

# TOWN OF BLOOMSBURG

301 East Second Street  
Bloomsburg, PA 17815

## FY 2021-2025 FY 2021 ANNUAL ACTION PLAN

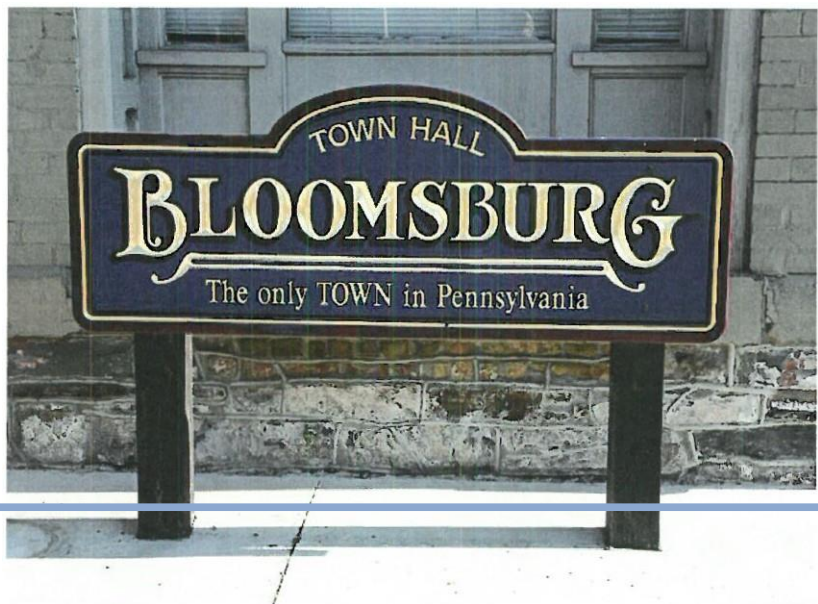
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*In Accordance with the HUD Guidelines for the  
Community Development Block Grant Program*

August 2021

**Mayor:**  
William Kreisher

**Town Manager:**  
Lisa Dooley



# Executive Summary

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

### 1. Introduction

In compliance with HUD's regulations, the Town of Bloomsburg has prepared a Consolidated Plan, which will be utilized for FFY 2021-2025. This Consolidated Plan highlights challenges and opportunities in focus areas such as housing, community, and economic development within the Town of Bloomsburg.

The Consolidated Plan also establishes goals for Town of Bloomsburg over the next five years by outlining initiatives the Town will undertake to address identified needs. This Five-Year Consolidated Plan is a collaborative effort between the Town, SEDA-Council of Governments (SEDA-COG), the community at large, social service agencies, housing providers, community development agencies, and economic development groups. The planning process was accomplished through a series of public meetings, stakeholder consultation interviews, and collaboration.

### 2. Summary of the Objectives and Outcomes Identified in the Plan

The "vision" of this Five-Year Consolidated Plan is to serve as a consolidated planning document, an application, and a strategic plan for the Town of Bloomsburg. As part of the Five-Year Consolidated Plan, the community must develop goals and objectives. The following goals and objectives have been identified for the Town of Bloomsburg for the period of FFY 2021 through FFY 2025 for the CDBG Program:

#### **Housing Priority - (High Priority)**

There is a need to improve the quality of the housing stock in the Town of Bloomsburg, and to increase the supply of affordable, decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers.

- **HS-1: Fair Housing** – Support education, enforcement/reporting, and/or evaluation/study of Fair Housing rights and other housing related topics relevant to the public.
- **HS-2: Housing Stock** - Support efforts to create new units of affordable and/or accessible housing as well as maintain and improve the quality of older homes, including elimination of slum and blighting conditions.

#### **Other Special Needs Priority - (Low Priority)**

There is a need for services and facilities for the youth, elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with special needs.

- **SN-1 Public Safety** – Improvement in the ability to respond to emergency situations.
- **SN-2 Social Services** - Support social service programs and facilities for the youth, elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with other special needs.

#### **Community and Economic Development Priority - (High Priority)**

There is a need to improve the public and community facilities, infrastructure, employment and the quality of life in the Town of Bloomsburg.

- **DV-1 Community Facilities** - Improve the parks, recreational centers, trails, bikeways, and public and community facilities through rehabilitation, new construction and handicap accessibility improvements.
- **DV-2 Infrastructure** - Improve infrastructure through rehabilitation, reconstruction, and new construction of streets, sidewalks, ADA curb cut ramps, sewer, water, storm water management, flood protection, bridges, green infrastructure, etc.
- **DV-3 Employment** - Support and encourage job creation, job retention, and job training opportunities as well as entrepreneurship and small business development.

**Administration, Planning, and Management Priority - (High Priority)**

There is a continuing need for planning, administration, management, and oversight of Federal, state, and local funded programs.

- **AM-1 Overall Coordination** - Provide program management and oversight for the successful administration of Federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.

**Assignment of Priority Discussion:**

**High Priority** - Activities are assigned a high priority if the Town of Bloomsburg will likely utilize CDBG funds to finance activities during the Five-Year Consolidated Plan period.

**Low Priority** - Activities are assigned a low priority if the activity may not be funded by the Town of Bloomsburg during the Five-Year Consolidated Plan period. The Town may support applications for other funding if those activities are consistent with the needs identified in the Five-Year Consolidated Plan.

### **3. Evaluation of Past Performance**

The Town of Bloomsburg is a sixth year federal Entitlement community.

The FFY 2016 through FFY 2019 Consolidated Annual Performance Evaluation Report (CAPER) has been submitted to HUD regarding how the Town of Bloomsburg has expended its funds.

The FFY 2020 Consolidated Annual Performance Evaluation Report will report on the use of FFY 2020 funds. This report will be submitted by the end of the calendar year 2021.

### **4. Summary of Citizen Participation Process and Consultation Process**

In preparation for the development of the Five-Year Consolidated Plan, initial consultation meetings were held with the Columbia County Housing and Redevelopment Authority (who also has a representative on the regional Continuum of Care Board), Columbia County Human Service Coalition, businesses, developers, nonprofit organizations, philanthropic organizations, and community and faith-based

organizations. A notice was mailed out on April 23, 2021 to the various contacted organizations regarding the initiation of the CDBG application preparation schedule.

As a component of this schedule, the Town of Bloomsburg held its first public hearing on May 4, 2021. This meeting was held virtually due to the Coronavirus pandemic, in accordance with HUD and Commonwealth of Pennsylvania guidance/emergency orders. The hearing is based on the needs of the community and its residents. The hearing also provided the residents, agencies and organizations with the opportunity to discuss Town's CDBG program, and to provide suggestions for future CDBG program priorities and activities.

SEDA-COG then emailed all the agencies and organizations that were contacted as part of the consultation process, to let them know that the Five-Year Consolidated Plan and Action Plan were on public display. The comment period for both plans began on June 18, 2021. A copy of the "Draft Five-Year Consolidated Plan and the FFY 2021 Annual Action Plan" were placed on display at the following locations:

1. TOWN OF BLOOMSBURG  
301 East 2nd Street  
Bloomsburg, PA 17815
2. SEDA-COG's website:  
<http://www.sedacog.org/Pages/communitydevelopment.aspx>

A final public hearing was held in the Town of Bloomsburg on July 13, 2021. This meeting was held virtually due to the Coronavirus pandemic, in accordance with HUD and Commonwealth of Pennsylvania guidance/emergency orders. The hearing gave the public a final opportunity to comment on the municipality's plan.

The comment period for the 2021-2025 Five-Year Consolidated Plan and the FFY 2021 Annual Action Plan ended on July 18, 2021. Please refer to the minutes of the public hearings for further comment documentation as well as the public comment summary.

## **5. Summary of Public Comments**

Notices were advertised in the *Press Enterprise*, the local newspaper of circulation, regarding the municipality's public hearing in order to invite comment. Public comment was also invited for thirty (30) days regarding the Five-Year Consolidated Plan and the Annual Action Plan.

Comments received at the municipality's public hearings, as well as during the thirty (30) day comment period are included as public hearing meeting minutes, attached at the end of the Five-Year Consolidated Plan.

## **6. Summary of Comments or Views Not Accepted and the Reasons for Not Accepting Them**

All comments and suggestions received to date have been accepted and incorporated into the Five-Year Consolidated Plan.

## **7. Summary**

The main goal of the Five-Year Consolidated Plan is to study the living conditions, as well as the community and economic development challenges and opportunities faced by the residents of the Town of Bloomsburg through this study effort, baseline goals were established to work towards improving the housing conditions and address community and economic development needs.

The Town of Bloomsburg will use this Consolidated Plan as a guide for allocating its CDBG funds over the next five (5) years, and to provide direction to stakeholder organizations to address the housing and community and economic development needs.

For FFY 2021 Program Year, the following CDBG allocation will be distributed to the Town of Bloomsburg: \$261,529.00

## The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Recipient	Lisa Dooley	Town of Bloomsburg
CDBG Administrator	Jamie Shrawder	SEDA-COG
CDBG Administrator	Tyler Dombroski	SEDA-COG

**Table 1 – Responsible Agencies**

### Narrative

The mission of the Community Development Program at SEDA-COG is to work with local governments and their citizens to improve communities and the lives of community residents through housing, public safety, social services, infrastructure, and community facility projects. Recipients of SEDA-COG's Community Development services include the region's counties, communities, municipal authorities, and locally based organizations.

Success is assisting a community through the planning, development, design, funding, and construction of much needed housing, public safety, social services, public infrastructure, or community facility projects. In the last 30 years, SEDA-COG's Community Development Program has assisted with nearly 1,000 public infrastructure and community facility projects, resulting in community investments of nearly a half a billion dollars.

### Consolidated Plan Public Contact Information

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SEDA - Council of Governments  
201 Furnace Road, Lewisburg, PA 17837  
570-524-4491 (v) 570-524-9190 (f)  
Email: [jshrawder@seda-cog.org](mailto:jshrawder@seda-cog.org)

## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

The Town of Bloomsburg and its CDBG Administrator, SEDA-COG, held a series of consultation meetings during March of 2021. Input from the consultation meetings was used in the development of the specific strategies and priorities for this Five-Year Consolidated Plan. Public hearings were scheduled in accordance with the Town's adopted Citizen Participation Plan to provide the public an opportunity to comment on the development of this Plan.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

The Town of Bloomsburg will work with the following agencies to enhance coordination:

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Town of Bloomsburg	Government agency	Community Development – Public Facilities, Neighborhood Improvements, Public Services, Economic Development Planning	Jurisdiction
Central PA Continuum of Care	Government agency	Homelessness	Region
Columbia County Housing Authority	PHA	Affordable Housing: Ownership Affordable Housing: Rental Public Housing	Region
Columbia County Human Service Coalition Member Organizations	Nonprofit organization	Homelessness Non-homeless special needs	Region
Columbia Montour Chamber of Commerce	Private Industry	Economic Development Planning	Region
Community Strategies Group	Redevelopment authority	Affordable Housing: Ownership Affordable Housing: Rental Community Housing Development Organization (CHDO) Planning	Region
DRIVE	Government agency	Economic Development Planning	Region
SEDA-COG	Government agency	Community Development – Public Facilities, Neighborhood Improvements, Public Services, Economic Development Planning	Region

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

Columbia County is part of Central Valley Regional Homeless Advisory Boards. There are 5 Regional Homeless Advisory Boards in the Eastern PA Continuum of Care, and each Regional Homeless Advisory Boards has two representatives on the Continuum of Care's Funding Committee. Each year the Continuum of Care conducts a gaps analysis, using data from the homeless service system, to identify needs and gaps within the Continuum of Care. This analysis includes a review of needs both at the Continuum of Care level, but also at the region and county level. The Continuum of Care Funding



Committee uses this analysis to inform funding decisions about the needs of people experiencing homelessness, including chronically homeless, families with children, veterans, and youth.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The Continuum of Care has three mechanisms by which local organizations may be involved in funding decisions, developing performance standards/evaluating outcomes, and developing funding policies/procedures.

- 1) Regional Homeless Advisory Board meetings - There are five regions in the Pennsylvania Continuum of Care, each represented by a Regional Homeless Advisory Board RHAB. Columbia County is part of Central Valley RHAB. Local organizations are encouraged to participate in these meetings. These meetings serve to keep Continuum of Care members updated on what is going on in the Continuum of Care, solicit input from members on needs within the Continuum of Care, and allow members to connect with one another and share resources.
- 2) Funding Committee - Each Regional Homeless Advisory Board has two representatives on the Continuum of Care's Funding Committee. Each year the Continuum of Care conducts a gaps analysis, using data from the homeless service system to identify needs and gaps within the Continuum of Care. This analysis includes a review of needs both at the Continuum of Care level, but also at the region and county level. The Continuum of Care Funding Committee uses this analysis to inform funding decisions about the needs of people experiencing homelessness, including chronically homeless, families with children, veterans, and youth. The Funding Committee also leads the process of developing performance evaluation standards. All Continuum of Care funded projects are evaluated based on their performance annually, which informs which projects are renewed for ongoing funding.
- 3) Data Committee - Any Continuum of Care member can join the Data Committee. The Data Committee is charged with reviewing Continuum of Care level and project level data, developing performance benchmarks, and evaluating outcomes across the Continuum of Care.

**Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Columbia County Commissioners' Office
	<b>Agency/Group/Organization Type</b>	Other government - County Civic Leaders

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter; Housing and Community Development priorities.
2	<b>Agency/Group/Organization</b>	Agape
	<b>Agency/Group/Organization Type</b>	Services-homeless Regional organization Faith Based Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.

3	<b>Agency/Group/Organization</b>	Central Susquehanna Community Foundation
	<b>Agency/Group/Organization Type</b>	Services-Health Business Leaders Civic Leaders Business and Civic Leaders Community Development Financial Institution Foundation Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter; Housing and Community Development priorities.
4	<b>Agency/Group/Organization</b>	CMSU
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Health Agency Child Welfare Agency Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
5	<b>Agency/Group/Organization</b>	Columbia County Family Center
	<b>Agency/Group/Organization Type</b>	Services-Children Child Welfare Agency Publicly Funded Institution/System of Care Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
6	<b>Agency/Group/Organization</b>	Columbia Montour Chamber of Commerce
	<b>Agency/Group/Organization Type</b>	Services-Employment Regional organization Planning organization Business Leaders Civic Leaders Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter; Housing and Community Development priorities.
7	<b>Agency/Group/Organization</b>	Columbia County Career Link
	<b>Agency/Group/Organization Type</b>	Services-Employment Regional organization Business Leaders Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter; Housing and Community Development priorities.
8	<b>Agency/Group/Organization</b>	United Way of Columbia County
	<b>Agency/Group/Organization Type</b>	Regional organization Civic Leaders Business and Civic Leaders Community Development Financial Institution Foundation

	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
9	<b>Agency/Group/Organization</b>	CARING COMMUNITY FOR AIDS
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS Health Agency Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	HOPWA Strategy Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
10	<b>Agency/Group/Organization</b>	Columbia County Human Services Coalition
	<b>Agency/Group/Organization Type</b>	Publicly Funded Institution/System of Care Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Veterans Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
11	<b>Agency/Group/Organization</b>	Columbia-Montour Visitors Bureau
	<b>Agency/Group/Organization Type</b>	Services-Employment Regional organization Planning organization Business Leaders Civic Leaders Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter; Housing and Community Development priorities.
12	<b>Agency/Group/Organization</b>	Columbia County Housing and Redevelopment Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-homeless Service-Fair Housing Publicly Funded Institution/System of Care Regional organization Planning organization Civic Leaders Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.

13	<b>Agency/Group/Organization</b>	Columbia Montour Area Agency on Aging
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Service-Fair Housing Publicly Funded Institution/System of Care Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
14	<b>Agency/Group/Organization</b>	Columbia County Volunteers in Medicine Clinic, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
15	<b>Agency/Group/Organization</b>	Town of Bloomsburg
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, regular attendance at Town Council meetings and work sessions; Housing and Community Development priorities.
16	<b>Agency/Group/Organization</b>	Susquehanna Greenway
	<b>Agency/Group/Organization Type</b>	Services-Health Business Leaders Civic Leaders Business and Civic Leaders Community Development Financial Institution Foundation Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Anti-poverty Strategy



	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter; Housing and Community Development priorities.
17	<b>Agency/Group/Organization</b>	Bloomsburg University of Pennsylvania
	<b>Agency/Group/Organization Type</b>	Services-Education Regional organization Business Leaders Civic Leaders Business and Civic Leaders Major Employer Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter; Housing and Community Development priorities.
18	<b>Agency/Group/Organization</b>	Bloomsburg Area YMCA
	<b>Agency/Group/Organization Type</b>	Services-Health Civic Leaders Business and Civic Leaders Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter; Housing and Community Development priorities.
19	<b>Agency/Group/Organization</b>	DC Center - Independent Living
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Publicly Funded Institution/System of Care Regional organization

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter; Housing and Community Development priorities.
20	<b>Agency/Group/Organization</b>	National Organization - Disability
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Service-Fair Housing Publicly Funded Institution/System of Care Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter; Housing and Community Development priorities.
21	<b>Agency/Group/Organization</b>	Eastern Seals Western and Central Pennsylvania
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Service-Fair Housing Publicly Funded Institution/System of Care Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter; Housing and Community Development priorities.

22	<b>Agency/Group/Organization</b>	Easter Seals Eastern Pennsylvania
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Service-Fair Housing Publicly Funded Institution/System of Care Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter; Housing and Community Development priorities.
23	<b>Agency/Group/Organization</b>	Northeast Pennsylvania Center for Independent Living
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Service-Fair Housing Publicly Funded Institution/System of Care Regional organization

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter; Housing and Community Development priorities.
24	<b>Agency/Group/Organization</b>	Aging Office Columbia Montour
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Service-Fair Housing Publicly Funded Institution/System of Care Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter; Housing and Community Development priorities.
25	<b>Agency/Group/Organization</b>	Bloomsburg Theatre Ensemble
	<b>Agency/Group/Organization Type</b>	Services-Education Regional organization Business Leaders Civic Leaders Business and Civic Leaders Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter; Housing and Community Development priorities.
26	<b>Agency/Group/Organization</b>	Central PA Continuum of Care
	<b>Agency/Group/Organization Type</b>	Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter; Housing and Community Development priorities.
27	<b>Agency/Group/Organization</b>	Community Strategies Group
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Service-Fair Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter, email, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
28	<b>Agency/Group/Organization</b>	Central Susquehanna Opportunities
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter, email, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.
29	<b>Agency/Group/Organization</b>	DRIVE
	<b>Agency/Group/Organization Type</b>	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide

	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter, email; Housing and Community Development priorities.
30	<b>Agency/Group/Organization</b>	SEDA-COG
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Non-Homeless Special Needs Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter, email; Housing and Community Development priorities.
31	<b>Agency/Group/Organization</b>	The Gate House
	<b>Agency/Group/Organization Type</b>	Services-homeless Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Public advertisement, outreach letter, regular attendance at Columbia County Human Services Coalition meetings; Housing and Community Development priorities.



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

All agency types were consulted and contacted during the planning process.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Central Valley Regional Homeless Advisory Board (Central RHAB)	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
FFY 2020 Annual Action Plan	The Town of Bloomsburg	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
FFY 2016-FFY 2020 Consolidated Plan	The Town of Bloomsburg	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
FFY 2020-FFY 2024 Analysis of Impediments Fair Housing Study	The Town of Bloomsburg	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Columbia County Hazard Mitigation Plan Update	Columbia County	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Comprehensive Economic Development Strategy	SEDA-COG	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.
Long Range Transportation Plan	SEDA-COG	They are incorporated in the Five-Year Consolidated Plan and the Annual Action Plans.

**Table 3 – Other local / regional / federal planning efforts**

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

Due to the relatively small size, population, and tax base of the Town along with the rural character of the greater region, almost all of the consulted agencies provide services on either a county or multi-county level. As a result of this administrative structure, the Town's efforts to implement the strategies produced from this Five-Year Consolidated Plan will require continued cooperation with partner agencies.

**Narrative (optional):**

The Town has consulted with various agencies which has culminated in the development of this FFY 2021-2025 Five-Year Consolidated Plan. Below is a non-exhaustive list of organizations represented at Columbia County Human Service Coalition Meetings:

- Columbia County Family Center
- Columbia County Children and Youth Services
- Columbia County Juvenile Probation
- Columbia County Commissioners
- Columbia Child Development Program/ Head Start
- AGAPE
- Columbia County Volunteers in Medicine
- Danville Child Development Center
- Central Susquehanna Community Foundation
- Columbia/Montour Area Agency on the Aging
- CMSU Behavioral Health/Drug and Alcohol
- Central Susquehanna Intermediate Unit
- Central Susquehanna Intermediate Unit
- AmeriHealth Caritas Pennsylvania
- Gatehouse Shelter
- Caring Communities
- Central Susquehanna Opportunities Inc.
- SEDA-COG
- Central Pennsylvania Workforce Development Corp. (CPWDC)
- The Women's Center Inc
- Geisinger Nurse Family Partnership/Free2BMoms
- Consumer

## **PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

### **1. Summarize citizen participation process and how it impacted goal setting**

The Town of Bloomsburg has followed their Citizens Participation Plan to develop this Five-Year Consolidated Plan.

The FFY 2021-2025 Consolidated Plan and FFY 2021 Annual Action Plan have many components that require and encourage citizen participation. These components include:

- Email and written letter outreaches to local organizations; and
- Consultation interviews and discussions with various stakeholders; and
- Two public hearings at different stages of the application preparation schedule; and
- Newspaper advertisements encouraging participation and comment; and
- Public display of the draft Consolidated Plan and Annual Action Plans.

Through the citizen participation process, the community used public input to identify what challenges and opportunities exist in their municipalities, as well as develop goals to mitigate these issues.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/ Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
1	Notice to community organizations	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Sent via US Mail to community organizations and agencies.	No comments received.	No comments received.	N/A
2	Consultation meetings and interviews	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Varied. Refer to attached sign-in sheets for attendance records.	Comments utilized throughout the Consolidated Plan and Annual Action Plan.	All comments were accepted. Note sheets are attached to this Consolidated Plan.	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/ Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
3	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language:</p> <p>Assistance provided upon request</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Varied. Refer to attached sign-in sheets for attendance records.	Refer to minutes of public hearings attached to this Consolidated Plan.	All comments were accepted.	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/ Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
4	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Assistance provided upon request</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	All advertisements circulated in the local newspaper of circulation, the <i>Press Enterprise</i> .	No comments received.	No comments received.	<a href="http://www.pressenterpriseonline.com/">http://www.pressenterpriseonline.com/</a>

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/ Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
5	Five Year Consolidated Plan and Annual Action Plan Comment Period	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Varied. Refer to attached documentation of comments received.	Comments from members of the public were received electronically and during the public hearings.	All comments were accepted.	<a href="https://seda-cog.org/departments/community-development/hud-documentation/">https://seda-cog.org/departments/community-development/hud-documentation/</a>

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Town of Bloomsburg has utilized the prepopulated Comprehensive Housing Affordability Strategy (CHAS) data provided by HUD's Consolidated Plan template. This data is based on the ACS 2011-2015 Five-Year Estimates and the 2010 U.S. Census.

The ACS is administered continuously, with a target of approximately 1 in 40 households (2.5%) each year for data collection. ACS estimates used for the Low- to Moderate-Income Summary Data combine 5 years of surveys, meaning that the effective sample size is 1 in 8 households (12.5%). The fact that the ACS has a smaller sample than the decennial Census long form means that resulting estimates have larger confidence intervals and are less precise, especially for small areas.

This CHAS data demonstrates the extent of housing problems and housing needs, particularly for low-income households. The CHAS data is used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.

Additional qualitative information regarding housing and homeless needs, as well as special population needs, social service needs, community and economic development needs, etc. was obtained from consultation meetings with various social service agencies, housing providers, and municipal staff. Information obtained from the Town's public hearings was also taken into consideration.



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

### Summary of Housing Needs

Based on a comparison between the 2009 and 2015 population, the Town of Bloomsburg had a 2% decrease in residents. However, households increased by 15%. This suggests that the average amount of people living in family households or multi-person households decreased. Furthermore, the median income of the community increased by only 1.0%. This increase in median income represents a change in nominal dollars and not a change in real dollars.

In order to calculate the change in real dollars, the Consumer Price Index (CPI) is used to calculate the inflation rate for a given period. Utilizing the Bureau of Labor and Statistics' CPI calculator, \$27,748.00 in 2009 equates to \$30,713.32 expressed in 2015 dollars. By taking into consideration the rate of inflation, the median income in Bloomsburg not kept up with the rate of inflation.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	14,855	14,630	-2%
Households	4,192	4,820	15%
Median Income	\$27,748.00	\$28,071.00	1%

Table 5 – Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	1,390	735	700	325	1,670
Small Family Households	150	300	155	185	705
Large Family Households	10	40	10	25	70
Household contains at least one person 62-74 years of age	95	110	165	35	199
Household contains at least one person age 75 or older	100	120	110	30	90
Households with one or more children 6 years old or younger	69	200	10	170	95

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	30	15	0	0	45	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	25	10	0	35	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	735	135	0	0	870	125	15	30	0	170

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	65	345	180	0	590	20	40	95	35	190
Zero/negative Income (and none of the above problems)	300	0	0	0	300	10	0	0	0	10

**Table 7 – Housing Problems Table**

Data 2011-2015 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	770	175	10	0	955	125	15	30	0	170
Having none of four housing problems	160	435	440	210	1,245	25	110	225	115	475
Household has negative income, but none of the other housing problems	300	0	0	0	300	10	0	0	0	10

**Table 8 – Housing Problems 2**

Data 2011-2015 CHAS  
Source:

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	120	210	35	365	25	45	15	85
Large Related	10	40	0	50	0	0	0	0
Elderly	70	105	30	205	60	10	45	115
Other	630	135	120	885	60	0	65	125
Total need by income	830	490	185	1,505	145	55	125	325

**Table 9 – Cost Burden > 30%**

Data 2011-2015 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	110	75	0	185	25	15	0	40
Large Related	10	0	0	10	0	0	0	0
Elderly	55	10	0	65	40	0	0	40
Other	590	60	0	650	60	0	30	90
Total need by income	765	145	0	910	125	15	30	170

**Table 10 – Cost Burden > 50%**

Data 2011-2015 CHAS  
Source:

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	25	10	0	35	0	0	0	0	0

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	25	10	0	35	0	0	0	0	0

**Table 31 – Crowding Information – 1/2**

Data 2011-2015 CHAS  
Source:

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

**Table 42 – Crowding Information – 2/2**

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

According to the prepopulated 2011-2015 ACS data, there are 4,820 households in the Town of Bloomsburg. Based on TableID 2501 from the 2011-2015 ACS data, 37.7% all households were single person households. Single person households aged 65 and over made up 9.7% of all households.

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

#### **DISABLED**

Based on TableID S1810 from the 2011-2015 ACS data, 8.0% of the population in Bloomsburg has a disability. 17% of persons over the age of 65 are considered to have a disability. 43.7% of persons over the age of 75 are considered to have a disability. Of the various disabilities tracked by TableID S1810 for the 2011-2015 ACS data, ambulatory disabilities were the most prevalent at 18.5% for those 65 years and over. When looking at those age 75 and over only, this increases to 29.4%. Independent living difficulty is also an issue for those age 65 and over at 15.4%.

A survey conducted for the FFY 2020 - 2024 Analysis of Impediments Fair Housing Study resulted in only 20% of homeowners, and no renters agreeing that people with disabilities have enough housing choices in their community. Less than half of all survey respondents agreed that people with disabilities have enough housing choices in their community. Focus groups revealed that there are insufficient units that

meet current ADA standards. Thus, there is a need for housing that can accommodate a variety of disabilities. With an aging population, the need for accessible housing may grow in the future.

#### **VICTIMS OF DOMESTIC VIOLENCE, DATING VIOLENCE, SEXUAL ASSAULT AND STALKING:**

Specific data concerning numbers of families in need of housing assistance who are victims of domestic violence, dating violence, sexual assault and stalking was not able to be obtained. However, according to the 2017-2018 Women's Center, Inc. Annual Report, 2,821 shelter days were recorded for their Columbia and Montour Counties service area.

#### **What are the most common housing problems?**

The largest housing problem in the Town of Bloomsburg is housing affordability according to the CHAS 2011-2015 data populated by HUD. According to the 2011-2015 CHAS data, an estimated 1,505 renter households are cost overburdened by 30% or more, and an estimated 325 owner households are cost overburdened by 30% or more. 910 renter households and 170 owner households are cost overburdened by 50% or more. There are 4,820 households in Bloomsburg.

The amount of renter households that are burdened is likely skewed by the number of Bloomsburg University students living in off-campus rental properties. This makes it difficult to determine the actual extent of the cost overburdening for resident who rent that are not University students.

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

According to the 2011-2015 CHAS data, 200 out of 735 households living between 30-50% HAMFI have one of more children 6 years of age or younger, and 230 of the 735 have at least one person over 62 years of age. For those living between 50-80% HAMFI, 275 out of 700 households have at least one person 62 years of age or older. This shows that greater than 25% of households living between 30-80% HAMFI have young children or elderly living in the home.

The elderly homeowners are affected most by the cost overburden of 30% or more problem. 115 of 325 owner households cost overburdened by 30% or more are elderly (35.38%).

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

#### **Individuals and Families with Children:**

Characteristics of low-income individuals and families with children who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered were collected through prior consultation interviews with housing and social service agencies.

- There is a disproportionate percentage of married families with children under 5 years of age not living below poverty level compared to female headed households without a husband raising children under the age of 5 that do live in poverty.
- Fifty-eight (58%) of children in Columbia County are on free or reduced lunch.

- Obtaining health care services can be a significant issue for families with children. Although most households have access to health insurance, roughly 50% of all families with school aged children and pre-Kindergarten aged children reported difficulty obtaining health care according to a Needs Assessment conducted by the Columbia County Human Services Coalition in 2006.
- Children can often be an employment hindrance for low-income individuals, particularly single mothers trying to find employment. Childcare is a necessity. The individual can either watch their child, which keeps the individual from working, or the individual can go work and not pay for childcare. As a result, the child may be left attended for an extended period of time.
- Families who deal with housing issues are often forced to move around regularly. This can be particularly difficult for young children who are shuffled around from school district to school district. This makes it almost impossible for there to be any sort of continuity with the child's education.
- Families can be afraid to report their landlords to authorities regarding poor housing conditions for fear of losing their children. As a result, children are stuck living in unsuitable housing conditions, and poor environments in general.
- Forty-five (45%) of Children and Youth's referrals to the Columbia County Family Center are for children in the birth to age six range. Single parent households have been steadily rising over the past decade.
- According to representatives of the Columbia County Family Center, about 50% of the referrals from Bloomsburg are considered "high risk" based on the center's criteria.

Overall, the Family Center is currently working with about 100 families in Columbia County with its clients primarily coming from the Borough of Berwick and the Town of Bloomsburg. The Family Center has the capacity to serve about 110-120 families.

- Pennsylvania has a higher-than-average extended stay timeframe of 15 months for foster children. In the most critical time period of a child's early development, this is an extremely long duration of time. This disruption can have very detrimental effects on a young child.

### **Rapid Re-Housing Assistance:**

According to Central Susquehanna Opportunities, Inc., the agency that administers a rapid re-housing program in the County, the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance include continued affordable housing assistance that reflects their current income situation, utility assistance, additional skills/training in employment, second and third shift childcare, transportation, mental health counseling. Often these individuals lack resources such as support systems, family support, and emotional/mental health to maintain a trajectory towards self-sufficiency.

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

Local at-risk population data is not available. HUD's criteria for defining at risk of homelessness is an individual or family who:

- Has an annual income below 30% of median family income for the area; AND
- Does not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined in Category 1 of the "homeless" definition; AND
- Meets one of the following conditions:
  - 1) Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for assistance; OR
  - 2) Is living in the home of another because of economic hardship; OR
  - 3) Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; OR
  - 4) Lives in a hotel or motel and the cost is not paid for by charitable organizations or by Federal, State, or local government programs for low-income individuals; OR
  - 5) Lives in an SRO or efficiency apartment unit in which there reside more than 2 persons or lives in a larger housing unit in which there reside more than one and a half persons per room; OR
  - 6) Is exiting a publicly funded institution or system of care; OR
  - 7) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipients approved consolidated plan.

According to the Continuum of Care (CoC), the methodology used to generate estimates is based on historical incidence, such as the yearly Point in Time Counts and Homeless Management Information System (HMIS) data, which is a local information technology system used to collect client-level data and data on the provision of housing and services to homeless individuals and families and persons at risk of homelessness. Providers participating in the PA HMIS are required to collect and record certain data elements for all new and continuing clients in the HMIS.

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

Housing characteristics that have been linked with instability and an increased risk of homelessness were collected through prior consultation interviews with housing and social service agencies. General observations centered on tenant issues with their landlords. Individuals and families from low-income backgrounds may be afraid to complain to or about their landlords concerning their housing problems.

- If the tenant's relationship with their landlord deteriorates, the individual or family might not be able to pay their security deposit if they moved to another apartment.
- Also, if the individual or families were to move to another apartment, they might lose their Section 8 Housing Choice Vouchers.



- Individuals with criminal records, sometimes even if they were just on probation, can be forced into situations where they have to live in apartments with questionable landlords. This can put individuals trying to straighten themselves out into poor situations.
- Rent to own apartments can create poor housing situations for tenants because there is not an incentive for their landlords to maintain the residence.

### **Discussion**

Housing affordability and accessibility, two issues identified the FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, are ongoing challenges for low to moderate income persons which may include demographics such as the elderly, disabled, single parents, and victims of domestic violence.

Information for Table 12 is not available for the Town of Bloomsburg.

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

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

For the purposes of this Five-Year Consolidated Plan, an evaluation has been made to determine if any racial or ethnic group is disproportionately affected by housing problems. A disproportionately greater need has been defined as a group having at least 10 percentage points higher than the percentage of persons as a whole.

According to Table S2502 from the 2011-2015 ACS data, the total number of White households in the Town of Bloomsburg is 4,023 households (94.0%); the number of Black/African American households is 132 households (3.1%); the number of American Indian and Alaska Native is 0 households (0.0%), the number of Asian households is 64 households (1.5%); the number of Native Hawaiian and Other Pacific Islander is 0 households (0.0%), and the number of Hispanic Households is 188 households (4.4%).

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	975	105	310
White	815	105	300
Black / African American	40	0	0
Asian	50	0	10
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	0	0

**Table 53 - Disproportionally Greater Need 0 - 30% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	575	160	0
White	535	130	0
Black / African American	0	0	0
Asian	40	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	30	0

**Table 64 - Disproportionally Greater Need 30 - 50% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	310	390	0
White	295	370	0
Black / African American	15	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	20	0

**Table 75 - Disproportionally Greater Need 50 - 80% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	35	295	0
White	35	295	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

**Table 8 - Disproportionally Greater Need 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## Discussion

Based on TableID DP05 from the 2011-2015 ACS data, 90.3% of the population in the Town of Bloomsburg is white while 3.9% is Hispanic, 2.4% is Asian, and 5.9% is Black.

According to the CHAS 2011-2015 data populated by HUD, there is no racial or ethnic group that has a disproportionately greater housing need. This lack of disproportionate need can be attributed to the homogeneity of the population. The level of diversity in Bloomsburg is most likely related to the college student population.

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

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

During the planning process for the preparation of the Town's Five-Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by severe housing problems in the municipality. Disproportionately greater need is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole.

Severe housing problems are distinguished from housing problems by a threshold of more than 1.5 persons per room as opposed to more than 1 persons per room for overcrowding, as well as a cost burden threshold of over 50% of income as opposed to over 30% of income.

According to Table S2502 from the 2011-2015 ACS data, the total number of White households in the Town of Bloomsburg is 4,023 households (94.0%); the number of Black/African American households is 132 households (3.1%); the number of American Indian and Alaska Native is 0 households (0.0%), the number of Asian households is 64 households (1.5%); the number of Native Hawaiian and Other Pacific Islander is 0 households (0.0%), and the number of Hispanic Households is 188 households (4.4%).

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	895	185	310
White	770	145	300
Black / African American	30	10	0
Asian	40	10	10
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	0	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	190	545	0
White	160	505	0
Black / African American	0	0	0
Asian	30	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	30	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	40	665	0
White	40	630	0
Black / African American	0	15	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	20	0

**Table 9 – Severe Housing Problems 50 - 80% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	0	325	0
White	0	325	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

In the 30%-50% of Area Median Income category, 30 Asian households have one of more of the four housing problems. This represents 15.79% of all Town households with one or more of the four housing problems for this category. Asian households represent only 1.5% of the Town's population.

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

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

During the planning process for the preparation of the Town's Five-Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by housing cost burden in the municipality. Disproportionately greater housing cost burden is defined as a group having at least 10 percentage points higher than the percentage of persons as a whole.

According to Table S2502 from the 2011-2015 ACS data, the total number of White households in the Town of Bloomsburg is 4,023 households (94.0%); the number of Black/African American households is 132 households (3.1%); the number of American Indian and Alaska Native is 0 households (0.0%), the number of Asian households is 64 households (1.5%); the number of Native Hawaiian and Other Pacific Islander is 0 households (0.0%), and the number of Hispanic Households is 188 households (4.4%).

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	2,580	825	1,100	310
White	2,445	760	925	300
Black / African American	20	25	30	0
Asian	19	20	70	10
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	105	0	50	0

**Table 101 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2011-2015 CHAS

### Discussion:

Based on TableID DP05 from the 2011-2015 ACS data, 90.3% of the population in the Town of Bloomsburg is white while 3.9% is Hispanic, 2.4% is Asian, and 5.9% is Black.

According to the CHAS 2011-2015 data populated by HUD, there is no racial or ethnic group that has a disproportionately greater housing cost burden. This lack of disproportionate need can be attributed to the homogeneity of the population. The level of diversity in Bloomsburg is most likely related to the college student population.



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

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

In the 30%-50% of Area Median Income category, 30 Asian households have one of more of the four housing problems. This represents 15.79% of all Town households with one or more of the four housing problems for this category. Asian households represent only 1.5% of the Town's population.

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

No additional housing needs based on race or ethnic group have been identified.

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

According to the Town of Bloomsburg's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, Census Tract 511, Block Group 1 is the most diverse with 79.8% of residents that are White and 11.85% are Black or African American. In Census Tract 511, Block Group 4, 83.8% of residents are White and 13% are Asian. Most pockets of racial and ethnic minorities are in Census Tract 511 and near Bloomsburg University.

According to the Town's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, the largest concentrations of people who are Hispanic or Latino are in Census Tract 511 (5.58%)

According to the Town's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, there are only two Block Groups where all residents are white and they are both in Census Tract 512.

## NA-35 Public Housing – 91.205(b)

### Introduction

The Columbia County Housing Authority (CCHA) oversees public housing in both the Borough of Berwick and the Town of Bloomsburg. The Authority's mission is to "provide housing opportunities to low- and moderate-income families, as well as elderly and intellectually disabled persons, while supporting programs that foster economic self-sufficiency for the individuals they serve."

The CCHA manages the following facilities:

- Evan Owen Memorial
  - Location: Borough of Berwick
  - Units: 50
  - Eligibility: Elderly or Non-Elderly Disabled
- Town Park Village Apartments
  - Location: Town of Bloomsburg
  - Units: 20 units
  - Eligibility: Low-income family that warrants at least a three-bedroom unit

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	69	398	1	397	0	0	0

**Table 112 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	14,211	11,657	11	11,686	0	0
Average length of stay	0	0	5	5	1	5	0	0
Average Household size	0	0	1	1	2	1	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	34	139	0	139	0	0
# of Disabled Families	0	0	20	141	0	141	0	0
# of Families requesting accessibility features	0	0	69	398	1	397	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23– Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	66	386	1	385	0	0	0
Black/African American	0	0	3	12	0	12	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

**Table 124 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	1	9	0	9	0	0	0
Not Hispanic	0	0	68	389	1	388	0	0	0

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

**Table 135 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

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

50 of the 70 public housing units that CCHA administers are at the Evan Owen Memorial complex. Accessibility accommodation are usually needed for tenants and applicants on their waiting lists given the

clientele that they serve. CCHA inquires if applicants require any type of accommodations during the intake application to ensure that accessibility needs are met. At Evan Owens Memorial Apartments, staff members are on-site 24 hours a day to assist residents with activities of daily living and in case emergencies occur.

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

According to the Columbia County Housing Authority the most immediate need of residents of Public Housing and Voucher Holders is assistance with utility payments. Another issue is public transportation to work, appointments, etc.

Based on all of the data in this report and the Impediments to Fair Housing Choice study, another immediate need of these residents is accessibility. More housing options are also needed for female headed households with children.

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

Due to the economic impact of the COVID-19 pandemic, difficulty paying utility bills is a problem for the population at large. The Town has created a Resident Subsistence program to assist income eligible residents with utility payments to avoid shut off of the utility.

Public transportation has been an issue for the entire region for a very long time. It is one of the most significant factors effecting the workforce in Columbia County and the entire rural region. Efforts are underway by the SEDA-COG Transportation department and Columbia Montour Chamber to find a solution to this problem but efforts were stalled due to COVID-19 pandemic.

Safe and affordable housing is a greater need for lower income groups and is of particular concern to elderly and disabled population segments due to accessibility challenges. Elderly homeowners on a fixed income may struggle to maintain their homes because they are faced with rising utilities, maintenance, tax burdens, and an inability to make accessibility modifications to their homes. Like much of the rest of the country, the Town of Bloomsburg has an aging baby boomer population. For younger and middle age families, female headed households made up a majority of applicants to both the HCV and Public Housing programs.

### **Discussion**

The Columbia County Housing Authority recognizes that safe, affordable housing is a important component of the municipality and county's health. Although a median priced for-sale home is affordable to a household earning the median income in Columbia County, it remains unattainable for lower wage earners.

The ability of Columbia County to provide affordable housing is directly linked to the personnel capacity of it's for profit and nonprofit development partners, available financial resources, and land development issues. Unfortunately, the availability of public funding is always limited, and competition for such funding is great. Columbia County must continue to seek public sector housing funds to address its affordable housing deficit.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

The Town of Bloomsburg is part of the Eastern Pennsylvania Continuum of Care and the Central Valley Regional Homeless Advisory Board which includes 11 counties. Most people experiencing homelessness are sheltered and are not considered to be homeless based on the HUD definition.

According to the Town of Bloomsburg, FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, a significant percentage of households are 'doubled up' with multiple families or unrelated individuals. This percentage is highest in Census Tract 511 (34.2%) – the area around Bloomsburg University – and Census Tract 512 (23.6%), the area most impacted by flooding.

- Census Tract 510 9.1%
- Census Tract 511 34.2%
- Census Tract 512 23.6%
- Bloomsburg-Berwick MSA 12.5%
- Pennsylvania 10.2%
- United States 11.1%

According to the 2020 Point in Time Count conducted by the CoC, in 2020, 12 households and 24 persons were identified as homeless in Columbia County during the Point in Time Count (count of persons experiencing homelessness on a single night in January). Of those households, all were residing in emergency shelter. No households were residing in transitional housing and no households were identified as unsheltered. 6 persons were identified as veterans and 6 persons were identified as victims of domestic violence.

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

Prepopulated data from HUD concerning homelessness is not available. Local statistics concerning homelessness are also not available, including through the grantee's the FFY 2020 - 2024 Analysis of Impediments Fair Housing Study. County level data from the Continuum of Care is also limited. This is what can be provided:

- Approximately 67 households (representing approximately 90 persons) from Columbia County presented to the Continuum of Care's Coordinated Entry system in 2020. Note: this can be roughly mapped to persons becoming homeless annually (not an exact equivalent).
- Number of days persons experience homelessness: Continuum of Care's average is 75 days for persons in emergency shelter. The Continuum of Care does not have data for Columbia County.

- Number of persons exiting homelessness each year: Continuum of Care's average for exits to permanent housing from emergency shelter is: 47% of households exit to permanent housing. The Continuum of Care does not have data for Columbia County.

Below are HUD definitions of the categories of homeless populations described above:

- **Chronically homeless individuals:** An unaccompanied homeless adult individual with a disabling condition, and who has either been continuously homeless for a year or more, or has had at least four (4) episodes of homelessness in the past three (3) years.
- **Chronically homeless families:** A family with at least one adult member (>18 years) with a disabling condition, and who has either been continuously homeless for a year or more, or has had at least four (4) episodes of homelessness in the past three (3) years.
- **Families with children:** Households where the Head of Household is over age 18 and there are children under age 18 in the household.
- **Veterans and their families:** An individual who has either served in the U.S. Armed Forces; or has been activated, into active duty, as a member of the National Guard or as a Reservist.
- **Unaccompanied youth:** Households composed exclusively of persons under age 18. This includes unaccompanied children, adolescent parents and their children, adolescent siblings, or other household configurations composed only of children.

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

Prepopulated data from HUD concerning homelessness is not available. Local statistics concerning homelessness are also not available, including through the grantee's the FFY 2020 - 2024 Analysis of Impediments Fair Housing Study.

According to the Continuum of Care, of the 67 households from Columbia County who presented to the Continuum of Care Coordinated Entry system in 2020, 15 households were families with children. Four households were households with veterans (Two households with veterans were families with children, and two were households without children).

According 2019 Point in Time data from the 33 County Eastern Pennsylvania Continuum of Care, emergency shelter was provided to 517 "persons in households with at least one adult and one child." 231 persons in "households with at least one adult and one child were provided with transitional housing." 12 persons in "households with at least one child and one adult" were unsheltered.

The 2019 Point in Time data from the 33 County Eastern Pennsylvania Continuum of Care indicates that 68 veterans were provided with emergency shelter. Three veterans were considered unsheltered.

The Town of Bloomsburg's population is obviously a small segment of this vast area's larger population.

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

Prepopulated data from HUD concerning homelessness is not available. Local statistics concerning homelessness are also not available, including through the grantee's the FFY 2020 - 2024 Analysis of Impediments Fair Housing Study.

The Continuum of Care did conduct a racial disparities analysis in 2020, which includes Columbia County. In most cases, the charts in the report that analyze race only include households for whom race/ethnicity data is available (may not represent the entirety of persons presenting for services), which is noted in the methodology section of the Continuum of Care report. From October 2018 to September 2019, 83% of persons assessed through Coordinated Entry (for whom race data is available) were white and 17% were Black, Indigenous Persons of Color (BIPOC). 84% of persons assessed through Coordinated Entry (for whom ethnicity data is available) were Non-Hispanic/Non-Latino and 6% were Hispanic/Latino.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

According to the HUD definition, unsheltered homelessness refers persons occupying "places not meant for human habitation", (examples: parks, sidewalks, abandoned buildings, etc.). Unsheltered homeless persons may suffer from substance abuse and/or mental illness and are reluctant to abide by the rules of a shelter.

Sheltered homelessness refers to individuals in an emergency shelter, in transitional housing, or are exiting an institution where they temporarily resided lacking a fixed nighttime residence. People will be considered homeless if they are exiting an institution where they resided for up to 90 days (it was previously 30 days). People who are losing their primary nighttime residence, which may be a motel, hotel or a doubled-up situation within 14 days and lack resources or support networks to remain housed are considered sheltered homeless as well. Sheltered homeless typically do not have a steady source of income.

In 2020, 12 households and 24 persons were identified as homeless in Columbia County during the Point in Time Count (count of persons experiencing homelessness on a single night in January). Of those households, all were residing in emergency shelter. No households were residing in transitional housing and no households were identified as unsheltered. Six persons were identified as veterans and six persons were identified as victims of domestic violence.

### **Discussion:**

Overall, unsheltered homelessness is not a prevalent problem in the Columbia and Montour County area. Most of the individuals and families documented in the 33 county PIT count data were in fact sheltered.

In the town, what is likely the most common form of homelessness is what is known as "couch surfing." "Couch surfing" is when an individual or family stays with another family or friend. Often times, the individual or family will eventually wear out their welcome as a guest and will then move on to another friend or family's house. This can be difficult to document exactly "how many couch surfers" are in each community because HUD does not consider a couch surfer as someone who is homeless.

A two-part series in the *Daily Item*, a newspaper covering the Northumberland, Union, Snyder, and Montour County region further elaborated on "homelessness" in rural areas. "Rural homelessness is



undercounted,” said Sheila Crowley, Executive Director of the National Low Income Housing Coalition. “Rural people could be living in a car, living in a trailer, in hunting shacks.”

Additionally, those who are affected by rural homelessness are separated from services by greater distance and are even more invisible than those affected in urban or suburban settings, where residences, businesses, and shopping districts are close together. As a result, those who find themselves homeless in rural locales are in a particularly vulnerable position.

Changing public perceptions regarding homelessness and poverty is a challenge. A perception exists that homelessness does not exist because the grantee is a rural and relatively small municipality. If a person is homeless, current perceptions are that it is probably the person’s own fault due to drugs, alcohol, etc. However, homelessness can be a result of a number of circumstances out of a person’s control such as divorce, cancer or other sicknesses, accidents, etc.

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

### Introduction:

The assessment of non-homeless special needs includes the following:

- Elderly persons (age 62 years and older)
- Persons with mental, physical and/or developmental disabilities
- Persons with alcohol or other drug additions
- Persons with HIV/AIDS and their families
- Victims of domestic violence

### Describe the characteristics of special needs populations in your community:

- **Elderly persons (age 62 years and older):**

The Area Agency on Aging serves both Columbia and Montour Counties. In general, there are two types of seniors that the Area Agency on Aging works with according to multiple representatives of their organization:

- 1) Older seniors who are in great shape; and
- 2) Individuals who have neglected their health.

Based on TableID S0101 from the 2011-2015 ACS data, 8.9% of the town's population is anticipated to be 65 years of age or older. This equates to about 1,300 residents. This number is only going to increase with the aging population of baby boomers.

- **Persons with mental, physical and/or developmental disabilities:**

Based on TableID S1810 from the 2011-2015 ACS data, 8.0% of the population in Bloomsburg has a disability. This equates to about 1,143 residents. Of the various disabilities tracked by TableID S1810 for the 2011-2015 ACS data, independent living difficulty was the most prevalent at 4.5%.

- **Persons with alcohol or other drug additions:**

According to Jennifer Frantz of Beyond Violence, a women's shelter located in Berwick, "85-90% of the clients of Beyond Violence have drugs and/or alcohol somehow involved in their situations." Consultation interviews with CMSU and the Columbia County Family Center also emphasized how drug additions can make for a lengthy return to any sort of normal setting for a family.

Drug issues have been well documented by the local media, particularly for crystal methamphetamine. These issues can at least partially be attributed to a lack of quality employment opportunities. Crystal methamphetamine can be homemade quite cheaply and then sold on the street for large profits. Both communities' short distance to Interstate 80 likely adds to this challenge.

- **Persons with HIV/AIDS and their families:**

Although the HIV/AIDS population of both communities is low, bigotry, misinformation, and stigmas associated with this condition are strong to this day. According to Christopher Kupchik of

Caring Communities (a non-profit community based organization dedicated to fighting disease including HIV/AIDS & STDs), “many individuals who contract HIV/AIDS delay getting help due to embarrassment. 39% of individuals will actually delay treatment by one year. 32% of individuals will delay treatment by two years.”

Individuals that contract HIV/AIDS can often have other infections too. This can be due to routine demonstration of “high risk behavior” such as sharing needles from drug use, having multiple sexual partners without using protection, etc. There is a higher prevalence of “risky behavior” with individuals that also have mental health issues.

- **Victims of domestic violence:**

According to Jennifer Frantz of Beyond Violence, “victims of domestic violence in need of support services has risen 55% for women 18-23 years old in recent years.”

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

For housing and supportive services, some local individuals and families “know the system” and are readily aware of what is available. Other individuals and families who are on hard times might not be quite as knowledgeable because they are in a new and hectic situation. As a result, it can be difficult to determine how well the public is aware of the services that are available to them and if additional services are needed.

- **Elderly persons (age 62 years and older):**

The services that the Columbia-Montour Area Agency on Aging provides have expanded greatly over the years. Originally, “meals on wheels” was a major component of what their agency provided. Today, their program deals with sewer lateral repairs and replacement, home modifications, roof and furnace repairs, making bathrooms accessible in two story homes, etc.

With the population of seniors rising due to the aging of the baby boomer population, it remains to be seen whether the Agency on Aging will be able to keep up with the demand for home modifications. Unfortunately, funding from the Commonwealth has remained flat to date as this “tidal wave” of individuals needing services approaches. It remains to be seen how the quality of local services will be impacted as this demand increases. The Pennsylvania Lottery is the primary funder of services.

- **Persons with mental, physical and/or developmental disabilities:**

According to a Needs Assessment conducted by the Columbia County Human Service Coalition, “52% of the county’s households living at or below the poverty line has a family member who was considered disabled. Additionally, 30% of the county’s population living in poverty has their employment status listed as ‘disabled.’ This lack of income makes for challenges for both housing affordability and accessibility.

Depending on the nature of the individual with disabilities, the Agency on Aging could be the organization to provide services. CMSU provides supportive services to individuals and families with mental disabilities.

- **Persons with alcohol or other drug additions:**

In recent year, the degree of media attention towards crystal methamphetamine and heroine has caught public attention. CMSU provides a variety of supportive services such as Crisis and Case Management. Although CMSU is primarily focused on addressing addictions of their clients; their staff maintains relationships with local landlords in order to assist with providing housing. A stable housing environmental is an important component of dealing with addictions.

- **Persons with HIV/AIDS and their families:**

Caring Communities serves local residents diagnosed with HIV/AIDS as well as conducts public education in an effort to prevent other sexually transmitted diseases, risky behavior, etc.

Persons living with HIV/AIDS risk losing their housing due to compounding factors such as increased medical costs and limited incomes or reduced ability to keep working due to related illnesses. Stable housing allows persons living with HIV/AIDS to access comprehensive healthcare and adhere to complex HIV/AIDS drug therapies. Transportation for services is a major issue for getting Caring Communities' HIV/AIDS clients the healthcare services that they need (although funding is available to provide reimbursement for transportation in certain instances).

The ability of Caring Communities to provide services has changed significantly in recent years due to a change in the national strategy towards HIV/AIDS prevention. Efforts for "prevention" are seen as "undeliverable" from a funding standpoint. HIV/AIDS cases are likely rising for a number of reasons including the shifting of funding resources and strategy and that individuals who contract HIV/AIDS are living longer.

- **Victims of domestic violence:**

Beyond Violence and the Women's Center of Columbia/Montour Counties both provide emergency shelter for women who are victims of domestic violence and their children.

Beyond Violence in Berwick and the Women's Center of Columbia/Montour Counties in Bloomsburg both have counseling and programs to assist their clients with finding more permanent housing opportunities. The Women's Center of Columbia/Montour Counties holds weekly focus groups on this topic and other related topics such as healthcare, budgeting, and parenting.

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

Caring Communities serves a six-county region and has a field office in Berwick. Within this six-county region, their organization had 69 enrolled clients due to their HIV/AIDS diagnosis as of 2016. Of those 69 clients, 8 are from Bloomsburg and 12 have been from Berwick.

According to Christopher Kupchik of Caring Communities, "some HIV/AIDS positive individuals from urban areas move to more rural areas such as Berwick or Bloomsburg believing that they will receive better, more individualized care. From a healthcare standpoint, this is usually not the case because clinics in the local area largely do not specialize in HIV/AIDS treatment. From a transient standpoint, these individuals have the potential to become "couch surfers."

**Discussion:**

Many supportive service providers are located throughout Columbia County and can have service areas coterminous with the county or perhaps even on a more regional scale. Special needs population statistics can be challenging to obtain. Additionally, supportive services and evaluations of public needs are more regionally focused. The Town of Bloomsburg does not have the population or tax base to support supportive services of special needs populations solely within its municipal limits.

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

### **Describe the jurisdiction's need for Public Facilities:**

The following is a non-exclusive list of needs for public facilities:

- Establishment of a homeless shelter
- Transitional housing/supportive housing
- Additional behavioral/mental health facilities
- Dedicated space for teen activities after school/during breaks

### **How were these needs determined?**

Specific public facility needs were identified during the consultation meeting/interview process with housing and social service agencies as well as through informal and public meeting discussion with the Town's Council and staff.

### **Describe the jurisdiction's need for Public Improvements:**

Work is needed on several town parking lots and roadways. Specific projects include 7<sup>th</sup> Street and Franklin Street as well as the permitted (LMC use) and handicap spaces in the town parking lot. Funding is also needed for improvements to sidewalk connectivity and curb cuts to ensure accessibility as well as improve public parks. This is a non-exclusive list of needs for public improvements.

Flood protection has been a major issue in the Town of Bloomsburg for roughly the past 40 years.

- Following the 2011 flood events, a flood control project to protect Kawneer Manufacturing was completed. This \$8.5 million project protects roughly 400 jobs. The County is currently investigating using WVLRP funds ( \$300,000) to complete design to increase the elevation of the flood control project for accreditation. After the design is completed – funding opportunities will be ensued.
- A second project to protect Autoneum North America, Inc. and the Windsor Foods facility was completed in 2016. This \$30 million flood protection system protects about 800 jobs.
- In 2020, the Town completed another flood protection system to minimize future economic loss and protect residents. This system protects roughly 150 homes, various employers at the community's main shopping plaza, the Town Fire Department, the Town Public Works Building, the area middle and high schools. This project cost was about \$17 million.
- Columbia County currently has two Requests for Proposals advertised for flood mitigation studies on the West End of Bloomsburg and the entire Fishing Creek watershed in Columbia County. Proposals will be opened on March 18, 2021. The funding was made possible with the assistance of Rep. Millard from KCP and Small Water and Sewer grant. It is the County's intention to implement the projects after the studies are completed.

### **How were these needs determined?**

The needs for public improvements were determined through informal and public meeting discussion with the Town's Council and staff.

### **Describe the jurisdiction's need for Public Services:**

The following is a non-exclusive list of needs for public services:

- Establish a public transportation system
- Establish a partnership between social service agencies and local banks to help them connect with, prepare, and assist first-time homebuyers
- Improve relationships between code enforcement staff and social service agencies that encounter housing quality issues
- Expand family planning services
- Expand mental/behavioral health programs
- Establish after school programs for teens

### **How were these needs determined?**

Specific public facility needs were identified during the consultation meeting/interview process with housing and social service agencies as well as through informal and public meeting discussion with the Town's Council and staff.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The Bloomsburg-Berwick, PA Metropolitan Statistical Area is located along the eastern portion of the Susquehanna River Valley. The Town of Bloomsburg, PA is the county seat of Columbia County and is at the core of the Bloomsburg-Berwick, PA Metropolitan Statistical Area which encompasses all of Columbia and Montour Counties. Interstate 80 passes through the northern municipal limits of the Town.

Traditionally, Bloomsburg University has been the largest economic force in the Town of Bloomsburg. The Town of Bloomsburg has experienced a steadily increasing population in recent years thanks in part to the continued growth of enrollment at Bloomsburg University. This has led to an increase in rental units within the municipality. Devastating flooding from Lee/Irene has only exasperated this trend in the Town's western end. This transition is of concern to Town leaders who have witnessed an increase in owner-occupied housing costs and a decrease in availability.



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

### Introduction

Based on TableID DP04 from the ACS data, there are 5,335 total housing units in the Town of Bloomsburg. There are 4,820 occupied units, leaving 515 vacant units, for a vacancy rate of 9.6%

1,760 units are owner-occupied and 3,060 are renter-occupied. The ratio of owner-occupied to renter-occupied is 37:63. Nearly two-thirds of the occupied housing units are rentals. This is due to the predominance of college students living in town. Also, according to the Analysis of Impediments to Fair Housing Choice, single female head of households are 3.3 more times likely to rent than own a home.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	2,125	40%
1-unit, attached structure	735	14%
2-4 units	1,300	24%
5-19 units	605	11%
20 or more units	530	10%
Mobile Home, boat, RV, van, etc	45	1%
<b>Total</b>	<b>5,340</b>	<b>100%</b>

**Table 146 – Residential Properties by Unit Number**

Data Source: 2011-2015 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	155	5%
1 bedroom	25	1%	880	29%
2 bedrooms	405	23%	945	31%
3 or more bedrooms	1,325	75%	1,075	35%
<b>Total</b>	<b>1,755</b>	<b>99%</b>	<b>3,055</b>	<b>100%</b>

**Table 157 – Unit Size by Tenure**

Data Source: 2011-2015 ACS

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

#### **GRANT FUNDED:**

- SEDA-COG administers HOME funding on behalf of the Town of Bloomsburg for income eligible homeowners housing rehabilitation purposes. About 2 homes are rehabilitated annually with most families being white, and half female head of household. All families meet the income guidelines for the HOME program. A HOME Housing Rehabilitation grant was submitted to DCED in December 2020. Depending on approval, it is expected that one unit could be completed prior to 09/30/21, and at least 6 by 09/30/22.

In an effort to flood proof homes throughout the devastated parts of the Town's tax base, \$495,128 of HOME funds were used to for 19 homes. The Town continues to work with SEDA-COG and DCED to explore how to maximize taxpayer investments while still complying with all applicable regulations. \$500,000 of CDBG-DR funding was also awarded to the Town for housing rehabilitation purposes. Two projects were completed with the Bloomsburg CDBG-DR. One project was an elevation and rehabilitation project. The other project was a demolition and replacement with a elevated modular home as this was more cost effective.

- SEDA-COG administers a Weatherization program funded through the Commonwealth and private partners for all income eligible homeowners in Columbia County. The process of this program begins with an energy consumption profile of the home, an examination of monthly heating bills for a 12-month period and an energy audit. SEDA-COG's diagnostic equipment measures air leaks and helps find ways for homeowners to save energy in either forced air or hot water distribution systems. Materials and labor are provided at no cost to those homeowners who qualify. The SEDA-COG Weatherization program serves 110 housing units, both owner occupied and rentals, in Bloomsburg annually. The clients are at the 150-200% Federal Poverty Level.

#### **HOUSING CHOICE VOUCHERS:**

- The Columbia County Housing Authority administers 413 Section 8 Housing Choice Vouchers, 409 of which are tenant based. These figures are for the entirety of Columbia County.

According to HUD, there are 261 HUD-funded units in the Town of Bloomsburg including 166 Housing Choice Vouchers. These units provide housing for 389 residents. More than half of these heads of household under age 62 have a disability. About 60% of households are older adults. Only 30% of these units are in a Census Tract with a high poverty rate. There are few minority participants in public housing programs which reflects the demographics of the community.

#### **PUBLIC HOUSING:**

- The Town Park Village Apartments are a twenty-unit public housing complex administered by the Columbia County Housing Authority in the Town of Bloomsburg. Eligibility to reside at this complex is restricted to families that need at least a three-bedroom apartment, in addition to income eligibility.

#### **LOW INCOME HOUSING TAX CREDIT:**

- Anthony Court is a twenty-four-unit Low Income Housing Tax Credit complex administered by the Warrior Run Development Corporation. All units are one bedroom. Eligibility to reside at this complex is restricted to the elderly, in addition to income eligibility.
- Bloom Mills is a forty-unit Low Income Housing Tax Credit complex administered by the Columbia County Housing Corporation. The complex has thirty-six one-bedroom units and four two-bedroom units. Eligibility to reside at this complex is restricted to the elderly, in addition to income eligibility.
- Franklin Place is a twenty-four-unit Low Income Housing Tax Credit complex administered by the Warrior Run Development Corporation. All units are one bedroom. Eligibility to reside at this complex is restricted to those ages 55+, in addition to income eligibility.

- Sharpless Apartments are a nine-unit Low Income Housing Tax Credit complex administered by the Romaine Sharpless Trust. The complex has three one-bedroom and six two-bedroom units. Eligibility to reside at this complex is based on income eligibility. and is considered permanent supportive housing.
- Trinity House is an eleven-unit Low Income Housing Tax Credit complex administered by the Columbia County Housing Corporation. The complex has three one-bedroom units and eight two-bedroom units. Eligibility to reside at this complex is based on income eligibility and is considered permanent supportive housing.
- Westminster Place @ Bloomsburg is a thirty-six-unit Low Income Housing Tax Credit complex administered by Presbyterian Senior Living. The complex has twenty-seven one-bedroom units and nine two-bedroom units Eligibility to reside at this complex is restricted to those age 55+, in addition to income eligibility.

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

According to Community Strategies Group, there are no affordable housing units that are anticipated to be lost and there are no anticipated expirations of Section 8 contracts.

Another facility which will create an additional nine units, 5 of which are dedicated to persons who have experienced or about to experience homelessness, is under construction. The remaining 4 are affordable housing. There are no age or disability restrictions. Funding included PHARE, FHBL-AHP, CDBG-DR and HOME monies.

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

There does not appear to be a housing availability issue in the Town of Bloomsburg given the vacancy rate. The availability of quality, affordable housing is perhaps a different issue though.

Based on TableID DP04 from the 2011-2015 ACS data, 3,459 housing units were built in 1959 or earlier which equates to 65% of the housing stock. 2,600 housing units were built in 1939 or earlier which equates to 49% of the housing stock. Older housing can be more costly and challenging to maintain. Deferred maintenance can lead to problems with blight. The aging population especially will have difficulty maintaining these old homes.

The largest housing problem in the Town of Bloomsburg is housing affordability according to the CHAS 2011-2015 data populated by HUD. According to the 2011-2015 CHAS data, an estimated 1,505 renter households are cost overburdened by 30% or more, and an estimated 325 owner households are cost overburdened by 30% or more. 910 renter households and 170 owner households are cost overburdened by 50% or more.

The amount of renter households that are burdened is likely skewed by the number of Bloomsburg University students living in off-campus rental properties. This makes it difficult to determine the actual extent of the cost overburdening for resident who rent that are not University students.

According to the 2011-2015 CHAS data, 200 out of 735 households living between 30-50% HAMFI have one of more children 6 years of age or younger, and 230 of the 735 have at least one person over 62 years of age. For those living between 50-80% HAMFI, 275 out of 700 households have at least one person 62 years of age or older. This shows that greater than 25% of households living between 30-80% HAMFI have young children or elderly living in the home.

The elderly homeowners are affected most by the cost overburden of 30% or more problem. 115 of 325 owner households cost overburdened by 30% or more are elderly (35.38%).

Also, structures along the Susquehanna River and Fishing Creek (representing approximately 1/3 of the Town) experience repeated flooding during high water events which is a public safety concern to the Town and threatens the sustainability of neighborhoods in these areas. The Town believes that the impact of Biggert Waters Act and its potential future implications will be significant to landlords, tenants, and homeowners in the neighborhoods not in potential future flood protection projects.

The impact of this legislation will only be magnified for these individuals due to elevated floodplain levels according to the Federal Emergency Management Agency's Flood Insurance Rate Map. Due to these factors, flood insurance rates will likely rise dramatically in coming years which may not be affordable to property owners. Additionally, structures in the floodplain will likely see their values drop considerably and/or become extremely difficult to sell.

Additionally, according to the Town's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, "there are currently 589 people on the housing choice voucher waiting list" throughout Columbia County. Given this wait list, there is somewhat of a lack of available affordable housing countywide.

### **Describe the need for specific types of housing:**

Based on TableID S1810 from the 2011-2015 ACS data, 8.0% of the population in Bloomsburg has a disability. 17% of persons over the age of 65 are considered to have a disability. 43.7% of persons over the age of 75 are considered to have a disability. Of the various disabilities tracked by TableID S1810 for the 2011-2015 ACS data, ambulatory disabilities were the most prevalent at 18.5% for those 65 years and over. When looking at those age 75 and over only, this increases to 29.4%. Independent living difficulty is also an issue for those age 65 and over at 15.4%.

A survey conducted for the FFY 2020 - 2024 Analysis of Impediments to Fair Housing Study resulted in only 20% of homeowners, and no renters agreeing that people with disabilities have enough housing choices in their community. Less than half of all survey respondents agreed that people with disabilities have enough housing choices in their community. Focus groups revealed that there are insufficient units that meet current ADA standards. Thus, there is a need for housing that can accommodate a variety of disabilities. With an aging population, the need for accessible housing may grow in the future.

The need for more housing for the elderly and disabled is evidenced by the increasing population of elderly persons in the Town, the popularity of homeowner accessibility grant programs, the fact that roughly 70% of all Section 8 Housing Choice Vouchers and public housing residents are either elderly or

disabled, and the continued development of additional facilities in Columbia County catering to elderly and disabled populations.

Affordable housing is also a huge need in the Town. According to the FFY 2020-2024 Analysis of Impediments to Fair Housing Study, approximately 28% of homeowners with a mortgage, 19% of homeowners without a mortgage, and 48.5% of renters are cost burdened. This means that they pay more than 30% of their income toward housing expenses. In Census Tract 511, nearly 63% of renters are cost burdened. All residents who are cost burdened have income below \$75,000.

The availability of affordable housing options is also constrained by an insufficient number of affordable units, as demonstrated by waiting lists, and low inventory turnover. Only 15% of survey respondents agree that there are enough Section 8 vouchers in Bloomsburg. Although there is increasing homelessness in the area, the number of shelter beds has remained stable. Youth aging out of foster care and an older adult population that is choosing to age in place further complicate the affordable housing and supportive service needs of the Town.

The second largest population, next to the elderly, that appears to face housing affordability challenges are female, single parent households with young children. Based on the data populated by HUD for this Five-Year Consolidated Plan, it does not appear that these households receive the same preference for Public Housing and Section 8 Housing Choice Vouchers. Based on sample waiting list spreadsheets provided by CCHA, female headed households (although presence of young children was not noted) made up a large portion of their waiting lists. Full waiting lists detailing full household characteristics were not able to be provided.

In addition, there are many households that earn too much to qualify for a housing subsidy. Only 70% of homeowners and 50% of renters who took the survey reported that they were able to find safe, affordable housing in their desired neighborhood. Some residents who seek affordable housing but are unable to find it accept predatory and/or unsafe housing conditions which are costlier in the long run and put their health at risk. This sometimes displaces residents to neighboring communities where such housing options, which include campgrounds, mobile home parks, and motels, are available.

The surveys and focus groups discussed immediately above were held during the development of the Town's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study.

## **Discussion**

Despite public funding housing tools including HOME/Weatherization, the Section 8 Housing Choice Voucher program, Public Housing, and Low-Income Housing Tax Credit properties, housing affordability as well as accessibility continues to remain a challenge within the municipality. These challenges will likely grow as the Town's housing stock and population continues to age.

Ongoing efforts to construct additional flood protection throughout portions of the Town of Bloomsburg will also play a major role with defining how affordability changes and whether the homeowner to renter ratio continues to become more unbalanced. Portions of the Town that remain outside of protection will face increase challenges due to dramatic increases in flood insurance premiums and decreased quality due to lack of further owner investment. Continued enrollment growth of Bloomsburg University will likely also only further encourage additional rental properties.

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

### Introduction

HAMFI, which is an acronym referenced below, stands for HUD Area Median Family Income. This is the median family income calculated by HUD for each jurisdiction in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	103,500	130,000	26%
Median Contract Rent	503	582	16%

Table 168 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,030	33.7%
\$500-999	1,590	52.0%
\$1,000-1,499	180	5.9%
\$1,500-1,999	40	1.3%
\$2,000 or more	210	6.9%
<b>Total</b>	<b>3,050</b>	<b>99.7%</b>

Table 179 - Rent Paid

Data Source: 2011-2015 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	175	No Data
50% HAMFI	735	125
80% HAMFI	1,965	465
100% HAMFI	No Data	615
<b>Total</b>	<b>2,875</b>	<b>1,205</b>

Table 30 – Housing Affordability

Data Source: 2011-2015 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$656	\$660	\$791	\$986	\$1,231
High HOME Rent	\$656	\$660	\$791	\$986	\$1,219
Low HOME Rent	\$576	\$617	\$741	\$855	\$955

**Table 181 – Monthly Rent**

**Data Source:** HUD FMR and HOME Rents

### **Is there sufficient housing for households at all income levels?**

Based on the CHAS data in the chart above, a majority of available rental housing is available for between \$500 and \$999. Roughly a third of rental housing is available at \$500 or less a month. About 14% of the remaining rental housing in Bloomsburg is available for \$1,000 or more a month.

According to the 2011-2015 CHAS data in the Table 30, only 1,035 rental and owner-occupied units out of 2,875 (36%) are affordable for low-income families and individuals with incomes at or below 50% of Area Median Income. According to the 2011-2015 CHAS data in Table 6, there are 2,125 rental and owner-occupied families with incomes at or below 50% of Area Median Income. This represents a shortfall of 1,090 housing units.

According to the 2011-2015 CHAS data in the Table 30, only 175 rental units (no owner-occupied data available) out of 2,875 (6.1%) are affordable for low-income families and individuals with incomes at or below 30% of Area Median Income. According to the 2011-2015 CHAS data in Table 6, there are 1,390 rental and owner-occupied families with incomes at or below 30% of Area Median Income. This represents a shortfall of 1,215 housing units.

Although the majority of all rental housing prices are either less than \$500 or between \$500 and \$999, a majority of this housing is likely occupied by students attending Bloomsburg University. Although it is difficult to ascertain how much of this rental housing is occupied by college students, it is quite likely that there is a lack of viable housing options for low-income families and individuals in Bloomsburg.

Once again, there appears to be a lack of access to home ownership opportunities for low-income families and individuals.

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

Between 2009 and 2015, median home values in Bloomsburg increased 26% while the price of rent increased 16% according to the 2005-2009 and 2011-2015 ACS data in the Table 28. For both median home values as well as median rent prices, both increases significantly outpaced inflation according to the US Bureau of Labor Statistics. As a result, housing affordability will likely become a great challenge in years to come.

Based on a comparison between the 2009 and 2015 population, the Town of Bloomsburg had a 2% decrease in residents. However, households increased by 15%. This suggests that the average amount of people living in family households or multi-person households decreased. Furthermore, the median

income of the community increased by only 1.0%. This increase in median income represents a change in nominal dollars and not a change in real dollars.

Lack of flood protection and the impact of flood legislation will have a significant impact on future housing affordability. Continued growth of the enrollment of Bloomsburg University will also play a role in future housing affordability.

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

According to the 2011-2015 ACS data in the Table 28, median rent price was \$582. Fair Market and High HOME Rent was list at \$656 according to Table 31, \$74 higher than median rent price. The Low HOME Rent was \$576, \$6 less than median rent price. These values indicate that median rent price is affordable in the municipality.

### **Discussion**

Although there is a sizable gap between appropriately priced housing for low-income families with incomes at or below 50% of Area Median Income, and the number of low-income families with incomes at or below 50% of Area Median Income residing in the municipality, the area median rent price is affordable according to HOME rent prices.

Given the affordability of rent, economic development efforts to decrease the number of low-income families with incomes at or below 50% of Area Median Income may be the best solution to address the previously discussed housing gap.

Affordable housing is a huge need in the Town. According to the FFY 2020-2024 Analysis of Impediments to Fair Housing Study, approximately 28% of homeowners with a mortgage, 19% of homeowners without a mortgage, and 48.5% of renters are cost burdened. This means that they pay more than 30% of their income toward housing expenses. In Census Tract 511, nearly 63% of renters are cost burdened. All residents who are cost burdened have income below \$75,000.

The availability of affordable housing options is also constrained by an insufficient number of affordable units, as demonstrated by waiting lists, and low inventory turnover. Only 15% of survey respondents agree that there are enough Section 8 vouchers in Bloomsburg. Although there is increasing homelessness in the area, the number of shelter beds has remained stable. Youth aging out of foster care and an older adult population that is choosing to age in place further complicate the affordable housing and supportive service needs of the Town.

The second largest population, next to the elderly, that appears to face housing affordability challenges are female, single parent households with young children. Based on the data populated by HUD for this Five-Year Consolidated Plan, it does not appear that these households receive the same preference for Public Housing and Section 8 Housing Choice Vouchers. Based on sample waiting list spreadsheets provided by CCHA, female headed households (although presence of young children was not noted) made up a large portion of their waiting lists. Full waiting lists detailing full household characteristics were not able to be provided.



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

### Introduction

HUD does not prepopulate data for Table 34. The “total vacant units” figure provided in Table 34 is based on information provided in TableID DP04 from the 2011-2015 ACS data. The “abandoned vacant units” figures were provided by the Town of Bloomsburg Codes Office. No other local data or 2011-2015 ACS data is readily available to complete Table 35. No relevant information was available in the Town’s FFY 2020 - 2024 Analysis of Impediments Fair Housing Study.

### Definitions

The following definitions are used in the table below:

- **Selected Housing Conditions:**
  - Over-crowding (1.01 or more persons per room)
  - Lacking a complete kitchen
  - Lack of plumbing facilities and/or other utilities
  - Cost overburden
- **Substandard Condition:** Does not meet local code standards or contains one of the selected housing conditions.
- **Suitable for Rehabilitation:** The amount of work required to bring the unit up to local code standards is less than the fair market value of the property.
- **Not Suitable for Rehabilitation:** The amount of work required to bring the unit up to local code standards exceeds the fair market value of the property after rehabilitation work is complete.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	420	24%	1,510	49%
With two selected Conditions	0	0%	40	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	1,340	76%	1,510	49%
<b>Total</b>	<b>1,760</b>	<b>100%</b>	<b>3,060</b>	<b>99%</b>

Table 192 - Condition of Units

Data Source: 2011-2015 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	69	4%	365	12%
1980-1999	165	9%	405	13%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1950-1979	455	26%	640	21%
Before 1950	1,070	61%	1,650	54%
<b>Total</b>	<b>1,759</b>	<b>100%</b>	<b>3,060</b>	<b>100%</b>

**Table 203 – Year Unit Built**

Data Source: 2011-2015 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	1,525	87%	2,290	75%
Housing Units build before 1980 with children present	85	5%	25	1%

**Table 214 – Risk of Lead-Based Paint**

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

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			515
Abandoned Vacant Units	3	2	
REO Properties			
Abandoned REO Properties			

**Table 225 - Vacant Units**

### Describe the need for owner and rental rehabilitation base on the conditions of the jurisdiction's housing.

According to Table 31, the Town has 420 owner occupied structures with one selected condition that qualifies it as substandard. This equates to 24% of the Town's owner-occupied housing stock. However, 360 of those owner-occupied units are cost burdened according to Table 7. Thus, only 60 housing units are either overcrowded, lack a complete kitchen, or lack plumbing facilities and/or other utilities.

According to Table 31, the Town has 1,510 renter occupied structures with one selected condition that qualifies it as substandard. This equates to 49% of the Town's renter occupied housing stock. However, 1,460 of those owner-occupied units are cost burdened according to Table 7. Thus, only 50 housing units are either overcrowded, lack a complete kitchen, or lack plumbing facilities and/or other utilities.

Because of the elevated percentage of rental properties, code enforcement continues to be a high priority for the Town. The Town has developed a well-trained and proactive staff, which actively enforces regulations and educates citizens in an effort to promote health and safety.

Along with the basic need for decent affordable housing, Town Council has a strong interest in maintaining the historic integrity of its housing stock. A historic district has been created and listed on the National Register. The Town has also appointed a Historic and Architectural Review Board which enforces local ordinances establishing standards for historic rehabilitation.

Damage from the Lee/Irene flood event has had a particularly detrimental effect on the Town's housing stock. The Bloomsburg Red Cross estimated that 1,888 homes were affected by the flood. Damages ranged, but included:

- 141 homes totally destroyed
- 661 homes with major damage
- 425 homes with minor damage
- 621 homes affected in some way – i.e., damaged, but less than “minor”

The Town of Bloomsburg has over 400 structures located in the Special Flood Hazard Area. This equates to 12.5% of all structure in Bloomsburg. This total assessed value of these structures is \$24,213,964.

In an effort to flood proof homes throughout the devastated parts of the Town's tax base, \$495,128 of HOME funds were used to for 19 homes. The Town continues to work with SEDA-COG and DCED to explore how to maximize taxpayer investments while still complying with all applicable regulations. \$500,000 of CDBG-DR funding was also awarded to the Town for housing rehabilitation purposes. Two projects were completed with the Bloomsburg CDBG-DR. One project was an elevation and rehabilitation project. The other project was a demolition and replacement with a elevated modular home as this was more cost effective.

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

Based on the data from Table 33, it is estimated that 3,815 housing units were build prior to 1980 in the municipality. This figure represents 79% of the housing stock.

According to the Environmental Protection Agency, “homes built before 1978 are more likely to have lead-based paints. Deteriorating lead-based paint (peeling, chipping, chalking, cracking, damaged, or damp) is a hazard and needs immediate attention.”

Given that over three quarters of the Town's housing stock predates 1980, it is reasonable to assume that at least three quarters of the rental and owner-occupied families with incomes at or below 80% of Area Median Income, live in housing with potential lead base paid hazards.

### **Discussion**

The Town has an aged housing stock which can lead to a variety of challenges for its residents. Many older homes have poor energy efficiency making monthly utility bills more expensive. As the population ages, households on low or fixed incomes are less likely to be able to afford basic maintenance and needed improvements, thereby resulting in further deterioration of the housing stock. This limits the amount of rehabilitation owners are willing to undertake unless it is subsidized.

Additionally, aging housing stock can be a source of current and future vulnerability in certain natural disaster events. The structures of these older houses may be more at risk of destruction under strong

wind conditions, winter storm events, flooding, etc. Housing rehabilitation may or may not be able to address structural deficiencies in these instances or it may simply be cost prohibitive. Infrastructure, such as with flood mitigation, may or may not also be a viable option depending on specific local circumstances. CDBG-DR funding has been used to elevate or demolish and replace flood prone properties. The Town will continue to work with SEDA-COG to secure additional funds to continue this effort.

Bloomsburg will benefit from expanded future flood protection as well as housing flood proofing measures in areas outside of protection. Without these necessary measures, increased costs associated with the Biggert Waters Act and repeated flood damage will only encourage housing disinvestment.

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

### Introduction

HUD does not prepopulate data for Table 42. The “average inspection score” figure provided in Table 42 is based on information provided by HUD's Real Estate Assessment Center.

### Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	70	413	4	409	0	0	0
# of accessible units									

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

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

The Columbia County Housing Authority administers two public housing complexes in Columbia County. One complex is located in the Town of Bloomsburg. Eligibility to reside at this complex is restricted to families that need at least a three-bedroom apartment, in addition to income eligibility.

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

The Columbia County Housing Authority administers a total of 70 public housing units. 20 family units are located in Bloomsburg at the Town Park Village complex. The complex is in fair to good condition.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Columbia County Housing Authority	90

Table 37 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

According to the Columbia County Housing & Redevelopment Authority, there is no need for restoration or revitalization at Town Park Village at this time.

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

According to the Columbia County Housing Authority's Admission and Continued Occupancy Policy, HUD rules requires public housing authorities to inspect each of its dwelling units prior to tenant move-in, at move-out, and annually during occupancy. the Columbia County Housing Authority adheres to this policy to maintain safe, satisfactory living conditions for its public housing tenants. Below is a description of the inspection process utilized to monitor the physical condition of the Columbia County Housing Authority's public housing units.

#### Move-In Inspection:

The lease must require the public housing authority and the family to inspect the dwelling unit prior to occupancy in order to determine the condition of the unit and equipment in the unit. A copy of the initial inspection, signed by the public housing authority and the resident, must be provided to the tenant and be kept in the resident file.

#### Move-Out Inspection:

The public housing authority must inspect the unit at the time the resident vacates the unit and must allow the resident to participate in the inspection if he or she wishes, unless the tenant vacates without notice to the public housing authority. The public housing authority must provide to the tenant a statement of any charges to be made for maintenance and damage beyond normal wear and tear.

The difference between the condition of the unit at move-in and move-out establishes the basis for any charges against the security deposit so long as the work needed exceeds that for normal wear and tear.

**Annual Inspection:**

The public housing authority is required to inspect all occupied units annually using HUD's Uniform Physical Condition Standards (UPCS). Under the Public Housing Assessment System (PHAS), HUD's physical condition inspections do not relieve the public housing authority of this responsibility to inspect its units.

**Discussion:**

The Columbia County Housing Authority is committed to its mission "to provide housing opportunities to low- and moderate-income families, as well as elderly and disabled persons, while supporting programs that foster economic self-sufficiency for those (they) serve."

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

### Introduction

Prepopulated data from HUD for Table 43 is not available. Local statistics concerning homelessness are also not available, including through the Town's the FFY 2020 - 2024 Analysis of Impediments Fair Housing Study. It appears that the best homelessness data available is from the 33 County Eastern Pennsylvania Continuum of Care.

The boundaries of this area are vast, covering from Somerset County near the West Virginia border all the way to Wayne and Pike Counties at the New York and New Jersey borders. Lackawanna and Luzerne County are not included in this area which Berwick Borough borders. The Town's population is obviously a small segment of this vast area's larger population.

Information provided immediately below is 2019 Point in Time data.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	750	43	1,036	414	Unavailable
Households with Only Adults	535	46	549	685	Unavailable
Chronically Homeless Households	5	Unavailable	0	Unavailable	Unavailable
Veterans	7	4	90	202	Unavailable
Unaccompanied Youth	27	0	13	0	Unavailable

**Table 38 - Facilities and Housing Targeted to Homeless Households**



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

There are a number of agencies that provide complimentary services to the Town's homeless and at-risk populations. The provided list is not an all-encompassing of agencies providing supportive services.

- **Agape**

- This nonprofit agency has a "Building Bridges out of Poverty" program which is a sixteen week course designed to help clients better understand their poverty situation and provide them with the tools and resources to become self-sufficient. Additionally, in coordination with the Central Pennsylvania Food Bank, Agape runs the "Fresh Express" program. Roughly 9,000-13,000 pounds of food is annually served in Columbia and Montour Counties. Both the Borough of Berwick and the Town of Bloomsburg have a location where individuals/families can access food if they need it. Agape has also helped clients with clothing through their monthly giveaway program.

- **Beyond Violence**

- This nonprofit organization works with children, teens, and adults to provide options along with emotional and practical support for individuals who have been affected by domestic violence. Beyond Violence also has educational programs such as "Breaking the Cycle" which works with 7<sup>th</sup> and 10<sup>th</sup> graders in an effort to define healthy and unhealthy relationships. The goal of this curriculum is to end perpetuating cycles of poverty and abuse.

- **Caring Communities**

- Persons living with HIV/AIDS risk losing their housing due to compounding factors such as increased medical costs, limited incomes, or reduced ability to keep working due to related illnesses. Stable housing allows persons living with HIV/AIDS to access comprehensive healthcare and adhere to complex HIV/AIDS drug therapies. Caring Communities has worked with HOPWA funding in the past to assist their clients with getting rentals.

- **Columbia County Family Center**

- This agency works with individuals that are homeless, at risk of becoming homeless, and the general population by providing a number of classes covering a wider array of topic areas. These classes include focuses such as early childhood education, financial literacy and budgeting, basic parenting and fatherhood classes, as well as court mandated classes such as Juvenile Probation Workshops and Time Limited Family Reunifications for children in and out of home placements.

- **The Columbia County United Way and Berwick United Way**

- Both United Way organizations partially funds local programs focused in health, education, financial literacy, transitional housing/homelessness, transportation and other basic needs. The United Way attempts to fill in funding gaps that exist in their communities.
- **Columbia County Volunteers in Medicine:**
  - There are 4,400 medically uninsured individuals that live in Columbia. Columbia County Volunteers in Medicine Clinic serves about half of the uninsured population by providing free primary care, eye care, and dental care. Columbia County Volunteers in Medicine Clinic works with local assistance offices to get uninsured individuals on Medicaid.
- **Columbia-Montour Area Agency on Aging**
  - The services that this agency provides have expanded greatly over the years. Seniors can run into challenges such as falling behind on taxes, vet bills, and copays for medicine that make them susceptible to potential homelessness challenges. With the population of seniors rising in both communities, it remains to be seen whether this agency can keep up with the demands of assisting seniors.
- **Columbia-Montour Homeless Task Force**
  - This organization was created to work in the immediate area regarding homelessness and other issues that low- to moderate-income individuals face. This organization has come together with Bloomsburg University and the Housing Alliance of Pennsylvania to explore lessons learned around the nation to prevent and end homelessness and explore the implications for immediate communities. The Task Force has begun to collect data about services provided throughout the county and collect anecdotes.
- **CMSU**
  - CMSU provides a variety of supportive services such as Crisis and Case Management. Many times when individuals do not have stable mental health, they do not have stable housing. Although CMSU does not specialize in it, they often work with landlords to set up rent payment programs.
- **PA CareerLink®**
  - This organization often works with disabled or displaced individuals. In these instances, CareerLink is working in coordination with other area agencies to get individuals back into the work force. Assistance can sometimes be as basic as helping individuals create a resume or cover letter in their attempt to find new employment.

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

In addition to the 33 County Eastern Pennsylvania Continuum of Care, there are a number of agencies that provide services and facilities directly to Columbia County's homeless and at-risk populations. When these facilities are at capacity for filled beds, homeless individuals and families often have to be sent to other counties for sheltering. The provided list is not an all-encompassing of agencies providing services and facilities.

- Agape
  - Provides a shelter open between the hours of 7 pm to 7 am known as "Project Frozen" when the temperature drops below 25 degrees in the winter.
    - Located in the Town of Bloomsburg.
- Beyond Violence, Inc.
  - Provides shelter for women and children that are victims of domestic violence.
    - Located in the Borough of Berwick.
- Columbia/Montour Transitional Housing and Care Center
  - Provides emergency shelter and transitional housing.
    - Located at the Gatehouse facility in the Borough of Danville.
- The Women's Center, Inc.
  - Provides shelter for women and children that are victims of domestic violence.
    - Located in the Town of Bloomsburg.

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

### **Introduction**

The assessment of special need facilities and groups is listed for the following groups:

- Elderly persons (age 62 years and older)
- Persons with mental, physical and/or developmental disabilities
- Persons with alcohol or other drug addictions
- Persons with HIV/AIDS and their families
- Victims of domestic violence
- Public Housing residents

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

- **Elderly and frail elderly persons (age 62 years and older):**  
It is in the best interest for residents as well as social service providers for seniors to stay in their homes for as long as possible. From a resident standpoint, individuals will generally live longer if they are in their own homes as opposed to a nursing home. From a service standpoint, it is also less of a drain on resources to have individuals living in nursing homes or other facilities.
- **Persons with mental, physical and/or developmental disabilities:**  
According to a Needs Assessment conducted by the Columbia County Human Service Coalition, “52% of the county’s households living at or below the poverty line had a family member who was considered disabled. Additionally, 30% of the county’s population living in poverty has their employment status listed as ‘disabled.’ This lack of income makes for challenges for both housing affordability and accessibility.
- **Persons with alcohol or other drug addictions:**  
Even though persons with drug or alcohol dependencies are considered persons with disabilities for the purpose of non-discrimination, this does not prevent public housing authorities from denying admission for reasons related to alcohol and drug abuse.

Public housing authorities are required to establish standards that prohibit admission of an applicant to the public housing program if they have engaged in certain criminal activity or if the public housing authority has reasonable cause to believe that a household member’s current use or pattern of use of illegal drugs, or current abuse or pattern of abuse of alcohol may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents.

These standards can make access to public housing challenging for persons with a history of alcohol and drug abuse.

- **Persons with HIV/AIDS and their families:**

Persons living with HIV/AIDS risk losing their housing due to compounding factors such as increased medical costs and limited incomes or reduced ability to keep working due to related illnesses. Stable housing allows persons living with HIV/AIDS to access comprehensive healthcare and adhere to complex HIV/AIDS drug therapies. Caring Communities has worked with HOPWA funding in the past to assist their clients with getting rentals. This process can take a long time however.

- **Victims of domestic violence:**

Beyond Violence in Berwick has an emergency shelter for women who are victims of domestic violence and their children. The maximum amount of time clients are allowed to stay is 90 days. There are only six total beds at the agency. The Women's Center of Columbia/Montour Counties located in Bloomsburg has ten total beds.

- **Public Housing residents**

Roughly 70% of Housing Choice Vouchers in Columbia County are allocated to families with at least one member of the household that is either 62 years older or has a disability.

Additionally, roughly 70% of CCHA's public housing units are either for families that have at least one member of the household that is either 62 years older or has a disability.

Accessibility for housing units is a priority for a majority of voucher recipients and public housing residents.

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

### **Correctional Facilities:**

Columbia County does have an established a reentry program known as the Justice House program for prisoners who have been released back into the community. This program provides six months of housing until the individual is able to get themselves reestablished back into society. The notion behind this program is that it is cheaper to provide rental assistance to recent prison inmate releases and encourage them to get reintegrated into society than it is to keep them in prison.

### **Mental Health:**

The Office of Mental Health and Substance Abuse Services (OMHSAS) of Pennsylvania's Department of Public Welfare mandates that each county in the state prepare a Mental Health/Substance Abuse Housing Plan. The purpose of this plan is to plan for the implementation of a unified system strategy and the consolidation of the mental health planning process and services delivery system. The plan describes the status of and any modification to the county's efforts to enable adults and transition age individuals with serious mental illness to live, work, learn, and participate fully in their communities.

The housing plan that addresses Columbia County's needs was prepared by CMSU Mental Health, Drug & Alcohol (CMSU). CMSU has a multi-county service area that includes Columbia, Montour, Snyder, and Union Counties. Overseeing the plan's preparation was the Local Housing Options Team (LHOT), which comprises representatives from CMSU, three CMSU consumers, the CILCP Regional Housing Coordinator,

a housing property manager, and representatives from the Union County Housing Authority and the Columbia County Redevelopment Authority.

The housing plan contains the best available information on the housing needs of county residents with mental health/mental retardation (MH/MR) problems. Presently, the largest provider of housing for MH/MR residents in the Columbia County region is the Danville State Hospital, a long-term psychiatric facility operated by the Commonwealth of Pennsylvania. Established in 1869, the State Hospital is the second oldest psychiatric facility operated by the Commonwealth and serves a large portion of Central Pennsylvania. Psychiatric care is also provided via Geisinger Medical Center and Bloomsburg Hospital.

The proposed immediate outcome of the housing plan is to develop five to ten housing units and/or subsidies for the priority population. Among those served, it is hoped that at least two mental health consumers who have been in Danville State Hospital for more than two years can transition into the community.

#### **Physical Health:**

Hospitals must have written discharge policies for "appropriate referral and transfer plans" including evaluation of a patient's capacity for self-care and possibility of being cared for in "the environment from which she/he entered the hospital." The actual discharge varies with the individual being discharged, their primary and behavioral health needs, and resources and supports available. While planners try to send individuals home or to family, sometimes they discharge to a nursing home, rehab hospital or as last resort, non-HUD funded shelter.

In many hospitals, hospital discharge planners, nurses and social workers are responsible to develop the discharge plan with the patient and his/her family or caregivers. These individuals coordinate with housing and service providers including nursing homes, assisted living facilities, personal care homes, and subsidized housing facilities in identifying appropriate placements.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

#### **Other Special Needs Priority - (Low Priority)**

There is a need for services and facilities for the youth, elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with special needs.

- **SN-1 Public Safety** – Improvement in the ability to respond to emergency situations.
- **SN-2 Social Services** - Support social service programs and facilities for the youth, elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with other special needs.

#### **Assignment of Priority Discussion:**

**High Priority** - Activities are assigned a high priority if the Town will likely utilize CDBG funds to finance activities during the Five-Year Consolidated Plan period.

**Low Priority** - Activities are assigned a low priority if the activity may not be funded by the Town during the Five-Year Consolidated Plan period. The Town may support applications for other funding if those activities are consistent with the needs identified in the Five-Year Consolidated Plan.

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

Not applicable.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The Town of Bloomsburg's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study provides the following narrative concerning local public policies negatively impact affordable housing:

The Town of Bloomsburg uses an inclusive definition of family that does not prevent unrelated individuals from living in the same dwelling. Bloomsburg also permits by right community living facilities (sometimes known as group homes) within each zoning district where residential dwelling units are permitted.

The undeveloped land in the Town is zoned R-C Residential Conservation District and R-S Residential Suburban District. Multiple-unit dwellings are only permitted by special exception in these districts. Zoning Ordinance, Section 27-603 outlines the special exception requirements for multiple-unit dwellings (apartments), as follows: "Apartments (R-C and R-S Districts). Apartments of no more than four units per structure shall be permitted provided 7,500 square feet of lot area per dwelling unit area also provided." This limits new apartment buildings to only four units, and the square footage required per dwelling unit is high. In the R-U Residential Urban District, multiple-unit dwellings are permitted by right (so an applicant does not need to pay the cost to go in front of the Zoning Hearing Board). In this area, the lot area per dwelling unit is 2,000 square feet. It would be more costly to build apartments in the R-C and R-S zoning districts, and these are the areas of the Town that are most undeveloped. In the R-C Residential Conservation District, the minimum lot size is 20,000 square feet and minimum lot width is 100 feet. In the R-S Residential Suburban District, the minimum lot size is 7,500 square feet and minimum lot width is 75 feet. In the R-U Residential Urban District, the minimum lot size for a single dwelling unit is 4,000 square feet and minimum lot width is 40 feet. Because most of the undeveloped land is zoned R-C and R-S and there is less density in those districts, development in those districts is targeted toward higher-income households. Bloomsburg should explore if it is possible to re-zone some of the R-S undeveloped areas to the R-U Residential Urban District to allow for more density which could result in more affordable housing options. However, there may be other issues such as lack of infrastructure and topography that would be a barrier to creating higher density housing in these areas.

The Town is in the process of developing an Anti-Discrimination Ordinance. This ordinance would "ensure that all persons, regardless of actual or perceived race, color, sex, religion, ancestry, genetic information, national origin, sexual orientation, gender identity or expression, familial status, marital status, age, veteran status, mental or physical disability, use of guide or support animals and/or mechanical aids enjoy the full benefits of citizenship and are afforded equal opportunities for employment, housing, and use of public accommodations." The ordinance would also establish the Bloomsburg Human Relations Commission.

The definition of disruptive conduct does not exclude victims of domestic violence. While this is not required by law, such a definition may discourage victims from seeking assistance when they are in danger. Currently, Housing Ordinance states that a license can be revoked after two violations involving the same occupant. This is inordinately restrictive as most municipalities base this on three violations.



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

### **Introduction**

Generally speaking, people prefer to live reasonably close to where they work. Limited employment opportunities may lead residents to move in search of jobs elsewhere. A lack of local high paying jobs creates a gap between lower-income households and housing affordability. Job creation fuels the housing market.

Immediately below are the fifty largest employers in Columbia County as of the third quarter of 2019, according to the Pennsylvania Department of Labor and Industry:

1. Geisinger System Services
2. PA State System of Higher Education
3. Wise Foods Inc
4. Autoneum North America Inc
5. Dollar Tree Stores Distribution Ctr
6. Kawneer Company Inc
7. Metropolitan Trucking
8. Big Heart Pet Brands
9. Berwick Offray LLC
10. Geisinger-Bloomsburg Hospital
11. Berwick Hospital Co LLC
12. Columbia County
13. Wal-Mart Associates Inc
14. Giant Food Stores LLC
15. Benton Foundry Inc
16. Sekisui Polymer Innovations LLC
17. State Government
18. Weis Markets Inc
19. Geisinger Clinic
20. K-Fab Inc
21. Southern Columbia School District
22. Bloomsburg Area School District
23. Bloomsburg Carpet Industries Inc

24. Berwick Area School District
25. Mailing Services of Pittsburgh Inc
26. Family Care Home Health Agency
27. First Columbia Bank & Trust Co
28. Press-Enterprise Inc
29. Central Columbia School District
30. Aramark Campus LLC
31. Function of Beauty
32. M A Muncy Company LLC
33. Millville Area School District
34. Federal Government
35. Bloomsburg Care and Rehabilitation
36. Cheetah Chassis Corporation
37. GMRI Inc
38. Heller's Gas Inc
39. First Keystone Community Bank
40. Benton Area School District
41. Bayada Home Health Care Inc
42. Smucker Sales and Distribution
43. The Gardens at Orangeville
44. Lowe's Home Centers LLC
45. QSL Enterprises Ltd
46. CBOCS Pennsylvania LLC
47. Home Depot USA Inc
48. C S S Industries Inc
49. Central Susquehanna IU
50. Berwick Management LLC

## Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	17	0	0	0	0
Arts, Entertainment, Accommodations	464	625	13	15	2
Construction	108	90	3	2	-1
Education and Health Care Services	825	1,242	24	29	6
Finance, Insurance, and Real Estate	175	108	5	3	-2
Information	62	11	2	0	-2
Manufacturing	411	1,063	12	25	13
Other Services	136	193	4	5	1
Professional, Scientific, Management Services	315	296	9	7	-2
Public Administration	0	0	0	0	0
Retail Trade	481	414	14	10	-4
Transportation and Warehousing	168	23	5	1	-4
Wholesale Trade	98	106	3	3	0
Total	3,260	4,171	--	--	--

**Table 239 - Business Activity**

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

## Labor Force

Total Population in the Civilian Labor Force	6,070
Civilian Employed Population 16 years and over	5,650
Unemployment Rate	6.67
Unemployment Rate for Ages 16-24	5.31
Unemployment Rate for Ages 25-65	5.43

**Table 24- Labor Force**

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	1,170
Farming, fisheries and forestry occupations	275
Service	780
Sales and office	1,235
Construction, extraction, maintenance and repair	315
Production, transportation and material moving	250

**Table 41 – Occupations by Sector**

Data Source: 2011-2015 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	4,545	83%
30-59 Minutes	850	15%
60 or More Minutes	105	2%
<b>Total</b>	<b>5,500</b>	<b>100%</b>

**Table 42 - Travel Time**

Data Source: 2011-2015 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	215	35	200

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	1,380	150	370
Some college or Associate's degree	865	45	290
Bachelor's degree or higher	1,040	30	160

**Table 43 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	39	15	8	4	155
9th to 12th grade, no diploma	170	195	45	190	130
High school graduate, GED, or alternative	1,280	550	365	985	480
Some college, no degree	5,115	275	130	465	225
Associate's degree	40	105	65	165	49
Bachelor's degree	340	405	165	190	80
Graduate or professional degree	10	120	100	250	180

**Table 254 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	19,231
High school graduate (includes equivalency)	23,776
Some college or Associate's degree	26,157
Bachelor's degree	43,583
Graduate or professional degree	74,792

**Table 45 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

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

According to Table 36 there are 4,171 jobs located in the Town of Bloomsburg. The three largest employment sectors are:

- Education and Health Care Services: 1,242 jobs, 29%
- Manufacturing: 1,063 jobs, 25%
- Arts, Entertainment, Accommodations: 625 jobs, 15%

## **Describe the workforce and infrastructure needs of the business community:**

### **WORKFORCE**

According to the Columbia Montour Chamber of Commerce, workforce needs had been the single most common challenge among employers of all types and sizes prior to the pandemic, and it is easily the biggest issue facing manufacturers and distribution facilities now. They do not remember a time when there have been more employers in these sectors marketing open positions. In talking with economic development and chamber colleagues from the region and around the state, the Chamber identified several key factors:

- 1) Fear of contracting the virus in the workplace
- 2) Child care due to instability of school schedules (though child care has long been an issue, particularly for lower-income families)
- 3) UC bonuses and stimulus payment disincentivizing people from returning to the workplace
- 4) Transportation
- 5) Basic workplace skills

It is hoped that the first three issues will be less relevant as the months go on, though item 3 may extend through 2021 based on the latest Federal package. The fourth item likely will be an ongoing issue in this rural area.

Related to item 5, basic skills include the ability to complete a job application, communication skills (including discussing the need for time off with an employer), working within teams, basic budgeting and financial literacy, using Microsoft Office, and reading a tape measure. The Chamber is involved in a number of efforts to try to address these issues. Our Foundation facilitates regular discussions between employers and educators to try to improve the teaching of real workplace skills. Also, in 2020, the Foundation was awarded funds from Columbia County's Community Development Block Grant program to start a foundational skills program for unemployed and underemployed individuals. This would be a great use of CDBG funding. They are planning on offering the program again in 2021 and are speaking with officials from Columbia County about offering it to people on parole and/or leaving prison. Finally, the Foundation is just beginning the third year of a program developed in partnership with Bloomsburg University to develop team leadership and basic management skills in existing employees.

### **INFRASTRUCTURE NEEDS**

The needs for infrastructure improvements were determined through informal discussion as well as during public meetings with the Bloomsburg Town Council and staff. Priority infrastructure needs of the Council focused on sidewalks/curbscuts, recreational facilities and flood protection.

- Many sections of the Town are heavily traveled for three reasons: 1) Route 11, a major north-south highway, bisects the Town; 2) the Town is a regional center for commerce; and 3) Bloomsburg University has both a considerable off-campus (but in Town) enrollment and a fair

number of commuting students for day and evening classes. These add up to heavier than normal street traffic, foot traffic, and parking problems.

- Sidewalk and curbside improvements that enhance the Town's walkability will continue to be a high priority that increase foot traffic for local businesses.
- Street and parking planning will also continue to be reviewed and modified.
- Improved, accessible public recreational facilities are also a focus for the Town in order to ensure that those who live, work and visit in the Town have quality accessible opportunities to keep them living in, working in, and visiting the Town. Amenities such as the town park and swimming pool increase the likelihood of people staying or relocating which leads to increased tax revenue and economic success of the downtown, which in turn leads to more jobs and town-wide improvements.

Flood protection has been a major issue in the Town of Bloomsburg for roughly the past 40 years.

- Following the 2011 flood events, a flood control project to protect Kawneer Manufacturing was completed. This \$8.5 million project protects roughly 400 jobs. The County is currently investigating using WVLRP funds (\$300,000) to complete design to increase the elevation of the flood control project for accreditation. After the design is completed – funding opportunities will be ensued.
- A second project to protect Autoneum North America, Inc. and the Windsor Foods facility was completed in 2016. This \$30 million flood protection system protects about 800 jobs.
- In 2020, the Town completed another flood protection system to minimize future economic loss and protect residents. This system protects roughly 150 homes, various employers at the community's main shopping plaza, the Town Fire Department, the Town Public Works Building, the area middle and high schools. This project cost was about \$17 million.
- Columbia County currently has two Requests for Proposals advertised for flood mitigation studies on the West End of Bloomsburg and the entire Fishing Creek watershed in Columbia County. Proposals will be opened on March 18, 2021. The funding was made possible with the assistance of Rep. Millard from KCP and Small Water and Sewer grant. It is the County's intention to implement the projects after the studies are completed.

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

Downtown Bloomsburg Inc. (DBI) is undertaking a revitalization plan for Downtown Bloomsburg. The plan addresses a variety of areas including property reuse and improvement, green space, pedestrian and traffic flow, parking, zoning, and incentive programs for businesses and property owners. Currently, some

vacant and substandard structures present opportunities for revitalization via spot demolition, rehabilitation, and infill development. Additionally, much of the downtown's businesses are targeted towards Bloomsburg University's student body and not to permanent community residents.

The goal is to keep the downtown a place where students and residents want to gather, eat, shop, and operate a business well into the future. DBI's consultant, Facility Design, has completed phase two of the plan and are currently moving forward with the third and final phase of the plan. At the June 8, 2016 public hearing, numerous future potential projects were proposed associated with this study. These project ideas include intersection modifications, creating pocket parks in between buildings, and doing façade work on Market Street near the iconic community fountain.

Improved, accessible public recreational facilities are also a focus for the Town in order to ensure that those who live, work and visit in the Town have quality accessible opportunities to keep them living in, working in, and visiting the Town. Amenities such as the town park and swimming pool increase the likelihood of people staying or relocating which leads to increased tax revenue and economic success of the downtown, which in turn leads to more jobs and town-wide improvements.

Workforce development needs, business support, and infrastructure modifications will all be monitored for needed changes as portions of the plan are implemented. Revitalization of residential areas adjacent to downtown should also be an important component of this comprehensive strategy.

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

Below is a commentary on each of the three sectors:

- Educational and Health Care Services
  - Even though this is the largest job sector in the Town, there is still a surplus of job opportunities for residents outside the town. Jobs in this sector can also provide families with sustainable living wages but generally require higher educational attainment. The attainment of Bachelor's Degree or higher is highest amongst the 35-44 age group, followed closely by the 18-24 age group compared to those 35 and older. However the majority of town residents have only completed high school or equivalent. Only 31.7% of the employed civilian labor force has a Bachelor's degree or higher.
- Manufacturing
  - Although this job sector second biggest employer in Bloomsburg, there is a large surplus of jobs manufacturing jobs available to those not living in the Town. For residents who do hold these jobs, the manufacturing sector can provide families with a living wage and generally only require a high school education. Attainment of a high school diploma lead education levels for the 25-34, 45-65, and 65+ age groups. It would also lead the 18-24 age group if it were not for the presence of the University. The manufacturing industry can in some cases be susceptible to negative national and international market conditions.
- Arts, Entertainment, Accommodations
  - There is a small surplus of jobs in this industry for non-town residents. Jobs in this sector generally do not provide families with a sustainable living wages and do not generally



require higher educational attainment. Many of these jobs are likely filled by Bloomsburg University students who currently only possess a high school diploma or are considered to have some college experience. The 18-24 age groups with these two educational attainment levels are exponentially higher than all other age and educational attainment groups.

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

The Workforce Investment Act of 1998 and now the Workforce Innovation and Opportunities Act of 2014 (WIOA) provides Federal funding for workforce development nationwide. Under WIOA, Pennsylvania's Governor designates local workforce development areas, each of which has a Workforce Development Board (WDB) that oversees the public workforce system.

Central Pennsylvania Workforce Development Corporation (CPWDC), a 501(c)3 non-profit organization, is the local Workforce Development Board (WDB) for the Central Pennsylvania Region which includes the Town of Bloomsburg. CPWDC, with its extensive experience in the operation, management and oversight of workforce development programs, built the PA CareerLink® system across the nine-county region with a focus on service to employers and relevance to industry.

Programs offered by PA CareerLink® include:

- **Occupational Skills Training for Unemployed and Employed Workers:**  
Increases an individual's ability to obtain a job, enter a new career path or receive a promotion that leads to self-sufficiency. The goal of this skills training will result in full-time employment that pays family sustaining wages and offers health care benefits.
- **Trade Adjustment Assistance Act:**  
PA CareerLink® also provides re-employment services and income support to assist individuals who have become either unemployed or had hours reduced as a result of increased imports from, or shifts in production to, foreign countries. These supportive services supported by the Trade Adjustment Assistance Act may be expanded to secondary workers of businesses or suppliers to the primary company or firm. The goal of the Trade Act programs is to help trade-affected workers return to suitable employment as quickly as possible.
- **On-the-Job Training (OJT):**  
OJT is designed for individuals who already possess some job-related skills and have been laid off, are making career changes or are re-entering the labor force. An OJT gives the individual an opportunity to acquire new job-specific skills and knowledge, while receiving the same wages and benefits as current employees in the same or similar position.
- **Adult Basic Education and GED Classes:**  
Designed to help individuals develop basic skills by using real life contextual learning with an emphasis on finding and keeping family-sustaining employment. General Educational Development (GED) classes prepare individuals for the high school equivalency examination.

- **Job Preparation, Retention and Advancement Skills Workshops:**  
Helps fine tune the soft skills that employers are looking for in every employee.
- **Special Initiative Training Programs:**  
Often available for a limited time based on funding, vary in length and scope depending on factors such as the needs of employers, the needs of job seekers, and anticipated growth in emerging industries.
- **Incumbent Worker Training:**  
Employers often seek resources to assist in training their incumbent workforce on new equipment, technologies or processes or developing their skills in quality, safety, leadership or supervisory competencies.

The Foundation of the Columbia Montour Chamber was awarded funds from Columbia County's Community Development Block Grant program to start a foundational skills program for unemployed and underemployed individuals. This would be a great use of CDBG funding. They are planning on offering the program again in 2021 and are speaking with officials from Columbia County about offering it to people on parole and/or leaving prison. Finally, the Foundation is just beginning the third year of a program developed in partnership with Bloomsburg University to develop team leadership and basic management skills in existing employees.

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

Municipalities located within Columbia County including the Town participate in a Comprehensive Economic Development Strategy (CEDS) through the County's SEDA-COG membership. Each County in the SEDA-COG region (11 total counties) appoints one Commissioner and a second Representative to serve on the SEDA-COG Board.

SEDA-COG's 5-Year Comprehensive Economic Development Strategy (CEDS) was developed in coordination with the SEDA-COG Board and SEDA-COG CEDS Committee which represents the main economic interests of the Region and includes private sector representatives as a majority of its membership. The Committee collectively provides a very broad based range of input into the CEDS process and has the responsibility for working with staff to develop and update the region's CEDS for review and approval by the SEDA-COG Board of Directors. This plan was ultimately approved by the 22 member SEDA-COG board.

The goals that have been developed as part of the 5-year CEDS will be used to identify and evaluate projects and proposals in the region. The strategic goals are:

1. Encourage the protection, modernization, and expansion of existing businesses and job opportunities, and where appropriate, encourage entrepreneurship and the recruitment of new business and industry consistent with the character of the Region.
2. Aggressively encourage the deployment of technology and widespread accessibility to broadband services and capabilities.

3. Encourage the upgrading of skills and talents for the Region's workforce and the creation of family-sustaining wages.
4. Encourage the prudent utilization of the Region's natural resources in an environmentally sustainable manner (including land, water, natural gas, and lumber).
5. Improve and expand infrastructure, flood resiliency, and conservation/greening efforts to enhance the older and rural centers throughout the area for business and economic development.
6. Encourage the promotion of the Region as a destination for travel, recreation, and tourism.
7. Cultivate efforts for the Region to become resilient in the face of natural disasters, pandemics, and economic downturns.

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

As a result of reduced capacity and outright business closure requirements imposed by Governor Tom Wolf in response to the COVID-19 pandemic, many local small businesses have had a major revenue reduction during calendar year 2020. Without government assistance, many smaller businesses will likely not survive this crisis.

In response to these circumstances, a wide array of public finances tools including CDBG have been recently considered for the Town's economic recovery. Many of these publicly financed programs have been administered by a variety of local partners including SEDA-COG. The Town may consider use of publicly financing such as CDBG for economic development purposes over the next five-year period. These funding decisions will be dictated by how long the COVID-19 and/or economic downturn continues.

## **Discussion**

Economic trends are fundamental to the understanding of the housing market because of the relationship between jobs, income, and housing choice. An area that is adding jobs attracts new households. Conversely, an area that is declining as an employment center might lose population (and therefore households) over time.

## **MA-50 Needs and Market Analysis Discussion**

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

HUD has not provided prepopulated data illustrating where households with multiple housing problems are located. Additionally, the Towns FFY 2020 - 2024 Analysis of Impediments Fair Housing Study does not provide any data or discussion regarding specific census tracts where households with multiple housing problems are located. The best information that the Town has concerning households with multiple housing problems is only focused municipality wide. Discussion on this topic is provided in the Needs Assessment portion of the Consolidated Plan.

Compared to other HUD grantees, the Town of Bloomsburg is quite small in size, population, and tax base. The Town only has three census tracts within its municipal limits.

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

HUD defines a Racially or Ethnically Concentrated Area of Poverty as a census tract where:

- (1) the non-white population comprises 50 percent or more of the total population; and
- (2), the percentage of individuals living in households with incomes below the poverty rate is either:
  - (a) 40 percent or above; or
  - (b) three times the average poverty rate for the metropolitan area, whichever is lower.

According to the Town's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, there are not Racially or Ethnically Concentrated Areas of Poverty within the municipal limits. However, most pockets of racial and ethnic minorities are in the lowest income area of Town surrounding the University indicating they are most likely University students.

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

As discussed immediately above, no data is available to ascertain where households of multiple housing problems are concentrated. The best information that the Town has concerning households with multiple housing problems is only focused municipality wide.

Additionally, the Town has no Racially or Ethnically Concentrated Area of Poverty as defined by HUD.

A town wide discussion regarding the characteristics of the housing market has been previously provided in the Needs Assessment portion of the Consolidated Plan as well as earlier in this Housing Market Analysis section.

### **Are there any community assets in these areas/neighborhoods?**

The Town offers a wide array of community assets which augment the local housing market. Below is a non-exhaustive list:

Parks & Natural Resources

- Fishing Creek

- Streater Park
- Susquehanna River
- Town Park

#### Public Safety

- Bloomsburg Fire Department
- Bloomsburg Police Department
- Bloomsburg Volunteer Ambulance
- Geisinger – Bloomsburg Hospital

#### Community Facilities

- Bloomsburg Airport
- Bloomsburg Fairgrounds
- Bloomsburg Public Library
- Bloomsburg Area School District
- Bloomsburg Town Fountain and Market Square
- Bloomsburg Town Hall
- Bloomsburg University
- Columbia County Courthouse
- Columbia County Historical & Genealogical Society
- Columbia Montour Chamber of Commerce
- Farmers Market
- Numerous churches
- Rupert Bridge

#### Arts & Entertainment

- ArtFest
- Artspace Gallery
- Bloomsburg Children's Museum
- Bloomsburg Nationals
- Bloomsburg Theatre Ensemble
- Caldwell Consistory
- Early Bird Sports Expo
- Greenly Center
- Historic District
- Iron Street Gallery
- Numerous small businesses
- Numerous restaurants
- Renaissance Jamboree
- Summer Concert Series
- The Exchange
- The Haas Gallery of Art
- Train Rides
- Walking Tours

### **Are there other strategic opportunities in any of these areas?**

Currently, most visitors to the municipality are traveling from other Mid-Atlantic States. There are significantly less destination visitors from Western Pennsylvania and other Midwestern States. Generally, travelers from the west that do stop in both communities are for quick food, fuel, etc. purchases in route to another destination. The Columbia Montour Visitors Bureau believes that tourism is a key component of economic development for the Town.

In addition to this opportunity, efforts to showcase the Town can potentially attract new residents and businesses given the relatively close distance to metropolitan areas such as New York City and Philadelphia via Interstate 80. Bloomsburg has done well trying to develop itself as an arts destination. The Visitors Bureau is currently working in coordination with Bloomsburg University to do a celebrity arts series. Bloomsburg is setup to be a good “walkable community” and has a fantastic parks system including the recently completed Streater Park, and improvements underway to Town Park and swimming pool which are funded in part utilizing CDBG funding.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

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

Broadband service is widely available throughout the entire Town of Bloomsburg. However, the cost is prohibitive for low- and moderate-income households.

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

The only “terrestrial” broadband service provider in the Town of Bloomsburg is Service Electric. The cost for this service starts at \$76 for 1000 gigs/month and an additional \$10/month for every 50 gigs over 1000.

Satellite internet providers such as HughesNet are available but the cost for that service is \$125/month and up.

Given that the region is considered very rural, there is no incentive for other internet service providers to construct the infrastructure necessary to offer broadband service to the Town because there are not enough households to cover the cost of construction and therefore the service would be ill-affordable. The broadband service system is by nature set up to be a monopoly in this region and therefore negates that ability to increase competition and lower the cost of service. So, while increased competition by having more than once broadband Internet service provider to serve the Town would lower the cost of that service, it is not feasible for other service providers to construct the necessary infrastructure due to cost versus users.

If for some reason a household does not have access to broadband service currently, many programs have been created to provide a hot spot to allow those households to telework and participate in distance learning. However, using a hot spot is not a long-term solution to the issue because the cost of unlimited data on a cellular phone plan would also be cost prohibitive to low- and moderate-income households and there is often a fee attached to using the device as a hot spot.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

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

Columbia County updates its Hazard Mitigation Plan every five years to meet requirements set forth by the Federal Emergency Management Agency (FEMA) and Pennsylvania Emergency Management Agency (PEMA,) in order for the county to be eligible for funding and technical assistance from state and federal hazard mitigation programs.

According to the 2017 Columbia County Hazard Mitigation Plan, “flooding, flash flooding, and ice jams” are the greatest natural or manmade hazard to face the county. The worst-case scenario for flooding in Columbia County was 2011’s Tropical Storm Lee.

This storm developed as a tropical disturbance in the Gulf of Mexico and was a particularly large and slow-moving storm. By the time it reached Pennsylvania, the storm had lost its tropical characteristics and merged with an upper-level trough positioned over the eastern third of the US, resulting in a storm of renewed strength. The storm dumped record rainfall in the Susquehanna River Valley –10-15 inches total in the county.

The flooding was exacerbated by the fact that in many areas, the ground was still saturated from Hurricane Irene’s rains the week prior. During Lee, the Susquehanna River crested at a record high of 32.75 feet. Pennsylvania Governor Tom Corbett declared a Level 1 emergency in the Commonwealth for this event. It was the first time that level of emergency had been declared since September 11, 2001.

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

Tropical Storm Lee knocked out power in the County for 7 days (September 8-16). Three shelters were activated during the storm, and over 80 units of temporary housing were deployed after the fact. Of those temporary units, 65 were still occupied in 2012. According to the 2017 Columbia County Hazard Mitigation Plan, the Town of Bloomsburg has a total of 364 National Flood Insurance Program (NFIP) policies in place, with a total coverage amount of \$53,189,000. 928 claims have been since 1978, amounting to \$31,146,929 in payouts. Many of these flood prone structures are older homes, occupied by low-and moderate-income households.

This situation is particularly prevalent in the “West End” of Town. Many structures are in the 100-year floodplain or even the floodway. HUD financial assistance is prohibited in floodways unless an exception in section 55.12(c) applies or the project is a functionally dependent use (e.g. dams, marinas, and port facilities) or a floodplain function restoration activity.



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The following priorities have been identified for the Town of Bloomsburg for the period of FFY 2021 through FFY 2025 for its CDBG program:

#### **Housing Priority**

- **HS-1: Fair Housing** – Support education, enforcement/reporting, and/or evaluation/study of Fair Housing rights and other housing related topics relevant to the public.
- **HS-2: Housing Stock** - Support efforts to create new units of affordable and/or accessible housing as well as maintain and improve the quality of older homes, including elimination of slum and blighting conditions.

#### **Community and Economic Development Priority**

- **DV-1 Community Facilities** - Improve the parks, recreational centers, trails, bikeways, and public and community facilities through rehabilitation, new construction, and handicap accessibility improvements.
- **DV-2 Infrastructure** - Improve infrastructure through rehabilitation, reconstruction, and new construction of streets, sidewalks, ADA curb cut ramps, sewer, water, storm water management, flood protection, bridges, green infrastructure, etc.
- **DV-3 Employment** - Support and encourage job creation, job retention, and job training opportunities as well as entrepreneurship and small business development.

#### **Other Special Needs Priority**

- **SN-1 Public Safety** - Improvement in the ability to respond to emergency situations.
- **SN-2 Social Services** - Support social service programs and facilities for the youth, elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with other special needs.

#### **Administration, Planning, and Management Priority - (High Priority)**

There is a continuing need for planning, administration, management, and oversight of Federal, state, and local funded programs.

- **AM-1 Overall Coordination** - Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, annual action plans, five-year consolidated plans, substantial amendments,

consolidated annual performance and evaluation reports (CAPER), environmental reviews and clearances, fair housing, and compliance with all Federal, State, and local laws and regulation.

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

### Geographic Area

Table 266 - Geographic Priority Areas

1	Area Name:	Town of Bloomsburg
	Area Type:	Local Target Area
	Other Target Area Description:	-
	HUD Approval Date:	-
	% of Low/ Mod:	59.1%
	Revital Type:	Comprehensive
	Other Revital Description:	Low- and Moderate-Income Qualifying Areas throughout the Town of Bloomsburg.
	Identify the neighborhood boundaries for this target area.	This is based on the municipal boundaries.
	Include specific housing and commercial characteristics of this target area.	Lack of housing accessibility for elderly and disabled residents, aging and deteriorating housing stock, commercial structures, and public infrastructure.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This was done through consultation meetings and interviews, community notices, public hearings, and other planning documents.
	Identify the needs in this target area.	The needs are public service programs, housing rehabilitation, new construction, demolition, job creation and retention, public and community facility improvements, infrastructure improvements, code enforcement, and public safety improvements.
	What are the opportunities for improvement in this target area?	The opportunities are developable land and sites for redevelopment for housing and job creation.
	Are there barriers to improvement in this target area?	The largest barriers are funding and lack of interest from private investors.

### General Allocation Priorities

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

for HOPWA)

The Town of Bloomsburg allocates at least 70% of its CDBG funds to service areas with populations of at least 51% low- and moderate-incomes. The following census tracts and block meet these parameters:

- Census Tract, 511 Block Group 1: 74.36%
- Census Tract, 511 Block Group 2: 86.03%
- Census Tract, 511 Block Group 4: 86.03%
- Census Tract, 512 Block Group 1: 62.50%
- Census Tract, 512 Block Group 2: 98.66%
- Census Tract, 512 Block Group 3: 58.14%

The Town's population is predominately low- and moderate-incomes, 59.14%.

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

### Priority Needs

Table 47 – Priority Needs Summary

1.	Priority Need Name	Housing Priority
	Priority Level	High Priority
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Town Wide
	Associated Goals	HS-1 Fair Housing HS-2 Housing Stock
	Description	There is a need to support Fair Housing activities and to improve the quality of the housing stock.

	<b>Basis for Relative Priority</b>	<ul style="list-style-type: none"> <li>Completion of the FFY 2020-FFY 2024 Analysis of Impediments Study.</li> <li>Consultation meetings and interviews with housing and social service providers.</li> </ul>
<b>2.</b>	<b>Priority Need Name</b>	<b>Community and Economic Development Priority</b>
	<b>Priority Level</b>	High Priority
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-Housing Community Development
	<b>Geographic Areas Affected</b>	Town Wide
	<b>Associated Goals</b>	DV-1 Community Facilities DV-2 Infrastructure DV-3 Employment

3.	Description	There is a need to improve community facilities, infrastructure, and support the local economy.
	Basis for Relative Priority	<ul style="list-style-type: none"> <li>• FFY 2021 Public Hearings</li> <li>• Consultation with Town staff and Council</li> </ul>
	Priority Need Name	Other Special Needs Priority
	Priority Level	High Priority
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-Housing Community Development
	Geographic Areas Affected	Town Wide
	Associated Goals	SN-1 Public Safety SN-2 Social Services

	<b>Description</b>	There is a need to adapt to changing residents needs in the aftermath of the Coronavirus pandemic.
	<b>Basis for Relative Priority</b>	<ul style="list-style-type: none"> <li>• FFY 2021 Public Hearings</li> <li>• Consultation with Town staff and Council</li> <li>• Consultation meetings and interviews with social service providers</li> </ul>
<b>4.</b>	<b>Priority Need Name</b>	<b>Administration, Planning, and Management Priority</b>
	<b>Priority Level</b>	High Priority
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-Housing Community Development
	<b>Geographic Areas Affected</b>	Town Wide
	<b>Associated Goals</b>	AM-1 Overall Coordination



	<b>Description</b>	Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, annual action plans, five-year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports (CAPER), environmental reviews and clearances, fair housing, and compliance with all Federal, State, and local laws and regulation.
	<b>Basis for Relative Priority</b>	<ul style="list-style-type: none"> <li>• Consultation with Town staff and Council</li> </ul>

### Narrative (Optional)

- **High Priority** - Activities are assigned a high priority if the Town is anticipated to utilize CDBG funds to finance activities during the Five-Year Consolidated Plan period.
- **Low Priority** - Activities are assigned a low priority if the activity is not anticipated to be funded by the Town during the Five-Year Consolidated Plan period. The Town may support applications for other funding if those activities are consistent with the needs identified in the Five-Year Consolidated Plan.

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

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	<p>Traditionally, the Columbia County Housing Authority has provided Tenant Based Rental Assistance through the Section 8 Housing Choice Voucher program.</p> <p>Given negative economic impacts associated with the COVID-19 pandemic, the Town of Bloomsburg has previously utilized CDBG-CV funding for Tenant Based Rental Assistance. The Town of Bloomsburg will consider continued funding for programs such as this dependent upon local demand and how long the negative economic impacts of COVID-19 persist.</p>
TBRA for Non-Homeless Special Needs	The Town has not traditionally provided Tenant Based Rental Assistance for Non-Homeless Special Needs populations through its CDBG or HOME funded programs.
New Unit Production	The Town has not traditionally provided new unit production through its CDBG or HOME funded programs. New unit production is generally driven by the private sector or other public financing mechanisms.
Rehabilitation	There is a high demand in the municipality to provide rehabilitation assistance. The Town has traditionally funded this effort through its HOME funded program.
Acquisition, including preservation	The cost to acquire property is expensive, especially when relocation benefits are required. Historically, both the Town has not conducted acquisition activities through the CDBG or HOME programs.

**Table 278 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The program year for the Town of Bloomsburg runs from October 1, 2021 through September 30, 2025. The Town is anticipated to receive \$261,529 for FFY 2021. Given that funding allocations are unknown for future federal fiscal years, an allocation amount of \$261,529 is utilized for each federal fiscal year between FFY 2022 through FFY 2025 in projection immediately below.

The accomplishments of these projects will be reported following the conclusion of each program year, in the Consolidated Annual Performance and Evaluation Report (CAPER).

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$261,529	\$0	\$0	\$261,529	\$1,046,116	Expected amount available for the remainder of the Consolidated Plan's implementation based on level funding allocations between FFY 2022-2025.

Table 289 - Anticipated Resources

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

In addition to the CDBG entitlement funds, the Town anticipates the following resources may be available to local partners to undertake the strategies identified in the Five-Year Consolidated Plan:

- Columbia County Access Grant Program
- Community Development Block Grant – Coronavirus Response
- Community Health Choices
- Emergency Solutions Grant
- First Time Home Buyers Assistance Program
- HOME Program
- Low-Income Housing Tax Credit Program (LIHTC)
- Pennsylvania Assistive Technology Foundation
- Pennsylvania Department of Natural Resources Grant Programs
- Pennsylvania Department of Transportation Multi-Modal Transportation Fund
- Pennsylvania Housing Finance Agency
- Pennsylvania Liquid Fuels Program
- Public Housing Developments
- Section 8 Rental Assistance Program
- Self-Determination Housing Project
- U.S. Department of Agriculture (USDA) Rural Development Single Family Housing Programs
- Weatherization Program

CDBG funds may be considered by the Town as a match source for projects financed with other resources, when a national objective can be met and match requirements do not preclude use of federal funds.

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

Publicly owned property will likely be utilized for any DV-1 Community Facility or DV-2 Infrastructure projects.

**Discussion**

With limited CDBG funds available to address the needs identified in the Five-Year Consolidated Plan, the Town of Bloomsburg will work cooperatively with private, public, and non-profit partners.

## SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Town of Bloomsburg	Government agency	Community Development – Public Facilities, Neighborhood Improvements, Public Services, Economic Development Planning	Jurisdiction
Central PA Continuum of Care	Government agency	Homelessness	Region
Columbia County Housing Authority	PHA	Affordable Housing: Ownership Affordable Housing: Rental Public Housing	Region
Columbia County Human Service Coalition Member Organizations	Nonprofit organization	Homelessness Non-homeless special needs	Region
Columbia Montour Chamber of Commerce	Private Industry	Economic Development Planning	Region
Community Strategies Group	Redevelopment authority	Affordable Housing: Ownership Affordable Housing: Rental Community Housing Development Organization (CHDO) Planning	Region
DRIVE	Government agency	Economic Development Planning	Region
SEDA-COG	Government agency	Community Development – Public Facilities, Neighborhood Improvements, Public Services, Economic Development Planning	Region

**Table 50 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

Compared to other HUD grantees, the Town is quite small in size, population, and tax base. Given this reality, a majority of the efforts discussed in this FFY 2021-2025 Consolidated Plan need to be addressed with the assistance of other organizations. Many of these organizations are located throughout Columbia County, some even outside of Columbia County.

These organizations' service areas can be coterminous with the county or even on a more regional scale. As a result, services and evaluation of public needs are often more regionally focused. This can be both a strength and a weakness. Communities often have similar challenges, so it makes sense to address issues with a collaborative, regionally oriented mentality. However, the Town also then does not always have direct control with how it addresses its challenges, including in the context of the FFY 2021-2025 Consolidated Plan.

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

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

**Table 51 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

There are a number of agencies that provide complimentary services to the Town's homeless and at-risk populations. The provided list is not an all-encompassing of agencies providing supportive services.

- **Agape**
  - This nonprofit agency has a "Building Bridges out of Poverty" program which is a sixteen week course designed to help clients better understand their poverty situation and provide them with the tools and resources to become self-sufficient. Additionally, in

coordination with the Central Pennsylvania Food Bank, Agape runs the “Fresh Express” program. Roughly 9,000-13,000 pounds of food is annually served in Columbia and Montour Counties. Both the Borough of Berwick and the Town of Bloomsburg have a location where individuals/families can access food if they need it. Agape has also helped clients with clothing through their monthly giveaway program.

- **Caring Communities**

- Persons living with HIV/AIDS risk losing their housing due to compounding factors such as increased medical costs, limited incomes, or reduced ability to keep working due to related illnesses. Stable housing allows persons living with HIV/AIDS to access comprehensive healthcare and adhere to complex HIV/AIDS drug therapies. Caring Communities has worked with HOPWA funding in the past to assist their clients with getting rentals.

- **Columbia County Family Center**

- This agency works with individuals that are homeless, at risk of becoming homeless, and the general population by providing a number of classes covering a wider array of topic areas. These classes include focuses such as early childhood education, financial literacy and budgeting, basic parenting and fatherhood classes, as well as court mandated classes such as Juvenile Probation Workshops and Time Limited Family Reunifications for children in and out of home placements.

- **The Columbia County United Way and Berwick United Way**

- Both United Way organizations partially funds local programs focused in health, education, financial literacy, transitional housing/homelessness, transportation and other basic needs. The United Way attempts to fill in funding gaps that exist in their communities.

- **Columbia County Volunteers in Medicine:**

- There are 4,400 medically uninsured individuals that live in Columbia. Columbia County Volunteers in Medicine Clinic serves about half of the uninsured population by providing free primary care, eye care, and dental care. Columbia County Volunteers in Medicine Clinic works with local assistance offices to get uninsured individuals on Medicaid.

- **Columbia-Montour Area Agency on Aging**

- The services that this agency provides have expanded greatly over the years. Seniors can run into challenges such as following behind on taxes, vet bills, and copays for medicine that make them susceptible to potential homelessness challenges. With the population of seniors rising in both communities, it remains to be seen whether this agency can keep up with the demands of assisting seniors.

- **CMSU**

- CMSU provides a variety of supportive services such as Crisis and Case Management. Many times when individuals do not have stable mental health, they do not have stable housing. Although CMSU does not specialize in it, they often work with landlords to set up rent payment programs.

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

Columbia County has not had a fixed route bus service or any viable public transit system since the 1960s. Consultation interviews with housing and social service agencies suggest that the biggest challenge to the delivery of services to special needs populations and persons experiencing homelessness is to be due to a lack of local public transportation access. Transportation is critical to access for healthcare, social services, and employment opportunities, particularly given the rural landscape of the region.

Lack of public transportation access for low- to moderate-income populations, particularly for larger households with only one car, households with multiple employed members, and the disabled has been routinely cited as a contributing factor for perpetuating poverty. Clients are also sometimes forced into driving on suspended or revoked licenses due to a lack of immediate facilities.

Additionally, social service providers sometimes are forced into holding onto clients longer than they otherwise should because of lack of transportation access. This only adds additional strain on local facilities. When local social service providers must send their clients to other counties due to specialty needs, a lack of transportation access can keep individuals from receiving service at all.

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

The need for additional public transportation access remains to be seen as the number of baby boomer seniors increases in the coming years. As of 2019, the Greater Susquehanna Valley United Way, the United Way of Columbia and Montour County, the Greater Susquehanna Valley Chamber of Commerce, Transitions PA, River Valley Transit, Rabbittransit, Bucknell University, and SEDA-COG have continued efforts to get a \$300,000 fixed route pilot program funded by the Pennsylvania Department of Transportation. This fixed routed piolet program would cover much of the Route 11 and Route 15 corridor throughout the Susquehanna Valley.

Unfortunately, this effort has run into a funding challenge as a result of the COVID-19 pandemic. Per consultation correspondence with Steve Herman of SEDA-COG's Transportation Department, scaled back proposals are still being crafted for Pennsylvania Department of Transportation consideration in an effort to maintain political momentum for this needed service.



**SP-45 Goals Summary – 91.215(a)(4)**

<b>Goals Summary Information Sort Order</b>	<b>Goal Name</b>	<b>Start Year</b>	<b>End Year</b>	<b>Category</b>	<b>Geographic Area</b>	<b>Needs Addressed</b>	<b>Funding</b>	<b>Goal Outcome Indicator</b>
1	HS-1 Fair Housing	2021	2025	Affordable Housing, Public Housing, Homeless	Municipal Wide	Housing Priority	CDBG: \$20,000	Other: 1 Other
2	HS-2 Housing Stock	2021	2025	Affordable Housing, Public Housing, Homeless	Municipal Wide	Housing Priority	CDBG: \$75,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit;  Buildings Demolished:0 Buildings;
3	DV-1 Community Facilities	2021	2025	Non-Housing Community Development	Municipal Wide	Community and Economic Development Priority	CDBG: \$285,920	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 14,855 Persons Assisted;  Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted;
4	DV-2 Infrastructure	2021	2025	Non-Housing Community Development	Municipal Wide	Community and Economic Development Priority	CDBG: \$400,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 14,855 Persons Assisted;  Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted

5	DV-3 Employment	2021	2025	Non-Housing Community Development	Municipal Wide	Community and Economic Development Priority	CDBG: \$100,000	Jobs created/retained: 5 Jobs;  Businesses assisted: 10 Businesses assisted
6	SN-1 Public Safety	2021	2025	Non-Homeless Special Needs	Municipal Wide	Other Special Needs Priority	CDBG: \$75,000	Public service activities other than Low/Moderate Income Housing Benefit: 14,855 Persons Assisted;  Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted
7	SN-2 Social Services	2021	2025	Non-Homeless Special Needs	Municipal Wide	Other Special Needs Priority	CDBG: \$75,000	Public service activities other than Low/Moderate Income Housing Benefit: 14,855 Persons Assisted;  Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted
8	AM-1 Overall Coordination	2021	2025	Administration, Planning, and Management	Municipal Wide	Administration, Planning, and Management Priority	CDBG: \$261,529	Other: 5 Other

**Table 52 – Goals Summary**

### Goal Descriptions

1.	Goal Name	HS-1: Fair Housing
	Goal Description	Support education, enforcement/reporting, and/or evaluation/study of Fair Housing rights and other housing related topics relevant to the public.

2.	Goal Name	HS-2: Housing Stock
	Goal Description	Support efforts to create new units of affordable and/or accessible housing as well as maintain and improve the quality of older homes, including elimination of slum and blighting conditions.
3.	Goal Name	DV-1 Community Facilities
	Goal Description	Improve the parks, recreational centers, trails, bikeways, and public and community facilities through rehabilitation, new construction, and handicap accessibility improvements.
4.	Goal Name	DV-2 Infrastructure
	Goal Description	Improve infrastructure through rehabilitation, reconstruction, and new construction of streets, sidewalks, ADA curb cut ramps, sewer, water, storm water management, flood protection, bridges, green infrastructure, etc.
5.	Goal Name	DV-3 Employment
	Goal Description	Support and encourage job creation, job retention, and job training opportunities as well as entrepreneurship and small business development.
6.	Goal Name	SN-1 Public Safety
	Goal Description	Improvement in the ability to respond to emergency situations.
7.	Goal Name	SN-2 Social Services
	Goal Description	Support social service programs and facilities for the youth, elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with other special needs.
8.	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, annual action plans, five-year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports (CAPER), environmental reviews and clearances, fair housing, and compliance with all Federal, State, and local laws and regulation.

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

During this Five-Year Consolidated Plan, it is unlikely that the Town of Bloomsburg will utilize CDBG funds as a financing source for affordable housing projects. The Town will utilize HOME funds from the Commonwealth of Pennsylvania to do affordable housing projects/activities over the Five-Year Consolidated Plan period.

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

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The Columbia County Housing Authority is not under a Section 504 Voluntary Compliance Agreement.

According to the Columbia County Housing Authority there is no need to increase the number of accessible units. There are currently two (2) units available at Town Park Village and there have not been many requests for these units in the past.

### **Activities to Increase Resident Involvements**

The Columbia County Housing & Redevelopment Authorities maintains a website (<http://www.columbiacountyhousing.com/home.html>) to inform the public of the programs, projects, and housing opportunities that they provide. A public notice section is also located on this website to inform the public of any newsworthy developments at the Authority.

According to the CCHRA Executive Director, to date there have been no efforts to involve the residents at Town Park Village.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No.

### **Plan to remove the ‘troubled’ designation**

Not applicable.

## **SP-55 Strategic Barriers to Affordable Housing – 91.215(h)**

### **Barriers to Affordable Housing**

The Town of Bloomsburg's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study has identified the following contributing factors which negatively impact affordable housing:

- Barriers to development; and
- Predatory affordable housing options; and
- Waiting lists for affordable housing programs; and
- High utility costs; and
- Insufficient shelter beds; and
- Lack of organized outreach to programs that assist with housing affordability; and
- Local ordinances restrict housing opportunities.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The following strategies have been proposed as strategies to maintain existing affordable housing and create opportunities for new units of affordable housing, per the Town's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study:

- Continue to support Community Strategies Group's efforts to develop new units of affordable housing.
- Participate in the manufactured housing task force.
- Provide funding to solutions that address predatory affordable housing options.
- Explore the feasibility of creating an incentive for high-density development in the West End of town.
- When opportunities arise, support public and private efforts to create new units of affordable housing.
- Consider affordable housing needs when allocating CDBG funding.
- Create a link to Columbia County's utility assistance resources page from the Fair Housing Hub.
- Create a link to SEDA-COG's weatherization program on the Fair Housing Hub.
- Have materials about utility assistance programs available at Town Hall.
- Assess the need to provide additional emergency or transitional shelter, rapid rehousing, and homelessness prevention services in the Town and the region.
- Submit a regional competitive ESG (Emergency Solutions Grant) application to DCED to fund the needs and solutions identified in the assessment.
- Include information about affordable housing programs on the Fair Housing Hub.

- Change the definition of disruptive conduct so that it excludes victims of domestic violence.
- Explore if any of the R-S undeveloped areas can be rezoned R-U to allow for more density and affordable housing.



## **SP-60 Homelessness Strategy – 91.215(d)**

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

The Town of Bloomsburg’s Citizen Participation Plan encourages consultation with local homelessness organizations during the development of various CDBG planning efforts. These organizations include:

- Beyond Violence, Inc.
  - Provides shelter for women and children that are victims of domestic violence.
    - Located in the Borough of Berwick.
- Columbia/Montour Transitional Housing and Care Center
  - Provides emergency shelter and transitional housing.
  - Located at the Gatehouse facility in the Borough of Danville.
    - This is a nine-mile drive between Bloomsburg and Danville and a twenty two mile drive from Berwick to Danville.
- Eastern Pennsylvania Continuum of Care
  - HUD program designed to promote regionwide commitment to the goal of ending homelessness.
- The Women’s Center, Inc.
  - Provides shelter for women and children that are victims of domestic violence.
  - Located in the Town of Bloomsburg.

### **Addressing the emergency and transitional housing needs of homeless persons**

The Town of Bloomsburg’s FFY 2020 - 2024 Analysis of Impediments Fair Housing Study provides the following strategies to address this housing need:

- Assess the need to provide additional emergency or transitional shelter, rapid rehousing, and homelessness prevention services in the Town and the region.
  - Key Partners: Continuum of Care, Community Strategies Group, SEDA-Council of Governments, Town of Bloomsburg

- Submit a regional competitive ESG (Emergency Solutions Grant) application to DCED to fund the needs and solutions identified in the assessment.
- Key Partners: Continuum of Care, SEDA-Council of Governments

**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 Town supports the efforts of local partner agencies to address the need for rapid rehousing.

CCHA's Homelessness Prevention and Rapid Re-Housing Program's aim is to provide financial assistance and services to minimize and prevent individuals and families from becoming homeless.

Beyond Violence in Berwick and the Women's Center of Columbia/Montour Counties in Bloomsburg both have counseling and programs to assist their clients with finding more permanent housing opportunities. The Women's Center of Columbia/Montour Counties holds focus groups on this topic and other related topics such as healthcare, budgeting, and parenting. The Gatehouse also lists "securing affordable housing" as one of their shelter's tenant goals for their residents.

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

A variety of programs are established in Columbia County to help low-income individuals and families avoid becoming homeless. The Columbia County United Way and Berwick United Way, the Columbia County Family Center, Beyond Violence, and the Women's Center of Columbia/Montour Counties offer some form of budgeting or financial literacy class. The goals of these classes are for clients to learn how to earn money, manage it, and potentially invest it, and/or donate it to organizations or causes to help others. Successful money management is a critical skill for clients to develop in order to find and maintain housing which is affordable to their budget.

Numerous programs are also available for individuals and families recently discharged from a publicly funded institution or system of care. CMSU has established a Mental Health/Substance Abuse Housing Plan as required by the Pennsylvania Department of Public Welfare's Office of Mental Health and Substance Abuse Services (OMHSAS). This plan describes the status of and any modification to the county's efforts to enable adults and transition age individuals with serious mental illness to live, work, learn, and participate fully in their communities.

The county also has an established reentry program known as the Justice House program for prisoners who have been released back into the community. For individuals about to be released from a medical institution, hospitals must have written discharge policies that include evaluation of a patient's capacity for self-care and possibility of being cared for in "the environment from which he/she entered the hospital." The actual discharge varies with the individual being discharged, their primary and behavioral health needs, and resources and supports available. While planners try to send individuals home or to family, sometimes they discharge to a nursing home, rehab hospital or as last resort, non-HUD funded shelter.

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

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

For the CDBG and HOME Program rehab programs, all contracts entered after January 10, 2002 must comply with the Lead Based Paint Regulations dated September 15, 1999 for housing rehabilitation. These regulations include the requirement that all work performed on lead-containing surfaces must conform to lead-safe practices and be completed by workers who are either supervised by an EPA-certified abatement supervisor, or workers trained in lead-safe work practices. If abatement options are specified in the work writeup, then the contractor must hire an EPA-certified and state licensed abatement contractor and submit proof of the current state license.

The following requirements apply to federally funded housing rehabilitation:

Rehab where the costs range from \$1,000 to \$4,999:

- Provisions of the Protect Your Family From Lead in Your Home Pamphlet found at [www.epa.gov/lead](http://www.epa.gov/lead)
- Paint testing
- Repair surfaces disturbed during rehabilitation
- Use lead safe work practices
- Clearance of the work site

Rehab where the costs range from \$5,000 to \$24,999:

- Provisions of the Protect Your Family From Lead in Your Home Pamphlet found at [www.epa.gov/lead](http://www.epa.gov/lead)
- Paint testing and risk assessment
- Interim controls
- Use lead safe work practices
- Clearance of the unit

Rehab where the work exceeds \$25,000:

- Provisions of the Protect Your Family From Lead in Your Home Pamphlet found at [www.epa.gov/lead](http://www.epa.gov/lead)
- Paint testing and risk assessment
- Abatement (interim controls on exterior surfaces not disturbed by rehab)
- Use lead safe work practices
- Clearance of the unit

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

According to HUD, any houses and apartments built before 1978 have paint that contains high levels of lead. According to 2008-2012 ACS Data, of the 4,685 occupied housing units in the Town of Bloomsburg, there were 3,725 built prior to 1980, or 79.5%.

Of the percentage of families with children in Bloomsburg under 5 years old (the ages when children are most susceptible to health risks from lead-based paint), 22.6% lived in poverty according to 2008-2012 ACS data.

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

Any housing rehabilitation projects undertaken by the Town of Bloomsburg will utilize DCED's Housing Rehabilitation Guidebook dated November 2020. This guidebook was specifically created for projects financed with CDBG and/or HOME funds. The actions listed above were obtained from this literature.

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

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

Given the economic downturn associated with COVID-19, preserving local jobs and businesses has been as important as ever for the Town so that the increase in poverty level families is minimized. In an effort to encourage a local economic recovery, economic empowerment of the Town's residents also needs to occur. These efforts need to include but are not limited to new employment opportunities, employee education and job training, and business technical assistance efforts.

The resources and opportunities that the Town has for minimizing the number of families with incomes below the poverty line are limited. Since poverty is a function of income, its effect on housing opportunity and choice is apparent. Conversely, without adequate, stable housing, alleviating poverty is more difficult. Still, the means of addressing both issues are fragmented.

Several structural barriers to poverty are addressed through different local policies. For example, the Town has adopted a Section 3 Action Plan which requires the employment of Section 3 households in construction contracts when possible. Admittedly, contractors often already have the workforce necessary to complete a construction project though.

More direct efforts to alleviate poverty by combining case management, social services, job training, and housing assistance are more common through collaboration with the Columbia County Human Service Coalition.

The goals of the FFY 2021-2025 Consolidated Plan concerning economic development include:

#### **Community and Economic Development Priority - (High Priority)**

There is a need to improve the public and community facilities, infrastructure, employment and the quality of life in the Town of Bloomsburg.

- **DV-1 Community Facilities** - Improve the parks, recreational centers, trails, bikeways, and public and community facilities through rehabilitation, new construction and handicap accessibility improvements.
- **DV-2 Infrastructure** - Improve infrastructure through rehabilitation, reconstruction, and new construction of streets, sidewalks, ADA curb cut ramps, sewer, water, storm water management, flood protection, bridges, green infrastructure, etc.
- **DV-3 Employment** - Support and encourage job creation, job retention, and job training opportunities as well as entrepreneurship and small business development.

#### **Assignment of Priority Discussion:**

**High Priority** - Activities are assigned a high priority if the Town of Bloomsburg will likely utilize CDBG funds to finance activities during the Five-Year Consolidated Plan period.

**Low Priority** - Activities are assigned a low priority if the activity may not be funded by the Town of Bloomsburg during the Five-Year Consolidated Plan period. The Town may support applications for other funding if those activities are consistent with the needs identified in the Five-Year Consolidated Plan.

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

Providing access and increasing the supply of affordable housing is integrally tied to the Town’s antipoverty strategy. The most successful way to implement this antipoverty strategy is through job training/creation activities while also providing affordable housing. Collaboration between the Town, SEDA-COG, public and private partners, and other non-profit organizations will continue to be necessary over the next five years to meet the goals of the FFY 2021-2025 Consolidated Plan, the FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, and other goals mutually beneficial for the Town and its partners as it relates to both poverty and affordable housing.

## **SP-80 Monitoring – 91.230**

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

The Town of Bloomsburg has entered into a formal legal agreement with SEDA-COG to provide administration of the grant(s). SEDA-COG Community Development Staff will manage project development and application preparation responsibilities including citizen participation requirements, preparation of the Consolidated and Annual Action Plans, and satisfaction of federal regulatory requirements related to plan submission, including the Consolidated Action Plan Evaluation Report (CAPER).

Specific grant administration responsibilities will include assistance in record keeping and financial management (including preparation and approval of invoice forms and IDIS draws), contract review and finalization of project scope, project coordination, procurement; regular review of required policies/plans, preparation, approval, and submission of progress reports, and close-out/monitoring. Specific project management responsibilities to be carried out on a project-by-project basis include Labor Standards Enforcement and completion of the required Environmental Review(s).

As the grantee, the Town will retain control of grant funds and will retain overall control of the financial management system through invoice drawdown and preparation of bank drafts. After final execution of the contract between the Department of Housing and Urban Development (HUD) and the Town, SEDA-COG shall assist the Town in preparing the necessary contract documents. SEDA-COG shall set up, maintain, and requisition funds through the IDIS system. The Town of Bloomsburg however shall have final authority on the actual issuance of payment.

The chief elected official shall serve as the contact person between the Town and SEDA-COG in order to assist in the coordination of grant management activities. The Bloomsburg Town Council may also utilize other necessary expertise, at their discretion. Specific activities may require certain delivery services over and above the activities listed. HUD funds may be utilized to support archaeological, architectural, and/or engineering services, in addition to legal consultation.

SEDA-COG is an established Council of Governments created by eleven (11) counties with a mandate to provide planning and development assistance services to governments within its region. The agency provides a variety of services and has a successful track record in community development, project development, and contract administration. SEDA-COG's Community Development Program is also an approved



Commonwealth vendor under ITQ Solicitation No. 4400007410 and Vendor Contract No. 4400014141 for Technical Assistance – Federal Grant or Loan Programs. SEDA-COG is also a COSTARS Participating Member (No. 3186).

SEDA-COG's Community Development team consists of twelve experienced professionals and numerous support personnel, including secretarial, word and data processing, and graphics staff. Additional specialized technical expertise is available through other SEDA-COG program staff with credentials in business development, finance, accounting, design, construction management, inspection, and supervision. SEDA-COG's Community Development team is comprised of the following individuals:

- Tyler Dombroski, Director
- Kristin McLaughlin, Senior Program Analyst
- Linda Sterling, Program Analyst
- Heather Kelly-Weisen, Program Analyst
- Mitzi Gallagher-Long, Program Analyst
- Shannon Rudy, Program Analyst
- Jamie Shrawder, Program Analyst
- Kristen Lloyd, Program Analyst
- Nicole Hogan, Fiscal Analyst
- Angie Kemberling, Program Assistant
- Rachel Radel, Program Assistant

The grant will be managed by Jamie Shrawder, with supervision provided by Tyler Dombroski, Director of the Community Development Program at SEDA-COG. Collectively, team members have over 50 years of experience in the housing and community development field, successfully administering and completing over 1,000 federally funded projects.

## Expected Resources

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

#### Introduction

The Town of Bloomsburg will receive \$261,529 of FFY 2021 CDBG funds.

The program year goes from October 1, 2021 through September 30, 2022. The accomplishments of these activities will be reported in the FFY 2021 Consolidated Annual Performance and Evaluation Report (CAPER).

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$261,529	\$0	\$0	\$261,529	\$1,046,116	Expected amount available for the remainder of the Consolidated Plan's implementation based on level funding allocations between FFY 2022-2025.

Table 29 - 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**

In addition to the CDBG entitlement funds, the Town anticipates the following resources may be available to local partners to undertake the strategies identified in the Five-Year Consolidated Plan:

- Columbia County Access Grant Program
- Community Development Block Grant – Coronavirus Response
- Community Health Choices
- Emergency Solutions Grant
- First Time Home Buyers Assistance Program
- HOME Program
- Low-Income Housing Tax Credit Program (LIHTC)
- Pennsylvania Assistive Technology Foundation
- Pennsylvania Department of Natural Resources Grant Programs
- Pennsylvania Department of Transportation Multi-Modal Transportation Fund
- Pennsylvania Housing Finance Agency
- Pennsylvania Liquid Fuels Program
- Public Housing Developments
- Section 8 Rental Assistance Program
- Self-Determination Housing Project
- U.S. Department of Agriculture (USDA) Rural Development Single Family Housing Programs
- Weatherization Program

CDBG funds may be considered by the Town as a match source for projects financed with other resources, when a national objective can be met, and match requirements do not preclude use of federal funds

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

Publicly owned property will likely be utilized for any DV-1 Community Facility or DV-2 Infrastructure projects.

### **Discussion**

With limited CDBG funds available to address the needs identified in the Five-Year Consolidated Plan, the Town will work cooperatively with private, public, and non-profit partners.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	DV-1 Community Facilities	2021	2025	Non-Housing Community Development	Town-Wide	Community Development Priority	CDBG: 33.8 %of total CDBG project funds; \$88,355.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 14,855 Persons Assisted
2.	DV-2 Infrastructure	2021	2025	Non-Housing Community Development	Town-Wide	Community Development Priority	CDBG: 46.5%of total CDBG project funds; \$121,628.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1,482 Persons Assisted
3.	AM-1 Overall Coordination	2021	2025	Administration, Planning, and Management	Town-Wide	Administration, Planning, and Management Priority	CDBG: 19.7% of the total CDBG allocation; \$51,546.00	Other: 1 Other

**Table 30 – Goals Summary**

#### Goal Descriptions

1.	Goal Name	DV-1 Community Facilities
	Goal Description	Improve the parks, recreational centers, trails, bikeways, and public and community facilities through rehabilitation.
2.	Goal Name	DV-2 Infrastructure
	Goal Description	Improve infrastructure through rehabilitation, reconstruction, and new construction of streets, sidewalks, ADA curb cut ramps, sewer, water, storm water management, flood protection, bridges, green infrastructure, etc.
3.	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, state, and local laws and regulations.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

Listed below are the FFY 2021 CDBG activities for the Town of Bloomsburg:

#### Projects

#	Project Name
1	Airport Fuel Pump
2	Curb Cuts Phase 2
3	Town Park Restoration Improvements Project
4	Town Parking Lot
5	Administration

**Table 31 – Project Information**

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

The Town of Bloomsburg has allocated its CDBG funds for FFY 2021 to principally benefit low- and moderate-income persons.

- The Town of Bloomsburg operates a municipal airport which can encourage travel to the area from individuals who are not residents of the Town. As a result, the airport has the potential to be a “contact point” where COVID-19 could spread into the community. One of the highest potential “contact points” at the airport would be at the facility’s fuel pump.

The Bloomsburg Town Council proposes to purchase a fuel pump system which is hands free. This system will minimize contact at the facility by visitors who may be COVID-19 positive. As a result, the spread of COVID-19 will be curtailed.

This is an urgent need activity based on the U.S. Department of Health and Human Services issued press release declaring a public health emergency for the entire United States as of January 27, 2020. The Town of Bloomsburg has an approximate \$500,000 revenue deficit for calendar year 2020 and cannot afford to finance this activity.

It is anticipated that other grant funds will be utilized for this activity. FFY 2021, 2019 CDBG-CV and FFY 2020 CDBG funds will cover part of the project’s existing deficit. All expenditures will be documented to demonstrate that duplication of benefit does not occur.

- Based on dialogue that has occurred at the various public hearings, the Bloomsburg Town Council and residents feel that sidewalk accessibility within the Town is poor. A lack of curb ramps represents an architectural barrier for handicapped and otherwise infirm individuals. Wheelchair access is all but impossible. The solution traditionally found by mobility impaired individuals is to simply navigate the Town's street, rather than the sidewalks. These non-compliant curbs are a violation of the Americans with Disabilities Act and represent a risk of vehicular/pedestrian accidents.

A curb survey with photographic documentation will be completed by the Town's Public Works Department to determine which curbs need the most immediate attention for curb ramp installations. Based on this data, the Town of Bloomsburg will utilize its CDBG funds to address these curb accessibility issues accordingly.

All curb ramp work will occur at Town-owned streets and intersections and in accordance with the Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act, and PennDOT standards. As such, these improvements will be completed to provide necessary accessible grades; concrete will be used for the construction of the curbs, curb cuts, and immediate sidewalks (if required); truncated dome surfacing will be used at the juncture with streets to provide both a visible and tactile notification to user.

This is a presumed benefit, LMI Limited Clientele activity, focused on serving the residents of the Town of Bloomsburg who have accessibility challenges. By its nature, the removal of architectural barriers serves predominantly low- and moderate-income people, meeting the presumed benefit LMI threshold. FFY 2021 CDBG funds will be utilized in conjunction with FFY 2020 CDBG funds. This is phase 2 of the curb cuts projects.

- Major construction for the Flood Mitigation Expansion project led to relocation of the two abandoned fields to another area of Town Park. These baseball fields will be replaced with financing sources besides CDBG funding. Despite this proposed work, the other two baseball fields as well as some of the other existing amenities at the Town Park, will remain. Currently, these existing amenities such as pavilions and parking areas are not able to be fully accessed by individuals in with mobility difficulties. Much of the park is simply grass lawn or gravel. These conditions make it challenging individuals in wheelchairs or other mobility aids to enjoy baseball games or to simply take in the beauty of the park.

As a component of the Town Park Restoration Improvements project, the Town of Bloomsburg proposes to install paved trails that will provide full access to the park between Railroad Street and Market Street and to the pavilions for individuals with mobility disabilities. This component of work will be paid utilizing CDBG funding.



This is a presumed benefit, LMI Limited Clientele activity, focused on serving the residents of the Town of Bloomsburg who have accessibility challenges. By its nature, the removal of architectural barriers serves predominantly low- and moderate-income people, meeting the presumed benefit LMI threshold. FFY 2021 CDBG funds will be utilized in conjunction with FFY 2018 CDBG funds.

- The town of Bloomsburg owns and maintains a parking lot in the downtown which includes permitted parking for a presumed benefit group and three handicap accessible spaces. The parking lot needs to be reconstructed as it the current pavement has reached the end of its useful life and no longer meets the specifications required for handicap parking. Confidentiality is required for the actual permitted spaces use to protect the presumed benefit clientele that need to utilize these permitted spaces.

Town Council proposes to reconstruct this permitted and handicap spaces by doing full depth pavement restoration, milling and new wearing course as well as new curbs, pavement markings, landscaping and stormwater improvements. CDBG funds will be used only for the costs associated with the permitted and handicapped parking areas.

This is a presumed benefit, LMI Limited Clientele activity, focused on serving the residents of the Town of Bloomsburg who have accessibility challenges and those who need the serves of the facility that utilizes the permitted parking. The severely disabled and the other confidential presumed benefit group are two of the groups that meet the presumed benefit LMI threshold. CDBG funds will be used only for the costs associated with the permitted and handicapped parking areas. FFY 2021 CDBG funds will be utilized in conjunction with other grant funding to complete the parking lot reconstruction.

## AP-38 Project Summary

### Project Summary Information

1.	<b>Project Name</b>	<b>Airport Fuel Pump</b>
	<b>Target Area</b>	Town-wide
	<b>Goals Supported</b>	DV-1 Community Facilities
	<b>Needs Addressed</b>	Non-Housing Community Priority
	<b>Funding</b>	CDBG: \$61,855
	<b>Description</b>	CDBG funds will be used to purchase a fuel pump at the Town's airport.

	Target Date	10/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	14,855 persons.
	Location Description	Town of Bloomsburg
	Planned Activities	The National Objective is Urgent Need (URG). The matrix code is 03E, Neighborhood Facilities.
2.	Project Name	Curb Cuts Phase 2
	Target Area	Town -wide
	Goals Supported	DV-2 Infrastructure
	Needs Addressed	Non-Housing Community Priority
	Funding	\$50,000
	Description	CDBG funds will be used to remove architectural barriers at Town sidewalk intersections by installing curb cuts.
	Target Date	10/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	1,482 people according to HUD Census Disability Information. <a href="https://www.hudexchange.info/programs/census/state-data/pa/">https://www.hudexchange.info/programs/census/state-data/pa/</a>
	Location Description	Town of Bloomsburg
	Planned Activities	The National Objective is LMC Limited Clientele (LMC). The matrix code is 03K, Street Improvements.
3.	Project Name	Town Park Restoration Improvements Project
	Target Area	Town -wide
	Goals Supported	DV-1 Community Facilities

	<b>Needs Addressed</b>	Non-Housing Community Priority
	<b>Funding</b>	CDBG: \$26,500
	<b>Description</b>	CDBG funds will be used to build paved trails and other related improvements at Town Park.
	<b>Target Date</b>	10/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1,482 people according to HUD Census Disability Information. <a href="https://www.hudexchange.info/programs/census/state-data/pa/">https://www.hudexchange.info/programs/census/state-data/pa/</a>
	<b>Location Description</b>	Town of Bloomsburg
	<b>Planned Activities</b>	The National Objective is Low/Mod Limited Clientele Benefit (LMC). The Matrix Code is 03F, Parks, Recreation Facilities.
4.	<b>Project Name</b>	<b>Town Parking Lot</b>
	<b>Target Area</b>	Town -wide
	<b>Goals Supported</b>	DV-2 Infrastructure
	<b>Needs Addressed</b>	Non-Housing Community Priority
	<b>Funding</b>	CDBG: \$71,628.00
	<b>Description</b>	CDBG funds will be used to reconstruct the permitted and handicap accessible parking in the town parking lot.
	<b>Target Date</b>	10/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1,482 people according to HUD Census Disability Information. <a href="https://www.hudexchange.info/programs/census/state-data/pa/">https://www.hudexchange.info/programs/census/state-data/pa/</a>
	<b>Location Description</b>	Town of Bloomsburg

	<b>Planned Activities</b>	The National Objective is Low/Mod Limited Clientele Benefit (LMC). The Matrix Code is 03G Parking Facilities.
5.	<b>Project Name</b>	<b>Administration</b>
	<b>Target Area</b>	Town -wide
	<b>Goals Supported</b>	AM-1 Overall Coordination
	<b>Needs Addressed</b>	Administration, Planning, and Management Priority
	<b>Funding</b>	CDBG: \$51,546.00
	<b>Description</b>	General administrative costs, including staff salaries/benefits, consulting services, preparation of application, annual action plans, environmental review record, CAPERs, advertising, audit, special studies, planning and management
	<b>Target Date</b>	9/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	14,855 Persons
	<b>Location Description</b>	Town of Bloomsburg
	<b>Planned Activities</b>	The project matrix code is 21A - General Program Administration.

## **AP-50 Geographic Distribution – 91.220(f)**

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

Generally speaking, CDBG expenditures will be made on a municipal wide basis.

Compared to other HUD grantees, the Town of Bloomsburg is quite small in size, population, and tax base. The Town only has three census tracts within its municipal limits.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Municipal Wide	<b>100%</b>

**Table 56 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Selection of projects to be financed with CDBG is orchestrated by the Town's adopted Citizen Participation Plan. Criteria necessary to have a project financed with CDBG includes but is not exclusively limited to the project's eligibility as a CDBG activity, financial need, and consistency with the FFY 2021-2025 Five-Year Consolidated Plan. Service area of a project is also of great importance, particularly given that at least 70% of CDBG project funds must be expended on low to moderate income benefit activities. The Town has traditionally funded most of its activities based on low to moderate income area benefit. Depending on the service area of a proposed activity, a local income survey effort may be necessary to demonstrate low to moderate income benefit. Otherwise, the following geographic areas are considered predominately low to moderate income based on 2011-2015 ACS data:

- Town-Wide LMI: 59.14%
- Census Tract, 511 Block Group 1: 74.36%
- Census Tract, 511 Block Group 2: 86.03%
- Census Tract, 511 Block Group 4: 86.03%
- Census Tract, 512 Block Group 1: 62.50%
- Census Tract, 512 Block Group 2: 98.66%
- Census Tract, 512 Block Group 3: 58.14%

## **Discussion**

The geographic locations for the FFY 2021 CDBG activities are as follows:

- Airport Fuel Pump – Town-Wide (URG)
- Curb Cuts: Town-Wide (LMC)
- Town Park Restoration Improvements Project: Town-Wide (LMC)
- Town Parking Lot (LMC)
- Administration – Town-Wide

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	2
Special-Needs	
Total	2

**Table 327 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	
Rehab of Existing Units	2
Acquisition of Existing Units	
Total	2

**Table 338 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

The Town of Bloomsburg uses HOME funds it receives from the Commonwealth of Pennsylvania to do affordable housing projects. The Town rehabilitated 2 housing units over the past year and is anticipated to rehabilitate 6 more between October 1, 2020 and September 30, 2022.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

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

The Columbia County Housing Authority's Admission and Continued Occupancy Policy requires their agency to regularly monitor each of their units in an effort to maintain safe, satisfactory living conditions for its public housing tenants.

In order to provide superior service, the Columbia County Housing Authority resolves to:

- Administer applicable Federal and state laws and regulations to achieve high ratings in compliance measurement indicators, while maintaining efficiency in program operation to ensure fair and consistent treatment of clients served.
- Provide decent, safe, and sanitary housing, in good repair – in compliance with program uniform physical condition standards – for very low- and low-income families.
- Achieve a healthy mix of incomes in its public housing developments by attracting and retaining higher income families, and by working toward deconcentration of poverty goals.
- Encourage self-sufficiency of participant families and assist in the expansion of family opportunities which address educational, socio-economic, recreational, and other human service's needs.
- Promote fair housing and the opportunity for very low- and low-income families of all races, ethnicities, national origins, religions, ethnic backgrounds, and with all types of disabilities, to participate in the public housing program and its services.
- Create positive public awareness and expand the level of family and community support in accomplishing the PHA's mission.
- Attain and maintain a high level of standards and professionalism in day-to-day management of all program components. Administer an efficient, high-performing agency through continuous improvement of the CCHA's support systems and commitment to employees and their development.
- CCHA will make every effort to keep residents informed of program rules and regulations, and to advise participants of how the program rules affect them.

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

Based on consultation with Lori Gordner, Executive Director of the Columbia County Housing & Redevelopment Authorities, employees are currently reviewing HUD regulations to determine what public housing needs the authorities need to prioritize in the near future.

#### **Actions to encourage public housing residents to become more involved in management and**



**participate in homeownership**

Due to the ongoing COVID-19 pandemic, there has been no concerted effort to encourage public housing residents become more involved in management. The Columbia County Housing Authority does not administer a Public Housing Homeownership Program or a Section 8 Housing Choice Voucher Homeownership Program. These are voluntary programs that public housing authorities can choose to establish by notifying HUD and the public in the Annual Agency Plan and by creating administrative guidelines that meet HUD requirements. HUD approval of these local option programs does not increase funding to the public housing authority.

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

Not applicable.

**Discussion**

The Columbia County Housing & Redevelopment Authority will continue to ensure the public housing needs are met in the Town of Bloomsburg. COVID-19 has hindered efforts to encourage public housing residents' involvement in management or to participate in a Homeownership Program of any kind. The CCHRA is currently reviewing HUD regulations to determine additional public housing priorities for the future. They are currently constructing a new public housing facility in Bloomsburg and will continue to maintain safe, satisfactory living conditions for its public housing tenants.

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

### **Introduction**

The Town of Bloomsburg is part of the Eastern Pennsylvania Continuum of Care and the Central Valley Regional Homeless Advisory Board which includes 11 counties. Most people experiencing homelessness are sheltered and are not considered to be homeless based on the HUD definition. There is a perception that homelessness does not exist in the Town and further if a person is homeless it is their own fault due to drugs, alcohol, etc. As noted by the National Low- Income Housing Coalition Executive Director Sheila Crowley in the Daily Item, “rural homelessness is undercounted...Rural people could be living in a car, living in a trailer, in hunting shacks.” People experiencing homelessness in rural communities also have the challenge of being distanced from services.

In Bloomsburg, a significant percentage of households are ‘doubled up’ with multiple families or unrelated individuals. This percentage is highest in Census Tract 511 (34.2%) – the area around Bloomsburg University – and Census Tract 512 (23.6%), the area most impacted by flooding.

- Census Tract 510 9.1%
- Census Tract 511 34.2%
- Census Tract 512 23.6%
- Bloomsburg-Berwick MSA 12.5%
- Pennsylvania 10.2%
- United States 11.1%

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

Based on the recommendations of the FFY 2020 - 2024 Analysis of Impediments Fair Housing Study, the Town of Bloomsburg will assess the need for additional emergency or transitional shelter, rapid rehousing, and homelessness prevention services in the municipality. Key partners to this effort included the Continuum of Care, Community Strategies Group, SEDA-Council of Governments, and the Town of Bloomsburg.

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

The Town of Bloomsburg’s Citizen Participation Plan encourages consultation with local homelessness organizations during the development of various CDBG planning efforts. These organizations include:

- Beyond Violence, Inc.
  - Provides shelter for women and children that are victims of domestic violence.
    - Located in the Borough of Berwick.
- Columbia/Montour Transitional Housing and Care Center
  - Provides emergency shelter and transitional housing.
  - Located at the Gatehouse facility in the Borough of Danville.

- This is a nine-mile drive between Bloomsburg and Danville and a twenty two mile drive from Berwick to Danville.
- Eastern Pennsylvania Continuum of Care
  - HUD program designed to promote regionwide commitment to the goal of ending homelessness.
- The Women’s Center, Inc.
  - Provides shelter for women and children that are victims of domestic violence.
  - Located in the Town of Bloomsburg.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The Town of Bloomsburg’s FFY 2020 - 2024 Analysis of Impediments Fair Housing Study provides the following strategies to address this housing need:

- Assess the need to provide additional emergency or transitional shelter, rapid rehousing, and homelessness prevention services in the Town and the region.
  - Key Partners: Continuum of Care, Community Strategies Group, SEDA-Council of Governments, Town of Bloomsburg
- Submit a regional competitive ESG (Emergency Solutions Grant) application to DCED to fund the needs and solutions identified in the assessment.
  - Key Partners: Continuum of Care, SEDA-Council of Governments

**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 Town of Bloomsburg supports the efforts of local partner agencies to address the need for rapid rehousing.

CCHA’s Homelessness Prevention and Rapid Re-Housing Program’s aim is to provide financial assistance and services to minimize and prevent individuals and families from becoming homeless.

Beyond Violence in Berwick and the Women’s Center of Columbia/Montour Counties in Bloomsburg both have counseling and programs to assist their clients with finding more permanent housing opportunities. The Women’s Center of Columbia/Montour Counties holds focus groups on this topic and other related topics such as healthcare, budgeting, and parenting. The Gatehouse also lists “securing affordable housing” as one of their shelter’s tenant goals for their residents.

**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**

A variety of programs are established in Columbia County to help low-income individuals and families avoid becoming homeless. The Columbia County United Way and Berwick United Way, the Columbia County Family Center, Beyond Violence, and the Women's Center of Columbia/Montour Counties offer some form of budgeting or financial literacy class. The goals of these classes are for clients to learn how to earn money, manage it, and potentially invest it, and/or donate it to organizations or causes to help others. Successful money management is a critical skill for clients to develop in order to find and maintain housing which is affordable to their budget.

Numerous programs are also available for individuals and families recently discharged from a publicly funded institution or system of care. CMSU has established a Mental Health/Substance Abuse Housing Plan as required by the Pennsylvania Department of Public Welfare's Office of Mental Health and Substance Abuse Services (OMHSAS). This plan describes the status of and any modification to the county's efforts to enable adults and transition age individuals with serious mental illness to live, work, learn, and participate fully in their communities.

The county also has an established reentry program known as the Justice House program for prisoners who have been released back into the community. For individuals about to be released from a medical institution, hospitals must have written discharge policies that include evaluation of a patient's capacity for self-care and possibility of being cared for in "the environment from which he/she entered the hospital." The actual discharge varies with the individual being discharged, their primary and behavioral health needs, and resources and supports available. While planners try to send individuals home or to family, sometimes they discharge to a nursing home, rehab hospital or as last resort, non-HUD funded shelter.

## **Discussion**

The Town of Bloomsburg's public housing action plan is described above.

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

### **Introduction:**

The Town of Bloomsburg's FFY 2020 - 2024 Analysis of Impediments Fair Housing Study provides the following narrative concerning local public policies negatively impact affordable housing:

The Town of Bloomsburg uses an inclusive definition of family that does not prevent unrelated individuals from living in the same dwelling. Bloomsburg also permits by right community living facilities (sometimes known as group homes) within each zoning district where residential dwelling units are permitted.

The undeveloped land in the Town is zoned R-C Residential Conservation District and R-S Residential Suburban District. Multiple-unit dwellings are only permitted by special exception in these districts. Zoning Ordinance, Section 27-603 outlines the special exception requirements for multiple-unit dwellings (apartments), as follows: "Apartments (R-C and R-S Districts). Apartments of no more than four units per structure shall be permitted provided 7,500 square feet of lot area per dwelling unit area also provided." This limits new apartment buildings to only four units, and the square footage required per dwelling unit is high. In the R-U Residential Urban District, multiple-unit dwellings are permitted by right (so an applicant does not need to pay the cost to go in front of the Zoning Hearing Board). In this area, the lot area per dwelling unit is 2,000 square feet. It would be more costly to build apartments in the R-C and R-S zoning districts, and these are the areas of the Town that are most undeveloped. In the R-C Residential Conservation District, the minimum lot size is 20,000 square feet and minimum lot width is 100 feet. In the R-S Residential Suburban District, the minimum lot size is 7,500 square feet and minimum lot width is 75 feet. In the R-U Residential Urban District, the minimum lot size for a single dwelling unit is 4,000 square feet and minimum lot width is 40 feet. Because most of the undeveloped land is zoned R-C and R-S and there is less density in those districts, development in those districts is targeted toward higher-income households. Bloomsburg should explore if it is possible to re-zone some of the R-S undeveloped areas to the R-U Residential Urban District to allow for more density which could result in more affordable housing options. However, there may be other issues such as lack of infrastructure and topography that would be a barrier to creating higher density housing in these areas.

The Town adopted an Anti-Discrimination Ordinance in October of 2020. This ordinance "ensures that all persons, regardless of actual or perceived race, color, sex, religion, ancestry, genetic information, national origin, sexual orientation, gender identity or expression, familial status, marital status, age, veteran status, mental or physical disability, use of guide or support animals and/or mechanical aids enjoy the full benefits of citizenship and are afforded equal opportunities for employment, housing, and use of public accommodations." The ordinance also established the Bloomsburg Human Relations Commission.

The definition of disruptive conduct does not exclude victims of domestic violence. While this is not required by law, such a definition may discourage victims from seeking assistance when they are in danger. Currently, Housing Ordinance states that a license can be revoked after two violations involving the same occupant. This is inordinately restrictive as most municipalities base this on three violations. This was revised in October 2020 to add "A domestic violence victim with a protection from abuse order shall not be subject to a disruptive conduct report if the police officer determines, after investigation, that the behavior complained of is the result of domestic violence."

**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 Town has continued to retain the consulting services of Hailstone Economic to draft ordinance and zoning changes associated with the public policies identified immediately above. Hailstone has made several recommendations to be considered by the Town Planning Commission based off of the Analysis of Impediments Fair Housing Study. They are summarized below along with the Planning Commissioners comments.

Based on the AI report recommendations and national best practices for promoting affordable and accessible housing, the following items for consideration create opportunities for new units of affordable housing and new units of accessible housing:

**1) R-S Zoning District**

**a. Change multiple-unit dwellings from a special exception use to a permitted use.**

- Keep restriction for no more than 4 units per structure but move from Special Exception Section 27-603.A. to Supplementary Regulations Section 27-801.
- Eliminates the need to gain approval from the Zoning Hearing Board; eliminates ZHB fee.
- Note: while this eliminates the need for a special exception hearing, the project is a land development, and the Planning Commission will review the land development and make a recommendation to the Town Council.

**b. Reduce the minimum lot area requirements.**

The Planning Commission feels that the recommendation goes against the purpose of the language in the R-S zoning district. Multi-unit dwellings are currently permitted as a special exception and should remain as such.

**2) R-U Zoning District**

**a. Allow for higher buildings.**

- Currently building height cannot exceed 35 ft.

**b. Reduce the minimum lot area requirements.**

The Planning Commission recommends consultation with fire chief in determining if approving the height to 50 feet would be safe. The RU district has some areas within/below the airport flight path.

**3) Elder Family Accessory Dwellings**

**a. Change elder family accessory dwellings from a special exception use to a permitted use in**

the R-C, R-S and R-U zoning districts.

- Eliminates need to gain approval from the Zoning Hearing Board; eliminates ZHB fee.
- Section 27-703.9. provides regulations for which the applicant must comply prior to the zoning officer issuing the zoning permit.

The workshop group felt these changes were sufficient in accommodating families trying to assist their elder family members.

#### 4) H-C Zoning District

a. Permit conversion apartments, multiple-unit dwellings, and dwelling above or in combination with commercial spaces.

- Currently no housing types are permitted.
- Consider a density bonus policy that promotes a certain percentage of units to be affordable and accessible.

#### 5) C-W Zoning District

a. Permit multiple-unit dwellings and dwelling above or in combination with commercial spaces.

- Currently conversion apartments are permitted.
- Consider a density bonus policy that promotes a certain percentage of units to be affordable and accessible.

#### 6) C-R Commercial Residential District

a. Allow for higher buildings.

- Currently building height cannot exceed 35 ft.

b. Reduce the minimum lot area requirements.

Suggestions for minor edits to clarify items in the zoning ordinance:

#### Other Recommendations:

- 1) Review use of the word “apartment” vs. “multiple-unit-dwelling” and make it more consistent.
- 2) Section 27-603.D., cluster dwellings, provides regulations for the R-C, R-S and H-C districts. However, cluster dwellings are not listed as a special exception use in Section 27-506, H-C district. Should the ordinance be amended to include cluster dwellings as a special exception use in the H-C district?
- 3) Section 27-801.10., accessory apartment, provides regulations for the R-C and R-S Districts. However, accessory apartments are not listed as a permitted Section 27-501, R-C district. Should the ordinance be amended to include accessory apartments as a permitted use in the R-C district?

#### Discussion:

The Planning Commission has asked for more time to review the recommendations. The recommendations will then go before the Community Development Committee. The Town plans to do one large ordinance amendment in the fall of 2021.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The Town of Bloomsburg has developed the following actions which address the obstacles of meeting underserved needs, foster affordable housing, reduce lead-based paint hazards, reduce the number of families living in poverty, develop institutional structures, and enhances coordination between public and private housing, and social service agencies.

### **Actions planned to address obstacles to meeting underserved needs**

Despite efforts made by the Town and social service providers, a number of significant obstacles remain to meet underserved needs. With funding resources being scarce, funding becomes the greatest obstacle for the Town to meet its underserved needs. Insufficient funding lessens the ability to fund many worthwhile public service programs, activities, and agencies. The Town of Bloomsburg, through its planning efforts, will use its limited resources to address its greatest needs and improve the quality of life for its residents. The following obstacles need to be overcome in order to meet underserved needs:

- Lack of decent, safe, sound, and affordable owner and renter housing
- High cost of rehabilitation work
- Aging-in-place population who need accessibility improvements
- The need for rehabilitation of the Town's aging housing stock
- Vacant and abandoned properties
- The unemployment rate and loss of household income, particularly as a result of the COVID-19 pandemic
- Low wages in the service and retail sector job market

### **Actions planned to foster and maintain affordable housing:**

#### **Housing Priority - (High Priority)**

There is a need to improve the quality of the housing stock in the Town of Bloomsburg, and to increase the supply of affordable, decent, safe, sound, and accessible housing for homeowners, renters, and homebuyers.

- **HS-1: Fair Housing** – Support education, enforcement/reporting, and/or evaluation/study of Fair Housing rights and other housing related topics relevant to the public.
- **HS-2: Housing Stock** - Support efforts to create new units of affordable and/or accessible housing as well as maintain and improve the quality of older homes, including elimination of slum and blighting conditions.

#### **Assignment of Priority Discussion:**

**High Priority** - Activities are assigned a high priority if the Town of Bloomsburg will likely utilize CDBG funds to finance activities during the Five-Year Consolidated Plan period.



**Low Priority** - Activities are assigned a low priority if the activity may not be funded by the Town of Bloomsburg during the Five-Year Consolidated Plan period. The Town of Bloomsburg may support applications for other funding if those activities are consistent with the needs identified in the Five-Year Consolidated Plan.

**Actions planned to reduce lead-based paint hazards:**

For the CDBG and HOME Program rehab programs, all contracts entered after January 10, 2002 must comply with the Lead Based Paint Regulations dated September 15, 1999 for housing rehabilitation. These regulations include the requirement that all work performed on lead-containing surfaces must conform to lead-safe practices and be completed by workers who are either supervised by an EPA-certified abatement supervisor, or workers trained in lead-safe work practices. If abatement options are specified in the work writeup, then the contractor must hire an EPA-certified and state licensed abatement contractor and submit proof of the current state license.

The following requirements apply to federally funded housing rehabilitation:

Rehab where the costs range from \$1,000 to \$4,999:

- Provisions of the Protect Your Family From Lead in Your Home Pamphlet found at [www.epa.gov/lead](http://www.epa.gov/lead)
- Paint testing
- Repair surfaces disturbed during rehabilitation
- Use lead safe work practices
- Clearance of the work site

Rehab where the costs range from \$5,000 to \$24,999:

- Provisions of the Protect Your Family From Lead in Your Home Pamphlet found at [www.epa.gov/lead](http://www.epa.gov/lead)
- Paint testing and risk assessment
- Interim controls
- Use lead safe work practices
- Clearance of the unit

Rehab where the work exceeds \$25,000:

- Provisions of the Protect Your Family From Lead in Your Home Pamphlet found at [www.epa.gov/lead](http://www.epa.gov/lead)
- Paint testing and risk assessment
- Abatement (interim controls on exterior surfaces not disturbed by rehab)
- Use lead safe work practices
- Clearance of the unit

Any housing rehabilitation projects undertaken by the Town, utilize DCED's Housing Rehabilitation Guidebook dated November 2020. This guidebook was specifically created for projects financed with

CDBG and/or HOME funds. The actions listed above were obtained from this literature.

### **Actions planned to reduce the number of poverty-level families:**

Given the economic downturn associated with COVID-19, preserving local jobs and businesses has been as important as ever for the Town so that the increase in poverty level families is minimized. In an effort to encourage a local economic recovery, economic empowerment of the Town's residents also needs to occur. These efforts need to include but are not limited to new employment opportunities, employee education and job training, and business technical assistance efforts.

The resources and opportunities that the Town has for minimizing the number of families with incomes below the poverty line are limited. Since poverty is a function of income, its effect on housing opportunity and choice is apparent. Conversely, without adequate, stable housing, alleviating poverty is more difficult. Still, the means of addressing both issues are fragmented.

Several structural barriers to poverty are addressed through different local policies. For example, the Town of Bloomsburg has adopted a Section 3 Action Plan which requires the employment of Section 3 households in construction contracts when possible. Admittedly, contractors often already have the workforce necessary to complete a construction project though.

More direct efforts to alleviate poverty by combining case management, social services, job training, and housing assistance are more common through collaboration with the Columbia County Human Service Coalition. The Columbia Montour Chamber of Commerce also has developed relevant programming to include:

1. Facilitation of regular discussions between employers and educators to improve the teaching of real workplace skills; and
2. Foundational skills for unemployed and underemployed individuals with the potential expansion to include people on parole and/or leaving prison; and
3. A partnership with Bloomsburg University to develop team leadership and basic management skills in existing employees.
- 4.

The goals of the FFY 2021-2025 Consolidated Plan concerning economic development include:

#### **Community and Economic Development Priority - (High Priority)**

There is a need to improve the public and community facilities, infrastructure, employment and the quality of life in the Town of Bloomsburg.

- **DV-1 Community Facilities** - Improve the parks, recreational centers, trails, bikeways, and public and community facilities through rehabilitation, new construction and handicap accessibility improvements.
- **DV-2 Infrastructure** - Improve infrastructure through rehabilitation, reconstruction, and new construction of streets, sidewalks, ADA curb cut ramps, sewer, water, storm water management, flood protection, bridges, green infrastructure, etc.
- **DV-3 Employment** - Support and encourage job creation, job retention, and job training opportunities as well as entrepreneurship and small business development.

### **Assignment of Priority Discussion:**

**High Priority** - Activities are assigned a high priority if the Town of Bloomsburg will likely utilize CDBG funds to finance activities during the Five-Year Consolidated Plan period.

**Low Priority** - Activities are assigned a low priority if the activity may not be funded by the Town of Bloomsburg during the Five-Year Consolidated Plan period. The Town may support applications for other funding if those activities are consistent with the needs identified in the Five-Year Consolidated Plan.

### **Actions planned to develop institutional structure:**

The Town of Bloomsburg and SEDA-COG will coordinate activities amongst public and private agencies, and other organizations that serve the municipality. Due to the relatively small population of the Town, many public and private agencies provide services on either a county or multi-county level. As a result of this administrative structure, the efforts to implement the strategies produced from this Five-Year Consolidated Plan will require greater cooperation across Columbia County.

In order to streamline efforts and promote greater local cooperation, the Town will continue to collaborate with the Columbia County Human Service Coalition. This will facilitate and coordinate the linkages between these public/private partnerships, develop new partnership opportunities, and ensure that the goals and objectives of the Five-Year Consolidated Plan will be addressed by more than one agency.

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

Establishment of a public transportation system is the greatest improvement that can occur to facilitate coordination between public and private housing and social service agencies.

As of 2019, the Greater Susquehanna Valley United Way, the United Way of Columbia and Montour County, the Greater Susquehanna Valley Chamber of Commerce, Transitions PA, River Valley Transit, Rabbittransit, Bucknell University, and SEDA-COG have continued efforts to get a \$300,000 fixed route pilot program funded by the Pennsylvania Department of Transportation. This fixed routed pioret program would cover much of the Route 11 and Route 15 corridor throughout the Susquehanna Valley.

Unfortunately, this effort has run into a funding challenge as a result of the COVID-19 pandemic. Per consultation correspondence with Steve Herman of SEDA-COG's Transportation Department, scaled back proposals are still being crafted for Pennsylvania Department of Transportation consideration in an effort to maintain political momentum for this needed service.

### **Discussion:**

The Town of Bloomsburg will continue to observe the community and economic development challenges and opportunities that the residents of the community face. Although the Five-Year Consolidated Plan

study effort has been completed, the baseline goals established toward improving the housing and community and economic development needs of the Town will be modified as necessary.

Otherwise, this current Consolidated Plan will continue to serve as a guide for allocating CDBG funds over the next five years and to provide direction to stakeholder organizations to address the housing and community and economic development needs.

## Program Specific Requirements

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

#### Introduction:

The Town of Bloomsburg receives an annual allocation of CDBG funds. Since the Town receives this Federal allocation, the questions below have been completed, as they are applicable. The Town of Bloomsburg will use 70% of FFY 2021 CDBG funds toward the benefit of low- and moderate-income individuals.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

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

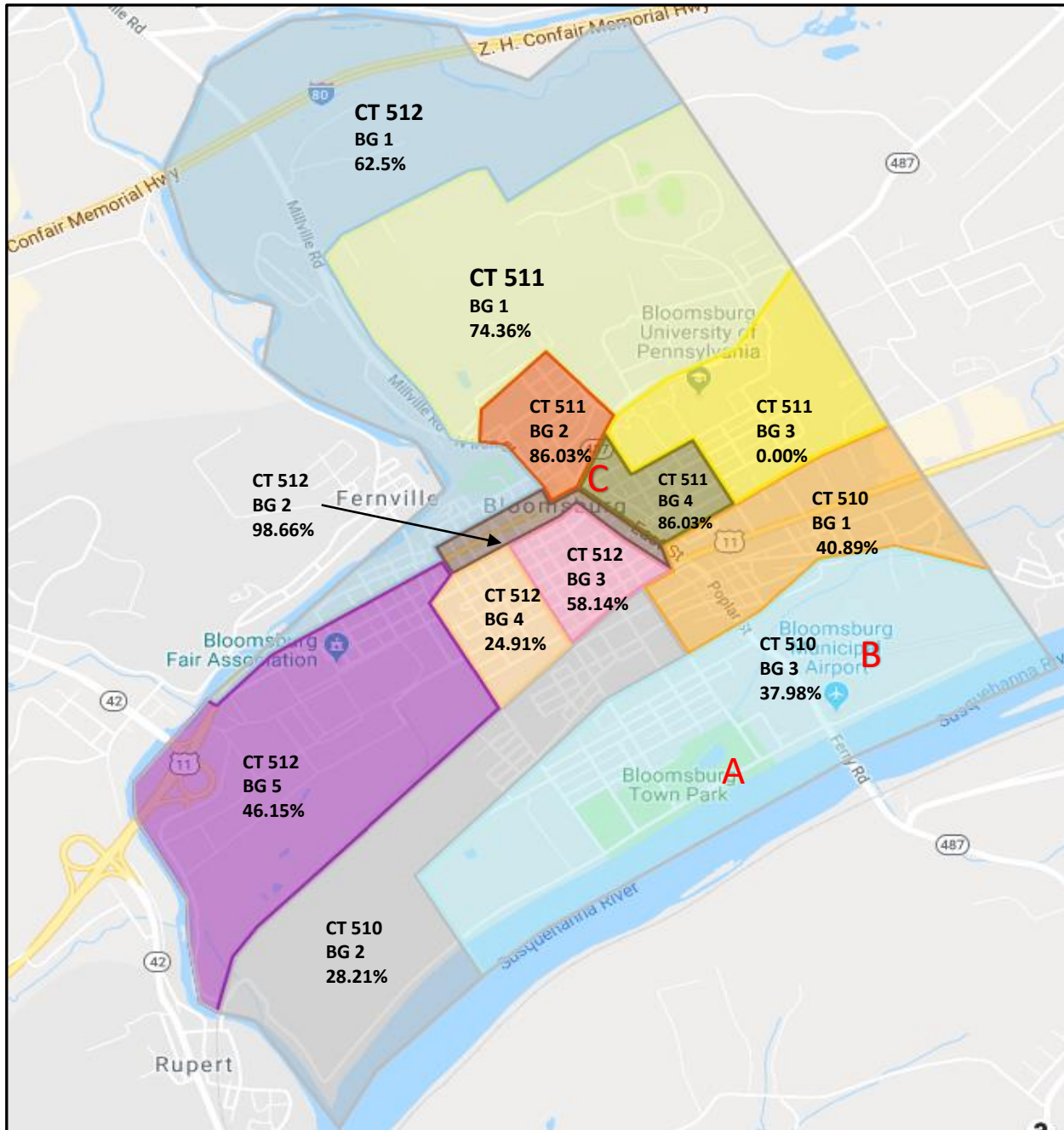
1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the Town's strategic plan	
3. The amount of surplus funds from urban renewal settlements	
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.	
5. The amount of income from float-funded activities	
Total Program Income	0

#### Other CDBG Requirements

1. The amount of urgent need activities	61,855.20
2. The estimated percentage of CDBG funds that will be used for activities that benefit person 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.	70.5%

#### Discussion:

The Town of Bloomsburg is allocating 30% of the FFY 2021 annual allocation minus administration to an urgent need activity. The Town of Bloomsburg wishes to be evaluated over a three year period (FFY 2021-2023) to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income.



# Town of Bloomsburg

## FFY 2021

### LMI-59.1%

- Curb Cuts – Town Wide
- A – Town Park Restoration Improvements Project
  - B- Airport Fuel Pump
  - C -Town Parking Lot

Population by Race	
Total Population	14,631
White Alone	12,785
African American Alone	820
American Indian and Alaska Native Alone	0
Asian Alone	354
Native Hawaiian and Pacific Islander Alone	0
Some Other Race Alone	0
Two or More Races	103
Hispanic (Any Race)	569
% Minority	12.6%

**SIGNATURE PAGE**