

Expected Resources

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

Introduction

The County of Berks anticipates receiving CDBG, ESG and HOME Program funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,084,865	0	0	2,084,865	8,800,000	Fund will be used for administration, Section 108 loan payment, public facilities/infrastructure, and planning. Funds will not be used to leverage other private, state, or local funds.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	481,469	0	0	481,469	2,000,000	Funds will be for administration and affordable housing development. Funds will be used to leverage private and local funds.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	173,658	0	0	173,658	800,000	Funds will be used for administration, operations & maintenance, and homeless prevention. Funds will be used to leverage private and local funds.

Table 1 - Expected Resources – Priority Table

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

State, local, and private funds will be used to match federal funds as required the ESG and HOME Programs. When appropriate, federal funds will be used to leverage state, local and private funds.

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

CDBG Program funds will be used for rehabilitation of several County-owned bridges.

Discussion

None

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public facilities/infrastructure improvements	2014	2018	Non-Housing Community Development	Armorcast Redevelopment Area Tannery Redevelopment Area Boroughs & Townships	Public Facilities Public Improvements & Infrastructure	CDBG: \$1,529,821	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
2	Development of additional affordable housing	2014	2018	Affordable Housing	Boroughs & Townships	Production of new units	HOME: \$433,322	Rental units constructed: 17 Household Housing Unit Homeowner Housing Added: 2 Household Housing Unit
3	Homeless and Special Needs	2014	2018	Homeless Non-Homeless Special Needs	County-wide	Homeless Shelter Homelessness Prevention	ESG: \$160,634	Homeless Person Overnight Shelter: 500 Persons Assisted Homelessness Prevention: 100 Persons Assisted

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Public facilities/infrastructure improvements
	Goal Description	None
2	Goal Name	Development of additional affordable housing
	Goal Description	None
3	Goal Name	Homeless and Special Needs
	Goal Description	None

AP-35 Projects - 91.220(d)

Introduction

The following forms outline the County's proposed projects to address community development, affordable housing, and homeless priority needs and objectives listed in the beginning sections of the Joint Consolidated Plan.

#	Project Name
1	Housing
2	Infrastructure/facilities
3	2014/1/HESG14 Berks County
4	Administration/planning

Table 3 – Project Information

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

Projects selected have a high priority. The only obstacle to addressing underserved needs is the lack of sufficient federal, state, and local funding.

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing
	Target Area	County-wide
	Goals Supported	Development of additional affordable housing
	Needs Addressed	Production of new units
	Funding	HOME: \$433,322
	Description	Affordable housing efforts
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	homebuyer project - \$72,220; and development of affordable rental units - \$336,500; single family housing rehabiliattion - \$24,598.
2	Project Name	Infrastructure/facilities
	Target Area	Armorcast Redevelopment Area County-wide Tannery Redevelopment Area
	Goals Supported	Public facilities/infrastructure improvements
	Needs Addressed	Public Facilities Public Improvements & Infrastructure
	Funding	CDBG: \$1,690,670
	Description	Infrastructure and public facilities.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Section 108 loan payment - \$138,071; Berks Hall renovations at RACC - \$750,000; County bridge rehabilitation - \$363,638; public facility renovations at RACC - \$250,000; public improvements in the Armorcast RA - \$100,000; and public improvements in the Tannery RA - \$66,183.
3	Project Name	2014/1/HESG14 Berks County
	Target Area	County-wide
	Goals Supported	Homeless and Special Needs
	Needs Addressed	Homeless Shelter Homelessness Prevention Rapid Re-housing
	Funding	ESG: \$160,634
	Description	Homeless activities.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	operations and maintenance of shelters - \$82,150; and homeless prevention - \$78,484.
4	Project Name	Administration/planning
	Target Area	County-wide
	Goals Supported	Development of additional affordable housing Public facilities/infrastructure improvements Homeless and Special Needs
	Needs Addressed	Fair Housing

Funding	CDBG: \$416,973 HOME: \$48,147 ESG: \$13,024
Description	General administration and planning for the County's grants.
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	General administration of CDBG Program - \$296,973; general administration of HESG Program - \$13,024; general administration of HOME Program - \$48,147; general planning - \$120,000.

AP-50 Geographic Distribution - 91.220(f)

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

With administration by the Redevelopment Authority, the County will continue to fund its Property Rehabilitation Program which contributes to improving the housing stock of the County and the revitalization efforts of its municipalities. The County intends to continue funding programs and activities which are County-wide in scope, meet an identified community development need, and implement the County's Comprehensive Plan. Finally, the County will allocate sufficient funds to insure the proper planning and administration of its CDBG Program. This policy ensures a fair rationale for allocating investment throughout the entire County based upon local priorities.

Tenant-based assistance from the HOME Program can be used for housing throughout the County. Locations for the rental housing development funded by the Program were chosen by the non-profits and units can be leased by any low/moderate income person.

The emergency shelters are located in the City of Reading but the facilities serve all homeless persons regardless of residence.

The total population of the County is comprised of 88% white and 12% minority. Therefore the County considers any municipality with a minority population of more than 12% as having a minority concentration. The Borough of New Morgan with a total population of 35 and a minority population of 17% is the only one that falls within this definition. No funds have been requested by the Borough and therefore no funds from the 2014 Action Plan have been allocated to the Borough.

Geographic Distribution

Target Area	Percentage of Funds
Second Street Redevelopment Area	0
Armorcast Redevelopment Area	5
County-wide	64
Tannery Redevelopment Area	5
Airport	0
Boroughs & Townships	0

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The County continues to support the efforts of the Redevelopment Authority of Berks County in its implementation of the goals in various redevelopment areas.

Discussion

None

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

The County will continue to work with Abilities in Motion (AIM) to identify funding for accessibility modifications for disabled homeowners and tenants.

The County Planning Commission will continue to offer technical assistance to municipalities on land use regulatory issues relating to the development of affordable housing. The Community Development Office will continue to review municipal zoning ordinances for barriers to affordable housing as part of its subrecipient monitoring.

During 2009, the County MH/MR Program provided the Berks County Redevelopment Authority was \$1,500,000 to loan to property owners who will rent to consumers of the County's HealthChoices Program. The loan may be used for acquisition, construction, or rehabilitation of affordable units. Since that time, 3 projects have been funded which have provided 10 affordable units to this special population.

One Year Goals for the Number of Households to be Supported	
Homeless	500
Non-Homeless	0
Special-Needs	0
Total	500

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	19
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	19

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

New units will consist of 17 rental and 2 homeowner. Homeless households will include those in shelters, rapid re-housing, and homelessness prevention.

AP-60 Public Housing - 91.220(h)

Introduction

The Berks County Housing Authority administers public housing in the boroughs and townships.

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

The Berks County Housing Authority has no plans to undertake new public housing improvements during 2014. The County's Action Plan does not include any funding for activities to address the needs of public housing.

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

None

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

N/A

Discussion

None

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

Introduction

The chronic homeless do not represent a significant percentage of the homeless population in Berks County. However, the County has worked with the Berks Coalition to End Homeless on the development of a strategic plan which includes goals and objectives for ending chronic homelessness.

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

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

The County will continue to participate in the Berks Coalition to End Homeless and provide funds to Opportunity House for the implementation of the Homeless Management Information System (HMIS).

Addressing the emergency shelter and transitional housing needs of homeless persons

The County will continue to provide financial support for the homeless shelters of the community.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The County is providing funding for the homeless veterans affordable housing project.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The County will continue to provide financial support for the homeless prevention activities of Family Promise and Berks Connections/Pre-trial Services.

Discussion

See above.

AP-75 Action Plan Barriers to Affordable Housing - 91.220(j)

Introduction

The main barrier to affordable housing is the lack of sufficient federal, state, and local funds to address the problem.

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

The County Planning Commission will continue to offer technical assistance to municipalities on land use regulatory issues relating to the development of affordable housing. The Community Development Office will continue to review municipal zoning ordinances for barriers to affordable housing as part of its subrecipient monitoring.

Discussion

The County will continue to investigate funding opportunities for affordable housing.

AP-85 Other Actions - 91.220(k)

Introduction

The County will reduce the hazards presented by units which contain lead-based paint by continuing to analyze existing municipal codes and encouraging the adoption of housing codes which promote lead abatement. It will also continue to support the Berks County Redevelopment Authority's Lead-hazard Control Grant.

The County believes that the housing priorities it has set forth which emphasize priority for very low households, development of a transitional housing arrangements and the development of programs like family self-sufficiency which link housing and social services will assist in reducing the number of households with incomes below the poverty line by 5%.

The County will continue to work with Berks Housing Opportunities, Inc, Housing Development Corporation of Berks, and the Berks County Redevelopment Authority to develop affordable housing. The County will encourage non-profit organizations who have little or no experience in housing development to partner with experienced development organizations.

The County will continue to work with Greater Reading Economic Partnership. The aim of the effort is to try and create greater intergovernmental cooperation for economic development among the 75 municipalities, 62 municipal authorities and 18 school districts. This initiative will assist the County in the implementation of its Joint Consolidated Plan.

Actions planned to address obstacles to meeting underserved needs

No actions are planned in 2014.

Actions planned to foster and maintain affordable housing

See section on affordable housing.

Actions planned to reduce lead-based paint hazards

In 2012, the Redevelopment Authority of the County of Berks became a subrecipient of the lead hazard control grant of the Pennsylvania Department of Health. The funds will be used to reduce lead hazards in owner-occupied homes located in the boroughs and townships as well as the Ricktown area of the City of Reading.

Actions planned to reduce the number of poverty-level families

No actions are planned in 2014.

Actions planned to develop institutional structure

No actions are planned in 2014. The County believes its current institutional structure is adequate.

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

No actions are planned in 2014. The County believes the current coordination is adequate.

Discussion

None

Program Specific Requirements

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

Introduction

The following is a listing of specific requirements of the CDBG, ESG, and HOME Programs.

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

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

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

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

None

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

The HOME Program requires a participating jurisdiction to impose either resale or recapture requirements for homeownership activities should the property not remain as affordable housing for the minimum period. The County has chosen to recapture the entire amount of HOME Program funds from the homeowner if the property does not continue to be the principal residence of the family for the duration of the period of affordability.

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

The County has chosen to recapture the entire amount of HOME Program funds from the homeowner if the property does not continue to be the principal residence of the family for the duration of the period of affordability.

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

2. The County of Berks will review the management practices of the management agent for the project. Included will be a review of the methodology for maintaining and updating the waiting list for units, income verification procedures, tenant selection practices, accounting practices, etc. The County will require that the project owner and management agent prepare and follow a management plan that conforms with generally accepted plans for multifamily projects such as those funded by the Pennsylvania Housing Finance Agency or HUD.

3. The County will invest HOME Program funds to be used for refinancing only in projects where such investment is necessary to maintain current affordable units.

4. Projects that receive HOME Program funds for refinancing costs must remain affordable in accordance with HOME Program guidelines for a minimum period of fifteen (15) years from the date of completion of rehabilitation on all of the units in the project. However, if the project has a longer period of affordability resulting from some other program restriction (PHFA, LIHTC, etc.), then such

affordability guidelines apply to the use of the HOME Program funds under this refinancing provision.

5. The use of HOME Program funds for refinancing costs is applicable to any area covered by the CDBG program.

6. HOME Program funds cannot be used to refinance multifamily loans made or insured by any Federal program, including loans made or insured by the CDBG Program.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

See attachment.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

N/A

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The County forwarded copies of all funding requests to the CoC for review and funding recommendations.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

N/A

5. Describe performance standards for evaluating ESG.

The County monitors all of its sub-recipients.

Discussion

None