

**2020-2024 Consolidated Plan /
2020 Annual Action Plan**

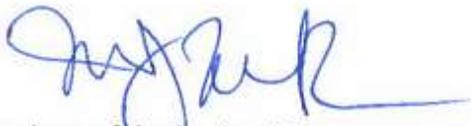
Consolidated Plan Period: <p align="center">Jan 1, 2020 – Dec 31, 2024</p>	Name and Address of Grantee: <p align="center">Borough of State College 243 South Allen Street State College, PA 16801</p>
Annual Action Plan Period: <p align="center">Jan 1, 2020 – Dec 31, 2020</p>	
2020 Allocation: <p align="center">\$628,525 CDBG-CV \$519,683 CDBG \$288,313 HOME</p>	
<p align="center">Thomas J. Fountaine, II Borough Manager</p> <p><i>Name and Title of Authorized Representative</i></p>	<p align="center">814-234-7110</p> <p><i>Telephone</i></p>
 <p><i>Signature of Authorized Representative</i></p>	<p align="center">October 4, 2022</p> <p><i>Date</i></p>



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Executive Summary

ES-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. This is the CP for the Borough of State College (Borough) covering the period from 2020-2024. Also included is the 2020 Consolidated Annual Action Plan (Action Plan), which describes the activities to be undertaken with CDBG and HOME funds during the year.

To date, the Borough has been allocated \$628,525 in FY2020 CDBG-CV funds through the Coronavirus Aid, Relief and Economic Security Act. These funds have been included.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

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, environmental hazards, 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.

2020-2022: 2

2020-2024: 2

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).

2020-2021: 1

2020-2024: 2

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).

2020: 1

2020-2024: 3

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).

2020-2021: 1
2020-2024: 2

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).

2020-2021: 8
2020-2024: 8

Priority Need of Coronavirus:

Goal of Addressing Coronavirus – Decent Housing:

CV – Homelessness Prevention Program: funds will be used for homelessness prevention by providing short term assistance for housing related costs to increase the affordability of decent housing for extremely low, low, and moderate-income persons.

2020-2021: 120

CV – Borough TBRA Program: funds will be used for rental payments and housing related costs to prevent eviction to increase the affordability of decent housing for extremely low, low, or moderate-income small or large family renter households.

2020-2021: 40

Housing Policy Development: FY2020 funds will be used for housing policy facilitation and action strategy.

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.

2020: 125
2020-2024: 625

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.

2020: 80
2020-2024: 400

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.

2020: 15
2020-2024: 75

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.

2020: 12

2020-2024: 60

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.

2020: 5

2020-2024: 25

Priority Need of Public Facilities & Infrastructure Improvements:

Goal of Public Facilities & Infrastructure Improvements:

Funds will be used for eligible public facilities and infrastructure projects identified in the Borough's Capital Improvement Plan.

2020-2021: 7,715

2020-2024: 43,155

Priority Need of Historic Preservation:

Goal of Historic Preservation of Commercial Facades:

The Commercial Façade Preservation Program: funds will be used for commercial façade improvement of historic buildings.

2020: 0

2020-2024: 3

Priority Need of Coronavirus:

Goal of Addressing Coronavirus – Suitable Living Environment

CV – Centre Safe: Program Operations: funds will be used to cover non-congregate accommodations and basic needs for victims of domestic abuse needed to meet social isolation requirements due to Coronavirus, to provide accessibility to a suitable living environment to presumed low-mod persons.

2020-2021: 12

CV – Housing Transitions: Program Operations: funds will be used to cover non-congregate accommodations, basic needs, and additional operation costs to respond to the Coronavirus pandemic, to provide accessibility to a suitable living environment to presumed low-mod persons.

2020-2021: 60

CV – House of Care: Program Operations: funds will be used to cover additional staff, personal protection equipment, and food supplies for this personal care home, to provide accessibility to a suitable living environment to presumed low-mod persons.

2020: 5

CV – Out of the Cold: Program Operations: funds will be used to cover non-congregate and group quarters housing, staffing costs and basic needs, to provide accessibility to a suitable living environment to presumed low-mod persons.

2020-2021: 40

CV – CVIM: Program Operations: funds will be used for personal protective equipment, IT infrastructure improvements, and testing costs, to provide accessibility to a suitable living environment to extremely low, low, or moderate persons.

2020-2021: 25

CV – Food & Shelter Services: funds will be used to cover costs relating to testing and contact tracing as well as the delivery of basic needs through case management and the operations of area homeless shelters, and non-profit food providers, to provide accessibility to a suitable living environment to extremely low, low, or moderate income persons.

2020-2021: 50

3. Evaluation of past performance

For the 2015-2019 Consolidated Plan time period to date, the SCCLT Homebuyer Program, and THF FTHB Program, and Borough’s Owner-Occupied Housing Rehab Program are on track to meet the multi-year goals. The THF Rental Rehab Project is also on track to meet its revised goal. However, with only 2 completed since the start of 2015, the Borough FTHB Program is not on track to fulfil its 5-year goal of adding 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, the CDBG-funded infrastructure projects identified in the Capital Improvements Program (CIP) were 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 asked them for their opinions regarding the unmet needs, priority needs and obstacles to meeting the needs of the homeless and special needs populations. For the 2020-2024 CP additional input was provided at a Community Needs Discussion and an Affordable Housing Coalition meeting.

It is the policy of the Borough in the preparation and implementation of its CP and Action Plan (AP) 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 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 the CP, AP, Fair Housing Analysis Update, and Consolidated Annual Performance and Evaluation Report; or the substantial amendment of a CP or AP.

In order to expedite procedures to address the COVID-19 pandemic, the Citizen Participation Plan was amended to implement temporary provisions which reduced the public comment period for amendments from 30 days to not less than 5 days; revised access to amendment materials/information; and permitted holding virtual public meetings and hearings. These changes were reviewed and recommended by the CDBG Citizen’s Advisory Committee (CAC) prior to Borough Council (Council) approving the amendments at their May 18th meeting.

A public hearing was held on May 7, 2019 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.

The 2020-2024 CP and 2020 AP were available for public review from September 4, 2019 through October 4, 2019. Copies were available at the Borough's Planning Department, and at Schlow Memorial Library during normal business hours as well as on the Borough's website. Notification of the availability was provided in the local newspaper, on C-NET, the local government access channel, as well as on the Borough's website. No comments were received. Borough Council (Council) held a public hearing on October 14, 2019 to receive any public comments. None were received. Later, during the same meeting, Council approved the 2020-2024 CP and 2020 AP.

Prior to submission of the 2020-2024 CP and 2020 AP to HUD, two substantial amendments were made.

The first substantial amendment involved changes relating to the actual allocation amounts, reprogramming prior year funding to 2020 CDBG infrastructure project, reallocating funds from the Borough First Time Homebuyer Program (Low Income) to the THF First Time Homebuyer Program; updating goals and correcting typographical errors. Copies of the proposed amendment were available for public review and comment from March 5, 2020 to April 3, 2020 during which no comments were received. Due to the COVID-19 pandemic, the public hearing to be held by Council on April 6th was instead held on April 9th via a webinar. No comments were received. At a meeting on April 20th, Council approved the amendment.

The second substantial amendment involved changes relating to incorporating CDBG-CV funds and the reallocation of FY2020 and FY2019 CDBG and HOME funds to address the COVID-19 pandemic. On May 5, 2020 the CAC held a virtual public hearing to identify community needs and activities to address the COVID-19 pandemic. Copies of the proposed amendment were available for public review and comment from May 26, 2020 to June 1, 2020 during which no comments were received. Council held a public hearing on June 1, 2020 during which no comments were received. Later, during the same meeting, Council approved the amendments.

After submission, an informal amendment was made to add the delivery of basic needs through case management to the CV – Food & Shelter Services project. Copies of the proposed amendment were available for public review and comment from August 10, 2020 to August 14, 2020 at the State College Municipal Building lobby and on the Borough website. No comments were received.

In a substantial amendment dated 10-6-20, \$24,500.00 in FY2020 CDBG funds from the General Administration of the CDBG Program to a Housing Policy Development project which will provide housing policy facilitation and action strategy to address the growing need for affordable housing and housing options for the homeless resulting from the COVID-19 pandemic. Copies of the proposed amendment were available for public review and comment from September 21, 2020 to October 2, 2020 at the State College Municipal Building lobby and on the Borough website. No comments were received. Council held a virtual public hearing on October 5, 2020 during which the Executive Director of THF/HTI spoke in favor of the amendment. Later, during the same meeting, Council approved the amendment.

In a substantial amendment dated 12-7-20, FY2020 CDBG funds from the CV - Food & Shelter Services project were reallocated to the CV - Out of the Cold: Program Operations project to cover additional staffing costs associated with extending shelter hours. And funding from the Temporary Housing Foundation First Time Homebuyer Program 2020-2021 was reallocated to the THF Rental Acquisition/Rehabilitation Program 2020-2021 to provide additional funding for the acquisition and rehabilitation of an existing rental property. Copies of the proposed amendment were available for public review and comment from November 13, 2020 to November 30, 2020 at the State College Municipal Building lobby and on the Borough website. No comments were received. Council held a virtual public hearing on December 7, 2020 during which several comments were received in support of assisting area homeless shelters. Later, during the same meeting, Council approved the amendment.

In a substantial amendment dated 12-21-20, small decreases in the FY2020 CDBG and HOME allocations due to HUD formula recalculations were addressed. FY2020 CDBG funds from the CV - Food & Shelter Services project were reallocated to the CV – Centre Safe: Program Operations project to continuing to cover costs relating to addressing COVID-19. The amendment also allocated an additional \$322,812 in FY2020 CDBG-CV funding allocated to the Borough. Copies of the proposed amendment were available for public review and comment from December 3, 2020 to 5:00 p.m. December 21, 2020 at the State College Municipal Building lobby and on the Borough website. No comments were received. Council held a virtual public hearing on December 21, 2020 during which no comments from residents were received. Later, during the same meeting, Council approved the amendment.

5. Summary of public comments

At the May 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 CAC was provided an overview of the eligible activities and protected classes. Information on the proposed 2019-2024 CDBG-funded public facility and infrastructure projects was also provided. While no comments were received during the public hearing, during the public hour representatives from several of the human service agencies expressed appreciation for the funding provided. (Minutes included as part of an appendix.) During the Public Hour of the meeting, in response to a representative from Habitat for Humanity who expressed interest in doing a project in the Borough, the Senior Planner noted staff could work together on this.

A letter from the Centre County Metropolitan Planning Organization (CCMPO) includes a determination made by the Centre Regional Planning Agency on its behalf that 2020 Action Plan is consistent with the CCMPO's Long Range Transportation Plan 2044.

A letter from the Centre County Planning and Community Development Office includes a determination that the 2020-2024 CP is generally consistent with the Centre County Comprehensive Plan, as well as the Centre County Affordable Housing Needs Assessment.

At the May 5th CAC public hearing held to identify community needs and activities to address the COVID-19 pandemic. Several area agencies identified unmet needs to be addressed. (Minutes included as part of an appendix.)

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

All comments and/or views have been accepted and have been 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 lives of its low-and moderate-income residents.

As authorized by the CARES Act, the Borough of State College submitted COVID-19 Waiver Notifications to declare to HUD the intention to utilize two waivers pertaining to the Consolidated Plan preparation. Consolidated Plan waiver notification was submitted on May 26, 2020; while the HOME and HOME (TBRA) notification was sent on May 29, 2020.

Program	Item to be Waived (per HOME Waivers, effective April 10, 2020)
Con Plan	HOME, CDBG, HTF, ESG, and HOPWA Programs – Citizen Participation Public Comment Period for Consolidated Plan Amendment
Con Plan	HOME, CDBG, HTF, ESG, and HOPWA Programs – Citizen Participation Reasonable Notice and Opportunity to Comment
HOME	10% Administration and Planning Cap
HOME	CHDO Set-aside Requirement
HOME	Limits and Conditions on CHDO Operating Expense Assistance
HOME	Matching Contribution Requirements
HOME	Citizen Participation Reasonable Notice and Opportunity to Comment
HOME	Income Documentation
HOME	On-site Inspections of HOME-assisted Rental Housing
HOME	Four-Year Project Completion Requirement
HOME	Nine-Month Deadline for Sale of Homebuyer Units
HOME	Use of HOME Funds for Troubled Project Operating Reserves
HOME	Timeframe for a PJ's Response to Findings of Noncompliance
HOME (TBRA)	Con Plan – HOME Certification, Analysis of Local Market Conditions, and Citizen Participation
HOME (TBRA)	Tenant Selection and Targeted Assistance
HOME (TBRA)	Rent Reasonableness
HOME (TBRA)	Eligible TBRA Costs and Maximum TBRA Assistance
HOME (TBRA)	Term of Rental Assistance Contract
HOME (TBRA)	Tenant Protections – Prohibited Lease Terms
HOME (TBRA)	Housing Quality Standards Initial Inspections
HOME (TBRA)	Annual Inspections of TBRA Units

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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

Agency Role	Name	Department/Agency
Lead Agency	STATE COLLEGE	
CDBG Administrator		
HOME Administrator		

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

Ed LeClear, Planning Director
Phone: 814-234-7109
Email: planningdept@statecollegepa.us

PR-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 holds the position of Secretary 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 Community Development (CD) staff attend meetings of the CCHOT held every other month.

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 CD staff attend monthly 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.

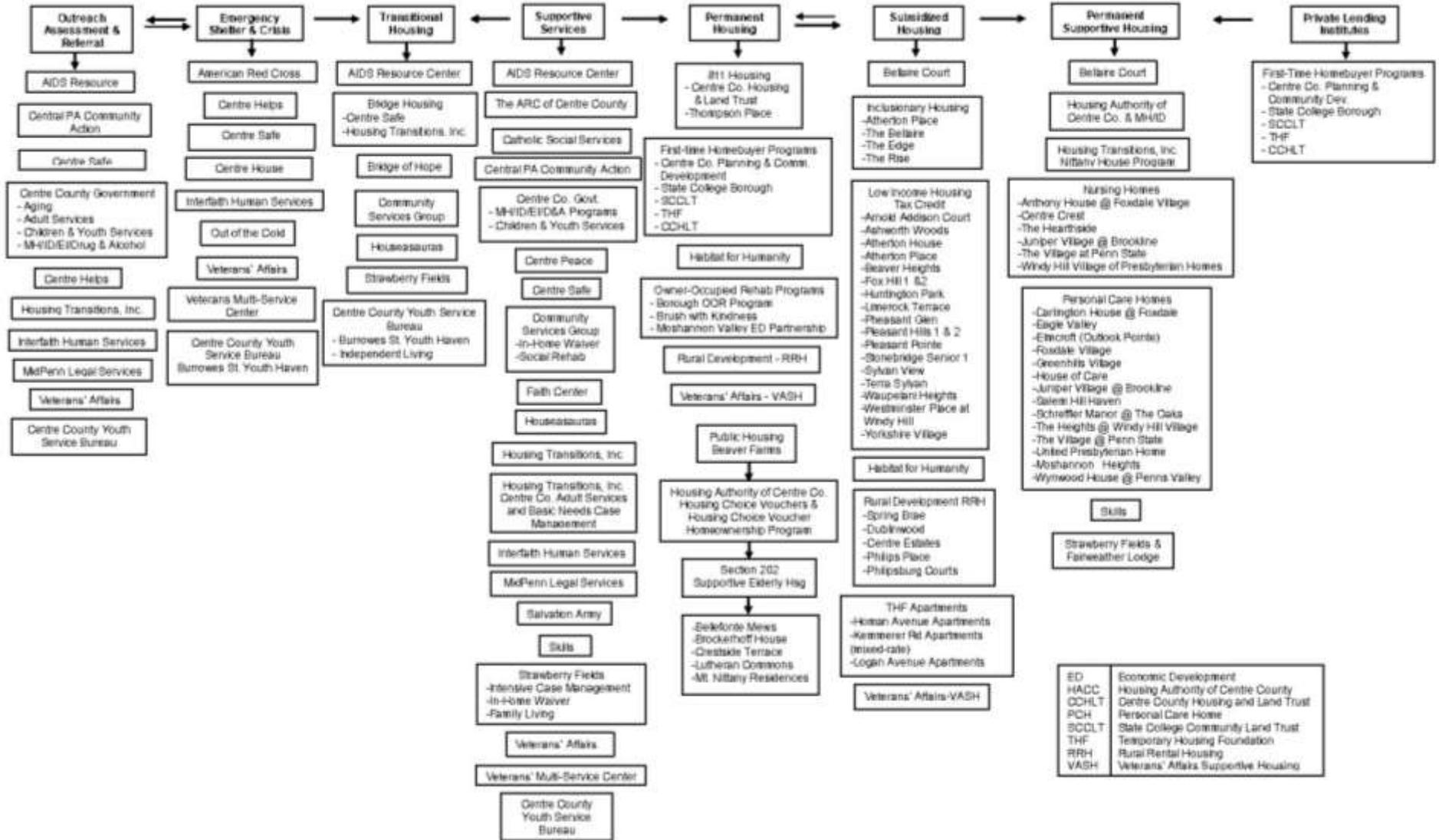
To ensure effectiveness in carrying out the CoC plan, CoCs must: establish performance targets, monitor performance, evaluate outcomes, and take action against poor performers; evaluate ESG & CoC project outcomes and report to HUD; establish and operate a centralized or coordinated assessment/entry system;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

Chart 1. 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 and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

While the Borough does not receive ESG grant funding, 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 jurisdictions 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).

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.

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 Plan	Borough of State College	The goals for infrastructure improvements and public facilities are identified through the Borough's Capital Improvements Plan process.
Fair Housing Analysis Update	Borough of State College	Included in the Action Plan are actions to be undertaken to meet the objectives to address the impediments to fair housing choice in the Borough identified in the FHAU.

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(I))

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 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 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 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 Action Plans for review and comment.

Narrative:

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 asked them for their opinions regarding the unmet needs, priority needs and obstacles to meeting the needs of the homeless and special needs populations. For the 2020-2024 CP additional input was provided at a Community Needs Discussion and an Affordable Housing Coalition meeting.

A Community Needs Discussion, a round table discussion to identify community needs within the Borough that can be addressed through federal grants was held the evening of May 7, 2019. Invitations went out to the: Borough Neighborhood Associations; Borough Planning Commission; CAC; and the CHDOs. Borough staff from Community Engagement, Public Works, and Planning and Community Development attended to facilitate the discussions. This provided input in identifying priority needs for the CP as well as objectives for affirmatively furthering fair housing.

At the Affordable Housing Coalition's March 20th meeting, the coalition members were asked to provide input on identifying housing and housing related assistance needs in general and for specific housing characteristics linked with instability and increased risk of homelessness in particular. Members were also asked to identify fair housing concerns.

PR-15 Citizen Participation

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 (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 the 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.

The Coronavirus Aid, Relief and Economic Security Act signed into law on March 27, 2020 allows grantees to adopt and utilize expedited procedures to prepare, propose, modify, or amend their statement of activities (consolidated plan) to address the COVID-19 pandemic. In response, the following changes to the Plan are in effect until December 31, 2020: The usual public comment period for proposed amendments was reduced from 30 days to no less than 5 days; and during the time national or local health authorities recommend social distancing and/or limiting public gatherings, access to copies of the proposed amendments are made available at the Police Dept. and on the Borough website, and public meetings and hearings will be virtual rather than in-person. A notice of public comment was published in the Centre Daily Times on April 21, 2020. A copy of the revised Plan was available from Apr. 21 through May 5, 2020 online at www.statecollegepa.us and in hard copy during regular business hours at the Borough Police Dept. Council approved the amendments during a virtual public meeting to be held at 7 p.m. on May 18, 2020.

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: 05/07/19 Time: 12:00 p.m. Location: State College Municipal Building</p> <p>How public notified: 1) Public Notice published 4/22/19 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; 3 Borough Staff members; SCCLT Exec. Dir.; HTI/THF Exec. Dir.; CS Shelter Dir.; CCYSB CEO; CCOAS Dir.; and Habitat for Humanity Rep.</p> <p>1) Senior Planner noted staff could work together on this.</p>	<p>None received during public hearing portion.</p> <p>1) During the public hour a representative from Habitat for Humanity expressed interest in doing a project in the Borough.</p>	n/a	
<p>2: Other – CAC Meeting</p> <p>Date: 08/07/19 Time: 12:00 p.m. Location: State College Municipal Building</p> <p>How public notified: Public Notice published 12/28/18</p>	<p>Non-targeted/broad community</p>	<p>Attendance: 6 CAC members; 3 Borough Staff members; and the SCCLT Exec. Dir</p>	<p>CAC recommended Council approve the 2020-2024 CP and 2020 Action Plan, pending public comment.</p>	n/a	
<p>3. Newspaper Ad</p> <p>Proof of Publication of ad attached as an appendix</p>	<p>Non-targeted/broad community</p>	<p>Public notice of Citizen Comment Period and Public Hearing</p> <p>Date: 9/3/19</p>	n/a	n/a	
<p>4. Other: Citizen Comment Period</p>	<p>Non-targeted/broad community</p>	<p>Dates: 9/4/19 through 10/4/19</p>	<p>None received.</p>	n/a	www.statecollegepa.us

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>5. Other: Publication of the Plan</p> <p>Locations: Borough website; Planning Dept.; Municipal Bldg.; Schlow Library</p>	<p>Non-targeted/broad community</p> <p>Other: copies sent to CCMPO & CCPCDO; notices were emailed in targeted outreach.</p>	<p>Copies available at locations 9/4-10/4</p> <p>Letters & emails sent out 8/30/19</p> <p>1) Received letter from CCMPO</p> <p>2) Received letter from CCPCDO</p> <p>Both included as appendices</p>	<p>1) CCMPO review determined the 2020 infrastructure projects are consistent with the CCMPO's Long Range Transportation Plan.</p> <p>2) CCPCDO review determined the CP is consistent with the CC Comprehensive Plan and CC Affordable Housing Needs Assessment</p>	<p>n/a</p>	<p>www.statecollegepa.us</p>
<p>6: Public Hearing</p> <p>Date: 10/14/19 Time: 7:00 p.m. Location: State College Municipal Building</p> <p>How public notified: Public Notice published 9/3/19 Proof of publication of ad attached as an appendix.</p>	<p>Non-targeted/broad community</p>	<p>Attendance: The Mayor; 7 BC members; the Borough Manager; the Borough Solicitor; 10 members of Borough Staff; and members of the media and interested citizens</p>	<p>No comments received during public hearing.</p> <p>Council approved the 2020-2024 CP and 2020 Action Plan.</p>	<p>n/a</p>	
<p>7: Other – CAC Meeting</p> <p>Date: 03/03/20 Time: 12:00 p.m. Location: State College Municipal Building</p> <p>How public notified: Public Notice published 12/23/19</p>	<p>Non-targeted/broad community</p>	<p>Attendance: 4 CAC members; 4 Borough Staff members; SCCLT Exec. Dir.; HTI Exec. Dir.; CS Shelter Mgr. and staff; and Habitat for Humanity Rep.</p>	<p>CAC recommended Council approve the amendments to the 2020-2024 CP and 2020 Action Plan.</p>	<p>n/a</p>	

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
8. Newspaper Ad Proof of Publication of ad attached as an appendix	Non-targeted/broad community	Public notice of Citizen Comment Period and Public Hearing Date: 3/4/20	n/a	n/a	
9. Other: Citizen Comment Period	Non-targeted/broad community	Dates: 3/5/20 through 4/3/20	None received.	n/a	
10: Public Hearing Date: 4/9/20 Time: 2:00 p.m. Location: State College Municipal Building; Virtual Meeting How public notified: Public Notice published 3/27/20 Proof of publication of ad attached as an appendix.	Non-targeted/broad community	Participation: 2 members of staff. The recording sent to Borough Manager to share with BC.	No comments received during public hearing.	n/a	https://attendee.gotowebinar.com/register/4946220533561201163
11: Other – BC Meeting Date: 4/20/20 Time: 7:00 p.m. Location: State College Municipal Building, Virtual Meeting How public notified: Public notice published 4/16/20	Non-targeted/broad community	Attendance: The Mayor; 7 BC members; the Borough Manager; the Borough Solicitor; 9 members of Borough Staff; and members of the media and interested citizens.	Council approved the amendments to the 2020-2024 CP and 2020 AP.	n/a	https://attendee.gotowebinar.com/register/8799549193476695054

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>12: Other - CAC Public Hearing</p> <p>Date: 05/05/20 Time: 12:00 p.m. Location: State College Municipal Building, Virtual Meeting</p> <p>How public notified: 1) Public Notice published 04/21/20 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: 7 CAC members; 6 Borough Staff members; Centre County COVID19 Community Response members; SCASD English as a Second Language teacher; CS Shelter Dir.; CVIM Exec. Dir.; OOTC Shelter Manager; HOC Director; and CCPCDO Senior Planner.</p>	<p>Representatives from several agencies identified unmet community needs to address COVID-19. See minutes attached as appendix.</p>	n/a	<p>https://attendeegotowebinar.com/register/1453859342949821964</p>
<p>13. Newspaper Ad</p> <p>Proof of Publication of ad attached as an appendix</p>	Non-targeted/broad community	<p>Public notice of Public Hearing</p> <p>Date: 05/17/20</p>	n/a	n/a	
<p>14: Other – CAC Meeting</p> <p>Date: 05/21/20 Time: 12:00 p.m. Location: State College Municipal Building, Virtual Meeting</p> <p>How public notified: Public Notice published 05/17/20</p>	Non-targeted/broad community	<p>Attendance: 5 CAC members; 6 Borough Staff members; HTI Exec. Dir.; HOC Dir.; and the CS Shelter Mgr.</p>	<p>Staff answered questions on the proposed uses and availability of the funding.</p> <p>CAC recommended Council approve the amendments to the 2020-2024 CP and 2020 Action Plan.</p>	n/a	<p>https://zoom.us/webinar/register/WN_BDMAJcYjTmOLOc9EMTn2gg</p>
<p>15. Newspaper Ad</p> <p>Proof of Publication of ad attached as an appendix</p>	Non-targeted/broad community	<p>Public notice of Citizen Comment Period</p> <p>Date: 05/27/20</p>	n/a	n/a	
<p>16. Other: Citizen Comment Period</p>	Non-targeted/broad community	<p>Dates: 05/26/20 through 06/01/20</p>	None received.	n/a	<p>www.statecollegepa.us</p>

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>17: Public Hearing</p> <p>Date: 06/01/20 Time: 7:00 p.m. Location: State College Municipal Building; Virtual Meeting</p> <p>How public notified: Public Notice published 05/17/20. Proof of publication of ad attached as an appendix. Notice posted on Borough website and on bulletin board in lobby, and distributed by email</p>	<p>Non-targeted/broad community</p>	<p>Participation: The Mayor, 7BC members; the Borough Manager; the Borough Solicitor; 14 members of staff; members of the media; and interested citizens.</p>	<p>No comments received during public hearing.</p> <p>Council approved the amendments to the 2020-2024 CP and 2020 AP.</p>	<p>n/a</p>	<p>https://zoom.us/webinar/register/WN_h9_TsdmpSZSt5tZNIgvoVw</p>
<p>18. Newspaper Ad</p> <p>Proof of Publication of ad attached as an appendix</p>	<p>Non-targeted/broad community</p>	<p>Notice of Public Comment Period for 08-17-20 Informal Amendment</p> <p>Date: 08/09/20</p>	<p>n/a</p>	<p>n/a</p>	
<p>19. Other: Citizen Comment Period</p>	<p>Non-targeted/broad community</p>	<p>Dates: 08/10/20 through 08/14/20</p>	<p>None received.</p>	<p>n/a</p>	<p>www.statecollegepa.us</p>
<p>20: Other – CAC Meeting</p> <p>Date: 09/15/20 Time: 12:00 p.m. Location: State College Municipal Building, Virtual Meeting</p> <p>How public notified: Public Notice published 09/08/20</p>	<p>Non-targeted/broad community</p>	<p>Participation: 6 CAC members; and 3 Borough Staff members.</p>	<p>CAC recommended Council approve the amendment to the 2020-2024 CP & 2020 AP.</p>	<p>n/a</p>	<p>http://www.statecollegepa.us/3162/A-Virtual-Meeting</p>

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
25. Newspaper Ad Proof of Publication of ad attached as appendix	Non-targeted/ broad community	Notice of Public Comment Period & Public Hearing for 12-8-20 substantial amendment Date: 11/13/20	n/a	n/a	
26. Other: Citizen Comment Period	Non-targeted/ broad community	Dates: 11/13/20 through 11/30/20	None received.	n/a	www.statecollegepa.us
27. Public Hearing Date: 12/7/20 Time: 7:00 p.m. Location: State College Municipal Building, Virtual Meeting How public notified: Public Notice published 11/13/20.	Non-targeted/broad community	Participation: the Mayor; 7 BC members; the Borough Manager; the Borough Solicitor; 14 members of staff; members of the media; and interested citizens.	Several comments in support assisting the area shelters. Council approved the amendments to the 2020-2024 CP and 2020 AP.	n/a	https://us02web.zoom.us/webinar/register/WN_O1xsrSakSn6LJ0YGA_FDba
28. Other – CAC Meeting Date: 12/1/2020 Time: 12:00 p.m. Location: Virtual Meeting How public notified: Public Notice published 10/26/20.	Non-targeted/ broad community	Participation: 5 CAC members; and 4 Borough Staff members.	CAC recommended Council approve the amendment to the 2020-2024 CP & 2020 AP	n/a	http://www.statecollegepa.us/3162/A-Virtual-Meeting
29. Newspaper Ad Proof of Publication of ad attached as appendix.	Non-targeted/ broad community	Notice of Public Comment Period & Public Hearing for 12-21-20 substantial amendment Date: 12/4/20	n/a	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)
36. Newspaper Ad Proof of Publication of ad attached as appendix.	Non-targeted/ broad community	Notice of Public Comment Period & Public Hearing for 10-4-22 substantial amendment Date: 8/31/22	n/a	n/a	
37. Other: Citizen Comment Period	Non-targeted/ broad community	Dates:8/31/22-10/3/22	None received.	n/a	https://www.statecollegepa.us/426/CDBG-Citizens-Advisory-Committe
38. Other – CAC Meeting Date: 9/6/22 Time: 12:00 p.m. Location: virtual & in-person at Municipal Bldg. How public notified: Public Notice published 12/28/22.	Non-targeted/ broad community	Participation: 4 CAC members; 3 Borough Staff; and other interested parties.	CAC recommended Council approve the proposed changes.	n/a	https://www.statecollegepa.us/655/A-Virtual-Meeting
39. Public Hearing Date: 10/3/22 Time: 7:00 p.m. Location: Virtual and in person at Municipal Bldg How public notified: Public Notice published 8/31/22.	Non-targeted/ broad community	Participation: the Mayor; 5 BC members; the Borough Solicitor; 10 members of staff; members of the media; and interested citizens.	None received Council approved the amendment.	n/a	https://www.statecollegepa.us/655/A-Virtual-Meeting

Table 3 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment section of the Consolidated Plan provides a clear picture of a jurisdiction's needs related to affordable housing, special needs housing, community development, and homelessness. From the Needs Assessment the Borough should identify those needs with the highest priority, which will form the basis for the Strategic Plan and the programs and projects to be administered.

Housing Needs Assessment

Provides a concise summary of the Borough's estimated housing needs projected for the ensuing five-year period.

Affordable housing is (one of) the greatest needs in the Borough. It was mentioned by a majority of the agencies consulted and public surveys reviewed. This is supported by the cost burden data in the Housing Problems Table as well as the Household Type by Income Level and the Cost Burden by Income Level and Household Type tables. Affordability is a housing problem when a household is paying more than 30% of gross monthly income for housing costs. It is a severe housing problem when a household is paying more than 50% of gross monthly income for housing costs.

In the Borough, there were a total of 2,060 family renter households [elderly (500), small family (1,500), and large family (60) households combined]; 1,210 are extremely low, low, or moderate-income. A total of 64% (778) of these family renter households are paying over 30% of their income on housing; and 26% (318) are paying over 50%.

There are a total of 2,199 family owner-occupied households in the Borough [elderly (999), small family (1,115), and large family (85) households combined]; 520 are extremely low, low or moderate-income. A total of 39% (204) of these households have a cost burden over 30%; and 22% (115) have a cost burden over 50%.

Disproportionately Greater Need

Provides an assessment for each disproportionately greater need identified. A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10% or more) than the income level as a whole.

With regard to the four housing problems (lacks complete kitchen facilities; lacks complete plumbing facilities; more than one person per room; and cost burden greater than 30%), a disproportionate need has been identified, with: 90% (35) of American Indian, Alaska Native households and 89% (85) of Hispanic households with an income 0%-30% AMI; 100% (100) of Black/African American households and 100% (275) of Asian households with an income 30%-50% AMI; and 100% (15) of American Indian, Alaska Native households with an income 50%-80% AMI. A disproportionate need was also identified for 67% (30 households) of the Black/African American households with an income 80%-100% AMI. However, this income group is not eligible for CDBG or HOME funded assistance programs.

With regard to severe housing problems (lacks complete kitchen facilities; lacks complete plumbing facilities; more than 1.5 persons per room; and cost burden greater than 50%), a disproportionate need has been identified, with: 90% (35) of American Indian, Alaska native households with an income 0%-30% AMI; 84% (80) of Black/African American households and 85% (105) of Hispanic households with an income 30%-50% AMI.

Public Housing

Provides a concise summary of the needs of public housing residents within the Borough. Since there are no public housing units in the Borough, much of this section is not applicable.

Homeless Needs Assessment

Provides a description of the nature and extent of unsheltered and sheltered homelessness within the Borough.

According to data provided by the area's three emergency shelters, following is a breakdown of those experiencing homelessness in 2018: 136 persons in households with adult(s) and child(ren); 183 persons in households with only adults; and 23 unaccompanied youth. A total of 31 were chronically homeless individuals; 22 were chronically homeless families; and 9 were veterans. The Continuum of Care's Point-in-Time Survey conducted on January 24, 2019 identified 4 unsheltered persons. Three were chronically homeless individuals.

Non-Homeless Special Needs Assessment

Describes the level of housing need for persons who are not homeless but require supportive housing. Special Needs Populations include: elderly; frail elderly; persons with disabilities; persons with alcohol or other drug addictions; persons with HIV/AIDS and their families; and victims of domestic violence, dating violence, sexual assault, and stalking.

According to anecdotal information, affordable housing has been identified as a need for all special needs populations. The supportive housing needs of the special needs populations are addressed through County offices and local non-profit agencies.

Non-Housing Community Development Needs

Provides a description of the Borough's priority non-housing community development needs, including: public facilities, public improvements, and public services.

The Borough's need for public facilities and public improvements are addressed through the Borough's Capital Improvement Program. The Borough's need for Public Services has historically focused on supporting local non-profit human service agencies which provide housing-related public services, including supporting the three area emergency shelters.

The COVID-19 pandemic has resulted in an increase in the number of people requiring assistance provided through area human service agencies and affected the ability of the agencies to provide assistance. There has also been an increase in need for homelessness prevention. Community development needs resulting from the impacts of the coronavirus as well as activities to prepare for, prevent and respond to the coronavirus were identified during a public hearing held by the CAC on May 5, 2020.

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

Summary of Housing Needs

Affordable housing is (one of) the greatest needs in the Borough of State College. It is mentioned by a majority of the agencies consulted and public surveys reviewed. This is supported by the cost burden data in the Housing Problems table, the Household Type by Income Level table, and the Cost Burden by Income Level and Household Type table.

Demographics Table

Demographics	Base Year: 2000	Most Recent Year: 2015	% Change
Population	42,034	42,130	0%
Households	11,257	12,105	8%
Median Income	\$20,810.00	\$29,450.00	42%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,155	1,890	1,655	850	3,555
Small Family Households	290	355	365	200	1,400
Large Family Households	15	15	20	0	90
Household contains at least one person 62-74 years of age	105	105	125	60	605
Household contains at least one person age 75 or older	60	85	130	65	330
Households with one or more children 6 years old or younger	105	99	139	40	134

Table 5 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	175	50	40	20	285	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	205	55	45	0	305	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	195	115	145	0	455	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	2,535	860	165	45	3,605	85	65	10	20	180
Housing cost burden greater than 30% of income (and none of the above problems)	85	445	435	205	1,170	20	4	100	10	134
Zero/negative Income (and none of the above problems)	775	0	0	0	775	10	0	0	0	10

Table 6 – Housing Problems Table

Data Source: 2011-2015 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,110	1,080	395	65	4,650	85	65	10	20	180
Having none of four housing problems	155	660	1,005	735	2,555	20	85	245	30	380
Household has negative income, but none of the other housing problems	775	0	0	0	775	10	0	0	0	10

Table 7 – Housing Problems 2

Data Source: 2011-2015 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	215	275	69	559	40	14	50	104
Large Related	14	0	0	14	0	0	0	0
Elderly	110	14	85	209	45	35	20	100
Other	2,765	1,195	625	4,585	30	20	40	90
Total need by income	3,104	1,484	779	5,367	115	69	110	294

Table 8 – Cost Burden > 30%

Data Source: 2011-2015 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	160	45	4	209	25	10	10	45
Large Related	4	0	0	4	0	0	0	0
Elderly	95	10	0	105	35	35	0	70
Other	2,705	965	305	3,975	30	20	0	50
Total need by income	2,964	1,020	309	4,293	90	65	10	165

Table 9 – Cost Burden > 50%

Data Source: 2011-2015 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	55	30	35	0	120	0	0	0	0	0
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	345	140	155	0	640	0	0	0	0	0
Total need by income	400	170	190	0	760	0	0	0	0	0

Table 10 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	9	9	15	33	0	0	0	0

Table 11 – Crowding Information – 2/2

What are the most common housing problems?

Household Type by Income Level

		Elderly	Small Family	Large Family	Other	Total
0-30% HAMFI	Renters	120	250	15	3,650	4,035
	Owners	40	40	0	35	115
	Subtotal	160	290	15	3,685	4,150
>30-50% HAMFI	Renters	45	340	15	1,340	1,740
	Owners	105	15	0	35	155
	Subtotal	150	355	15	1,375	1,895
>50-80% HAMFI	Renters	110	295	20	975	1,400
	Owners	120	70	0	60	250
	Subtotal	230	365	20	1,035	1,650
>80-100% HAMFI	Renters	75	195	0	530	800
	Owners	39	10	0	0	49
	Subtotal	114	205	0	530	849
>100% HAMFI	Renters	150	420	10	985	1,565
	Owners	695	980	85	235	1,995
	Subtotal	845	1,400	95	1,220	3,560
Subtotal Renters		500	1,500	60	7,480	9,540
Subtotal Owners		999	1,115	85	365	2,564
Total		1,499	2,615	145	7,845	12,104

Source: 2011-2015 CHAS, Table 7

Cost Burden by Income Level and Household Type

		Extremely Low-Income Households 0-30% HAMFI			Low-Income Households >30-50% HAMFI			Moderate-Income Households >50-80% HAMFI		
Household Type		Total	Cost Burden >30%- 50%	Cost Burden > 50%	Total	Cost Burden > 30%- 50%	Cost Burden > 50%	Total	Cost Burden > 30%- 50%	Cost Burden > 50%
RENTERS	Elderly	120	15	95	45	4	10	110	85	0
	Small Family	250	55	160	340	230	45	295	65	4
	Large Family	15	10	4	15	0	0	20	0	0
	Other Renters	3,650	60	2,705	1,340	230	965	975	320	305
	Total Renters	4,035	140	2,964	1,740	464	1,020	1,400	470	309
OWNERS	Elderly Family	40	10	35	105	0	35	120	20	0
	Small Family	40	15	25	15	4	10	70	40	10
	Large Family	0	0	0	0	0	0	0	0	0
	Other Owners	35	0	30	35	0	20	60	40	0
	Total Owners	115	25	90	155	4	65	250	100	10

Source: 2011-2015 CHAS, Table 7

Elderly Household: Household with person(s) age 62 or over

Small Family Household: 2 persons, neither person 62 years or over, or 3 or 4 persons

Large Family Household: 5 or more persons

Other Type Household: non-elderly non-family

The most common housing problems in the Borough are related to cost burden. Affordability is a housing problem when a household is paying more than 30% of gross monthly income for housing costs. It is a severe housing problem when a household is paying more than 50% of gross monthly income for housing costs. For renters, housing cost is gross rent (contract rent plus utilities) and for owners, housing costs includes mortgage payment, utilities, association fees, insurance, and real estate taxes. Supplemental table Household Type by Income Level provides information on the number of renter and owner households by income level and household type. Supplemental table Cost Burden by Income Level and Household Type provides information on the cost burden experienced by extremely low, low, and moderate-income Borough residents. A total of 75% (5,367) of the Borough's extremely low, low, and moderate-income renter households are living in housing that is not affordable. And, 57% (294) of extremely low, low and moderate-income homeowners have housing problem associated with a cost burden.

In the Borough, there were a total of 2,060 family renter households [elderly (500), small family (1,500), and large family (60) households combined]; 1,210 are extremely low, low, or moderate-income. A total of 64% (778) of these family renter households are paying over 30% of their income on housing; and 26% (318) are paying over 50%.

There are a total of 2,199 family owner-occupied households in the Borough [elderly (999), small family (1,115), and large family (85) households combined]; 520 are extremely low, low or moderate-income. A total of 39% (204) of these households have a cost burden over 30%; and 22% (115) have a cost burden over 50%.

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

Renter households with an income of 0-30% of AMI are more affected than others According to the Housing Problems 2 table, 64% (3,110) of all households with one or more severe housing problems and 67% of renter households with one or more severe housing problems have an income of 0-30% of AMI. More specifically, according to the supplemental table Cost Burden by Income Level and Household Type, a total of 79% (95) of the Borough's extremely low-income elderly family renter households have a severe cost burden.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

Characteristics of low-income individuals and families with children, especially extremely low-income (30% AMI or less) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered include: housing instability (high cost of rent/at risk of losing subsidized rental assistance); living doubled up with family or friends; job instability; under-employment; loss of a family member; mental and/or physical health issues; abuse or neglect; and multi-generational poverty.

Needs for this population include: affordable housing; one-time or on-going rental assistance; transportation; budget and or credit counseling; no cost or subsidized child care; and mentorship and or strengthening of national supports.

The needs of the formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance include additional stabilization services to assist in the management of household finances and continued case management to keep families and individuals focused on goals and outcomes. They are often in need of a Housing Choice Voucher in order to maintain permanent housing. At this time, the preference list is frozen and there is a 2-3 wait on the mainstream list.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates: N/A

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Household characteristics linked with instability and an increased risk of homelessness include:

- Low income
- Poor or no credit history
- Unstable employment history
- Prior displacement and evictions
- Rent and utility arrearages
- High housing cost burdens including rent, utilities, and transportation costs

- Lack of transportation and/or affordable child care to maintain employment and afford basic needs that includes housing
- Having mental health, drug addiction, intellectual disabilities and no base of support from family or friends
- Lifestyle choices can increase risk of losing a family member (and their income), children, and/or subsidized rental assistance
- Having no place to go after being incarcerated, in-patient for mental health, or in drug and alcohol rehab
- Fear they will lose their children if they work with CC Office of Children & Youth Services
- Individuals/families with vouchers relying on them indefinitely
- Lack of successful leasing habits re: payments, housing, reporting, etc.
- Anti-discrimination protected-class status
- Waiting to ask for help until is too late to preserve current housing situation
- Not knowing who and where to call for assistance

Community characteristics which contribute to instability and an increased risk of homelessness include:

- Lack of diverse affordable housing for people with a housing barrier including low-income individuals/families, and for those needing in-home supports such as: boarding homes, halfway houses, 3-quarter houses, sober living community and group homes
- Insufficient number of Housing Choice Vouchers and landlords who are willing to accept them
- Lack of rental opportunities for households with pets
- Housing discrimination that larger families, families of color and/or all protected classes experience
- Insufficient access to seamless supportive services via programmed housing options for those diagnosed with mental illness

Discussion:

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

Per 2011-2015 ACS 5-year estimates, single person households represent 37% (4,446) of all occupied housing units in the Borough; 39% (3,740 households) of renter-occupied housing units in the Borough; and the 28% (706 households) of owner-occupied housing. The 15-54 years age group represents 78% (3,468 households) of all single person occupied housing units; 87% (3,242 households) of single person renter-occupied housing units; and 32% of single person owner-occupied housing units.

Per 2011-2015 ACS 5-year estimates, the median household income in the past 12 months (in 2015 inflation-adjusted dollars) for all households in the Borough is \$29,450. For single person households, this is estimated at \$17,276. This is below the Very Low (50%) Income Limit for a 1 person household in 2015, \$25,000.

Per HUD, the Centre County FY2015 Fair Market Rent for an efficiency was \$660 and \$723 for a one-bedroom. For a household making the median income of \$17,276, this would represent 46% of their annual income for an efficiency and 50% for a one-bedroom.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Per 2011-2015 ACS 5-Year Estimates data, of the 2,201 persons with disabilities in the civilian noninstitutionalized population in the Borough: 1,091 were male; 1,110 were female; 87 were under the age of 18; 1,570 were 18-64 years of age; 544 were 65 years of age and over. Race and ethnicity information on those with a disability: 1,873 were White alone; 34 were Black or African American alone; 90 were Asian alone; 16 were Native Hawaiian and Other Pacific Islander alone; 20 were some other race alone; 168 were two or more races; and 191 were Hispanic or Latino.

Of the 417 Borough 20-64 year-olds with a disability and income in the past 12 months below poverty level: 116 were employed; 4 were unemployed; and 297 were not in the labor force.

Estimation of the number and type of families in need of housing assistance who are victims of domestic violence, dating violence, sexual assault and/or stalking are based on the number of clients served in 2018 by the Centre County Women's Resource Center's emergency shelter. Of the 107 persons served: 73 were female head of households; 32 had a disability; 92 were extremely low income; 13 were low income; and 2 were moderate income. Race and ethnicity information on those served: 72 were White; 12 were Black or African American; 5 were Asian; 1 was American Indian or Alaska Native and White; 7 were Black or African American and White; 10 were other multi-racial; and 9 were Hispanic.

According to information gathered by MidPenn Legal Services through client surveys conducted upon the completion of their cases, 16% of the domestic violence clients surveyed in Centre County were unable to stay in their homes as a result of the Protection from Abuse case.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. The calculation used to determine the percentage of housing problems experienced by each group is the number of households with a housing problem within the group divided by the total of households with a housing problem and those without a housing problem.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Percentage of housing problems experienced	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,305	70	79%	785
White	2,740	45	84%	480
Black / African American	180	0	65%	95
Asian	215	20	53%	170
American Indian, Alaska Native	35	4	90%	0
Pacific Islander	0	0	0	0
Hispanic	85	0	89%	10

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Percentage of housing problems experienced	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,590	300	84%	0
White	1,050	270	80%	0
Black / African American	100	0	100%	0
Asian	275	0	100%	0
American Indian, Alaska Native	0	4	0%	0
Pacific Islander	0	0	0	0
Hispanic	109	15	88%	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

* The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Percentage of housing problems experienced	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	940	710	57%	0
White	755	565	57%	0
Black / African American	4	45	8%	0
Asian	99	50	66%	0
American Indian, Alaska Native	15	0	100%	0
Pacific Islander	0	0	0	0
Hispanic	10	25	29%	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Percentage of housing problems experienced	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	300	550	35%	0
White	245	410	37%	0
Black / African American	30	15	67%	0
Asian	30	110	21%	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	0	15	0%	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Table 13 – Disproportionately Greater Need 0%-30% AMI

79% of the jurisdiction as a whole has one or more of four housing problems.

A disproportionate need has been identified, with 90% (35) of American Indian, Alaska Native households and 89% (85) of Hispanic households in this income group experiencing one or more of the four housing problems.

Table 14- Disproportionately Greater Need 30%-50% AMI

84% of the jurisdiction as a whole has one or more of the four housing problems.

A disproportionate need has been identified, with 100% (100) of Black/African American households and 100% (275) of Asian households in this income group experiencing one or more of the four housing problems.

Table 15 – Disproportionately Greater Need 50%-80% AMI

57% of the jurisdiction as a whole has one or more of the four housing problems.

A disproportionate need has been identified, with 100% (15) of American Indian, Alaska Native households in this income group experiencing one or more of the four housing problems.

Table 16 – Disproportionately Greater Need 80%-100% AMI

35% of the jurisdiction as a whole has one or more of the four housing problems.

A disproportionate need has been identified, with 67% (30 households) of Black/African American households in this income group experiencing one or more of the four housing problems. This income group is not eligible for CDBG or HOME funded assistance programs.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Introduction

Severe housing problems are: lacks complete kitchen facilities; lacks complete plumbing facilities; more than 1.5 persons per room; and cost burden over 50%. A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. The calculation used to determine the percentage of housing problems experienced by each group is the number of households with a severe housing problem within the group divided by the total of households with a severe housing problem and those without a severe housing problem.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Percentage of housing problems experienced	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,195	175	77%	785
White	2,635	140	81%	480
Black / African American	180	0	65%	95
Asian	215	20	53%	170
American Indian, Alaska Native	35	4	90%	0
Pacific Islander	0	0	0	0
Hispanic	75	10	79%	10

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Percentage of housing problems experienced	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,145	745	61%	0
White	715	605	54%	0
Black / African American	80	15	84%	0
Asian	195	85	70%	0
American Indian, Alaska Native	0	4	0%	0
Pacific Islander	0	0	0	0
Hispanic	105	19	85%	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Percentage of housing problems experienced	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	405	1,250	24%	0
White	320	1,010	24%	0
Black / African American	4	45	8%	0
Asian	35	119	23%	0
American Indian, Alaska Native	0	15	0%	0
Pacific Islander	0	0	0	0
Hispanic	0	35	0%	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Percentage of housing problems experienced	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	85	765	10%	0
White	75	580	11%	0
Black / African American	0	40	0%	0
Asian	10	130	7%	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	0	15	0%	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Severe Housing Problems 0%-30% AMI

77% of the jurisdiction as a whole has a severe housing problem.

A disproportionate need has been identified, with 90% (35 households) of American Indian, Alaska native households in this income group experiencing a severe housing problem.

Severe Housing Problems 30%-50% AMI

61% of the jurisdiction as a whole has a severe housing problem.

A disproportionate need has been identified, with 84% (80 households) of Black/African American households and 85% (105) of Hispanic households in this income group experiencing a severe housing problem.

Severe Housing Problems 50%-80% AMI

24% of the jurisdiction as a whole has a severe housing problem.

There is no racial or ethnic group with a disproportionate need.

Severe Housing Problems 80%-100% AMI

10% of the jurisdiction as a whole has a severe housing problem.

There is no racial or ethnic group with a disproportionate need.

This income group is not eligible for CDBG or HOME funded assistance programs.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205(b)(2)

Introduction:

A disproportionately greater need exists when the members of a racial or ethnic group experience a cost burden or severe cost burden at a greater rate (10 percentage points or more) than the jurisdiction as a whole. The calculation used to determine the percentage of each population is the number of households experiencing a cost burden or severe cost burden divided by the total of households of each population.

Housing Cost Burden

Housing Cost Burden	<=30% No Cost Burden / % of Population	30-50% Cost Burden / % of Population	>50% Severe Cost Burden / % of Population	No / negative income (not computed)
Jurisdiction as a whole	5,130 / 42%	1,590 / 13%	4,530 / 37%	850
White	4,300 / 13%	1,250 / 13%	3,620 / 37%	515
Black / African American	90 / 18%	80 / 16%	215 / 43%	115
Asian	515 / 40%	190 / 15%	385 / 30%	185
American Indian, Alaska Native	10 / 17%	15 / 25%	35 / 58%	0
Pacific Islander	0	0	0	0
Hispanic	139 / 39%	29 / 8%	175 / 50%	10

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

42% of the jurisdiction as a whole has no housing cost burden; 13% spends 30-50% of their household income on housing; and 37% spends over 50%.

A disproportionate need has been identified, with 25% (15 households) of American Indian, Alaska Native households with a housing cost burden of 30-50%; and 58% (35) of American Indian, Alaska Native households and 50% (175) of Hispanic households with a housing cost burden of over 50%.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

0%-30% AMI

A disproportionate need has been identified, with 90% (35) of American Indian, Alaska Native households and 89% (85) of Hispanic households in this income group experiencing one or more of the four housing problems.

A disproportionate need has been identified, with 90% (35 households) of American Indian, Alaska native households in this income group experiencing a severe housing problem.

The Borough allocates funds to public service activities that provide assistance to extremely low-income renter households and also uses CDBG funds to complete infrastructure improvements in low-income neighborhoods.

30%-50% of AMI

A disproportionate need has been identified, with 100% (100) of the Black/African American households and 100% (275) of the Asian households in this income group experiencing one or more of the four housing problems.

A disproportionate need has been identified, with 84% (80 households) of the Black/African American households and 85% (105) of the Hispanic households in this income group experiencing a severe housing problem.

The Borough allocates funds to public service activities that provide assistance to low-income renter households and also uses CDBG funds to complete infrastructure improvements in low-income neighborhoods.

50%-80% of AMI

A disproportionate need has been identified, with 100% (15) of the American Indian, Alaska Native households in this income group experiencing one or more of the four housing problems.

The Borough allocates funds to housing acquisition activities that provide assistance to moderate-income renter households.

80%-100% AMI

A disproportionate need has been identified, with 67% (30 households) of the Black/African American households in this income group experiencing one or more of the four housing problems.

This income group is not eligible for CDBG or HOME funded assistance programs.

If they have needs not identified above, what are those needs?

Overall, 46% (4,348) of the 9,540 renter households in the jurisdiction has a severe cost burden: 73% (2,964) of renter households with an income 0-30% AMI and 59% (1,030) with an income >30-50% AMI has a cost burden greater than 50%.

Overall, 7% (188) of the 2,565 owner households in the jurisdiction has a severe cost burden: 78% (90) of owner households with an income 0-30% AMI and 42% (65) with an income >30-50% AMI which have a cost burden greater than 50%.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Per the Borough's Areas of Minority Concentration data based on Census 2013-2017 ACS 5-year estimates, outside the Pennsylvania State University's University Park Campus (Census Tracts 121 and 122) , there are no areas of minority concentration for the Black/African American population. There is an area of concentration of Asian population outside campus, with 1,391 individuals residing in census tract 128. There is an area of concentration for the American Indian/Alaska Native population outside campus, with 50 individuals residing in census tract 124. There is an area of concentration for the Hispanic population outside campus, with 364 individuals residing in census tract 128.

NA-35 Public Housing – 91.205(b)

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 in 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 and replaced with information provided by the Housing Authority on the number of vouchers utilized in the Borough. 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.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	129	0	127	0	2	0

Table 21 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	13,637	0	13,637	0	22,245
Average length of stay	0	0	0	6	0	6	0	4
Average Household size	0	0	0	1	0	1	0	2.5
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	59	0	59	0	0
# of Disabled Families	0	0	0	43	0	43	0	0
# of Families requesting accessibility features	0	0	0	0	0	0	0	4
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	114	0	113	0	1	0
Black/African American	0	0	0	11	0	10	0	1	0
Asian	0	0	0	3	0	3	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	1	0	1	0	0	0
Not Hispanic	0	0	0	128	0	126	0	2	0

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

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Per the Housing Authority, Housing Choice Voucher holders have a difficult time finding units within the payment standard allotted to them because of higher rents.

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

In the Borough, 60% of the renter households have a cost burden (paying over 30% of income on gross rent). Units available to voucher holders are limited by the higher rents in the Borough. Households. Non voucher holders are free to pay the higher rents even if it results in a more severe cost burden.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Data for the Sheltered/Unsheltered columns of the Homeless Needs Table comes from the Continuum of Care's Point In Time Survey dated January 24, 2019. Estimate data was provided by the area's three emergency shelters. Centre House is an emergency shelter for adults and families. Centre Safe is an emergency shelter for victims of domestic violence, sexual assault, and/or stalking. Burrowes Street Youth Haven is a shelter for runaway and homeless youth.

Homeless Needs Table

Population	Sheltered	Unsheltered	Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
Persons in households with adult(s) and child(ren)	30	0	136	147	44	33
Persons in households with only adults	15	4	183	186	82	36
Chronically homeless individuals	3	3	31	36	16	365
Chronically homeless families	1	0	22	22	1	365
Veterans	1	0	9	9	7	198
Unaccompanied youth	4	0	23	30	20	14
Persons with HIV	1	0	0	0	0	0

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth): N/A

Nature and Extent of Homelessness:

Race:	Sheltered:
Single Race Persons	
White	150
Black or African American	26
Asian	7
American Indian or Alaska Native	1
Pacific Islander	1
Multi-Race Persons	
American Indian or Alaska Native and White	3
Asian and White	0
Black or African American and White	10
American Indian or Alaska Native and Black	0
Other Multi-Racial	13
Ethnicity:	Sheltered:
Hispanic	20
Not Hispanic	191

Source: Emergency Shelter 2018 APRs

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

Looking at the numbers experiencing homelessness each year, persons in households with adult(s) and child(ren) made up the majority of the homeless (183 persons), if they were all one adult with one child, this would equate to 91 households.

There were a relatively small number of veterans and their families experiencing homeless.

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

According to 2018 information from the three area homeless shelters: approximately 71% percent of the homeless were White; 91% percent were Not Hispanic; 12% were Black or African American; 3% were Asian; 0% were American Indian or Alaska Native; 0% were Pacific Islander; and 12% were multi-race persons.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The Point-In-Time Survey conducted on January 24, 2019 identified four unsheltered homeless individuals in the Borough.

On the same night, there were 49 persons in the three emergency shelters or transitional housing in the Borough. Thirty were persons in households with adult(s) and child(ren); 15 were persons in households with only adults; and 4 were unaccompanied youth. There were 3 chronically homeless individuals and 1 veteran in the shelters on that night.

The three area shelters estimated the number experiencing homelessness each year and the number of days persons experience homelessness as follows:

- 136 persons in households with adult(s) and child(ren) experience homelessness for an average of 33 days;
- 183 persons in households with only adults experience homelessness for an average of 36 days;
- 31 chronically homeless individuals experience homelessness for an average of 365 days;
- 22 chronically homeless families experience homelessness for an average of 365 days;
- 9 veterans experience homelessness for an average of 30 days; and
- 23 unaccompanied youth experience homelessness for an average of 14 days.

Since the federal, state and regional states of emergency were declared in March of 2020 due to the growing COVID-19 coronavirus health crisis there have been many changes in the homelessness community and the way that housing the homeless is managed. Two permanent year-round shelters including a family shelter and a domestic violence shelter moved those in shelter to non-congregate housing in hotels and apartments to allow for social distancing to prevent the spread of the virus. The seasonal Out of the Cold shelter, which normally houses 17 to 23 homeless individuals per night in church basements through the help of volunteers, experienced the greatest change in operations. Churches failed to continue to provide basements for group quarter shelters. The homeless were moved to hotels to prevent the spread of the virus. The population swelled from 17 to 23 to as high as 45 individuals per night. Several families were permanently housed in apartments through the Rapid Rehousing Program.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Information for this section was provided by various agencies which assist the special needs populations in our community and supplemented with ACS data.

Describe the characteristics of special needs populations in your community: What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly

2011-2015 ACS 5-year estimates show that Centre County had 26,867 residents aged sixty and older. The population of Elderly has grown at a faster rate than the overall population of Pennsylvania. Compared with 2010 Census data, there was an 11% increase in residents aged sixty and older. Comparing 2010 and 2000 census data shows a 30% growth rate in the 60+ population in a 10 year period of time.

Frail elderly (defined as an elderly person who required assistance with three or more activities of daily living, such as bathing, walking, and performing light housework)

2011-2015 ACS 5-year estimates show that Centre County had 2,548 residents aged 85 and older. As with the Elderly population, the population of Frail Elderly has grown at a faster rate than the overall population of Pennsylvania. Compared with 2010 Census data, there was an 8% increase in residents aged eighty-five and older. Comparing 2010 and 2000 census data shows a 44% growth rate in the 85+ population in a 10 year period of time.

Persons with mental, physical, and/or developmental disabilities

2011-2015 ACS 5-year estimates provides the following information on the characteristics of persons with a disability: 2,201 persons in the Borough reported having a disability: 407 with a hearing difficulty (deaf or having serious difficulty hearing); 385 with a vision difficulty (blind or having serious difficulty seeing, even when wearing glasses); 1,183 with a cognitive difficulty (because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions); 632 with an ambulatory difficulty (having serious difficulty walking or climbing stairs); 221 with a self-care difficulty (having difficulty bathing or dressing); and 546 with an independent living difficulty (because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping).

Persons with alcohol or other drug addiction

According to the Centre County Drug & Alcohol Office, the population of persons with alcohol or other drug addiction reflects the general population with regard to gender, race, and ethnicity. There does seem to be a greater number of socio-economically disadvantaged persons. The Centre County Drug and Alcohol Office primarily serves persons who: have no insurance; are low-income; are on Medical Assistance.

Persons with HIV/AIDS and their families

According to statistics from AIDS Resource for their Centre County clients, of the 45 persons receiving assistance in the last fiscal year: 87% were male; 87% were White; and 66% were in their 40's. Since this is an income-based program, all clients have an income under \$58,000,

but most (85-90%) are much lower than that, probably closer to 250% above the poverty line or less.

Victims of domestic violence, dating violence, sexual assault, and stalking

According to statistics on the 170 clients served in 2018 by the Centre County Women's Resource Center's emergency shelter: 68% were female heads of households; 67% were White; 86% were extremely low income households; and approximately 25% reported having a disability.

Of the survivors of domestic violence in Centre County that MidPenn Legal Services served last fiscal year: 79% were female; 87% were white; 93% were between the ages of 18 and 59; and 20% reported monthly income between \$501 and \$1,000, and 48% were living below 100% of the poverty threshold.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly

The Centre County (CC) Office of Aging assists this population in assessing their needs. For those who are in their own homes, housing needs include assistance with home repairs and renovations to address accessibility. For renters the need is for affordable housing, especially with reasonable accommodations. Supportive service needs include: home care services; transportation; emergency planning; health insurance counseling; and information about agency services.

Frail elderly

The CC Office of Aging assists this population in assessing their needs. The housing needs are more extensive than the needs of other elderly. In-home services are required to allow those who are able to live at home as long as possible. For others, nursing or personal care home placement is required. Supportive service needs include: personal care; assistance with heavy home cleaning; transportation and escort services; and possibly Older Adult Protective Services.

Persons with mental, physical, and/or developmental disabilities

Mental Disability

CC office of Mental Health assists this population in assessing their needs. Housing needs of this population include affordable accessible housing. A person with a severe disability requires highly structured supervision and physical assistance with self-care. Supportive service needs include: case management, psychiatric services, life skills training, education and vocational support, medication management, and transportation to services.

Developmental Disability

CC MH/ID/EI-D&A provides assessment of needs for this population. The type of housing and supportive service needs depends on the individual's level of functioning. Residential facilities for this population provide 24/7 supervision and assistance with daily living skills for those needing total physical care and assistance to those who need support with day-to-day life skills.

Some individuals with low-level disability can usually live alone or in a semi-independent situation.

Physical Disability

CC Link to Aging and Disability Resources provides information and access to supportive services for individuals 18 to 59 with disabilities. Housing needs of this population center on accessible housing. Supportive service needs include: access to public transportation, job training, case management, and life skills training.

Persons with alcohol or other drug addiction

CC Drug and Alcohol Office provides screening and assessment services to those clients who request inpatient treatment and those uncertain of the level of care they want/need. The main housing need is affordable housing in a sober environment. Supportive service needs include: case management, substance abuse treatment, life skills training, job training, and child care.

Persons with HIV/AIDS and their families

AIDS Resource provides needs assessment for this population. Housing needs include access to affordable housing. Supportive service needs include education, transportation, and medical and dental healthcare assistance.

Victims of domestic violence, dating violence, sexual assault, and stalking

Needs assessment for this population is primarily provided through Centre Safe. Each client creates a goal plan to address their current needs. The number one need of this population is safe and stable affordable housing. Other needs and goals have to do with employment, school (for themselves and their children), transportation issues, childcare services, legal services, coordination of services, and other various basic needs (food, clothing, household items, etc.)

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

The Borough of State College is not a HOPWA grantee and therefore the size and characteristics of the population with HIV/AIDS and their families is included above.

Discussion:

According to anecdotal information, affordable housing has been identified as a need for all special needs populations. The supportive housing needs of the special needs populations are addressed through County offices and local non-profit agencies.

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

Describe the jurisdiction’s need for Public Facilities:

The Borough’s need for Public Facilities is addressed through the development of the Borough’s Capital Improvement Program (CIP).

How were these needs determined?

The Borough is not required to complete a separate assessment for community development needs for public facilities, infrastructure improvements, or economic development. The community development strategic objectives are based on projects outlined in the Borough’s Capital Improvements Program (CIP). The CIP is a five-year program which is updated every year. The priority needs identified in the CIP are developed through a collaborative process involving citizens and staff.

The Borough’s CIP is used to identify our long range non-housing community development objectives. The CIP is a planning document used to project revenue that will be available and expenditures that will be made to meet community development needs. This includes future objectives to upgrade public facilities, complete infrastructure improvements, and increase accessibility in public buildings and facilities.

The development of the CIP involves several entities. All Borough Authorities, Boards & Commissions (ABCs) and the public are given the opportunity to submit projects for the CIP.

Specifically for CDBG-funded projects, Public Works collaborates with Community Development Staff to determine eligible and fundable projects.

Once comments are reviewed, Borough staff then utilizes the recommendations to develop a the proposed five-year CIP. The proposed CIP is presented to Borough Council which refers the document to the Borough Planning Commission, Transportation Commission, and any other ABC that requests the opportunity to review and comment. A summary from this process is submitted to the Borough Manager. Staff then prepares the CIP and a public hearing is held for citizen comment prior to adoption by Borough Council.

Describe the jurisdiction’s need for Public Improvements:

The Borough’s need for Public Improvements is addressed through the development of the Borough’s Capital Improvement Program (CIP).

The need for the preservation of commercial historic buildings has been identified. Such buildings predate current building codes and handicapped access requirements and when renovations are needed the additional expense can hinder the success of the project to bring the building up to current code requirements. In addition, many lots lack acceptable off-street parking with adds to the expense to property owners and their employees.

How were these needs determined?

See description of the development of the Borough’s CIP under the Public Facilities section above.

Due to recent redevelopment activities involving the demolition of existing properties and the identified need to address current code requirements, it has been determined that there is a need for the preservation of commercial historic buildings.

Describe the jurisdiction’s need for Public Services:

The Borough’s need for Public Services has historically focused on supporting local non-profit human service agencies which provide housing-related public services, including supporting the three area emergency shelter.

How were these needs determined?

The Borough’s Community Development Block Grant Citizens’ Advisory Committee (CAC) conducts an annual public hearing on Housing and Community Development Needs and Development of Proposed Activities. The purpose of this hearing is to receive input on all proposed community development activities to be included in the upcoming year’s action plan. The action plan is drafted and made available to public for their review and comment. Borough Council holds a public hearing prior to approval.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The purpose of the Market Analysis is to provide a clear picture of the environment in which the grantee must administer their programs and include the following sections:

General Characteristics of the Housing Market

The General Characteristics of the Housing Market section provides a description of the significant characteristics of the Borough's housing market, including the supply, demand, condition and cost of housing.

While most of the housing stock is in good condition, the availability of affordable housing units does not meet the needs of the population. One of the issues identified in the housing section of the 2013 Update of the Centre Region Comprehensive Plan is that the median income is not keeping pace with housing costs.

According to data in the Cost of Housing table, the median home value increased 79% from 2000 to 2015. The median contract rent increased 58% over the same time period.

Lead-Based Paint Hazards

Provides an estimation of the number of housing units within the jurisdiction that are occupied by low-income families or moderate-income families that contain lead-based paint hazards.

Using 2011-2015 CHAS data and applying the above percentages, 1,582 renter-occupied low or moderate income households and 1,712 owner-occupied low or moderate income households in the Borough are estimated to have significant lead based paint hazards. For households with one or more children age 6 or younger, 75 renter-occupied low or moderate income households and 17 owner-occupied low or moderate income households in the Borough are estimated to have significant lead based paint hazards.

Public and Assisted Housing

Since there are no public housing developments or public housing units in the Borough, this section is not applicable.

Facilities, Housing, and Services for Homeless Persons

Provides a brief inventory of facilities, housing, and services that meet the needs of homeless persons within the jurisdiction, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

Special Need Facilities and Services

Provides a summary of facilities and services that assist persons who are not homeless but who require supportive housing and programs to ensure that those persons returning from mental and physical health institutions receive appropriate supportive housing.

Barriers to Affordable Housing

Provides an analysis of any regulatory barriers to affordable housing, including policies that affect the cost of housing and the incentives to develop maintain, or improve affordable housing in the Borough.

Non-Housing Community Development Assets

Provides an overview of the local economy and workforce.

Needs and Market Analysis Discussion

Provides information on areas where housing with multiple housing problems, poverty, and minorities are concentrated.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

This section provides information on the type of housing available in the Borough.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	3,250	24%
1-unit, attached structure	1,050	8%
2-4 units	1,225	9%
5-19 units	2,685	20%
20 or more units	5,225	39%
Mobile Home, boat, RV, van, etc	85	1%
Total	13,520	100%

Table 25 – Residential Properties by Unit Number

Data Source: 2009-2013 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	1,205	13%
1 bedroom	80	3%	3,130	33%
2 bedrooms	300	12%	3,100	32%
3 or more bedrooms	2,180	85%	2,110	22%
Total	2,560	100%	9,545	100%

Table 26 – Unit Size by Tenure

Data Source: 2009-2013 ACS

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

Following is information on the housing units located in the Borough of State College assisted with federal, state, and local funding:

Assisted Housing Stock in the Borough of State College

Name	Target Population	Total Units	Elderly Units	Family Units	Accessible Units	Funding Source(s)	Eligibility Percent of Median Income
Arnold Addison Court	Elderly/Non-Elderly Disabled	89	89	0	13	Housing Tax Credits, CDBG	60%
Atherton Place	Small/Large Family	12	0	12	2	PennHOMES, Housing Tax Credits	60
Bellaire Court	Elderly	18	18	0	1	Bond, CETA Labor	60%
Kemmerer Road	Small/Large Family	5	0	5	0	CDBG/Financing	80%
Logan Ave.	Small/Large Family	2	0	2	0	CDBG	80%
Yorkshire Village	Small/Large Family	40	0	40	2	Housing Tax Credits, HOME	60%
Waupelani Heights	Small/Large Family	35	0	35	2	Housing Tax Credits, HOME	60%
Totals		201	107	94	20		

There are seven assisted housing projects in the Borough with a total of 201 units; 107 for elderly and 94 family units. Twenty of the units are accessible to persons with physical disabilities.

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

No units are expected to be lost during 2015-2019.

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

The availability of affordable housing units does not meet the needs of the population. One of the housing issues identified in the Centre County Comprehensive Plan (adopted in December 2003) was the insufficient supply of affordable, permanent housing for low to moderate income persons. One of the issues identified in the housing section of the 2013

Update of the Centre Region Comprehensive Plan is that the median income is not keeping pace with housing costs. Per the 2018 National Citizen Survey Community Livability Report for State College, while around 80% of residents rated the Borough as an excellent or good place to live, only 26% believed there was an adequate amount of affordable quality housing. More specifically, 65% rated the availability of downtown living as fair or poor.

Per the Centre County Growth Forecasting Project, between 2009 and 2040 the Borough will need an additional 1,095 dwelling units. Per the 2016 Centre Region State of Housing Report, new student housing developments are providing additional housing options for students. It is anticipated that this might contribute to an increase in housing options for owner-occupied or family-rental single family homes. According to 2018-2022 redevelopment proposals in the Borough, 593 additional dwelling units will be added. With the current Inclusionary Housing ordinance, either 10% of these units will be affordable or a fee-in-lieu payment (used to further affordable housing efforts in the Borough) is required.

Describe the need for specific types of housing:

According the 2011-2015 ACS data, 32% (4,301) of all the housing units were 1-unit (detached or attached) structures. Of 1-unit structures, 58% (2,504) were owner-occupied, and 52% (2,241) were occupied by family households. For owners, 41% (1,047) occupied housing units with 4 bedrooms. For renters, 33% (3,130) occupied housing units with 1 bedroom (and 32% [3,099] occupied housing units with 2 bedrooms).

According to findings in the Centre County Housing & Land Trust Market Study (conducted November 2010 to February 2011), the majority of respondents who desire to move would prefer to purchase a single-family detached home. Townhomes were not as desirable, with 73% stating they would not be willing to live in a townhome in order to achieve homeownership sooner or in a better location.

The Centre Region Comprehensive Plan Survey (conducted in the summer of 2011) asked participants to rank how important it was to increase the following housing types in the Centre Region. Following are the percentages selected as the top three most important:

Single-family detached homes:	78%
Condominiums or townhouses:	62%
Senior housing (55+):	57%
Duplexes:	40%
Apartments in single-family homes:	29%
Apartment buildings/complexes:	28%
Mobile homes:	6%

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

Introduction

This section provides information relating to the cost and affordability of housing in the Borough.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2015	% Change
Median Home Value	154,600	277,100	79%
Median Contract Rent	563	891	58%

Table 27 – Cost of Housing

Data Source: 2000 Census (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	860	9.0%
\$500-999	4,810	50.4%
\$1,000-1,499	2,035	21.3%
\$1,500-1,999	980	10.3%
\$2,000 or more	855	9.0%
Total	9,540	100.0%

Table 28 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	240	No Data
50% HAMFI	1,135	40
80% HAMFI	4,760	244
100% HAMFI	No Data	338
Total	6,135	622

Table 29 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	838	839	990	1,405	1,432
High HOME Rent	838	839	990	1,374	1,432
Low HOME Rent	721	773	927	1,071	1,195

Table 30 – Monthly Rent

Data Source: 2018 HUD FMR and HOME Rents

Fair Market Rent (FMRs) are gross rent estimates that include rent plus the cost of all tenant-paid utilities. FMRs are set to the dollar amount at which 40% of the standard-quality rental housing units are rented, excluding non-market rental housing (e.g., public housing). Calculated at the county level.

High HOME Rents are equal to the FMR or 30% of the adjusted income of a family whose income equals 65% AMI, whichever is lower.

Low HOME Rent are equal to 30% of the adjusted income of a family whose income equals 50% AMI.

Is there sufficient housing for households at all income levels?

Affordability of Vacant Units

	Type of Structure	Affordability: Value Affordable to Households with Incomes...	Number of Units
Vacant For-Rent Units	One unit in structure	≤30% AMI	0
		>30%-<50% AMI	0
		>50%-<80% AMI	0
		>80% AMI	0
	2-4 units in structure	≤30% AMI	0
		>30%-<50% AMI	0
		>50%-<80% AMI	0
		>80% AMI	0
	5 or more units in structure	≤30% AMI	0
		>30%-<50% AMI	0
		>50%-<80% AMI	30
		>80% AMI	45
Other structure (mobile homes, etc.)	≤30% AMI	0	
	>30%-<50% AMI	0	
	>50%-<80% AMI	0	
	>80% AMI	0	
Vacant For-Sale Units	One unit in structure	≤50% AMI	0
		>50%-<80% AMI	0
		>80% AMI	0
	2-4 units in structure	≤50% AMI	0
		>50%-<80% AMI	0
		>80% AMI	0
	5 or more units in structure	≤50% AMI	0
		>50%-<80% AMI	0
		>80% AMI	0
	Other structure (mobile homes, etc.)	≤50% AMI	0
		>50%-<80% AMI	0
		>80% AMI	0

Source: 2011-2015 CHAS, Tables 17A&B

According to the 2011-2015 CHAS data presented in the Affordability of Vacant Units table, there were no vacant-for-sale housing units. Of the 75 vacant-for-rent housing units, none were affordable to households with an income ≤50% AMI. Only vacant units in structures with 5 or more units were affordable to both households with an income of >50-≤80% AMI (30 units) and ≤80% AMI (45 units).

Renter Occupied Housing Units – Affordability by Type of Structure

Type of Structure	Affordability: Value Affordable to Households with Incomes...	Number of Units
One unit in structure	≤30% AMI	155
	>30%-≤50% AMI	210
	>50%-≤80% AMI	795
	>80% AMI	545
	Subtotal	1,705
2-4 units in structure	≤30% AMI	100
	>30%-≤50% AMI	235
	>50%-≤80% AMI	460
	>80% AMI	295
	Subtotal	1,090
5 or more units in structure	≤30% AMI	210
	>30%-≤50% AMI	900
	>50%-≤80% AMI	3,505
	>80% AMI	2,095
	Subtotal	6,710
Other structure (mobile homes, etc.)	≤30% AMI	0
	>30%-≤50% AMI	25
	>50%-≤80% AMI	0
	>80% AMI	0
	Subtotal	25
Total		9,530

Source: 2011-2015 CHAS, Table 18C

AMI: Area Median Income

According to 2011-2015 CHAS data presented in the Renter Occupied Housing Units – Affordability by Type of Structure table:

Of the 9,530 renter occupied housing units:

69% (6,595) are at a rent affordable to households with an income of ≤80% AMI; 19% (1,835) are at a rent affordable to households with an income of ≤50% AMI; and 5% (465) are at a rent affordable to households with an income of ≤30% AMI.

Of the occupied 1,705 one unit in structure renter occupied units:

68% (1,160) are at a rent affordable to households with an income of ≤80% AMI; 21% (365) are at a rent affordable to households with an income of ≤50% AMI; and 9% (155) are at a rent affordable to households with an income of ≤30% AMI.

Of the 1,090 2-4 units in structure renter occupied units:

73% (795) are at a rent affordable to households with an income of ≤80% AMI; 31% (335) are at a rent affordable to households with an income of ≤50% AMI; and 9% (100) are at a rent affordable to households with an income of ≤30% AMI.

Of the 6,710 5 or more units in structure renter occupied units:

69% (4,615) are at a rent affordable to households with an income of ≤80% AMI; 17% (1,110) are at a rent affordable to households with an income of ≤50% AMI; and 3% (210) are at a rent affordable to households with an income of ≤30% AMI.

Of the 25 other structure (mobile homes, etc.) renter occupied units:
 100% (25) are at a rent affordable to households with an income of $\leq 80\%$ AMI;
 100% (25) are at a rent affordable to households with an income of $\leq 50\%$ AMI; and
 0% (0) are at a rent affordable to households with an income of $\leq 30\%$ AMI.

Owner Occupied Housing Units – Affordability by Type of Structure

Type of Structure	Affordability: Value Affordable to Households with Incomes...	Number of Units
One unit in structure	$\leq 50\%$ AMI	90
	$>50\% - \leq 80\%$ AMI	390
	$>80\%$ AMI	1,955
	Subtotal	2,435
2-4 units in structure	$\leq 50\%$ AMI	0
	$>50\% - \leq 80\%$ AMI	15
	$>80\%$ AMI	30
	Subtotal	45
5 or more units in structure	$\leq 50\%$ AMI	15
	$>50\% - \leq 80\%$ AMI	25
	$>80\%$ AMI	25
	Subtotal	65
Other structure (mobile homes, etc.)	$\leq 50\%$ AMI	25
	$>50\% - \leq 80\%$ AMI	0
	$>80\%$ AMI	0
	Subtotal	25
Total		2,570

Source: 2011-2015 CHAS, Tables 18A&B
 AMI: Area Median Income

According to 2011-2015 CHAS data presented in the Owner Occupied Housing Units – Affordability by Type of Structure table:

Of the 2,570 owner occupied housing units:
 22% (560) are at a value affordable to households with an income of $\leq 80\%$ AMI; and
 5% (130) are at a value affordable to households with an income of $\leq 50\%$ AMI.

Of the occupied 2,435 one unit in structure owner occupied units:
 20% (480) are at a value affordable to households with an income of $\leq 80\%$ AMI; and
 4% (90) are at a value affordable to households with an income of $\leq 50\%$ AMI.

Of the occupied 45 2-4units in structure owner occupied units:
 33% (15) are at a value affordable to households with an income of $\leq 80\%$ AMI; and
 0% (0) are at a value affordable to households with an income of $\leq 50\%$ AMI.

Of the occupied 65 5 or more units in structure owner occupied units:
 62% (40) are at a value affordable to households with an income of $\leq 80\%$ AMI; and
 23% (15) are at a value affordable to households with an income of $\leq 50\%$ AMI.

Of the occupied 25 other structure (mobile homes, etc.) owner occupied units:
 62% (40) are at a value affordable to households with an income of $\leq 80\%$ AMI; and

23% (15) are at a value affordable to households with an income of $\leq 50\%$ AMI.

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

Home values continue to increase. According to data in the Cost of Housing table, the median home value increased 79% from 2000 to 2015.

Rents continue to rise. According to data in the Cost of Housing table, the median contract rent increased 58% from 2000 to 2015.

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

Median Contract Rent & Fair Market Rent

		2010	2012	2015	% change 2010-2012	% change 2012-2015
Median Contract Rent		743	836	891	+12.5%	+6.6%
Fair Market Rent	1-bedroom	716	719	723	+.4%	+.6%
	2-bedroom	843	847	889	+.5%	+5.0%
Comparing Median to FM Rents	1-bedroom	+3.8%	+16.3%	+23.2%		
	2-bedroom	-11.9%	-1.3%	-.2%		

Source: 2006-2010, 2008-2012, 2011-2015 ACS 5-year estimates

According to ACS 5-year estimates, the Median Contract Rent increased 12.5% from 2010 (2006-2010 ACS) to 2012 (2008-2012 ACS). For the same time period, 2010 to 2012, the FMRs for both a 1-bedroom and 2-bedroom units increased only .4% and .5% respectively. The Median Contract Rent increased another 6.6% from 2012 to 2015 (2011-2015 ACS). For the same time period, 2012 to 2015, the FMRs for both a 1-bedroom and 2-bedroom units increased (.5% for the 1-bedroom and 5.0% for the 2-bedroom). This indicates that the Fair Market Rents are not keeping up with the increase in Median Contract Rents and highlights the need for more affordable rental housing units.

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

Introduction

This section describes the significant characteristics of the existing housing supply, including age and condition, the number of vacant and abandoned units, and the risk posed by lead-based paint.

Describe the jurisdiction’s definition for “standard condition” and “substandard condition but suitable for rehabilitation.”

The Borough’s definition for “standard condition” is a housing unit which meets the current Centre Region Building Safety and Property Maintenance Code adopted by the Borough.

The Borough’s definition for “substandard condition but suitable for rehabilitation” is a unit which does not meet the current Centre Region Building Safety and Property Maintenance Code adopted by the Borough; and which can be brought up to meet these codes given the guidelines for the program (e.g. maximum assistance and after-rehab-value limits).

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	450	18%	4,995	52%
With two selected Conditions	0	0%	830	9%
With three selected Conditions	0	0%	95	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	2,115	82%	3,620	38%
Total	2,565	100%	9,540	100%

Table 31 - Condition of Units

Data Source: 2011-2015 ACS

Conditions: lacks complete plumbing facilities; lacks complete kitchen facilities; more than one person per room; and cost burden greater than 30%.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	54	2%	610	6%
1980-1999	445	17%	2,670	28%
1950-1979	1,310	51%	4,775	50%
Before 1950	745	29%	1,485	16%
Total	2,554	99%	9,540	100%

Table 32 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	2,055	80%	6,260	66%
Housing Units built before 1980 with children present	124	5%	15	0%

Table 33 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	71	0	1,421
Abandoned Vacant Units	0	0	0
REO Properties	0	0	1
Abandoned REO Properties	0	0	0

Table 34 - Vacant Units

Need for Owner and Rental Rehabilitation

Most of the housing stock, including rental housing, is in good condition.

According to data in the Housing Problems Table, there were 265 renter households making 0-80%AMI with substandard housing, lacking complete plumbing or kitchen facilities. There were 0 owner households making 0-80% AMI with substandard housing.

According to data in the Year Unit Built Table, the majority of housing units were built between 1950-1979 (51% of owner-occupied units and 50% of renter-occupied units).

Owner Occupied Housing - Year Built by Income Level

Year Structure Built	Household Income	Number of Units
1939 or earlier	<50% HAMFI	65
	>50%-<80% HAMFI	45
	>80% HAMFI	350
	Subtotal	460
Between 1940 and 1959	<50% HAMFI	100
	>50%-<80% HAMFI	85
	>80% HAMFI	720
	Subtotal	905
Between 1960 and 1979	<50% HAMFI	15
	>50%-<80% HAMFI	70
	>80% HAMFI	605
	Subtotal	690
1980 or later	<50% HAMFI	85
	>50%-<80% HAMFI	50
	>80% HAMFI	375
	Subtotal	510
Total		2,565

Source: 2011-2015 CHAS, Table 12

According to data in the Owner Occupied Housing – Year Built by Income Level table, 53% (1,365) of the owner occupied housing units were built before 1960. For owner occupied housing units with household incomes \leq 80% AMI, 55% (295 of 515) were built before 1960.

Renter Occupied Housing - Year Built by Income Level

Year Structure Built	Household Income	Number of Units
1939 or earlier	<50% HAMFI	500
	>50%-≤80% HAMFI	145
	>80% HAMFI	175
	Subtotal	820
Between 1940 and 1959	<50% HAMFI	1,070
	>50%-≤80% HAMFI	280
	>80% HAMFI	430
	Subtotal	1,780
Between 1960 and 1979	<50% HAMFI	2,280
	>50%-≤80% HAMFI	425
	>80% HAMFI	960
	Subtotal	3,665
1980 or later	<50% HAMFI	1,935
	>50%-≤80% HAMFI	550
	>80% HAMFI	795
	Subtotal	3,280
Total		9,545

Source: 2011-2015 CHAS, Table 12

According to data in the Renter Occupied Housing – Year Built by Income Level table, 27% (2,600) of the renter occupied housing units were built before 1960. For renter occupied housing units with household incomes ≤80% AMI, 28% (1,995 of 7,185) were built before 1960.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to the 2011 American Healthy Homes Survey, Lead and Arsenic Findings conducted by HUD’s Office of Healthy Homes and Lead Hazard Control, 33.7% of housing units constructed prior to 1978 and 38.6% of housing units with one or more children under the age 6 and constructed prior to 1978 are estimated to have significant lead based paint hazards.

Low-Mod Occupied Structures Built Prior to 1980, by Tenure, and Presence of 1 or More Children 6 Years of Age or Younger

	Renter				Owner				Total
	0-30% AMI	>30-50% AMI	>50-80% AMI	Sub Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Sub Total	
Number of households in Structures built prior to 1980	2,730	1,115	850	4,695	80	105	200	385	5,080
33.7% of number	920	376	286	1,582	27	35	67	130	1,712
Number of these households containing 1 or more children age 6 or younger	55	35	104	194	15	4	25	44	238
38.6% of number	21	14	40	75	6	2	10	17	92

Source: 2011-2015 CHAS, Table 13

Using 2011-2015 CHAS data and applying the above percentages, 1,582 renter-occupied low or moderate income households and 1,712 owner-occupied low or moderate income households in the Borough are estimated to have significant lead based paint hazards. For households with one or more children age 6 or younger, 75 renter-occupied low or moderate income households and 17 owner-occupied low or moderate income households in the Borough are estimated to have significant lead based paint hazards.

Occurrence of lead poisoning cases should also be considered when determining risk. According to the latest Pennsylvania Department of Health’s Pennsylvania Childhood Lead Surveillance 2017 Annual Report, there were 3 children in Centre County with Blood Lead Levels of 10 µg/dL and above.

MA-25 Public and Assisted Housing – 91.210(b)

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 in 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 and replaced with information provided by the Housing Authority on the number of vouchers utilized in the Borough. 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.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	0	129	0	127	0	2	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 35 – Total Number of Units by Program Type

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

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments: N/A

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan: N/A

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 36 - Public Housing Condition

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

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

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

Introduction

This section includes a summary of the facilities, housing and services that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	34	0	14	0	0
Households with Only Adults	0	35	5	0	0
Chronically Homeless Households	0	0	0	18	0
Veterans	0	0	0	0	0
Unaccompanied Youth	6	0	4	0	0

Table 37 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Mainstream services which complement services targeted to homeless persons include:

- For healthcare: the Mt. Nittany Medical Center; Centre Volunteers in Medicine; and the Veterans Multi-Service Center.
- For mental health services: the Centre County Office of MH/ID/EI.
- For employment services: The Private Industry Council of the Central Corridor (PICCC); and CareerLink.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Emergency Shelters

Housing Transitions Inc. runs Centre House, a 14-bed capacity emergency shelter for adults and families. The residents of Centre House are provided the following supportive services: job training, case management, substance abuse treatment, mental health care, housing

placement, and life skills training. Legal services are provided to the residents through MidPenn Legal Services' Self-Advocacy Program. Residents are also provided with referrals to other agencies as well as transitional/permanent housing and rapid rehousing programs.

Individuals who are fleeing domestic violence are eligible for services through the Centre Safe. This emergency shelter facility with a 20-bed capacity provides a safe place for victims of domestic violence. Centre Safe also provides its clients with crisis intervention, individual and group counseling, advocacy, and information and referral to other human service agencies. Legal services through the MidPenn Legal Services' Self-Advocacy Program are available to clients and include completing Protection From Abuse forms, accompaniment in court, discussing legal options, and individual counseling.

Runaway and homeless youth 12 through 17 years of age are eligible for services through the Centre County Youth Services Bureau's Burrowes Street Youth Haven (BSYH). BSYH is a 6-bed facility offering both residential or drop in care including individual, group, and family counseling; education support and tutoring; employment; healthy recreational activities; and basic needs such as food, shelter, clothing and medical care.

The three shelters are located close to the downtown area. This provides access to public transportation, human service agencies, employment opportunities and amenities.

Out of the Cold: Centre County (OOTC3) provides all homeless adults seeking shelter with a warm and safe overnight accommodation and nourishment within a welcoming atmosphere as a supplemental option to locally established shelters. The overnight shelter is open from 9pm-7am from October through May. A day shelter operates Monday through Friday from 9:30am-1:30pm to provide community, showers, lunches, mail distribution, and case management.

Veterans, through the Veterans Multi-Service Center, can provide up to 45 days of emergency housing assistance and continued referrals for services when needed.

Transitional Housing Programs

The following programs assist homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to affordable permanent housing.

Both HTI and Centre Safe operate a Bridge Housing Program which is a time-limited, supportive living arrangement that offers rental subsidy and case management. This program is funded through the Homeless Assistance Program via the Department of Human Services and is administered locally through the Office of Adult Services of Centre County. The service area is countywide and service delivery is the responsibility of HTI and Centre Safe.

Centre Safe also receives Office on Violence Against Women (OVW) funds for transitional housing which provides up to 24 months of housing assistance and support services to victims of domestic violence, dating violence, sexual assault, and stalking.

The Centre County Youth Service Bureau Independent Living Program is a scattered apartment model program with the overall purpose of increasing the safety, well-being and self-sufficiency of runaway and homeless youth, between the ages of 16 thru 21 by providing youth with a safe and stable living situation where they are able to learn life skills, pursue their education, obtain employment, and build permanent connections. Aftercare services are provided to alumni of the program at any time following their discharge, regardless of the situation surrounding their exit. Non-residential services are also provided to youth that are homeless or have unstable housing.

Services such as life skill meetings, weekly workshops, referral assistance, etc. are also provided to help transition to independent living. Service delivery and management is the responsibility of CCYSB.

Permanent Housing Placement

Following are program provide permanent housing placement assistance for the homeless population (including sub-populations).

Through the Housing Authority, victims of domestic violence, homeless, and near homeless individuals or families are given preference for the Authority's Section 8 Housing Choice Vouchers to obtain affordable housing. Geographic distribution for this program is and will continue to be countywide. Service delivery and management is the responsibility of HTI, Centre Safe and the Housing Authority.

The Housing Authority teamed up with S&A Homes to construct Beaver Heights Townhomes, a 40-unit low income housing tax credit project near downtown Bellefonte. The project consists of two, three and four bedroom units affordable to families earning less than 20%, 50%, and 60% of the area median. HTI and the Centre Safe provide supportive services.

HTI administers a HUD-funded Rapid Re-Housing program which provides eligible 'literally homeless' individuals and families with supportive living rental assistance along with case management to prepare clients for long-term success.

HTI also set up and administers the Nittany House Apartments Lease Program. This program provides up to eighteen individuals with permanent supportive housing. The target population is homeless individuals with a disability (serious mental illness and/or a diagnosable substance abuse disorder or physical disability). This program includes the leasing of three 2-bedrooms and twelve 1-bedroom apartments which provides the flexibility to serve family members. Referrals come from the Centre House Emergency Shelter. A Project Director provides oversight; ensures a case management system is established for each resident; monitors each resident's participation in mainstream services; acts as a liaison between the resident and landlord; and monitors the property for both safety and lease compliance.

HTI also carries out the Housing Case Management Program for the County. This program provides access to affordable housing for both the homeless and those about to become homeless.

The Rental Assistance Program (RAP) provides assistance to homeless persons. Payments are made to provide access to permanent housing. Clients must be homeless (living on the streets; in a shelter; in a condemned building; in a building near a dangerous physical plant; or doubled-up without permanent housing). This program is coordinated by the Centre County Office of Adult Services

The Centre County Assistance Office (CCAO) administers the Emergency Shelter Allowance. Under this program the CCAO provides assistance to homeless or near homeless families/individuals. Payments are made to provide access to permanent housing or prevent eviction or foreclosure.

The Veterans Multi-Service Center administers a Rapid Rehousing Bridge Program which is available to chronically homeless veterans and their families. The program provides eligible veterans and their families with housing subsidy and case management with the goal of stabilizing the household.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section provides a summary of facilities and services that assist persons who are not homeless but who require supportive housing and programs to ensure that those persons returning from mental and physical health institutions receive appropriate supportive housing.

The supportive housing and service needs of each of the special needs populations are included in NA-45 Non-Homeless Special Needs Assessment section.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly

The Centre County Office of Aging (CCOA) provides: assessment, case management, health insurance counseling for Medicare recipients; home delivered meals, investigations of abuse, neglect, exploitation or abandonment of older adults; long term care ombudsman services nursing home transition services and casework services. The CCOA provides funding to outside organizations for personal care services, transportation, adult day services, and legal assistance for those who qualify.

Identified through the needs-assessment process of the 2016-2020 Area Plan, issues continue to exist with regard to affordable housing, transportation, and medical concerns with bills and hospital discharges.

The CCOA prepares the handbook, “Aging Resources in Centre County”, which provides the community with information on the health, social, and support services available to elderly and frail elderly residents of Centre County (www.centrecountypa.gov/DocumentCenter/View/195).

Other providers provide the following services, including: emergency shelter; family caregiver support programs for expenses; and long term care.

The Centre Area Transportation Authority (CATA) provides free CATABUS service to those 65 years of age and older with the Senior Citizen Transit Identification Card. The card is available at no cost at any CATA office. Ridership data from April 2019 shows that there were over 44,705 riders with Senior Citizen Transit Identification Cards during the previous 365 days. CATARIDE provides curb-to-curb transportation services as long as the point of origin and destination are within ¾ mile from a Centre Line route.

Unmet Needs

The unmet needs of the elderly population include a need for: affordable supportive housing; and small rehab projects (such as ramps) for households which do not qualify for other agencies’ programs.

Frail elderly

(defined as an elderly person who required assistance with three or more activities of daily living, such as bathing, walking, and performing light housework)

The Centre County Office of Aging provides services to this special needs population. See above for services provided. This office also provides protective services to this population.

There are 6 nursing homes and 15 personal care homes in Centre County. These provide supportive housing and services to this population. Two of the nursing homes and 2 of the personal care homes are located in the Borough.

In the Borough, House of Care provides services in a personal care home setting to extremely low, low-and moderate-income individuals. Clients are usually terminally ill and/or are no longer able to live alone. They provide assistance with activities of daily living and with the medical and financial aspect of their lives. Staff provides transportation and 24-hour supervision at this 5-bed facility.

Unmet Needs

The unmet needs of the frail elderly population include a need for: additional subsidies for nursing and personal care home reimbursements; access to 24-hour assistance in senior housing; and assistance for those living at home with home modifications and meeting Code requirements.

Persons with mental, physical, and/or developmental disabilities

Mental Disabilities

The Centre County MH/ID/EI-D&A, specifically the Office of Mental Health, provides access to services for persons with mental disabilities. Services include: intake/case management; outpatient service; partial hospitalization; inpatient services; emergency services; rehabilitation/training; residential services; intensive case management; family support services; family based services; student assistance program, child/adolescent services; housing supports; and resource coordination.

The Centre County Community Support Program Committee has developed a Mental Health Services handbook which provides the community with information on the services available to residents of Centre County through the public mental health system. A copy of this handbook is available at: <http://centrecountypa.gov/DocumentCenter/View/957>.

Skills, Inc. offers programs which endeavor to create opportunities, provide choice and support and promote recovery to enhance all aspects of the population with mental illness. Services include employment, vocational, psychiatric rehabilitation, clubhouse and industrial. The majority of the clients served have a severe mental and developmental illness. They also provide services to elderly, persons with alcohol/other drug addictions, and persons returning from mental health institutions.

Strawberry Fields, a private nonprofit organization that provides residential and casework services to individuals diagnosed with mental illness, administers the CRR (Community Residential Rehabilitation) program. CRR accepts adults with severe mental health issues returning to the community from Danville State Hospital and the Centre County Correctional Facility. It also serves individuals that may be homeless or struggling to maintain in the community due to mental illness. The program provides transitional housing for this population and assists residents with life skills such budgeting, personal hygiene, vocational training, and educational needs and managing mental and physical health issues.

Strawberry Fields also administers a Fairweather lodge program. The Lodge is a living arrangement designed specifically for persons with mental illness who are active members of society and wish to live independently yet struggle financially to do so. Lodge members share in the day-to-day experiences of running a home and create their own house rules and manage their own activities. Staff assist only as needed and are available in emergency situations.

Strawberry Fields also offers Targeted Case Manager services to individuals with mental illness who live independently. One of the primary focuses of this service is to assist individuals in finding and maintaining safe and affordable housing.

Unmet Needs

The unmet needs of this special needs population include: affordable housing; transportation; access to services not covered by Medical Assistance Transportation Program, specifically employment.

Developmental Disabilities

The Centre County MH/ID/EI-D&A, specifically the Office of Intellectual Disabilities, provides access to services for persons with developmental disabilities. Services include: intake and case management; adult development training; early intervention services; rehabilitation and training; residential program; family support services; and targeted service management

The Arc provides services to persons with intellectual and developmental disabilities and their families in Centre County. The Arc practices person-centered planning which actively supports full inclusion and participation in the community. Services include Residential Services (community group homes); Nittany Employment Services (competitive integrated employment); Home and Community Services; and Behavioral Support Services.

Skills, Inc. provides an adult day care, life skills training, sheltered workshop and job training with community employment, a clubhouse, and residential services for the developmentally disabled population.

Unmet Needs

The unmet needs of the population with developmental disabilities include: more affordable housing; more flexible transportation; and a need for more affordable supportive rental housing for persons with an intellectual disability who has the ability to meet their day-to-day needs and can live alone or in a semi-independent situation.

Physical Disabilities

Persons having a physical disability are served by the Center for Independent Living of North Central Pennsylvania. Services include: information and referral, life skills training, peer helper services, service coordination, assistive technology resource center, advocacy, and attendant care.

CATA provides a Reduced Fare Photo Identification Card, which allows individuals with disabilities to ride the bus for half the regular fare, on their CATABUS service to individuals with disabilities. These cards are free and require either a Medicare Card or doctor's certification.

CATARIDE provides curb-to-curb transportation services as long as the point of origin and destination are within ¾ mile from a Centre Line route. The Centre County Transportation

Program offers individuals with disabilities transportation throughout Centre and nearby counties. Service is limited and advance reservations are required.

The Centre County Office of Aging and Centre County Link developed a handbook, "Resources as We Grow Older in Centre County", which provides the community with information on the services available to persons with disabilities. A copy of this handbook is available at: <http://www.centrecountypa.gov/DocumentCenter/View/195>.

Unmet Needs

The unmet needs of the population with physical disabilities include a need for: affordable supportive housing; and for accessibility improvements to housing units.

Persons with alcohol or other drug addiction

Services for persons with alcohol or other drug addictions can be accessed through the Centre County Office of MH/ID/EI-D&A, specifically the Office of Drug & Alcohol. Services include: prevention services; intervention services; treatment services; partial hospitalization; inpatient non-hospital; transitional housing; Treatment Alternatives to Street Crime (TASC) Program; and Act 152 Program, which provides assessment and case management services to Medical Assistance recipients.

Unmet Needs

Barriers to access to appropriate treatment include: a lack of support programs; self-medicating behaviors; and the high cost of treatment. Need for child care is a support service which is needed. And additional educational/preventative and recovery support services could be provided with additional funding.

Persons with HIV/AIDS and their Families

AIDS Resource provides case management services and assistance with transportation, housing, food, and mental health to those affected by HIV/AIDS.

Unmet Needs

Unmet needs of persons with HIV/AIDS include: timely access to affordable dental care; and financial assistance to access affordable housing.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Centre Safe provides services to victims of domestic violence, sexual assault and stalking. In addition to emergency shelter and transitional housing, services provided include: crisis intervention; individual and group counseling; advocacy; civil legal representation; safe custody exchange and supervised visitation; and information and referral to other human service agencies. Legal services are also available to clients through MidPenn Legal Services' Self-Advocacy Program and include completing Protection From Abuse forms, accompaniment in court, discussing legal options, and individual counseling.

Unmet Needs

Unmet needs of this special needs population include access to affordable housing and childcare services as well as flexible employment opportunities with a living wage.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Community Residential Services are provided by county contract and licensed by the Office of Mental Health and Substance Abuse Services (OMHSAS). Centre County Office of Mental Health (CCMH) has three Community Residential Rehabilitation (CRR) sites operated by two distinct providers. All sites provide rehabilitative skill building services. Activities include independent living skill building, medication management, community based service attendance, assistance with activities of daily living, and educational and vocational support. These services are highly utilized by CCMH for individuals being discharged, released, or diverted from state hospital, correctional facilities, Residential Treatment Facilities (RTFs), or when individuals living in the community are identified to have a greater living or mental health support need.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.220(2)

Per the information included in the AP-65 Homeless and Other Special Needs Activities section of the 2020 Annual Action Plan:

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 2020, 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.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

In order to identify local policies that impede the creation of affordable housing opportunities in the community, local public policies were reviewed. Such policies that affect the provision of housing are principally embodied in the power to adopt and enforce zoning and subdivision/land development ordinances to control the type, density and location of residential uses.

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.

The local zoning ordinance was reviewed to address the ability to establish group homes for special needs populations. In residential zoning districts, group homes are permitted depending on the use. Residential zoning districts that allow single family homes and duplex uses have a limitation of three unrelated individuals. Some residential districts allow for a group home to operate as a community center or multi-family housing. The Borough recognizes that persons with special needs are protected under the Fair Housing Act. The Borough's administrative policy is to provide "reasonable accommodation" for special needs populations. This is done by treating a group of unrelated people with special needs who live together as a community living arrangement. The Borough has a limitation of three unrelated residents for one and two family dwellings in residential zoning districts. Caregivers who often reside in the building to provide care are not counted. If there is a need to allow more residents, there would need to be consultation with Borough Zoning Staff and the Building Code Administration about safety prior to approval of an occupancy permit.

Excessive zoning policies such as large lot zoning do not exist in the Borough. However, there is a limited amount of vacant land in residential zones suitable for new affordable ownership development. Based on information compiled by the Centre Regional Planning Agency (CRPA), in 2017, there were 4 vacant acres in the Borough with no associated subdivision or land development plan. Most of the future development of housing units will most likely be from redevelopment. Much of the undeveloped land in the Borough is close to the University and very expensive. The high cost of land makes affordable housing development extremely difficult.

While tapping fees have increased in the recent years, they are in line with what other communities are charging. Tapping fees for wastewater in 2019 were \$7,945 with an additional connection fee of \$125, and tapping fees for water were \$2,780 per unit with an additional connection fee of \$1,600. The fees collected are only spent on upgrading the conveyance system.

The Earned Income & Net Profits Tax is 2.25% and is paid by residents of the Borough who are employed and/or earn net profits. The Borough's portion (1.3%), which is the second highest in the County, is a source of general fund revenue and is used for any and all general fund expenditures. The School District receives the remaining .95%, which is the fifth lowest in the County. The Real Estate Tax is paid by all property owners in the Borough. This is based on the assessed value of the property and the current millage rate. Effective with the 2006 calendar year, the Borough of State College began providing a Homestead Exclusion. The amount of property tax relief depends on the amount of the exclusion, the millage rate, and the number of approved homestead properties. The State College Area School District began providing a Homestead Exclusion in 2008. The amount of property tax relief may vary each

year based on the amount of gaming funds received and the number of approved homestead properties.

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

Introduction

This section provides information on the local economy and workforce.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	44	0	1	0	-1
Arts, Entertainment, Accommodations	969	2,817	18	29	12
Construction	188	49	3	1	-3
Education and Health Care Services	1,049	3,507	19	37	18
Finance, Insurance, and Real Estate	352	641	6	7	0
Information	125	52	2	1	-2
Manufacturing	372	150	7	2	-5
Other Services	244	487	4	5	1
Professional, Scientific, Management Services	466	468	8	5	-4
Public Administration	0	0	0	0	0
Retail Trade	975	1,122	18	12	-6
Transportation and Warehousing	232	7	4	0	-4
Wholesale Trade	206	35	4	0	-3
Total	5,222	9,335	--	--	--

Table 38 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2013 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	18,410
Civilian Employed Population 16 years and over	16,885
Unemployment Rate	8.33
Unemployment Rate for Ages 16-24	11.65
Unemployment Rate for Ages 25-65	4.17

Table 39 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	5,085
Farming, fisheries and forestry occupations	675
Service	2,320
Sales and office	3,185
Construction, extraction, maintenance and repair	490
Production, transportation and material moving	340

Table 40 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	13,805	87%
30-59 Minutes	1,710	11%
60 or More Minutes	335	2%
Total	15,850	100%

Table 41 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	105	0	120
High school graduate (includes equivalency)	600	155	315
Some college or Associate's degree	1,260	90	380
Bachelor's degree or higher	5,505	160	1,080

Table 42 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	140	20	8	40	55
9th to 12th grade, no diploma	210	14	25	120	29
High school graduate, GED, or alternative	5,545	380	205	485	290
Some college, no degree	19,350	640	180	415	235
Associate's degree	505	285	75	145	45
Bachelor's degree	2,125	1,400	575	840	510
Graduate or professional degree	290	1,965	850	1,120	865

Table 43 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,406
High school graduate (includes equivalency)	16,301
Some college or Associate's degree	30,356
Bachelor's degree	32,574
Graduate or professional degree	38,791

Table 44 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

Based on the percentage share of jobs and workers, the major employment sectors within the Borough are: Education and Health Care Services (37% of jobs and 19% of workers); Arts, Entertainment, Accommodations (29% of jobs and 18% of workers); and Retail Trade (12% of jobs and 18% of workers).

Describe the workforce and infrastructure needs of the business community:

According to Economic Modeling Specialists, International (EMSI), there are 82,300 jobs in Centre County. The top 3 employing industries, which account for 59% of all jobs, are Government (including Public Education), Health Care and Social Assistance, and Retail Trade. The majority of occupations within the Government/Education and Health Care/Social Assistance industries require skill training and certification/licensing, whereas many Service sector positions such as those in Retail Trade require on-the-job training.

The current needs of the business community include finding talent with the fundamental or “soft” skills needed to be a good employee. As the unemployment rate has dropped, businesses are finding their greatest challenge is finding individuals with good communication, work ethic, empathy, and problem solving skills needed in today’s market. Technical skills are still a necessity, however employers are willing to invest in employees to gain the technical skills if the employees can demonstrate that they can show up to work on time, follow direction, and communicate well.

Job training needs vary depending on the occupation and industry, as well as where job applicants’ skill levels fall within the spectrum of entry level to seasoned professional. Adults who are returning to the workforce after a lengthy gap in active employment or young potential employees typically require an increased level of on-the-job training, or additional post-secondary training credentials to be more competitive. Experienced hires require professional development opportunities to supplement previously earned credentials in order to keep current in their professions. With technology innovations, and globalization and fluidity in marketing strategies, professional lifelong learning is essential. Most entry level employment opportunities require six months or less of training on the job.

The area’s low unemployment rate creates a challenge for employers to acquire skilled workers. Employers report that the volume of applicants is not always adequate to meet current demand especially in the hospitality industry in the Borough.

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

While no major planning initiatives have been solidified, the adopted Downtown Master Plan discusses redevelopment (which could create temporary construction work) and the diversification of the retail/office sectors.

The CBICC has implemented a business retention and expansion program- the Business & Industry Partnership. This committee meets with local businesses to discuss their needs. By uncovering business needs the CBICC is able to respond and present a solution. One example

is the overwhelming response that there exists a skills gap with soft (core) skills and technical skills. The CBICC is addressing this need with the CentreREADY initiative (see below).

In 2019 the Borough enacted a Local Economic Revitalization Tax Assistance (LERTA) ordinance to provide tax exemption for improvements and enable continued use and reuse of commercial properties identified as historic resources in the 1982 Centre Regional Planning Commission report "Historic Resources of the Centre Region". This will allow qualified commercial property owners to address code requirements and to preserve historic resources.

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

According to entry levels of education provided by EMSI, 63% of all jobs in Centre County typically require a high school diploma or less and 29% an Associate's Degree or higher. These proportions are comparable to statewide estimates of 63% and 27%, respectively.

There are projected to be 58,800 total openings due to growth and replacement in Centre County from 2018 to 2024. Projections indicate that 72% of all openings will require a high school diploma or less and 22% an Associate's Degree or higher. Statewide estimates are again similar, 72% and 20%, respectively.

In Centre County, 38% of residents ages 25 years and over have a high school diploma or less, and 49% have an Associate's Degree or higher. These differ compared to the population across Pennsylvania, where 47% has a high school diploma or less and 37% have an Associate's degree or higher.

Per 2013-2017 ACS data, following are the percentages of the population ages 25 and over which have the educational attainment level of "some college" or higher: Pennsylvania, 54%; Centre County, 63%; Borough, 86%. This data supports the assumption that Borough residents are above the state and county average in education/skill levels to be prepared to meet criteria of employment opportunities in general.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Central Pennsylvania Workforce Development Corporation (CPWDC), the local workforce development board, continuously strives to improve connections between local businesses, schools, and the community partners to ensure there is a robust workforce in Central PA. New initiatives that will have a long term impact include the formation of two Next Generation Sector Partnerships for manufacturing and healthcare which brings together local business leaders and public partners from workforce, education, and economic development to address industry needs and the soon to be launch Path to Careers website which will streamline the process for students and educators to participate in career exploration activities with local businesses.

The CBICC Centre READY initiative is a workforce preparedness initiative of the CBICC and the county's public school districts and career/technical training institutions. This voluntary collaborative worker certification program is designed to better match local employers with a quality workforce-future employees that have achieved desired levels of proficiency in the skills employers want and businesses need to be successful. CentreREADY complements the 21st century workforce experiences in school district curriculum offerings. The CBICC, all Centre

County school districts, many businesses, PA CareerLink, and Workforce Board are working together on this initiative.

PA CareerLink uses On-the-Job (OJT) Training funds to assist job seekers in acquiring new skills that require hands-on training to complement previous work experience.

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

The Central Pennsylvania Workforce Development Corporation (CPWDC) is the region's advisory group for the SEDA-COG Comprehensive Economic Development Strategy. SEDA-COG's Comprehensive Economic Development Strategy 2015 Five Year Update did not include any economic development activities located in the Borough.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth. N/A

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

An area of with a concentration of households with multiple housing problems is defined as a census tract where the percentage of housing units with multiple conditions is 10% or more than the Borough overall.

Areas With Concentrations of Households with Multiple Housing Problems Table

Census Tract	Owner Occupied		Renter Occupied	
	Total	With Multiple Conditions	Total	With Multiple Conditions
120	235	0	1,760	0 / 0%
121	0	0	85	0 / 0%
122	0	0	120	1 / 0%
123	565	0	325	0 / 0%
124	290	0	1,790	0 / 0%
125	30	0	1,550	0 / 0%
126	110	0	1,245	10 / .8%
127	770	0	665	5 / .75%
128	560	0	2,005	0 / 0%
Borough	2,565	0	9,540	16 / .17%

Source: 2011-2015 CHAS, Table 3

Selected Conditions: lacking complete plumbing facilities; lacking complete kitchen facilities; with 1.01 or more occupants per room; selected monthly owner costs or gross rent as percentage of household income greater than 30%.

No owner-occupied housing units with multiple housing problems. And while there were a few renter-occupied households with multiple conditions, there were no concentration of such households.

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

Areas of Minority Concentration

An area of racial or minority concentration is a census tract where the population of a race is greater than one standard deviation from the average for a race or minority.

The data from the U.S. Census Bureau's 2013-2017 ACS 5-year estimates was used to determine areas of minority concentration. Through the statistical analysis of race data, 5 of the 9 census tracts in the Borough met the Borough Consolidated Plan's definition of area of minority concentration. The Minority Concentration Calculation by Census Tract in the Borough table shows the census tracts that had concentrations of one or more minority groups. Census Tract 121 had a concentration of African American population (6.1% of the census tract population). Census tract 122 had a concentration Hispanic population (6.0% of the census tract population). It is not surprising that there were concentrations of minorities in Census Tracts 121 and 122. A majority of the Pennsylvania State University's on-campus housing for the University Park campus, which accommodates approximately 14,600 students each school year, is located within these census tracts. Census Tract 124 had a concentration of American Indian/Alaska Native population (.9% of the census tract population). Census Tract 126 had a concentration of Some Other Race (1.3% of the census tract population). Census Tract 128 had concentrations of Asian population (23.5% of the census tract population);

Native Hawaiian/Other Pacific population (.4% of the census tract population); and Hispanic population (6.1% of the census tract population).

Minority Concentration Calculation by Census Tract in the Borough Table

Census Tract	African American	Asian	Native Hawaiian /Other Pacific	American Indian / Alaska Native	Some Other Race	Hispanic Ethnicity
120	236	416	8	0	9	186
121 *	377*	798	1	0	28	283
122 *	293	556	0	0	16	328*
123	10	61	0	0	6	48
124 *	183	785	0	50*	0	146
125	225	356	0	9	29	157
126*	53	204	7	0	48*	241
127	134	83	0	0	0	88
128 *	140	1,391*	23*	0	44	364*
Mean	183	517	4	7	20	146
Std. Dev.	115	425	8	17	18	107
*Area of racial concentration	>298	>942	>12	>24	>38	>285

Source: U.S. Bureau of the Census, 2013-2017 ACS 5-year estimates, B02001 & B03002

Map 2. Areas of Minority Concentration in the Borough



Areas with a Concentration of Poverty

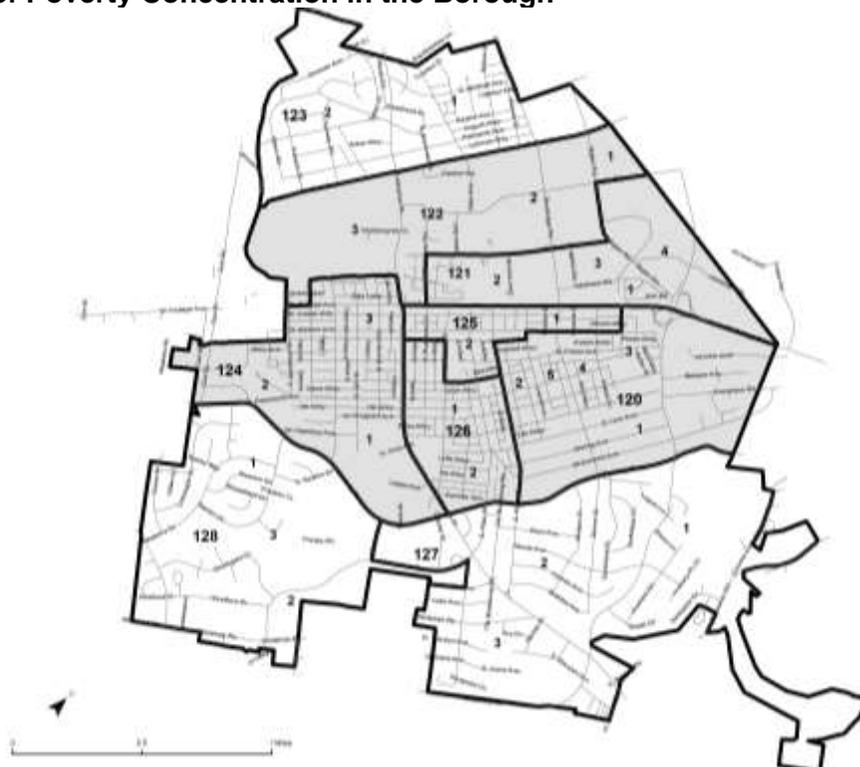
HUD defines an area with a concentration of poverty as a census tract with either 40% of the population below the poverty line or 3 times the metro area average, whichever threshold is lower. Using 2013-2017 5-year estimates, the average percentage of the population in a census tract which reported income in the past 12 months below poverty levels was 20.2%. Three times this average is 60.64%. Since this is higher than 40%, we have used the 40% threshold to determine which census tracts had a concentration of poverty. The percentage of the population for whom poverty status is determined with income in the past 12 months below poverty by census tracts during 2013-2017 is presented in table below. Shaded rows indicate those tracts which had a concentration of poverty. Six of nine census tracts which make up the Borough had a concentration of poverty (see Map of Areas of Poverty Concentration in the Borough below).

Poverty in the Borough by Census Tract, 2013-2017

Census Tract	Total Population	Income in Past 12 Months Below Poverty Level	Percentage of population
120	4,854	2,745	56.55%
121 (campus)	104	73	70.19%
122 (campus)	538	218	40.52%
123	2,197	232	10.56%
124	5,221	2,771	53.07%
125	4,391	3,562	81.12%
126	3,502	2,176	62.14%
127	3,300	344	10.42%
128	5,744	924	16.09%

Source: U.S. Bureau of the Census, 2013-2017 ACS 5-Year Estimates, B17001

Map 2. Areas of Poverty Concentration in the Borough



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

The Borough is comprised of 10 neighborhoods, Penn State University Park Campus, and several multi-family residential areas.

Map 3. Borough of State College Neighborhood Map



Following is a general breakdown by census tract:

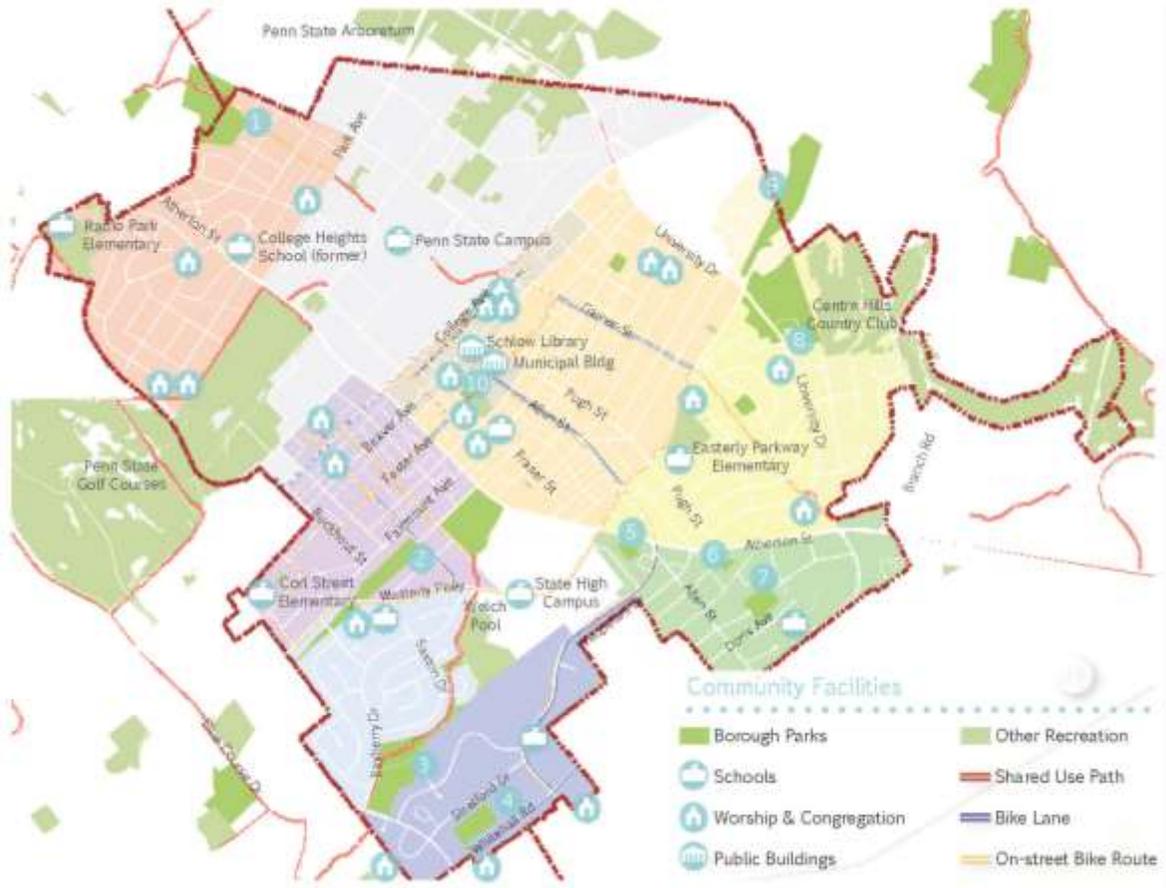
- Census Tract 120*: East Highlands, Vallamont, University Terrace
- Census Tract 121*+: Campus (south & east)
- Census Tract 122*+: Campus (north & west)
- Census Tract 123: College Heights
- Census Tract 124*+: Holmes Foster & West End
- Census Tract 125*: Downtown
- Census Tract 126*+: West Highlands
- Census Tract 127: State College South, Tusseyview, Nittany Hills East & Penfield
- Census Tract 128+: Orchard Park & Greentree

*With a Concentration of Poverty
+Minority Concentrations

Are there any community assets in these areas/neighborhoods?

The Borough is the urban core of Centre County with access to services and amenities within walking distance or along local bus routes.

Map 4. Community Assets Map



This map shows the locations of parks, churches, schools and other community facilities such as the Schlow Library and the Borough Municipal Building. Borough parks are numbered and include: 1) Sunset Park; 2) Holmes-Foster Park; 3) Orchard Park; 4) High Point Park; 5) South Hills Park; 6) Nittany Village Park; 7) Tusseyview Park; 8) Lederer Park; 9) Walnut Springs Park & Thompson Woods Preserve; 10) Sidney Friedman Parklet.

Source: State College Neighborhood Plan

Are there other strategic opportunities in any of these areas?

Penn State’s University Park Campus is the largest employer in Centre County and is within walking distance or accessible via local bus routes.

MA-60 Broadband Needs of Housing

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

In the Borough, the most frequently available hardwired broadband internet infrastructures are cable (99.18 percent coverage) and DSL (97.64 percent coverage). TV companies are the main source of cable internet service because they are already connected to most homes. DSL service is transmitted over telephone wires on utility poles by companies that have existing phone networks. The average download speed in State College is 67.73 Mbps. This is 1.2% faster than the average in Pennsylvania and 13.5% faster than the national average.

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

According to Broadbandnow.com, there are 6 internet providers which offer residential service and 4 mobile internet providers. Approximately 98% of State College residents are serviced by multiple wired providers. Only 2.36% of the State College population are limited to one or fewer options for broadband.

MA-65 Hazard Mitigation

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

Warming ocean temperatures contributed to record rainfall in Centre County in 2018, leading to excessive flooding in the summer and fall. Per Pennsylvania's latest Climate Action Plan 2018, climate-related risks include more frequent extreme weather events.

These changes result in increases in damages to infrastructure and personal property in the Borough and increases health risks for the population.

To address climate change, the Borough's Manager's Committee on Sustainability works on reducing waste, increasing bike connectivity, incorporating sustainable construction and demolition practices into Borough ordinances, and ensuring all municipality-owned construction meet LEED Gold or Silver-certified standards. Also, in June 2019, the State College Borough Council passed a resolution committing to achieving net-zero greenhouse gas emissions and 100% renewable energy by 2050.

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

Extreme weather events can cause property damage. Owner-Occupied households with limited resources may be less likely to afford necessary rehabilitation and/or improvements to mitigate the effects of such events. The Borough's Owner-Occupied Rehab Program provides technical and financial assistance to low-mod homeowners in the Borough to make needed home repairs and improvements.

Low- and moderate-income households may also struggle with heating and cooling costs required to deal with periods of extreme heat and cold.

More specifically, almost half of the homes in the only mobile home park remaining in the Borough are located in a special flood hazard area.

The Centre County Office of Emergency Services maintains the Centre County Special Needs Registry of individuals who are likely to require assistance in excess of that provided to the general public in a time of disaster. They also assist with coordination between residents and utility companies on critical outage events.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan portion of the Consolidated Plan identifies the priority needs of the Borough and describes strategies that the Borough will undertake to serve the priority needs. This portion is broken down into the following sections:

The Geographic Priorities section explains how funding is allocated geographically. There are no designated areas in which funding is targeted.

The Priority Needs section identifies those needs that will be addressed by the goals outlined in the Strategic Plan. The priority needs identified relate to affordable housing, public facilities & infrastructure improvements, historic preservation, homelessness, special needs, and the Coronavirus.

The Influence of Market Conditions indicates how the characteristics of the housing market have influenced decisions to use funds for rental assistance, production of new units, rehabilitation of old units, and the acquisition of existing units. In general, the availability of affordable housing units does not meet the needs of the population.

The Anticipated Resources section estimates the resources that will be available to address the priority needs during the timeframe of the Consolidated Plan. It has been estimated that a total of \$2,018,596 in CDBG, \$1,456,660 in HOME, and \$628,525 in CDBG-CV funds is expected to be available during 2020-2024.

The Institutional Delivery Structure section provides a concise summary of the organizations that will carry out the identified objectives. Besides the Borough of State College Community Development and Housing Department, known subrecipients are included.

The Goals section includes a summary of the objectives the Borough intends to initiate and/or complete during the timeframe of the Consolidated Plan. During 2020-2024 the goals relate to human service agencies, rehab of residential units (single- and multi-unit), acquisition for rehabilitation (owner-occupied and rental), historic preservation of commercial facades, public facilities & infrastructure improvements, and addressing Coronavirus.

The Barriers to Affordable Housing section identifies the Borough's strategies for removing or ameliorating any negative effects of public policies that serve as barriers to affordable housing identified in MA-40 Barriers to Affordable Housing.

The Homelessness Strategy section describes the Borough's strategy for reducing and ending homelessness through outreach, shelter activities, rapid re-housing, and homeless prevention. The Borough plans on continuing to provide support to the local emergency shelter programs, and to work with groups such as the South Central Regional Homeless Advisory Board, Centre County Affordable Housing Coalition, specifically the Centre County Housing Options Team.

The Lead-Based Paint Hazards section outlines the Borough's actions to evaluate and reduce lead-based paint hazards and how housing policies and programs will address this issue. The Borough plans on continuing to evaluate and reduce or eliminate LBP hazards in pre-1978 housing receiving rehabilitation assistance.

The Anti-Poverty Strategy section provides a summary of the Borough's goals, programs, and policies for reducing the number of poverty-level families. The Borough plans on continuing to provide funding to housing related human service activities.

The Monitoring section describes the standards and procedures the Borough will use to monitor the projects and ensure long-term compliance with program and comprehensive planning requirements.

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

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

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 facilities, 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).

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

The affordable housing programs are all Borough-wide programs. There are no targeted neighborhoods.

Map 5. Low-Mod Block Group Map, Borough of State College



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

Priority Needs

Sort	Name	Population	Geographic Areas	Priority Level	Associated Goals
1	Affordable Housing	- Income Level: Extremely Low; Low; Moderate - Homeless: Individuals	n/a	High	- Rehab: Single Unit Residential - Acquisition for Rehabilitation - Rental Acquisition for Rehabilitation
	Description:	NA-10 Housing Needs Assessment provides information on cost burden; MA-15 Housing Market Analysis: Cost of Housing provides information on the lack of affordable housing for low-mod income households; MA-20 Housing Market Analysis: Condition of Housing provides information on the age of the housing stock.			
	Basis for Relative Priority:	NA-10 Housing Needs Assessment documents how affordable housing is (one of) the greatest needs in the Borough of State College. It is mentioned by a majority of the agencies consulted and public surveys reviewed. This is supported by the cost burden data in the Housing Problems Table as well as the Household Type by Income Level and the Cost Burden by Income Level and Household Type tables.			
2	Public Facilities & Infrastructure	- Income Level: Extremely Low; Low; Moderate - Non-homeless Special Needs: Non-housing Community Development - Homeless: Individuals	n/a	High	- Public Facilities & Infrastructure Improvements
	Description:	As documented in NA-50 Non-Housing Community Development Needs, the Borough's needs for public facilities and infrastructure improvements are addressed through the development of the Borough's Capital Improvement Program. The extent of homelessness in the Borough is described in NA-40 Homeless Needs Assessment and the facilities, housing and services available to the homeless is provided in MA-30 Homeless Facilities and Services.			
	Basis for Relative Priority:	As documented in NA-50 Non-Housing Community Development Needs, the relative priority of the Borough's needs for infrastructure improvements and public facilities are addressed through the development of the Borough's Capital Improvement Program. The extent of homelessness in the Borough is described in NA-40 Homeless Needs Assessment and the facilities, housing and services available to the homeless is provided in MA-30 Homeless Facilities and Services. Community development needs resulting from the impacts of the coronavirus as well as activities to prepare for, prevent and respond to the coronavirus were identified during a public hearing held by the CAC on May 5, 2020.			

3	Historic Preservation	- Income Level: Extremely Low; Low; Moderate - Non-homeless Special Needs: Non-housing Community Development	n/a	High	Historic Preservation of Commercial Facades
	Description:	As documented in NA-50 Non-Housing Community Development Needs, due to recent redevelopment activities involving the demolition of existing properties, a need for the preservation of commercial historic resources had been identified.			
	Basis for Relative Priority:	MA-45 Non-Housing Community Development Assets describes the Borough's LERTA ordinance which will provide tax exemption for improvements and enable continued use and reuse of commercial properties identified as historic resources.			
4	Homelessness	Homeless: Families with Children; Unaccompanied Youth	n/a	High	Human Service Agencies
	Description:	The extent of homelessness in the Borough is described in NA-40 Homeless Needs Assessment and the facilities, housing and services available to the homeless is provided in MA-30 Homeless Facilities and Services.			
	Basis for Relative Priority:	The extent of homelessness in the Borough is described in NA-40 Homeless Needs Assessment and the facilities, housing and services available to the homeless is provided in MA-30 Homeless Facilities and Services.			
5	Special Needs	Non-homeless Special Needs: Elderly; Frail Elderly; Persons with Mental Disabilities; Persons with Developmental Disabilities; Persons with Alcohol or Other Addictions; Persons with HIV/AIDS and their Families; Victims of Domestic Violence	n/a	High	Human Service Agencies
	Description:	The unmet needs of special needs populations are included in MA-35 Special Needs Facilities and Services section.			
	Basis for Relative Priority:	The needs of the Special Needs Populations are addressed through the Centre County Council for Human Services			

6	Coronavirus	Income Level: Extremely Low:, Low:, Moderate: Homeless: Individuals: Chronic Homelessness, Families with Children:, Victims of Domestic Violence Non-homeless Special Needs: Frail Elderly Limited English Proficient (LEP)	n/a	High	Addressing Coronavirus – Suitable Living Environment Addressing Coronavirus – Decent Housing
	Description:	The COVID-19 pandemic has resulted in an increase in the number of people requiring assistance provided through area human service agencies as well as an increase need for homelessness prevention.			
	Basis for Relative Priority:	Community development needs resulting from the impacts of the coronavirus as well as activities to prepare for, prevent and respond to the coronavirus were identified during a public hearing held by the CAC on May 5, 2020			

Table 45 – Priority Needs Summary

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	While cost burden for renters is a priority need, the limited amount of resources available prevents the Borough from providing this type of assistance. CDBG-CV funding has provided the opportunity to fund a TBRA Program using HOME funding.
TBRA for Non-Homeless Special Needs	While lack of affordable housing has been identified as a need for non-homeless special needs populations (see MA-35 Special Needs Facilities and Services), the needs are addressed through the Centre County Council for Human Services.
New Unit Production	While the availability of affordable housing units does not meet the needs of the population, there is very little vacant land available for new construction.
Rehabilitation	<p>For owner occupied housing units with household incomes \leq80% AMI, 55% (295 of 515) were built before 1960.</p> <p>For renter occupied housing units with household incomes \leq80% AMI, 28% (1,995 of 7,185) were built before 1960.</p>
Acquisition, including preservation	<p>The availability of affordable housing units does not meet the needs of the population.</p> <p>One of the issues identified in the housing section of the 2013 Update of the Centre Region Comprehensive Plan is that the median income is not keeping pace with housing costs.</p> <p>Of the 2,570 owner occupied housing units, 22% (560) are at a value affordable to households with an income of <80% AMI; and 5% (130) are at a value affordable to households with an income of <50% AMI.</p> <p>Of the 9,530 renter occupied housing units: 69% (6,595) are at a rent affordable to households with an income <80% AMI; 19% (1,835) are at a rent affordable to households with an income <50% AMI; and 5% (465) are at a rent affordable to households with an income <30% AMI.</p> <p>Home values continue to increase. According to data in the Cost of Housing table, the median home value increased 79% from 2000 to 2015. The median contract rent increased 58% over the same time period.</p>

Table 46 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 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.

In addition to \$1,024,310.77 in CDBG Entitlement funding and \$722,541.68 in HOME funding, through the 2020 Coronavirus Aid, Relief, and Economic Security (CARES) Act, the Borough has received \$628,525 in CDBG-CV funds to prepare for, prevent and respond to the impacts of the COVID-19 pandemic.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public-federal	Acquisition Admin & Planning Housing Public Improvements & Facilities Public Services	519,603.00	18,547.65	486,160.12	1,024,310.77	2,078,732.00	Approximately 25% of the grant will be for Program Administration; 15% for Human Service Agencies; 18% non-housing Improvements; 7% for housing; and 41% to address Coronavirus.
HOME	Public-federal	Acquisition-Rehab Admin & Planning	288,225.00	0.00	434,316.68	722,541.68	1,153,252.00	Approximately 25% of the grant will be for Program Administration; 10% for CHDO operating costs; and 65% for TBRA assistance.
CDBG-CV	Public-federal	Other: To prevent, prepare for, and respond to the Coronavirus	628,525.00	0.00	0.00	628,525.00	0.00	CDBG-CV funds to be used to prevent, prepare for, and respond to the Coronavirus.

Table 47 - Anticipated Resources

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

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 publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

It is anticipated that CDBG funds will be used for improvements to community parks owned by the Borough and located in low-mod block groups.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Centre County Youth Service Bureau	Nonprofit organization	Homelessness	Region
Centre Safe	Nonprofit organization	Homelessness	Region
House of Care	Nonprofit organization	Non-homeless special needs	Region
Housing Transitions, Inc.	Nonprofit organization	Homelessness	Region
Borough of State College Community Development and Housing Department	Government agency	Affordable housing – ownership Affordable housing – rental Homelessness Non-homeless special needs Community development: public facilities Community development: neighborhood improvements Community development: public services Planning	Jurisdiction
State College Community Land Trust	Community Housing Development Organization	Affordable housing - ownership	Jurisdiction
Temporary Housing Foundation	Community Housing Development Organization	Affordable housing – ownership Affordable housing - rental	Jurisdiction
Out of the Cold	Nonprofit organization	Homelessness	Region
Centre Volunteers in Medicine	Nonprofit organization		Region

Table 48 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Borough of State College Community Development and Housing Department is responsible for carrying out the plan in conjunction with numerous partners. The human service agencies which receive CDBG public services funding from the Borough as well as the two Community Housing Development Organizations which receive HOME funding, along with 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. Gaps in the human service and affordable housing delivery systems are discussed at meeting of these groups, and efforts are made to fill those

gaps among the agencies. As an example, recently, at a meeting of the Centre County Housing Options Team, which is a sub-committee of the CCAHC, a need for fuel assistance funding for the winter months was identified. Two of the committee organizations developed an application for funding that had just become available. If the application is successful, this will meet the need that was identified.

Both the State College Community Land Trust (SCCLT) and Temporary Housing Foundation (THF) CHDOs have a long history of working with the Borough to carry out its affordable housing programs. THF became a CHDO in 1997 and SCCLT in 2000. Both organizations are registered as 501c3 nonprofits and operate within the Borough boundaries. Both administer acquisition/rehab first time homeownership programs serving income qualified individuals and families in single family homes. THF also operates 11 rental units of which 7 are designated for lower income (qualified) individual and families.

One of the primary challenges faced by all of the partners is the dwindling availability of funding to continue programs. In spite of this, the agencies have continued to provide the services needed to meet the needs of the low-and moderate-income residents of the Borough.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X		X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			
Other			

Table 49 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly

chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

A summary of the service delivery system to meet the needs of homeless persons (including the above listed services) is included in MA-30 Homeless Facilities and Services.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The Centre County Council for Human Services enhances coordination between the area service providers and identifies gaps in services for the special needs population and persons experiencing homelessness. The Centre County Affordable Housing Coalition and the Centre County Housing Options Team focus on housing and supportive housing needs of these populations.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The Borough will continue to participate in the CoC, Centre County Council for Human Services, Centre County Affordable Housing Coalition and Centre County Housing Options Team to identify and overcome gaps in the institutional structure and service delivery system.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Goal:	Category:	Geographic Area:	Needs Addressed:	Funding:				
Human Service Agencies	- Homeless - Non-Homeless Special Needs	n/a	- Homelessness - Special Needs	CDBG: \$389,760.00				
	Start Year:	2020	End Year:	2024	Outcome:	Availability/ accessibility	Objective:	Create suitable living environments
	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.						
	Goal Outcome Indicator:			Quantity:		UoM:		
	Public Service activities other than Low/Moderate Income Housing Benefit			1,165		Persons Assisted		

Goal:	Category:	Geographic Area:	Needs Addressed:	Funding:				
Rehab: Single-Unit Residential	- Affordable Housing	n/a	- Affordable Housing	CDBG: \$247,684.28				
	Start Year:	2020	End Year:	2024	Outcome:	Affordability	Objective:	Provide decent affordable housing
	Description:	Funds will be used to rehabilitate owner occupied housing units with incomes ≥ 80 of AMI.						
	Goal Outcome Indicator:			Quantity:		UoM:		
	Homeowner Housing Rehabilitated			8		Household / Housing Units		

Goal:	Category:	Geographic Area:	Needs Addressed:	Funding:				
Acquisition for Rehabilitation	- Affordable Housing	n/a	- Affordable Housing	CDBG: \$150,000.00 HOME: \$982,585.10				
	Start Year:	2020	End Year:	2024	Outcome:	Affordability	Objective:	Provide decent affordable housing
	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.						
	Goal Outcome Indicator:			Quantity:		UoM:		
	Homeowner Housing Rehabilitated			5		Household / Housing Units		

Goal:	Category:	Geographic Area:		Needs Addressed:		Funding:	
Rental Acquisition for Rehabilitation	- Affordable Housing	n/a		- Affordable Housing		CDBG: \$250,000.00 HOME: \$431,995.78	
	Start Year: 2020	End Year: 2024	Outcome: Improved Sustainability		Objective:	Provide decent affordable housing	
	Description:		Funds will be used to acquire and rehabilitate existing rental units affordable to households with incomes \leq 80% of AMI.				
	Goal Outcome Indicator:			Quantity:		UoM:	
	Rental units rehabilitated			8		Households / Housing Units	

Goal:	Category:	Geographic Area:		Needs Addressed:		Funding:	
Public Facilities & Infrastructure Improvements	- Non-Housing Community Development	n/a		Public Improvements & infrastructure and Public Facilities		CDBG: \$1,409,000.00	
	Start Year: 2020	End Year: 2024	Outcome: Availability / accessibility		Objective:	Create suitable living environments	
	Description:		Funds will be used for public facilities and infrastructure improvements in low-mod service areas. Of the estimated 72,185 persons expected to be served, 79.9% are low- moderate-income persons				
	Goal Outcome Indicator:			Quantity:		UoM:	
	Public Facility or Infrastructure Activities other than Low-Moderate Income Housing Benefit			72,185 persons assisted; 79.9% are low- moderate-income persons		Persons Assisted	

Goal:	Category:		Geographic Area:		Needs Addressed:		Funding:	
Historic Preservation of Commercial Facades	- Non-Housing Community Development		n/a		- Historic Preservation		CDBG: \$75,000.00	
	Start Year: 2021	End Year: 2024	Outcome: Sustainability		Objective:	Create suitable living environment		
	Description:		Funds will be used for commercial façade improvements of historic buildings.					
	Goal Outcome Indicator:			Quantity:		UoM:		
	Façade treatment/business-building rehabilitation			3		Businesses		

Goal:	Category:	Geographic Area:	Needs Addressed:	Funding:
Addressing Coronavirus – Suitable Living Environment	Other: Coronavirus	n/a	Coronavirus	CDBG: \$201,727.83 CDBG-CV: \$258,249.00
	Start Year: 2020	End Year: 2022	Outcome: Availability / accessibility	Objective: Create suitable living environments
	Description:	Funds will be used to prepare for, prevent and respond to the impacts of the coronavirus to provide accessibility to a suitable living environment		
	Goal Outcome Indicator:		Quantity:	UoM:
	Public service activities other than Low/Moderate Income Housing Benefit		435	Persons Assisted

Goal:	Category:	Geographic Area:	Needs Addressed:	Funding:
Addressing Coronavirus – Decent Housing	Other: Coronavirus	n/a	Coronavirus	CDBG-CV: \$244,571.00 CDBG: \$180,351.89 HOME: \$187,346.25
	Start Year: 2020	End Year: 2022	Outcome: Affordability	Objective: Provide decent affordable housing
	Description:	Funds will be used to prepare for, prevent and respond to the impacts of the coronavirus to increase the affordability of decent housing.		
	Goal Outcome Indicator:		Quantity:	UoM:
	Homeless prevention		120	Persons Assisted
Tenant-based rental assistance/Rapid rehousing		40	Households Assisted	

Table 50 – Goals Summary

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Acquisition for Rehabilitation: 7 households with incomes 50-80% or 60-80% AMI.

Rental Acquisition for Rehabilitation: 4 households with incomes ≤80% AMI.

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

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement): N/A – No public housing units located in the Borough.

Activities to Increase Resident Involvements: N/A – No public housing units located in the Borough.

Is the public housing agency designated as troubled under 24 CFR part 902? No.

Plan to remove the ‘troubled’ designation: N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

This is addressed in the narrative under MA-40 Barriers to Affordable Housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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. CDBG funding will be provided for the Borough's FTHB Program (Low-Income). HOME funding will be provided for the CHDO's homebuyer 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.

SP-60 Homelessness Strategy – 91.215(d)

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 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.

The Borough plans on providing CDBG funding to Out of the Cold (OOTC) for the acquisition, rehabilitation, and conversion of a church to a permanent day and overnight homeless shelter. This project will provide a safe place for the area homeless.

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.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

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.

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

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

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

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

Per the Borough's estimate of the number of housing units occupied by low or moderate income families with LBP hazards, 1,582 renter-occupied low or moderate income households and 1,712 owner-occupied low or moderate income households in the Borough are estimated to have significant lead based paint hazards. For households with one or more children age 6 or younger, 75 renter-occupied low or moderate income households and 17 owner-occupied low or moderate income households in the Borough are estimated to have significant lead based paint hazards. Also, in 2017 there were 3 children in Centre County with Blood Lead Levels of 10 µg/dL and above. Since the number of family households with children age 6 or younger are relatively low, no priority is deemed necessary. Instead LBP hazards will be addressed in all pre-1978 housing receiving rehabilitation assistance.

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

Lead risk assessments are completed on all pre-1978 properties purchased through the homebuyer programs and all pre-1978 properties receiving rehabilitation assistance. Depending on estimated rehab costs, interim controls or abatement are completed by qualified contractors and workers on all properties testing positive for LBP Hazards, and clearance is achieved. All lead paint controls are done by EPA Lead-safe Certified Firms with EPA Lead-safe Certified workers and all abatement work is undertaken by PA Certified Lead Abatement Contractors.

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

Jurisdiction Goals, Programs and Policies for reducing 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.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Funding of human service activities will continue to be directed to support services that are housing and housing-related.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Borough of State College Community Development and Housing Department (CD) is responsible for monitoring and reviewing the activities identified in the Consolidated Plan (CP).

Applications for CDBG or other federal funds subject to CP requirements and administered by the Borough are reviewed to determine consistency with the CP. All proposed projects are reviewed to determine the project's consistency with the CP.

Funded projects, including subrecipients, are monitored on a quarterly basis, to assure compliance with the CP and with applicable Federal program requirements and to assure that performance goals are being achieved. Monitoring covers each program, function or activity and includes site visits as warranted.

In addition, affordable housing projects are monitored to ensure on-going compliance with program requirements. This includes verifying compliance with residency requirements, and income verifications and inspections for rental units.

To ensure compliance with minority/women's business outreach, the Borough uses the websites provided by the Pennsylvania Housing Finance Agency and the Pennsylvania Department of General Services to obtain lists of minority and women's businesses for contracting. The Borough sends notices of the availability of contracting opportunities to firms or individuals, which are obtained from the web site. This is done on an annual basis, as well as during the bidding phase of individual construction projects. For the homebuyer and rehab programs, CD staff checks references and certifications of interested contractors for inclusion on an approved contractor list. The eligibility of all contractors is verified using the U.S. General Services Administration's System for Award Management (SAM) to identify debarred contractors. The Pennsylvania Department of General Services website is also used to determine if companies are debarred or suspended from the list of participating contractors. The Pennsylvania Home Improvement Contractor registration site is also referenced to screen prospective contractors.

To ensure compliance with timeliness of expenditures, the Borough has established a tracking system for each human services subrecipient to provide a running balance of total subrecipient expenditures. The human services subrecipients used to draw funds on a monthly basis.

Public works projects are also monitored to be sure the work will be done by the date established in the contract and contractors are encouraged to submit requests for reimbursement on a monthly basis throughout the project. Marketing is conducted for the homebuyer and rehab programs to ensure a sufficient pool of applicants are qualified to move forward. Regular contact is maintained with the CHDOs to ensure they find houses to purchase and rehab for sale to qualified buyers. Both CHDOs have mechanisms in place to locate houses that are for sale in the appropriate cost range. Staff tracks the progress of all projects at the time of each draw to determine if sufficient funds will be drawn to comply with the CDBG timeliness and HOME commitment and expenditure deadlines.

An evaluation of the Borough's progress in meeting its goals and objectives established in the CP is submitted to HUD annually through the Consolidated Annual Performance Evaluation and

Report. Where appropriate, current monitoring procedures will be revised to include a determination of whether information entered into the Integrated Disbursement and Information System is correct and complete.

Requests for certification of consistency are reviewed for compliance with the Borough's CP. If the proposed activity complies with the Borough's CP, certification of consistency is given.

2020 Annual Action Plan

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.

In addition to \$1,024,310.77 in CDBG Entitlement funding and \$722,541.68 in HOME funding, through the 2020 Coronavirus Aid, Relief, and Economic Security (CARES) Act, the Borough will receive \$628,525 in CDBG-CV funds to prepare for, prevent and respond to the impacts of the COVID-19 pandemic.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public-federal	Acquisition Admin & Planning Housing Public Improvements & Facilities Public Services	519,603.00	18,547.65	486,160.12	1,024,310.77	2,078,732.00	Approximately 25% of the grant will be for Program Administration; 15% for Human Service Agencies; 18% non-housing Improvements; 7% for housing; and 41% to address Coronavirus.
HOME	Public-federal	Acquisition- Rehab Admin & Planning	288,225.00	0.00	434,316.68	722,541.68	1,153,252.00	Approximately 25% of the grant will be for Program Administration; 10% for CHDO operating costs; and 65% for TBRA assistance.
CDBG-CV	Public-federal	Other: To prevent, prepare for, and respond to the Coronavirus	628,525.00	0.00	0.00	628,525.00	0.00	CDBG-CV funds to be used to prevent, prepare for, and respond to the Coronavirus.

Table 51 - 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 publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

In 2020, CDBG funds will be used for improvements to E. Fairmount Park owned by the Borough and located in low-mod block groups.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Human Service Agencies	2020	2024	- Homeless - Non-Homeless Special Needs	n/a	- Homelessness - Special Needs	CDBG: \$77,952.00	Public service activities other than Low/Moderate Income Housing Benefit: 237 Persons Assisted
	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	Rehab: Single-Unit Residential	2020	2024	- Affordable Housing	n/a	Affordable Housing	CDBG: \$185,342.01	Homeowner Housing Rehabilitated: 2 Household Housing Unit
	Goal Description:	Funds will be used to rehabilitate extremely low, low, and moderate income owner occupied housing units.						
3	Acquisition for Rehabilitation	2020	2024	- Affordable Housing	n/a	Affordable Housing	CDBG: \$186,422.26 HOME: \$2,320.90	Homeowner Housing Rehabilitated: 3 Household/Housing Units
	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	Rental Acquisition for Rehabilitation	2020	2024	- Affordable Housing	n/a	- Affordable Housing	HOME: \$431,995.78	Rental units rehabilitated: 8 Households/Housing Units
	Goal Description:	Funds will be used to acquire and rehabilitate existing rental units affordable to households with incomes \leq 80% of AMI.						
5	Public Facilities & Infrastructure Improvements	2020	2024	Non-Housing Community Development	n/a	Public Improvements & Infrastructure and Public Facilities	CDBG: \$111,153.49	Public Facility or Infrastructure Activities other than Low-Moderate Income Housing Benefit: 7,715 Persons Assisted
	Goal Description:	Funds will be used for public facility and infrastructure improvements in low-mod service areas.						

6	Addressing Coronavirus – Decent Housing	2020	2022	Coronavirus	n/a	Coronavirus	CDBG-CV: \$244,571.00 CDBG: \$180,370.89 HOME: \$187,403.45	Homeless prevention 120 Persons Assisted Tenant-based rental assistance/Rapid rehousing 40 Households Assisted
	Goal Description:	Funds will be used to prepare for, prevent and respond to the impacts of the coronavirus to increase the affordability of decent housing.						
7	Addressing Coronavirus – Suitable Living Environment	2020	2022	Coronavirus	n/a	Coronavirus	CDBG: \$211,713.52 CDBG-CV: \$258,249.00	Public service activities other than Low/Moderate Income Housing Benefit 132 Persons Assisted
	Goal Description:	Funds will be used to prepare for, prevent and respond to the impacts of the coronavirus to provide accessibility to a suitable living environment						

Table 52 – Goals Summary

Projects

AP-35 Projects – 91.220(d)

Project Summary Information

House of Care: Staffing Program 2020

Target Area: n/a
Goals Supported: Human Service Agencies
Needs Addressed: Special Needs
Funding: FY2020 CDBG: \$17,319
Description: From January 1st to December 31st of 2020, 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: 12/31/2020
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: 05M Health Services & National Objective: LMC
Goal Outcome Indicators: Public service activities other than Low/Moderate Income Housing Benefit – 5 Persons Assisted

Centre Safe: Staffing Program 2020

Target Area: n/a
Goals Supported: Human Service Agencies
Needs Addressed: Homelessness
Funding: FY2020 CDBG: \$29,252
Description: From January 1st to December 31st of 2020, 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: 12/31/2020
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: 05G Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking & 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 2020

Target Area: n/a
Goals Supported: Human Service Agencies
Needs Addressed: Homelessness
Funding: FY2020 CDBG: \$16,826
Description: From January 1st to December 31st of 2020 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 80 presumed low-mod persons.
Target Date: 12/31/2020
Estimate the number and type of families that will benefit from the proposed activities: 80 presumed low-mod persons.
Location Description: 217 E. Nittany Ave., State College, PA 16801-5302
Planned Activities: HUD Matrix Code: 05Z Other Public Services & National Objective: LMC
Goal Outcome Indicator Public service activities other than Low/Moderate Income Housing Benefit – 80 Persons Assisted

Burrowes Street Youth Haven: Shelter Staffing Program 2020

Target Area: n/a
Goals Supported: Human Service Agencies
Needs Addressed: Homelessness
Funding: FY2020 CDBG: \$9,382
Description: From January 1st to December 31st of 2020, 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 15 low-mod persons.
Target Date: 12/31/2020
Estimate the number and type of families that will benefit from the proposed activities: 15 extremely low, low, or moderate income persons.
Location Description: 334 S. Burrowes St., State College, PA 16801
Planned Activities: HUD Matrix Code: 05D Youth Services & National Objective: LMC
Goal Outcome Indicators: Public service activities other than Low/Moderate Income Housing Benefit – 15 Persons Assisted

Centre County Youth Service Bureau Independent Living Program: Program Operations 2020

Target Area: n/a
Goals Supported: Human Service Agencies
Needs Addressed: Homelessness
Funding: FY2020 CDBG: \$5,173
Description: From January 1st to December 31st of 2020, 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: 12/31/2020
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: 05D Youth Services & National Objective: LMC
Goal Outcome Indicators: Public service activities other than Low/Moderate Income Housing Benefit – 12 Persons Assisted

Owner-Occupied Rehab Program 2020-2022

Target Area: n/a
Goals Supported: Rehab: Single-Unit Residential
Needs Addressed: Affordable Housing
Funding: Prior Year CDBG: FY2019 - \$39,011.10; FY2017 – \$58,752.67; FY2016 - \$41,940.40; FY2015 – \$31,925.44; and FY2016 CDBG Program Income - \$13,712.40
Description: From January 1, 2020 to December 31, 2022, 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 2 extremely low, low, or moderate income small or large family owner-occupied households.
Target Date: 12/31/2022
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 homeowner households.
Location Description: Borough-wide
Planned Activities: HUD Matrix Code: 14A Rehab: Single-Unit Residential & National Objective: LMH
Goal Outcome Indicators: Homeowner Housing Rehabilitated – 2 Household Housing Units

State College Borough First Time Homebuyer Program (Low Income) 2020-2021

Target Area: n/a
Goals Supported: Acquisition – for Rehabilitation
Needs Addressed: Affordable Housing
Funding: FY2020 CDBG: \$34,080.88; and Prior Year CDBG: FY2018 - \$98,960.07; FY2017 – \$37,421.00; and FY2016 - \$11,125.06
Description: From January 1, 2020 to December 31, 2021, 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: 12/31/2021
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 Rehabilitated – 1 Household Housing Unit

State College Community Land Trust Homebuyer Program 2020

Target Area: n/a
Goals Supported: Acquisition – for Rehabilitation
Needs Addressed: Affordable Housing
Funding: HOME: FY2018 - \$2,320.90
Description: From January 1, 2020 to December 31, 2020, 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: 12/31/2020
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 Rehabilitated – 1 Household Housing Unit

Temporary Housing Foundation First Time Homebuyer Program 2020-2021

Target Area: n/a
Goals Supported: Acquisition – for Rehabilitation
Needs Addressed: Affordable Housing
Funding: FY2018 CDBG Program Income - \$4,835.25
Description: From January 1, 2020 to December 31, 2021, 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. ($\leq 80\%$ of AMI)
Target Date: 12/31/2021
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 $\leq 80\%$ of AMI.
Location Description: Borough-wide
Planned Activities: HUD Matrix Code: 14G Acquisition – for Rehabilitation & National Objective: LMH
Goal Outcome Indicators: Homeowner Housing Rehabilitated – 1 Household Housing Unit

THF Rental Acquisition/Rehabilitation Program 2020-2021

Target Area: n/a
Goals Supported: Rental Acquisition for Rehabilitation
Needs Addressed: Affordable Housing
Funding: Prior Year HOME Funds: FY2019 - \$309,540.26; FY2018 - \$111,880.12; and FY2017 - \$10,575.40
Description: From January 1st 2020 to December 31st of 2021, funds will be used for the acquisition and rehabilitation of existing rental properties units to increase the affordability of decent housing for 8 extremely low, low, or moderate-income small or large family renter household. ($\leq 80\%$ of AMI)
Target Date: 12/31/2021
Estimate the number and type of families that will benefit from the proposed activities: 8 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 – 8 Household Housing Units

2020 CDBG Infrastructure Project: Park Improvements – E Fairmount Park

Target Area: n/a
Goals Supported: Public Facilities & Infrastructure Improvements
Needs Addressed: Public Facilities & Infrastructure
Funding: FY2020 CDBG funding: \$91,936.00 and Prior Year Funds: FY2015 \$19,153.49
Description: From January 1, 2020 to December 31, 2021, funds will be used for public facility improvements at E. Fairmount Park to improve the availability/accessibility of suitable living environment for 7,715 persons, 86.3% are low-mod persons.
Target Date: 12/31/2021
Estimate the number and type of families that will benefit from the proposed activities: 7,715 persons, 86.3% are low-mod persons.
Location Description: 518 E. Fairmount Ave.
Service Area: CT120 BG1,2,3,4&5; CT125 BG1.
Planned Activities: HUD Matrix Code: 03F Parks, Recreational Facilities & National Objective: LMA
Goal Outcome Indicators: Public Facility or Infrastructure Activities other than Low-Moderate Income Housing Benefit – 7,715 Persons Assisted

General Administration of the CDBG Program 2020

Target Area: n/a
Goals Supported: Human Service Agencies; Rehab: Single-Unit Residential; Acquisition – for Rehabilitation; Public Facilities & Infrastructure Improvements
Needs Addressed: Homeless; Non-Homeless Special Needs; Affordable Housing; Public Facilities & Infrastructure
Funding: FY2020 CDBG: \$72,097.40
Description: From January 1st to December 31st 2020, funds will be used to cover general administration costs associated with the oversight, management and coordination of the CDBG Program.
Target Date: 12/31/2020
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: 21A General Program Administration
Goal Outcome Indicators: n/a

Preparation of Plans & Reports 2020

Target Area: n/a
Goals Supported: Human Service Agencies; Rehab: Single-Unit Residential; Acquisition – for Rehabilitation; Public Facilities & Infrastructure Improvements
Needs Addressed: Homeless; Non-Homeless Special Needs; Affordable Housing; Public Facilities & Infrastructure
Funding: FY2020 CDBG: \$7,342.20
Description: From January 1st to December 31st 2020, funds will be used to prepare the 2019 CAPER, and the 2021 Action Plan
Target Date: 12/31/2020
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: 20 Planning
Goal Outcome Indicators: n/a

CV - Housing Policy Development

Target Area: n/a
Goals Supported: Addressing Coronavirus – Decent Housing
Needs Addressed: Coronavirus
Funding: FY2020 CDBG: \$24,481.00
Description: From October 6, 2020 to December 31, 2021, funds will be used for housing policy facilitation and action strategy.
Target Date: 12/31/2021
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: 20 Planning
Goal Outcome Indicators: n/a

HOME Program Administration and Planning 2020

Target Area: n/a
Goals Supported: Acquisition – for Rehabilitation; Rental Acquisition for Rehabilitation
Needs Addressed: Affordable Housing
Funding: FY2020 HOME: \$72,056.25
Description: From Jan. 1st to Dec. 31st 2020, funds will be used for administrative costs associated with the HOME Program.
Target Date: 12/31/2020
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: 21H HOME Admin
Goal Outcome Indicators: n/a

CHDO Operating Support – THF 2020

Target Area: n/a
Goals Supported: Acquisition - for Rehabilitation; Rental Acquisition for Rehabilitation
Needs Addressed: Affordable Housing
Funding: FY2020 HOME: \$14,411.25
Description: From January 1st to December 31st 2020, funds will be used to cover operating costs associated with carrying out CHDO Activities.
Target Date: 12/31/2020
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: 21I HOME CHDO Operating Expenses
Goal Outcome Indicators: n/a

CHDO Operating Support – SCCLT 2020

Target Area: n/a
Goals Supported: Acquisition - for Rehabilitation; Rental Acquisition for Rehabilitation
Needs Addressed: Affordable Housing
Funding: FY2020 HOME: \$14,411.25
Description: From Jan. 1st to Dec. 31st 2020, funds will be used to cover operating costs associated with carrying out CHDO Activities.
Target Date: 12/31/2020
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: 21I HOME CHDO Operating Expenses
Goal Outcome Indicators: n/a

CV - House of Care: Program Operations

Target Area: n/a
Goals Supported: Addressing Coronavirus – Suitable Living Environment
Needs Addressed: Coronavirus
Funding: FY2020 CDBG: \$12,000
Description: From January 1st to December 31st of 2020, funds will be used to cover additional staff, personal protection equipment, and food supplies for this personal care home, to provide accessibility to a suitable living environment to 5 presumed low-mod persons.
Target Date: 12/31/2020
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: 05M Health Services & National Objective: LMC
Goal Outcome Indicators: Public service activities other than Low/Moderate Income Housing Benefit – 5 Persons Assisted

CV - Centre Safe: Program Operations

Target Area: n/a
Goals Supported: Addressing Coronavirus – Suitable Living Environment
Needs Addressed: Coronavirus
Funding: FY2020 CDBG: \$71,713.52 and FY2020 CDBG-CV: \$46,400.00
Description: From January 1st to December 31st of 2021, funds will be used to cover non-congregate accommodations and basic needs for victims of domestic abuse needed to meet social isolation requirements due to Coronavirus, to provide accessibility to a suitable living environment to 12 presumed low-mod persons.
Target Date: 12/31/2021
Estimate the number and type of families that will benefit from the proposed activities: 12 presumed low-mod persons.
Location Description: 140 W. Nittany Ave., State College, PA 16801
Planned Activities: HUD Matrix Code: 05G Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking & National Objective: LMC
Goal Outcome Indicators: Public service activities other than Low/Moderate Income Housing Benefit – 12 Persons Assisted

CV – Housing Transitions: Program Operations

Target Area: n/a
Goals Supported: Addressing Coronavirus – Suitable Living Environment
Needs Addressed: Coronavirus
Funding: FY2020 CDBG-CV: \$22,400.00
Description: From January 1, 2020 to December 31, 2021, funds will be used to cover non-congregate accommodations, basic needs, and additional operation costs to respond to the Coronavirus pandemic, to provide accessibility to a suitable living environment to 60 presumed low-mod persons.
Target Date: 12/31/2021
Estimate the number and type of families that will benefit from the proposed activities: 60 presumed low-mod persons.
Location Description: 217 E. Nittany Ave., State College, PA 16801-5302
Planned Activities: HUD Matrix Code: 05Z Other Public Services & National Objective: LMC
Goal Outcome Indicators: Public service activities other than Low/Moderate Income Housing Benefit – 60 Persons Assisted

CV – Out of the Cold: Program Operations

Target Area: n/a
Goals Supported: Addressing Coronavirus – Suitable Living Environment
Needs Addressed: Coronavirus
Funding: FY2020 CDBG: \$93,000.00 and FY2020 CDBG-CV: \$91,200.00
Description: From January 1st to December 31st of 2021, funds will be used to cover non-congregate and group quarters housing, staffing costs and basic needs, to provide accessibility to a suitable living environment to 40 presumed low-mod persons.
Target Date: 12/31/2021
Estimate the number and type of families that will benefit from the proposed activities: 40 presumed low-mod persons.
Location Description: 318 S. Atherton St., State College, PA 16801
Planned Activities: HUD Matrix Code: 03T Homeless/AIDS Patients Programs & National Objective: LMC
Goal Outcome Indicators: Public service activities other than Low/Moderate Income Housing Benefit – 40 Persons Assisted

CV – CVIM: Program Operations

Target Area: n/a
Goals Supported: Addressing Coronavirus – Suitable Living Environment
Needs Addressed: Coronavirus
Funding: FY2020 CDBG: \$10,000.00
Description: From January 1st to December 31st of 2021, funds will be used to for personal protective equipment, IT infrastructure improvements, and testing costs, to provide accessibility to a suitable living environment to 25 extremely low, low, or moderate persons
Target Date: 12/31/2021
Estimate the number and type of families that will benefit from the proposed activities: 25 low-mod persons.
Location Description: 2520 Green Tech Dr., Ste. D, State College, PA 16803
Planned Activities: HUD Matrix Code: 05M Health Services & National Objective: LMC
Goal Outcome Indicators: Public service activities other than Low/Moderate Income Housing Benefit – 25 Persons Assisted

CV – Food & Shelter Services

Target Area: n/a
Goals Supported: Addressing Coronavirus – Suitable Living Environment
Needs Addressed: Coronavirus
Funding: FY2020 CDBG: \$25,000.00 and FY2020 CDBG-CV: \$98,249.00
Description: From January 1, 2020 to December 31, 2021, funds will be used to cover costs relating to testing and contact tracing as well as the delivery of basic needs through case management and the operations of area homeless shelters, and non-profit food providers, to provide accessibility to a suitable living environment to 50 extremely low, low, or moderate income persons.
Target Date: 12/31/2021
Estimate the number and type of families that will benefit from the proposed activities: 50 extremely low, low, or moderate income persons.
Location Description: 243 S. Allen St. State College, PA 16801
Planned Activities: HUD Matrix Code: 05Z Other Public Services Not Listed in 03T and 05A-05Y & National Objective: LMC
Goal Outcome Indicators: Public service activities other than Low/Moderate Income Housing Benefit – 50 Persons Assisted

CV – Homelessness Prevention Program

Target Area: n/a
Goals Supported: Addressing Coronavirus – Decent Housing
Needs Addressed: Coronavirus
Funding: FY2020 CDBG-CV: \$244,571.00; and FY2019 CDBG: \$155,870.89
Description: From January 1, 2020 to December 31, 2021 funding will be used for homelessness prevention by providing up to 6 months of assistance for housing related costs as well as project deliver costs, to increase the affordability of decent housing to 120 low-mod persons.
Target Date: 12/31/2021
Estimate the number and type of families that will benefit from the proposed activities: 120 low-mod persons.
Location Description: Borough-wide
Planned Activities: HUD Matrix Code: 05Q Subsistence Payments – 570.207(b)(4) & National Objective: LMC
Goal Outcome Indicator Homelessness prevention – 120 Persons Assisted

CV – Borough TBRA Program

Target Area: n/a
Goals Supported: Addressing Coronavirus – Decent Housing
Needs Addressed: Coronavirus
Funding: FY2020 HOME: \$187,346.25
Description: From January 1, 2020 to December 31, 2021, funds will be used for rental payments and housing related costs to prevent eviction to increase the affordability of decent housing for 40 extremely low, low, or moderate-income small or large family renter households.
Target Date: 12/31/2021
Estimate the number and type of families that will benefit from the proposed activities: 40 small or large family renter households with income \leq 80% of AMI
Location Description: Borough-wide
Planned Activities: HUD Matrix Code: 05S Rental Housing Subsidies & National Objective: LMH
Goal Outcome Indicators: Tenant-based rental assistance/Rapid rehousing – 40 Households Assisted

CV - Administration

Target Area: n/a
Goals Supported: Addressing Coronavirus – Suitable Living Environment; Addressing Coronavirus – Decent Housing
Needs Addressed: Coronavirus
Funding: FY2020 CDBG-CV: \$125,705.00
Description: From January 1, 2020 to December 31, 2021, funds will be used to cover administration costs associated with the oversight, management and coordination of the CARES Act Funding received.
Target Date: 12/31/2021
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: 21A General Program Administration
Goal Outcome Indicators: n/a

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

Approximately 43% of the CDBG funding expected to be available in 2020 is budgeted to address Coronavirus by providing funds to human service agencies which serve low-mod persons in order to respond to the effects of the Coronavirus.

Approximately 13% of the CDBG funding expected to be available in 2020 is budgeted for projects identified in the Borough's CIP for 2020-2024. 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.

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 2020 the Borough plans on continuing to provide funds to human service agencies which provide housing related services.

Approximately 21% the 2020 CDBG funding is budgeted for housing activities. 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. A total of 75% (5,367) of the Borough's extremely low, low, and moderate-income renter households are living in housing that is not affordable.

Of the FY2020 CDBG allocation, 20% is budgeted for administration and planning. This includes \$24,481.00 for the CV – Housing Policy Development project which will involve a housing services analysis and strategy preparation to address the growing need for affordable housing and housing options for the homelessness resulting from the COVID-19 pandemic.

HOME Allocation

Approximately 65% of 2020 HOME funding is budgeted for addressing the cost burden of rental housing costs through a Borough-wide TBRA Program. A total of 75% (5,367) of the Borough's extremely low, low, and moderate-income renter households are living in housing that is not affordable.

For FY2020 the Borough will be using a waiver to allocate 10% of its annual HOME fund allocation for CHDO operating support. In 2020, each CHDO will receive \$14,411.25 in CHDO operating support.

For FY2020 the Borough will be using a waiver to allocate 25% of its annual HOME fund allocation for administration and planning.

CDBG-CV Allocation

The Borough has been allocated \$628,525 in CDBG-CV funding through the CARES Act.

Approximately 41% of the CDBG-CV funds are budgeted to assist the human service agencies respond to the COVID-19 pandemic. Approximately 39% of the CDBG-CV funds are budgeted for homelessness prevention. This will provide short-term assistance to cover housing related

costs to low-mod persons in the Borough to prevent eviction or loss of home due to the effects of Coronavirus.

Remaining 20% of the CDBG-CV funds are budgeted for administration.

AP-50 Geographic Distribution – 91.220(f)

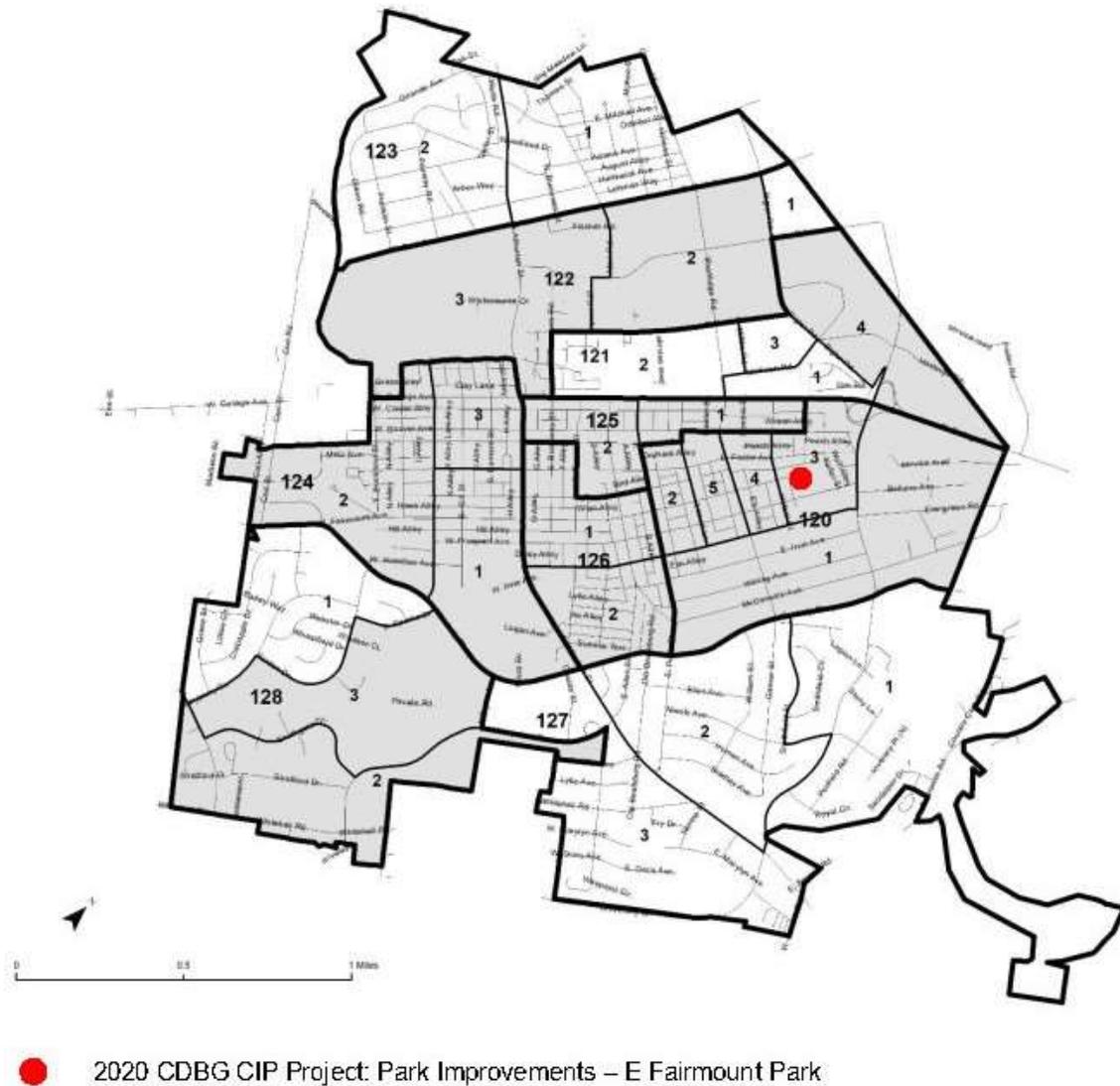
Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed: N/A

Rationale for the priorities for allocating investments geographically: N/A

Discussion

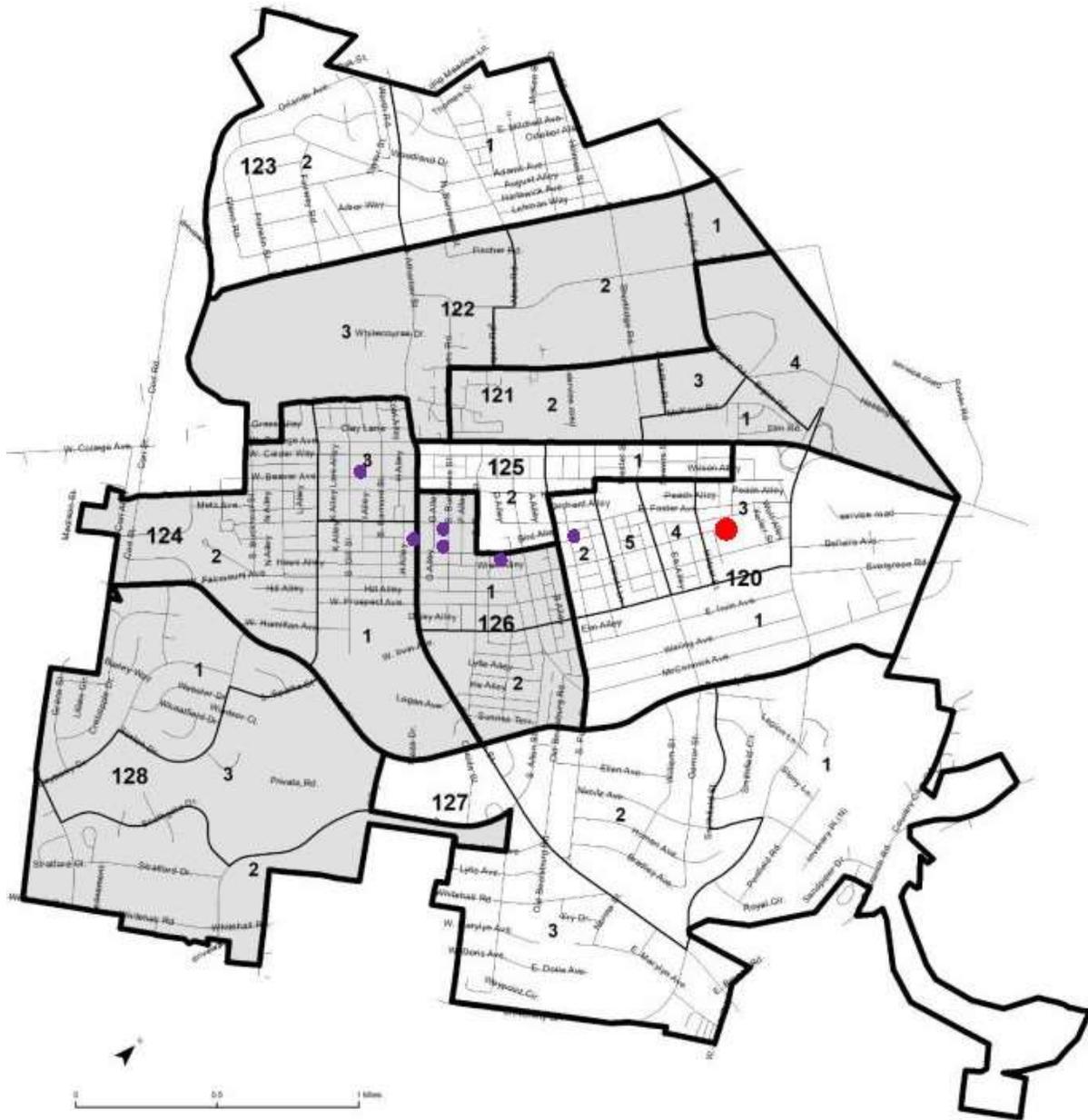
The general allocation priorities are included under the SP-10 Geographic Priorities section. Following are maps showing known project locations.

Public Facilities & Infrastructure Improvements Projects



Activities Map

Borough of State College
 Areas of Minority Concentration
 2013-2017 American Community Survey 5-Estimates



- THF Rental Acquisition/Rehabilitation Program 2020-2021
- 2020 CDBG CIP Project: Park Improvements – E Fairmount Park
- Human Service Agencies

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	4
Special-Needs	0
Total	4

Table 53 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	1
Acquisition of Existing Units	3
Total	4

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

Discussion

The goals are based on multi-year projects. The Owner-Occupied Rehab Program project is expected to assist 1 homeowner household between 2020-2022. The homebuyer programs are expected to assist 3 renter households between 2020-2021.

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 in within the boundaries of the Borough of State College. 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

Discussion

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

Introduction

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 2020, the Borough's goal is to assist 232 homeless persons.

To address the growing need for housing options for the homeless resulting from the COVID-19 pandemic, the Borough will undertake the Housing Policy Development planning project which will involve housing services analysis and strategy preparation.

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.

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 2020, 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)

Introduction:

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

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. CDBG funding will be provided for the Borough's FTHB Program (Low-Income). HOME and CDBG funding will be provided for the CHDO's homebuyer 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.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

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 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 2020.

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 or eliminate 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 homebuyer programs and all pre-1978 properties receiving rehabilitation Assistance. Depending on estimated rehab costs, interim controls or abatement are completed by qualified contractors and workers on all properties testing positive for LBP Hazards, and clearance is achieved. All lead paint controls are done by EPA Lead-safe Certified Firms with EPA Lead-safe Certified workers and all abatement work is undertaken by PA Certified Lead Abatement Contractors.

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

As part of the U.S. Department of Housing and Urban Development's (HUD) Consolidated Plan process for entitlement communities, the Borough of State College (the Borough) submits an certification that it will affirmatively further fair housing (AFFH). This certification requires the undertaking of Fair Housing Planning through: the completion of an Analysis of Impediments to Fair Housing Choice; determining actions to eliminate any identified impediments; and maintenance of AFFH records.

As part of the 2020-2024 Consolidate Plan process, this Fair Housing Analysis Update (FHAU) has been prepared by the Borough to identify current impediments to the fair housing choices of residents in the Borough and actions which will be undertaken to address those impediments.

Following are the impediments which have been identified and objectives to address the impediment during 2020-2024. Also included are any actions to be undertaken during 2020 to meet the objectives:

1) Impediment: Lack of affordable housing and financing

- Objective: The Borough will continue to pursue providing affordable housing opportunities to expand housing choice in the Borough.

Action: In 2020, the Borough will make certain funding is available for the Homebuyer programs.

Action: In 2020, CD staff will work with the Centre County Affordable Housing Coalition, and other county and regional partners (e.g. Centre Region Planning Agency) to develop a region-wide housing market analysis to identify needs and opportunities for affordable housing.

Action: In 2020, during the zoning ordinance re-write process, Borough staff will identify and analyze the impact of the policy on the opportunity to develop new, and maintain existing, affordable housing that is consistent with community character and suitable to each household type and size.

2) Impediment: Inadequate bicycle and pedestrian infrastructure

- Objective: Staff of the Borough's Planning and Community Development Department and Public Works Department can collaborate to improve the adequacy and safety of the bicycle path network, and pedestrian walkways, connecting residents from throughout the Borough to their place of work, schools, etc. as a means to increase the affordability of living in the Borough by providing a safe and accessible alternative, low-cost form of transportation.

3) Impediment: Lack of knowledge of Pennsylvania Tenant/Landlord Law as it relates to complicated lease language, and reasonable accommodations for children and support animals.

- Objective: Improve access to tenant/landlord law for the illiterate and disadvantaged.

Action: In 2020, CD staff will support the efforts of the Centre County Affordable Housing Coalition and the Center for Alternatives in Community Justice to develop educational materials modeled after Lancaster County's tenant handbook in cooperation with the Mid-State Literacy Council and help to distribute the educational materials to those most in need of protection from predatory leases.

- Objective: Help landlords navigate changes in fair housing protections by providing them with the latest information regarding support animals and supportive services available in the community.

Action: In 2020, CD staff will work with the Pennsylvania Human Relations Commission, Mid-Penn Legal Services, or other organizations to secure or develop printed and on-line

materials offering up to date information regarding emotional support animals and to distribute these educational materials to landlords through various outreach methods.

4) Impediment: Cost burden of owning older homes

- Objective: Work with partners to identify opportunities to make deeper impacts on energy conservation in houses rehabilitated through the housing programs of the Borough and its affordable housing partners by utilizing expertise from Penn State University and the private sector to secure additional sources of funding and to implement the recommendations of energy audits.

Action: In 2020, CD Staff will utilize resources available through Penn State University and private sector companies to prepare rehabilitation specifications based on professionally prepared energy audits that recommend ways to incorporate energy efficiency retrofits into the housing rehabilitation process.

Action: In 2020, the Borough will apply for at least one additional source of grant funding to supplement HOME and CDBG resources used for the First Time Home Buyer and Owner-Occupied Housing Rehabilitation Programs.

5) Impediment: LEP individuals may have limited access to information about housing programs and anti-discrimination protections.

- Objective: Improve housing choice for those with limited English proficiency by working with affordable housing partners, and community resources, including Penn State University, to provide program related information in various languages including Spanish, Korean, Cantonese, Russian, and/or other languages, as is identified to be necessary.

Action: In 2020, the Borough will translate the annual Fair Housing Notice, Community Needs Public Hearing Notices, and Housing Program Brochures into Cantonese, Korean, Spanish, Russian and/or other languages as appropriate to the population.

- Objective: Improve the equity of program delivery by building relationships with culturally diverse community groups including churches, instructors of English as a second language, ethnic based clubs and businesses, etc.

Action: In 2020, CD staff will distribute the translated notices and brochures to culturally diverse businesses, institutions and clubs within the community.

Action: In 2020, CD staff will renew and improve the working relationship with the language translation service providers such as Global Connections, Language Line, and staff of the State College Area School District's Community Education English as a Second Language Program.

6) Impediment: Lack of landlords in the Borough that will lease to tenants with Section 8 housing vouchers.

- Objective: Work with the County and other affordable housing partners to develop relationships with landlords as needed to provide education to dispel barriers to renting to tenants with Section 8 housing vouchers.

Action: In 2020, in cooperation with the Centre County Housing Authority, hold a workshop for landlords that includes information designed to dispel misconceptions about participation in the Section 8 Program.

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 |
|---|---|

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 Provisions for the Borough's FTHB Program, THF's FTHB, and SCCLT's Homebuyer Program 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 Provisions for the Borough's FTHB Program, THF's FTHB, and SCCLT's Homebuyer Program 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 Affordable Homeownership 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, 2019 and July 31, 2019, resulting in a maximum HOME housing value limit of \$348,650 (95% of the area median \$367,000) for 1-4 units and \$159,000 (95% of the area median \$168,000) for condos. A copy of the spreadsheets documenting the methodology used is included as an appendix.

Description of eligible applicants; process for soliciting and funding applications; and where detailed information can be obtained for HOME-funded projects.

The Borough's FTHB Application and Selection Policy states that eligible applicants will have incomes of 60-80% of AMI, and meet the definition of first-time homebuyers of a dwelling in the Borough of State College. Applications are accepted on a first-come first-serve basis. As eligible applicants complete budget counseling and homebuyer education classes, they proceed to a bank for mortgage qualification. The first applicant finished with this process is identified as the first available to purchase the next house that becomes available. There is no additional ranking or prioritization of program participants.

Description of limits on beneficiaries or preferences given to a particular segment of the low-income population.

At this time, the Borough uses a first-come, first-serve method for receiving applications without preference. The Borough and the two CHDOs are participating in a cohort from March through October 2020 that is sponsored by the Federal Reserve Bank of Philadelphia on the topic of Wealth Equity. As we examine our housing programs through a lens of equity there will be changes proposed that increase outreach to those populations identified in our Consolidated Plan and Fair Housing Analysis as disproportionately housing cost burdened and as disproportionately experiencing substandard housing. In addition to changes in the approach to outreach, and building of bridges with underserved populations, the feasibility of other processes for enhancing equity will be explored.

Appendices

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 Market Analysis
	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 characteristics of this special needs population. As well as providing information on the supportive housing/services needs, and gaps in services.
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?	Market Analysis 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 data on tapping fees for water and sewage as well as the CIP process.
3	Agency/Group/Organization	Borough of State College Planning Dept.
	Agency/Group/Organization Type	Other government – Local Grantee Department
	What section of the Plan was addressed by Consultation?	Market Analysis
	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 data on the Borough’s Zoning Ordinances.
4	Agency/Group/Organization	Borough of State College Tax Department
	Agency/Group/Organization Type	Other government – Local Grantee Department
	What section of the Plan was addressed by Consultation?	Market Analysis
	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 data on tax-related information.

5	Agency/Group/Organization	Central PA Community Action, Inc
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care
	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 needs of the low-income population and those at risk of becoming homeless.
6	Agency/Group/Organization	Central PA Workforce Development Corp.
	Agency/Group/Organization Type	Services-Employment Regional Organization
	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?	In response to email request for information, was provided information on the needs of the business community; current workforce; and workforce initiatives.
7	Agency/Group/Organization	Centre Area Transportation Authority
	Agency/Group/Organization Type	Regional organization Other: Transportation
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Website provided information the transportation services for special needs populations.
8	Agency/Group/Organization	Centre County Affordable Housing Coalition
	Agency/Group/Organization Type	Housing Continuum of Care 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?	At the March 20, 2019 meeting facilitated a discussion on housing needs in general and the characteristics linked with instability and increased risk of homelessness specifically.
9	Agency/Group/Organization	Centre County Assistance Office
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Website used to provide description of services provided.

10	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.
11	Agency/Group/Organization	Centre County CoC
	Agency/Group/Organization Type	Housing Continuum of Care Homelessness Strategy
	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, was provided Point in Time survey results.
12	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 Market Analysis
	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. Website provided information for hazard mitigation.
13	Agency/Group/Organization	Centre County MH/ID/EI Drug & Alcohol
	Agency/Group/Organization Type	Other government – County
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis
	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, was provided information on the characteristics; supportive housing and services available to this special needs population and unmet needs. Provided information on programs for ensuring persons returning from institutions receive supportive housing.

14	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.
15	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.
16	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?	Spoke with the Assistant Administrator who provided information on the characteristics and needs of this special needs population. 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 County Office of Adult Services
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In response to an email, was provided information on transitional and permanent housing services needs and unmet needs of the low-income population. Also on needs of those receiving rapid re-housing assistance.
18	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 Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Website and 4-year Plan provided information on the supportive housing and services needs as well as characteristics of this special needs population and unmet needs. Also 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 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.
20	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.

21	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 Market Analysis
	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: services provided, homeless estimates; also PIT survey info.
22	Agency/Group/Organization	Centre Region Code Administration
	Agency/Group/Organization Type	Housing Regional organization
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Spoke with the Agency Director to determine calculation of vacant units suitable for rehabilitation. Also 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.
23	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.
24	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.

25	Agency/Group/Organization	Centre Safe
	Agency/Group/Organization Type	Services – Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homeless Needs – Families with Children Services-Victims of Domestic Violence Market Analysis
	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: numbers for emergency and transitional programs/service; supportive services available and unmet needs of this special needs population; also PIT survey info.
26	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 Market Analysis
	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, provided information on the labor and other needs of the business community as well as other workforce information. 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	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 Market Analysis
	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, was provided update on supportive services available to this special needs population as well as unmet needs.

28	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.
29	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 Market Analysis
	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 description of services and unmet needs of the frail elderly.
30	Agency/Group/Organization	Housing Authority of Centre County
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Market Analysis
	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 number of Section 8 vouchers utilized in the Borough, and the characteristics of those households. Also provided information on the facilities/ programs/services available.

31	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 Homeless Needs – Families with Children Homelessness Strategy Market Analysis
	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 various housing and supportive services provided to the homeless and also unmet needs; the needs of those at risk of becoming homeless and characteristics linked with instability; the needs of those receiving rapid-rehousing assistance; also PIT survey info.
32	Agency/Group/Organization	Interfaith Human Services
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In response to an email, provided information on the characteristics and needs of the low-income population. Also 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.
33	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 Market Analysis
	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, provided information on: description of services provided and needs and characteristics of this special needs population; and characteristics and needs of households at risk of becoming homeless.

34	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 Market Analysis
	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, provided information on the program and a count of overflow beds available.
35	Agency/Group/Organization	Parkway Plaza
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Other: Citizen Participation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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. The public hearing notice was provided to every resident by email in English and Mandarin and Korean.
36	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 Market Analysis
	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, provided information on services provided to employer and employees.
37	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?	Website provided information on the number of elevated lead levels in the County. 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.

38	Agency/Group/Organization	PICCC
	Agency/Group/Organization Type	Regional organization Services - Employment
	What section of the Plan was addressed by Consultation?	Market Analysis
	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, provided information on local workforce needs and the CentreREADY initiative

39	Agency/Group/Organization	Penn State Cooperative Extension – Centre County
	Agency/Group/Organization Type	Services – Education Services - Narrowing the Digital Divide
	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.

40	Agency/Group/Organization	SEDA-GOG
	Agency/Group/Organization Type	Regional
	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?	Website used to verify no CEDs projects in the Borough.

41	Agency/Group/Organization	SKILLS Inc
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Website provided information on the services/programs provided. Also 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.

42	Agency/Group/Organization	Small Business Development Center – Penn State
	Agency/Group/Organization Type	Services – Education Services-Employment
	What section of the Plan was addressed by Consultation?	Market Analysis
	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, provided information on the needs of the business community and how well the local workforce is able to meet the needs of the local economy.

43	Agency/Group/Organization	State College Area School District
	Agency/Group/Organization Type	Services – Education Other: School District
	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.

44	Agency/Group/Organization	State College Community Land Trust
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the Community Needs Discussion.

45	Agency/Group/Organization	Strawberry Fields
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In response to an email, provided updated description of services provided and unmet need info for this special needs population.

46	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 Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the Community Needs Discussion.

47	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 Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In response to an email, provided updated description of services provided and unmet need info for this special needs population.
48	Agency/Group/Organization	Veterans Multiservice Center
	Agency/Group/Organization Type	Other Services – Veterans
	What section of the Plan was addressed by Consultation?	Homelessness - Veterans Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Spoke with Regional Program Manager who provided information on housing and supportive services provided to homeless veterans, and those at risk of becoming homeless; as well as the needs of those who are receiving rapid rehousing assistance.
49	Agency/Group/Organization	Broadbandnow
	Agency/Group/Organization Type	Other: comparison website
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Website provided information on broadband needs.

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
<u>Net Proceeds</u>	<u>\$ 72,846.00</u>
Owner Original Investment	\$ 5,000.00
Plus Borough Subsidy	51,621.00
<u>Combined Investment</u>	<u>\$ 56,621.00</u>
Net Proceeds	\$ 72,846.00
Less Combined Investment	56,621.00
<u>Proceeds</u>	<u>\$ 16,225.00</u>

Based on the above scale for 6 years of ownership the proceeds would be distributed at \$3,241.76 to the Homeowner ($3.33\% \times 6 \text{ years} = 19.98\%$ of equity) ($\$16,226 \times .1998 = \$3,241.76$) and \$12,983.24 to the Borough ($100\% - 19.98\% = 80.02\%$) ($\$16,225 \times .8002 = \$12,983.24$). 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
<u>Minus costs to sell house</u>	<u>3,000</u>
Actual Homeowner's Return on Investment	\$ 14,865

Market Analysis to Determine 95% of Area Median Value

All Residential Property Transfers
Borough of State College
Property Sale Data from May 1, 2019 - July 31, 2019

Dist.	Type	Location	Last Sold	Price	Deeded Acres	Living Area	Age	Dwelling Type
36	R	801 STRATFORD DR	7/12/2019	\$82,500.00	0.09	1127	1976	condo
36	R	415 S ATHERTON ST	5/22/2019	\$129,950.00	0.01	606	1960	condo
36	R	1410 S GARNER ST	5/15/2019	\$138,633.00	0.38	1276	1961	single family
36	R	800 STRATFORD DR	5/30/2019	\$146,400.00	0.07	724	1975	condo
36	R	808 STRATFORD DR	5/24/2019	\$146,900.00	0.07	724	1975	condo
36	R	255 E BEAVER AVE #609	7/8/2019	\$150,000.00	0.01	370	1973	condo
36	R	1146 OLD BOALSBURG RD	5/17/2019	\$150,000.00	0.22	1189	1948	single family
36	R	918 SOUTHGATE DR	5/23/2019	\$163,000.00	0.09	1120	1988	condo
36	R	200 HIGHLAND AVE	7/26/2019	\$168,000.00	0.01	658	1966	condo
36	R	803 STRATFORD DR	5/31/2019	\$168,000.00	0.09	1127	1976	condo
36	R	812 STRATFORD DR	5/30/2019	\$170,000.00	0.1	1247	1976	condo
36	R	1177 S ATHERTON ST	5/31/2019	\$192,500.00	0.11	1104	1955	duplex
36	R	927 W WHITEHALL RD	7/5/2019	\$195,000.00	0.09	1150	1987	condo
36	R	417 E BEAVER AVE	5/31/2019	\$205,000.00	0.01	657	1965	apt. bldg.
36	R	222 WESTERLY PKWY	6/5/2019	\$205,000.00	0.08	1104	1947	duplex
36	R	917 HART CIR	7/25/2019	\$210,000.00	0.16	1556	1990	single family
36	R	1008 GLENN CIR N	7/19/2019	\$230,000.00	0.17	1162	1956	single family
36	R	427 ORLANDO AVE	5/24/2019	\$260,000.00	0.19	1380	1965	single family
36	R	742 STORCH RD	5/23/2019	\$266,000.00	0.34	1372	1960	single family
36	R	333 S ALLEN ST	7/8/2019	\$269,000.00	0.01	1333	1985	condo
36	R	225 CRESTMONT AVE	6/26/2019	\$269,900.00	0.14	1280	1950	single family
36	R	1017 SAXTON DR	5/6/2019	\$272,000.00	0.28	1148	1972	single family
36	R	1264 UNIVERSITY DR	7/18/2019	\$280,000.00	0.35	2285	1973	single family
36	R	817 HEDGEROW DR	7/15/2019	\$285,000.00	0.31	1760	1987	single family
36	R	308 W PROSPECT AVE	6/11/2019	\$288,000.00	0.19	1964	1949	single family
36	R	1164 DORUM AVE	7/26/2019	\$301,700.00	0.26	1773	1963	single family
36	R	1053 SAXTON DR	5/30/2019	\$314,000.00	0.43	1590	1975	single family
36	R	421 E BEAVER AVE	5/31/2019	\$315,000.00	0.01	784	1965	apt. bldg.
36	R	1006 SAXTON DR	7/19/2019	\$319,000.00	0.28	2468	1972	single family
36	R	616 E COLLEGE AVE	7/16/2019	\$320,000.00	0.01	975	1985	condo
36	R	229 S PATTERSON ST	7/12/2019	\$327,000.00	0.14	1387	1947	single family
36	R	202 E MARYLYN AVE	7/19/2019	\$329,900.00	0.33	2008	1968	single family
36	R	330 NIMITZ AVE	7/9/2019	\$335,000.00	0.32	1554	1955	single family
36	R	1174 S GARNER ST	7/22/2019	\$336,000.00	0.18	1978	1958	single family
36	R	867 WEBSTER DR	7/24/2019	\$340,000.00	0.34	1944	1967	single family
36	RA	115 ADAMS AVE	5/8/2019	\$350,000.00	0.17	1400	1958	single family
36	R	735 WESTERLY PKWY	7/26/2019	\$350,000.00	0.41	2148	1964	single family
36	R	816 BAYBERRY DR	6/18/2019	\$355,000.00	0.32	2040	1965	single family
36	R	525 RIDGE AVE	5/20/2019	\$367,000.00	0.29	2362	1946	single family
36	R	1243 SMITHFIELD CIR	7/25/2019	\$375,000.00	0.38	2004	1975	single family
36	R	539 RIDGE AVE	5/30/2019	\$390,000.00	0.29	1692	1948	single family
36	R	971 S SPARKS ST	7/11/2019	\$391,000.00	0.38	2331	1964	single family
36	R	222 WOODLAND DR	5/14/2019	\$393,000.00	0.21	1948	1938	single family
36	R	1272 PENFIELD RD	5/17/2019	\$395,000.00	0.43	1907	1974	single family
36	R	116 HILLCREST AVE	7/17/2019	\$425,000.00	0.23	1426	1939	single family
36	R	505 W NITTANY AVE	6/7/2019	\$425,000.00	0.34	3073	1926	single family

36	R	449 ORLANDO AVE	5/16/2019	\$430,000.00	0.19	1728	1963	single family
36	R	634 GLENN RD	5/14/2019	\$445,000.00	0.31	1551	1976	single family
36	R	210 HARTSWICK AVE	5/24/2019	\$448,700.00	0.17	1546	1980	single family
36	R	768 HILLCREST AVE	5/23/2019	\$452,000.00	0.28	1890	1996	single family
36	R	600 N ALLEN ST	5/24/2019	\$455,000.00	0.23	1998	1925	single family
36	R	154 RIDGE AVE	7/5/2019	\$490,000.00	0.26	2074	1928	single family
36	R	1079 SXTON DR	6/24/2019	\$535,000.00	0.29	3719	1992	single family
36	R	300 W FAIRMOUNT AVE	5/31/2019	\$540,000.00	0.39	3096	1917	single family
36	R	704 W NITTANY AVE	7/5/2019	\$559,900.00	0.24	2098	1954	single family
36	R	401 MARTIN TER	5/6/2019	\$597,000.00	0.14	2576	1980	single family
36	R	734 JACKSON ST	6/18/2019	\$610,000.00	0.34	2534	1949	single family
36	R	541 GLENN RD	6/11/2019	\$619,000.00	0.26	2224	1956	single family
36	R	205 HILLCREST AVE	7/17/2019	\$620,000.00	0.33	1619	1941	single family
36	R	444 W FAIRMOUNT AVE	6/18/2019	\$714,000.00	0.26	2878	1932	single family
36	R	913 RINGNECK RD	7/22/2019	\$754,515.00	0.49	2416	1980	single family
36	R	617 W PROSPECT AVE	6/12/2019	\$920,000.00	0.28	3200	2015	single family
36	R	729 S ALLEN ST	5/7/2019	\$975,000.00	0.17	1326	1941	apt. bldg.

Source: Centre County Webia Tax Assessment Search

HOME Maximum Purchase Price Limit
 For 1 to 4 Unit Dwellings in the Borough of State College
 Property Sale Data from May 1, 2019 - July 31, 2019
 Median = \$367,000
 95% of Median = **\$348,650**

Order	Location	Last Sold	Price	Dwelling Type
1	1410 S GARNER ST	5/15/2019	\$138,633.00	single family
2	1146 OLD BOALSBURG RD	5/17/2019	\$150,000.00	single family
3	1177 S ATHERTON ST	5/31/2019	\$192,500.00	duplex
4	222 WESTERLY PKWY	6/5/2019	\$205,000.00	duplex
5	917 HART CIR	7/25/2019	\$210,000.00	single family
6	1008 GLENN CIR N	7/19/2019	\$230,000.00	single family
7	427 ORLANDO AVE	5/24/2019	\$260,000.00	single family
8	742 STORCH RD	5/23/2019	\$266,000.00	single family
9	225 CRESTMONT AVE	6/26/2019	\$269,900.00	single family
10	1017 SAXTON DR	6/6/2019	\$272,000.00	single family
11	1264 UNIVERSITY DR	7/18/2019	\$280,000.00	single family
12	817 HEDGEROW DR	7/15/2019	\$285,000.00	single family
13	308 W PROSPECT AVE	6/11/2019	\$288,000.00	single family
14	1164 DORUM AVE	7/26/2019	\$301,700.00	single family
15	1053 SAXTON DR	5/30/2019	\$314,000.00	single family
16	1006 SAXTON DR	7/19/2019	\$319,000.00	single family
17	229 S PATTERSON ST	7/12/2019	\$327,000.00	single family
18	202 E MARYLYN AVE	7/19/2019	\$329,900.00	single family
19	330 NIMITZ AVE	7/9/2019	\$335,000.00	single family
20	1174 S GARNER ST	7/22/2019	\$336,000.00	single family
21	867 WEBSTER DR	7/24/2019	\$340,000.00	single family
22	115 ADAMS AVE	6/8/2019	\$350,000.00	single family
23	735 WESTERLY PKWY	7/26/2019	\$350,000.00	single family
24	816 BAYBERRY DR	6/18/2019	\$355,000.00	single family
25	625 RIDGE AVE	5/20/2019	\$367,000.00	single family
26	1243 SMITHFIELD CIR	7/25/2019	\$375,000.00	single family
27	539 RIDGE AVE	5/30/2019	\$390,000.00	single family
28	971 S SPARKS ST	7/11/2019	\$391,000.00	single family
29	222 WOODLAND DR	5/14/2019	\$393,000.00	single family
30	1272 PENFIELD RD	5/17/2019	\$395,000.00	single family
31	116 HILLCREST AVE	7/17/2019	\$425,000.00	single family
32	505 W NITTANY AVE	6/7/2019	\$425,000.00	single family
33	449 ORLANDO AVE	5/16/2019	\$430,000.00	single family
34	634 GLENN RD	5/14/2019	\$445,000.00	single family
35	210 HARTSWICK AVE	5/24/2019	\$448,700.00	single family
36	768 HILLCREST AVE	5/23/2019	\$452,000.00	single family
37	600 N ALLEN ST	5/24/2019	\$455,000.00	single family
38	154 RIDGE AVE	7/5/2019	\$490,000.00	single family
39	1079 SAXTON DR	6/24/2019	\$535,000.00	single family
40	300 W FAIRMOUNT AVE	5/31/2019	\$540,000.00	single family
41	704 W NITTANY AVE	7/5/2019	\$559,900.00	single family
42	401 MARTIN TER	5/6/2019	\$597,000.00	single family
43	734 JACKSON ST	6/18/2019	\$610,000.00	single family
44	541 GLENN RD	6/11/2019	\$619,000.00	single family
45	205 HILLCREST AVE	7/17/2019	\$620,000.00	single family
46	444 W FAIRMOUNT AVE	6/18/2019	\$714,000.00	single family
47	913 RINGNECK RD	7/22/2019	\$754,515.00	single family
48	617 W PROSPECT AVE	6/12/2019	\$920,000.00	single family

Source: Centre County Webia Tax Assessment Search

HOME Maximum Affordable Housing Purchase Price Limit
 For Condos in the Borough of State College
 Property Sale Data from May 1, 2019 - July 31 2019
 Median = \$168,000
 95% of Median = **\$159,000**

Order	Location	Last Sold	Price	Dwelling Type
1	801 STRATFORD DR	7/12/2019	\$82,500.00	condo
2	415 S ATHERTON ST	5/22/2019	\$129,950.00	condo
3	800 STRATFORD DR	5/30/2019	\$146,400.00	condo
4	808 STRATFORD DR	5/24/2019	\$146,900.00	condo
5	255 E BEAVER AVE #609	7/8/2019	\$150,000.00	condo
6	918 SOUTHGATE DR	5/23/2019	\$163,000.00	condo
7	200 HIGHLAND AVE	7/26/2019	\$168,000.00	condo
8	803 STRATFORD DR	5/31/2019	\$168,000.00	condo
9	812 STRATFORD DR	5/30/2019	\$170,000.00	condo
10	927 W WHITEHALL RD	7/5/2019	\$195,000.00	condo
11	333 S ALLEN ST	7/8/2019	\$269,000.00	condo
12	616 E COLLEGE AVE	7/16/2019	\$320,000.00	condo

Source: Centre County Webia Tax Assessment Search

Grantee SF-424s and Certifications

CDBG SF-424:

OMB Number: 4040-0004
Expiration Date: 12/31/2022

Application for Federal Assistance SF-424		
*1. Type of Submission: <input type="checkbox"/> Preapplication <input type="checkbox"/> Application <input checked="" type="checkbox"/> Changed/Corrected Application	*2. Type of Application: <input type="checkbox"/> New <input type="checkbox"/> Continuation <input checked="" type="checkbox"/> Revision	*If Revision, select appropriate letter(s): <input type="text" value="B: Decrease Award"/> *Other (Specify): <input type="text"/>
3. State Use Only: <input style="background-color: yellow; width: 100%;" type="text"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>		5b. Federal Award Identifier: <input style="background-color: yellow; width: 100%;" type="text"/>
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="24600660"/>		*c. Organizational DUNS: <input type="text" value="069799039000"/>
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="eleclear@statecollegepa.us"/>		

Application for Federal Assistance SF-424		
*9. Type of Applicant 1: Select Applicant Type: <input type="text" value="C: City or Township Government"/>		
Type of Applicant 2: Select Applicant Type: <input type="text"/>		
Type of Applicant 3: Select Applicant Type: <input type="text"/>		
^ Other (specify): <input type="text"/>		
*10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing and Urban Development"/>		
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14-218"/>		
CFDA Title: <input type="text" value="Community Development Block Grant Program"/>		
*12. Funding Opportunity Number: <input type="text" value=""/>		
^ Title: <input type="text" value=""/>		
13. Competition Identification Number: <input type="text"/>		
Title: <input type="text"/>		
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>		
*15. Descriptive Title of Applicant's Project: <input type="text" value="28th Community Development Block Grant Entitlement Allocation"/>		
Attach supporting documents as specified in agency instructions. <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>		

Application for Federal Assistance SF-424

16. Congressional Districts Of:
 * a. Applicant: 005 * b. Program/Project: 005

Attach an additional list of Program/Project Congressional Districts if needed

17. Proposed Project:
 * a. Start Date: 01/01/2020 * b. End Date: 12/31/2020

18. Estimated Funding (\$):

* a. Federal	519,603.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	519,603.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**
 a. This application was made available to the State under the Executive Order 12372 Process for review on 08/30/2019
 b. Program is subject to E.O. 12372 but has not been selected by the State for review
 c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**
 Yes No
 If "Yes", provide explanation and attach

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)**
 ** I AGREE
 ** 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

Authorized Representative:

Prefix: Mr. * First Name: Thomas
 Middle Name:
 * Last Name: Fountaine
 Suffix: II
 * Title: Borough Manager
 * Telephone Number: 814-234-7710 Fax Number: 814-231-3082
 * Email: tfountaine@statecollegepa.us
 * Signature of Authorized Representative:  * Date Signed: 12/21/2020

HOME SF-424:

OMB Number: 4040-0004
Expiration Date: 12/31/2022

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input type="checkbox"/> Application <input checked="" type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input type="checkbox"/> New <input type="checkbox"/> Continuation <input checked="" type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text" value="B: Decrease Award"/> * Other (Specify): <input type="text"/>
* 3. Federal Entity Identifier: <input type="text" value=""/>	4. Applicant Identifier: <input type="text" value=""/>	
5a. Federal Entity Identifier: <input type="text" value=""/>	5b. Federal Award Identifier: <input type="text" value=""/>	
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="069799039000"/>	
d Address:		
* Street1: <input type="text" value="243 South Allen Street"/>	<input type="text"/>	
Street2: <input type="text"/>	<input type="text"/>	
* City: <input type="text" value="State College"/>	<input type="text"/>	
County/Parish: <input type="text"/>	<input type="text"/>	
* State: <input type="text" value="PA: Pennsylvania"/>	<input type="text"/>	
Province: <input type="text"/>	<input type="text"/>	
* Country: <input type="text" value="USA: UNITED STATES"/>	<input type="text"/>	
* Zip / Postal Code: <input type="text" value="16801 4006"/>	<input type="text"/>	
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"/>	<input type="text"/>
Middle Name: <input type="text"/>	<input type="text"/>	
* Last Name: <input type="text" value="LeClear"/>	<input type="text"/>	
Suffix: <input type="text"/>	<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="eleclear@statecollegepa.us"/>		

Application for Federal Assistance SF-424	
*9. Type of Applicant 1: Select Applicant Type:	<input type="text" value="C: City or Township Government"/>
Type of Applicant 2: Select Applicant Type:	<input type="text"/>
Type of Applicant 3: Select Applicant Type:	<input type="text"/>
Other (specify):	<input type="text"/>
*10. Name of Federal Agency:	<input type="text" value="U.S. Department of Housing and Urban Development"/>
11. Catalog of Federal Domestic Assistance Number:	<input type="text" value="14-239"/>
CFDA Title:	<input type="text" value="HOME Investment Partnerships Program"/>
*12. Funding Opportunity Number:	<input type="text" value=""/>
Title:	<input type="text" value=""/>
13. Competition Identification Number:	<input type="text"/>
Title:	<input type="text"/>
14. Areas Affected by Project (Cities, Counties, States, etc.):	<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
*15. Descriptive Title of Applicant's Project:	<input type="text" value="23rd HOME Investment Partnerships Program Allocation"/>
Attach supporting documents as specified in agency instructions.	
<input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424

16. Congressional Districts Of:
 * a. Applicant: 005 * b. Program/Project: 005

Attach an additional list of Program/Project Congressional Districts if needed

17. Proposed Project:
 * a. Start Date: 01/01/2020 * b. End Date: 12/31/2020

18. Estimated Funding (\$):

* a. Federal	288,225.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	288,225.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**
 a. This application was made available to the State under the Executive Order 12372 Process for review on 08/30/2019
 b. Program is subject to E.O. 12372 but has not been selected by the State for review.
 c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**
 Yes No
 If "Yes", provide explanation and attach

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 28, Section 1001)**
 ** I AGREE
 ** 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.

Authorized Representative:

Prefix: Mr. * First Name: Thomas
 Middle Name:
 * Last Name: Fountaine
 Suffix: II
 * Title: Borough Manager
 * Telephone Number: 814-234-7710 Fax Number: 814-231-3082
 * Email: tfountaine@statecollegepa.us
 * Signature of Authorized Representative:  * Date Signed: 12/21/2020

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input type="checkbox"/> Application <input checked="" type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input type="checkbox"/> New <input type="checkbox"/> Continuation <input checked="" type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text" value="A: Increase Award"/> * Other (Specify): <input type="text"/>
3. State ID: <input type="text"/>	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="24600660"/>	* 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="elclear@statecollegepa.us"/>		

Application for Federal Assistance SF-424	
*9. Type of Applicant 1: Select Applicant Type: <input type="text" value="C: City or Township Government"/> Type of Applicant 2: Select Applicant Type: <input type="text"/> Type of Applicant 3: Select Applicant Type: <input type="text"/> ^ Other (specify): <input type="text"/>	
*10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing and Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14-218"/> CFDA Title: <input type="text" value="Community Development Block Grant Coronavirus (CDBG-CV)"/>	
*12. Funding Opportunity Number: <input type="text" value=""/> ^ Title: <input type="text" value=""/>	
13. Competition Identification Number: <input type="text"/> Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
*15. Descriptive Title of Applicant's Project: <input type="text" value="CPD CARES Act Supplemental Funding for FY2020"/>	
Attach supporting documents as specified in agency instructions. <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424

16. Congressional Districts Of:
 * a. Applicant: 005 * b. Program/Project: 005

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:
 * a. Start Date: 01/01/2020 * b. End Date: 09/30/2022

18. Estimated Funding (\$):

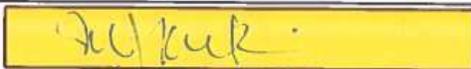
* a. Federal	628,525.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	628,525.00

19. Is Application Subject to Review By State Under Executive Order 12372 Process?
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 b. Program is subject to E.O. 12372 but has not been selected by the State for review.
 c. Program is not covered by E.O. 12372.

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 Yes No
 If "Yes", provide explanation and attach

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)**
 ** I AGREE
 ** 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.

Authorized Representative:

Prefix: Mr. * First Name: Thomas
 Middle Name:
 * Last Name: Fountaine
 Suffix: II
 * Title: Borough Manager
 * Telephone Number: 814-234-7710 Fax Number: 814-231-3082
 * Email: tfountaine@statecollegepa.us
 * Signature of Authorized Representative:  * Date Signed: 12/21/2020

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

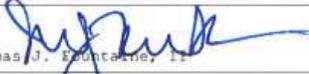
1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

Previous Edition Usable

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Standard Form 424D (Rev. 7-97)
Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. § 1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
 Thomas J. Fontaine, II	Borough Manager
APPLICANT ORGANIZATION	DATE SUBMITTED
Borough of State College	June 2, 2020

SF-424D (Rev. 7-97) Back

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:

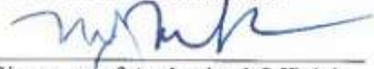
1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal 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.

Thomas J. Fountaine, II



Signature of Authorized Official

06/02/2020
Date

Borough Manager

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:

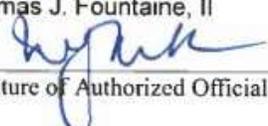
1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility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

Thomas J. Fountaine, II



Signature of Authorized Official

06/02/2020
Date

Borough Manager

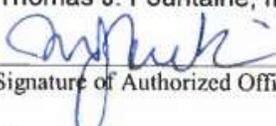
Title

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.

Thomas J. Fountaine, II



Signature of Authorized Official

06/02/2020
Date

Borough Manager

Title

Specific HOME Certifications

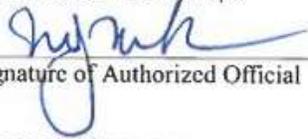
The HOME participating jurisdiction certifies that:

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;

Thomas J. Fountaine, II



Signature of Authorized Official

06/02/2020

Date

Borough Manager

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.

Citizen Participation Comments

a) Minutes from Public Hearing on Housing and Community Development Needs, Development of Proposed Activities, and Proposed Strategies and Action for Affirmatively Furthering Fair Housing held during Citizen Advisory Committee meeting held May 7, 2019 at noon in the Borough Municipal Building, 243 S. Allen St., in Room 242:

Members Present: Selden Smith, Chair; Rebecca Misangyi, Vice-Chair; Marcia Patterson; and Bruce Quigley.

Others Present: Maureen H. Safko, Senior Planner; Elizabeth S. Eirmann, Planner-Housing Specialist; Denise L. Rhoads, Administrative Assistant; Morgan Wasikonis, Housing Transitions, Inc. (HTI); Colleen Ritter, State College Community Land Trust (SCCLT); Amy Rumbel, Centre Safe (CS); Faith Ryan, Centre County Office of Adult Services (CCOAS); Christine Bishop, Youth Service Bureau (YSB); and Stephanie Fost, Habitat for Humanity

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

Ms. Safko reviewed several fundamental guidelines pertaining to the Community Development Block Grant Program for those present for the public hearing to consider as they prepared their comments. She stated that any activity completed needs to benefit low-moderate income persons and at least 51% of an area of benefit needs to meet low-moderate income guidelines.

She noted that because HUD presumes that the following classes meet low and moderate-income guidelines: 1) elderly, 2) victims of domestic violence, 3) homeless, and 4) disabled, activities primarily for the benefit of one of these groups can be completed without other documentation of low- and moderate-income benefit.

Ms. Safko outlined a list of CDBG eligible activities including: 1) acquiring/selling property purchased with CDBG funds; 2) public facilities such as sewer, water, library, community and senior centers, health clinics, and homeless/domestic violence shelters; 3) code enforcement under limited conditions which the Borough did not meet; 4) demolition/rehabilitation of buildings; 5) removal of architectural barriers, limited to existing barriers; 6) public services - limited to 15% of the grant allocation; 7) economic development; 8) housing services - energy audits; 9) assistance for higher education; 10) micro-enterprise – discouraged by state and federal CDBG regulators.

She presented a map showing the Census tracts within the Borough where at least 51% of the population have incomes that meet low- and moderate-income guidelines.

Ms. Safko stated staff was required, annually, to distribute a Fair Housing notice in the local newspaper along with voluntarily providing it to banks and realtors.

For Minority Business Enterprises/Women's Business Enterprises (MBE/WBE) the Borough was required to affirmatively market federally funded opportunities to MBE/WBE businesses by sending bid notifications to them.

CDBG does not require matching funds. The HOME program does. However the State College Borough has been exempted from providing HOME match for a number of years.

Proposed use of funds for the Capital Improvement Projects (CIP) for the coming years included:

- 2019 total of CDBG funded CIP Projects: CDBG funds would assist with Streetlight/Curb Ramp Replacements along the 100 blocks of Sowers and Hetzel and on Foster between Allen and Pugh. The budget is \$250,000 from FY 2019, plus approximately \$60,000 remaining from the completed FY 2018 Streetlight/Curb Ramp McAllister/Locust/Heister Project.
- 2020 total of CDBG funded CIP Projects: CDBG funds would assist the East Fairmount Park project with \$92,000 leaving \$158,000 for another activity to be identified through the public participation process currently underway.
- 2021 total of CDBG funded CIP Projects: CDBG funds (\$95,000) would assist Public Works with removal of existing architectural barriers for accessibility in local parks. They would also provide assistance of \$75,000 for streetlights and curb ramps on Garner Street. Assistance would also be provided (\$80,000) for street reconstruction on Burrowes Street between West College and West Beaver Avenues.
- 2022 total of CDBG funded CIP Projects: CDBG funds would assist with streetlights and curb ramps on Pugh Street between Beaver and Nittany Avenues.
- 2023 total of CDBG funded CIP Projects: CDBG funds would assist with construction of shared use bicycle and pedestrian pathway connections to link residents of income eligible census tracts with parks, schools and employment opportunities.
- 2024 total of CDBG funded CIP Projects: CDBG funds would assist with streetscapes in the West End neighborhood.

Ms. Safko presented a map of projects that had been completed and those that would be completed in the coming years.

Public Hour Input

Ms. Wasikonis stated staff was happy with the CDBG funding each year. She noted the funding helped with overnight staffing. The impact of being able to use leftover CDBG funds to purchase the Logan Avenue duplex as a rental was of significance. It would provide much needed affordable rental housing to the community.

Ms. Rumbel noted CDBG funds helped their shelter run 24/7 which, in turn, helped make the building safer. She thanked the Committee for helping to make this possible.

Ms. Ryan stated the majority of funds they received was from CDBG funding which helped fund bridge housing and helped to extend the term of housing availability. Mr. Quigley asked what system they had in place. Ms. Ryan stated it was called the Rental Assistance Program (RAP) along with a case management program called the Pennsylvania Housing Affordability and Rehabilitation Enhancement fund (PHARE). Mr. Quigley stated they could increase coordination with the Housing Authority of Centre County (HACC). Ms. Ryan stated she had been in contact with both Centre and Clinton Counties HACC offices. She spoke of the need for additional 811 housing for the disabled.

Ms. Bishop noted that CDBG funding helped the Youth Service Bureau's teen shelter and the Independent Living programs; and that her organization really appreciated the help.

Ms. Fost noted the cost of purchasing land for Habitat for Humanity was very high and they had to maintain affordability for their homeowners. She noted she was at this meeting to learn. She stated Habitat for Humanity had no homeowners in the Borough which would be a goal for their organization. Ms. Safko stated a model that worked well for a Habitat for Humanity organization she had worked with was taking a home that was foreclosed, and either rehabilitate or demolish

it leaving the land available for construction of a new Habitat home. She noted staff could work together with Habitat for Humanity toward this goal.

b) Centre County Metropolitan Planning Organization Review Letter

Centre County Metropolitan Planning Organization (CCMPO)

c/o Centre Regional Planning Agency
2643 Gateway Drive, Suite #4
State College, PA 16801
Phone (814) 231-3050 / FAX (814) 231-3083
www.crcog.net

Centre County Planning and Community Development Office
Willowbank Office Building
420 Holmes Street
Bellefonte, PA 16823-1488
Phone (814) 355-6791 / FAX (814) 355-8661
www.centrecountypa.gov

September 26, 2019

Mr. Joseph J. DeFelice, Regional Administrator
HUD – Pennsylvania State Office
The Wanamaker Building
100 Penn Square East
Philadelphia, PA 19107-3308

RE: 2020 CONSOLIDATED ANNUAL ACTION PLAN - BOROUGH OF STATE COLLEGE, PA

Dear Mr. DeFelice:

On behalf of the Centre County Metropolitan Planning Organization (CCMPO), the Centre Regional Planning Agency (CRPA) has completed a review of the *2020 Consolidated Annual Action Plan* for the Borough of State College, PA.

The Action Plan identifies two infrastructure projects, including one project that will improve streetlights (overhead illumination) along PA Route 26 (Beaver Avenue) from Garner Street to Sowers Street. This section of Beaver Avenue and the connecting streets serving the surrounding neighborhood are heavily traveled by vehicles, bicyclists and pedestrians. The streetlight improvements will improve safety, security and accessibility for persons who walk and bicycle along Beaver Avenue corridor and connecting streets to reach residences and businesses, and public transit stops.

“Safety and Security” is the CCMPO’s highest weighted goal in the adopted Long Range Transportation Plan (LRTP) 2044. State College Borough’s Beaver Avenue streetlight improvement project is consistent with the LRTP, and will contribute to the attainment of the CCMPO’s safety and security goal and safety performance measures.

Please contact me if you have questions or require additional information.

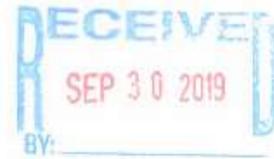
Sincerely



James J. May, AICP
Secretary, Centre County Metropolitan Planning Organization
Director, Centre Regional Planning Agency

cc: Ed LeClear, AICP, Planning and Community Development Director, State College Borough

c) Centre County Planning and Community Development Office Review Letter



BOARD OF COMMISSIONERS
MICHAEL PIPE, *Chair*
MARK HIGGINS
STEVEN G. DERSHEM

DIRECTOR
RAYMOND J. STOLINAS, JR.
ASSISTANT DIRECTOR
MIKE BLOOM

October 1, 2019

Mr. Ed LeClear, AICP
Planning and Community Development Director
Borough of State College
243 South Allen Street
State College, PA 16801

RE: 2020-2024 Draft Consolidated Plan and the 2020 Draft Annual Action Plan for the
Borough of State College

Dear Ed:

On behalf of Centre County, I would like to express our appreciation for the opportunity to review and comment on the Borough of State College's Draft Consolidated Plan for the period of 2020-2024 and the 2020 Draft Annual Action Plan. Our staff has reviewed the documents and commends the Borough staff for developing very comprehensive and inclusive Plans. In addition, we believe that the results of the extensive and thorough data collection conducted support the objectives, priorities and goals laid out in the Plans.

After reviewing the document, the Centre County Planning and Community Development Office has determined that the Draft Consolidated Plan for 2020-2024 is generally consistent with the Centre County Comprehensive Plan, Phase 1, December 2003, as well as the Centre County Affordable Housing Needs Assessment: A Blueprint for Action, November 2005.

First, the Draft Plan meets one the Centre County Comprehensive Plan's objectives by, "Promoting adequate, safe and affordable housing for low and moderate income populations, the elderly and persons with special needs which would provide convenient access to necessary facility and services." In the Draft Consolidated Plan, the Borough has developed goals for homeownership, rental, transitional and emergency housing in an effort to continue to meet the increasing needs in the community and to achieve the listed outcomes.

Due to the fact that the Borough of State College has an excellent reputation for the programs it develops and administers, the Borough's Rental Acquisition/Rehabilitation Program could serve as a model for Centre County to consider in the future.

Secondly, increasing homeownership opportunities is a recommendation of the Centre County Affordable Housing Needs Assessment. Through offering down payment and closing costs assistance at a level that reduces the housing cost burden, homeownership is a viable option for first time home buyers in this real estate market, whereby, the average sale price in the State

Mr. Ed LeClear, AICP
Borough of State College
October 1, 2019
Page | 2

College Area School in July 2019 was \$365,171. The Borough's continued support of first time home buyers is consistent with this recommendation.

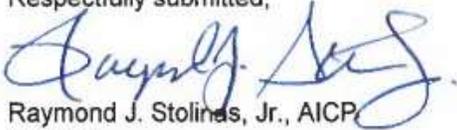
Thirdly, increasing housing opportunities for people with disabilities and homeless households is also a recommendation of the Needs Assessment. In regard to the homeless population, the Draft Consolidated Plan continues to provide for operational support to the emergency shelters. Since Centre County is not classified as a Participating Jurisdiction the programs and services funded through the Borough's federal allocations, which are detailed in the Draft Consolidated Plan, would go unfunded. These programs serve as a lifeline for individuals and families. The end result is that everyone benefits from not only the federal funds, but also the Borough's commitment to its community.

Also, it is important to note that the Continuum of Care approach to funding and implementing programs in the Borough of State College has had proven success by continuing to meet critical housing and human service needs and stabilizing homeless and near homeless individuals and families.

Consistent with increasing housing options for persons with disabilities, the Borough reviewed its Zoning Ordinance in 2017 and looked at ways to address the ability to establish group homes for special needs populations. As a result, the Borough's administrative policy is to provide 'reasonable accommodation' for this population. If there is a need to allow more residents in a unit that exceeds the regulated limit on unrelated persons, the Borough Zoning staff and Building Code Administration would have a consultation on whether or not a reasonable accommodation can be made in keeping with the Fair Housing Act.

Finally, the Centre County Planning and Community Development Office looks forward to working with your staff and the Borough on affordable housing related concerns in the future as Borough staff implements these Plans.

Respectfully submitted,



Raymond J. Stolinas, Jr., AICP
Director

d) Minutes from Public Hearing on Housing and Community Development Needs and Proposed Use of Funds to Prepare for, Prevent and Respond to the COVID-19 Pandemic held during the Citizen Advisory Committee electronic virtual meeting held May 5, 2020 at noon:

Members Present: Selden Smith, Chair; Ian Boswell; Alexis Burke; David Gaines; Jason Olcese; Marcia Patterson; and Bruce Quigley

Others Present: Maureen H. Safko, Senior Planner; Ed LeClear, Planning Director; Elizabeth S. Eirmann, Planner-Housing Specialist; Isabel Storey, Planner; Denise L. Rhoads, Administrative Assistant; and Douglas Shontz, Assistant to the Borough Manager

Public Hearing on Housing and Community Development Needs and Proposed Use of Funds to Prepare for, Prevent and Respond to the COVID-19 Pandemic

Ms. Safko stated the purpose of this Hearing was:

- To gather input on community needs resulting from the impacts of the COVID-19 pandemic that could be used to inform allocation of \$305,713 in CDBG-CV funds as well as FY 2019 and FY 2020 CDBG and HOME funds that could also be reallocated to prepare for, prevent and respond to the growing impact of the COVID-19 pandemic.
- Preliminary efforts showed that the Borough could allocate a total of approximately \$550,000 for COVID related projects from CDBG-CV and FY 2019-2020 CDBG and HOME funds.
- Input from this hearing would be used to demonstrate the need to apply for additional sources of funding.

Eligible Use of CDBG-CV Funds:

- To prepare for, prevent and respond to the growing impact of the COVID-19 pandemic.
- HUD removed the 15% funding limit on public service activities to route more funding through the community to meet the community needs.
- Must document benefit to income eligible people ($\leq 80\%$ of Area Median Income).
- HUD requested that funds be used strategically to respond to the immediate need as well as invest toward long term solutions to community needs

Fair Housing – Disproportionality:

Ms. Safko explained that HUD requested communities to consider how the virus impacts some groups more than others and how to strategically deliver funds to address inequalities. She asked that people consider all of the protected classes including: race, creed, age, ancestry, color, national origin, religion, sex, place of birth, sexual orientation, gender identity or expression, source of income, disability or handicap, presence of a service animal or support animal, pregnancy, birth of a child or marital or familial status as well as those with low income and limited English proficiency.

Ms. Safko asked those speaking during the hearing to let staff know what disproportionate impacts are being experienced in the community due to the COVID-19 virus and how those needs could be met.

Public Comment

Mr. Smith opened the public hearing by asking those on the call to speak.

Charles Tierney of the Centre County COVID19 Community Response (4CR) shared some team comments:

- Provide more infrastructure for immigrants (i.e.) language, legal services, access to Centre Helps and health care.
- Support for personal protective equipment and testing for those that start to go back to work.
- Expanded testing and tracing
- Continued support for the Out of the Cold (OOTC) program
- Support for food distribution through the State College Area School District (SCASD) and the YMCA.
- Additional support for mental health services, the formerly incarcerated, and those with drug and alcohol dependency.
- Would urge negotiations with local landlords and local management companies to provide rent relief.

Andrew Wilson, English as a Second Language teacher for SCASD for 25 years spoke on behalf of a group of teachers assisting families of students and others with Limited English Proficiency.

- Students that are healthy, well fed, safe, secure and housed are ready to learn. Support is needed for SCASD children to make sure they and their families were fed, housed and healthy.
- Help with rent relief, find creative ways for families to stay in their homes and stay connected to their teachers.
- These are some of the most vulnerable to the virus.

Amy Rumbel, Centre Safe Director of Residential Services presented the following update and community needs.

- Not using their shelter currently to prevent the spread of the virus.
- Need more funding for non-congregate housing in shelters. They provided basic needs to these persons and some others as well. Need continued help with utilities, rent, food.
- Moving forward, going back to what was a prior practice may not be as safe as it would have been because of communal living in shelters.
- Had an increase in calls during the last two weeks from those who were not victims of domestic violence.

Cheryl White, Executive Director of Centre Volunteers in Medicine stated that funds are needed for:

- 87 active patients who lived in the Borough along with a significant population of elderly and immigrants including Limited English Speaking population.
- Interested in becoming a COVID 19 testing site.
- IT infrastructure upgrades are needed to provide telemedicine services, which are especially needed for social distancing.
- Personal protection equipment is needed to protect volunteer medical service providers.
- Possibility of testing all dental patients who come into their facility.

Roger Walker, another member of 4CR, asked what the timeline was of spending the money. Ms. Safko stated Council will act on the budget at their meeting on June 15, 2020. She added the following schedule outline:

May 18 - Council would act on the Citizen Participation Plan amendment

June 1 - a notice would be published

June 2 - CAC would meet to discuss the Consolidated Plan (CP)

June 4 or 5 – a notice would be published to outline the spending plan of the CP

June 15 – Public hearing and Council meeting to approve the CP

Sarah Potter, Out of the Cold Shelter Manager, has an immediate need for funds for operational purposes.

- OOTC is serving the most individuals they have ever served – 43 guests per night are housed in local hotels to prevent the spread of the virus
- the season which would have ended on May 5th had to be extended to be able to serve the homeless community through this period of the virus.
- Funding needed for: hotel fees, and miscellaneous expenditures.

Phil Jones, Director of House of Care (HOC), and board member of OOTC spoke:

- Funds needed for: Shelter for the OOTC
- Continued need for an actual shelter for the homeless in the OOTC program
- Hotel funding was costly, and the goal was to keep the homeless sheltered.
- He also spoke about the HOC needs: his residents were high risk and his request would be small: need funding to increase staffing and provide protective equipment for staff and needed food supplies as well to provide hot meals to his residents for at least the next 3 months (approximately \$4,500 to \$5,000).

Matt Milliron, County CDBG Program

- The County will conduct a similar hearing to identify proof of unmet needs.
- Community needs related to COVID-19 in the county and borough overlap; and coordination is needed.

Ms. Safko reported that there were no written comments received that were not already presented by someone who spoke during the hearing.

Classifieds

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RESIDENTS'
GARAGE & PLANT SALE
SATURDAY, SEPT. 28TH
8:30 AM - 12:30 PM**
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Jewelry, Linens, Office, Books,
CD's/DVD's,
Fine China, Crystals, Collectibles,
Blenheimware & Appliances, Games,
Basket Goods.
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1900 University Dr.
State College

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Sept. 27, 8am-1pm.
Collectibles, crafts,
Photobooks, books,
clothing, household
wares, CD's, DVD's
& more.

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Rockburg.
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Legals & Public
Notices

LEGAL NOTICE
Originally an agenda item for the State College Borough Council's Oct. 21, 2019 meeting, Council will now consider taking action on the 2020-2024 Consolidated Plan and 2020 Annual Action Plan as well as the 2020-2024 Long Range Strategic Update during its Oct. 14, 2019 meeting to be held at 7 p.m. in the Municipal Bldg., 243 S. Allen St., State College, PA.
Thomas J. Fournier, II
Borough Manager/Secretary

Notice To
Creditors

Decedent's Estate Notice Decedent, Dennis Reed late of Bellefonte, Spring Twp., Centre County, PA. Executor, Thomas Reed, 1220 Birch St Lane, PA 16842

Notice To
Creditors

Jaren D. Innefelder, late of Bellefonte Borough, executor, Jeanne Ripka, 174 B Road, Juchon, PA 16844
Attorney: Terry J. Williams, Esquire, MILLER, ROYLER & CAMPBELL, 720 South Atherton Street, Suite 201, State College, PA 16801

Notice To
Creditors

ESTATE OF BEATRICE K. ROMANIEC, LATE OF BENNER TOWNSHIP, Centre County, Pennsylvania, Janya Romaniec, 217 Harvard Road, Port Matilda, PA 16870, Executor; Douglas C. Lovinsky, Esquire, 1800 West College Avenue, State College, PA 16801, Attorney.

Notice To
Creditors

DECEDENT: ANN Marie Wehnd
late of College Township
Executor: Lisa Ann Wehnd
801 Popo Loco SW Apt. 134
Akron, Pa. 16801

Notice To
Creditors

Attorney: Gary A. Delefield, Esquire
916 S. Atherton Street
State College, PA 16801

Legals & Public
Notices

LEGAL NOTICE
The Port Matilda Borough will hold their Budget Meeting on September 26th, and October 9th at 7:00 p.m. of the Port Matilda Borough Building located at 400 South High Street, Port Matilda

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Notice To
Creditors

ESTATE OF BEATRICE K. ROMANIEC, LATE OF BENNER TOWNSHIP, Centre County, Pennsylvania, Janya Romaniec, 217 Harvard Road, Port Matilda, PA 16870, Executor; Douglas C. Lovinsky, Esquire, 1800 West College Avenue, State College, PA 16801, Attorney.

Notice To
Creditors

DECEDENT: ANN Marie Wehnd
late of College Township
Executor: Lisa Ann Wehnd
801 Popo Loco SW Apt. 134
Akron, Pa. 16801

Notice To
Creditors

Attorney: Gary A. Delefield, Esquire
916 S. Atherton Street
State College, PA 16801

Pictitious Names

ESTATE NOTICE
NOTICE IS HEREBY GIVEN that Letters Testamentary have been granted in the ESTATE OF AUCY G. GILVIN, late of State College, Centre County, Pennsylvania, who died August 4, 2019, to MAUR E. GIVAN, 207 Forest Avenue, Lockport, NY 10555. All persons indebted to the said estate are required to make payment, and those having claims or demands to present the same without delay to the Executor or his attorney named below.

Notice To
Creditors

Decedent's Estate Notice Decedent, Dennis Reed late of Bellefonte, Spring Twp., Centre County, PA. Executor, Thomas Reed, 1220 Birch St Lane, PA 16842

Notice To
Creditors

Jaren D. Innefelder, late of Bellefonte Borough, executor, Jeanne Ripka, 174 B Road, Juchon, PA 16844
Attorney: Terry J. Williams, Esquire, MILLER, ROYLER & CAMPBELL, 720 South Atherton Street, Suite 201, State College, PA 16801

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State College, PA 16801

Legals & Public
Notices

LEGAL NOTICE
The Port Matilda Borough will hold their Budget Meeting on September 26th, and October 9th at 7:00 p.m. of the Port Matilda Borough Building located at 400 South High Street, Port Matilda

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Notification of Public Comment Period and Public Hearing for 04-21-20 Version

SC, Baylor, Oregon top women's reveal

BY JOHN FERRARO
Associated Press

South Carolina, Baylor, Oregon and Maryland would be the No. 1 seeds if the women's NCAA Tournament began Monday.

With two weeks to go until selection Monday, the NCAA revealed the top 16 teams in the nation's women's basketball tournament are set to begin their conference tournament this week.

"We feel it's a pretty fair representation to selection Monday," said Diane Turham, chair of the women's basketball committee. "Someone could lose early in their tournament and it could affect them, so you never want to say never."

The spotlight of the top 16 teams in the NCAA Tournament field is the second seed and first one released this year. Those schools would potentially have the opening two rounds of the tournament, which begins March 20.

The top three teams didn't change with the committee's voting in the No. 1 seed in Greenville, South Carolina. The Lady Bears would be playing close to home in the Dallas Region. Oregon would also be near home, playing in Portland.

"You look at those draw sheets and there isn't anything that surprised that we didn't expect," Turham said. "They did everything they could do and that's to remain there. We think they are very close. They are three incredible teams. We'll see how they perform in the tournament."

Keydville is a new No. 1 seed and the Terrapins would head to Fort Wayne, Indiana, as the top seed there. The previous fourth No. 1, Louisville, would be the second seed in Indiana.

"The thing that impresses us is that all of it is the fabric in which they've been being picked. They've played in top 40 games," Turham said of the Terrapins, who have won by an average of nearly 30 points a game during that stretch.

South Carolina would be joined by UCLA, M.C. State and Oregon State as the top four seeds. Baylor would have Stanford, Mississippi State and Iowa in Texas. Illinois, North Carolina and DePaul would head to Oregon.

That would mean five of the 12 teams would be hosting the opening two rounds.

Turham said several teams are knocking on the door to be the top 16.

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Public Hearing Notice

Public Hearing Notice

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Rescheduling of Public Hearing

MON MARCH 27 2020 - SAT 10:00 AM MARCH 28 2020
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Legis & Public Notices	Legis & Public Notices	Legis & Public Notices	Notice To Creditors
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Notice To Creditors	Notice To Creditors	Notice To Creditors	Notice To Creditors
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MEETING NOTICES

The Board of Supervisors for County Towers will hold a special meeting of 10:00 a.m. on Saturday, March 28, 2020, at room #110 of the Old Gregg School, 530 School Street, Spring Mills, to discuss Continuity of Operations Plan and anything else that comes before the Board. Call: www.greggovt.org or call the Downtown Office @ 814-238-6215 to see how to participate solely.

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Notification of Public Hearing and Public Comment Period for 06-02-20 Version

Notification of Public Hearing for 06-02-20 Version

SUNDAY MAY 17 2020		CENTRE DAILY TIMES				30											
<p>Camping & Motorhomes</p> <p>2005 - COACHMAN Aurora - 348001 Olex A. Motorhome 1611 W. Ford Chmn. gok. V-10 - 532 000 ooo.614.317.7667</p>		<p>Banking & Finance</p>		<p>Banking & Finance</p>		<p>Banking & Finance</p>		<p>Banking & Finance</p>		<p>Legal & Public Notices</p>		<p>Legal & Public Notices</p>		<p>Legal & Public Notices</p>			
<p>CIRCLE THIS.</p> <p>cars.com</p>		<p>YARD SALE</p> <p>PACKAGES</p> <p>5 ITEMS \$25</p> <p>5 ITEMS \$25</p> <p>CALL 828-7388</p>		<p>AUDIT MANAGER</p> <p>The Internal Audit Department of AmeriServ Financial, Inc. has an excellent opportunity for an Audit Manager. This position will be based in Johnstown, PA and will be responsible to assist the Chief Auditor in managing the day-to-day operations of the department and, among other duties, will include staff and engagement oversight, Audit Committee reporting, and development/revision of risk-based audit programs. Applicants should possess a bachelor's in accounting or other business-related discipline with demonstrated accounting expertise, professional certification, and minimums of five years of financial institution audit experience and one year of supervisory experience. Strong communication skills, IT knowledge, and ability to interact with all levels of management (very important).</p> <p>Excellent Salary Program - 401(k) Plan Paid Holidays/PTO - Generous Health Benefits</p> <p>Send your resume in confidence to: E-mail: resume@ameriserv.com, fax: (814) 533-5424, or mail to: AMERISERV FINANCIAL, ATTN: Employment Office, PO Box 620, Johnstown, PA 16807-0620</p> <p>AMERISERV BANK</p> <p>M/T/W/H Equal Opportunity Employer</p>								<p>LEGAL NOTICE NOTICE OF PUBLIC COMMENT PERIOD NOTICE OF PUBLIC HEARING</p> <p>Amendments to the State College Borough (Borough) 2015-2019 and 2020-2024 Consolidated Plans (CP) and the 2019 and 2020 Annual Action Plans (AP).</p> <p>Through the Coronavirus Aid, Relief, and Economic Security (CARES) Act, the Borough will receive \$305,713 in Community Development Block Grant Coronavirus (CDBG-CV) funds to prepare for, prevent and respond to the impacts of the Pandemic. P2019 and P2020 CDBG and HOME funds may also be re-allocated for this purpose. The CDBG Object Advisory Committee (CAC) received public input on pandemic related community needs during a virtual public hearing held on May 8, 2020. A second CAC meeting will take place at noon on May 21, 2020 to further discuss federal funding allocation. Parties interested in attending the upcoming CAC meeting may get electronicity of that meeting at legal@stcollegedpa.com.</p> <p>Additional detailed information regarding the proposed use of CDBG, CDBG-CV and HOME allocations will be provided through a separate notice to be published on or about May 25th, 2020 after a public meeting of the CAC to be held at noon on May 21, 2020. Additionally, the proposed revised Plans will be available from approximately May 25 through June 1, 2020 online at www.statecollegedpa.us and in hard copy from 9 a.m. to 5 p.m. Mondays at the State College Municipal Bldg., 343 S. Allen St.</p> <p>State College Borough Council (Council) will conduct a public hearing regarding the proposed amendments to the 2015-2019 and 2020-2024 CP and the P2019 and P2020 APs at 7:00 a.m. on June 1, 2020 and will act on the proposed Plans during the Council meeting following the public hearing. Parties interested in attending the public Council meeting and hearing may get electronicity of that meeting at legal@stcollegedpa.com.</p> <p>For updated information and further instruction on hearing attendance and participation please use www.statecollegedpa.us, call (814) 234-7108, (814) 234-7101 (TTY), or email planning@stcollegedpa.us. Persons with a disability or limited English Proficiency who wish to participate in the meeting/hearing are asked to contact the Planning Dept. at least 48 hours prior to the meeting to discuss your needs.</p> <p>Written comments relating to the Plan amendments will be accepted until 5 p.m. on June 1, 2020 by email at planning@stcollegedpa.us or by mail to Planning Dept., 343 S. Allen St., State College, PA 16801.</p> <p>Thomas J. Fontana, II Borough Manager/Secretary</p>					
<p>Other</p>		<p>Other</p>		<p>Other</p>		<p>Other</p>		<p>Other</p>		<p>Other</p>		<p>Other</p>		<p>Other</p>			
<p>Pennsylvania College of Technology A Penn State Affiliate</p> <p>Enterprise Systems Engineer</p> <p>This position will be responsible for designing, testing, managing and maintaining applying the college's hybrid server infrastructure (internal and Cloud based servers). This includes physical and virtual servers, server-based applications, services and cloud service platforms such as AWS and Azure. The primary focus will be infrastructure as a service (IaaS), Platform as a Service (PaaS), and Software as a Service (SaaS) including but not limited to databases, servers, server-based applications, operating systems, scripting, etc. The desired candidate will have earned a Bachelor's Degree in Information Technology or related field. Please see the detailed job announcement on our website and to apply: www.pct.edu/Atts.</p> <p>Penn College is committed to equal opportunity and the needs of its students.</p> <p>At Penn College, People Make the Difference</p>		<p>Got something to say?</p> <p>Check out our BLOGGING feature on centredaily.com</p> <p>Share your blog for FREE by emailing cdtonline@centredaily.com</p>		<p>AMTC's County Academy of Science and Technology is seeking applications for the following positions (closing 11/20/2020):</p> <p>1. Construction Trades Instructor, full-time, 0.000 hours of wage-dormancy experience in electrical, masonry, plumbing, heating and electrical.</p> <p>2. Mechanical Instructor, full-time, 0.000 hours of wage-dormancy experience in</p>		<p>centredaily.com</p> <p>YOUR LIFE. YOUR PAPER. Your Home Page</p>		<p>cars.com</p> <p>Find new and used cars</p>		<p>Apartment for Rent</p>		<p>Apartment for Rent</p>		<p>Apartment for Rent</p>		<p>Apartment for Rent</p>	
<p>Other</p>		<p>Other</p>		<p>Other</p>		<p>Other</p>		<p>Other</p>		<p>Other</p>		<p>Other</p>		<p>Other</p>			
<p>Pennsylvania College of Technology A Penn State Affiliate</p> <p>Assistant Director of Corporate Risk Services</p>																	

Notification of Public Comment Period for 08-17-20 Version

SUNDAY AUGUST 9, 2020		CENTRE DAILY TIMES		39	
Homes for Sale	Homes for Sale	Homes for Sale	Homes for Sale	Homes for Sale	Acreage for Sale
Open House on Sunday, 8/9 Noon to 2 PM					
					
					
<p>True craftsman all brick ranch in the borough of SC, large half acre lot, fenced yard and newly constructed detached garage. 4 bedrooms, 3 baths, finished walkout lower level.</p> <p>Listed at \$358,000 Listing No. R567401A on KISSINGER BIGATEL & BROWER REALTORS 138 West Whitehall Road, State College, PA 16801</p> <p style="text-align: right;">Curt Kowalski KBB Realtors 814-777-7918</p>					
Homes for Sale	Homes for Sale	Homes for Sale	Garage/Vault Sales	Homes for Sale	Professional Services and Repair
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138 W LOGAN STREET \$172,500		MONDAY DEADLINE To place your line ad in the Monday edition, please call BEFORE 5:00 P.M. Friday. Call CDT-SELL.		Need a New Car? 	
CALL TODAY FOR A PERSONAL TOUR OR EMAIL INFO@KRISTINORRIS.COM				THURSDAY DEADLINE To place your line ad in the Thursday edition, please call BEFORE 4:00 P.M. Wednesday. Call CDT-SELL.	
KRISTIN ORRIS DIRECT: 814-272-4104 OFFICE: 814-272-3333 www.kristinorris.com				CIRCLE THIS. 	
ANSWERS TO TODAY'S PUZZLE 8/9/20		THURSDAY DEADLINE To place your line ad in the Thursday edition, please call BEFORE 4:00 P.M. Wednesday. Call CDT-SELL.		TUESDAY DEADLINE To place your line ad in the Tuesday edition, please call BEFORE 4:00 P.M. Monday. Call CDT-SELL.	

Notification of Public Hearing and Public Comment Period for 12-21-20 Version

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Notification of Public Hearing and Public Comment Period for 8-3-21 Version



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Belleville News-Democrat	Herald Sun - Durham	Modesto Bee	The News Tribune Tacoma
Bellingham Herald	Idaho Statesman	Raleigh News & Observer	The Telegraph - Macon
Bradenton Herald	Island Packet	The Olympian	San Luis Obispo Tribune
Centre Daily Times	Kansas City Star	Sacramento Bee	Tri-City Herald
Charlotte Observer	Lexington Herald-Leader	Fort Worth Star-Telegram	Wichita Eagle
Columbus Ledger-Enquirer	Merced Sun-Star	The State - Columbia	
Fresno Bee	Miami Herald	Sun Herald - Biloxi	

AFFIDAVIT OF PUBLICATION

Account #	Order Number	Identification	Order PD	Amount	Cols	Depth
35014	92183	Print Legal Ad - IPL0030540		\$334.00	2	59 L

Attention: Sharon K. Eglar
 BOROUGH OF STATE COLLEGE
 243 S ALLEN ST
 STATE COLLEGE, PA 16801

**LEGAL NOTICES
 NOTICE OF PUBLIC COMMENT PERIOD
 NOTICE OF PUBLIC HEARING**

Notice of Availability of a Substantial Amendment to the Borough of State College (Borough) 2020-2024 Consolidated Plan (CP) and the 2021 Consolidated Annual Action Plan (AP) for Public Review and Comment

State College Borough Council (Council) will consider revisions to the 2020-2024 Consolidated Plan and the 2021 AP regarding the proposed use of Community Development Block Grant (CDBG) Program Funds and HOME Investment Partnership Program Funds.

On condition of recommendation by the CDBG Citizens' Advisory Committee a substantial amendment will be proposed as follows:

1. Reduce the CV-House of Care - Program Operations budget from \$12,000 to \$5,138.81.
2. Reduce the Borough First Time Homebuyer Program CDBG budget from \$227,138.81 to \$0.
3. Create the Out of the Cold Shelter Project in the 2021 AP funded with \$234,000 in CDBG funds from \$11,125.06 FY16; \$37,421 FY17; \$91,718.07 FY18; \$40,942.07 FY2020 and \$52,793.80 FY2021.
4. Extend the 2021 CDBG Infrastructure Project: Streetlight & Curb Ramp - Beaver Ave. Project target date to Dec. 31, 2022 and change the name to reflect the extension.
5. Make minor adjustments to update the five-year Public Facilities and Infrastructure goals, priority needs and allocations.

To complete projects in a timely manner, the Borough will utilize procedures set forth in Notice CPD-21-02 to incur pre-award costs. This action will not affect future grants.

A copy of the proposed amendment will be available for inspection during regular business hours in the lobby of the Municipal Bldg., 243 S. Allen St., and at Schlow Centre Region Library, 221 S. Allen St., State College, PA and online <https://www.statecollegepa.us/426/CDBG-Citizens-Advisory-Committee> from July 1 through Aug. 2, 2021. Comments on the proposed amendments will be accepted during this time by email to planningdept@statecollegepa.us, by mail to the Planning Dept., 243 S. Allen St., State College, PA 16801, or phone (814)234-7100. Hard copies will be made available upon request.

Notice of Public Hearing on Substantial Amendment

Council is scheduled to hold a public hearing and later consider taking action on the proposed substantial amendment during its meeting to be held both in-person and virtually at 7 p.m. on Aug. 2, 2021. Parties interested in participating may attend in person at the Municipal Bldg., 243 S. Allen St., State College, PA 16801, or join electronically at <https://www.statecollegepa.us/655/A-Virtual-Meeting>. For updated information and further instruction on hearing participation please see www.statecollegepa.us, call 814-234-7100, TTY 814-234-7101, or email planningdept@statecollegepa.us. Persons with a disability or Limited English Proficiency who wish to participate are asked to contact the Planning Dept. at least 48 hours prior to the meeting to discuss your needs.

Thomas J. Fountaine, II
 Borough Manager/Secretary
 IPL0030540
 Jul 1 2021

**THE STATE OF TEXAS
 COUNTY OF DALLAS**

Ryan Dixon, being duly sworn, according to law says that he/she is an agent of the Centre Daily Times, a daily newspaper of general circulation, having its place of business in State College, Centre County, Pennsylvania, and having been established in the year 1898; that the advertisement appeared in said newspaper, that the affiant is not interested in the subject matter of the notice or advertisement; that all of the allegations contained herein relative to the time, place and character of the publication are true.

No. of Insertions: 1

Beginning Issue of: 07/01/2021

Ending Issue of: 07/01/2021

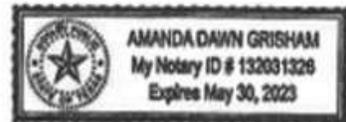
Ryan Dixon

Witness Signature

Sworn to and subscribed before me this 27th day of July in the year of 2021

Amanda Grisham

Notary Public in and for the state of Texas, residing in Dallas County



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Notification of Public Hearing and Public Comment Period for 10-4-22 Version



Beaufort Gazette Belleville News-Democrat Bellingham Herald Bradenton Herald Centre Daily Times Charlotte Observer Columbus Ledger-Enquirer Fresno Bee	The Herald - Rock Hill Herald Sun - Durham Idaho Statesman Island Packet Kansas City Star Lexington Herald-Leader Merced Sun-Star Miami Herald	el Nuevo Herald - Miami Modesto Bee Raleigh News & Observer The Olympian Sacramento Bee Fort Worth Star-Telegram The State - Columbia Sun Herald - Biloxi	Sun News - Myrtle Beach The News Tribune Tacoma The Telegraph - Macon San Luis Obispo Tribune Tri-City Herald Wichita Eagle
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AFFIDAVIT OF PUBLICATION

Account #	Order Number	Identification	Order PO	Amount	Cols	Depth
35014	311705	Print Legal Ad - IPL0087896		\$355.60	2	63 L

Attention: Dianna Walter
BOROUGH OF STATE COLLEGE
243 S ALLEN ST
STATE COLLEGE, PA 16801

THE STATE OF TEXAS COUNTY OF DALLAS

Ryan Dixon, being duly sworn, according to law says that he/she is an agent of the Centre Daily Times, a daily newspaper of general circulation, having its place of business in State College, Centre County, Pennsylvania, and having been established in the year 1898; that the advertisement appeared in said newspaper, that the affiant is not interested in the subject matter of the notice or advertisement; that all of the allegations contained herein relative to the time, place and character of the publication are true.

No. of Insertions: 1
Beginning Issue of: 08/31/2022
Ending Issue of: 08/31/2022

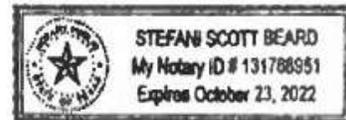
Ryan Dixon

Witness Signature

Sworn to and subscribed before me this 12th day of September in the year of 2022

Stefani Beard

Notary Public in and for the state of Texas, residing in Dallas County



Extra charge for lost or duplicate affidavits.
Legal document please do not destroy!

**LEGAL NOTICES
NOTICE OF PUBLIC COMMENT PERIOD
NOTICE OF PUBLIC HEARING**

Notice of Availability of a Substantial Amendment to the Borough of State College (Borough) 2020-2024 Consolidated Plan (CP) and the 2022 Consolidated Annual Action Plan (AP) for Public Review and Comment

State College Borough Council (Council) will consider revisions to the 2020-2024 Consolidated Plan and the 2022 AP regarding the proposed use of Community Development Block Grant (CDBG) Program Funds and HOME Investment Partnership Program Funds.

On condition of recommendation by the CDBG Citizens' Advisory Committee a substantial amendment will be proposed as follows:

1. Reduce the Owner-Occupied Housing Rehabilitation Program 2022 budget by \$160,000 from \$236,109.25 to \$76,109.35.
2. Increase the 2021-2022 CDBG Infrastructure Project: Streetlight & Curb Ramp - Beaver Ave budget by \$90,000 from \$424,791.49 to \$504,791.49.
3. Increase the 2022 CDBG Infrastructure Project: Satellite Park Improvements by \$70,000 from \$94,690 to \$174,960
4. Reduce the CV - Food & Shelter Services CDBG-CV budget by \$73,249 from \$98,249 to \$25,000, which was previously allocated for Centre Helps Basic Needs Case Management.
5. Increase the CV - Out of the Cold: Program Operations CDBG-CV budget by \$36,624.50.
6. Increase the CV - Housing Transitions: Program Operations CDBG-CV budget by \$36,624.50.
7. Make minor adjustments to update five-year goals.
8. Update the 2020-2024 Consolidated Plan Narrative for "Other Populations at Greatest Risk of Housing Instability" to expand the definition to include conditions identified by the HOME-ARP consultation process.

To complete projects in a timely manner, the Borough will utilize procedures set forth in Notice CPD-21-02 to incur pre-award costs. This action will not affect future grants.

A copy of the proposed amendment will be available for inspection during regular business hours in the lobby of the Municipal Bldg., 243 S. Allen St., and at Schlow Centre Region Library, 221 S. Allen St., State College, PA and online <https://www.statecollegepa.us/426/CDBG-Citizens-Advisory-Committee> from Aug. 31 through Oct. 3, 2022. Comments on the proposed amendments will be accepted during this time by email to planningdept@statecollegepa.us, by mail to the Planning Dept., 243 S. Allen St., State College, PA 16801, or phone (814)234-7100. Hard copies will be made available upon request.

Notice of Public Hearing on Substantial Amendment

Council is scheduled to hold a public hearing and later consider taking action on the proposed substantial amendment during its meeting to be held both in-person and virtually at 7 p.m. on Oct.3, 2022. Parties interested in participating may attend in person at the Municipal Bldg., 243 S. Allen St., State College, PA 16801, or join electronically at <https://www.statecollegepa.us/655/A-Virtual-Meeting>. For updated information and further instruction on hearing participation please see www.statecollegepa.us, call 814-234-7100, TTY 814-234-7101, or email planningdept@statecollegepa.us. Persons with a disability or Limited English Proficiency who wish to participate are asked to contact the Planning Dept. at least 48 hours prior to the meeting to discuss your needs.

Thomas J. Fontaine, II
Borough Manager/Secretary
IPL0087896
Aug 31 2022