



Consolidated Annual Action Plan

Plan Period: <p style="text-align: center;">January 1, 2011 – December 31, 2011</p>	Name and Address of Grantee: <p style="text-align: center;">Borough of State College 243 South Allen Street State College, PA 16801</p>
Grant: <p style="text-align: center;">\$771,712 CDBG \$539,737 HOME</p>	
<p style="text-align: center;">Ronald L. Filippelli Borough Council President</p> <p><i>Name and Title of Authorized Representative</i></p>	<p style="text-align: center;">814-234-7110</p> <p><i>Telephone</i></p>
<p><i>Signature of Authorized Representative</i></p>	<p><i>Date</i></p>



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Table of Contents

A. SF424	1
B. Executive Summary	1
1. Source of funds	1
2. Statement of specific annual objectives	2
3. Description of activities to be taken	2
a. Administration	2
b. CHDO operating support	2
c. Housing	2
d. Human Service Agencies	3
e. Public Facilities and Infrastructure Improvements	3
C. Citizen Participation and Consultation	3
1. Summary of the Citizen Participation & Consultation Process	3
2. Efforts to Broaden Public Participation portion of the Development Plan	4
3. Summary of Citizen Comments	4
a. Public Hearing on Program Performance	4
b. Public Hearing on Housing and Community Development Needs and Development of Proposed Activities	6
c. Comments/Approval	7
D. Source of Funds	7
1. Federal Funds	8
2. Other Federal Funds	9
3. Program Income	9
4. Local Funds	10
5. Leveraged Funds	10
6. HOME Matching Funds	10
a. Federal Fiscal Year	10
b. Program Year	10
E. Statement of Specific Annual Objectives	11
1. Specific Housing Objectives	11
2. Specific Community Development Objectives	12
3. Specific Homeless and Special Needs Populations Objectives	12
F. Description of Activities to be Undertaken	12
1. Owner-Occupied Housing	13
CHDO Set Aside	15
2. Public Services	16
a. Human Service Agencies	16
b. Infrastructure Improvements	17
3. Planning/Administration	18
G. Outcome Measures	18
Performance measurement System	18

Table of Contents (Continued)

H. Allocation Priorities and Geographic Distribution	19
1. Reasons for the Allocation Priorities	19
a. CDBG Allocation	19
b. HOME Allocation	20
2. Geographic Area of the Borough in Which Assistance Will Be Directed	20
I. Annual Affordable Housing Goals	20
J. Needs of Public Housing	21
K. Homeless and Other Special Needs Populations	21
1. Homeless Populations	21
a. Emergency Shelters	22
b. Transitional Housing Programs	22
c. Permanent Housing Placement (including subpopulations)	23
d. Addressing the Needs of the Chronically Homeless	25
e. Programs to Prevent Homelessness	25
2. Special Needs Populations	26
L. Barriers to Affordable Housing Goals	28
1. Barriers to Affordable Housing	28
2. Barriers to Home Ownership	29
3. Addressing Barriers to Affordable Housing	30
M. Affirmatively Furthering Fair Housing Choice / Impediments to Fair Housing Choice	30
1. 1991 Fair Housing Analysis	30
2. 2003 Fair Housing Analysis Update	31
3. 2009 Fair Housing Analysis Update	32
4. Court Orders and HUD Sanctions	32
N. Anti-Poverty Strategy	32
O. Lead-Based Paint Hazards	33
P. Monitoring Standards and Procedures	34
1. Housing Activities – Homebuyer	35
a. CHDO Homebuyer Programs	35
b. The Borough’s First-Time Homebuyer Program	35
2. Housing Activities – Rehabilitation	36
The Borough’s Owner-Occupied Rehab Program	36
3. Housing Activities – Rental Housing	36
a. Bellaire Court	36
b. Addison Court	37
c. Yorkshire Village Townhomes and Waupelaini Heights	37
d. Kemmerer Road	37
4. Public Facility Projects	38
5. Public Service Subrecipients	38

Table of Contents (Continued)

Q. Specific CDBG Submission Requirements	38
1. Source of Funds	38
a. Program Income	38
Program Income 2011	38
Program Income 2010	39
b. Proceeds From Section 108 Loan Guarantees	39
c. Surplus Funds from Urban Renewal Settlement	39
d. Grant Funds not Included in a Prior Plan	39
e. Float-Funded Activities	39
f. Shared Equity	39
2. Program Benefit and Location	39
3. Contingency	39
4. Urgent Needs	40
R. Specific HOME Program Submission Requirements	40
1. Eligibility Requirements	40
2. Subsidy Requirements	40
3. HOME Property Standards	40
4. Affordability Requirements	41
5. Resale/Recapture Provisions	41
6. Tenant-Based Rental Assistance (TBRA)	43
7. Other Forms of Investment	43
8. Affirmative Marketing	43
9. Minority/Women's Business Outreach	44
10. Refinancing	44
11. American Dream Downpayment Initiative	44
S. Certifications	44
1. General	44
2. Specific CDBG Certifications	46
3. Specific HOME Certifications	47
4. Appendix to Certifications	48
a. Lobbying Certification	48
b. Drug-Free Workplace Certification	48
T. Attachments	50
1. Priority Needs Tables	51
a. Table 1C/2C/3A: Summary of Specific Objectives	51
b. Table 2A: Priority Housing Needs Tables	55
c. Table 2B: Priority Community Development Needs	57
d. Table 3B: Annual Affordable Housing Completion Goals	58
e. Table 3C: Action Plan Table / Consolidated Plan Listing of Projects	59
2. SF424 Forms	75
3. Centre County Housing Continuum of Care	81
4. Low-Mod Areas Map with 2011 Activities	82
5. Acronym Guide	83

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A. SF424

Copies of the SF424 forms are included as Attachment 2.

B. Executive Summary

Federal regulations require communities that receive entitlement Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds from the U.S Department of Housing and Urban Development (HUD) to complete a Consolidated Plan (CP), which is a five-year planning document that identifies a community's overall housing and community development needs and a strategy to meet those needs. The Borough of State College (Borough) completed a CP covering the period from 2010-2014. The Consolidated Annual Action Plan (Action Plan) portion of the CP, which lists the activities to be undertaken with CDBG and HOME funds during that year, must be completed annually. Following is the Borough's Action Plan for 2011.

1. Source of Funds

Congress has not yet finalized an HUD funding bill for 2011. Based on action taken so far in House and Senate Committees, the Borough has estimated 2011 allocations of CDBG and HOME funding at the same level as in 2010. Thus we have budgeted for a CDBG allocation of \$771,712 and HOME allocation of \$539,737.

There is \$34,256.07 in 2010 Fiscal Year CDBG contingency funding which will be reprogrammed for use as contingency funding in 2011.

The Borough will also receive approximately \$21,840 (a 2-year allocation) in funding through the McKinney-Vento Homeless Assistance Program for a Supportive Services Only (SSO) program. These funds are used to provide support services to homeless persons who have chronic mental health issues including individuals who are chronically homeless. The goal is to enable them to secure and maintain permanent housing.

During 2011, the Borough expects to receive program income of approximately \$30,803.80 from the repayment of a CDBG subsidy for the land acquisition for Arnold Addison Court, an 89-unit rental complex for the elderly and persons with disabilities. In addition, if any homebuyer families or families who have received rehab assistance make repayments, the program income received will be used to fund activities for the corresponding program.

The Borough's 2011 budget has not been finalized. As of September 7, 2010, local General Revenue funds totaling \$154,849.51 are available to assist middle-income homebuyers with the purchase and rehabilitation of homes.

It is anticipated that a significant amount of private mortgage financing will be generated during the 2011 program year. As of September 10, 2010, this amount totaled \$604,520.

As of December 31, 2009, the Borough had accumulated \$95,043.81 in "match credit." This match credit can be banked for future use. Most of the Borough's match will be accumulated through below-market interest rate loans, voluntary labor or professional services, waived fees and homebuyer counseling provided to families that acquire properties with HOME funds.

2. Statement of Specific Annual Objectives

To address the obstacles to affordable housing for extremely low, low, and moderate-income Borough residents, HOME funds will be used to continue the Borough's First-Time Homebuyer (FTHB) Program (Low-Income) and the Community Housing Development Organizations' (CHDO) FTHB Programs. Local General Revenue funds will be used to continue the Borough's FTHB Program (Middle-Income). Additionally, CDBG funds will be used to continue the Borough's Owner-Occupied Rehab Program and for a mixed-income rental project. Also, the Borough will continue to be active participants with the Centre County Affordable Housing Coalition (AHC), whose mission is to ensure that all residents, especially low-income residents, have access to affordable housing.

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 underserved needs of the special needs populations, the Borough will continue to be active participants with the AHC. One of the goals of the AHC is to promote decent, safe, affordable and accessible housing for all residents, especially persons with special needs.

To address the non-housing Community Development needs, the Borough will use CDBG funds to fund suitable infrastructure projects identified in the Borough's Capital Improvement Program (CIP).

3. Description of Activities to be Taken

a. Administration

\$154,342.00 of CDBG and \$53,973.00 of HOME funds will be allocated for administration and planning.

b. CHDO Operating Support

\$20,000 of HOME funds will be allocated to cover operating expenses for the State College Community Land Trust (SCCLT) CHDO.

c. Housing

\$59,414 of HOME funds will be allocated for the Borough's FTHB Program (Low-Income) which provides down payment and closing cost assistance to increase the affordability of decent housing for 2 small or large family renter households making 60-80% of Area Median Income (AMI).

\$154,849.51 of local General Revenue funds will be available for the Borough's FTHB Program (Middle-Income) which provides down payment and closing cost assistance to increase the affordability of decent housing for 2 small or large family renter households making 80⁺-115% of AMI.

\$198,000 of HOME funds will be allocated for the SCCLT FTHB Program through which SCCLT acquires and rehabs properties then resells the structure only while the SCCLT retains title to the land to increase the affordability of decent housing for 3 small or large family renter households making 50-80% of AMI.

\$208,350 of HOME funds will be allocated for the Temporary Housing Foundation, Inc. (THF) FTHB Program through which THF acquires and rehabs properties then resells them to increase the affordability of decent housing for 1 small or large family renter households making 50-80% AMI.

\$100,000 of CDBG funds will be allocated for the Borough's Owner-Occupied Rehab Program which provides a loan to address code deficiencies and other alterations to increase the availability of decent housing for 3 small owner-occupied households making 50-80% of AMI.

The \$30,803.80 of CDBG program income received from the repayment of a CDBG subsidy for the land acquisition for Arnold Addison Court will be allocated to THF for loan payments on a mixed-income rental project to improve the affordability of decent housing of 5 units for small or large family renter households making 60-80% of AMI.

d. Human Service Agencies

\$115,756.00 of CDBG funds will be allocated for the Human Service Agencies which will fund local non-profit agencies which provide housing related services to provide access to a suitable living environment to extremely low, low, and moderate-income persons. In 2011, this allocation will fund the following:

	Allocation	# Persons Expected to Serve
House of Care: Staffing Program	\$22,056.00	5
Housing Transitions, Inc.: Employment & Housing Services	\$26,000.00	120
Women's Resource Center: Shelter Staffing Program	\$45,200.00	125
Youth Service Bureau: Burrowes St. Youth Haven	\$14,500.00	35
Youth Service Bureau: Stepping Stone	\$ 8,000.00	13

e. Public Facilities and Infrastructure Improvements

\$348,962 of FY2011 CDBG and \$185,000 of FY2010 CDBG funds will be allocated for a Street Reconstruction Project which upgrades deteriorated arterial/collector streets to provide new access to a suitable living environment to 12,045 persons, 83.2% being low and moderate-income persons, on Fraser Street from College Avenue to Beaver Avenue in CT125 BG2.

C. Citizen Participation and Consultation

1. Summary of the Citizen Participation & Consultation Process

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

The focus of citizen participation in the CDBG and HOME Programs has been the Community Development Block Grant Citizens' Advisory Committee (CAC). This body of seven Borough residents is active in formulating policy and budget recommendations for Borough Council (Council) regarding the use of CDBG and HOME funds. The CAC regularly conducts public hearings on housing and community development needs, development of proposed activities, and review of program performance. In addition, the CAC provides a forum for the presentation of proposals by all citizens, public agencies and other interested parties seeking funding.

Council furthers citizen participation in the development of the Action Plan through the conduct of public hearings on the Action Plan and any amendments thereto. In addition to formal public hearings, at each of Council'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.

2. Efforts to Broaden Public Participation portion of the Development of the Plan

The Borough's 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. Municipal and county officials and human service agencies are notified in advance about these public hearings, and both hearings are advertised in the local newspaper and on the local government access channel.

Special outreach took place to invite various community representatives to the Council's public hearing held during the preparation of the Action Plan. To broaden access to the Action Plan, during the public review period the draft Action Plan is posted on the Borough's website.

The Borough is not a recipient of Comprehensive Grant Program funding to warrant special action to encourage participation by residents of public and assisted housing developments.

3. Summary of Citizen Comments

A summary of the CAC public hearings held in 2010 follows.

a. Public Hearing on Program Performance

A public hearing was held on April 6, 2010 during a noon CDBG Citizen's Advisory Committee meeting. The purpose of this hearing was to receive input from citizens on the performance of the State College Community Development Block Grant and HOME Programs during the 2009 program year. The following comments were received during this meeting:

The State College Borough CDBG Citizen's Advisory Committee was called to order by Chairman Alexander on Tuesday, April 6, 2010 at 12:05pm at the Borough Municipal Building, 243 South Allen Street in Room 241.

Members present: Shelton Alexander, Chair; Ken Blythe, Vice-Chair; Ernest Hawk, Colleen Houser, Robert Ott, Connie Randolph, and Selden Smith

Other members present: Lu Hoover, Senior Planner; Etta Habegger, Planner; Denise Rhoads, Staff Assistant and other interested parties

Public Hearing on Program Performance: The purpose of the public hearing is to receive comments from citizens on the performance of the State College Community Development Block Grant and HOME Programs during the 2009 program year.

Ms. Hoover provided a summary of information regarding program performance.

State College Borough received a 2009 CDBG grant totaling \$715,109.

The Borough budgeted 15% of its 2009 CDBG grant for public service activities. Using \$107,266 in CDBG funds, assistance was provided to 274 persons. HTI received \$24,143 and served 102 persons. WRC received \$45,236 and served 103 persons. In addition, through a subgrant to MidPenn Legal Services, 23 persons who resided at Centre House and at the Women's Resource Center shelter received legal assistance. Centre County Youth Service Bureau (CCYSB) received two grants: For Burrowes Street Youth Haven, the Bureau received \$11,614 and served 28 youth. Stepping Stone Transitional Living Program received \$7,439 and served 11 youth. House of Care received a grant of \$18,834 and served 7 persons.

In the public facilities category, State College Borough allocated \$348,962 for the College Avenue Streetlight Extension Project. This project was started in 2009 and is being completed in 2010. It includes installation of new handicapped ramps at 6 intersections from S. Pugh Street to S. Garner St. It also includes installation of 29 new streetlights. The project is almost completed. Final cost should be within budget. Work on this project is being completed by State College Borough public works employees.

The South Barnard Street Reconstruction project was substantially completed in 2009. This reconstruction occurred between W. College and W. Beaver Avenues. The total cost is approximately \$197,000. The only work left on this project is site restoration which will be completed soon.

The North Barnard Street Reconstruction Project was funded using CDBG Recovery Act funding. State College received \$191,239 in CDBG-R funds and budgeted about \$162,000 for this street reconstruction project from W. College Avenue to Railroad Avenue. This project was also substantially completed in 2009 with site restoration left to be completed in 2010.

The remaining CDBG-R funding will be used in our owner-occupied rehab program.

Also in the public facilities category, \$15,000 was budgeted for the rehab of Centre House shelter. State College Borough also applied for and received an Emergency Shelter Grant totaling \$75,340 for this project. This project is expected to start this summer and be completed in the fall.

2009 CDBG funds were also budgeted for our owner-occupied rehab and first time homebuyer programs. \$50,000 was budgeted for rehab and \$60,000 for first time homebuyer program.

Remaining funds were budgeted for the Fraser Street Improvements project which will be completed in 2011 and for program administration.

State College Borough also received a HOME allocation totaling \$541,946. Both the SCCLT and THF received \$221,284 in HOME fund to acquire and rehab homes for sale to qualified first time homebuyers.

In addition, \$25,200 was budgeted for energy audits and energy improvements at Bellaire Court, an 18-unit senior housing facility State College Borough owns. This project should be started in the summer and completed by the end of the year.

Additional funds were allocated for CHDO operating support for the State College Community Land Trust and for program administration.

Ms. Habegger stated in 2009, the Borough's First Time Homebuyers programs served 13 families within the three programs that constitute the Community Housing Partnership:

- 6 families served through the SCCLT
- 3 families served through the THF
- 4 families served through the Borough

The Community Housing Partnership also recently celebrated its 100th home purchase.

There are 6 home rehabs in progress in the owner-occupied rehab program. All are expected to be completed in 2010.

Ms. Habegger mentioned there are 20 active first time homebuyer applications. This volume is probably due to the federal tax credit.

The Community Housing Partnership has been on-going for about 15 years.

Committee members discussed the need for rental housing since costs in State College Borough are so high. Members also asked if we are meeting the carryover funding compliances consistently and staff indicated we have met our timeliness requirements for both CDBG and HOME.

Members also asked how long it takes for the 2010 Census to have an impact on funding. Staff estimated changes would probably be reflected in 2012.

Adjournment: The meeting was adjourned at 12:40pm by Mr. Alexander.

b. Public Hearing on Housing and Community Development Needs and Development of Proposed Activities

A public hearing was held on June 1, 2010 during a noon CDBG Citizen's Advisory Committee meeting. The purpose of this hearing was to receive input on local housing, community development needs and on the development of proposed activities during the process of outlining our five-year community development goals and objectives and our one-year action plan. The following comments were received during this meeting:

The State College Borough CDBG Citizen's Advisory Committee meeting was called to order by Chairman Alexander on Monday, June 1, 2010 at 12:02pm at the Borough Municipal Building, 243 South Allen Street in Room 242.

Members present: Shelton Alexander (Chair); Kenneth Blythe (Vice-Chair); Connie Randolph and Selden Smith

Others present: Lu Hoover (Senior Planner), Denise Rhoads (Staff Assistant), Colleen Ritter(State College Community Land Trust), Russell Brooks(SPE Federal Credit Union), Kathleen Stehouwer(Women's Resource Center), Michele Hamilton(Women's Resource Center), Annette Ratliff(Housing Transitions), and Natalie Corman(Centre Co. MH/MR & Centre Co. Affordable Housing Coalition)

Public Hearing on Housing and Community Development Needs and Proposed Use of Funds: The Borough of State College is in the process of developing its 2011 Consolidated Annual Action Plan. As part of the process, the State College Borough Community Development Block Grant Citizen's Advisory Committee asked, at this time, for any comments on the need for affordable housing from the representatives of our human services agencies that were present.

Ms. Ratliff (Housing Transitions, Inc):

- Agency gets a high number of calls asking about affordability. Trying to find affordable housing in this area is not easy to do.
- Their building renovations are scheduled for groundbreaking in August. The renovation will add another 7 units.
- They will be kicking off their public campaign on June 4th.
- Reported Kemmerer Road acquisition is scheduled for closing on June 7th.

Ms. Ritter (State College Community Land Trust):

- In 2009, they had 6 new home owners – 3 re-sales and 3 new.
- Their waiting list is doubled (12 potential applicants).
- All are within the Borough.

Ms. Hamilton/Ms. Stehouwer (Women's Resource Center):

- 103 clients were served in 2009.
- CDBG funds are used for weekend/overnight staffing.
- Housing is more affordable outside the Borough.

- Total capacity is 14.
- Maximum stay is 30 days within a 6 months period (although each client case is different).
- There is now an alarm on the outside of the building along with new cameras for safety purposes.

Mr. Brooks (SPE Federal Credit Union):

- Came to the meeting to observe and glean helpful information.
- They are a non-profit organization.
- The new regulations from Freddie Mac/Fannie Mae will make it harder to grant loans.

Ms. Corman (Centre Co. MH/MR & Centre Co. Affordable Housing Coalition):

- Ms. Corman works directly with our Human Service agencies.
- The voucher program has teamed with the Affordable Housing Coalition but there has been a waiting list since 2008.
- The need for affordable rental housing is high. Centre Co. ranks last on the list for availability of affordable rental housing.
- The Coalition's responsibilities are included within County government MH/MR job descriptions.

Some of the Committee's questions/concerns were:

- What constitutes affordable rental housing?
- What kind of help do you get from landlords in providing a few affordable units?
- Concerned that the voucher program has been closed for 2 years.

2010 Consolidated Plan Administrative Amendment: There was no action needed for this. Ms. Hoover distributed a memo explaining the recent changes in allocations.

State College received \$771,712 in CDBG funds, \$56,603 more than anticipated. It also received \$539,737 in HOME funds, \$2,227 less than anticipated.

As part of this amendment an additional \$8,490 has been allocated for public services and funds are divided evenly among 5 organizations that received funding in 2010, with each agency receiving an approximate 7.9% increase.

Adjournment: With no further business to discuss, Chairman Alexander adjourned this meeting at 1:25pm.

c. Comments/Approval

Copies of the 2011 Action Plan will be made available for public review and comment from September 25, 2010 through November 1, 2010 at the State College Municipal Building Planning Department, Room 221, 243 South Allen Street, and at Schlow Memorial Library during normal business hours as well as on the Borough's website. Notification of the availability of the plan for public review was provided on C-NET, the local government access channel as well as on the Borough of State College's website.

In addition, a public hearing to obtain input on the 2011 Action Plan will be held on October 4, 2010 at a Borough Council meeting.

Borough Council will consider approval of the 2011-Action Plan at its November 1, 2010 meeting.

D. Source of Funds

The following list includes federal and non-federal public resources that are expected to be available in 2011. These funds will be allocated to complete projects identified in the 2010-2014 CP, in accordance with §91.215.

1. Federal Funds

PROPOSED USE OF 2011 CDBG FUNDS SUMMARY

EXPENDITURES

Administration and Planning		\$154,342.00
Human/Public Services		\$115,756.00
House of Care	\$22,056.00	
Housing Transitions, Inc.	\$26,000.00	
Women's Resource Center	\$45,200.00	
YSB: Burrowes St. Youth Haven	\$14,500.00	
YSB: Stepping Stone	\$8,000.00	
Public Facilities and Improvements		\$348,962.00
Street Reconstruction		
Fraser Street Improvements Project	\$348,962.00	*
Housing		\$130,803.80
Owner-Occupied Rehab Program	\$100,000.00	
Kemmerer Road Loan Payments	\$30,803.80	
Total Expenditures		\$749,863.80
Contingency		\$86,908.07
TOTAL EXPENDITURES & CONTINGENCY		\$836,771.87
REVENUES		
2011 Fiscal Year CDBG Allocations		\$771,712.00
2011 CDBG Program Income – Addison Court		\$30,803.80
2010 Contingency		\$34,256.07
TOTAL REVENUES		\$836,771.87

* Includes project delivery costs for environmental review, labor compliance, advertising, legal services, and misc. expenses such as test borings.

Historic Preservation Activities

By this notice, the Borough of State College also invites persons who may have an interest in historic resources to make themselves known, and review and comment on information on file at the Department of Planning and Community Development, Room 221, State College Municipal Building, 243 South Allen Street, State College, PA 16801. Persons from whom we have received a written response to this invitation by November 1, 2010 will receive future notices regarding program activities and their potential impact on historic resources. Correspondence should be addressed to Mr. Carl R. Hess, Director of Planning and Community Development, Municipal Building, 243 South Allen Street, State College, PA 16801.

**PROPOSED USE OF 2011 HOME FUNDS
SUMMARY**

EXPENDITURES

Administration		\$53,973.00
	Administrations and Planning	\$53,973.00
Homebuyer Program		\$465,764.00
	SCCLT Homebuyer Program	\$198,000.00
	THF CHDO Homebuyer Program	\$208,350.00
	Borough's FTHB Program (Low-Income)	\$59,414.00
CHDO Operating Support		\$20,000.00
	CHDO (SCCLT) Operating Support	\$20,000.00
Total Expenditures		\$539,737.00
REVENUES		
	2011 Fiscal Year HOME Allocation	\$539,737.00

Historic Preservation Activities

By this notice, the Borough of State College also invites persons who may have an interest in historic resources to make themselves known, and review and comment on information on file at the Department of Planning and Community Development, Room 221, State College Municipal Building, 243 South Allen Street, State College, PA 16801. Persons from whom we have received a written response to this invitation by November 1, 2010 will receive future notices regarding program activities and their potential impact on historic resources. Correspondence should be addressed to Mr. Carl R. Hess, Director of Planning and Community Development, Municipal Building, 243 South Allen Street, State College, PA 16801.

2. Other Federal Funds

The Borough does not directly receive any funding through the Section 8 program. The Housing Authority of Centre County (the Housing Authority) is the recipient of these funds. Borough residents may access these funds through the Housing Authority.

The Borough does not anticipate applying for Low-Income Housing Tax Credits during 2011.

The Borough, on behalf of the local shelters, applied to receive SSO funding from the Supportive Housing Program (SHP) through the PA Regional Homeless Assistance Process (McKinney-Vento Continuum of Care funds) to continue the Local Shelter Support Initiative project. The project provides case management and mental health and counseling services for shelter residents with chronic mental health issues. In 2010 the Borough anticipates receiving approximately \$21,840 (a 2-year allocation) in SSO funding.

3. Program Income

Approximately \$30,803.80 in program income is expected during 2011 from repayment of a CDBG subsidy for the land acquisition for Arnold Addison Court, an 89-unit rental complex for the elderly and persons with disabilities. Also, if any homebuyer families or families who have received rehab assistance make repayments, the program income received will be used to fund activities for the corresponding program.

4. Local Funds

The maximum income a household can earn to be eligible for CDBG or HOME Program assistance is 80% of median. Given the expensive real estate market in the Borough, households earning above 80% of median are also priced out of the Borough's housing market. Therefore, in 1995, when the FTHB Program (Low-Income) was established, the Borough began allocating General Revenue funds for a FTHB Program (Middle-Income). A total of \$154,849.51 in General Revenue funds will be available to assist middle-income homebuyers in 2011.

5. Leveraged Funds

The Borough's three homebuyer assistance programs are anticipated to generate a significant amount of private mortgage financing during program year 2011. As of September 09, 2010, a total of \$604,520 was leveraged. The SCCLT generated \$365,500 (four households). THF generated \$104,000 (one household). The FTHB Program (Middle-Income), which uses local funds, generated private financing of \$135,020 (one household).

6. HOME Matching Funds

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. Since 1999, the Borough has received a 50% reduction in match contribution from HUD because the State College area satisfies HUD's definition of an area in "fiscal distress". This has lowered our Match requirement to 12.5% of HOME funds expended annually. As of December 31, 2009, the Borough has accumulated \$95,043.81 in "match credit." This 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 State College Community Land Trust), and pre- and post-purchase educational counseling by THF.

a. Federal Fiscal Year

Status of HOME Match for Federal fiscal year 2009 (Oct. 1, 2008 to Sept. 30, 2009)

From October 1, 2008 through September 30, 2009, the Borough expended a total of \$296,754.55 in eligible HOME funds, which requires a \$37,094.32 (12.5%) match.

Excess Match Credit from preceding federal fiscal years	\$161,465.12
plus, Match contributed during federal fiscal year 2008-2009	<u>+\$ 68,366.41</u>
Total Match available	\$229,831.53
less, Match liability for Federal fiscal year 2008-2009	<u>-\$ 37,094.32</u>
Balance of HOME Match Credit in Federal Fiscal Year 2008-2009	\$192,737.21

b. Program Year

HOME Match for Borough's program year 2009 (Jan. 1, 2009 to Dec. 31, 2009)

From January 1, 2009 through December 31, 2009, the Borough expended a total of \$62,988.90 in eligible HOME funds, which requires \$7,873.61 (12.5%) match.

Excess Match Credit from prior program years	\$ 85,574.97
plus, Match contributed in Program Year 2009	<u>+\$ 66,424.08</u>
Total Match available	\$151,999.05

less, Match liability for Program Year 2009	<u>-\$ 56,955.24</u>
Balance of HOME Match Credit in Program Year 2009	\$ 95,043.81

E. Statement of Specific Annual Objectives & Description of Activities

Based on info in Table 3A, following is a summary of how funding available in 2011 will be allocated to address the priority needs identified in the Borough's 2010-2014 Strategic Plan through specific annual objectives .

1. Specific Housing Objectives

Number/Name:	H1014-DH1.1/Owner-Occupied Rehabilitation Program
Outcome:	Increased availability of decent housing (DH-1)
Proposed Accomplishment:	Address the needs of homeowners making $\leq 80\%$ of the AMI
Goal:	Assist 3 households* making $\leq 80\%$ of the AMI
Allocation:	As of August 31, 2010, \$185,254.31 in CDBG funds are available for this activity. \$100,000.00 in FY2011 CDBG funds will be allocated.
Number/Name:	H1014-DH2.1/First-Time Homebuyer Program (Low-Income)
Outcome:	Improved affordability of decent housing (DH-2)
Proposed Accomplishment:	Address the needs of small* or large family renter households making 60-80% of AMI
Goal:	Assist 2 small* or large renter households making 60-80% of AMI
Allocation:	As of August 31, 2010, the balance of funds is \$11,751.22 HOME and \$195,637.30 CDBG. \$59,414.00 in HOME FY2011 funds will be allocated.
Number/Name:	H1014-DH2.2/SCCLT's First-Time Homebuyer Program
Outcome:	Improved affordability of decent housing (DH-2)
Proposed Accomplishment:	Address the needs of small* or large family renter households making 50-80% of AMI
Goal:	Assist 3 small* or large renter households making 50-80% of AMI
Allocation:	As of August 31, 2010 the balance of: \$56,269.36 in HOME funds remains available to the SCCLT for use in 2010 or 2011. The SCCLT will receive \$198,000.00 in FY2011 HOME funds for project costs.
Number/Name:	H1014-DH2.3/THF's First-Time Homebuyer Program
Outcome:	Improved affordability of decent housing (DH-2)
Proposed Accomplishment:	Address the needs of small* or large family renter households making 50-80% of AMI
Goal:	Assist 1 small* or large renter households making 50-80% of AMI
Allocation:	As of August 31, 2010 a total of \$92,139.27 in HOME funds remain available for use in 2010 or 2011 depending on availability of houses. THF will receive \$208,350.00 in FY2011 HOME funds.
Number/Name:	H1014-DH2.7/Mixed-Income Rental Project (Kemmerer Road Project)
Outcome:	Improved affordability of decent housing (DH-2)
Proposed Accomplishment:	Address the needs of small* or large family renter households making $\leq 80\%$ of AMI

Goal: Provide 5 affordable units to small* or large renter households making 60-80% of AMI
Allocation: \$30,803.80 of FY2011 CDBG program income will be allocated to this project
Number/Name: O1014-O1.1/First-Time Homebuyer Program (Middle-Income)
Outcome: Improved affordability of decent housing (O-1)
Proposed Accomplishment: Address the needs of small* or large renter Households making 80⁺-115% of AMI
Goal: Assist 2 small* or large renter households making 80⁺-115% of AMI
Allocation: As of September 7, 2010, \$154,849.51 in Borough General Revenue funds are available for this activity.

2. Specific Community Development Objectives

Number/Name: ST1014-SL1.1/Street Reconstruction Project (Type I & Type II) (Fraser Street Improvements Project)
Location: South Fraser Street from College Avenue to Beaver Avenue
Beaver Avenue from South Fraser Street to Kelly Alley
CT125 BG2
Outcome: New accessibility to a suitable living environment (SL-1)
Proposed Accomplishment: This infrastructure benefit is funded to ensure access to a suitable living environment
Goal: 1,245 persons served; 83.2% are low/moderate-income persons
Allocation: \$348,962* in FY2011 and \$185,000 in FY2010 CDBG funds will be allocated for this project
* includes \$3,962 for project deliver costs

3. Specific Homeless and Special Needs Populations Objectives

Number/Name: PS1014-SL1.3/Human Service Agencies
Outcome: New accessibility to a suitable living environment (SL-1)
Proposed Accomplishment: Provide public services to low/mod or presumed low/mod persons
Goal: Provide 15% of the annual CDBG allocation to human service agencies which provide housing related services
Allocation: FY2011 CDBG \$115,756.00

Number/Name: PS1014-SL1.4/Emergency Shelter Services
Outcome: New accessibility to a suitable living environment (SL-1)
Proposed Accomplishment: Provide public services to low/mod or presumed low/mod persons
Goal: Provide \geq 65% of the annual CDBG funds allocated to human service agencies to local homeless shelters
Allocation: FY2011 CDBG \geq \$75,241.40

* *Could include single person families*

F. Description of Activities to Be Undertaken

The following is a description of activities to be undertaken during 2011 using the available resources. These activities address priority needs (Table 2A and Table 2B) and local objectives (Table 3A) identified in the Borough's 2010-2014 Strategic Plan. This narrative also supports information presented in the Proposed Use of 2011 CDBG Funds Summary and Proposed Use of 2011 HOME Funds Summary on pages 9 as well as Table 3C.

1. Housing

Number/Name:	H1014-DH1.1/Owner-Occupied Rehabilitation Program
Outcome:	Increased availability of decent housing (DH-1)
Proposed Accomplishment:	Address the needs of homeowners making $\leq 80\%$ of the AMI
Performance Indicator:	Number of households making $\leq 80\%$ of AMI assisted where code violations have been eliminated
Goal:	Assist 3 households* making $\leq 80\%$ of the AMI
Project Location:	Borough-Wide
Use of Funds:	<p>This program may serve both existing qualified homeowners in the Borough, or families who have purchased a home through the FTHB Program (Low-Income), THF's or SCCLT's FTHB program, as long as they remain income qualified.</p> <p>The Borough has contracted with the SEDA-COG to provide rehab management services. SEDA-COG provides this service to a number of small cities within its 11-county service area. The Rehab Specialist identifies the scope of rehab work, administers the bidding process with contractors, oversees work in progress and completes final inspections. Borough staff is responsible for completing income verifications, attending all site visits, processing progress and final payments and executing loan documents.</p> <p>This activity will improve living conditions for community members who lack resources for conventional home improvement financing. It will also increase the supply of decent, safe and sanitary housing to lower-income residents, create and preserves long-term home ownership for current and future generations of low-income homeowners, preserve older homes and stabilize residential neighborhoods.</p> <p>The 2010 Centre Region Building Safety and Property Maintenance Code applies to this program. After all code deficiencies are addressed, the following items are assessed for consideration: energy efficiency; handicapped barrier removal; alterations which alleviate overcrowding; and "incipient improvements" components that are not necessarily deemed a code deficiency, but if not replaced or repaired in the near future, have a high probability of failing. Most of the cost of rehab is expended on incipient improvements.</p> <p>The Borough will provide up to \$20,000, as a no-interest loan, which will be forgiven if the property is not sold or transferred for at least 8 years after the rehabilitation is completed. The Borough also provides up to \$10,000 in a grant to complete lead mitigation. The property must remain the applicant's primary residence during this time. If the property is sold, or is no longer the owner's primary residence in the first 3 years after rehab is completed, 100% repayment is required. Starting in year 4, 20% of the loan will be forgiven each year. The Borough will enforce repayment by recording of a lien against the property.</p> <p>In consideration of the loan, the homeowner agrees to grant the Borough a Right of First Refusal during the term of the loan. This stipulation will give the Borough the opportunity to acquire any HOME- or CDBG-assisted property in order to increase the number of affordable homes in the Borough for new low and moderate-income homeowners.</p> <p>A total of thirty-three (33) homeowner households have received assistance since the rehab program's inception in 2001; this total includes five in progress.</p>
Allocation:	<p>As of August 31, 2010, \$185,254.31 in CDBG funds are available for this activity.</p> <p>\$100,000.00 in FY2011 CDBG funds will be allocated.</p>

Number/Name: H1014-DH2.1 / First-Time Homebuyer Program (Low-Income)
 Outcome: Improved affordability of decent housing (DH-2)
 Proposed Accomplishment: Address the needs of small* or large family renter households making 60-80% of AMI
 Performance Indicator: Number of successful homebuyers assisted
 Goal: Assist 2 small* or large renter households making 60-80% of AMI
 Project Location: Borough-Wide
 Use of Funds: The FTHB Program (Low-Income) was established in 1995. The FTHB program offers: homebuyer education and pre- and post-purchase budget counseling provided by Housing Transitions, Inc. (HTI); financial assistance provided by the Borough (utilizing federal and local resources); and mortgage financing, at a reduced interest rate from Ameriserv Financial, Jersey Shore State Bank, M&T Bank, Nittany Bank or Northwest Savings Bank. Financial assistance is available for low and moderate-income households to help with purchasing existing single family home, townhouse, condo or duplex within the Borough.
 The low and moderate-income households, earning 60-80% of median, receive a mortgage subsidy for the difference between the purchase price of a home and the mortgage amount the buyer qualifies for from the bank. The mortgage assistance is provided as a no-interest, forgiveness loan that must be repaid upon future sale or transfer of the property or when the property is no longer the owner's primary residence. In addition to mortgage assistance, each household receives closing cost assistance. The maximum amount of assistance is the lesser of \$50,000 or 45% of the purchase price in mortgage assistance plus closing cost assistance.
 Beginning January 1, 2005, the Borough of State College (the Borough) instituted a shared equity policy that applies to this program. If the property appreciates, upon the sale of the house, the net proceeds (sales price less transaction costs and payoff of first mortgage) 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 loan balance, the larger the share of proceeds the homeowner receives at the time of sale.
 For the period between 1995 through September 15, 2010, 27 low or mod-income households have purchased homes through this program.
 Allocation: As of August 31, 2010, the balance of funds is \$11,751.22 HOME and \$195,637.30 CDBG.
 \$59,414.00 in HOME FY2011 funds will be allocated.

Number/Name: O1014-O1.1/First-Time Homebuyer Program (Middle-Income)
 Outcome: Improved affordability of decent housing (O-1)
 Proposed Accomplishment: Address the needs of small* or large renter households making 80+-115% of AMI
 Performance Indicator: Number of households making 80+-115%of AMI assisted
 Goal: Assist 2 small* or large renter households making 80+-115% of AMI
 Project Location: Borough-Wide
 Use of Funds: Middle-income households, earning 80+-115%, receive a loan for down payment and closing cost assistance up to the lesser of \$45,000 or 22% of the purchase price of a single family home, townhouse, condo or duplex in the Borough of State College. This is also a no-interest deferred loan funded through Borough General Funds. Full repayment to the Borough is required upon future sale or transfer of the property or when the property is no longer the owner's primary residence. Additional funds are available for repairs.

Beginning January 1, 2005, the Borough instituted a shared equity policy that applies to this program. If the property appreciates, upon the sale of the house, the net proceeds (sales price less transaction costs and payoff of first mortgage) 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 loan balance, the larger the share of proceeds the homeowner receives at the time of sale.

Since 1995, 21 middle-income households have purchased homes through this program. As of September 15, 2010, 11 households have paid off their loans, and the money has been placed back into the program to assist additional homeowners.

Allocation: As of September 7, 2010, \$154,849.51 in Borough General Revenue funds are available for this activity.

Number/Name: H1014-DH2.7/Mixed-Income Rental Project (Kemmerer Road Project)
 Outcome: Improved affordability of decent housing (DH-2)
 Proposed Accomplishments: Address the needs of small* or large family renter households making $\leq 80\%$ of AMI
 Performance Indicator: Number of affordable units
 Goal: Provide 5 affordable units to small* or large renter households making $\leq 80\%$ of AMI
 Project Location: 410-426 Kemmerer Road
 Use of Funds: The Kemmerer Road Mixed-Income Rental Project involves the acquisition and rehab of a 9-unit apartment complex. CDBG funds and program income as well as THF proceeds have been used to fund the project. While the existing structure is in good condition, some rehab will be necessary. At least 51% (5) of the 9 units must be rented to low/mod income households, the balance could be market rate. Currently market rate units are necessary to make project cash flow. Affordable rents will be based on 30% of 65% of AMI adjusted for family size.
 Allocation: \$30,803.80 of FY2011 CDBG program income will be allocated to this project

CHDO Set Aside

Number/Name: H1014-DH2.2/SCCLT's First-Time Homebuyer Program
 Outcome: Improved affordability of decent housing (DH-2)
 Proposed Accomplishment: Address the needs of small* or large family renter households making 50-80% of AMI
 Performance Indicator: Number of successful homebuyers assisted
 Goal: Assist 3 small* or large renter households making 50-80% of AMI
 Project Location: Borough-Wide
 Use of Funds: SCCLT is a non-profit organization whose mission is to establish permanently affordable homeownership in the Borough of State College. The Land Trust purchases single-family properties and completes rehabilitation. When rehab is completed, the SCCLT sells only the structure (improvements) to the family. The SCCLT retains title to the land; however, the homeowner is granted full use of the land through a 99-year Ground Lease. The home remains "permanently" affordable because the Ground Lease includes a limited resale pricing formula and the home must be sold to another income eligible homebuyer. The public subsidy is built-in, therefore a future homebuyer can be assisted without expending more public funds and it guarantees properties will remain affordable to future generations of low and moderate-income homebuyers.

From 1998 through July 31, 2010, the SCCLT has acquired, rehabilitated and sold 30 homes, with 8 resales to 38 low to moderate-income first-time homebuyers. Two additional homes are being rehabilitated and will be sold to qualified households.

Allocation: As of August 31, 2010 the balance of: \$56,269.36 in HOME funds remains available to the SCCLT for use in 2010 or 2011.
The SCCLT will receive \$198,000.00 in FY2011 HOME funds for project costs.

Number/Name: H1014-DH2.3/THF's First-Time Homebuyer Program
Outcome: Improved affordability of decent housing (DH-2)
Proposed Accomplishment: Address the needs of small* or large family renter households making 50-80% of AMI

Performance Indicator: Number of successful homebuyers assisted
Goal: Assist 1 small* or large renter households making 50-80% of AMI
Project Location: Borough-Wide
Use of Funds:

THF acquires existing residential homes, completes rehabilitation and resells properties to income eligible households. The financing for a THF purchase is structured the same as the FTHB Program. A second lien is placed on the property for all mortgage and closing cost assistance.

Beginning January 1, 2005, the Borough of State College instituted a shared equity policy that applies to this program. If the property appreciates, upon the sale of the house, the net proceeds (sales price less transaction costs and payoff of first mortgage) 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 loan balance, the larger the share of proceeds the homeowner receives at the time of sale.

From 1998 to July 31, 2010 THF has acquired, rehabilitated and sold 24 homes to 20 first-time homebuyers. One additional home is being rehabilitated and will be sold to a qualified household. Three (two low/moderate-income and one middle-income) of the 22 homes were previously part of the Borough's Homebuyer program, but were resold to qualified buyers through THF. Four of the 22 homes were sold using State College Borough FTHB Program mortgage and closing cost assistance. *To avoid double-counting, these four households have been counted in the Borough summary.*

Allocation: As of August 31, 2010 a total of \$92,139.27 in HOME funds remain available for use in 2010 or 2011 depending on availability of houses.
THF will receive \$208,350.00 in FY2011 HOME funds.

2. Public Services

a. Human Service Agencies

Number/Name: PS1014-SL1.3 / Human Service Agencies
Outcome: New accessibility to a suitable living environment (SL-1)
Proposed Accomplishment: Provide public services to low/mod or presumed low/mod persons
Performance Indicators: Percentage of CDBG allocation used to support the human service agencies
Goal: Provide 15% of the annual CDBG allocation to human service agencies which provide housing related services
Project Location: Various/To be determined
Use of Funds: The Borough may obligate up to 15% of its annual CDBG entitlement grant for public services. In 2011, public service funds will be allocated to the local non-profit agencies which provide housing related services.

Allocation: FY2011 CDBG \$115,756.00

Number / Name: PS1014-SL1.4 / Emergency Shelter Services

Outcome/: New Accessibility to Suitable Living Environment (SL-1)

Proposed Accomplishment: Provide public services to low/mod or presumed low/mod persons

Performance Indicator: Percentage of CDBG funds used to support the Emergency Shelter Services

Goal: Provide >65% of the annual CDBG funds allocated to human service agencies to the local homeless shelters

Project Location: Various/To be determined

Use of Funds: Continue to provide funds to the local homeless shelters

Allocation: FY2011 CDBG >\$75,241.40

In 2011 this allocation will fund the following:

	Allocation	# Persons Expected to Serve
House of Care: Staffing Program	\$22,056.00	5
*Housing Transitions, Inc.: Employment & Housing Services	\$26,000.00	120
*Women's Resource Center: Shelter Staffing Program	\$45,200.00	125
*CCYSB: Burrowes St. Youth Haven	\$14,500.00	35
CCYSB: Stepping Stone	\$ 8,000.00	13

*Emergency Shelter Services

b. Infrastructure Improvements

Number/Name: ST1014-SL1.1/Street Reconstruction Project (Type I & Type II)

Outcome: New accessibility to a suitable living environment (SL-1)

Proposed Accomplishment: This infrastructure benefit is funded to ensure access to a suitable living environment

Performance Indicator: Number of persons assisted with new access to an infrastructure improvement that sustains a suitable living environment.

Goal: 1,245 persons served; 83.2% are low/moderate-income persons

Project Location: South Fraser Street from College Avenue to Beaver Avenue
Beaver Avenue from South Fraser Street to Kelly Alley
The service area is CT125 BG2

Use of Funds: This project upgrades deteriorated arterial/collector streets. Each project will improve drainage, provide an adequate pavement structure for present and future vehicle loads, install pedestrian ramps, improve safety and reduce annual maintenance costs.

This infrastructure project will realign S. Fraser Street at West Beaver Avenue. The construction of the Beaver Avenue Parking Garage as well as the proposed Fraser Center has provided the opportunity to realign the intersection of West Beaver Avenue and South Fraser Street. The present configuration requires a three-phase timing, which becomes a bottleneck in the downtown signal network and the offset intersection can be dangerous and confusing to pedestrians. The realignment will provide more efficient flow of traffic on Beaver Avenue, safer crossing for pedestrians, and mitigate traffic congestion out of both the Beaver Avenue and Fraser Street parking garages. The realignment will also result in the reconstruction of South Fraser Street between West Beaver and West College Avenues, thus allowing for wider sidewalks and the installation of streetlights and other amenities within this block.

Allocation: \$348,962* in FY2011 and \$185,000 in FY2010 CDBG funds will be allocated for this project

* includes \$3,962 for project deliver costs

3. Planning/Administration

Number/Name: n/a / General Administration of the CDBG Program
Outcome: General Program Administration
Proposed Accomplishment: Oversight, management and coordination of the CDBG Program
Performance Indicators: 20% cap on allocation of annual CDBG funds for administration of the CDBG Program
Goal: Provide for the oversight, management and coordination of the CDBG Program
Project Location: n/a
Use of Funds: The Borough may obligate up to 20% of its annual CDBG entitlement grant for general administration of the CDBG Program. In 2011, the administrative activities funded include oversight, management and coordination of the CDBG Program.
Allocation: FY2011 CDBG \$154,342.00

Number/Name: n/a / HOME Program Administration and Planning
Outcome: General program administration
Proposed Accomplishment: Administration of the HOME Program
Performance Indicators: 10% cap on allocation of annual HOME funds for administration of the HOME Program
Goal: Provide for the administration of the HOME Program
Project Location: n/a
Use of Funds: The Borough may obligate up to 10% of its annual HOME funding for general administration of the HOME Program. In 2011, HOME funds will be allocated to cover administrative costs associated with the HOME Program
Allocation: FY2011 HOME \$53,973.00

Number/Name: n/a / CHDO Operating Support
Outcome: CHDO operating support
Proposed Accomplishment: Funding the operation of CHDO activities
Performance Indicator: 5% cap on allocation of annual HOME funds for CHDO operating support
Goal: Provide for the operation of CHDO activities
Project Location: n/a
Use of Funds: As a HOME participating jurisdiction the Borough may use up to 5% of its annual HOME fund allocation for CHDO operating support. Usually the allocation alternates on an annual basis between the two Borough CHDOs, SCCLT and THF.
Allocation: In 2011 SCCLT will receive \$20,000 in CHDO operating support.

G. Outcome Measures

Outcome measures for activities in accordance with Federal Register Notice dated March 7, 2006 are the Goals for each activity to be undertaken in the Description of Activities section beginning on page 12.

Performance Measurement System

The Borough of State College has enhanced its performance measurement system to comply with CPD Notice 03-09. Each activity description in the 5-year CP and in the Annual Action Plan includes a quantifiable performance measure used to demonstrate the effectiveness of the activity in achieving the stated Goal. Actual outcomes accomplished are reported in the annual Consolidated Annual Performance and Evaluation Reports (CAPER). Accomplishments for each activity are measured

against the Performance Indicator and Projected Performance. Following is a brief description of the system components.

Long-term (multi-year) goals/objectives:

The long-term goals and objectives are described in the 5-year Strategic Plan portion of the CP as the Goal for each project/program.

Short-term (annual) goals/objectives:

The short-term (annual) goals/objectives are laid out in the Annual Action Plan as the Goal for each project/program.

Expected units of accomplishments upon completion of project/activity:

The expected units of accomplishments upon completion of the project/program are identified in both the CP and the Annual Action Plan in the Goal. This quantifiable output is then compared with the actual units of accomplishment upon completion of project/program in the Annual Performance Report.

Actual units of accomplishment upon completion of project/activity:

The actual units of accomplishments upon completion of the project/program are identified in the Annual Performance Report as Actual Results. This is a quantifiable output that is compared to the expected units of accomplishments.

Aggregation of actual units of program year accomplishments to short-term and long-term numeric goals/objectives:

The Annual Performance Report for each year includes a table that provides information for each project/program identified in the 5-year CP. This chart shows outcomes for the year and will be modified as necessary to reflect changes in the Borough's objectives for the year identified in corresponding Consolidated Annual Action Plan.

H. Allocation Priorities and Geographic Distribution

1. Reasons for the Allocation Priorities

The 2011 allocation of CDBG and HOME funds is based on meeting the priority needs identified in the CP and the program limits and set-aside requirements of the CDBG and HOME programs.

a. CDBG Allocation

The Borough of State College has a strong commitment to human services and has historically allocated the maximum allowable (15%) of its CDBG funds for public service activities. In 2011 the Borough plans on continuing to provide funds to human service agencies which provide housing related services. The Borough also plans on allocating $\geq 65\%$ of these funds to support the local homeless shelters.

Approximately 45% of the anticipated 2011 CDBG funds is budgeted for an infrastructure project that will realign S. Fraser Street at West Beaver Avenue. This project is part of the Borough's CIP for 2011-1015. 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.

Approximately 17% of the anticipated 2011 CDBG funds is budgeted for housing programs and projects. A total of \$100,000 is budgeted for the Owner-Occupied Rehab Program which provides funding for existing homeowners and participants in the first-time homebuyer programs to assist with bringing their units into compliance with Code requirements. And \$30,803.80 is budgeted for a mixed-income rental project to provide affordable housing to low/mod renter households.

Remaining CDBG funds are allocated for administration and planning. Also, some funds are reserved to cover cost overruns.

b. HOME Allocation

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

Approximately 75% of anticipated 2010 HOME funds is allocated to THF and the SCCLT for their first-time homebuyer programs. Low and moderate-income homebuyers in the Borough of State College face significant obstacles to homeownership including limited equity, limited supply of houses and an escalating real estate market, cost burden and an affordability gap. The Borough plans to allocate \$208,350 to THF and \$198,000 to the SCCLT for homeownership activities.

The Borough also plans on allocating \$59,414 of FY2011 HOME funds to the Borough's FTHB Program (Low-Income) providing first-time buyers with a mortgage subsidy and closing cost assistance. The cost of a home purchase is out of reach for many households. Low and moderate-income homebuyers in the Borough of State College face significant obstacles to homeownership including limited equity, limited supply of houses and an escalating real estate market, cost burden and an affordability gap.

As a HOME participating jurisdiction the Borough may use up to 5% of its annual HOME fund allocation for CHDO operating support. In 2011 SCCLT will receive \$20,000 in CHDO operating support.

Remaining HOME funds are allocated for administration and planning.

2. Geographic Areas of the Borough in Which Assistance Will Be Directed During the Program Year

The geographic location of public facility projects that are included in the Borough's CIP are determined by reviewing the low and moderate-income map of the Borough of State College and selecting projects that are located in fundable Census Tracts (see Attachment 4 – Low-Mod Areas Map with 2011 Activities). The projects the Borough selects in the L/M 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 Borough's FTHB (Low- and Middle-Income), SCCLT FTHB, THF FTHB and the Owner-Occupied Rehab Programs are all Borough-wide programs. There are no targeted neighborhoods for any of these housing programs.

The location of each project is described in the Description of Activities section for each individual project. For any activities for which the Borough has not yet decided on a specific location, such as when the Borough is allocating funds for homebuyer or rehab loans, the description identifies who may apply, the process by which the Borough expects to select who will receive the assistance (selection criteria), and how much and under what terms the assistance will be provided.

I. Annual Affordable Housing Goals

The annual affordable housing goals are documented in Table 3B: Annual Affordable Housing Completion Goals. Following is a summary of the information.

One-year Goals for the Number of Homeless, Non-homeless, and Special Needs Households to be Provided Affordable Housing Using Funds Made Available to the Jurisdiction

Homeless – 0
Non-Homeless Households – 14
Special Needs Households - 0

One-year Goals for the Number of Rental and Homeowner Households to be Provided Affordable Housing Through Activities For The Acquisition of Existing Units, Production of New Units, Rehabilitation of Existing Units, Rental Assistance or Homebuyer Assistance Using Funds Made Available to the Jurisdiction

Acquisition of Existing Units – 0
Production of New Units – 0
Rehabilitation of Existing Units – 8
Rental Assistance – 0
Homebuyer Assistance - 6

J. Needs of Public Housing

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. 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.

The Centre County Commissioners appoint the members of the Housing Authority of Centre County Board. The Borough does not provide any funding to the Housing Authority for provision of services. If the Housing Authority should wish to develop any sites within the Borough of State College, it would follow the Borough's planning and zoning review process. The Borough is notified by the Housing Authority when it’s Annual and Five Year Plan is available for public review and comment and when the public meeting will be held to provide an opportunity for comment. Borough representatives review the plan, write a comment letter and attend the public meeting.

K. Homeless and Other Special Needs Populations

1. Homeless Populations

The Borough plans to continue to support programs to assist homeless individuals and families by providing CDBG funding to agencies that currently provide local shelter, transitional housing, and supportive services to homeless individuals and families. This type of support makes it possible to aid the homeless in making the transition from the shelter to permanent housing. HTI, Centre County Women’s Resource Center (WRC), and the Centre County Youth Service Bureau’s Burrowes Street Youth Haven (BSYH). BSYH will continue to provide direct services such as emergency food and shelter, education and training, counseling, and transitional housing to homeless individuals and families. The Borough currently allocates a portion of its CDBG public service funding to assist these shelters in

providing job search and housing search training (at HTI), 24 hour staffing (at WRC), and assistance with staffing costs (at BSYH). Management of service delivery is handled by the staff at the three agencies.

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 individuals and families, 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 Altoona/Central Pennsylvania CoC which is part of the Commonwealth of Pennsylvania's Regional Homeless Assistance Process that covers the state's 54 rural jurisdictions.

In addition to its participation in Pennsylvania Regional Homeless Assistance Process, the Borough is an active member of the Centre County Affordable Housing Coalition (AHC). The AHC is a partner with a number of offices of Centre County government and non-profit agencies 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 (Attachment 3).

To address the underserved needs of the homeless and homeless special needs populations, the Borough will continue to participate in the CoC approach to combat homelessness.

a. Emergency Shelters

HTI 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.

Individuals who are fleeing domestic violence are eligible for services through the WRC. The WRC's Sylvia Stein Shelter is an emergency shelter facility with a 20-bed capacity for women who are victims of domestic violence. The shelter provides a safe place for women and children who are victims of domestic violence. The WRC 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 Self-Advocacy Program are available to clients and include completing Protection From Abuse forms, accompaniment in court, discussing legal options, and individual counseling. These services are provided by MidPenn Legal Services.

Runaway and homeless youth 12-18 are eligible for services through the BSYH. BSYH is a 4-bed facility which provides individual, group, and family counseling; education support and tutoring; 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.

b. Transitional Housing Programs

Both HTI and WRC operate a Bridge Housing Program designed to provide longer-term temporary housing for up to one year. This program is funded by Centre County government with funds from the Pennsylvania Department of Community and Economic Development (DCED). The service area is countywide and service delivery and management is the responsibility of the two agencies.

HTI also administers a Transitional Housing Program funded through a federal Supportive Housing Program grant from HUD through the McKinney-Vento Homeless Assistance Funds. The program takes a scattered site approach in the Borough's private rental market. This approach serves a more diverse population including several special needs populations (mental, developmental or physical disability,

persons with Human Immunodeficiency Virus (HIV) or Acquired Immunodeficiency Syndrome (AIDS), homeless youth, persons with a drug and/or alcohol dependency; and, victims of domestic violence). Up to 9 individuals and/or families at a time receive rental assistance and support services for 12 to 16 months, until they can maintain stability and relocate to permanent housing. HTI is the lead agency for this program and other member agencies of the AHC provide referrals, case management, resources, and support services as they relate to their particular area of expertise.

Centre County Youth Service Bureau (CCYSB) operates the Stepping Stone Transitional Living Program (Stepping Stone). This program serves homeless youth ages 16-21, helping them achieve self-sufficiency and avoid long-term dependency on social services. Stepping Stone combines residential facilities with supportive services and houses up to 8 individuals at a time. Transitional housing for youth requires highly supervised living and a skill development environment. This program is funded through the Runaway and Homeless Youth Act and by the McKinney-Vento Homeless Assistance Program. Geographic distribution for this program is and will continue to be countywide. Service delivery and management is the responsibility of CCYSB.

CCYSB also operates 2 group homes for adolescent youth. Zerby Gap Familyworks is a residential program for adolescent boys ages 12 to 18 years old receiving services through children and youth and/or probation to facilitate family reunification and permanency planning. Stormbreak Girl's Group Home is a residential program for girls aged 11 to 17 who are working towards permanency with family, foster care or other permanent living.

The Centre County Government has been awarded \$199,185 in DCED Homeless Prevention and Rapid Re-Housing Program. The funding will help individuals and/or families up to the age of 26 years old with a serious mental illness, development disability and/or substance abuse disorder. The program will partner with the CCYSB to distribute the funding to those homeless or near homeless throughout Centre County. The program will provide funding for security deposits, rental assistance, utility assistance and moving costs. Individuals will receive supportive services, including targeted case management, through the Centre County Office of Mental Health and Mental Retardation (MH/MR) Drugs and Alcohol (D&A).

c. Permanent Housing Placement (including subpopulations)

Programs which provide permanent housing placement assistance for the homeless population (including sub-populations) include the emergency shelter programs at HTI, WRC and BSYH, the Transitional Housing Program, the Bridge Housing Program, the Stormbreak Girl's Group Home, the Stepping Stone Transitional Living Program, Zerby Gap Familyworks, and the Housing Case Management Program.

Through the Housing Authority, victims of domestic violence, homeless, and near homeless individuals or families are given preference for 10 of the Authority's Section 8 Housing Choice Vouchers to obtain affordable housing. Each category is allotted 5 vouchers. As vouchers are returned to the Housing Authority, they are made available to the homeless and victims of domestic violence population on the waiting list. Geographic distribution for this program is and will continue to be countywide. Service delivery and management is the responsibility of HTI, WRC and the Housing Authority.

The Housing Authority, in cooperation with the Centre County Office of MH/MR D&A, receives Shelter Plus Care funding through the PA Regional Homeless Assistance Process to fund eight scattered site units designated for homeless individuals with severe mental illness or who are dually diagnosed with a severe mental illness and substance abuse. Participants must meet HUD's definition of homeless and their incomes must be at or below 50% of the AMI. Due to a change in the HUD's method of funding, the funding period has been reduced from 5 years to 1 year. As a result, the Housing Authority in cooperation with the Centre County Office of MH/MR applies annually for this funding. So far, the Housing Authority has received yearly renewals. The Housing Authority and Centre County Office of MH/MR D&A was successful in an application for a new Shelter Plus Care grant for 10 additional scattered site units for 8 individual and 2 families. The grant is for a 5 year period from 2007 to 2012.

The Housing Authority has 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 will consist of two, three and four bedroom units affordable to families earning less than 20%, 50%, and 60% of the area median. HTI and the WRC will provide supportive services.

The Local Shelter Support Initiative Project provides case management, mental health and counseling services to a target Centre County homeless population presenting persistent, and at times chronic, mental health issues including individuals who are chronically homeless. In most cases participants have experienced difficulty in securing and/or maintaining housing. Members of the AHC provide the majority source of referrals. The project participants reside in one of the three local shelters located within the Borough. The purpose of the case management component is to provide the support services that assist each participant to eventually succeed in securing and maintaining permanent housing. The overall goal is to provide housing and support services to mental health consumers in the least restrictive environment. The Borough of State College plans to continue to submit applications for this funding on behalf of the shelters.

HTI has received \$338,100 in 2008 McKinney-Vento permanent supportive housing funding to develop the Nittany House Apartments. This project will provide eight individuals with permanent supportive housing starting in the Spring of 2011. The target population will be homeless individuals with serious mental illness and/or a diagnosable substance abuse disorder. This project will include the construction of eight single rooms and common areas for the residents. Construction, which will begin in spring of 2010, will create an approximate 2,500 square foot addition onto an existing shelter facility (Centre House). Centre House has created a "safe haven" like environment for homeless individuals with chronic needs, and is uniquely equipped to assist as the referral point for potential residents of Nittany Apartments. In addition to the variety of services already available through the Centre House Shelter, the current facility is also home to the Centre County Housing Case Managers, Centre County Adult Services Case Manager, the Family Self-Sufficiency Case Manager, legal assistance, and maintains an onsite food pantry. All essential components of the Centre County housing continuum are easily accessible to the residents of the proposed Nittany House Apartments. The project site is within two blocks of downtown State College with access to all the amenities and services that can assist each individual in maintaining a self-sufficient and satisfying lifestyle. Each resident will have a lease and will be required to pay no more than 30 percent of their adjusted gross income. The Borough has approved the use of \$100,000 of HOME proceeds to assist with development of this project.

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). Interfaith Mission (IM) uses State, Federal Emergency Management Agency Emergency Food and Shelter Program funds and private donations to assist area residents. IM also coordinates services with the Centre County Assistance Office (CCAO) in administering the Emergency Shelter Assistance Grant. Under this program the CCAO assists homeless households that are securing permanent housing by providing first month's rent and assisting with a security deposit.

The North Central District AIDS Coalition covers a twelve county area, including Centre County, and receives Housing for Persons with AIDS (HOPWA) funding. The HOPWA grant covers the tenant based rental assistance offered through the AIDS Project of Centre County.

d. Addressing the Needs of the Chronically Homeless

Altoona/Central Regional Homeless Advisory Board

The Borough will address the needs of the chronically homeless through its participation on the Altoona/Central Regional Homeless Advisory Board (RHAB). The RHAB is one of four Regional Continuums of Care within the Commonwealth of Pennsylvania's Regional Homeless Assistance Process. As such, its strategy, goals and action steps for ending chronic homelessness are formulated on the state level.

At its first meeting on June 28, 2004, the Governor's Housing Cabinet, acting as the Interagency Council to End Homelessness, approved the vision, guiding principles and priorities comprising Pennsylvania's Plan to End Homelessness. One of the four priorities in the Plan is to develop a Ten-Year Plan to End Chronic Homelessness. The Cabinet formed three Work Groups to carry out its mandate: Housing Finance and Production; Blight and Revitalization; and People First Housing. The latter will take primary responsibility for addressing homeless issues, working closely with the PA Steering Committee on Homelessness. A member of the Borough's Community Development and Housing Division serves on the RHAB.

The Local Shelter Support Initiative Project

Since 2003 the Borough has received SSO funding from the SHP through the PA Regional Homeless Assistance Process (McKinney-Vento Continuum of Care funds) to continue the Local Shelter Support Initiative project. The project provides case management, mental health and counseling services for the target Centre County homeless population who present persistent, and at times chronic, mental health issues including individuals who are chronically homeless. In most cases participants have experienced difficulty in securing and/or maintaining housing. Members of the AHC provide the majority source of referrals. The project participants reside in one of the three local shelters located within the Borough.

The project provides each of the shelters with a flexible cost efficient means to provide additional case management services on an as-needed basis utilizing existing staff. Rather than hire an additional case manager for each shelter, the existing pool of staff of each shelter is used. This as-needed response becomes operational when a shelter resident with persistent mental health issues requires a more intensive staffing approach. In addition to the traditional case management activities provided, the shelter case manager is also available to provide life skills education.

The purpose of the case management component is to provide the support services that assist each participant to eventually succeed in securing and maintaining permanent housing. The overall goal is to provide housing and support services to mental health consumers in the least restrictive environment.

e. Programs to Prevent Homelessness

The following programs assist with preventing individuals, persons with special needs and families with children (especially those with incomes below 30 percent of median) from becoming homeless:

The Community Safety Net is a collaboration of agencies and organizations which provide emergency social services in Centre County. The mission is to raise awareness of the need for and availability of the emergency services and to facilitate the delivery of the services in an effective manner. Members of the Community Safety Net as of January 2009 are: American Red Cross, Catholic Social Services, Central PA Community Action, Community Help Centre, Food Bank of State College Area, HTI, IM, MidPenn Legal Services, St. Vincent de Paul Society, Stormbreak, and WRC.

Community Help Centre operates the Basic Needs Program which provides assistance for back rent and utilities and other supportive services. The Basic Needs Program is funded through state Human

Services Development Funds which is administered through the Centre County Office of Adult Services and is used as a financial crisis response tool for clients.

As part of a proactive effort to keep individuals and families in their homes and prevent homelessness, HTI, as part of its Centre House Shelter Program, provides a county-wide housing case management system which is funded by state Human Service Development Funds. Among those eligible for housing case management are: homeless and near homeless individuals and families, families living doubled up, those threatened with eviction, and families in troubled homes in which there are children who will be in foster care placement due to the lack of adequate housing. This system serves county residents who are seeking affordable housing and those who require assistance in order to maintain their home. It has both an information and referral component and a direct services component.

Additional HTI efforts to prevent homelessness include the Adult Services Program which provides access to specialized in-home assistance such as homemaker services (i.e. cleaning, cooking, shopping, and transportation) to those 18-59 years of age and default mortgage counseling service offered to families who are referred by local organizations and churches.

The Rental Assistance Program (RAP), offered throughout Centre County, is administered by IM and Central Pennsylvania Community Action. For those who are at risk of becoming homeless (facing eviction), the RAP provides assistance for payment of utilities, security deposits, and first month's rent.

IM also coordinates services with the CCAO in administering the Emergency Shelter Assistance Grant. Under this program the CCAO assists homeless households that are securing permanent housing by providing first month's rent and assisting with a security deposit.

In addition, IM administers the Helping Hands Budgeting and Money Management Program. This program offers money management and budgeting services to residents of Centre County. IM is a Representative Payee Organization approved by Social Security. This allows IM to manage household finances for those clients unable to do so. Referrals for this service come from other human service agencies, Office of Aging, Children and Youth Services, and Office of Adult Services.

The AIDS Project of Centre County uses HOPWA funding through the North Central District AIDS Coalition to offer services to people with HIV/AIDS. Services include Short-Term Rent, Mortgage, and Utility (STRMU) assistance for households facing a housing emergency or crisis that could result in displacement from their current housing or result in homelessness.

In addition to the competitive DCED Homeless Prevention and Rapid Re-Housing Program funds the Centre County Government has applied for to establish a Bridge Housing Program, the County has submitted its 2-year Homeless Prevention and Rapid Re-Housing Plan to the DCED, which includes an allocation of \$420,320 for financial assistance and housing relocation and stabilization services. The financial assistance portion includes up to 18 months of rental assistance, security deposits and/or payments, moving cost assistance, and motel vouchers for individuals and families with household income at or below 50% of AMI. The goal is to assist 866 households and will be administered through IM, WRC, and the Centre County Office of MH/MR D&A. The housing relocation and stabilization services will assist program participants with housing stability and placement through case management, outreach and engagement services, housing search and placement, tenant/landlord based legal services, and credit repair. The goal is to assist 240 households and will be administered through HTI.

2. Special Needs Populations

Persons with special needs include the elderly, frail elderly, victims of domestic violence, single parent households, as well as persons with severe mental illness, developmental disability, physically disability, alcohol/other drug addictions, and/or HIV/AIDS.

To address the obstacles to meeting underserved needs of the special needs populations, the Borough of State College will continue to be active in the AHC. One of the goals of this coalition is the promotion of decent, safe, affordable housing for all residents of Centre County, including persons with special needs. When identified, alternative sources of funding to meeting the needs of the underserved will be pursued.

Supportive housing facilities and services available through the CoC address the needs of persons with special needs who are homeless or near homeless. In addition, the Centre County Human Services Network provides supportive services to address the needs of the non-homeless special needs population. Programs to assist homeless or near homeless persons with special needs include emergency shelter programs at HTI, WRC and BSYH, the Affordable Housing Coalition's Supportive Housing Program, the Bridge Housing Program, the Local Shelter Support Initiative Project, the Housing Certificate/Voucher Program and the Housing Case Management Program.

The AIDS Project of Centre County uses HOPWA funding through the North Central District AIDS Coalition to offer services to people with HIV/AIDS. Funds are used to provide short-term rent, mortgage and utility (STRMU) assistance for households facing a housing emergency or crisis that could result in displacement from their current housing or result in homelessness as well as tenant-based rental assistance (TBRA). During the fiscal year ending June 30, 2009, the AIDS project provided STRMU assistance to 11 people and 13 total including family members and provided TBRA to 6 people and 11 total including family members. It anticipates providing services to 16 people and 25 total including family members through the HOPWA program during the fiscal year ending June 30, 2010.

Individuals who are fleeing domestic violence are eligible for services through Centre County Women's Resource Center. Homeless youth are eligible for services through the Youth Service Bureau. Services for alcohol/other drug addictions are offered through Centre County MH/MR D&A Abuse Services, the Community Help Center, and other local human service agencies. These agencies provide case management services that assist non-homeless persons with special needs. Persons who have a physical disability are served by the Center for Independent Living of North Central Pennsylvania and the Self-Determination Housing Project of PA, Inc. In addition, the Regional Housing Coordinator of the Center for Independent Living of Central PA, Inc., works to improve or create housing choice for people regardless of age or disability by improving communication and information flow between the affordable housing community and service providers. The Regional Housing Coordinator program is a collaborative effort between the Pennsylvania Department of Public Welfare / Public Department of Aging, Office of Long-term Living, Pennsylvania Housing Finance Agency and the Self-Determination Housing Project.

HTI has received \$338,100 in 2008 McKinney-Vento permanent supportive housing funding to develop the Nittany House Apartments. This project will provide eight individuals with permanent supportive housing starting in the spring of 2011. The target population will be homeless individuals with serious mental illness and/or a diagnosable substance abuse disorder. This project will include the construction of eight single rooms and common areas for the residents. Construction, which will begin in spring of 2010, will create an approximate 2,500 square foot addition onto an existing shelter facility (Centre House). Centre House has created a "safe haven" like environment for homeless individuals with chronic needs, and is uniquely equipped to assist as the referral point for potential residents of Nittany House Apartments. In addition to the variety of services already available through the Centre House Shelter, the current facility is also home to the Centre County Housing Case Managers, Centre County Adult Services Case Manager, the Family Self-Sufficiency Case Manager, legal assistance, and maintains an onsite food pantry. All essential components of the Centre County housing continuum are easily accessible to the residents of the proposed Nittany House Apartments. The project site is within two blocks of downtown State College with access to all the amenities and services that can assist each individual in maintaining a self-sufficient and satisfying lifestyle. Each resident will have a lease and will be required to pay no more than 30 percent of their adjusted gross income. The Borough has approved the use of \$50,000 of HOME proceeds to assist with development of this project.

The Borough provided technical assistance to the Centre County Office of MH/MR and Strawberry Fields, Inc., a private non-profit organization that provides residential and casework services for the mentally disabled, for an application for HOME funds from the Commonwealth of Pennsylvania for acquisition and rehab of a small house for a Fairweather Lodge program. Centre County received \$361,460 in HOME funds for the Lodge which is located in Ferguson Township, Centre County, a municipality which is adjacent to the Borough. The house was purchased with HOME funds, rehabilitated and is currently in operation. The Lodge is serving four adults with serious mental illness. The Lodge residents have been active in the mental health community and expanding their interactions in the greater Centre Region. Currently the Lodge is moving forward with developing a business. Working with the Central Pennsylvania Chapter of SCORE and resources from the Small Business Development Center, Fairweather Bags 'n More is being developed as a business making gift bags with room for growth as demand and workforce expand.

L. Barriers to Affordable Housing Goals

1. Barriers to Affordable Housing

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.

While tapping fees have increased in the recent years, they are in line with what other communities are charging. Tapping fees for sewage in 2010 are \$6,837.00 with an additional connection fee of \$125.00 and tapping fees for water are \$650.00 per unit. Each non-residential connection is charged \$30.71 per gallon per day for the estimated flow rate for the proposed use. The fees collected are only spent on upgrading the conveyance system.

The Earned Income Tax is 2.25%, which is the fifth highest in the County, and is paid by employed residents of the Borough. The Borough's portion (1.3%) is used to offset the cost of services such as street lighting and trash removal. The School District receives the remaining .95%. The other tax is the Property Tax, which is paid by all owners of property in the Borough. This is based on the assessed value of the property and the current millage. Effective with the 2006 calendar year, the Borough of State College began providing a Homestead Exclusion for those property owners who use a property in the Borough of State College as their primary residence.

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 by right in 11 of 13 zones. In these districts a group home can operate as a community center or multi-family housing. The other two residential zoning districts were reviewed to determine the numerical restriction for single family housing that would prevent single family homes as group homes. These districts allow single family homes limited to three unrelated individuals. However, 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 in a community living arrangement. Therefore, this residential zoning numerical restriction is not enforced in the case of community living arrangements. When this occurs the Borough treats the group as being the same as a nuclear family and does not enforce its three unrelated rule. By treating group homes as community living arrangements and not enforcing the three unrelated rule the Borough avoids being exclusionary or discriminatory and does not adversely affect any protected class under the Fair Housing Act.

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.

According to information compiled by the Borough Planning Department in April 2008, there were 44.9 vacant acres in the Borough zoned for residential development. 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.

In order to promote elderly housing the ordinance permits higher density elderly housing. R-3, R3B, R-4 and Commercial zones allow for this higher density elderly housing. It would be more feasible to develop new lower-cost housing if this special exception were permitted for families as well as elderly persons.

The Borough understands there is a need to find new opportunities to provide affordable housing. To facilitate the development of affordable housing, the Borough has drafted an Inclusionary Housing Ordinance. The current version mandates providing one affordable unit once 6 units have been provided for in a new or redevelopment project. At this point, a 20% affordable housing unit requirement is part of the ordinance for any development over 6 units. As a bonus to the developer one market rate unit is allowed for each affordable unit provided and reduction in lot area, setbacks and parking depending on the housing type.

Most of the barriers to affordable housing cannot be attributed to the negative affects 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.

2. Barriers to Home Ownership

The following are barriers to home ownership experienced by low and moderate-income residents:

Limited equity: potential home buyers are not in a position to accumulate enough savings to cover the up-front down payment and closing costs needed to purchase a home, even when steadily employed and having reasonable credit. The upfront cost for a \$150,000 home for a conventional loan is \$15,000 (assuming a 5% down payment requirement plus closing costs). If a family has some savings, they typically can afford either the down payment or closing costs, but not both.

Limited supply and escalating real estate market: The number of suitable properties available, at a given time, in the Borough is extremely limited. Most affordable homes only remain on the market for a few days or weeks. In 2010 it was extremely challenging to identify properties priced below \$165,000. The average price of the homes purchased through the three homeownership programs for low and moderate-income households in the Borough in 2001 was \$112,000; in 2002 it was \$125,000; in 2003 the average price was \$146,286; in 2004 the average price was \$141,943; in 2005 the average price was \$133,683 (note there were 2 condominium sales in the 2005 average that had considerably lower values than the single family homes); in 2006 the average price was \$154,250; in 2007 the average was \$141,700 (this includes two condominiums and excludes a SCCLT resale home); and in 2008 the average for single-family homes and duplexes was \$151,000 and for townhomes or condominium it was \$99,900. In 2009, the average was \$127,286 for single-family homes and \$85,663 for duplexes.

Cost burden: HUD defines affordable homeownership as a mortgage payment and housing expenses (principal, interest, taxes, and insurance) no greater than 30% of a family's gross monthly income; a

housing cost burden is any percentage greater than 30%. The average income of a family under 80% of AMI assisted in 2009 was \$35,452. This family would have to spend 38%, of its gross monthly income, to own a home valued at \$150,000, using a conventional loan with 5% down payment plus closing costs. This represents a payment principal, interest, taxes and insurance (and mortgage insurance) of \$1,146 for a fixed rate loan at 6%. The monthly payment for the same house if purchased through the Borough FTHB Program (Low-Income) or the THF homebuyer assistance program with \$40,577 in gap financing plus closing costs assistance, 3% down payment and a 5.5% interest rate would be reduced to \$827 or 28% of the family's gross monthly income. This equals a monthly savings of \$319.

Affordability Gap: When the FTHB Program (Low-Income) was implemented in 1995, the average mortgage subsidy needed was approximately \$20,000. In 2004 it increased to an average of \$36,829. In 2005 the average subsidy was \$53,475. In 2007, it was \$51,615 (this includes two THF homes with below-market prices). In 2008, it was \$40,739, and in 2009, it was \$44,732. Due to market constraints, the subsidy has increased over 10 years from a maximum of \$20,000 to \$50,000.

Real Estate Market: The demand and supply constraints in the real estate market in the Borough of State College have a major impact on the supply of affordable housing. Some of the constraints are artificially inflated property values due to purchases of residential property of all types for rental investment purposes, high property taxes, limited availability of affordable homes, and an older housing stock competing with suburban development outside the Borough.

3. Addressing Barriers to Affordable Housing

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

M. Affirmatively Furthering Fair Housing Choice / Impediments to Fair Housing Choice

1. 1991 Fair Housing Analysis

Required by the U.S. Department of Housing and Urban Development as part of an entitlement community's Fair Housing Planning, in November 1991 a Fair Housing Analysis for the Borough of State College and the Centre Region was prepared by Diana T. Myers and Associates. This analysis identified impediments to the fair housing choices of residents in the Borough and the Centre Region and provided recommendations to address those impediments.

The impediments identified in the 1991 Fair Housing Analysis were:

- A lack of affordable housing and financing
- An inadequate supply of family-size units
- A lack of local fair housing enforcement, focus, and support
- Zoning barriers to affordable housing
- Non-specific acts of housing discrimination

In order to help alleviate the lack of affordable housing and financing, the Borough has implemented many programs and funded various housing developments. The Borough established a Homebuyer Program in 1995. Through this program, financial assistance for home purchases is provided to low, moderate, and middle-income families. The Borough also provides funds to two CHDOs. These non-profit organizations acquire residential properties; rehabilitate them; and then sell them to low and moderate-income families. To provide affordable rental opportunities, the Borough has helped fund the construction of 182 rental units for low and moderate-income families, the elderly and disabled individuals.

Of the 182 rental units, 75 of these units are specifically for low to moderate-income families. In this way the Borough has worked to address the inadequate supply of family-size units. Since 1991 in the Centre Region, 657 units have been built specifically to accommodate low and/or moderate-income families.

To address the lack of local fair housing enforcement, focus, and support, the Borough enacted a Local Fair Housing Ordinance in 1993. This ordinance prohibits housing discrimination based on race, color, national origin, ancestry, place of birth, religion, sex, age, sexual orientation, source of income, mental and physical handicap, presence of trained guide or support or service animals, pregnancy, birth of a child or marital or familial status. In addition to the Fair Housing Ordinance, the Borough has developed an Affirmative Fair Housing Marketing Plan to promote fair housing in all affordable housing programs funded with CDBG or HOME funds. To support fair housing on a regional level, Borough staff has participated in various regional committees and task forces which have addressed different aspects of fair housing.

Zoning barriers to affordable housing have been addressed in several ways. The recommendation in the 1991 analysis states that the "...Borough should examine the possibility of controlling the conversion of single-family homes to apartments and of rental apartments to condominiums in certain areas." The Borough's Zoning Ordinance has been changed in an attempt to limit the number of student homes in some of the residential zones by mandating a minimum distance by which student homes must be separated.

The adoption of a Local Fair Housing Ordinance has addressed the non-specific acts of housing discrimination. Since enacted in 1993, the Borough has received only 10 fair housing complaints.

2. 2003 Fair Housing Analysis Update

The 2003 Fair Housing Analysis Update included data from the 2000 Census and incorporated the provisions of the Fair Housing Accessibility Guidelines at 24 C.F.R. Chapter 1. It also provided a comprehensive update on actions the Borough has completed to address impediments to fair housing choice that were identified in the 1991 Fair Housing Analysis. In this update, the same basic conclusions were reached as those made in the 1991 Fair Housing Analysis. While there was no evidence of widespread violations of fair housing laws, there was still a lack of affordable housing. Since members of protected classes are often low or moderate-income, the affordability issue becomes a fair housing issue.

Two new recommendations were added. Both responded to the 1991 recommendation in the Institutional and Community Resources and Practices section to expand education in fair housing. In response to this, it was recommended that: the Borough coordinate with the Pennsylvania Human Relations Commission (PHRC) to develop educational programs; and the Borough distribute fair housing brochures with the submission of a rental permit or that the brochures be included in the packet of information provided to rental unit owners when the Centre Region Code Administration conducts their rental inspection.

The following activities were completed to implement the two new recommendations of the Fair Housing Analysis Update:

** Recommend that the Borough invite the PHRC to join with the Borough in providing fair housing education programs. One possibility is reinstating the Landlord Rights and Responsibilities Course previously offered through the State College Area School District Community Education Program. The Borough would need to identify groups interested in attending (realtors, landlord associations, others).*

In April 2004, the Landlord Rights and Responsibilities Course was reinstated. Courses included sessions on: leases and related laws; local, state, and federal fair housing laws and regulations; local code, health and zoning regulations. Thirty people, the majority landlords, registered for the course. The

course was held again in April 2006 at which 18 people attended and April 2008 at which 14 people attended. The majority of attendees continued to be landlords.

Staff also participated in the State College Community Resources Fair held in September 2008, as well as the AHC's education seminars for renters and homebuyers. These offered opportunities to educate the public about fair housing.

** Recommend distributing fair housing brochures with the submission of a rental permit. Also could include the brochures in the packet of information provided to rental unit owners when Codes conducts their rental inspection.*

The Centre Region Codes office was contacted about distributing fair housing information with the submission of a rental permit. Borough of State College staff developed a brochure which is being distributed by the Centre Region Code office to all rental properties in the Centre Region.

3. 2009 Fair Housing Analysis Update

The 2009 Fair Housing Analysis Update included data from the 2005-2007 American Community Survey (ACS). As in the 2003 update, it provided a comprehensive update on actions the Borough has completed to address impediments. No new recommendations were identified.

Copies of the update have been submitted to the Office of Fair Housing and Equal Opportunity and to the Community Planning and Development Office at the Pennsylvania State HUD Office in November 2009.

Per HUD requirements, as part of an entitlement community's Fair Housing Planning, an Analysis of Impediments (AI) should be conducted at the beginning of each CP cycle. The progress towards the recommendations made in the AI is documented in the CAPER. Any updated information and/or additional recommendations are included in the Action Plan.

4. Court Orders and HUD Sanctions

The Borough of State College does not have any court orders or HUD imposed sanctions in place that affect the provision of assisted housing or fair housing remedies.

N. Anti-Poverty Strategy

In the Anti-Poverty Strategy section of the CP, the Borough is to take into account factors affecting poverty over which the jurisdiction has control. This includes providing: a description of goals, programs and policies to reduce the number of households with incomes below the poverty line; a description of how the goals, programs and policies for producing and preserving affordable housing will be coordinated with other programs and services for the poor; and an assessment of the extent to which the jurisdiction's housing policies and programs might reduce (or assist in reducing) the number of households with incomes below the poverty line.

The following are agencies of the State or of Centre County Government: Office of Aging, Children & Youth Services, County Board of Assistance, Domestic Relations, Drug & Alcohol, Planning & Community Development, Adult Services, Information & Referral, Mental Health/Mental Retardation, Planning, Probation Services, and Transportation, etc. These agencies, along with a number of private non-profit agencies, administer most of the programs that provide cash assistance or other types of services for households with incomes below the poverty line.

The Borough does not provide any cash assistance or direct services. However, several non-profit organizations, which do provide direct services to assist households with incomes below the poverty line, have received funding through the State College Community Development Block Grant Program. While this may not have a direct link to creating economic opportunities, it does 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.

For example, the Borough has regularly provided CDBG funding to HTI which operates a homeless shelter. In addition to providing shelter services, HTI has extensive programming for people who are homeless or near-homeless to help to make them more competitive for the limited affordable housing that is available. HTI provides life skills training which includes: budgeting; parenting; help with getting a GED or becoming enrolled in job training programs or other schooling; information on how to look for a job including filling out applications, writing a resume, and interviewing; information on how to obtain housing and assistance with finding housing, etc. All residents who are capable of employment are required to participate in job search training as a condition of stay, and HTI has been very successful with helping individuals to find jobs and helping those people who have jobs to keep them. HTI also assists people who are at risk of losing their housing (near-homeless) with life skills training.

HTI also operates a transitional housing program, and both HTI and the WRC operate a bridge housing program to help people make the transition from being homeless to having permanent housing.

Another project having an impact on reducing the number of families in poverty is the purchase of a duplex by THF. THF purchased a duplex with HOME proceeds, rehabbed the units and have rented the units to qualified households.

O. Lead-Based Paint Hazards

The Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X of the Housing and Community Development Act of 1992) requires that each state and local government address lead-based paint hazards in its CP. This must include an assessment of lead-based paint hazards and an estimate of the number of housing units with lead-based paint hazards that are occupied by extremely low, low, and moderate-income households.

According to the analysis conducted for the 2010-2014 CP, in addition to the age of the housing stock, the condition of the housing stock, poverty, tenure, as well as the presence of young children in a home with lead-based paint hazards, are factors which should be considered when estimating risk.

Based on data from the 2006-2008 ACS 3-Year Estimates and applying the estimate from the 2001 "National Survey of Lead and Allergens in Housing" that 38.1% of housing units constructed prior to 1980 have significant lead based paint hazards, 70.2% (7,414) of the housing stock in the Borough, 83.2% (1,897) of all owner-occupied and 66.6% (5,517) of all renter housing units, are at highest risk for lead-based paint hazards.

Despite the age of the housing stock, other factors would seem to mitigate this risk. The generally good condition of the housing stock, both owner- and renter-occupied, reduces the potential for the presence of chipping, peeling and flaking paint. Although the Borough has a high percentage of rental property, most of the property is in good condition and is occupied primarily by students with no children.

According to the 2006-2008 ACS 3-Year Estimates, 39.6% (4,187) of the households in the Borough had incomes below poverty level. However, 90.1% (3,771) of these households were non-family households and only 1.6% (167) of the persons living in poverty were children under the age of 6.

Occurrence of lead poisoning cases should also be considered when determining risk. According to the Pennsylvania Department of Health's Centre County State Health Center, one case of lead paint poisoning has been reported in the Borough. Currently four cases are being following in Centre County.

These numbers indicate a need to address lead-based paint issues in the Borough's housing stock. These numbers were not included in Table 2A's unmet need totals because the Comprehensive Housing Affordability Strategy data provided did not break the information down by family type or by moderate-income households.

During 2010, the Borough will continue to evaluate and reduce lead-based paint hazards for homes that are rehabbed through its FTHB Program, CHDO FTHB programs and Owner-Occupied Rehab Program.

The Borough of State College contracts with SEDA-COG of Lewisburg, PA for rehab management services. As of September 2008, SEDA-COG conducts the lead testing, risk assessments and clearance for the FTHB and Owner-Occupied Rehab Programs. SEDA-COG's staff also has received lead training necessary to incorporate lead work into the rehab work specifications and to dialogue with contractors on necessary prep and clean-up work involved in lead paint reduction. SEDA-COG staff provides lead-safe practices trainings for contractors.

THF and the SCCLT have contracted with Morrison Construction for rehab management services and Community Action for lead testing, assessment and clearance services.

As of September 15, 2010, lead risk assessments (lead testing) were completed on 43 properties purchased through homebuyer assistance programs operating in the Borough, and 37 tested positive for lead. Also, risk assessments were completed on 21 properties being rehabbed through the Owner-Occupied Rehab Program, and 13 tested positive for lead. Lead is mostly present at the exterior of window components, the outside and the jambs of entrance doors and on door stoops. Interim controls have been completed on all properties testing positive for lead-based paint, except 5 underway. Per SEDA-COG, 15 of the 27 on our list of pre-approved contractors have been to a safe work practice course. Lead does not appear to be a deterrent to bidding in our community. Possibly due to the current economic situation, we have seen an increase in the number of contractors participating in the bidding process.

P. Monitoring Standards and Procedures

The Borough of State College Community Development and Housing Division (CD) will be responsible for monitoring and reviewing the activities identified in the CP.

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

Funded projects will be 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 will cover each program, function or activity and will include site visits as warranted.

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. Nearly all of the human services subrecipients 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.

Performance reports will be submitted annually, as required, to provide information on the Borough's progress toward meeting the goals it has established in the CP. 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.

1. Housing Activities – Homebuyer

a. CHDO Homebuyer Programs

The Borough enters into contracts with each CHDO that incorporates all requirements of 24 CFR 92.504 (c), including details of the CHDO's use of funds, a budget, activities, policies for establishing management control of projects, affordability requirements, and all other requirements specified.

CHDO expenses are paid on a reimbursement basis. Documentation of expenses must be provided prior to payment approval. Payments are tracked by project and entered into a database system. CD records are reconciled with Finance Department records prior to fund draws in the IDIS.

The Borough conducts site visits with the CHDOs two times each year. A monitoring form is completed and the CHDO is notified of any deficiencies and given a deadline by which deficiencies must be corrected.

Upon completion of each CHDO homebuyer project, one CD staff member completes the CHDO Homebuyer Project Case File Checklist and a second staff member completes the Homebuyer Project Analysis Checklist to ensure program compliance.

Each CHDO submits a new CHDO re-certification form at the start of each program year to confirm its financial, legal and organizational structure meet the HOME Program CHDO designation requirements. CD staff reviews the re-certification materials, requests additional information, if needed, and notifies the CHDO of its continuing eligibility.

The CHDOs must comply with the lead-based paint hazard reduction activities identified in 24 CFR 570.608 and 24 CFR 92.355. All housing activity budgets include funds to test properties which were built before 1978 and funds to carry out lead hazard reduction practices. Documentation is provided by the CHDO to CD staff who reviews it and ensures that the Lead Safe Rule documentation is completed. A Lead-Safe Housing Rule Checklist for General Compliance Documentation is completed and the required documentation is obtained for each project.

All homebuyer loans have residency requirements (the property must remain the buyer's principal residence) that are enforced by sending Annual Occupancy Recertification Forms to loan recipients. In the event of non-compliance, the Borough will initiate action to recoup the amount owed to the Borough.

CHDO homebuyer projects and individual CHDO homebuyer files are monitored by CD staff using a file checklist to ensure all required documents have been included.

b. The Borough State College's First-Time Homebuyer Program

The Borough of State College's First-Time Homebuyer Program is operated by CD staff. Upon completion of each homebuyer project, one CD staff member completes the Homebuyer Project Case File Checklist and a second staff member completes Homebuyer Project Analysis Checklist to ensure program compliance.

Project payments are tracked by project and entered into a database system. CD records are reconciled with Finance Department records prior to fund draws in IDIS.

The Borough must comply with the lead-based paint hazard reduction activities identified in 24 CFR 570.608 and 24 CFR 92.355. All housing activity budgets include funds to test properties which were built before 1978 and funds to carry out lead hazard reduction practices. A CD staff member attends the testing and clearance exams and reviews documentation provided by the lead-based paint subcontractor. A Lead-Safe Housing Rule Checklist for General Compliance Documentation is completed and the required documentation is obtained for each project.

All homebuyer loans have residency requirements (the property must remain the buyer's principal residence) that are enforced by sending Annual Occupancy Recertification Forms to loan recipients. In the event of non-compliance, the Borough will initiate action to recoup the amount owed to the Borough.

2. Housing Activities – Rehabilitation

The Borough State College's Owner-Occupied Rehabilitation Program

The Borough has contracted with the SEDA-COG to provide rehab management services. The Rehab Specialist identifies the scope of rehab work, administers the bidding process with contractors, oversees work in progress and completes final inspections. Borough staff is responsible for completing income verifications, attending all site visits, processing progress and final payments and executing loan documents.

Twice annually, eligibility of contractors on the approved contractor list is verified using the U.S. General Services Administration list of debarred contractors.

Project payments are made only after a work progress inspection has been completed by the Rehab Specialist. Payments are tracked by project and entered into a database system. CD records are reconciled with Finance Department records prior to fund draws in IDIS.

The Borough must comply with the lead-based paint hazard reduction activities identified in 24 CFR 570.608 and 24 CFR 92.355. All housing activity budgets include funds to test properties which were built before 1978 and funds to carry out lead hazard reduction practices. A CD staff member attends the testing and clearance exams and reviews documentation provided by the lead-based paint subcontractor. A Lead-Safe Housing Rule Checklist for General Compliance Documentation is completed and the required documentation is obtained for each project.

3. Housing Activities – Rental Housing

a. Bellaire Court

HOME funds were used to rehabilitate this 18-unit property. The period of affordability is 10 years and ended in August 2009.

Responsibility for project management lies with the CD staff. Staff certifies new residents and annually recertifies tenants and recalculates rents. For the residents who receive assistance through the Housing Choice Voucher Program, the Housing Authority annually provides documentation the tenant's income is less than or equal to 50% of AMI. Full source documentation is due every sixth year when this type of third party verification is used. CD staff will ensure this full source documentation is provided as required.

HOME rules require on-site inspections of HOME properties according to the number of units in a project. Since there are 18 HOME assisted units at Bellaire, inspections must be conducted every 2

years. The individual units as well as the common areas and the building exterior are inspected and any deficiencies seen in these areas are addressed. The Centre Region Code office conducts these inspections and CD staff reviews the results of the inspections including ensuring any deficiencies are corrected. An inspection was completed on September 9, 2010. The following repairs need to be completed by October 6, 2010: door closers need to be installed on the storage room doors; the interconnectivity of smoke detectors in 2 units need to be repaired; and a broken electrical outlet in another unit needs to be repaired.

After the period of affordability ended in August 2009, the Borough has kept the units available to residents 60 years of age and over. (The one accessible unit has been made available to those with a disability, including those under the age of 60 years of age). Preliminary information indicates that the rental income will not cover expenses. If this proves to be the case, the Borough will look at designating some market rate units. The Borough will look at having the Department of Ordinance Enforcement and Public Health conduct the annual inspections and have the Centre Region Code office inspect as it would any other rental property (at least once every 36 months).

b. Addison Court

CDBG funds were used for site acquisition for the Addison Court Project. The period of affordability is 40 years and ends July 15, 2034, with a contract provision allowing the Borough of State College to negotiate to extend the period of affordability.

Addison Court submits quarterly reports which are reviewed by CD staff to ensure tenants meet the eligibility requirements and the requirements of the contract for allocation of CDBG funds. Borough CD staff conducts on-site monitoring of Addison Court twice annually to ensure compliance with the CDBG requirements. CD staff reviews a sample of resident files during this monitor review and interviews the property manager. The property manager is notified of the results of the review. If deficiencies are found, the property manager is given a deadline by which deficiencies must be corrected and follow-up is conducted to ensure compliance. CD staff also reviews the annual financial statements and reports that are submitted to the Pennsylvania Housing Finance Agency.

c. Yorkshire Village Townhomes and Waupelani Heights Apartments

HOME funds were used for site acquisition for development of Yorkshire Village Townhomes, and HOME and CDBG funds were used for site acquisition and site improvements for development of Waupelani Heights Apartments. The period of affordability for both projects is 30 years, ending in July 2029 for Yorkshire and in July 2033 for Waupelani Heights.

Both projects submit a quarterly rent schedule which is reviewed by CD staff to ensure tenants meet the eligibility requirements and the requirements of the contract for allocation of HOME and/or CDBG funds.

Borough CD staff conducts on-site monitoring of both projects twice annually to ensure compliance with the HOME and CDBG requirements. CD staff reviews a sample of resident files during this monitor review, completes monitoring checklists and also interviews the property manager. The property manager is notified of the results of the review. If deficiencies are found, the property manager is given a deadline by which deficiencies must be corrected and follow-up is conducted to ensure compliance. CD staff also reviews the annual financial statements and reports that are submitted to the Pennsylvania Housing Finance Agency. The Centre Region Code Office conducts inspections of the HOME-assisted units in each project annually. Inspections have been scheduled for September 23, 2010. Any repairs or work will need to be completed by October 31, 2010.

d. Kemmerer Road

CDBG funds were used for site acquisition for the Kemmerer Road mixed-income rental project. The period of affordability is 40 years and ends in 2050, with an additional 5 years of affordability after this.

A quarterly rent schedule is reviewed by CD staff to ensure tenants meet the eligibility requirements and the requirements of the contract for allocation of HOME and/or CDBG funds. And Borough CD staff conducts on-site monitoring twice annually to ensure compliance with CDBG requirements. CD staff reviews a sample of resident files during this monitor review, completes monitoring checklists and also interviews the property manager. The property manager is notified of the results of the review. If deficiencies are found, the property manager is given a deadline by which deficiencies must be corrected and follow-up is conducted to ensure compliance. CD staff also reviews the annual financial statements and reports that are submitted to the Pennsylvania Housing Finance Agency. The Centre Region Code Office will conduct inspections of the affordable units annually.

4. Public Facility Projects

All CDBG-funded public facility (infrastructure) projects are monitored for compliance with Davis-Bacon and Related Acts. Prior to contract award, eligibility of the contractor is verified using the U.S. General Services Administration list of debarred contractors. After contract award, a pre-job meeting is held and CDBG requirements are reviewed with the contractors.

Certified payrolls are reviewed against the appropriate wage determination, and errors are relayed to the contractors for correction. On-site interviews of workers are conducted monthly during the project. At this time the staff member also checks to ensure required documents are posted on the job site. Public Works staff conducts on-site inspections several times a week to ensure the work is being done in accordance with design and specifications and to verify quantities.

5. Public Service Subrecipients

All subrecipients receiving public service funds are monitored in accordance with federal regulations. Monitoring procedures include quarterly submission of service reports by each agency that detail the number of individuals served, by income, race, ethnicity and units of service. All persons served must be income eligible and the Borough of State College residents. Agencies are required to maintain income and residency documentation for each client served. Agencies also submit an annual performance report that is used by CD staff to complete the public services section of the CAPER.

Subrecipients are reimbursed for expenses incurred on a monthly basis upon submission of full documentation of all expenses. Reimbursements are made only for the line items contained in the budget of the contract between the agency and the Borough.

The Borough monitors each subrecipient through site visits two times per year. At the site visit, the Borough completes a monitoring checklist and reviews client files to confirm residency, income eligibility and the agency's performance with respect to the services identified in the contract. The agency is notified of the results of the review. If deficiencies are found, the agency is given a deadline by which deficiencies must be corrected and follow-up is conducted to ensure compliance.

Q. Specific CDBG Submission Requirements

1. Source of Funds

a. Program Income

Program Income 2011

During 2011, the Borough expects to receive program income of approximately \$30,803.80 from the repayment of a CDBG subsidy for the land acquisition for Arnold Addison Court, an 89-unit rental

complex for the elderly and persons with disabilities. In addition, if any homebuyer families or families who have received rehab assistance make repayments, the program income received will be used to fund activities for the corresponding program.

Program Income 2010

During 2010, the Borough will receive \$31,375 from the repayment of the CDBG subsidy for the land acquisition for Arnold Addison Court.

In addition, the Borough received \$7,459.16 in unanticipated HOME program income and \$15,652.64 in CDBG program income from repayments of first-time homebuyer loans.

b. Proceeds From Section 108 Loan Guarantees

Not Applicable.

c. Surplus Funds from Urban Renewal Settlement

Not Applicable.

d. Grant Funds not Included in a Prior Plan

Not Applicable.

e. Float-funded Activities

Not Applicable.

f. Shared Equity

Not Applicable.

2. Program Benefit and Location

The total amount of CDBG funds available in 2011 (\$836,771.87 – equaling the amount of the grant plus program income and carryover funds) will be used for activities that benefit persons of low and moderate income.

The location of each project (Project Location) is described in the Description of Activities to be Undertaken section for each individual project beginning on page 12. Any activities for which the Borough has not yet decided on a specific location, such as when the Borough is allocating funds for homebuyer or rehab loans, the description identifies who may apply, the process by which the Borough expects to select who will receive the assistance (selection criteria), and how much and under what terms the assistance will be provided.

The public improvement project was chosen because of its location in a low/moderate income area. In addition, this street realignment project is in a high pedestrian traffic area and is needed to enhance pedestrian safety.

3. Contingency

In FY2011 CDBG funds, \$86,908.07 is reserved to cover cost overruns.

4. Urgent Needs

Not Applicable.

R. Specific HOME Program Submission Requirements

1. Eligibility Requirements

Income Requirements - Families benefiting from HOME assisted home ownership and rental projects must have an income that does not exceed 80% of the AMI adjusted for family size, as published by HUD.

Residency Requirements - In accordance with 24 CFR 92.254 (a) (2), the home purchased must remain the family's principal residence. This provision is incorporated in the loan documents for the FTHB Program and THF; and in the loan documents and deed for the SCCLT.

Lease Purchase - In accordance with 24 CFR 92.254 (a) (3), the lease term will not exceed 36 months if a lease-purchase agreement is used in conjunction with a home buyer program. The Borough of State College does not anticipate using a lease-purchase option.

2. Subsidy Requirements

Minimum HOME per unit Subsidy - The minimum amount of HOME investment in one unit is \$1,000.

Maximum HOME per unit Subsidy - The maximum amount of HOME investment is the HUD Section 221 (d) (3) limits for the appropriate bedroom size.

HOME Housing Value Limits - 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. In 2010, the HUD published limit for a 3-bedroom unit was \$212,325.

Subsidy Layering - The Borough is required to evaluate projects using HOME funds in combination with other governmental assistance to ensure that no more than the necessary amount of HOME program funds is invested in any one project or development. In order to comply with this requirement, the Borough evaluates the total proposed project funding to determine it does not exceed the total necessary development costs. Additional assessments will be made about whether the costs are customary for the development and reasonable in terms of industry standards, that the projected rates of return are reasonable and that recipients are not receiving excessive profit or windfalls from the project.

3. HOME Property Standards

All units assisted with HOME funds must meet certain property standards. For acquisition of existing housing with no rehabilitation, the minimum property standard is the 2010 Centre Region Building Safety and Property Maintenance Code. This same code is used as the minimum standards for housing activities which include rehabilitation. Written rehab standards have also been established for owner-occupied rehab. The written rehab standards were adopted by THF and the SCCLT in 2002 to establish uniformity in services received by all persons benefiting from rehab assistance.

For new construction, the Uniform Construction Code of PA applies as well as Model Energy Code, and handicapped accessibility requirements, where applicable. New construction of rental housing must meet site and neighborhood standards at 24 CFR 893.6(b). The property standards for housing that is to be rehabilitated after transfer of ownership interest require an inspection of the unit for defects that pose a danger to health. In addition, all noted defects must be removed prior to occupancy, no later than six

months after transfer of the ownership interest. The owner has two years after transfer of ownership interest to bring the property into compliance with one of the standards listed above.

4. Affordability Requirements

HOME Affordability Requirements for Rental – HOME-assisted rental housing affordability requirements means that the rents are initially set so that persons with incomes at 50% of median income and persons at 65% of median income pay no more than 30% of their income for rent, including utilities. The rents are controlled during the period of affordability according to the table below. At least 20% of the units in a HOME-assisted project must be set at a rent affordable to persons at 50% of median income (Low HOME rent) in projects of 5 or more units. The initial rent for HOME-assisted rental projects of 1-4 units is set so that families at 65% of median income pay no more than 30% of their income for rent and utilities.

HOME Affordability Requirements for Homeownership - In accordance with 24 CFR 92.254 (a) (1) (i) and (ii), the value of properties selected for the homeownership programs will not exceed the HOME program housing value limits for Centre County which is currently \$212,325. An appraisal, which shall factor in after-rehab value (if applicable), shall be completed prior to occupancy or investment of HOME funds to ensure compliance with the HOME program housing value limits for Centre County. The unit will meet 2010 Centre Region Building Safety and Property Maintenance Code standards. If rehabilitation is needed, the unit will meet the same standards as well as zoning requirements.

Period of Affordability for Homeownership - The affordability period for homebuyer programs is based on the following table. During the period of affordability, either recapture provisions or resale restrictions are enforced which govern how much equity the owner may recover, or to whom the owner may sell the property.

The HOME Program rules require that the Borough use a minimum period-of-affordability of 10 to 15 years, because the local per unit subsidies for homebuyer assistance ranges from \$15,000 - \$50,000. The Borough has chosen to extend the period-of-affordability to 30 years for the FTHB Program and THF’s FTHB Program projects. The Community Land Trust model has an affordability period, enforced through a ground lease, of 99 years.

Period of Affordability Table

Activity		Minimum period of affordability in years
Rehabilitation or acquisition of existing rental and homeownership unit amount of HOME funds	Under \$15,000	5 years
	\$15,000 to \$40,000	10 years
	Over \$40,000	15 years
Refinance of Rehabilitation Project		15 years
New construction or acquisition of newly constructed rental housing		20 years

5. Resale/Recapture Provisions

To ensure affordability, the Borough must impose either resale or recapture requirements at its option. The Borough’s FTHB Programs (Low- and Middle-Income) and the THF FTHB Program use a recapture requirement; the SCCLT FTHB Program uses a resale requirement.

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 property is no longer the Borrower's primary residence;
- (D) the date when either the first mortgage upon the property or this subordinate mortgage is in default.

However, the principal amount due shall be forgiven as follows: the balance of the Loan will be forgiven at the rate of 3.33% each year of the Loan. Such annual reductions shall take effect in arrears on the anniversary date of the Loan. The amount of the Loan due and payable at any time shall be determined after deducting the principal amount of the Loan which has been forgiven by the Lender. If the homebuyer remains the owner and principal resident of the property after thirty (30) years, the loan is totally forgiven.

In the event the property is sold and the net proceeds (the gross sales price minus the first mortgage loan pay-off and customary and reasonable closing costs incurred by owner in order 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:

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

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

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, upon the sale of the house, the net proceeds (sales price less transaction costs and payoff of first mortgage) are divided between the homeowner and the Borough based on a proportional scale (see below). The longer the homeowner remains in the home and continues to pay the principal on the loan balance, the larger the share of proceeds the homeowner receives at the time of sale.

Shared Equity Proportional Distribution Scale

<u>Length of ownership</u>	<u>Borough %</u>	<u>Homeowner %</u>
1-5 years	90%	10%
6-15 years	75%	25%
16-25 years	50%	50%
25-30 years	10%	90%

Example Calculation: Low income homeowner sold in year 6

Sale Price of Home	\$158,000.00	
First Mortgage Pay-Off	77,254.00	
Estimated Closing Costs	<u>7,900.00</u>	
Net Proceeds	\$78,437.73	
Owner Original Investment	\$ 5,000.00	
Borough Subsidy with 6 years of forgiveness	<u>42,128.58.</u>	(Borough's original subsidy \$51,621.02)

Combined Investment	\$ 47,128.58
Net Proceeds	\$78,437.27
Less Combined Investment	<u>47,128.58</u>
Proceeds	\$31,309.15

Based on the above scale for 6 years of ownership the proceeds would be distributed at 75% to the Borough (\$23,481.86) and 25% to the Homeowner (\$7,827.29). In addition to the shared equity proportional distribution the Borough and the homeowner will receive their original investments. The benefit of forgiveness to the homeowner in this example is \$51,621.02-\$42,128.58=\$9,492.44.

The SCCLT uses a resale requirement which is enforced through the ground lease that is executed between the SCCLT and the homebuyer. The homeowner may sell only to another income eligible homebuyer (income not to exceed 80% of AMI) and only for a price that is affordable to the next homebuyer. The limited resale price is defined in the ground lease:

LIMITED RESALE PRICE: The maximum allowable resale price of the Improvements, which is also referred to as the Limited Resale Price, shall be equal to the LOWER of 1 or 2 below:

1. The Limited Appreciation Price, which is defined as:
 - a) The Home Owner's Purchase Price;
 - b) Plus a 50% of the increase in market value of the Improvements also referred to as the Appreciation Factor;
 - c) Plus any applicable Credit for Qualified Capital Improvements, as defined herein;
 - d) Less any amount charged for Excessive Damage, as determined herein;

OR

2. The Current Market Value of the Improvements. In the event that the market value of the Improvements at the time of Home Owner's Intent of Sell Notice, determined as provided above, is less than the Home Owner's Purchase Price or the Limited Appreciation Price; the Limited Resale Price shall be the appraised value of the Improvements at the time of Home Owner's Intent to Sell Notice.

The SCCLT has completed the HUD-funded technical assistance through Burlington Associates. The ground lease was reviewed and revised. The resale formula was also reviewed but no changes were made.

6. Tenant-Based Rental Assistance (TBRA)

The Borough of State College has included a tenant-based rental assistance program in its 2010-2014 strategic plan, however there are no plans to implement the program in 2011. When implemented, the program will meet the minimum guidelines described in the HOME regulations at 24 CFR 92.209.

7. Other Forms of Investment

The Borough of State College does not anticipate using any form of investment not included in 24 CFR 92.205(B).

8. Affirmative Marketing

The Borough has an Affirmative Fair Housing Marketing Plan to promote fair housing in all affordable housing programs funded in full or in part with CDBG or HOME funds. This plan outlines a system for the dissemination of housing opportunities information to minorities, female head-of-households, persons with disabilities, and any person requiring housing assistance including low-income persons. The plan includes outreach Community groups, human service agencies and churches are made aware of

assistance available through affordable housing programs funded by the Borough. In addition, local media (newspaper, radio, and television) and the Borough website are used to supplement marketing efforts.

Through the Borough's Affirmative Fair Housing Marketing Plan, the Borough estimates at least one minority household will be assisted through one of the homebuyer programs in 2011.

9. Minority/Women's Business Outreach

The Borough uses the Pennsylvania Department of General Services Internet web site 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 by trade. This is done on an annual basis. For the homebuyer and rehab programs, interested contractors are referred to SEDA-COG, which in turn checks references and certifications for inclusion on an approved contractor list.

10. Refinancing

The Borough does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

11. American Dream Downpayment Initiative

The Borough does not plan to use American Dream Downpayment Initiative funds in 2011.

S. Certifications

1. General

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

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

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, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
 - (a) The dangers of drug abuse in the workplace;
 - (b) The grantee's policy of maintaining a drug-free workplace;

- (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
 - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
 4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will;
 - (a) Abide by the terms of the statement; and
 - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
 5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
 6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted:
 - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
 7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

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

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

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

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Borough Council President

Date

2. Specific CDBG 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 housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) 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 certifies that 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 activities which the grantee certifies are designed to meet other community development needs having a 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;
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year 2005 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.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, 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 USC 2000d), the Fair Housing Act (42 USC 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.

Borough Council President

Date

3. Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

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.

Appropriate Financial Assistance -- 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;

Borough Council President

Date

4. Appendix to Certifications

Instructions Concerning Lobbying and Drug-Free Workplace Requirements:

a. 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.

b. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)
The Borough of State College Department of Planning and Community Development
Borough Public Works Department
Borough Finance Department
Borough Manager's Office
All of these departments are located in the State College Municipal Building at
243 South Allen Street, State College, PA 16801, Centre County
All Borough vehicles

Check ____ if there are workplaces on file that are not identified here.

The certification with regard to the drug-free workplace is required by 24 CFR part 21.

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Borough Council President

Date

T. Attachments

1. Priority Needs Tables	51
a. Table 1C/2C/3A: Summary of Specific Objectives	51
b. Table 2A: Priority Housing Needs Tables	55
c. Table 2B: Priority Community Development Needs	57
d. Table 3B: Annual Affordable Housing Completion Goals	58
e. Table 3C: Action Plan Table / Consolidated Plan Listing of Projects	59
2. SF424 Forms	75
3. Centre County Housing Continuum of Care	81
4. Low-Mod Areas Map with 2011 Activities	82
5. Acronym Guide	83

1. Priority Needs Tables

a. Table 1C/2C/3A: Summary of Specific Objectives

Availability/Accessibility of Decent Housing (DH-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
DH 1.1	Owner-Occupied Rehab Program / H1014-DH1.1 To address the needs of homeowners making ≤80% of AMI	CDBG	2010	Number of households making ≤80% of AMI assisted where code violations have been eliminated	3		%
		2010: FY2009 – \$34,238 FY2010 - \$39,503.00	2011		3		%
	2012	3			%		
	2013	3			%		
	2014	3			%		
		2011: FY2011 - \$1000,000	MULTI-YEAR GOAL		15		%
Affordability of Decent Housing (DH-2)							
DH-2.1	FTHB Program (Low-Income) / H1014-DH2.1 To address the needs of small* or large renter households making 60-80% of AMI	2010: CDBG FY2009 – \$34,238 FY2010 - \$37,732.00	2010	Number of households making 60-80% of AMI assisted	2		%
			2011		2		%
	2012	2			%		
	2013	2			%		
	2014	2			%		
		HOME FY2010 – \$10,264 2011: HOME - \$59,414	MULTI-YEAR GOAL		10		%
DH 2.2	State College Community Land Trust's FTHB Program / H1014-DH2.2 To address the needs of small* or large family renter households making 50-80% of AMI	HOME FY2010 - \$224,000 FY2011 - \$198,000	2010	Number of successful homebuyers assisted	3		%
			2011		3		%
	2012	3			%		
	2013	3			%		
	2014	3			%		
			MULTI-YEAR GOAL		15		%
DH 2.3	THF's FTHB Program / H1014-DH2.3 To address the needs of small* or large family renter households making 50-80% of AMI	HOME FY2010 - \$231,500 FY2011 - \$208,350	2010	Number of successful homebuyers assisted	2		%
			2011		1		%
	2012	2			%		
	2013	2			%		
	2014	2			%		
			MULTI-YEAR GOAL		9		%
DH 2.4	Rental Rehabilitation Project / H1014-DH2.4 To address the needs of small* or large family renter households making ≤80% of AMI	HOME Proceeds	2010	Number of affordable units developed for households making ≤80% of AMI assisted			%
			2011				%
	2012				%		
	2013				%		
	2014				%		
			MULTI-YEAR GOAL		2		%

Table 1C/2C/3A - Summary of Specific Objectives (continued)

Affordability of Decent Housing (DH-2) continued							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
DH 2.5	Tenant-Based Rental Assistance Program / H1014-DH2.5 To address the needs of small* or large family renter households making ≤60% of AMI	HOME	2010	Number of affordable units for households making ≤60% of AMI	5		%
			2011				%
			2012				%
			2013				%
			2014				%
MULTI-YEAR GOAL					15		%
DH 2.6	Tax Credit Rental Project / H1014-DH2.6 To address the needs of small* or large family renter households making 40-60% of AMI	HOME And/or CDBG	2010	Number of households making 50-80% of AMI assisted	10		%
			2011				%
			2012				%
MULTI-YEAR GOAL					10		%
DH 2.7	Mixed-Income Rental Project / H1014-DH2.7 To address the needs of small* or large family renter households making ≤80% of AMI	2011: CDBG Prog. Income \$30,803.80	2010	Number of affordable units for households making ≤80% of AMI	5		%
			2011				%
			2012				%
MULTI-YEAR GOAL					5		%
DH 2.8	Section 202 Project / H1014-DH2.8 To address the needs of elderly renter households making ≤50% of AMI	CDBG \$250,000	2010	Number of elderly households making ≤50% of AMI assisted	20		%
			2011				%
			2012				%
MULTI-YEAR GOAL					20		%
DH 2.9	Section 811 Project / H1014-DH2.9 To address the unmet need for permanent housing for persons making ≤50% of AMI with chronic mental health issues	CDBG \$50,000	2010	Number of persons making ≤50% of AMI with chronic mental health issues assisted	8		%
			2011				%
			2012				%
MULTI-YEAR GOAL					8		%
Sustainability of Decent Housing (DH-3)							
DH 3.1			2010				%
			2011				%
			2012				%
			2013				%
			2014				%
MULTI-YEAR GOAL							%

Table 1C/2C/3A - Summary of Specific Objectives (continued)

Availability/Accessibility of Suitable Living Environment (SL-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
SL 1.1	Street Reconstruction Project (Type II) / ST1014-SL1.1 To ensure access to a suitable living environment	CDBG 2010: FY2010 - \$268,993 2011: FY2010 - \$185,000 FY2011 - \$348,962	2010	Number of persons assisted and percentage low/mod	2,098:85.2%		%
			2011		1,245:83.2%		%
2012			%				
2013			%				
2014			%				
MULTI-YEAR GOAL					3,343:84.4%		%
Availability/Accessibility of Suitable Living Environment (SL-1)							
SL 1.2	Streetlight Extension/ Replacement Project / SL1014-SL1.2 To ensure access to a suitable living environment	CDBG 2012 FY2012 - \$470,000 2013: FY2013 - \$75,000 2014 FY2014 - \$345,000	2010	Number of persons assisted and percentage low/mod			%
			2011				%
2012		4,622:85.2%			%		
2013		5,222:85.4%			%		
2014		3,548:87.5%			%		
MULTI-YEAR GOAL					14,790:86.8%		%
SL 1.3	Human Service Agencies / PS1014-SL1.3 Provide public services to low/mod or presumed low/mod persons	CDBG FY2010 - \$115,756 FY2011 - \$115,756	2010	Percentage of CDBG allocation used to support the human service agencies	15%		%
			2011		15%		%
2012	15%		%				
2013	15%		%				
2014	15%		%				
MULTI-YEAR GOAL					15%		%
SL 1.4	Emergency Shelter Services / PS1014-SL1.4 Provide public services to low/mod or presumed low/mod persons	CDBG FY2010 - \$87,333 FY2011 - \$85,700	2010	Percentage of CDBG funds used to support the Emergency Shelter Services	65%		%
			2011		65%		%
2012	65%		%				
2013	65%		%				
2014	65%		%				
MULTI-YEAR GOAL					65%		%
Affordability of Suitable Living Environment (SL-2)							
SL 2.1			2010				%
			2011				%
2012	%						
2013	%						
2014	%						
MULTI-YEAR GOAL							%

Table 1C/2C/3A - Summary of Specific Objectives (continued)

Sustainability of Suitable Living Environment (SL-3)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
SL 3.1			2010				%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				%
Availability/Accessibility of Economic Opportunity (EO-1)							
EO 1.1			2010				%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				%
Affordability of Economic Opportunity (EO-2)							
EO 2.1			2010				%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				%
Sustainability of Economic Opportunity (EO-3)							
EO 3.1			2010				%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				%
Neighborhood Revitalization (NR-1)							
NR 1.1			2010				%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL				%
Other (O-1)							
O 1.1	FTHB Program (Middle-Income) / O1014-O1.1 To address the needs of small* or large family renter households making 80-115% of AMI	Local Funds 2010: \$189,431 2011: \$154,849.51	2010	Number of households making 80+ -115% of AMI assisted			%
			2011				%
			2012				%
			2013				%
			2014				%
			MULTI-YEAR GOAL		10		%

* Could include single person families.

b. Table 2A: Priority Housing Needs/Investment Plan Table

Priority Housing Needs (households)		Priority		Unmet Need
Renter	Small Related	0-30%	M	224
		31-50%	M	213
		51-80%	H	90
	Large Related	0-30%	L	10
		31-50%	M	15
		51-80%	M	4
	Elderly	0-30%	M	39
		31-50%	M	104
		51-80%	L	77
	All Other	0-30%	L	2,714
		31-50%	L	1,527
		51-80%	L	649
Owner	Small Related	0-30%	L	0
		31-50%	L	28
		51-80%	H	24
	Large Related	0-30%	L	10
		31-50%	L	0
		51-80%	L	0
	Elderly	0-30%	L	28
		31-50%	L	18
		51-80%	H	12
	All Other	0-30%	L	42
		31-50%	L	19
		51-80%	L	12
Non-Homeless Special Needs	Elderly	0-80%	H	220
	Frail Elderly	0-80%	L	20
	Severe Mental Illness	0-80%	H	135
	Physical Disability	0-80%	L	0
	Development Disability	0-80%	L	485*
	Alcohol/Drug Abuse	0-80%	L	25*
	HIV/AIDS	0-80%	L	25
Victims of Domestic Violence	0-80%	L	30	

These numbers are for all of Centre County

Table 2A: Priority Housing Needs/Investment Plan Goals

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
Renters						
0 – 30% of MFI						
31 - 50% of MFI	28					28
51 – 80% of MFI	66	7	11	14	12	22
Owners						
0 – 30% of MFI						
31 - 50% of MFI						
51 – 80% of MFI	15	3	3	3	3	3
Homeless						
Individuals						
Families						
Non-Homeless Special Needs						
Elderly	20					20
Frail Elderly						
Severe Mental Illness	8					8
Physical Disability						
Alcohol/Drug Abuse						
HIV/AIDS						
Victims of Domestic Violence						
Total						
Total Section 215						
215 Renter	94	7	11	14	12	50
215 Owner	15	3	3	3	3	3

*Homeless individuals and families assisted with transitional and permanent housing

c. Table 2B: Priority Community Development Needs

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need	5 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Acquisition of Real Property	L					
Disposition	L					
Clearance and Demolition	L					
Clearance of Contaminated Sites	L					
Code Enforcement	L					
Public Facility (General)	L					
Senior Centers	L					
Handicapped Centers	L					
Homeless Facilities	L					
Youth Centers	L					
Neighborhood Facilities	L					
Child Care Centers	L					
Health Facilities	L					
Mental Health Facilities	L					
Parks and/or Recreation Facilities	L					
Parking Facilities	L					
Tree Planting	L					
Fire Stations/Equipment	L					
Abused/Neglected Children Facilities	L					
Asbestos Removal	L					
Non-Residential Historic Preservation	L					
Other Public Facility Needs	L					
Infrastructure (General)	L					
Water/Sewer Improvements	L					
Street Improvements	H					
Sidewalks	L					
Solid Waste Disposal Improvements	L					
Flood Drainage Improvements	L					
Other Infrastructure 1	H					
Public Services (General) 2	H					
Senior Services	L					
Handicapped Services	L					
Legal Services	L					
Youth Services	H					
Child Care Services	L					
Transportation Services	L					
Substance Abuse Services	L					
Employment/Training Services	L					
Health Services	H					
Lead Hazard Screening	L					
Crime Awareness	L					
Fair Housing Activities	L					
Tenant Landlord Counseling	L					
Other Services 3	H					
Economic Development (General)	L					
C/I Land Acquisition/Disposition	L					
C/I Infrastructure Development	L					
C/I Building Acq/Const/Rehab	L					
Other C/I	L					
ED Assistance to For-Profit	L					
ED Technical Assistance	L					
Micro-enterprise Assistance	L					
Other	L					

1: Streetlights, 2: Human service agencies which provide housing related services, 3: Emergency shelters

d. Table 3B: Annual Affordable Housing Completion Goals

Grantee Name: Program Year:	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	Resources used during the period			
			CDBG	HOME	ESG	HOPWA
BENEFICIARY GOALS (Sec. 215 Only)						
Homeless households	0		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	14		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	0		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Beneficiaries*	14		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RENTAL GOALS (Sec. 215 Only)						
Acquisition of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	5		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Rental	0		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOME OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>		
Production of new units	0		<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units	3		<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance	6		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Owner	9		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)						
Acquisition of existing units	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	8		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	0		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance	6		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Combined Total Sec. 215 Goals*	14		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing)						
Annual Rental Housing Goal	5		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	9		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Overall Housing Goal	14		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

e. Table 3C: Action Plan Table / Consolidated Plan Listing of Projects

CDBG Funded Projects 2011

Table 3C.1

Jurisdiction's Name: Borough of State College

Priority Need: Planning/Administration

Project: General Administration of the CDBG Program

Activity: Oversight, management and coordination of the CDBG program

Description: \$154,342.00 in CDBG funds will be allocated for the oversight, management and coordination of the CDBG program.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity

Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area: n/a

(Street Address)

(City, State, Zip Code)

Specific Objective Number:	Project ID:
HUD Matrix Code: 21A General Program Administration	CDBG Citation: 570.206
Type of Recipient:	CDBG National Objective: n/a
Start Date (mm/dd/yyyy): 01/01/2010	Completion Date (mm/dd/yyyy): 12/31/2011
Performance Indicator:	Annual Units:
Local ID:	Units Upon Completion:

Funding Sources:	
CDBG	<u>\$154,342.00</u>
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	<u>\$154,342.00</u>

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS
 Persons with Disabilities Public Housing Needs

Table 3C.2

Jurisdiction's Name: Borough of State College

Priority Need: Planning/Administration

Project: Preparation of Plans & Reports

Activity: Preparation of required plans and reports

Description: \$9,680 in CDBG funds will be allocated to prepare the 2012 Action Plan and the 2010 CAPER.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity

Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area: n/a

(Street Address)

(City, State, Zip Code)

Specific Objective Number:	Project ID:
HUD Matrix Code: 21A General Program Administration	CDBG Citation: 570.206
Type of Recipient:	CDBG National Objective: n/a
Start Date (mm/dd/yyyy): 01/01/2011	Completion Date (mm/dd/yyyy): 12/31/2011
Performance Indicator:	Annual Units:
Local ID:	Units Upon Completion:

Funding Sources:	
CDBG	<u>\$9,680.00</u>
ESG	<u> </u>
HOME	<u> </u>
HOPWA	<u> </u>
Total Formula	<u> </u>
Prior Year Funds	<u> </u>
Assisted Housing	<u> </u>
PHA	<u> </u>
Other Funding	<u> </u>
Total	<u>\$9,680.00</u>

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS
 Persons with Disabilities Public Housing Needs

Table 3C.3

Jurisdiction's Name: Borough of State College

Priority Need: Infrastructure Improvements

Project: Street Reconstruction Project (Type I & Type II)

Activity: Upgrades deteriorated arterial/collector streets

Description: \$348,962.00 of CDBG funds will be allocated for the realignment of S. Fraser Street at W. Beaver Ave. and installation of street improvements to improve the availability/accessibility of a suitable living environment for 1,245 persons, 83.2% are low-mod persons.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity

Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area: CT125 BG2

(Street Address): South Fraser Street – College Avenue to Beaver Avenue

(City, State, Zip Code):

Specific Objective Number: SL1.1	Project ID: ST1014-SL1.1
HUD Matrix Code: 03K Street Improvements	CDBG Citation: 570.201(c)
Type of Recipient: Low-mod population	CDBG National Objective: 570.208(a)(1)(i)
Start Date (mm/dd/yyyy): 01/01/2011	Completion Date (mm/dd/yyyy): 12/31/2011
Performance Indicator: Number low-mod persons assisted with improved access to public improvement	Annual Units: 1,245:83.2%
Local ID:	Units Upon Completion: 1,245:3.2%

Funding Sources:	
CDBG	\$348,962.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$348,962.00

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS
 Persons with Disabilities Public Housing Needs

Table 3C.4

Jurisdiction's Name: Borough of State College

Priority Need: Public Services

Project: Human Service Agencies

Activity: House of Care

Description: \$22,056.00 in CDBG funds will be allocated for staffing for this personal care home, to provide new accessibility to suitable living environment to presumed low-mod persons.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity

Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area:

(Street Address) 515 West Beaver Avenue

(City, State, Zip Code) State College, PA 16801

Specific Objective Number: SL-1	Project ID: PS1014-SL-1.3.a
HUD Matrix Code: 05M Health Services	CDBG Citation: 570.201(e)
Type of Recipient: Presumed low-mod persons	CDBG National Objective: 570.208 (a)(2)(i)(A)
Start Date (mm/dd/yyyy): 01/01/2011	Completion Date (mm/dd/yyyy): 12/31/2011
Performance Indicator: Number of persons served	Annual Units: 5
Local ID:	Units Upon Completion: 5

Funding Sources:

CDBG	\$22,056.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$22,056.00

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS
 Persons with Disabilities Public Housing Needs

Table 3C.5

Jurisdiction's Name: Borough of State College

Priority Need: Public Services

Project: Human Service Agencies

Activity: Stepping Stone Transitional Living Program

Description: \$8,000.00 in CDBG funds will be allocated for staffing for this program; transitional housing for youth ages 16-21, to provide new accessibility to suitable living environment to low-mod persons.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity

Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area:

(Street Address) 330-334 S. Burrowes Street

(City, State, Zip Code) State College, PA 16801

Specific Objective Number: SL-1	Project ID: PS1014-SL-1.3.b
HUD Matrix Code: 05D Youth Services	CDBG Citation: 570.201(e)
Type of Recipient: low-mod persons	CDBG National Objective: 570.208 (a)(2)(i)(B)
Start Date (mm/dd/yyyy): 01/01/2011	Completion Date (mm/dd/yyyy): 12/31/2011
Performance Indicator: Number of persons served	Annual Units: 13
Local ID:	Units Upon Completion: 13

Funding Sources:

CDBG	\$8,000.00
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	\$8,000.00

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS
 Persons with Disabilities Public Housing Needs

Table 3C.6

Jurisdiction's Name: Borough of State College

Priority Need: Public Services

Project: Emergency Shelter Services

Activity: HTI Employment & Housing Services

Description: \$26,000.00 in CDBG funds will be allocated for staffing and legal services for the Centre House emergency homeless shelter to provide new accessibility to suitable living environment to presumed low-mod persons.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity

Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area:

(Street Address) 217 E. Nittany Avenue

(City, State, Zip Code) State College, PA 16801

Specific Objective Number: SL-1	Project ID: PS1014-SL-1.4.a
HUD Matrix Code: 05 Public services (General)	CDBG Citation: 570.201(e)
Type of Recipient: Presumed low-mod persons	CDBG National Objective: 570.208(a)(2)(i)(A)
Start Date (mm/dd/yyyy): 01/01/2011	Completion Date (mm/dd/yyyy): 12/31/2011
Performance Indicator: Number of persons served	Annual Units: 120
Local ID:	Units Upon Completion: 120

Funding Sources:

CDBG	<u>\$26,000.00</u>
ESG	<u> </u>
HOME	<u> </u>
HOPWA	<u> </u>
Total Formula	<u> </u>
Prior Year Funds	<u> </u>
Assisted Housing	<u> </u>
PHA	<u> </u>
Other Funding	<u> </u>
Total	<u>\$26,000.00</u>

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS
 Persons with Disabilities Public Housing Needs

Table 3C.7

Jurisdiction's Name: Borough of State College

Priority Need: Public Services

Project: Emergency Shelter Services

Activity: WRC Shelter Staffing Program

\$45,200.00 in CDBG funds will be allocated for overnight and weekend staffing and legal services for the Sylvania Stein, emergency shelter for victims of domestic abuse, to provide new accessibility to suitable living environment to presumed low-mod persons.

Description:

Objective category: Suitable Living Environment Decent Housing Economic Opportunity

Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area:

(Street Address) 140 East Nittany Avenue

(City, State, Zip Code) State College, PA 16801

Specific Objective Number: SL-1	Project ID: PS1014-SL-1.4.b
HUD Matrix Code: 05G Battered & Abused Spouses	CDBG Citation: 570.201(e)
Type of Recipient: Presumed low-mod persons	CDBG National Objective: 570.208(a)(2)(i)(A)
Start Date (mm/dd/yyyy): 01/01/2011	Completion Date (mm/dd/yyyy): 12/31/2011
Performance Indicator: Number of persons served	Annual Units: 125
Local ID:	Units Upon Completion: 125

Funding Sources:

CDBG	\$45,200.00
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	\$45,200.00

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS
 Persons with Disabilities Public Housing Needs

Table 3C.8

Jurisdiction's Name: Borough of State College

Priority Need: Public Services

Project: Emergency Shelter Services

Activity: Burrowes Street Youth Haven Staffing Program

Description: \$14,500.00 in CDBG funds will be allocated for staffing for the Burrowes Street Youth Haven, emergency shelter for unaccompanied youth, to provide new accessibility to suitable living environment to low-mod persons.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity

Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area:

(Street Address) 140 East Nittany Avenue

(City, State, Zip Code) State College, PA 16801

Specific Objective Number: SL-1	Project ID: PS1014-SL-1.4.c
HUD Matrix Code: 05D Youth Services	CDBG Citation: 570.201(e)
Type of Recipient: low-mod persons	CDBG National Objective: 570.208 (a)(2)(i)(B)
Start Date (mm/dd/yyyy): 01/01/2011	Completion Date (mm/dd/yyyy): 12/31/2011
Performance Indicator: Number of persons served	Annual Units: 35
Local ID:	Units Upon Completion: 35

Funding Sources:

CDBG	\$14,500.00
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	\$14,500.00

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS

Persons with Disabilities Public Housing Needs

Table 3C.9

Jurisdiction's Name: Borough of State College

Priority Need: Owner-Occupied Housing

Project: First-Time Homebuyer Program (Low-Income)

Activity: Down payment and closing cost assistance

Description: \$59,414.00 of FY2011 HOME funds will be allocated for the Borough's First-Time Homebuyer Program (Low-Income) which provides down payment and closing cost assistance to increase the affordability of decent housing for 2 small or large family renter households making 60-80% of AMI.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity

Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area: Borough-wide

(Street Address):

(City, State, Zip Code):

Specific Objective Number: DH-2.1	Project ID: H1014-DH2.1
HUD Matrix Code: 13 Direct Homeownership Assistance	CDBG Citation: 570.201(n)
Type of Recipient: Households making 60-80% of AMI	CDBG National Objective: 570.208(a)(3)
Start Date (mm/dd/yyyy): 01/01/2011	Completion Date (mm/dd/yyyy): 12/31/2011
Performance Indicator: Number of successful homebuyers assisted	Annual Units: 2
Local ID:	Units Upon Completion: 2

Funding Sources:	
CDBG	<u>\$71,970.00</u>
ESG	
HOME	<u>\$59,414.00</u>
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	<u>\$131,384.00</u>

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS
 Persons with Disabilities Public Housing Needs

Table 3C.10

Jurisdiction's Name: Borough of State College

Priority Need: Rehab Multi-Unit Residential

Project: Mixed-Income Rental Project

Activity: Acquisition and rehab of an existing structure for a mixed-income housing project

Description: \$30,803.80 of FY2011 CDBG funding (program income from Addison Court loan repayment) will be allocated for the Kemmerer Road Project, a mixed-income rental project to improve the affordability of decent housing by 5 units for small or large family renter households making $\leq 80\%$ of AMI.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity

Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area: 410-426 Kemmerer Road

(Street Address): 410-426 Kemmerer Road

(City, State, Zip Code): State College, PA 16801

Specific Objective Number: DH-2.7	Project ID: H1014-DH2.7
HUD Matrix Code: 14b Rehab Multi-Unit Residential	CDBG Citation: 570.202
Type of Recipient: Households making $\leq 80\%$ of AMI	CDBG National Objective: 570.208(a)(3)
Start Date (mm/dd/yyyy): 01/01/2011	Completion Date (mm/dd/yyyy): 12/31/2011
Performance Indicator: Number of affordable units	Annual Units: 5
Local ID: 457	Units Upon Completion: 5

Funding Sources:	
CDBG	\$30,803.80
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$30,803.80

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS
 Persons with Disabilities Public Housing Needs

Table 3C.11

Jurisdiction's Name: Borough of State College

Priority Need: Owner-Occupied Housing

Project: Owner-Occupied Rehab Program

Activity: Housing rehabilitation services

Description: \$100,000.00 of FY2011 CDBG will be allocated for the Borough's Owner-Occupied Rehabilitation Program which addresses code deficiencies, energy efficiency, barrier removal for persons with disabilities, overcrowding and incipient improvements to increase the affordability of decent housing for 3 small or large family owner-occupied households making $\leq 80\%$ of AMI.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity

Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area: Borough-wide

(Street Address):

(City, State, Zip Code):

Specific Objective Number: DH-1.1	Project ID: H1014-DH1.1
HUD Matrix Code: 14A Rehab; Single Unit Residential	CDBG Citation: 570.202
Type of Recipient: Owner-occupied households making $\leq 80\%$ of AMI	CDBG National Objective: 570.208(a)(3)
Start Date (mm/dd/yyyy): 01/01/2011	Completion Date (mm/dd/yyyy): 12/31/2011
Performance Indicator: Number of owner-occupied households assisted	Annual Units: 3
Local ID:	Units Upon Completion: 3

Funding Sources:	
CDBG	\$100,000.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$100,000.00

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS

Persons with Disabilities Public Housing Needs

HOME Funded Projects 2010

Table 3C.12

Jurisdiction's Name: Borough of State College

Priority Need: Planning/Administration

Project: HOME Program Administration and Planning

Activity: Administrative costs associated with the HOME Program

Description: \$53,973.00 in HOME funds will be allocated to cover administrative costs associated with the HOME Program.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity

Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area: n/a

(Street Address)

(City, State, Zip Code)

Specific Objective Number:	Project ID:
HUD Matrix Code: 21H HOME Admin/Planning Costs of PJ	CDBG Citation: n/a
Type of Recipient:	CDBG National Objective: n/a
Start Date (mm/dd/yyyy): 01/01/2011	Completion Date (mm/dd/yyyy): 12/31/2011
Performance Indicator:	Annual Units:
Local ID:	Units Upon Completion:

Funding Sources:

CDBG	\$53,973.00
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	\$53,973.00

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS

Persons with Disabilities Public Housing Needs

Table 3C.13

Jurisdiction's Name: Borough of State College

Priority Need: Owner-Occupied Housing

Project: State College Community Land Trust's First-Time Homebuyer Program

Activity: Acquisition and rehabilitation of single-family units and resale to income eligible households

Description: \$198,000.00 of HOME funds will be allocated for State College Community Land Trust's First-Time Homebuyer Program for the acquisition and rehabilitation of single-family units and resale to income eligible households to increase the affordability of decent housing for 3 small or large family renter households making 50-80% of AMI.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity

Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area: Borough-wide

(Street Address):

(City, State, Zip Code):

Specific Objective Number: DH-2.2	Project ID: H1014-DH2.2
HUD Matrix Code: 14G Acquisition – for Rehabilitation	CDBG Citation: n/a
Type of Recipient: Households making 50-80% of AMI	CDBG National Objective: n/a
Start Date (mm/dd/yyyy): 01/01/2011	Completion Date (mm/dd/yyyy): 12/31/2011
Performance Indicator: Number of successful homebuyers assisted	Annual Units: 3
Local ID:	Units Upon Completion: 3

Funding Sources:

CDBG	_____
ESG	_____
HOME	<u>\$198,000.00</u>
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	<u>\$198,000.00</u>

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS

Persons with Disabilities Public Housing Needs

Table 3C.14

Jurisdiction's Name: Borough of State College

Priority Need: Owner-Occupied Housing

Project: Temporary Housing Foundation's First-Time Homebuyer Program

Activity: Acquisition and rehabilitation of single-family units and down payment and closing cost assistance

Description: \$208,350.00 of HOME funds will be allocated for Temporary Housing Foundation's First-Time Homebuyer Program for the acquisition and rehabilitation of single-family units and down payment and closing cost assistance to increase the affordability of decent housing for 1 small or large family renter households making 50-80% of AMI.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity

Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area: Borough-wide

(Street Address):

(City, State, Zip Code):

Specific Objective Number: DH-2.3	Project ID: H1014-DH2.3
HUD Matrix Code: 14G Acquisition – for Rehabilitation	CDBG Citation: n/a
Type of Recipient: Households making 50-80% of AMI	CDBG National Objective: n/a
Start Date (mm/dd/yyyy): 01/01/2011	Completion Date (mm/dd/yyyy): 12/31/2011
Performance Indicator: Number of successful homebuyers assisted	Annual Units: 1
Local ID:	Units Upon Completion: 1

Funding Sources:	
CDBG	_____
ESG	_____
HOME	<u>\$208,350.00</u>
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	<u>\$208,350.00</u>

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS
 Persons with Disabilities Public Housing Needs

Table 3C.15

Jurisdiction's Name: Borough of State College

Priority Need: Planning/Administration

Project: CHDO Operating Support

Activity: Operating costs associated with carrying out CHDO activities

Description: \$20,000.00 of HOME funds will be allocated for operating costs associated with carrying out CHDO activities.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity

Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area: Borough-wide

(Street Address):

(City, State, Zip Code):

Specific Objective Number:	Project ID:
HUD Matrix Code: 21I HOME CHDO Operating Expenses	CDBG Citation: n/a
Type of Recipient:	CDBG National Objective: n/a
Start Date (mm/dd/yyyy): 01/01/2011	Completion Date (mm/dd/yyyy): 12/31/2011
Performance Indicator:	Annual Units:
Local ID:	Units Upon Completion:

Funding Sources:

CDBG	_____
ESG	_____
HOME	<u>\$20,000.00</u>
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	_____
Total	<u>\$20,000.00</u>

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS
 Persons with Disabilities Public Housing Needs

General Funds Funded Projects 2010

Table 3C.16

Jurisdiction's Name: Borough of State College

Priority Need: Owner-Occupied Housing

Project: First-Time Homebuyer Program (Middle-Income)

Activity: Down payment and closing cost assistance

Description: \$154,849.51 of local General Revenue funds will be available for the Borough's First-Time Homebuyer Program (Middle-Income) which provides down payment and closing cost assistance to increase the affordability of decent housing for 2 small or large family renter households making 80⁺-115% of AMI.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity

Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area: Borough-wide

(Street Address):

(City, State, Zip Code):

Specific Objective Number: O1.1	Project ID: O1014-O1.1
HUD Matrix Code: 13:Direct Homeownership Assistance	CDBG Citation: n/a
Type of Recipient: Households making 80 ⁺ -115% of AMI	CDBG National Objective: n/a
Start Date (mm/dd/yyyy): 01/01/2011	Completion Date (mm/dd/yyyy): 12/31/2011
Performance Indicator: Number of successful homebuyers assisted	Annual Units: 2
Local ID:	Units Upon Completion: 2

Funding Sources:

CDBG	_____
ESG	_____
HOME	_____
HOPWA	_____
Total Formula	_____
Prior Year Funds	_____
Assisted Housing	_____
PHA	_____
Other Funding	<u>\$154,849.51</u>
Total	<u>\$154,849.51</u>

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS

Persons with Disabilities Public Housing Needs

2. SF424 Forms

CDBG

OMB Number: 4040-0004
Expiration Date: 01/31/2009

Application for Federal Assistance SF-424		Version 02
*1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		*2. Type of Application * If Revision, select appropriate letter(s) <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision *Other (Specify) _____
3. Date Received:		4. Applicant Identifier:
5a. Federal Entity Identifier:		*5b. Federal Award Identifier:
State Use Only:		
6. Date Received by State:		7. State Application Identifier:
8. APPLICANT INFORMATION:		
*a. Legal Name: Borough of State College		
*b. Employer/Taxpayer Identification Number (EIN/TIN): 246000660		*c. Organizational DUNS: 0697999039
d. Address:		
*Street 1:	<u>243 S. Allen Street</u>	
Street 2:	_____	
*City:	<u>State College</u>	
County:	_____	
*State:	<u>PA</u>	
Province:	_____	
*Country:	<u>USA</u>	
*Zip / Postal Code	<u>16801</u>	
e. Organizational Unit:		
Department Name: Planning and Community Development		Division Name:
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix:	<u>Mr.</u>	*First Name: <u>Carl</u>
Middle Name:	<u>R.</u>	
*Last Name:	<u>Hess</u>	
Suffix:	_____	

Application for Federal Assistance SF-424

Version 02

18. Estimated Funding (\$):

*a. Federal 772,712
 *b. Applicant _____
 *c. State _____
 *d. Local _____
 *e. Other _____
 *f. Program Income _____
 *g. TOTAL _____

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 October 1, 2011
 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.)

Yes No

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: Ronald
 Middle Name: L.
 *Last Name: Filippelli
 Suffix: _____

*Title: Borough Council President

*Telephone Number: 814-234-7110

Fax Number: 814-231-3082

* Email: rfilippelli@statecollegepa.us

*Signature of Authorized Representative:

*Date Signed:

***Applicant Federal Debt Delinquency Explanation**

The following should contain an explanation if the Applicant organization is delinquent of any Federal Debt.

N/A

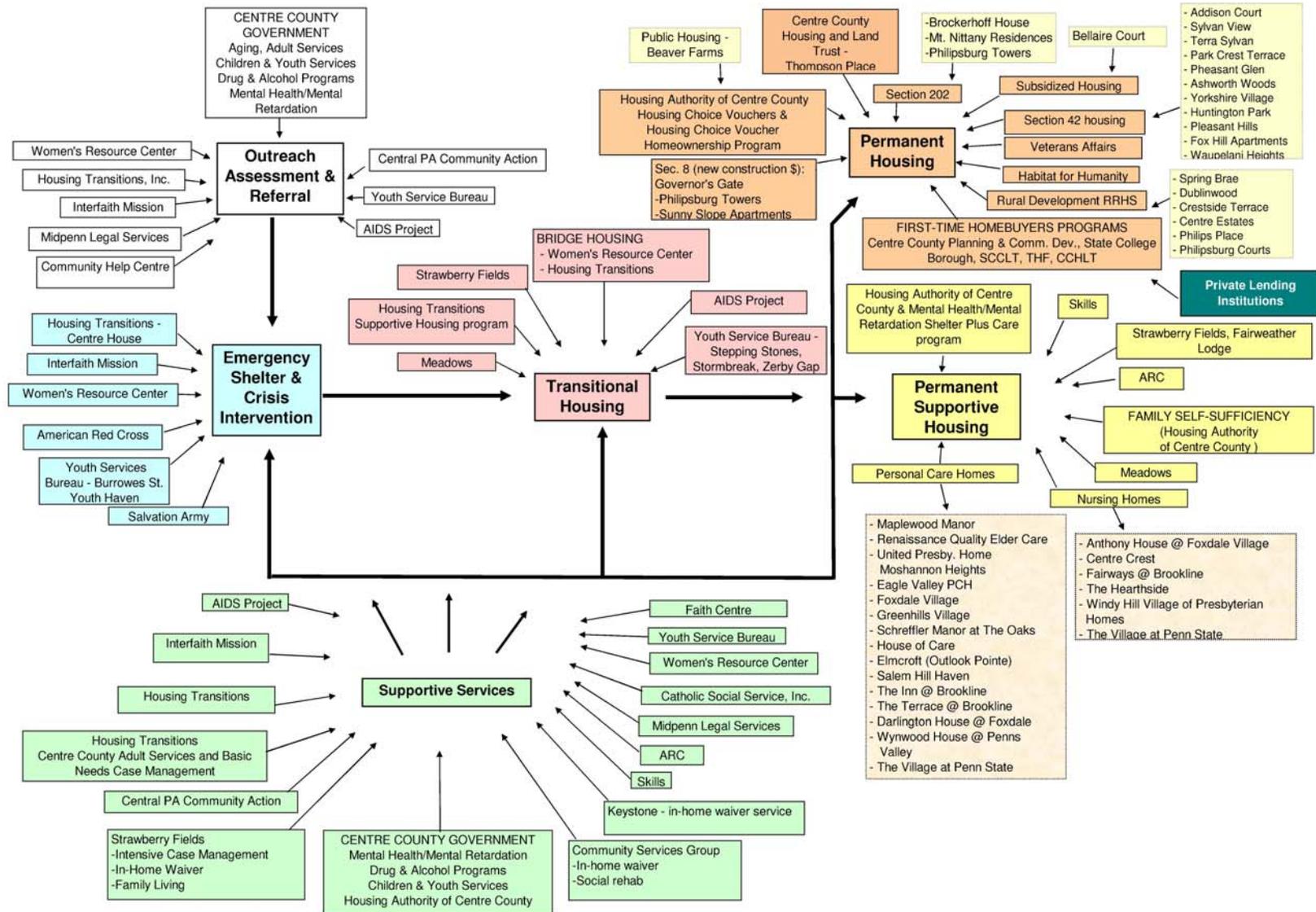
Application for Federal Assistance SF-424		Version 02
*1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	*2. Type of Application * If Revision, select appropriate letter(s) <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	
3. Date Received:		*Other (Specify) _____
4. Applicant Identifier:		
5a. Federal Entity Identifier:		*5b. Federal Award Identifier:
State Use Only:		
6. Date Received by State:		7. State Application Identifier:
8. APPLICANT INFORMATION:		
*a. Legal Name: Borough of State College		
*b. Employer/Taxpayer Identification Number (EIN/TIN): 246000660		*c. Organizational DUNS: 0697999039
d. Address:		
*Street 1:	<u>243 S. Allen Street</u>	
Street 2:	_____	
*City:	<u>State College</u>	
County:	_____	
*State:	<u>PA</u>	
Province:	_____	
*Country:	<u>USA</u>	
*Zip / Postal Code	<u>16801</u>	
e. Organizational Unit:		
Department Name: Planning and Community Development		Division Name:
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix:	<u>Mr.</u>	*First Name: <u>Carl</u>
Middle Name:	<u>R.</u>	
*Last Name:	<u>Hess</u>	
Suffix:	_____	
Title:	Planning and Community Development Director	

Application for Federal Assistance SF-424	Version 02
Organizational Affiliation:	
*Telephone Number: 814-234-7109	Fax Number: 814-234-7197
*Email: chess@statecollegepa.us	
*9. Type of Applicant 1: Select Applicant Type: C. City or Township Government Type of Applicant 2: Select Applicant Type: Type of Applicant 3: Select Applicant Type: *Other (Specify)	
*10 Name of Federal Agency: U.S. Department of Housing and Urban Development	
11. Catalog of Federal Domestic Assistance Number: <u>14.219</u> CFDA Title: <u>HOME Investment Partnerships Program</u>	
*12 Funding Opportunity Number: *Title: 	
13. Competition Identification Number: Title: 	
14. Areas Affected by Project (Cities, Counties, States, etc.): 	
*15. Descriptive Title of Applicant's Project: <u>14th HOME Investment Partnerships Program Allocation</u>	
16. Congressional Districts Of: *a. Applicant: 005	*b. Program/Project: 005
17. Proposed Project: *a. Start Date: 01-01-11	*b. End Date: 12-31-11

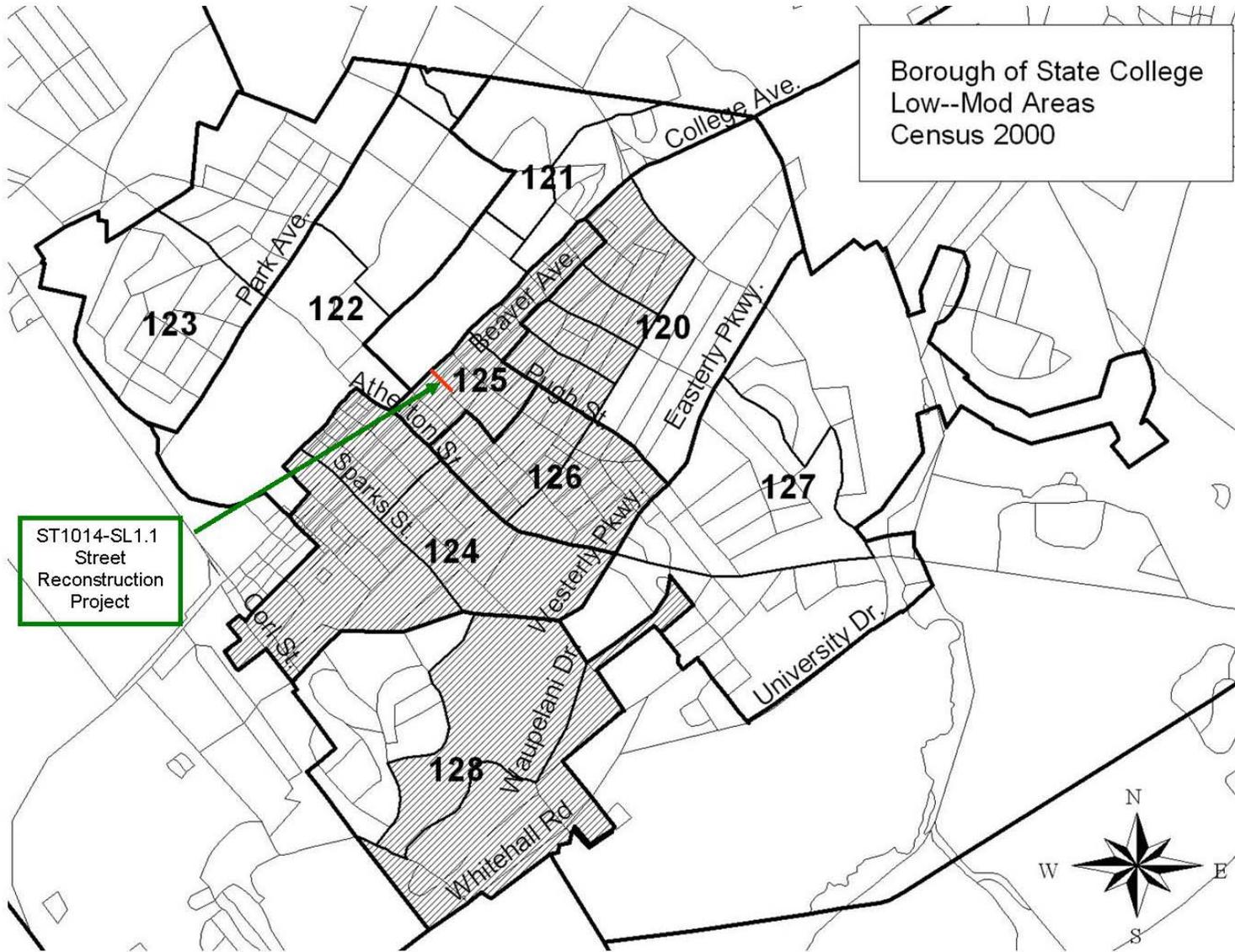
Application for Federal Assistance SF-424		Version 02
18. Estimated Funding (\$):		
*a. Federal	<u>539,737</u>	
*b. Applicant	_____	
*c. State	_____	
*d. Local	_____	
*e. Other	_____	
*f. Program Income	_____	
*g. TOTAL	_____	
*19. Is Application Subject to Review By State Under Executive Order 12372 Process?		
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on _____ <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E. O. 12372		
*20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)		
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U. S. Code, Title 218, Section 1001) <input checked="" type="checkbox"/> ** I AGREE ** 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: <u>.Mr</u>	*First Name: <u>Ronald</u>	
Middle Name: <u>L.</u>		
*Last Name: <u>Filippelli</u>		
Suffix: _____		
*Title: <u>Borough Council President</u>		
*Telephone Number: <u>814-234-7110</u>		Fax Number: <u>814-231-3082</u>
* Email: <u>rfilippelli@statecollegepa.us</u>		
*Signature of Authorized Representative:		*Date Signed:
*Applicant Federal Debt Delinquency Explanation		
The following should contain an explanation if the Applicant organization is delinquent of any Federal Debt. N/A		

Centre County Housing Continuum of Care

HOUSING SERVICES CONTINUUM OF CENTRE COUNTY



4. Low-Mod Areas Map with 2011 Activities



5. Acronym Guide

ACS	American Community Survey
AHC	Centre County Affordable Housing Coalition
AMI	Area Median Income
BSYH	Centre County Burrows Street Youth Haven
CAC	CDBG Citizen's Advisory Committee
CAPER	Consolidated Annual Performance and Evaluation Report
CCAO	Centre County Assistance Office
CCMPO	Centre County Metropolitan Planning Organization
CCYSB	Centre County Youth Service Bureau
CD	Community Development and Housing Division
CDBG	Community Development Block Grant Program
CHDO	Community Housing Development Organization
CFR	Code of Federal Regulations
CIP	Capital Improvement Program
CoC	Continuum of Care
CP	Consolidated Plan
DCED	Department of Community and Economic Development
DPW	PA Department of Public Welfare
FTHB	First-Time Homebuyer
HOME	HOME Investment Partnerships Program
HOPWA	Housing for Persons With AIDS
HTI	Housing Transitions, Inc.
HUD	U.S. Dept. of Housing and Urban Development
IM	Interfaith Mission
MH/MR D&A	Mental Health/Mental Retardation Drug and Alcohol
RAP	Rental Assistance Program
RHAB	Regional Homeless Advisory Board
SCCLT	State College Community Land Trust
SEDA-COG	Susquehanna Economic Development Association Council of Governments
SHP	Supportive Housing Project
SSO	Supportive Services Only
THF	Temporary Housing Foundation, Inc.
WRC	Centre County Women's Resource Center