocated to the five human service agencies will be reduced proportionally in order to comply with the statutory cap of 15% for human services. For example, if we receive 10% less than anticipated, each agency's allocation would decrease by 10%. Twenty percent (20%) will be allocated to administration. For projects not subject to statutory caps, the amount allocated would be reduced in proportionally.

If the HOME allocation is greater than anticipated we will allocate 10% of the increase to administration, 5% to CHDO operating divided equally between THF and SCCLT, and split the remaining amount between THF Rental Rehab Project and SCCLT Homebuyer Program, 78%-22% respectively.

If the HOME allocation is less than we anticipated, administration will be reduced to comply with the 10% statutory cap, CHDO operating will be reduced to comply with the 5% statutory cap, and the remaining amount will be split between THF Rental Rehab Project and SCCLT Homebuyer Program, 78%-22% respectively.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Human Service Agencies	2015	2019	Homeless Non-Homeless Special Needs		Homelessness Special Needs	CDBG: \$80,493.00	Public service activities other than Low/Moderate Income Housing Benefit: 237 Persons Assisted
2	Rehab: Single- Unit Residential	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$141,068.15	Homeowner Housing Rehabilitated: 1 Household Housing Unit
3	Acquisition - for Rehabilitation	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$229,128.83 HOME: \$826,394.01	Homeowner Housing Added: 3 Household Housing Units
4	Rental Acquisition for Rehabilitation	2018	2019	Affordable Housing		Affordable Housing	CDBG: \$220,392.52 HOME: \$389,605.44	Rental Units Rehabilitated: 2 Housing Units
5	Infrastructure Improvements	2015	2019	Non-Housing Community Development		Public Improvements & Infrastructure and Public Facilities	CDBG: \$250,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 7,260 Persons Assisted

Table 5 – Goals Summary

Goal Description

1	Goal Name	Human Service Agencies
	Goal Description	Funds will be used to assist human service agencies which serve the housing and supportive housing needs of the homeless and special needs populations.
2	Goal Name	Rehab: Single-Unit Residential
	Goal Description	Funds will be used to rehabilitate extremely low, low, and moderate income owner occupied housing units.
3	Goal Name	Acquisition - for Rehabilitation
	Goal Description	Funds will be used for the acquisition and rehabilitation of existing units, and to provide a mortgage subsidy to ensure affordability to low or moderate-income small or large family renter households.
4	Goal Name	Rental Acquisition for Rehabilitation
	Goal Description	Funds will be used for the acquisition and rehabilitation of existing rental properties to increase the affordability of decent housing for extremely low, low, or moderate-income small or large family renter households.
5	Goal Name	Infrastructure Improvements
	Goal Description	Funds will be used for infrastructure improvements including the replacement of streetlights and accessible curb ramps in low-mod service areas.

Table 6 – Goal Descriptions

AP-35 Projects – 91.220(d)

Introduction

To address the affordable housing priority needs, the Borough has included the following projects:

Owner-Occupied Rehab Program 2019: funds will be used for the rehabilitation of 1 housing unit for extremely low, low, and moderate income small or large family owner-occupied household.

State College Borough First Time Homebuyer Program (Low Income) 2019: funds will be used for the acquisition and rehabilitation of 1 housing unit for a moderate-income small or large family renter household (60-80% of AMI).

State College Community Land Trust Homebuyer Program 2019: funds will be used for the acquisition and rehabilitation of 1 housing unit for a low to moderate-income small or large family renter household (50-80% of AMI).

Temporary Housing Foundation's First Time Homebuyer Program 2019: funds will be used for the acquisition and rehabilitation of 1 housing unit for a low to moderate income small or large family renter household (50-80% of AMI).

THF Rental Acquisition/Rehabilitation Program 2019: funds will be used for the acquisition and rehabilitation of 2 rental units for extremely low, low, moderate-income small or large family renter households (\leq 80% of AMI).

To address the homelessness priority needs, the Borough has included the following projects:

Centre Safe: Shelter Staffing Program 2019 with a goal of assisting 125 presumed low-mod persons.

Housing Transitions, Inc.: Employment & Housing Services 2019 with a goal of assisting 70 presumed low-mod persons.

Burrowes Street Youth Haven: Shelter Staffing Program 2019 with a goal of assisting 25 low-mod persons.

Centre County Youth Service Bureau Independent Living Program: Program Operations 2019 with a goal of assisting 12 low-mod persons.

To address the special needs priority needs, the Borough has included the following projects:

House of Care: Staffing Program 2019 with a goal of assisting 5 presumed low-mod persons.

To address the public improvements & infrastructure priority needs, the Borough has included the following projects:

2019 CDBG Infrastructure Project: funds will be used for infrastructure improvements on Sowers St. and Hetzel St between College Ave. and Beaver Ave., and on Foster Ave. between Allen St. and Pugh St. to improve the availability/accessibility of suitable living environment for 7,260 persons, 94.6% are low-mod persons.

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

The actions to address underserved needs is included in AP-85.

CDBG Allocation

The Borough of State College has a strong commitment to human services and has historically allocated the maximum allowable (15%) of its CDBG funds for public service activities. In 2019 the Borough plans on continuing to provide funds to human service agencies which provide housing related services.

Approximately 18% the 2019 CDBG funding is budgeted for housing activities.

Approximately 47% of the 2019 CDBG funding is budgeted for infrastructure projects. These projects are part of the Borough's CIP for 2019-2023. CIP projects are based on meeting the priority needs identified in the CIP which are developed through a collaborative process involving citizens, staff and regional governmental agencies.

Remaining 20% of the FY2019 CDBG funds are allocated for administration and planning.

HOME Allocation

As a HOME Program participating jurisdiction (PJ), the Borough must set aside a minimum of 15% of its HOME allocation for housing development activities to be owned, developed and/or sponsored by a qualified CHDO. CHDOs are a specific type of local non-profit committed to, and capable of, engaging in the development of affordable housing. There are two CHDOs in the Borough of State College; both are CHDO developers of affordable housing. Temporary Housing Foundation, Inc. (THF) received its CHDO designation in 1996 and the State College Community Land Trust (SCCLT) received its CHDO designation in 1999.

Approximately 85% of 2019 HOME funding is allocated to THF and the SCCLT for affordable ownership and rental housing projects. Low and moderate-income homebuyers in the Borough face significant obstacles to homeownership including limited equity, limited supply of houses and an escalating real estate market, cost burden and an affordability gap. According to the Housing Needs Assessment, 64% of extremely low, low, or moderate-income family renter households are paying over 30% of their income on housing; and 34% are paying over 50%.

As a HOME participating jurisdiction, the Borough may use up to 5% of its annual HOME fund allocation for CHDO operating support. In 2019 each CHDO will receive \$14,749.57 in CHDO operating support.

Remaining 10% of the FY2019 HOME funds are allocated for administration and planning.

Projects

AP-38 Projects Summary

Project Summary Information

House of Care: Staffing Program 2019

Target Area: n/a
Goals Supported: Human Service Agencies
Needs Addressed: Special Needs
Funding: FY2019 CDBG: \$17,884
Description: From January 1st to December 31st of 2019, funds will be used to cover staffing costs for this personal care home, to provide accessibility to a suitable living environment to 5 presumed low-mod persons.
Target Date: 12/31/2019
Estimate the number and type of families that will benefit from the proposed activities: 5 presumed low-mod persons.
Location Description: 515 W. Beaver Ave., State College, PA 16801-4035
Planned Activities: HUD Matrix Code: Health Services 05M & National Objective: LMC
Goal Outcome Indicators: Public service activities other than Low/Moderate Income Housing Benefit – 5 Persons Assisted

Centre Safe: Staffing Program 2019

Target Area: n/a
Goals Supported: Human Service Agencies
Needs Addressed: Homelessness
Funding: FY2019 CDBG: \$30,206
Description: From January 1st to December 31st of 2019, funds will be used to cover overnight and weekend staffing costs for this emergency shelter for victims of domestic abuse, to provide accessibility to a suitable living environment to 125 presumed low-mod persons.
Target Date: 12/31/2019
Estimate the number and type of families that will benefit from the proposed activities: 125 presumed low-mod persons.
Location Description: 140 E. Nittany Ave., State College, PA 16801-5325
Planned Activities: HUD Matrix Code: Battered & Abused Spouses (05G) & National Objective: LMC
Goal Outcome Indicators: Public service activities other than Low/Moderate Income Housing Benefit – 125 Persons Assisted

Housing Transitions, Inc.: Employment & Housing Services 2019

Target Area: n/a
Goals Supported: Human Service Agencies
Needs Addressed: Homelessness
Funding: FY2019 CDBG: \$17,374
Description: From January 1st to December 31st of 2019 funding will be used to cover staffing costs for the Centre House emergency shelter for homeless individuals and families, to provide accessibility to a suitable living environment to 70 presumed low-mod persons.
Target Date: 12/31/2019
Estimate the number and type of families that will benefit from the proposed activities: 70 presumed low-mod persons.
Location Description: 217 E. Nittany Ave., State College, PA 16801-5302
Planned Activities: HUD Matrix Code: Other Public Services (05) & National Objective: LMC
Goal Outcome Indicator Public service activities other than Low/Moderate Income Housing Benefit – 70 Persons Assisted

Burrowes Street Youth Haven: Shelter Staffing Program 2019

Target Area: n/a
Goals Supported: Human Service Agencies
Needs Addressed: Homelessness
Funding: FY2019 CDBG: \$9,688
Description: From January 1st to December 31st of 2019, funds will be used to cover staffing costs for the Burrowes Street Youth Haven emergency shelter for homeless youth, to provide accessibility to a suitable living environment to 25 low-mod persons.
Target Date: 12/31/2019
Estimate the number and type of families that will benefit from the proposed activities: 25 extremely low, low, or moderate income persons.
Location Description: 334 S. Burrowes St., State College, PA 16801
Planned Activities: HUD Matrix Code: Youth Services (05D) & National Objective: LMC
Goal Outcome Indicators: Public service activities other than Low/Moderate Income Housing Benefit – 25 Persons Assisted

Centre County Youth Service Bureau Independent Living Program: Program Operations 2019

Target Area: n/a
Goals Supported: Human Service Agencies
Needs Addressed: Homelessness
Funding: FY2019 CDBG: \$5,341
Description: From January 1st to December 31st of 2019, funds will be used to cover program operations costs for the Centre County Youth Service Independent Living Program for homeless youth, to provide accessibility to a suitable living environment to 12 extremely low, low, or moderate income persons.
Target Date: 12/31/2019
Estimate the number and type of families that will benefit from the proposed activities: 12 extremely low, low, or moderate income persons.
Location Description: 330 S. Burrowes St., State College, PA 16801-4012, & 107B Corl St., State College, PA 16801
Planned Activities: HUD Matrix Code: Youth Services (05D) & National Objective: LMC
Goal Outcome Indicators: Public service activities other than Low/Moderate Income Housing Benefit – 12 Persons Assisted

Owner-Occupied Rehab Program 2019

Target Area: n/a
Goals Supported: Rehab: Single-Unit Residential
Needs Addressed: Affordable Housing
Funding: FY2019: \$49,401.90; Prior Year CDBG: FY2017 – \$21,331.67; FY2016 - \$6,880.40; FY2015 – \$47,976.53; FY2014 - \$15,477.65; and FY2017 CDBG Program Income - \$17,420.00
Description: From January 1st to December 31st of 2019, funds will be used to address code deficiencies, energy efficiency, barrier removal for persons with disabilities, overcrowding and incipient improvements to increase the affordability of decent housing for 1 extremely low, low, or moderate income small or large family owner-occupied household.
Target Date: 12/31/2019
Estimate the number and type of families that will benefit from the proposed activities: 1 extremely low, low, or moderate income small or large family homeowner household.
Location Description: Borough-wide
Planned Activities: HUD Matrix Code: Rehab: Single-Unit Residential (14A) & National Objective: LMH
Goal Outcome Indicators: Homeowner Housing Rehabilitated – 1 Household Housing Unit

State College Borough First Time Homebuyer Program (Low Income) 2019

Target Area: n/a
Goals Supported: Acquisition – for Rehabilitation
Needs Addressed: Affordable Housing
Funding: FY2019 CDBG: \$49,401.90 and Prior Year CDBG: FY2018 - \$98,960.07; FY2017 – \$37,421.00; FY2016 - \$11,125.06 and FY2018 CDBG Program Income - \$32,220.80
Description: From January 1st to December 31st of 2019, funds will be used to provide down payment and closing cost assistance to increase the affordability of decent housing for 1 moderate-income small or large family renter household. (60-80% of AMI)
Target Date: 12/31/2019
Estimate the number and type of families that will benefit from the proposed activities: 1 small or large family renter household with income 60-80% of AMI
Location Description: Borough-wide
Planned Activities: HUD Matrix Code: 14G Acquisition – for Rehabilitation & National Objective: LMH
Goal Outcome Indicators: Homeowner Housing Added – 1 Household Housing Unit

State College Community Land Trust Homebuyer Program 2019

Target Area: n/a
Goals Supported: Acquisition – for Rehabilitation
Needs Addressed: Affordable Housing
Funding: FY2019 HOME: \$111,880.12 and Prior Year HOME: FY2018 - \$389,605.44; FY2017 - \$136,225.68 & FY2016 - \$12,602.21
Description: From January 1st to December 31st of 2019, funds will be used for the acquisition and rehabilitation of single-family units and resale to income eligible households to increase the affordability of decent housing for 1 low to moderate-income small or large family renter household. (50-80% of AMI)
Target Date: 12/31/2019
Estimate the number and type of families that will benefit from the proposed activities: 1 low to moderate-income small or large family renter household with income 50-80% of AMI.
Location Description: Borough-wide
Planned Activities: HUD Matrix Code: 14G Acquisition – for Rehabilitation & National Objective: LMH
Goal Outcome Indicators: Homeowner Housing Added – 1 Household Housing Unit

Temporary Housing Foundation First Time Homebuyer Program 2019

Target Area: n/a
Goals Supported: Acquisition – for Rehabilitation
Needs Addressed: Affordable Housing
Funding: Prior Year Funds: FY2018 - \$111,880.12; FY2017 - \$64,200.44; FY2018 HP/PI - \$61,852.31
Description: From January 1st to December 31st of 2019, funds will be used for the acquisition and rehabilitation of single-family units and resale to income eligible households to increase the affordability of decent housing for 1 low to moderate-income small or large family renter household. (50-80% of AMI)
Target Date: 12/31/2019
Estimate the number and type of families that will benefit from the proposed activities: 1 low to moderate-income small or large family renter household with income 50-80% of AMI.
Location Description: Borough-wide
Planned Activities: HUD Matrix Code: 14G Acquisition – for Rehabilitation & National Objective: LMH
Goal Outcome Indicators: Homeowner Housing Added – 1 Household Housing Unit

THF Rental Acquisition/Rehabilitation Program 2019

Target Area: n/a
Goals Supported: Rental Acquisition for Rehabilitation
Needs Addressed: Affordable Housing
Funding: FY2019 HOME: \$389,605.44 and FY2018 CDBG: \$220,236.25
Description: From January 1st 2019 to December 31st of 2019, funds will be used for the acquisition and rehabilitation of existing rental properties units to increase the affordability of decent housing for 2 extremely low, low, or moderate-income small or large family renter household. (\leq 80% of AMI)
Target Date: 12/31/2019
Estimate the number and type of families that will benefit from the proposed activities: 2 extremely low, low, or moderate-income small or large family renter households with income \leq 80% of AMI.
Location Description: Borough-wide
Planned Activities: HUD Matrix Code: 14G Acquisition – for Rehabilitation & National Objective: LMH
Goal Outcome Indicators: Rental Units rehabilitated – 2 Household Housing Units

2019 CDBG Infrastructure Project: Streetlights/Curb Ramps – Sowers/Hetzel/Foster

Target Area: n/a
Goals Supported: Infrastructure Improvements
Needs Addressed: Public Improvements & Infrastructure and Public Facilities
Funding: FY2019 CDBG: \$250,000.00
Description: From January 1st to December 31st of 2019, funds will be used for infrastructure improvements on Sowers St. and Hetzel St. between College Ave. and Beaver Ave. and on Foster Ave. between Allen St. and Pugh St. to improve the availability/accessibility of suitable living environment for 7,260 persons, 94.6% are low-mod persons.
Target Date: 12/31/2019
Estimate the number and type of families that will benefit from the proposed activities: 7,260 persons, 94.6% are low-mod persons.
Location Description: Sowers St. and Hetzel St. between College Ave. and Beaver Ave. and Foster Ave. between Allen St. and Pugh St.
Service Area: CT120 BG2,3&4; CT125 BG1&2
Planned Activities: HUD Matrix Code: Street Improvements (03K) & National Objective: LMA
Goal Outcome Indicators: Public Facility or Infrastructure Activities other than Low-Moderate Income Housing Benefit – 7,260 Persons Assisted

General Administration of the CDBG Program 2019

Target Area: n/a
Goals Supported: Human Service Agencies; Rehab: Single-Unit Residential; Rehab: Multi-Unit Residential; Acquisition – for Rehabilitation; Infrastructure Improvements
Needs Addressed: Homeless; Non-Homeless Special Needs; Affordable Housing; Public Improvements & Infrastructure and Public Facilities
Funding: FY2019 CDBG: \$100,000.00
Description: From January 1st to December 31st 2019, funds will be used to cover general administration costs associated with the oversight, management and coordination of the CDBG Program.
Target Date: 12/31/2019
Estimate the number and type of families that will benefit from the proposed activities: n/a
Location Description: n/a
Planned Activities: HUD Matrix Code: General Program Administration (21A)
Goal Outcome Indicators: n/a

Preparation of Plans & Reports 2019

Target Area: n/a
Goals Supported: Human Service Agencies; Rehab: Single-Unit Residential; Rehab: Multi-Unit Residential; Acquisition – for Rehabilitation; Infrastructure Improvements
Needs Addressed: Homeless; Non-Homeless Special Needs; Affordable Housing; Public Improvements & Infrastructure and Public Facilities
Funding: FY2019 CDBG: \$7,342.20
Description: From January 1st to December 31st 2019, funds will be used to prepare the 2018 CAPER, the 2020-2024 Consolidated Plan, and the 2020-2024 Fair Housing Analysis Update
Target Date: 12/31/2018
Estimate the number and type of families that will benefit from the proposed activities: n/a
Location Description: n/a
Planned Activities: HUD Matrix Code: General Program Administration (21A)
Goal Outcome Indicators: n/a

HOME Program Administration and Planning 2019

Target Area: n/a
Goals Supported: Acquisition – for Rehabilitation
Needs Addressed: Affordable Housing
Funding: FY2019 HOME: \$58,998.30
Description: From January 1st to December 31st 2019, funds will be used for administrative costs associated with the HOME Program.
Target Date: 12/31/2019
Estimate the number and type of families that will benefit from the proposed activities: n/a
Location Description: n/a
Planned Activities: HUD Matrix Code: HOME Admin/Planning Costs of PJ (21H)
Goal Outcome Indicators: n/a

CHDO Operating Support – THF 2019

Target Area: n/a
Goals Supported: Acquisition - for Rehabilitation
Needs Addressed: Affordable Housing
Funding: FY2019 HOME: \$14,749.57
Description: From January 1st to December 31st 2019, funds will be used to cover operating costs associated with carrying out CHDO Activities.
Target Date: 12/31/2019
Estimate the number and type of families that will benefit from the proposed activities: n/a
Location Description: n/a
Planned Activities: HUD Matrix Code: HOME CHDO Operating Expenses (21I)
Goal Outcome Indicators: n/a

CHDO Operating Support – SCCLT 2019

Target Area: n/a
Goals Supported: Acquisition - for Rehabilitation
Needs Addressed: Affordable Housing
Funding: FY2019 HOME: \$14,749.57
Description: From January 1st to December 31st 2019, funds will be used to cover operating costs associated with carrying out CHDO Activities.
Target Date: 12/31/2019
Estimate the number and type of families that will benefit from the proposed activities: n/a
Location Description: n/a
Planned Activities: HUD Matrix Code: HOME CHDO Operating Expenses (21I)
Goal Outcome Indicators: n/a

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

N/A

Geographic Distribution

Target Area	Percentage of Funds

Table 7 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

N/A

Discussion

The Borough has not designated areas where this federal funding will be geographically targeted for revitalization efforts, nor does it have a designated Neighborhood Revitalization Strategy Area.

The geographic location of public improvements and infrastructure projects that are included in the Borough's Capital Improvement Program are determined by reviewing the low and moderate-income (low-mod) map of the Borough of State College and selecting projects that are located in fundable block groups (see Low-Mod Block Group Map, Borough of State College). The projects the Borough selects in the low-mod areas are those projects that will upgrade the most deteriorated infrastructure or add infrastructure where none exists (e.g., street lights on previously un- or under-lit streets). See Infrastructure & Public Facilities Map below.

For public services projects, the geographic location is determined by the location of the facility that provides the service.

The Borough's First Time Homebuyer (Low- and Middle-Income), State College Community Land Trust First Time Homebuyer, Temporary Housing Foundation First Time Homebuyer and the Owner-Occupied Rehab programs are all Borough-wide programs. There are no targeted neighborhoods for any of these housing programs.

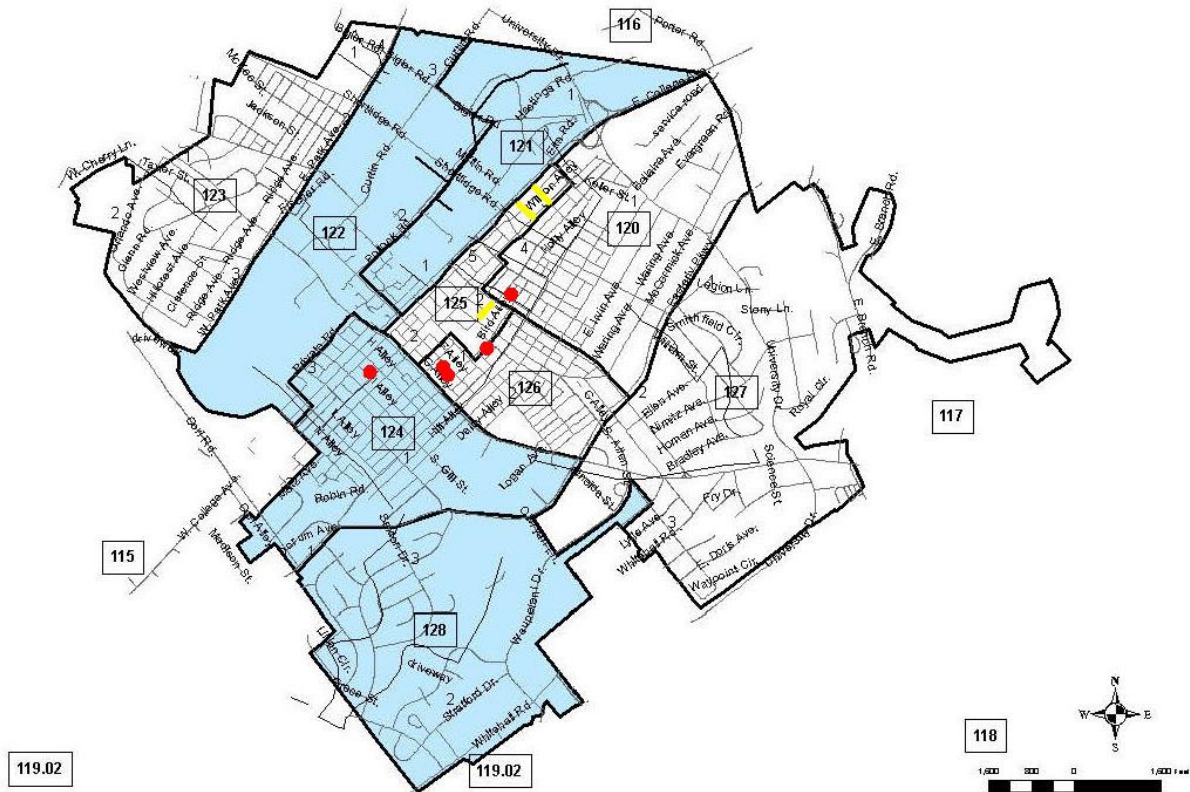
Following are maps showing known project locations.

This map displays the City of San Antonio, Texas, with precinct boundaries and numbers. Precinct 125 is highlighted in yellow. The map includes a compass rose and a scale bar (0 to 1,000 feet). The precincts shown are 115.01, 115.02, 116, 117.02, 119.02, 120, 121, 122, 123, 124, 125, 126, 127, and 128. The map also shows major roads and the city's geographical features.

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Activities Map

Borough of State College Areas of Minority Concentration 2010 Census Data



Census Tract	Minority Population	Population / % of Census Tract Population
121	African American	546 / 7.9%
	American Indian/Alaska Native	12 / .2%
	Some Other Race	80 / 1.2%
	Hispanic	343 / 5.0%
122	African American	337 / 5.5%
	Some Other Race	116 / 1.9%
	Hispanic	379 / 6.1%
124	American Indian/Alaska Native	12 / .3%
128	Asian	1,039 / 21.3%
	Native Hawaiian/Other Pacific	5 / .1%
	American Indian/Alaska Native	14 / .3%

- 2019 CDBG Infrastructure Project: Streetlight/ADA Curb Ramp – Spwers/Hetzel/Foster
- Human Service Agencies

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	6
Special-Needs	0
Total	6

Table 8 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	3
Acquisition of Existing Units	3
Total	6

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

AP-60 Public Housing – 91.220(h)

Introduction

The local public housing agency is the Housing Authority of Centre County (Housing Authority), a nonprofit organization located in Bellefonte. The Housing Authority is not a “troubled” agency and has been rated a high performer. There are no public housing units within the boundaries of the Borough of State College. The Public and Indian Housing Information Center’s (PIC) data erroneously populates data relating to the Beaver Farm Apartments development, which is located in the Borough of Bellefonte, in the public housing tables. This data has been taken out. Since the Housing Authority and all public housing developments are located outside the Borough’s boundaries, the following CP requirements do not apply: address the physical condition of public housing units; address the restoration and revitalization needs; address the results from the Section 504 needs assessment; describe the public housing agency’s strategy for improving the management and operation of public housing and for improving the living environment of low and moderate-income families residing in public housing; identify the public housing developments in the jurisdiction that are participating in an approved HUD Comprehensive Grant program; and encourage public housing residents to become more involved in management and participation in homeownership.

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

N/A

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

N/A

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

N/A

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

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

Community Development Borough (CD) staff will continue to participate in the PA Regional Homeless Assistance Process Unsheltered Point-In Time Surveys which are conducted at least once a year in an effort to identify homeless persons in Centre County. Volunteers canvass by school district and in addition to gathering survey information, offer shelter options, services, and care packages as needed.

Addressing the emergency shelter and transitional housing needs of homeless persons

To address the emergency shelter and transitional housing needs of homeless persons, the Borough plans to continue to support the local emergency shelter programs by providing CDBG public service funding to agencies that provide local shelter, transitional housing, and supportive services to homeless individuals and families. In 2019, the Borough's goal is to assist 232 homeless persons.

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

To help 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, CD staff will continue to participate with the Centre County Affordable Housing Coalition and Centre County Housing Options Team.

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.

To help low-income individuals and families avoid becoming homeless, especially extremely low income individuals and families 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, CD staff will continue to participate in the South Central Regional Homeless Advisory Board.

Discussion

The jurisdiction's one-year goals and specify the activities it will undertake to serve the housing and supportive service needs of non-homeless populations who require supportive housing.

To address the housing and supportive service needs of the non-homeless special needs populations, the Borough of State College will continue to participate in the CCAHC and CCHOT. One of the goals of the CCAHC is the promotion of decent, safe, affordable housing for all residents of Centre County, including persons with special needs. And through the CCHOT, obstacles to meeting underserved needs are addressed. When identified, alternative sources of funding to meeting the needs of the underserved will be pursued.

More specifically, in 2019, the Borough will provide funds to House of Care, a personal care home setting for the frail elderly and severely disabled, to assist with staffing costs. The goal is to assist 5 frail elderly or severely disabled persons.

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

Actions 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

Most of the barriers to affordable housing cannot be attributed to the negative effects of public policies alone. Such barriers exist because of the combination of some policy issues (local or federal) and the high cost of housing. Barriers that may have more of a negative influence than local policy in this community are: low vacancy rates for affordable units, very limited supply of undeveloped land, and artificially inflated property values of existing housing driven by high demand for student housing.

The lack of affordable housing in the Borough is primarily caused by the growth of Pennsylvania State University and related housing demand created by students seeking off-campus housing. Thus, a large portion of the housing stock is occupied by students, and the potential for high profit margins remains attractive to real estate investors. This trend has increased housing costs overall. Families with limited resources find it extremely difficult to identify affordable housing or utilize Housing Choice Vouchers in the Borough, where housing is most accessible to public transportation, jobs and services.

The Borough of State College will provide funding to address the affordability barrier. The CDBG Program will provide funds for the Borough's FTHB Program (Low-Income). The HOME Program provides funding for the CHDO's FTHB Programs. Local revenues will be used to fund the Borough's FTHB Program (Middle-Income).

CD Staff will also continue to participate in the CCAHC. One of the goals of the CCAHC is to assist policy-makers in the preservation, rehabilitation and development of affordable housing. When identified, alternative funding sources will be pursued to meet the needs of the underserved.

To facilitate the development of affordable housing, the Borough passed an Inclusionary Housing Ordinance. The ordinance requires new, and redevelopment, residential projects increasing the number of units by 6 or more units to designate 10% of the units as inclusionary units. The sale or lease of these units shall be limited to households earning up to 120% of median income. Fee-in-lieu payments received will be used for expanding affordable housing in the Borough.

The Borough also implemented a Neighborhood Sustainability Program (NSP) which involves the acquisition of properties meeting program criteria in target areas. One of the goals of the NSP is to expand the stock of affordable, owner-occupied homes in the Borough. It is estimated that 25% of all homes purchased for resale through the NSP will be affordable units which will be resold using the Borough's existing FTHB programs. It is also estimated that 50% of any rental property units will be affordable units.

A review of the Borough's current zoning ordinances was done in 2017 by consultant Clarion and Associates. This included the review of the inclusionary housing ordinance and other aspects of the ordinance which might be barriers to affordable housing in the Borough. In 2018 staff has been reviewing the draft document provided by the consultant and will provide opportunity for public comment.

AP-85 Other Actions – 91.220(k)

Actions planned to address obstacles to meeting underserved needs

To address the obstacles to affordable housing for extremely low, low, and moderate-income Borough residents, CDBG funds will be used to continue the Borough's First-Time Homebuyer (FTHB) Program (Low-Income) and HOME funds will be used to continue the Community Housing Development Organizations' (CHDO) FTHB Programs. Additionally, CDBG funds will be used to continue the Borough's Owner-Occupied Rehab Program. Also, the Borough will continue to participate in partnering with members of the Centre County Affordable Housing Coalition (CCAHC), which promotes and advocates for affordable housing and the Centre County Housing Options Team (CCHOT) which identifies and addresses affordable housing obstacles.

To address the underserved needs of the homeless and homeless special needs populations, the Borough will continue to participate in the Continuum of Care (CoC) approach to combat homelessness. The Borough also plans on continuing to support the local emergency shelter programs by providing CDBG public service funding to agencies that provide local shelter, transitional housing, and supportive services to homeless individuals and families.

To address the obstacles to meeting underserved needs of the special needs populations, the Borough of State College will continue to participate in the CCAHC and CCHOT. One of the goals of the CCAHC is the promotion of decent, safe, affordable housing for all residents of Centre County, including persons with special needs. And through the CCHOT, obstacles to meeting underserved needs are addressed. When identified, alternative funding sources will be pursued to meet the needs of the underserved.

Prior to 2018, the trend in federal funding allocations for the CDBG and HOME Programs had been declining. To address this obstacle to meeting underserved needs, the Borough applied to the Pennsylvania Department of Community and Economic Development (PA DCED) to receive a share of the Commonwealth's HOME Program funding for CHDO operations support and for development of two FTHB Acquisition/Rehabilitation affordable housing units. Units to be created with PA DCED HOME funds are not identified as goals of the Consolidated Plan or the Annual Action Plans.

Actions planned to foster and maintain affordable housing

No units from the assisted housing inventory that are located in State College Borough are expected to be lost in 2019.

A Borough community development staff person is an active board member of the Centre County Housing and Land Trust (CCHLT), which works to develop affordable housing in the municipalities of the Centre Region that surround the Borough.

Actions planned to reduce lead-based paint hazards

To address LBP hazards and increase access to housing without LBP hazards, the Borough will continue to evaluate and reduce LBP hazards in pre-1978 housing receiving rehabilitation assistance through the Borough.

Lead risk assessments are completed on all pre-1978 properties purchased through the FTHB programs and all pre-1978 properties receiving rehabilitation assistance. Interim controls are utilized on all properties testing positive for LBP Hazards, and clearance is achieved. All pre-approved contractors will have completed the EPA/HUD Lead-Safe Certification Program.

Actions planned to reduce the number of poverty-level families

The Borough does not administer the programs that provide cash assistance or most of the services for households with incomes below the poverty line, and therefore does not plan on providing any cash assistance or direct services. However, non-profit organizations, which do provide direct services to assist households with incomes below the poverty line, are eligible to receive funding through the Borough's CDBG Program. While this may not have a direct link to creating economic opportunities, it can assist with reducing the number of people with incomes below poverty. These agencies provide a significant amount of services to several hundred very low-income households each year. In 2019, the Borough's Human Services' goal is to assist 232 homeless individuals and 5 non-homeless special needs individuals.

Actions planned to develop institutional structure

Staff of the Borough of State College Community Development and Housing Division along with the human service agencies which receive CDBG public services funding from the Borough, and the two Community Housing Development Organizations which receive HOME funding continue to participate in both the Centre County Affordable Housing Coalition (CCAHC), the Centre County Housing Options Team (CCHOT), and the Centre County Council for Human Services (CCCHS). These strong networks enhance coordination among the agencies. Gaps in the human service and affordable housing delivery systems are discussed at meetings of these groups, and efforts are made to fill those gaps among the agencies.

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

Enhancing coordination between public and private housing and supportive service providers is achieved through the Borough's involvement with various coalitions, committees, partnerships, etc., including the CCAHC, CCHOT and the CCCHS.

An example of the coordination is that the State College Community Land Trust, in partnership with the Borough of State College and Penn State's College of Arts and Architecture, designed and built a moderately priced, owner-occupied duplex utilizing advanced and long-term cost-effective green technology.

Affirmatively Furthering Fair Housing Activities

Required by the U.S. Department of Housing and Urban Development as part of an entitlement community's Fair Housing Planning, a Fair Housing Analysis for the Borough of State College and the Centre Region was prepared in November 1991. This analysis identified impediments to the fair housing choices of residents in the Borough and the Centre Region and provided recommendations to address those impediments. Updates were completed in 2003, 2009, and 2015. The Borough will submit another update in 2019.

Following are actions to be taken in 2019 to overcome the effects of identified impediments to fair housing choice of residents in the Borough:

A lack of affordable housing and financing

In order to help alleviate the lack of affordable housing and financing, in 2019:

- Three households are expected to be provided affordable housing. Based on the applicants going through the process it is not anticipated any of these will be a minority household;
- CD Staff will continue to provide income verifications for the 5 affordable units at Kemmerer Road; and
- Borough Staff will continue the management of Bellaire Court, an 18-unit rental property for the elderly.

An inadequate supply of family-sized units (units with 2+ bedrooms)

In 2019, funds will be provided to the THF Rental Acquisition/Rehabilitation Program which increases the availability of affordable rental units, most of which are family-sized units. The goal in 2019 is to rehab 2 rental units. Funds will also be available to the Borough's FTHB, THF FTHB, and CLT Homebuyer programs. Through these affordable homebuyer programs, income eligible households are provided access to units they would not otherwise. Most properties purchased are family-sized units. The goal in 2019 is to add 3 homeowner housing units.

A lack of local fair housing enforcement, focus, and support

In 2019, the Borough will:

- Address any fair housing complaints filed;
- Follow the Affirmative Fair Housing Marketing Policy and Procedures;
- Publish a Fair Housing Notice in the local newspaper, post it in targeted outlets and on the Borough website (along with links to other relevant webpages). The notice will inform residents of their housing rights, include contact information for the Fair Housing Officer and provide instructions on how to file a fair housing complaint;
- Partner with the Housing Alliance of PA, the Western PA Legal Services, Centre County and MidPenn Legal Services: to conduct fair housing education and to to evaluate a plan to conduct housing discrimination testing/violations/remedies;
- Partner with the Pennsylvania Human Relations Commission (PHRC) on educational programs;
- Participate in the Centre County Advisory Council to the PHRC; and
- Continue to make reasonable efforts to provide meaningful access to LEP persons.

Zoning barriers to affordable housing

In 2019, Borough Staff and the Planning Commission will continue to review the zoning ordinance. Part of this review will address any potential barriers to housing for families and the elderly; and to remove barriers to accessibility.

Non-specific acts of housing discrimination

In 2019, the Borough will:

- Continue to address any fair housing complaint filed and will coordinate with the Penn State Student Legal Services on complaints involving students; and
- Borough staff will meet with representatives of the Penn State Student Affairs Office, and student body representatives, to distribute Fair Housing Rights information including complaint handling procedures.

To address other comments received from the Office of FHEO's review of the 2018 CAPER:

Increase efforts to engage MBE/WBE firms in contracts

In 2019, a customized list of MBE/WBE firms will be included in the public works bid package making it easier for bidders to contact applicable suppliers and subcontractors.

Address timeliness calculation

In 2019, continue to include program income in the ratio of unexpended funds.

Facilitate access to the Annual Community Assessment

In 2019, the Annual Community Assessment will be posted on the Borough website and distributed via email to interested citizens' organizations and non-profit entities.

Program Specific Requirements

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

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

- | | |
|---|---------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 100.00% |

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

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

N/A

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:

Full Resale/Recapture Requirements for the Borough's FTHB Programs, THF's FTHB, and SCCLT's FTHB programs has been attached as an appendix.

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:

Full Resale/Recapture Requirements for the Borough's FTHB Programs, THF's FTHB, and SCCLT's FTHB programs has been attached as an appendix.

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:

N/A

HOME Housing Value Limit

HOME assisted existing owner-occupied and homebuyer units must have an after-rehab value that does not exceed 95% of the median purchase price for the area, as published by HUD, or as determined locally through a HUD-approved market analysis. The Borough has decided to use locally determined figures using the methodology set forth in 24 CFR 92.254(a)(2)(iii). This market analysis is based on single-family housing sales in the Borough for the period between May 1, 2018 and July 31, 2018, resulting in a maximum HOME housing value limit of \$337,250 (95% of the area median \$355,000) for 1-4 units and \$190,000 (95% of the area median \$200,000) for condos. A copy of the spreadsheets documenting the methodology used is included as an appendix.

Agencies, Groups, Organizations Who Participated

1	Agency/Group/Organization	AIDS Resource
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.
2	Agency/Group/Organization	Borough of State College Department of Public Works
	Agency/Group/Organization Type	Other government – Local Grantee Department
	What section of the Plan was addressed by Consultation?	Other: Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In response to email request for information, was provided an update on the infrastructure projects.
3	Agency/Group/Organization	Burrowes Street Youth Haven
	Agency/Group/Organization Type	Services – Children
	What section of the Plan was addressed by Consultation?	Homeless Needs – Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In response to email request for information, was provided information on goal for human service project
4	Agency/Group/Organization	Centre County Affordable Housing Coalition
	Agency/Group/Organization Type	Regional organization Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.

5	Agency/Group/Organization	Centre Area Transportation Authority
	Agency/Group/Organization Type	Regional organization Other: Transportation
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.
6	Agency/Group/Organization	Centre County Conservation District
	Agency/Group/Organization Type	Other government – County Other: public land or water resources
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.
7	Agency/Group/Organization	Centre County Emergency Management Agency
	Agency/Group/Organization Type	Other government - County Other: Emergency management agency
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.

8	Agency/Group/Organization	Centre County MH/ID/EI Drug & Alcohol – Office of Mental Health
	Agency/Group/Organization Type	Other government – County Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.

9	Agency/Group/Organization	Centre County MH/ID/EI Drug & Alcohol – Office of ID/EI
	Agency/Group/Organization Type	Other government – County Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.

10	Agency/Group/Organization	Centre County MH/ID/EI Drug & Alcohol – Office of Drug & Alcohol
	Agency/Group/Organization Type	Other government – County Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.

11	Agency/Group/Organization	Centre County Office of Adult Services
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds. The Director of this agency attended the public hearing.

12	Agency/Group/Organization	Centre County Office of Aging
	Agency/Group/Organization Type	Other government – County Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.

13	Agency/Group/Organization	Centre County Office of Veterans Affairs
	Agency/Group/Organization Type	Other government – County Other Services – Veterans
	What section of the Plan was addressed by Consultation?	Homelessness - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.

14	Agency/Group/Organization	Centre County Planning and Community Development
	Agency/Group/Organization Type	Other government – County Planning organization Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A copy of the draft action plan is sent for their review and comment.

15	Agency/Group/Organization	Centre County Women's Resource Center
	Agency/Group/Organization Type	Services – Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homeless Needs – Families with Children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In response to email request for information, was provided information on goal for human service project.
16	Agency/Group/Organization	Centre County Youth Service Bureau
	Agency/Group/Organization Type	Services – Children
	What section of the Plan was addressed by Consultation?	Homeless needs – Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.
17	Agency/Group/Organization	Centre Region Code Administration
	Agency/Group/Organization Type	Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.
18	Agency/Group/Organization	Centre Region Council of Governments / Centre Region Emergency Management Council
	Agency/Group/Organization Type	Regional organization Other: Emergency management agency
	What section of the Plan was addressed by Consultation?	Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.

19	Agency/Group/Organization	Centre Regional Planning Agency / Centre County Metropolitan Planning Organization
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	The CCMPO is the local entity responsible for the Executive Order 12372 (State non-housing) review
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CCMPO, through the CRPA, was sent a copy of the draft Action Plan for their review.
20	Agency/Group/Organization	Chamber of Business & Industry of Centre County
	Agency/Group/Organization Type	Civic Leaders Business Leaders Regional organization Other: Broadband internet service providers
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.
21	Agency/Group/Organization	CIL of North Central PA
	Agency/Group/Organization Type	Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.

22	Agency/Group/Organization	Continuum of Care – Centre County Contact
	Agency/Group/Organization Type	Services - Housing Services – homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs – Chronically homeless Homelessness Needs – Veterans Homeless Needs - Families with Children Homeless needs – Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds. The point-of-contact for the area's CoC attended the public hearing.
23	Agency/Group/Organization	Hearts for the Homeless
	Agency/Group/Organization Type	Services - homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs – Chronically homeless Homelessness Needs – Veterans Homeless Needs - Families with Children Homeless needs – Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.
24	Agency/Group/Organization	House of Care
	Agency/Group/Organization Type	Services – Housing Services – Elderly Persons Services - Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In response to email request for information, was provided information on goal for human services project.

25	Agency/Group/Organization	Housing Transitions, Inc.
	Agency/Group/Organization Type	Services – homeless Services - Housing
	What section of the Plan was addressed by Consultation?	Homeless Needs – Chronically homeless Homelessness Needs – Veterans Homelessness Strategy Homeless Needs – Families with Children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In response to email request for information, was provided information on goal for human services project.
26	Agency/Group/Organization	MidPenn Legal Services
	Agency/Group/Organization Type	Services – Fair Housing Services – Victims of Domestic Violence Services – Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Other: Homeless Needs – Victims of Domestic Violence
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.
27	Agency/Group/Organization	Out of the Cold: Centre County
	Agency/Group/Organization Type	Services – homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.

28	Agency/Group/Organization	PA CareerLink Centre County
	Agency/Group/Organization Type	Services – Education Services - Employment
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.
29	Agency/Group/Organization	PA Department of Health
	Agency/Group/Organization Type	Health Agency Other government – State Services – Health
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.
30	Agency/Group/Organization	Penn State Cooperative Extension – Centre County
	Agency/Group/Organization Type	Services – Education Other: Organization engaged in narrowing the digital divide
	What section of the Plan was addressed by Consultation?	Economic Development Other: Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.

31	Agency/Group/Organization	Stepping Stone Transitional Living Program
	Agency/Group/Organization Type	Services – Children Services – homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs – Unaccompanied Youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In response to email request for information, was provide information on goal for human services project.
32	Agency/Group/Organization	State College Community Land Trust
	Agency/Group/Organization Type	Housing Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In response to email request for information, was provided information on the goal for its FTHB Program.
33	Agency/Group/Organization	Temporary Housing Foundation
	Agency/Group/Organization Type	Housing Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In response to email request for information, was provided information on the goals for its FTHB Program.
34	Agency/Group/Organization	The Arc of Centre County PA
	Agency/Group/Organization Type	Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sent email encouraging attending the public hearing held to receive input on local housing, community development needs and on the development of proposed activities; and urging contact if interested in applying for CDBG or HOME funds.

Citizen Participation Comments

a) Minutes from Public Hearing held during Citizen Advisory Committee meeting held August 7, 2018 at noon in the Borough Municipal Building, 243 S. Allen St., in Room 242:

Members Present: Jay Meashey, Chairman; Seldon Smith, Vice-Chairman; Rebecca Misangyi; and Marcia Patterson

Others Present: Ed LeClear, Planning Director; Maureen Safko, Senior Planner; Elizabeth Eirmann, Planner-Housing Specialist; Deborah Hoag, Public Works Director; Colleen Ritter, Executive Director, State College Community Land Trust; Morgan Wasikonis, Executive Director, Housing Transitions, Inc.; Amy Rumbel, Shelter Director, Women's Resource Center; Vanessa Baronner, Program Director, Centre County Youth Service Bureau; and Denise L. Rhoads, Administrative Assistant, and other interested parties

Public Hour

An email submitted electronically to Chairman Meashey by Susan Venegoni, 323 West Fairmount Avenue, was read into the minutes and identified as input for the public hearing. See below.

Input for Public Hearing on Housing and Community Development Needs, Development of Proposed Activities, and Proposed Strategies and Actions for Affirmatively Furthering Fair Housing

August 7, 2018

Submitted by Susan Venegoni, State College Borough resident

Traditionally, the Borough budgets roughly half of its CDBG allocation for public facilities activities such as street reconstruction, installation of street lights, or similar types of activities, and half for housing activities. Between 1998 and 2018 66% of funding was allocated to public services and facilities.

The Borough is changing, and it may be time to shift the focus of CDBG funding from downtown to the neighborhoods surrounding downtown. There are eligible uses for CDBG funding that may now be more pressing.

Some facts and concepts:

- The median cost of a single family home in the Borough is \$300K+, and out of reach for many working households;
- Reports indicate the majority of rental households in the Borough are cost-burdened.
- Soon, Fairmount School, already located in a 'blighted area' will cease operations as an educational facility;
- Many believe current student rentals will be vacant when all of the new student housing development is completed;
- The map of low-moderate income Borough households encompasses areas with contributing historic structures, many of which are not in peak condition (broken window theory), which could lead to further degradation if not addressed comprehensively.
- The Borough continues to lose working households to neighboring communities. Single occupancy vehicles commuting to the Borough daily increase costs and negative impacts for families, the community, and the environment.

CDBG Funds have numerous eligible uses, including:

- Historic Preservation: HUD programs support and facilitate the use of historic properties for affordable housing, economic development, and community revitalization.
- Code Enforcement: The Borough contracts with COG to provide Code Enforcement. Used in conjunction with a program to specifically revitalize low-mod Borough neighborhoods, CDBG funding can be used for inspection and enforcement if carried out in deteriorated or deteriorating areas in which code enforcement, along with public or private improvements or services, may be expected to arrest and area's decline.
- CDBG funds can also be used for rehab of single family residential properties, direct homeowner assistance, housing construction, and for comprehensive planning endeavors.

It is time to shift the focus of our Community Development Block Grant entitlement funds into the neighborhoods, to directly or indirectly benefit LMI households, to prevent blight, and to improve the health and safety of the community. There is much area outside of downtown that needs attention to remain vibrant, attractive, and economically feasible for people who want to live here.

Thank you for accepting my input.

Public Hearing on Housing and Community Development Needs, Development of Proposed Activities, and Proposed Strategies and Actions for Affirmatively Furthering Fair Housing

A resident of Ferguson Township, Wes Glebe, stated staff should look at building new buildings that are energy efficient and low cost so potential buyers would be better able to afford to purchase and maintain a home.

Ms. Safko stated the State College Borough completed its 2015-2019 Consolidated Plan and began working on the 2019 Consolidated Annual Action Plan, which identifies the activities to be undertaken with fiscal year 2019 CDBG and HOME funds.

She stated staffs' purpose was to focus on the current needs of the community that are eligible for CDBG funds. She noted this source of funding is nationwide and primarily used for public improvements, streets, sidewalks, curbs, parks, playgrounds, water and sewer lines, libraries, parking lots, streetscape improvements, neighborhood facilities, shelters for special needs, and group homes for developmentally disabled.

She stated special economic development activities are eligible, but not recommended due to the administrative burden of long term, monitoring and reporting on job creation. Funds to acquire real property for a CDBG project, for homeownership assistance such as closing costs and for program administration are also permitted. Ms. Safko stated code enforcement was eligible but must show that over 51% of the area was blighted.

Public comments included:

- Ms. Baronner stated her programs are for homeless youths from 12-21 years of age. The Borough funding is a much-needed resource for them. She noted the Independent Living program is a scattered apartments model used throughout the Borough and Burrowes Street Youth Haven is a group home.
- Ms. Wasikonis stated she has a two-fold opportunity with CDBG funding, which is used for staff who help homeless families and for the Temporary Housing Foundation, Inc. permanent housing program. With the help of the Borough's CDBG Program, they acquired Kemmerer Road apartments. Through the Borough's HOME Program, they also purchased homes for the Borough's First-Time Homebuyer programs. She stated her organization was always looking for ways to partner with the community.
- Ms. Rumbel stated their organization served 120 individuals of domestic and sexual violence per year. This year they expanded to include one male who needed assistance. CDBG

helped with staffing for overnight and weekend staff. She noted the funding is a critical piece of funding for the Women's Resource Center shelter.

b) Centre County Metropolitan Planning Organization Review Letter

to be inserted

c) Centre County Planning and Community Development Office Review Letter

To be inserted

Borough of State College's Resale/Recapture Provisions

In accordance with 24 CFR 92.254 as amended by the 2013 HOME Final Rule, to ensure affordability, the Borough must impose either resale or recapture requirements during the HOME period of affordability. The Borough's First Time Home Buyer Programs (Low- and Middle-Income) and the Transitional Housing Foundation First Time Home Buyer Program (THF FTHB) use recapture requirements. Resale provisions apply to the State College Community Land Trust First Time Home Buyer Program (SCCLT FTHB).

The following table outlines the required HOME Program minimum affordability periods.

If the total HOME investment (resale) or direct subsidy (recapture) in the unit is:	The period of affordability is:
Under \$15,000	5 years
Between \$15,000 and \$40,000	10 years
Over \$40,000	15 years

At its option, the Borough chose to impose local extended periods of affordability for various components of this Resale/Recapture Provisions policy. For example, the FTHB Programs of State College Borough and THF apply recapture requirements for a 30-year period. The SCCLT FTHB Program employs a 99-year ground lease to enforce continued affordability. While resale/recapture provisions, and residency requirements, remain in effect throughout the locally extended periods of affordability, other requirements of the HOME Program, and cross-cutting requirements, expire in accordance with the HOME periods of affordability identified in the chart above.

The following guidelines are used in completing the FTHB Mortgage Satisfaction Process worksheet.

Resolution of Impact Resulting from Changes Made to Resale/Recapture Provisions on April 4, 2016

On April 4, 2016, Borough Council voted to approve a Consolidated Annual Action Plan for 2016, which established that participants in the First Time Home Buyer Programs of THF and State College Borough are required to pay 100% of the FTHB assistance to the Borough. Meanwhile, participants who purchased homes through these programs prior to the April 4, 2016 date received loan forgiveness at a rate of 3.33% annually until the mortgages securing their FTHB assistance were fully forgiven after the local extended thirty-year period of affordability expired.

In January of 2005, the Borough's Resale/Recapture Provisions had been amended to include a shared equity provision (detailed below). Homeowners who purchased home after April 4, 2016 were therefore subject to both 100% repayment of assistance and the shared equity requirement. As a result, home buyers participating in these FTHB Programs were not able to realize the benefits of homeownership. Requiring both 100% recapture of assistance and shared equity was a disincentive to program participation.

To resolve the impact resulting from the changes made to the Resale/Recapture Provisions on April 4, 2016, the shared equity requirements apply only to those properties purchased prior to April 4, 2016 that receive the benefit of loan forgiveness.

Recapture Guidelines for FTHB Programs of Borough of State College & THF

The Borough of State College uses HOME funds to assist First Time Home Buyers with down payment and closing cost assistance. Through recapture provisions, program participants (who purchased homes after April 4, 2016) are required at the Maturity Date (defined below) to pay 100% of the FTHB assistance to the Borough. (Those program participants who purchased homes prior to April 4, 2016 receive the benefit of loan forgiveness defined in their respective mortgages and notes.)

The following describes the recapture requirement used for the Borough's FTHB Programs and the THF FTHB Program.

Monthly principal and interest payments are not required. Payment of the full principal which, if not sooner paid, shall be due and payable on the Maturity Date, being the earlier of:

- (A) the date when title, or any interest in the property, is transferred by deed, article of agreement, or lease;
- (B) the date when the first mortgage upon the property is refinanced;
- (C) the date when the first mortgage upon the property is paid in full;
- (D) the date when the property is no longer the Borrower's primary residence;
- (E) the date when either the first mortgage upon the property or the Borough's subordinate mortgage, or this note, is in default.

In the event the property is sold and the net proceeds (the gross sales price minus the loan pay-off of the superior debt and customary and reasonable closing costs incurred by owner to sell the property) are not sufficient to repay the CDBG (or HOME) subsidy due at the time of sale and the owner's down payment and any capital improvement investment made by the owner since purchase, the net proceeds shall be divided proportionally as set forth in the following mathematical formulas:

$$\frac{\text{CDBG (or HOME) subsidy}}{\text{CDBG (or HOME) subsidy} + \text{owner investment}} \times \text{net proceeds} = \text{Amount to Borough}$$

$$\frac{\text{owner investment}}{\text{CDBG (or HOME) subsidy} + \text{owner investment}} \times \text{net proceeds} = \text{Amount to Owner}$$

Example Calculation

Sale Price of Home	\$158,000.00
Less Loan Pay-Off of the Superior Debt	110,000.00
Less Estimated Closing Costs	<u>7,900.00</u>
Net Proceeds	\$ 40,100.00

Owner Original Investment	\$ 5,000.00
Plus Borough Subsidy	<u>51,621.00</u>
Combined Investment	\$ 56,621.00

$$\frac{51,621}{56,621} \times 40,100 = \$36,558.91 = \text{Amount to Borough}$$

$$\frac{5,000}{56,621} \times 40,100 = \$3,541.09 = \text{Amount to owner}$$

Shared Equity Guidelines for FTHB Programs of Borough of State College & THF

These Shared Equity Guidelines pertain only to homes purchased through the FTHB Programs of Borough of State College & THF prior to April 4, 2016.

As of January 1, 2005, both the Borough's FTHB Program and the THF CHDO Homebuyer Programs use a shared equity formula.

If the property appreciates in value, upon the sale of the house, the proceeds (sales price, less first mortgage payoff, less transaction costs, less owner original investment, less Borough original subsidy, and less homeowner's approved capital improvement investments) are divided between the homeowner and the Borough based on a proportional scale. The longer the homeowner remains in the home and continues to pay the principal on the primary loan balance, and is not in default of any of the conditions of the primary or secondary loan, the larger the share of proceeds the homeowner receives at the time of sale.

If the Homeowner sells the home prior to the first anniversary of the Borough FTHB assistance loan then 100% of all equity earned in the home at the time of sale is received by the Borough. The homeowner is not entitled to any equity earned in the home prior to the first anniversary of the Borough's loan to the homeowner. Upon each subsequent anniversary date of the loan, the homeowner retains an additional 3.33% of the equity earned in the property. If the homebuyer remains the owner and principal resident of the property for thirty (30) years, the Borough is no longer entitled to any share of the equity earned in the property.

Example Calculation: Low income homeowner sold in year 6

Sale Price of Home	\$158,000.00
Less First Mortgage Pay-Off	77,254.00
Less Estimated Closing Costs	7,900.00
Net Proceeds	\$ 72,846.00
Owner Original Investment	\$ 5,000.00
Plus Borough Subsidy	51,621.00
Combined Investment	\$ 56,621.00
Net Proceeds	\$ 72,846.00
Less Combined Investment	56,621.00
Proceeds	\$ 16,225.00

Based on the above scale for 6 years of ownership the proceeds would be distributed at \$3,241.76 to the Homeowner (3.33% X 6 years = 19.98% of equity) (\$16,225 x .1998 = \$3,241.76) and \$12,983.24 to the Borough (100% - 19.98% = 80.02%) (\$16,225 x .8002 = \$12,983.24). In addition to the shared equity proportional distribution, the Borough and the homeowner will receive their original investments.

After 30 years of ownership, the Shared Equity provision is eliminated.

Resale Provisions for SCCLT's FTHB Program

Following is a description of the resale provisions covering the SCCLT's FTHB Program.

Affordability

Two separate affordability periods apply to the programs:

1. The HOME affordability period, based on the total amount of HOME funds used to assist the property, with the following requirements:
 - a. Adherence to all HOME Investment Partnership Program regulations, including monitoring and federal cross cutting regulations.
 - b. All requirements in the Ground Lease.
2. Extended Period of Affordability, extending the affordability period to 99 years once the HOME affordability ends, with the following requirements:
 - a. All requirements in the Ground Lease.

The homeowner may sell only to SCCLT or another income eligible homebuyer (income not to exceed 80% of AMI.) In the event the resale price (which provides a fair return to the original homebuyer) is not affordable to the next income-eligible homebuyer, non-HOME funding would be used for down payment assistance.

Enforcement

The SCCLT uses resale provisions which are included in and enforced through a 99-year ground lease executed between the SCCLT and the homebuyer. A memorandum of the ground lease is recorded; and the deed reflects that there is a ground lease.

Purchase Option Price

The Purchase Option Price is the maximum allowable resale price of the Improvements and is equal to the lower of 1 or 2 below:

1. The Formula Price, which is defined as:
 - a. the Homeowner's Base Price plus interest at a rate of 2.00% compounded annually;
 - b. plus any applicable Credit for Qualified Capital Improvements (see below for definition;)
 - c. less any Excessive Damage Charges. Excessive Damage Charge is the charge for repairs, replacements, or maintenance, not completed by the homeowner, due to failure to maintain the property in good, safe, habitable, and workable condition.

Or

2. If SCCLT believes that the value of the Homeowner's Ownership Interest at Resale might be less than the Formula price, an appraisal will be commissioned to determine the Appraised Value of Homeowner's Ownership Interest at Resale, which is defined as:

- a. The appraised value of the Leased Land and Home at time of resale multiplied by the Ratio of Base Price to Initial Value (equals the Homeowner's Base Price divided by the appraised value of the Leased Land and Home at time of purchase;)
- b. plus any applicable Credit for Qualified Capital Improvements (see below for definition;)
- c. less any Excessive Damage Charges. Excessive Damage Charge is the charge for repairs, replacements, or maintenance, not completed by the homeowner, due to failure to maintain the property in good, safe, habitable, and workable condition.

Fair Return on Investment

The Purchase Option Price should provide a fair return to the homeowner based on the homeowner's original investment in the property and the increase in market value attributable to capital improvements to the property.

Homeowner's Investment:

A fair return on the homeowner's original investment equals the amount of the investment plus the amount of investment multiplied by the percentage increase of the appropriate standard (i.e., 2.00% compounded annually or Ratio of Base Price to Initial Value.)

Capital Improvements:

A fair return on the homeowner's capital improvements equals the cost of the capital improvement plus the cost of the capital improvement multiplied by the percentage increase of the appropriate standard (i.e., 2.00% compounded annually or Ratio of Base Price to Initial Value.) A Qualified Capital Improvement is limited to the following construction or alterations:

- a. the addition of a bedroom;
- b. the addition of a bathroom;
- c. an addition or modification that increases accessibility or utility for persons with a disability; and/or
- d. upgrades that increase the energy efficiency.

To receive a Credit for Qualified Capital Improvement for the cost of the capital improvement, the homeowner must obtain prior written approval from SCCLT.

Example Calculation

In 2014 an income eligible homebuyer purchases a home from SCCLT for \$126,000 (Homeowner's Base Price). The homebuyer contributes a down payment of \$3,780 (3%, which equals the Homeowner's Investment) and is provided \$6,300 in closing cost assistance in the form of a no-interest loan to be repaid at time of resale.

In 2018, the homeowner receives a \$5,000 Credit for Qualified Capital Improvement for the approved installation of a new bathroom.

In 2019, the homeowner decides to sell the home. No Excessive Damage Charges were required.

Following is the calculation of the Purchase Option Price using the Formula Price option:

Homeowner's Base Price	\$126,000
Plus 2% compounded annually over 5 years	\$ 13,115
Plus Credit for Qualified Capital Improvement	\$ 5,000
Minus Excessive Damage Charges	\$ 0
Purchase Option Price	\$144,115

Following is the calculation for a Fair Return on Investment:

Homeowner's Investment	\$ 3,780
Plus 2% compounded annually over 5 years	\$ 394
Plus Credit for Qualified Capital Improvement	\$ 5,000
Plus 2% compounded annually over 1 year	\$ 100
Fair Return on Investment	\$ 9,274

Actual Homeowner's Return on Investment:

Purchase Option Price	\$144,115
Minus repayment of mortgage balance	\$121,000
Minus repayment of closing cost assistance	\$ 5,250
Minus costs to sell house	\$ 3,000
Actual Homeowner's Return on Investment	\$ 14,865

Grantee SF-424's and Certifications

CDBG SF-424:

[View Burden Statement](#)

OMB Number: 4040-0004
Expiration Date: 12/31/2019

Application for Federal Assistance SF-424			
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	
		* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>	
* 3. Date Received: <div style="background-color: yellow; border: 2px solid red; width: 150px; height: 15px;"></div>		4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>		5b. Federal Award Identifier: <input type="text"/>	
State Use Only:			
6. Date Received by State: <input type="text"/>		7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:			
* a. Legal Name: <input type="text" value="Borough of State College"/>			
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="246000660"/>		* c. Organizational DUNS: <input type="text" value="0697990390000"/>	
d. Address:			
* Street1: <input type="text" value="243 South Allen Street"/> Street2: <input type="text"/> * City: <input type="text" value="State College"/> County/Parish: <input type="text"/> * State: <input type="text" value="PA: Pennsylvania"/> ▼ Province: <input type="text"/> * Country: <input type="text" value="USA: UNITED STATES"/> ▼ * Zip / Postal Code: <input type="text" value="16801 4806"/>			
e. Organizational Unit:			
Department Name: <input type="text" value="Planning&Community Development"/>		Division Name: <input type="text" value="Housing&Community Development"/>	
f. Name and contact information of person to be contacted on matters involving this application:			
Prefix: <input type="text" value="Mr."/> ▼ * First Name: <input type="text" value="Ed"/> Middle Name: <input type="text"/> * Last Name: <input type="text" value="LeClear"/> Suffix: <input type="text"/> ▼			
Title: <input type="text" value="Planning and Community Development Director"/>			
Organizational Affiliation: <input type="text"/>			
* Telephone Number: <input type="text" value="814-234-7109"/>		Fax Number: <input type="text" value="814-237-7197"/>	
* Email: <input type="text" value="elecclear@statecollegepa.us"/>			

Application for Federal Assistance SF-424
<p>* 9. Type of Applicant 1: Select Applicant Type:</p> <div>C: City or Township Government</div> <p>Type of Applicant 2: Select Applicant Type:</p> <div></div> <p>Type of Applicant 3: Select Applicant Type:</p> <div></div> <p>* Other (specify):</p> <div></div>
<p>* 10. Name of Federal Agency:</p> <div>U.S. Department of Housing and Urban Development</div>
<p>11. Catalog of Federal Domestic Assistance Number:</p> <div>14-218</div> <p>CFDA Title:</p> <div>Community Development Block Grant Program</div>
<p>* 12. Funding Opportunity Number:</p> <div></div> <p>* Title:</p> <div></div>
<p>13. Competition Identification Number:</p> <div></div> <p>Title:</p> <div></div>
<p>14. Areas Affected by Project (Cities, Counties, States, etc.):</p> <div></div> <div>Add AttachmentDelete AttachmentView Attachment</div>
<p>* 15. Descriptive Title of Applicant's Project:</p> <div>27th Community Development Block Grant Entitlement Allocation</div>
<p>Attach supporting documents as specified in agency instructions.</p> <div>Add AttachmentsDelete AttachmentsView Attachments</div>

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant <input style="width: 100px;" type="text" value="005"/>	* b. Program/Project <input style="width: 100px;" type="text" value="005"/>
Attach an additional list of Program/Project Congressional Districts if needed. <div style="display: flex; align-items: center; margin-top: 5px;"> <input style="width: 200px;" type="text"/> <div style="margin-left: 10px;"> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div> </div>	
17. Proposed Project:	
* a. Start Date: <input style="width: 100px;" type="text" value="01/01/2019"/>	* b. End Date: <input style="width: 100px;" type="text" value="12/31/2019"/>
18. Estimated Funding (\$):	
* a. Federal	<input style="width: 150px;" type="text" value="536,621.00"/>
* b. Applicant	<div style="background-color: yellow; border: 1px solid red; height: 20px;"></div>
* c. State	<div style="background-color: yellow; border: 1px solid red; height: 20px;"></div>
* d. Local	<div style="background-color: yellow; border: 1px solid red; height: 20px;"></div>
* e. Other	<div style="background-color: yellow; border: 1px solid red; height: 20px;"></div>
* f. Program Income	<div style="background-color: yellow; border: 1px solid red; height: 20px;"></div>
* g. TOTAL	<input style="width: 150px;" type="text" value="536,621.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process? <input checked="" type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <div style="background-color: yellow; border: 1px solid red; width: 80px; height: 20px; display: inline-block;"></div> . <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach <div style="display: flex; align-items: center; margin-top: 5px;"> <input style="width: 200px;" type="text"/> <div style="margin-left: 10px;"> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div> </div>	
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001) <input checked="" type="checkbox"/> ** I AGREE <small>** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>	
Authorized Representative:	
Prefix: <input style="width: 100px;" type="text" value="Mr."/>	* First Name: <input style="width: 200px;" type="text" value="Thomas"/>
Middle Name: <input style="width: 200px;" type="text" value="J."/>	
* Last Name: <input style="width: 250px;" type="text" value="Fountaine"/>	
Suffix: <input style="width: 100px;" type="text" value="II"/>	
* Title: <input style="width: 300px;" type="text" value="Borough Manager"/>	
* Telephone Number: <input style="width: 200px;" type="text" value="814-234-7110"/>	Fax Number: <input style="width: 200px;" type="text" value="814-231-3082"/>
* Email: <input style="width: 400px;" type="text" value="tfountaine@statecollegepa.us"/>	
* Signature of Authorized Representative: <div style="background-color: yellow; border: 1px solid red; width: 250px; height: 40px; display: inline-block;"></div>	* Date Signed: <input style="width: 100px;" type="text" value="11/06/2019"/>

HOME SF-424:[View Burden Statement](#)OMB Number: 4040-0004
Expiration Date: 12/31/2019**Application for Federal Assistance SF-424**

* 1. Type of Submission:

- ☐ Preapplication
☒ Application
☐ Changed/Corrected Application

* 2. Type of Application:

- ☒ New
☐ Continuation
☐ Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: Borough of State College

* b. Employer/Taxpayer Identification Number (EIN/TIN):

246000660

* c. Organizational DUNS:

0697990390000

d. Address:

* Street1: 243 South Allen Street

Street2:

* City: State College

County/Parish:

* State:

PA: Pennsylvania

Province:

* Country:

USA: UNITED STATES

* Zip / Postal Code: 16801 4806

e. Organizational Unit:

Department Name:

Planning&Community Development

Division Name:

Housing&Community Development

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:

Mr.

* First Name:

Ed

Middle Name:

* Last Name:

LeClear

Suffix:

Title: Planning and Community Development Director

Organizational Affiliation:

* Telephone Number: 814-234-7109

Fax Number: 814-237-7197

* Email: eleanor@statecollegepa.us

Application for Federal Assistance SF-424	
<p>* 9. Type of Applicant 1: Select Applicant Type:</p> <div>C: City or Township Government</div> <p>Type of Applicant 2: Select Applicant Type:</p> <div></div> <p>Type of Applicant 3: Select Applicant Type:</p> <div></div> <p>* Other (specify):</p> <div></div>	
<p>* 10. Name of Federal Agency:</p> <div>U.S. Department of Housing and Urban Development</div>	
<p>11. Catalog of Federal Domestic Assistance Number:</p> <div>14-239</div> <p>CFDA Title:</p> <div>HOME Investment Partnerships Program</div>	
<p>* 12. Funding Opportunity Number:</p> <div></div> <p>* Title:</p> <div></div>	
<p>13. Competition Identification Number:</p> <div></div> <p>Title:</p> <div></div>	
<p>14. Areas Affected by Project (Cities, Counties, States, etc.):</p> <div></div> <div>Add AttachmentDelete AttachmentView Attachment</div>	
<p>* 15. Descriptive Title of Applicant's Project:</p> <div>22nd HOME Investment Partnerships Program Allocation</div>	
<p>Attach supporting documents as specified in agency instructions.</p> <div>Add AttachmentsDelete AttachmentsView Attachments</div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant <input style="width: 100px;" type="text" value="005"/>	* b. Program/Project <input style="width: 100px;" type="text" value="005"/>
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17. Proposed Project:	
* a. Start Date: <input style="width: 100px;" type="text" value="01/01/2019"/>	* b. End Date: <input style="width: 100px;" type="text" value="12/31/2019"/>
18. Estimated Funding (\$):	
* a. Federal	<input style="width: 150px;" type="text" value="589,983.00"/>
* b. Applicant	<div style="background-color: yellow; border: 2px solid red; height: 20px;"></div>
* c. State	<div style="background-color: yellow; border: 2px solid red; height: 20px;"></div>
* d. Local	<div style="background-color: yellow; border: 2px solid red; height: 20px;"></div>
* e. Other	<div style="background-color: yellow; border: 2px solid red; height: 20px;"></div>
* f. Program Income	<div style="background-color: yellow; border: 2px solid red; height: 20px;"></div>
* g. TOTAL	<input style="width: 150px;" type="text" value="589,983.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input checked="" type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <div style="background-color: yellow; border: 2px solid red; width: 80px; height: 20px; display: inline-block;"></div> . <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach <div style="display: flex; justify-content: space-between; align-items: center;"> <input style="width: 200px;" type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div> </div>	
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001) <input checked="" type="checkbox"/> ** I AGREE <small>** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>	
Authorized Representative:	
Prefix: <input style="width: 100px;" type="text" value="Mr."/> <input style="width: 20px;" type="button" value="v"/>	* First Name: <input style="width: 200px;" type="text" value="Thomas"/>
Middle Name: <input style="width: 250px;" type="text" value="J."/>	
* Last Name: <input style="width: 300px;" type="text" value="Fountaine"/>	
Suffix: <input style="width: 50px;" type="text" value="II"/> <input style="width: 20px;" type="button" value="v"/>	
* Title: <input style="width: 350px;" type="text" value="Borough Manager"/>	
* Telephone Number: <input style="width: 200px;" type="text" value="814-234-7110"/>	Fax Number: <input style="width: 200px;" type="text" value="814-231-3082"/>
* Email: <input style="width: 500px;" type="text" value="tfountaine@statecollegepa.us"/>	
* Signature of Authorized Representative: <div style="background-color: yellow; border: 2px solid red; width: 250px; height: 40px; display: inline-block;"></div>	* Date Signed: <input style="width: 100px;" type="text" value="11/06/2019"/>

Certifications:

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.

Signature of Authorized Official

Date

Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) _____ [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.

Signature of Authorized Official

Date

Title

OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature of Authorized Official

Date

Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Signature of Authorized Official

Date

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Market Analysis to Determine 95% of Area Median Value Limit

All Residential Property Transfers								
State College Borough								
May 1, 2018 - July 31, 2018								
Dist	Type	Location	Last Sold	Price	Deeded Acres	Living Area Sq Ft	Age	Dwelling Type
36	R	800 STRATFORD DR	5/31/2018	\$137,000.00	0.07	724	1975	condo
36	R	808 36 STRATFORD DR	6/8/2018	\$143,000.00	0.07	724	1975	condo
36	R	1812 BAYFIELD CT	5/25/2018	\$169,500.00	0.07	1116	1986	condo
36	R	234 CRESTMONT AVE	7/31/2018	\$172,000.00	0.14	1332	1920	single family
36	R	208 EASTERLY PKWY	6/11/2018	\$175,000.00	0.1	1000	1952	single family
36	R	803 15 STRATFORD DR	6/29/2018	\$177,000.00	0.1	1247	1976	condo
36	R	458 E COLLEGE AVE	6/27/2018	\$180,000.00	0.01	418	1966	condo
36	R	937 D W WHITEHALL RD	5/10/2018	\$180,000.00	0.09	1150	1987	condo
36	R	1394 UNIVERSITY DR	7/27/2018	\$187,500.00	0			duplex 1 unit
36	R	1396 UNIVERSITY DR	7/27/2018	\$187,500.00	0			duplex 1 unit
36	R	1117 S ATHERTON ST	6/28/2018	\$192,000.00	0.1	1104	1949	duplex 1 unit
36	R	200 HIGHLAND AVE	6/1/2018	\$194,000.00	0.01	678	1966	condo
36	R	200 HIGHLAND AVE	6/1/2018	\$195,000.00	0.01	678	1966	condo
36	R	932 HART CIR	6/22/2018	\$200,000.00	0.16	1556	1990	condo
36	R	500 E COLLEGE AVE	6/11/2018	\$210,000.00	0.01	552	1983	condo
36	R	1121 CENTER LN	6/29/2018	\$215,000.00	0.11	1104	1946	duplex 1 unit
36	RA	306 S GILL ST	6/7/2018	\$215,000.00	0.17	3044	1925	duplex 1 unit
36	RA	306 S GILL ST	6/7/2018	\$215,000.00	0.17	3044	1925	duplex 1 unit
36	R	921 HART CIR	7/3/2018	\$217,000.00	0.16	1556	1991	condo
36	R	226 S CORL ST	7/10/2018	\$224,500.00	0.22	1688	1958	duplex 1 unit
36	R	1181 S GARNER ST	6/26/2018	\$239,900.00	0.16	1986	1955	single family
36	R	116 AIKENS PL	5/31/2018	\$250,000.00	0.12	1334	1947	single family
36	R	228 ELLEN AVE	6/18/2018	\$250,000.00	0.38	1452	1957	single family
36	R	716 D W BEAVER AVE	5/24/2018	\$250,000.00	0.04	1244	1966	condo
36	R	816 S SPARKS ST	5/25/2018	\$259,900.00	0.23	1832	1959	single family
36	R	908 WILLARD CIR	7/2/2018	\$265,000.00	0.29	1722	1948	single family
36	R	1185 DORUM AVE	6/8/2018	\$275,000.00	0.24	2480	1966	single family
36	R	1261 UNIVERSITY DR	6/26/2018	\$279,900.00	0.25	2050	1974	single family
36	R	239 E IRVIN AVE	7/30/2018	\$292,500.00	0.34	1460	1946	single family
36	R	629 HOLMES ST	7/12/2018	\$300,000.00	0.32	2025	1948	single family
36	R	163 E PARK AVE	7/17/2018	\$300,000.00	0.2	1955	1920	single family
36	R	131 SOWERS ST	6/18/2018	\$300,000.00	0.01	891	1964	condo
36	R	712 FRANKLIN ST	5/22/2018	\$303,000.00	0.26	1824	1955	single family
36	R	860 BAYBERRY DR	5/17/2018	\$315,000.00	0.29	1841	1978	single family
36	R	222 W BEAVER AVE	7/2/2018	\$320,000.00	0.01	816	1983	condo
36	R	911 BARLEY WAY	6/7/2018	\$325,000.00	0.3	2064	1985	single family
36	R	1493 BLUE COURSE DR	7/13/2018	\$325,000.00	0.31	1560	2000	single family
36	R	310 504 S ALLEN ST	6/15/2018	\$325,000.00	0.11	1477	1987	condo
36	R	1067 SAXTON DR	7/31/2018	\$331,500.00	0.29	2618	1977	single family
36	R	473 ORLANDO AVE	5/16/2018	\$335,000.00	0.25	1989	1965	single family
36	R	148 W PROSPECT AVE	7/16/2018	\$335,000.00	0.17	1456	1933	single family
36	R	1420 S GARNER ST	5/14/2018	\$335,000.00	0.22	1448	1958	single family
36	R	219 ADAMS AVE	5/30/2018	\$339,500.00	0.28	1698	1939	single family
36	R	403 502 S ALLEN ST	7/19/2018	\$341,400.00	0.02	1686	1988	condo
36	R	550 GLENN RD	6/8/2018	\$350,000.00	0.3	1344	1956	single family
36	R	749 W HAMILTON AVE	5/24/2018	\$355,000.00	0.3	1448	1954	single family

36	R	466 NIMITZ AVE	6/1/2018	\$375,000.00	0.3	2310	1962	single family
36	R	705 W HAMILTON AVE	5/10/2018	\$380,000.00	0.31	1760	1950	single family
36	R	520 STONY LN	7/30/2018	\$386,150.00	0.37	2376	1966	single family
36	R	232 S PATTERSON ST	5/30/2018	\$389,000.00	0.2	1634	1935	single family
36	R	1047 CRABAPPLE DR	6/11/2018	\$389,500.00	0.26	2417	1983	single family
36	R	320 ADAMS AVE	6/12/2018	\$393,000.00	0.2	1728	1939	single family
36	R	701 EDGEWOOD CIR	6/8/2018	\$401,000.00	0.36	1458	1973	single family
36	R	291 E MCCORMICK AVE	5/4/2018	\$405,000.00	0.32	1526	1955	single family
36	R	549 CLARENCE AVE	5/29/2018	\$418,000.00	0.3	1692	1948	single family
36	R	315 E HAMILTON AVE	7/27/2018	\$425,000.00	0.28	2286	1930	single family
36	R	1281 PENFIELD RD	6/1/2018	\$425,000.00	0.6	2143	1965	single family
36	R	717 W FOSTER AVE	7/2/2018	\$434,000.00	0.22	1992	1924	single family
36	R	720 W FOSTER AVE	7/20/2018	\$434,900.00	0.2	1428	1937	single family
36	R	504 WESTVIEW AVE	5/29/2018	\$435,000.00	0.31	1961	1995	single family
36	R	620 W FAIRMOUNT AVE	5/17/2018	\$450,000.00	0.24	2414	1929	single family
36	R	912 LILLIAN CIR	7/31/2018	\$460,000.00	0.27	3480	1985	single family
36	R	133 HILLCREST AVE	5/31/2018	\$461,000.00	0.3	1788	1940	single family
36	R	217 904 W BEAVER AVE	5/9/2018	\$499,900.00	0.02	937	2017	condo
36	R	322 ARBOR WAY	6/13/2018	\$545,000.00	0.27	4860	1958	single family
36	R	966 CRABAPPLE DR	6/12/2018	\$575,000.00	0.32	2740	1997	single family
36	R	815 MCKEE ST	5/18/2018	\$599,900.00	0.25	2195	1995	single family
36	RA	123 HIGH ST	5/25/2018	\$620,000.00	0.19	3332	1927	single family
36	R	629 W PARK AVE	7/6/2018	\$629,000.00	0.29	1976	1938	single family
36	R	545 ORLANDO AVE	6/22/2018	\$630,000.00	0.29	2096	1968	single family
36	R	531 W FAIRMOUNT AVE	5/11/2018	\$650,000.00	0.24	5500	1980	single family
36	R	726 HILLCREST AVE	6/12/2018	\$670,000.00	0.39	2815	1996	single family
36	RA	137 E PARK AVE	5/25/2018	\$685,000.00	0.2	2871	1910	single family
36	R	723 MCKEE ST	7/18/2018	\$690,000.00	0.38	2545	1938	single family
36	R	522 E WARING AVE	5/18/2018	\$835,000.00	0.34	2822	1957	single family

HOME Maximum Purchase Price Limit					
For 1 to 4 Unit Dwellings in the State College Borough					
Real Estate Transfer Data from May 1, 2018 - July 31, 2018					
Median = \$355,000					
95% of Median = \$337,250					
Order	Dist	Location	Last Sold	Price	Dwelling Type
1	36	234 CRESTMONT AVE	7/31/2018	\$172,000.00	single family
2	36	208 EASTERLY PKWY	6/11/2018	\$175,000.00	single family
3	36	1394 UNIVERSITY DR	7/27/2018	\$187,500.00	duplex 1 unit
4	36	1396 UNIVERSITY DR	7/27/2018	\$187,500.00	duplex 1 unit
5	36	1117 S ATHERTON ST	6/28/2018	\$192,000.00	duplex 1 unit
6	36	1121 CENTER LN	6/29/2018	\$215,000.00	duplex 1 unit
7	36	306 S GILL ST	6/7/2018	\$215,000.00	duplex 1 unit
8	37	307 S GILL ST	6/8/2018	\$215,000.00	duplex 1 unit
9	36	226 S CORL ST	7/10/2018	\$224,500.00	duplex 1 unit
10	36	1181 S GARNER ST	6/26/2018	\$239,900.00	single family
11	36	116 AIKENS PL	5/31/2018	\$250,000.00	single family
12	36	228 ELLEN AVE	6/18/2018	\$250,000.00	single family
13	36	816 S SPARKS ST	5/25/2018	\$259,900.00	single family
14	36	908 WILLARD CIR	7/2/2018	\$265,000.00	single family
15	36	1185 DORUM AVE	6/8/2018	\$275,000.00	single family
16	36	1261 UNIVERSITY DR	6/26/2018	\$279,900.00	single family
17	36	239 E IRVIN AVE	7/30/2018	\$292,500.00	single family
18	36	629 HOLMES ST	7/12/2018	\$300,000.00	single family
19	36	163 E PARK AVE	7/17/2018	\$300,000.00	single family
20	36	712 FRANKLIN ST	5/22/2018	\$303,000.00	single family
21	36	860 BAYBERRY DR	5/17/2018	\$315,000.00	single family
22	36	911 BARLEY WAY	6/7/2018	\$325,000.00	single family
23	36	1493 BLUE COURSE DR	7/13/2018	\$325,000.00	single family
24	36	1067 SAXTON DR	7/31/2018	\$331,500.00	single family
25	36	473 ORLANDO AVE	5/16/2018	\$335,000.00	single family
26	36	148 W PROSPECT AVE	7/16/2018	\$335,000.00	single family
27	36	1420 S GARNER ST	5/14/2018	\$335,000.00	single family
28	36	219 ADAMS AVE	5/30/2018	\$339,500.00	single family

29	36	550 GLENN RD	6/8/2018	\$350,000.00	single family
30	36	749 W HAMILTON AVE	5/24/2018	\$355,000.00	single family
31	36	456 HILLCREST AVE	6/15/2018	\$375,000.00	single family
32	36	466 NIMITZ AVE	6/1/2018	\$375,000.00	single family
33	36	705 W HAMILTON AVE	5/10/2018	\$380,000.00	single family
34	36	520 STONY LN	7/30/2018	\$386,150.00	single family
35	36	232 S PATTERSON ST	5/30/2018	\$389,000.00	single family
36	36	1047 CRABAPPLE DR	6/11/2018	\$389,500.00	single family
37	36	320 ADAMS AVE	6/12/2018	\$393,000.00	single family
38	36	701 EDGEWOOD CIR	6/8/2018	\$401,000.00	single family
39	36	291 E MCCORMICK AVE	5/4/2018	\$405,000.00	single family
40	36	549 CLARENCE AVE	5/29/2018	\$418,000.00	single family
41	36	315 E HAMILTON AVE	7/27/2018	\$425,000.00	single family
42	36	1281 PENFIELD RD	6/1/2018	\$425,000.00	single family
43	36	717 W FOSTER AVE	7/2/2018	\$434,000.00	single family
44	36	720 W FOSTER AVE	7/20/2018	\$434,900.00	single family
45	36	504 WESTVIEW AVE	5/29/2018	\$435,000.00	single family
46	36	620 W FAIRMOUNT AVE	5/17/2018	\$450,000.00	single family
47	36	912 LILLIAN CIR	7/31/2018	\$460,000.00	single family
48	36	133 HILLCREST AVE	5/31/2018	\$461,000.00	single family
49	36	322 ARBOR WAY	6/13/2018	\$545,000.00	single family
50	36	966 CRABAPPLE DR	6/12/2018	\$575,000.00	single family
51	36	815 MCKEE ST	5/18/2018	\$599,900.00	single family
52	36	123 HIGH ST	5/25/2018	\$620,000.00	single family
53	36	629 W PARK AVE	7/6/2018	\$629,000.00	single family
54	36	545 ORLANDO AVE	6/22/2018	\$630,000.00	single family
55	36	531 W FAIRMOUNT AVE	5/11/2018	\$650,000.00	single family
56	36	726 HILLCREST AVE	6/12/2018	\$670,000.00	single family
57	36	137 E PARK AVE	5/25/2018	\$685,000.00	single family
58	36	723 MCKEE ST	7/18/2018	\$690,000.00	single family
59	36	522 E WARING AVE	5/18/2018	\$835,000.00	single family

HOME Maximum Affordable Housing Purchase Price Limit				
For Condos in the State College Borough				
Real Estate Transfer Data from May 1, 2018 - July 31, 2018				
Median = \$200,000				
95% of Median = \$190,000				
Order	Location	Last Sold	Price	Dwelling Type
1	800 STRATFORD DR	5/31/2018	\$137,000.00	condo
2	808 36 STRATFORD DR	6/8/2018	\$143,000.00	condo
3	1812 BAYFIELD CT	5/25/2018	\$169,500.00	condo
4	803 15 STRATFORD DR	6/29/2018	\$177,000.00	condo
5	458 E COLLEGE AVE	6/27/2018	\$180,000.00	condo
6	937 D W WHITEHALL RD	5/10/2018	\$180,000.00	condo
7	200 HIGHLAND AVE	6/1/2018	\$194,000.00	condo
8	200 HIGHLAND AVE	6/1/2018	\$195,000.00	condo
9	932 HART CIR	6/22/2018	\$200,000.00	condo
10	500 E COLLEGE AVE	6/11/2018	\$210,000.00	condo
11	921 HART CIR	7/3/2018	\$217,000.00	condo
12	716 D W BEAVER AVE	5/24/2018	\$250,000.00	condo
13	131 SOWERS ST	6/18/2018	\$300,000.00	condo
14	222 W BEAVER AVE	7/2/2018	\$320,000.00	condo
15	310 504 S ALLEN ST	6/15/2018	\$325,000.00	condo
16	403 502 S ALLEN ST	7/19/2018	\$341,400.00	condo
17	217 904 W BEAVER AVE	5/9/2018	\$499,900.00	condo

Notification of Public Review and Comment Period

To be inserted