

**Beaver County  
2024 Annual Action Plan  
DISPLAY COPY**

**Display Period: June 10, 2024 – July 10, 2024**

**U.S. Department of Housing and Urban Development  
Pittsburgh Field Office  
Community Planning and Development**

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## **Executive Summary**

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

#### **1. Introduction**

With the development of this fifth year of the FY2020-2024 Consolidated Plan, Beaver County's priorities, goals and activities are the same as in previous years. However, Beaver County's Community Development, homeless and affordable housing needs remain great, especially because of the effects of the COVID-19 pandemic. FY2024 Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG) and Home Investment Partnerships Program (HOME) funds will be used to help address these needs. Infrastructure, most of which is already a century old, continues to age and our low-income communities have not been able to rebuild their tax base. Beaver County hopes to help these low-income communities rebuild their tax-base through addressing infrastructure needs, addressing blight, and making their downtowns vibrant areas of redevelopment. Countywide, homeowner housing, affordable rental housing and homelessness are priorities. The other community development goals and priorities remain the same. Because the most significant needs in the County require large amounts of funding, the needs addressed by this plan have not changed from the 5-year Consolidated Plan.

The Priority Needs include: Homeless (including HIV/AIDS), Non-Homeless Special Needs, Rental Housing, Owner-Occupied Housing, Public Facilities, Infrastructure, Economic Development, Public Services and Planning/Administration. The COVID-19 pandemic had a significant impact on Beaver County. Fortunately, funds were received through both the CARES Act and American Rescue Plan which enhances Beaver County's ability to meet its identified needs with these additional funds. The County will continue to implement the CDBG and ESG Cares Act funding and will begin implementing HOME American Rescue Plan (ARP) funding.

#### **2. Summarize the objectives and outcomes identified in the Plan**

The goals, objectives and outcomes adopted by Beaver County reflect HUD's performance Measurement System and have been developed from the 5-year strategic plan. Please see SP-45 Goals for more information about Beaver County's Goals and Objectives and Screen AP-35 Projects for specific proposed goals and objectives and outcomes for each project. Our goals and objectives are: To increase or improve the Availability and/or Accessibility of Decent Housing for Low Income Persons (DHA), To Sustain Decent Affordable Housing for Low Income Persons (DHS), To increase or improve the Availability and/or Accessibility of Suitable Living Environments for Low Income Persons (SLA), To Sustain Suitable Living Environments for Low Income Persons (SLS), To Increase or Improve the Availability and/or Accessibility of Economic Opportunities for Low Income Persons (EOA), and To Sustain Economic Opportunities for Low Income Persons (EOS). These Goals will be met through CDBG, HOME and ESG funded projects that address the needs identified in this Plan. The outcomes are to benefit specific low-income areas, low-income persons (clienteles) including persons with disabilities, and low-income households. In addition, the County hopes to reduce blight throughout the County.

### **3. Evaluation of past performance**

During FY2023, Beaver County, through its CDBG, HESG and HOME programs, assisted low income individuals acquire or keep decent housing, acquire or keep a suitable living environment and access or keep economic development opportunities. Unfortunately, there are always more persons that need these programs than the County is able to address with its allocations. With the COVID-19 pandemic, these needs only increased. Due to increased administrative costs with the cap on administrative and planning activities remaining fixed, the County anticipates being able to fund little or no planning activities through the FY2024 Annual Action Plan. Based on input from applicants, past CDBG projects, meetings and comments, County priorities continue to be those identified through the FY2020-2024 Strategic Plan's Priority Needs. The County used the input given through the application process to help evaluate its yearly and long-range goals. Applications submitted for eligible activities assisted the County in helping to re-establish its goals as all of the eligible applications fell within them. In addition, during each yearly application cycle, the County requests a list of each applicant's long-term needs. This helps the County plan funding for future projects. In addition, as costs rise for all project types, the County has found that it is more difficult to fund eligible projects. These applicants were referred to other sources of funding. The County has also asked applicants to seek other available funding and request CDBG as matching funds.

All of the applications for eligible activities also reflected the priority needs identified in the County's FY2020 - 2024 Consolidated Plan which include Infrastructure Improvements, Owner-Occupied Housing, Homeless (including HIV/AIDS), Non-Homeless Special Needs, Rental Housing, Public Facilities, Public Service and Economic Development. Because Planning and Studies will generally not be funded through CDBG, the County will continue to refer these applicants to alternative funding streams. The Cares Act has brought additional funding for COVID-19 related hardships that low-income residents and businesses have experienced. Regarding the homeless program, Cares Act Funding is allowing the County to re-establish a men's homeless shelter and assist those residents who became homeless or were at risk of becoming homeless as a result of the COVID-19 shutdown. The specific requirements of each homeless program continue to make it difficult to assist some residents before they become homeless; however, funding through the Emergency Rental Assistance Program has allowed Beaver County to meet some of these needs. Beaver County's Continuum of Care works together to direct all homeless inquiries to appropriate services whether the individuals are eligible for specific HUD-funded homeless programs or not. Because the amount of funding available is inadequate to fully address the County's needs, the County's past goals continue to be relevant. With rising costs, the number of projects that are able to be accomplished under each goal will be fewer than in previous plans.

### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

On February 7, 2024, a notice announcing that CDBG, ESG and HOME applications were being accepted until April 1, 2024 was published in the newspaper of general circulation and posted on Beaver County's website. A copy of the application was also sent to the Community Development Program's (CDP) lists of

groups and organizations that work in geographic and program areas encompassed by the CDBG program. On May 9, 2024 a notice of a public needs hearing to be held on May 24, 2024, was published in the Beaver County Times and on the County website. Questions and comments were requested from the public during the meeting. The public notice announcing the second hearing, listing the proposed projects and providing notice of the 30-day public display of the proposed Plan was published in the Beaver County Times on June 6, 2024 and posted on the County website. In addition, a copy of the public notice describing the proposed projects was sent to all applicants. The second public hearing was held on July 10, 2024 and all public comments were accepted. All notices were published in a newspaper that serves all of Beaver County including the areas of racial minority concentration as well as low income areas. Drafts of this proposed plan were placed on display for 30 days at libraries in areas with significant low income and/or racial minority concentrations including Aliquippa, Beaver Falls and Midland. The plan was also available for the 30-day public review and comment period, from June 10, 2024 to July 10, 2024 at the Community Development Program Office, the Beaver County Courthouse (Commissioners Office) and at the Housing Authority of the County of Beaver office. In addition, applicants were asked to submit their long-term needs with their CDBG applications. Fair housing issues were asked of citizens and meetings were held with fair housing stakeholders to obtain information on housing discrimination and to gauge how well landlords, lending organizations and municipalities understand and implement the fair housing law.

## **5. Summary of public comments**

Comments were requested at both public hearings. Please refer to the Citizen Participation Comments section of the Attachments for the hearing minutes which include a summary of verbal comments and responses made at the public hearings. Copies of all written comments received and the CDP's responses are also included in the Citizen Participation attachment to this Plan.

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

All comments made or submitted were accepted. Please refer to the Citizen Participation Comments section of the Attachments for hearing minutes which include verbal comments, written comments and responses.

## **7. Summary**

During FY 2024, Beaver County will continue to utilize its CDBG, HOME and HESG funds to meet the affordable housing and community development needs of its low income, homeless, and special needs populations. It will continue to explore additional funding sources for applicants and avenues of input for its low-income residents, particularly for those municipalities whose populations are low-mod income. The estimated budget for the 2024 PY is as follows:

### **CDBG**

- CDBG Admin: \$650,488
- CDBG Housing: \$561,113

- CDBG Public Facilities/Infrastructure: \$1,399,319
- CDBG Public Services: \$288,689
- CDBG Slum and Blight Removal: \$85,000
- CDBG Section 108 Repayment: \$343,382

#### HOME

- HOME Admin: \$53,817
- HOME CHDO Operations: \$26,909
- HOME CHDO Set Aside: \$80,726
- HOME Affordable Housing: \$316,720
- HOME TBRA: \$60,000

ESG: \$285,855

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	BEAVER COUNTY	Community Development Program of Beaver County
HOME Administrator	BEAVER COUNTY	Community Development Program of Beaver County
ESG Administrator	BEAVER COUNTY	Community Development Program of Beaver County

**Table 1 – Responsible Agencies**

### Narrative

The Community Development Program of Beaver County (CDP) is the department of Beaver County government that is responsible for administering the HUD entitlement funds received by Beaver County. These funds include Community Development Block Grant (CDBG) funds, Home Investment Partnership Program (HOME) funds and Emergency Solutions Grant (ESG) funds. The CDP prepares the Annual Action Plan and administers the funding allocated through the Plan.

### Consolidated Plan Public Contact Information

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## **AP-10 Consultation – 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The County maintains involvement with municipal leaders, neighborhood groups, special interest groups and social service collaborative groups to assure that all available resources are utilized to best serve our communities. The County, through these networks, takes an active role in assuring that the services are effective, non-duplicative and results-oriented.

#### **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(l))**

Beaver County will continue to work with public and private entities that are part of the affordable housing delivery system in order to coordinate housing and support service efforts for County residents. The County will continue to work with the Housing Authority of the County of Beaver (HACB) in implementing the Consolidated Plan. The County will provide technical assistance to its Community Housing Development Organizations (CHDO) to develop affordable housing opportunities for income-qualified persons. The County will provide ESG, CDBG, Community Services Block Grant (CSBG), and Homeless Assistance Program (HAP) funding to social service agencies to provide support services, homeless and homelessness prevention services. Data and program information was obtained from the Southwestern Pennsylvania Commission (SPC) which is the Pittsburgh's metropolitan-wide planning agency. A Beaver County Commissioner is a member of SPC's Board. The work of the SPC includes the regional transportation plan. In addition, the Beaver County Transit Authority's (BCTA), bus routes are considered in funding housing activities. Beaver County works with for-profit, non-profit and the public housing agency to provide HUD-supported additional affordable housing units to its low-income citizens. Beaver County will continue to work with private developers who propose new supportive housing units with supportive service components.

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

The County will continue to work with the Housing and Homeless Coalition of Beaver County (HHCBC) to determine local needs and priorities for housing and supportive services, and to develop projects that address these needs without duplication of existing services. The County will utilize the HHCBC to identify needs and plan for projects to address housing and supportive service needs of homeless and at risk for homelessness populations in Beaver County. The County will continue to maintain its relationship with the HHCBC to create additional affordable housing opportunities. Chronically homeless, families with young children, veterans, and unaccompanied youth are prioritized through our Coordinated Entry screening.



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

The CoC Coordinator elicits feedback from the Housing and Homeless Coalition and then assists the County in providing policy direction for the ESG program, helping develop performance standards, evaluating outcomes for the homeless programs, finding and applying for funding for HMIS and homeless supportive housing programs. The CoC Coordinator also helps to develop policies and procedures for the administration of the CoC, homeless and supportive housing programs, CE, and HMIS.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities**

1	<b>Agency/Group/Organization</b>	Housing Authority of the County of Beaver
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The CDBG application notifying the agency that CDBG funds are available was sent to this agency. In addition, this agency is a member of the HHCBC which submits information the homeless section of the Annual Action Plan. The HACB was consulted through the review of their plan and discussion. Outcomes are to provide decent affordable housing to low income and homeless people in Beaver County.
2	<b>Agency/Group/Organization</b>	Beaver County Municipalities
	<b>Agency/Group/Organization Type</b>	Other government - Local  Business leaders  Civic leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs  Economic Development  Anti-poverty Strategy  Community Development

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Non-Homeless Special Needs Economic Development Anti-poverty Strategy Community Development
3	<b>Agency/Group/Organization</b>	Beaver County Libraries
	<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 Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Libraries Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Community Development

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The CDBG application notifying potential applicants that CDBG funds are available was sent to each library. The Application process informed the County of current needs of these organizations and asks them to submit a list of their long-term needs.
4	<b>Agency/Group/Organization</b>	Community Centers, Museums, Colleges & Universities in Beaver County
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment Regional organization Business Leaders Civic Leaders Community Development Financial Institution Grantee Department Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Community Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The CDBG application notifying the agency that CDBG funds are available was sent to each organization. The Application process informed the County of current needs of these organizations and asks them to submit a list of their long- term needs.

5	<b>Agency/Group/Organization</b>	Beaver County Youth Service and Recreation Agencies
	<b>Agency/Group/Organization Type</b>	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 Health Agency Publicly Funded Institution/System of Care Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Department was engaged to better understand the scope of need among the homeless and domestic violence victim sub-populations. The department will work closely with the Homeless Outreach Team to leverage the police patrolling the City to identify homeless encampments and persons needing emergency shelter and support services.
6	<b>Agency/Group/Organization</b>	Beaver County Health and Social Service Organizations
	<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 Health Agency Publicly Funded Institution/System of Care Grantee Department

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The CDBG application notifying the agency that CDBG funds are available was sent to each organization. The Application process informed the County of current needs of these organizations and asks them to submit a list of their long- term needs.
7	<b>Agency/Group/Organization</b>	Beaver County Corporation for Economic Development
	<b>Agency/Group/Organization Type</b>	Regional organization Planning organization Business and Civic Leaders Industrial Development
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Community Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The CDBG application notifying the agency that CDBG funds are available was sent to them. The Application process informed the County of current needs of these organizations and asked them to submit a list of their long-term needs.

8	<b>Agency/Group/Organization</b>	Beaver County Planning Commission
	<b>Agency/Group/Organization Type</b>	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Other government - County Planning organization Business and Civic Leaders Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Community Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The following Beaver County plans developed by this organization were consulted: Comprehensive Recreation, Park and Open Space Plan and Act 167 Water Management Plan. In addition, the CDBG application notifying the agency that CDBG funds are available was sent to them. The Application process informed the County of current needs of these organizations and asked them to submit a list of their long-term needs. To comply with E012372, the Planning Commission is normally consulted to review the County's proposed sewer and waterline projects for consistency with its regional plan.
9	<b>Agency/Group/Organization</b>	Southwestern Pennsylvania Commission
	<b>Agency/Group/Organization Type</b>	Other government - State Regional organization Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Community Development



	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	To comply with E012372, the Southwestern Pennsylvania Commission (SPC) is normally consulted to review the County's proposed sewer and waterline projects for consistency with its regional plan.
10	<b>Agency/Group/Organization</b>	Beaver County Office of Planning and Redevelopment
	<b>Agency/Group/Organization Type</b>	Services - Narrowing the Digital Divide Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	County broadband study found that some rural low-income households do not have access or cannot afford internet access and some urban low-income households cannot afford internet access.
11	<b>Agency/Group/Organization</b>	Broadband Providers Beaver County PA
	<b>Agency/Group/Organization Type</b>	Services -Broadband Internet Service Providers
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Broadband providers were consulted through the internet on coverage in Beaver County.
12	<b>Agency/Group/Organization</b>	Beaver County Emergency Management
	<b>Agency/Group/Organization Type</b>	Agency -Emergency Management Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Community Development

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Beaver County Pennsylvania Hazard Mitigation Plan was reviewed.
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**Table 2 – Agencies, groups, organizations who participated**

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

All types of agencies were consulted.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Beaver County CoC	The Continuum of Care process identifies homeless needs and resources which are incorporated in the Consolidated Plan.

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

**Narrative**

In the FY2020-2024 Consolidated Plan, adjacent governments in Pennsylvania (Allegheny County, Butler County, Washington County and Lawrence County) and Ohio (Hancock County and Columbiana County) were consulted in writing for input regarding the development of Beaver County's Consolidated Plan. Data and program information was obtained from the Southwestern Pennsylvania Commission (SPC), which is the regional metropolitan-wide planning agency. A Beaver County Commissioner is a member of the SPC board. The work of the SPC includes transportation, workforce development, economic development, community assistance and environmental justice. In addition, discussions are held on an ongoing basis with representatives of the Pennsylvania Department of Community and Economic Development to discuss the plan and how we can partner with the Commonwealth to meet the housing and community development needs in Beaver County.

## **AP-12 Participation – 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

Through the process described in Beaver County's Citizen Participation Plan, the County solicits input on the needs of the community and takes the information into consideration in developing and/or adjusting the goals. See AP-OS Executive Summary and the Citizen Participation Comments attachment for additional citizen participation information obtained for this Plan.

### **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	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	First public hearing was held on Friday, May 24, 2024 at 1:30 PM, Commissioners' Public Conference Room, Beaver County Courthouse, 810 Third Street, Beaver, PA 15009. Second public hearing held on Wednesday, July 10, 2024 at 1:30 P.M., Commissioners' Public Conference Room, Beaver County Courthouse, 810 Third Street, Beaver, PA 15009.	A summary of comments will be provided after the public hearing.	All comments are accepted.	
2	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Public notice ad was published in the Beaver County Times on June 6, 2024.		All comments are accepted.	

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 Comment Period	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Public comments were accepted from June 10, 2024 – July 10, 2024.</p> <p>All comments, if any, were directed to the Director of the CDP Office.</p>	A summary of comments will be provided after the public comment period.	All comments are accepted.	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

The SP-20 Strategic Plan Goals and AP-20 Annual Goals and Objectives lists the federal, state and local resources expected to be made available through the CDP to address the needs, Goals and Goal Outcome Indicators identified in the plan. All funds are being used for priority needs and goals. Please refer to AP-38 Projects Summary for a listing of the funding amount and type by project. The AP-38 also shows the goal that each project supports and the need each project addresses.

## 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	3,207,970	120,000	0	3,327,970	0	
HOME	Public Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA						
ESG	Public Federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	538,172	0	0	538,172	0	
			285,855	0	0	285,855	0	

**Table 5 - 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**

Matching requirements for the HOME program will be satisfied with local 137 funds and PHARE monies. Matching requirements for the ESG program will be satisfied by each agency receiving the funds. Upon application for ESG funding, each agency must indicate the amount and source of its matching 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**

No publicly owned land or property has been identified to be used to address the needs identified in this plan.

**Discussion**

All funds will be used to meet the goals and objectives of Beaver County's Strategic Action Plan and Annual Action Plan. It is anticipated that CDBG will be leveraged with private funding of approximately \$120,000 contributed by building owners to Facade Improvement projects for rehabilitation of commercial building facades. CDBG anticipated state leveraged funds include \$368,024 in PA Community Services Block Grant (CSBG) funds. Approximately \$2,662,500 in State Emergency Rental Assistance funding will leverage funding for the ESG program. Matching funds are not required by the CDBG program.

The HOME program will leverage federal Low-Income Housing Tax Credits if made available to the specific HOME activity. State leveraged funds from PHARE (PA Housing Affordability, Rehabilitation and Enhancement) will also be used as HOME match. In addition, HOME match and locally leveraged funds include local Act 137 Affordable Housing funds, Habitat for Humanity donations, volunteer hours, and foundation grants.

For ESG, federally leveraged funds will consist of \$2,144,092 in competitive McKinney-Vento Homeless Assistance Act (Continuum of Care) funding, \$60,710 in Supportive Services for Veterans' Families funds and \$24,880 in Regional ESG Program Funds. State leveraged funds will include PA Homeless Assistance Program (HAP), if approved, in the amount of \$226,052. Matching requirements and Locally Leveraged funds for the ESG program will include private donations and grants. Anticipated ESG match will also consist of funding provided by Act 137, the PA Domestic Violence grant, Supportive Services for Veterans' Families funds as well as private donations and grants. Upon applying for ESG funding, each agency must indicate the amount and source of its matching funds.

## 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	Decent Housing - Availability/Accessibility (DHA)	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Countywide	Owner-Occupied Housing Homeless (including HIV/Aids) Rental Housing Non-Homeless Special Needs	CDBG: \$561,113 HOME: \$538,172 ESG: \$285,855	Homeowner Housing Rehabilitated: 10 Household Housing Units  Rental units constructed: 7 Household Housing Unit  Rental units rehabilitated: 5 Household Housing Units  Tenant-based rental assistance: 25 households assisted  Homelessness Prevention: 80 Persons Assisted
2	Decent Housing - Sustainability (DHS)	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs	Countywide	Owner-Occupied Housing Homeless (including HIV/Aids) Rental Housing Non-Homeless Special Needs	CDBG: \$561,113	Rental Units Rehabilitated: 10 Household Housing Units

3	Suitable Living Environment Available/Access (SLA)	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	Aliquippa, City of Beaver Falls, City of Ambridge Borough Darlington Borough Freedom Borough Glasgow Borough Midland Borough New Brighton Borough Pulaski Township Rochester Borough Shippingport Borough South Heights Borough Vanport Township Low Income Areas in municipalities that do not qualify as a whole Countywide Rivertowns of Beaver County Minority Concentration Areas East Rochester Borough Eastvale Borough Fallston Borough Homewood Borough Koppel- Borough White Township Baden Borough	Infrastructure Improvements Public Facilities Non-Homeless Special Needs Public Services	CDBG: \$1,688,008 ESG: \$285,855	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 23825Persons Assisted  Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted  Homeless Person Overnight Shelter: 20 Persons Assisted
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4	Suitable Living Environment-Sustainability (SLS)	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	Aliquippa, City of Beaver Falls, City of Ambridge Borough Darlington Borough Freedom Borough Glasgow Borough Midland Borough New Brighton Borough Pulaski Township Rochester Borough Shippingport Borough South Heights Borough Vanport Township Low Income Areas in municipalities that do not qualify as a whole Countywide Rivertowns of Beaver County Minority Concentration Areas East Rochester Borough Eastvale Borough Fallston Borough Homewood Borough Koppel -Borough White Township Baden Borough	Infrastructure Improvements Public Facilities Non-Homeless Special Needs Public Services	CDBG: \$1,688,008	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 23825 Persons Assisted  Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
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5	Economic Opportunity-Sustainability (EOS)	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	Aliquippa, City of Beaver Falls, City of Ambridge Borough Midland Borough New Brighton Borough Rochester Borough South Heights Borough Countywide Rivertowns of Beaver County Minority Concentration Areas Baden Borough	Economic Development	CDBG: \$85,000	Buildings Demolished: 6 Buildings
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**Table 6 – Goals Summary**

**Goal Descriptions**



<b>1</b>	<b>Goal Name</b>	Decent Housing – Availability/Accessibility (DHA)
	<b>Goal Description</b>	To make decent housing available and/or accessible for low- and moderate-income households.
<b>2</b>	<b>Goal Name</b>	Decent Housing – Sustainability (DHS)
	<b>Goal Description</b>	To sustain the quality of owner/renter housing for low- and moderate-income households.
<b>3</b>	<b>Goal Name</b>	Suitable Living Environment Available/Access (SLA)
	<b>Goal Description</b>	To increase the availability and accessibility of a suitable living environment for low- and moderate-income persons.
<b>4</b>	<b>Goal Name</b>	Suitable Living Environment – Sustainability (SLS)
	<b>Goal Description</b>	To sustain a suitable living environment for low- and moderate-income persons.
<b>5</b>	<b>Goal Name</b>	Economic Opportunity – Available/Access (EOA)
	<b>Goal Description</b>	To make economic opportunity available and accessible to low- and moderate-income persons.
<b>6</b>	<b>Goal Name</b>	Economic Opportunity – Sustainability (EOS)
	<b>Goal Description</b>	To sustain economic opportunity for businesses in low- and moderate-income areas and persons.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

Projects recommended for funding are determined by the Consolidated Plan Goals and Priority Needs. Applications are accepted each year and reviewed for activity and National Objective eligibility then considered in light of the Consolidated and Annual Action Plan Goals and Priority needs.

### Projects

#	Project Name
1	CDBG Public Facilities/Infrastructure
2	CDBG Public Service Activities
3	CDBG Slum & Blight Removal
4	CDBG Housing Activities
5	CDBG Planning & Administration
6	CDBG Section 108 Loan Repayment
7	HOME Administration
8	HOME CHDO Operations
9	HOME CHDO Set-Aside
10	HOME Construction and Rehab
11	HOME TBRA
12	ESG Homeless Services

**Table 7 - Project Information**

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

Allocation priorities to benefit low-mod income people and low-mod income minorities are determined by the Consolidated Plan Goals and community needs are determined through an application process. The greatest obstacle to addressing underserved needs continues to be the lack of adequate funding.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	CDBG Planning and Administration
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Decent Housing - Availability/Accessibility (DHA) Decent Housing - Sustainability (DHS) Suitable Living Environment Available/Access (SLA) Suitable Living Environment-Sustainability (SLS) Economic Opportunity-Sustainability (EOS)
	<b>Needs Addressed</b>	Infrastructure Improvements Owner-Occupied Housing Homeless (including HIV/Aids) Public Facilities Economic Development Rental Housing Non-Homeless Special Needs Public Services
	<b>Funding</b>	CDBG: \$650,488
	<b>Description</b>	The County will fund general admin costs of the CDBG program.
	<b>Target Date</b>	8/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Matrix Code 21A CDBG administration costs
2	<b>Project Name</b>	CDBG: Public Services (15%)
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Suitable Living Environment Available/Access Suitable Living Environment - Sustainability
	<b>Needs Addressed</b>	Public Services Non-Homeless Special Needs
	<b>Funding</b>	CDBG: \$288,689

	<b>Description</b>	Public services will target low- and moderate-income residents with a focus on special needs populations. Public services are limited to 15% of CDBG allocation.
	<b>Target Date</b>	8/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public service activities other than Low/Moderate Income Housing Benefit: 1,000 persons assisted.
	<b>Location Description</b>	Countywide, eligible
	<b>Planned Activities</b>	Planned public service activities include: Education and Community Services, ECS program <ul style="list-style-type: none"> <li>- Senior Program (05A)</li> <li>- Youth Program (05D)</li> <li>- Disability Program (05B)</li> </ul> Homeless Outreach Program (03T) Lifeguards Pay Program (05H)
<b>3</b>	<b>Project Name</b>	CDBG Public Facilities and Infrastructure
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Suitable Living Environment Available/Access Suitable Living Environment - Sustainability
	<b>Needs Addressed</b>	Infrastructure Improvements Public Facilities
	<b>Funding</b>	CDBG: \$1,399,319
	<b>Description</b>	The County will fund public improvements in low/mod areas.
	<b>Target Date</b>	8/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Public Facility improvements Other than Housing for Low/Mod: 47,655
	<b>Location Description</b>	Countywide

	<b>Planned Activities</b>	Planned public improvement activities include: Park Facilities, Lighting improvements (03F) Park Facilities, AC units (03F) Park Facilities, Building and Pavilion Expansion (03F) Fire Stations, AC units (03O)
4	<b>Project Name</b>	CDBG Slum & Blight Removal
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Economic Opportunity - Sustainability (EOS)
	<b>Needs Addressed</b>	Economic Development
	<b>Funding</b>	CDBG: \$85,000
	<b>Description</b>	CS CD205518 Demolition and clearing of blighted structures. Goal: DHS 04 Clearance, Demo, Remediation - 570.201(d)) SBS Address Slum or Blight of a spot basis 570.208(b)(2)
	<b>Target Date</b>	8/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Buildings Demolished: 8 Buildings
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	CS CD205518 Demolition and clearing of blighted structures. Goal: DHS (04) Clearance, Demo, Remediation - 570.201(d)) SBS Address Slum or Blight of a spot basis 570.208(b)(2)
5	<b>Project Name</b>	CDBG Section 108 Repayment
	<b>Target Area</b>	Beaver Falls, City of Ambridge Borough
	<b>Goals Supported</b>	Suitable Living Environment - Sustainability
	<b>Needs Addressed</b>	Infrastructure Improvements
	<b>Funding</b>	CDBG: \$343,382
	<b>Description</b>	Repayment of Section 108 loan for streetscape improvements
	<b>Target Date</b>	8/31/2025

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A, Other: 1
	<b>Location Description</b>	Ambridge, Beaver Falls
	<b>Planned Activities</b>	Repayment of Section 108 loan for streetscape improvements (19F)
6	<b>Project Name</b>	CDBG Housing
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Decent Housing - Availability/Accessibility Decent Housing - Sustainability
	<b>Needs Addressed</b>	Rental Housing Owner-Occupied Housing
	<b>Funding</b>	CDBG: \$561,113
	<b>Description</b>	The County will fund owner-occupied housing rehab and rehabilitation of rental housing for eligible low/mod households.
	<b>Target Date</b>	8/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeowner Housing Rehabilitated: 10 Household Housing Units Rental Units Rehabilitated: 10 Household Housing Units
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Planned housing activities include: Homeowner Housing Rehabilitated (14A) Rental Units Rehabilitated (14B)
7	<b>Project Name</b>	HOME: Administration (10%)
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Decent Housing - Availability/Accessibility (DHA) Decent Housing - Sustainability (DHS)
	<b>Needs Addressed</b>	Owner-Occupied Housing Rental Housing Non-Homeless Special Needs
	<b>Funding</b>	HOME: \$53,817

	<b>Description</b>	Administration of the PY 2024 HOME program. Administrative costs are limited to 10% of HOME allocation.
	<b>Target Date</b>	8/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable
	<b>Location Description</b>	Countywide administration of the 2024 HOME program.
	<b>Planned Activities</b>	HOME Program Administration.
8	<b>Project Name</b>	HOME: CHDO Operations
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Decent Housing - Availability/Accessibility (DHA) Decent Housing - Sustainability (DHS)
	<b>Needs Addressed</b>	Owner-Occupied Housing Rental Housing
	<b>Funding</b>	HOME: \$26,909
	<b>Description</b>	The City will provide CHDO Operating funds to its primary CHDO.
	<b>Target Date</b>	8/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Countywide.
	<b>Planned Activities</b>	The City will provide CHDO Operating funds to its primary CHDO.
9	<b>Project Name</b>	HOME: CHDO Set-Aside (15%)
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Decent Housing - Availability/Accessibility (DHA) Decent Housing - Sustainability (DHS)
	<b>Needs Addressed</b>	Owner-Occupied Housing Rental Housing
	<b>Funding</b>	HOME: \$80,726

	<b>Description</b>	The City will allocate 15% of the annual HOME allocation for CHDO-eligible development of affordable rental housing as per HOME grant guidelines.
	<b>Target Date</b>	8/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Rental units constructed: 2 Household Housing Unit
	<b>Location Description</b>	Countywide, eligible.
	<b>Planned Activities</b>	Affordable rental housing rehabilitation and/or new construction to be determined.
10	<b>Project Name</b>	HOME: Affordable Housing Construction and Rehabilitation
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Decent Housing - Availability/Accessibility (DHA) Decent Housing - Sustainability (DHS)
	<b>Needs Addressed</b>	Owner-Occupied Housing Rental Housing
	<b>Funding</b>	HOME: \$316,720
	<b>Description</b>	HOME funding will support affordable rental housing development and preservation. HOME funding to be awarded upon completion of Request For Proposals (RFP) process.
	<b>Target Date</b>	8/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Rental units constructed: 5 Household Housing Unit Rental units rehabilitated: 5 Household Housing Units
	<b>Location Description</b>	Countywide, eligible.
	<b>Planned Activities</b>	Affordable rental housing rehabilitation and/or new construction to be determined (pending award at closure of application process)
11	<b>Project Name</b>	HOME: TBRA
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Decent Housing - Availability/Accessibility (DHA)
	<b>Needs Addressed</b>	Rental Housing
	<b>Funding</b>	HOME: \$60,000



	<b>Description</b>	HOME funding will provide tenant-based rental assistance to low- and moderate-income families in the County.
	<b>Target Date</b>	8/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Tenant-based rental assistance: 25 households assisted
	<b>Location Description</b>	Countywide, eligible.
	<b>Planned Activities</b>	HOME funding will provide tenant-based rental assistance to low- and moderate-income families in the County.
12	<b>Project Name</b>	ESG Homeless Services
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Decent Housing - Availability/Accessibility (DHA) Suitable Living Environment - Sustainability (SLS)
	<b>Needs Addressed</b>	Homelessness (including HIV/AIDS)
	<b>Funding</b>	ESG: \$285,855
	<b>Description</b>	The ESG program will include admin of the program, a homeless outreach team and emergency shelter services. Administrative costs are limited to 7.5% of ESG allocation.
	<b>Target Date</b>	8/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homelessness Prevention: 80 Persons Assisted Homeless Person Overnight Shelter: 20 Persons Assisted
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Planned Activities will include: ESG Program Admin (7.5%) Outreach/Shelter Operations Homeless Prevention Services

## 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

Projects are planned in the following areas where low-mod income concentrations are over 51%: Aliquippa, Ambridge, Beaver Falls, New Brighton, Rochester Borough and South Heights. The areas with the highest racial minority concentration are: Aliquippa, Ambridge, Beaver Falls and Midland. Projects for public facilities, affordable housing and public services benefit only low-and-moderate income persons throughout Beaver County. All HESG and HOME funds are allocated to projects that benefit only low-income persons throughout Beaver County. Economic development projects such as streetscape and facade improvements are located in low-moderate income areas, spot slum and blight areas and provide technical assistance to more than 51% low-moderate income persons. River towns include the low-income areas with high minority concentrations of Aliquippa, Ambridge, Beaver Falls, Midland, New Brighton and Rochester Borough.

### Geographic Distribution

Target Area	Percentage of Funds
Aliquippa, City of	6
Beaver Falls, City of	22
Ambridge Borough	
Darlington Borough	
Freedom Borough	
Glasgow Borough	
Midland Borough	
New Brighton Borough	
Pulaski Borough	
Rochester Borough	
Shippingport Borough	
South Heights Borough	
Vanport Township	
Low income areas in municipalities that do not qualify as whole	5
Countywide	53
River towns of Beaver County	14
Minority Concentration Areas	
East Rochester Borough	
Eastvale Borough	
Fallston Borough	
Homewood Borough	
Koppel Borough	
White Township	
Baden Borough	

**Table 8 - Geographic Distribution**

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

The areas with the highest concentrations of low-income minorities are given the greatest consideration, followed by the areas with high concentrations of low-income persons but not high minority concentrations. Low income areas within jurisdictions without a concentration of low-income persons are given third priority. Projects that serve only low-income people throughout the County are given serious consideration if the project helps meet a priority need. Projects that are in areas without a concentration of low-income people are given the least consideration.

### **Discussion**

The greatest obstacle to addressing underserved needs continues to be the lack of adequate funding.

## Affordable Housing

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

#### Introduction

Beaver County continues to support affordable housing through the CDBG and HOME programs. This section does not include activities completed with ESG funds.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	57
Special-Needs	0
Total	57

**Table 9 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	25
The Production of New Units	7
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	57

**Table 10 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

The County expects to support a total of 57 households with affordable housing during the fiscal year. Of that number, the County expects to support no homeless households through affordable housing programs because the housing needs of homeless households are addressed through the ESG, Coe and HAP funding. Affordable housing opportunities will be provided to 55 non-homeless households will be assisted. The number of non-homeless households to be assisted includes

Homeowner Housing Rehabilitated (CDBG): 10 Household Housing Units

Rental units rehabilitated (CDBG): 5 Household Housing Units

Rental units constructed (HOME): 7 Household Housing Unit (2 from CHDO activities)

Rental Units Rehabilitated (HOME): 10 Household Housing Units

Tenant-based rental assistance (HOME): 25 households assisted

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

### **Introduction**

The Housing Authority of the County of Beaver (HACB) provides public housing and other affordable housing to Beaver County residents.

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

HACB will continue to upgrade renovate its public housing units. HACB will submit an Elderly Designated Housing Plan for King Beaver Apartments and A.C. Edgecombe Apartments. HACB is also exploring mixed financed development opportunities for a Low-Income Housing Tax Credit (LIHTC) development as it reaches the end of IRS tax compliance period (15th Year). Dawes Manor in the Borough of New Brighton is in its 15th year. The Housing Authority will explore the most cost-effective means to keep these properties affordable and to bring them into their public housing portfolio.

The Resident Opportunity and Supportive Services - Service Coordinator (ROSS-SC) grant originally awarded in July 2011 funds two service coordinators who coordinate the provision of workshops and supportive services to public housing residents in family developments. These service coordinators will continue to assist residents through the provision of supportive services such as financial counseling, leadership training, ISA accounts, crime watch programs, family activities, education services, business plan development, and summer youth employment.

Finally, two caseworkers will continue to be employed to coordinate the provision of supportive services for frail elderly residents.

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

The HACB has 26 residents on their Resident Advisory Board. Also, HACB offers homeownership opportunities to its residents. The HACB refers those residents to a housing counselor who provides credit counseling and helps interested, qualifying residents to purchase homes.

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

The HACB is not designated as troubled, therefore this section does not apply.

### **Discussion**

The HACB is a vital partner in providing affordable housing to residents of Beaver County.

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

### **Introduction**

Beaver County's strategy for ending homelessness is to provide diverse housing opportunities coupled with strong supportive services to quickly rehouse households and assist them in achieving long-term permanent housing. This work is achieved through the Continuum of Care (CoC) process which includes a broad support network to address the needs of homeless households including: a variety of housing programs, behavioral and physical health supports, food security resources, utility assistance programs, veteran services, and education & job training partners. Furthermore, The Cornerstone of Beaver County serves as the CoC's housing and homeless services hub offering ESG (RRH and HP), SSVF (RRH and HP), housing for people with substance use disorder, ES, a CVS liaison, Fair Housing, and Outreach. It also operates Coordinated Entry which screens and links homeless households to the appropriate housing and ancillary services to end their homelessness. The Cornerstone also houses outside partner agencies streamlining access to utility assistance, food resources, HP, and information and referral. Our CoC's housing programs work closely with The Cornerstone to seek sustainable long-term solutions to our clients' housing crises.

The CoC's goals are to: establish a Men's Emergency Shelter; maintain and grow the Outreach program; decrease racial disparities; meet regularly with supportive housing providers for case review and sharing best practices; monitor and plan around these system goals: increase exits to PH, decrease length of time homeless, and decrease returns to homelessness; increase access to mainstream resources; identify and attain local Coe performance standards; review and update the list of prioritized populations; monitor Coe housing providers; identify any missed goals and share best practices; continue countywide use of Coordinated Entry; utilize HMIS to track outcomes and guide planning efforts; distribute relevant HMIS data (at least quarterly) to increase effectiveness; include education or work readiness programs in program and individual goals; work to remove common barriers to employment (i.e. lack of identification, transportation barriers, criminal records, GED completion, etc.); address lack of affordable housing; and leverage support and resources from private and corporate sources.

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

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

The Cornerstone also offers homeless assistance including affordable housing options and a variety of supportive services. Utility assistance programs, Coordinated Entry, SNAP, SSVF, HMIS, Fair Housing, ESG funded-services, transportation, and shelter programs are coordinated from this centralized point - streamlining a comprehensive approach to ending homelessness for unsheltered people. Unsheltered people are reached by providing a variety of housing supports. In the 2022 Coe renewals, three Permanent Supportive Housing, one Transitional Housing, two Rapid Rehousing programs, Coordinated

Entry, and HMIS were renewed. Goals for the coming year include, opening a men's emergency shelter, maintaining and growing our formal outreach program, responding to the unique housing needs created by the COVID- 19 pandemic, continuing to monitor the Coordinated Entry wait times to determine obstacles and identify gaps in the system, enhancing landlord partnerships, addressing racial disparities, and increasing affordable housing.

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

Re-establishing a homeless men's shelter will address the emergency needs of these men to have a "base" from which they can have access to resources including caseworkers, telephones and internet to complete applications, etc. without unnecessary delay. The County continues to explore the establishment of an emergency shelter for households with children whose unique needs require rapid re-housing in transitional or permanent housing. All the emergency and transitional housing programs have a strong case management component to make sure that program participants receive the support and services they need to ultimately attain permanent housing.

**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 CoC Steering Committee recognizes the populations outlined in this question as prioritized populations. These prioritizations are built into our Coordinated Entry tool which provides a prioritization score for each household thereby first ensuring housing support to those with the greatest needs. Quickly linking households to PH and reducing the risk of returning to homelessness remain goals of the CoC thus they are monitored at our quarterly Steering Committee meetings.

The County Office of Veterans' Affairs, the Veterans' Leadership Program, and the Pittsburgh Veterans' Administration Hospital collaborate closely with our SSVF program to quickly link veteran households to stable housing and supportive services such as: food resources, utility assistance, health care etc. A by-name list is kept to ensure no veteran remains homeless. Beaver County continues to offer a Veterans' Court which has been successful in redirecting veterans from incarceration to treatment programs that result in stable housing.

The County Office of Veterans' Affairs, the Veterans' Leadership Program, and the Pittsburgh Veterans' Administration Hospital collaborate closely with our SSVF program to quickly link veteran households to stable housing and supportive services such as: food resources, utility assistance, health care etc. A by-name list is kept to ensure no veteran remains homeless. Beaver County continues to offer a Veterans' Court which has been successful in redirecting veterans from incarceration to treatment

programs that result in stable housing.

The Housing Authority of the County of Beaver (HACB) prioritizes homeless households making affordable housing more accessible for these households. We currently have 6 RRH programs which RRH studies have shown this program type to be a strong model for homeless families. Beaver County is seeing rents rise so we are also strategizing with our landlords to maintain the affordable rents. Further our ESG, SSVF, Homeless Assistance Program, and ERAP offer Homeless Prevention to divert housing crises before they occur.

All of these housing programs work to address the issues that led to housing instability so that the household can resolve them and therefore reduce their risk of returning to homelessness. Services that help resolve some of these issues include: accessing mainstream resources such as Social Security and public assistance; enrolling in education or job training programs; addressing unmanageable health issues; and building an informal support network. The 2022 System Performance Measures showed a stabilized homelessness rate from the previous year which is significant given the multitude of unique Covid related challenges in the last year. The CoC will continue to monitor data to discover strategies to reduce the return rate.

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

The CoC has a policy to coordinate with systems of care (including: foster care, health care, mental health care, and correctional facilities) to ensure people are not being discharged from institutions directly to the streets, emergency shelters, or other homeless programs. The Housing Authority of Beaver County designates 8 units to provide affordable housing to individuals at risk of long-term institutionalization

(through the 811 program). These units ensure people being discharged from such institutions have stable housing options. The County encourages CoC partners to serve people with special circumstances including criminal histories and those exiting institutions. The County collaborates with churches and agencies serving people coming from jail. Also, the jail contracts with a case management agency to assist with securing housing for inmates being discharged. The Cornerstone also is contracted to assist homeless families impacted by incarceration.

Beaver County partners with agencies that serve persons with AIDS to identify and address the housing and supportive services needs of this population and to ensure they are not exited from institutions to homelessness. The CoC works closely with stakeholders from publicly funded institutions and systems of care to ensure that people are not discharged to homelessness. Children and Youth Services contracts with Job Training of Beaver to prepare young adults exiting foster care for the work force; contracts with



Harmony House to provide transitional housing to its families; and provides emergency shelter for its families. The Cornerstone employs a Housing Specialist to work directly with homeless families. The County's inpatient psychiatric unit and The Cornerstone work to ensure no one is discharged to homelessness. The Coe works with education liaisons in the schools to provide housing support and transportation from the housing unit to the school even if it is out of district.

**Needs of Victims of Domestic Violence:** The CoC served 460 households with DV status in the last year. Recently the Housing Authority secured a CoC grant and in partnership with the Women's Center, operates an RRH program for victims of Domestic Violence. These victims (women, children, and men) can also be directly served by the Women's Center of Beaver County which provides shelter, transitional housing, and supportive services for them. In addition, the Women's Center works closely with the Housing and Homeless Coalition of Beaver County to assist these victims find permanent housing.

## **Discussion**

Elderly, frail elderly and persons with disabilities or HIV/AIDS will be served through the HIP, EHIP and PHARE Home Modification programs. The HIP program provides housing rehabilitation, the EHIP program provides emergency housing rehabilitation and the Home Modification program provides accessibility improvements to low income residents with disabilities. See AP-55 Affordable Housing narrative for the number of persons with disabilities that are expected to be served.

Elderly, frail elderly and persons with disabilities or HIV/AIDS will be served through the HIP, EHIP and PHARE Home Modification programs. The HIP program provides housing rehabilitation, the EHIP program provides emergency housing rehabilitation and the Home Modification program provides accessibility improvements to low income residents with disabilities. See AP-55 Affordable Housing narrative for the number of persons with disabilities that are expected to be served.

The needs of Beaver County's Homeless and special needs populations will continue to be addressed with federal, state, local, and private funds through Beaver County's network of service agencies, the Housing and Homeless Coalition, and housing providers. The establishment of The Cornerstone and the utilization of a Coordinated Entry system (a single point of entry to all the County's homeless and housing support resources), provide better coordination of services, widespread information dissemination, and ease of access for County residents.

Through its monthly Coalition meetings, the Beaver County Coe identifies the needs of the homeless and imminently homeless populations, removing barriers to access safe, affordable housing, and sharing valuable information. In light of the COVID-19 pandemic, the Coe will continue to utilize its partner network and under the leadership of the Steering Committee endeavor to prevent at risk households from becoming homeless or if/when they do that the occurrence is rare and brief.

The CoC has and continues to utilize the new pandemic resources becoming available to fill gaps especially for the development of a Men's Emergency Shelter, hotel stays, procurement of documents needed for housing/employment, and homeless prevention. In doing so, it also strives to implement equity measures into the programs. The Racial Equity subcommittee monitors progress and identifies

strategies to address disparate outcomes. The Lived Experience subcommittee (comprised of people with experience of homelessness) met for the first time in July 2022. This subcommittee will continue to provide valuable input for the housing programs and the CoC overall.

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

### **Introduction:**

Beaver County is committed to addressing barriers to affordable housing and removing impediments to fair housing choice within the County. Its current Assessment of Fair Housing covers the period from September 1, 2021 through August 31, 2024. See the Fair Housing Action Plan in Grantees Unique Appendices for goals and actions that Beaver County plans to take during the program year to address impediments to fair housing choice. A copy of Beaver County's Assessment of Fair Housing can be obtained on the Community Development Program of Beaver County's Website or by contacting The Community Development Program of Beaver County

### **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**

As part of its Assessment of Fair Housing, the County reviews public policies to for barriers to affordable housing. Since the greatest barrier to affordable housing in Beaver County remains the cost burden on low income families, Beaver County's strategy to remove or ameliorate the barriers to affordable housing is to make housing more affordable for low-income families through creating additional affordable housing opportunities. See AP-55 for specific numbers of opportunities that Beaver County plans to create. In addition, Fair Housing violations will be addressed through referral of claims to Southwestern Pennsylvania Legal Services for action, a program to test whether landlords are practicing discrimination, and education to low-income households, protected classes, municipalities, landlords and realtors. See the Fair Housing Action Plan in Grantees Unique Appendices for the specific actions that Beaver County plans to take to address impediments to fair housing choice.

### **Discussion:**

Beaver County will continue to use available funding to help address barriers to affordable housing and work to remove impediments to fair housing choice within its jurisdiction.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

Utilizing its resources, the County continues to strive to address obstacles, support affordable housing development, reduce lead paint hazards and reduce poverty. The County will also continue to develop institutional structure and enhance coordination between public and private housing and social service agencies.

### **Actions planned to address obstacles to meeting underserved needs**

The primary obstacle to meeting underserved needs in Beaver County is the lack of available funds to address all of the identified affordable housing and community development needs. Beaver County continues to work diligently to apply for available federal and state funds and to leverage additional funds through cooperation and collaboration with local agencies, businesses and nonprofit organizations. In addition, the County utilizes an online grant notification resource and informs municipalities and organizations of potential grants.

### **Actions planned to foster and maintain affordable housing**

Beaver County will foster and maintain affordable housing through the HIP, Homebuyer and HOME activities described in this plan.

### **Actions planned to reduce lead-based paint hazards**

Beaver County will continue to implement the federal lead-based paint regulations within its residential rehabilitation, homebuyer and rental assistance programs. Through these programs, the number of housing units containing lead-based paint will decrease, thereby increasing the inventory of lead-safe housing available to low/moderate-income families throughout the County. In 1994, the HACB completed lead based paint hazard testing of all of its family public housing units and found no evidence of lead-based paint hazards. Beaver County will continue to notify the public of the hazards of lead paint and to encourage corrective actions such as the replacement of windows and trim, painting or covering damaged surfaces, etc. Each property is evaluated on a case-by-case basis to determine the level of action required. The HACB administers the Lead Based Paint Abatement Program. This includes qualification of households, inspection and abatement of lead-based paint in its developments, procurement of third-party service contractors, implementation of the bidding process, awarding of contracts, monitoring and financial management and record keeping. Homes rehabilitated through the Home Improvement Program (HIP) are also included in the HACB's program. The HACB reviews each property, notifies residents and takes corrective actions as appropriate to eliminate the hazards of lead paint in accordance with the regulations at 24 CFR Part 35. In projects that involve substantial rehabilitation of multi-family housing that are not funded through the HACB, the developer is responsible by contract to abide by 24 CFR Part 35 and provide documentation of compliance to the

Community Development Program of Beaver County.

### **Actions planned to reduce the number of poverty-level families**

The County, through the Community Services Block Grant (CSBG) Program, administers an anti-poverty program. Program elements include employment, youth programs, crisis prevention, outreach and referral, legal services, domestic violence prevention, respite services, home ownership and consumer services. CDP will also continue to partner with other local agencies to address issues related to poverty.

### **Actions planned to develop institutional structure**

A Community Housing Development Organization (CHDO) is given funding each year to help it keep capacity to implement affordable housing initiatives. The County will utilize the Housing and Homeless Coalition of Beaver County to identify needs and plan for projects to address housing and supportive service needs of homeless and non-homeless populations in Beaver County. The County will continue to maintain its relationship with the Housing Authority of the County of Beaver to create additional affordable housing opportunities. The County maintains involvement with municipal leaders, neighborhood groups, special interest groups and social service collaborative groups to assure that all available resources are utilized to best serve our communities. The County, through these networks, takes an active role in assuring that the services are effective, non-duplicative and results-oriented.

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

The County continues to coordinate housing and support service efforts for County residents. The County will continue to work with the HACB in implementing the Consolidated Plan. The County will provide technical assistance to its CHDOs to develop affordable housing opportunities for income-qualified persons. The County will provide ESG, CDBG, CSBG, and HAP funding to social service agencies to provide support services, homeless and homeless prevention services. Finally, Beaver County will work with private developers who propose new supportive housing units with supportive service components. The County will continue to work with the Housing and Homeless Coalition of Beaver County to determine local needs and priorities for housing and supportive services, and to develop projects that address these needs without duplication of existing services.

Through its downtown revitalization program, the County maintains contact with businesses in the downtown areas of the County and provides technical assistance to the local revitalization organizations in those areas. CDP maintains an open-door policy for any business or organization seeking assistance and will refer the business or organization to additional funding sources where the County's resources are limited. The CDP maintains contact with the economic development agencies of the County including but not limited to the Corporation for Economic Development, the County's economic development administrator, and the local revitalization organizations from the main street river town communities. The CDP also funds projects through local non-profit and social service agencies to assist people with employment and business-related needs. In addition, the County will continue to fund the

Entrepreneurship Education program which provides workshops to help low-income persons understand what is involved in starting a small business and the Small Business Technical Assistance program to provide technical assistance for low income persons who have decided to start small businesses.

**Discussion:**

CDP staff will continue to provide technical assistance to neighborhood organizations in low-income and minority concentration areas and work closely with municipal governments to help build capacity for CDBG eligible projects.

## Program Specific Requirements

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

#### Introduction:

Eligible applicants for the HOME program are for-profit and non-profit developers and Community Housing Development Organizations (CHDOs). The County advertises yearly for applications which are made available at the CDP office. Beaver County does not limit the beneficiaries or give preferences to a particular segment of low-income population.

All unobligated program income received in the preceding program year is allocated to activities in the current plan. No new Section 108 loan proceeds will be received in the current fiscal year. The interest earned from the Section 108 Loan investment account will be used to complete under-funded activities. This Annual Action Plan covers FY 2024 only.

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

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

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

#### Other CDBG Requirements

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

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

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

No forms of investment other than those identified in Section 92.205 will be used.

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

See AP-90 HOME Homebuyer Recapture Policy in the Grantee Unique Appendices of this plan.

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

See HOME Recapture Policy in the Grantee Unique Appendices of this plan.

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

HOME funds will not be used to refinance existing debt.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(I)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(I)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(I)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

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

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

For written standards for providing ESG assistance, refer to AP-90: ESG Standards for Assistance in the Grantee Unique Appendices of this plan.

2. If the Continuum of Care has established centralized or coordinated assessment system that



meets HUD requirements, describe that centralized or coordinated assessment system.

The County received a Coe grant in 2015 to develop a Coordinated Entry process for accessing homeless services. At that time, the Coordinated Entry worker and Coe Coordinator piloted various tools and researched the requirements for Coordinated Entry. They assembled a Coordinated Entry subcommittee (made up of various stakeholders) to create the Coordinated Entry process, screening tool, and Policies & Procedures which the Coe Steering Committee formally adopted and implemented in January of 2018, and continues to update as needed. Currently, the process works such that the Coordinated Entry workers (now under the direction of The Cornerstone of Beaver County) verify homelessness and then conduct a comprehensive screening. The screening identifies challenges, strengths, and provides a prioritization score. The score also corresponds with the appropriate housing program type. The CE workers then refer the household to the specific program with openings. They link the household to the program to ensure a connection is made. If there are no openings within the program type for which the household scored, they will place the household on the waiting list. The CE workers and the CE subcommittee review the lists on a regular basis to ensure the shortest wait, problem solve obstacles, and identify alternative options if needed.

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

The Cornerstone conducts the countywide homeless RRH and HP ESG programs. The RFP process is used to solicit proposals from other non-profits that also serve the homeless.

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

The Coe Steering Committee serves as the governing board of the Coe. It's Governance Charter as well as 24 CFR 576.405 stipulates that the committee membership will include a homeless or formerly homeless person. The Steering Committee has followed this policy since its inception. Currently there is at least 1 formerly homeless person serving on the committee. In July 2022, a Lived Experience subcommittee was established to provide additional input into the CoC planning efforts.

5. **Describe performance standards for evaluating ESG.**

The CoC Steering Committee serves as the governing board of the Coe. ESG sub-recipients receive monthly data quality reports for their own outcome monitoring. The CoC Coordinator also works with the ESG sub-recipients to understand their data and performance.



# GRANTEE UNIQUE APPENDICES

- AP-90 HOME Homebuyer Recapture Policy
- AP-90: ESG Standards for Assistance



## AP-90 Home Homebuyer Recapture Policy

### **Affordability, Resale/Recapture, Refinancing and Subordination**

The recipient of the HOME assistance for the purchase or rehabilitation of a property is subjected to all the requirements of the HOME Program and affordability requirements contained in 24 CFR Part 92.250(b). The following recapture/resale provisions are the restrictions secured by a deed restriction or by covenants running with the land:

#### ***Duration of Affordability Restrictions***

The HOME assisted housing being constructed or rehabilitated should qualify as affordable housing pursuant according to the requirements of 24 CFR 92.254, for the "Affordability Period" and after the completion of the project, covenants and restrictions in the deed restriction would terminate without any further action required by the owner or the County.

#### ***Termination of Affordability Restrictions***

The affordability restrictions will terminate upon completion of the period of affordability, foreclosure or a transfer of the property in lieu of a foreclosure. If the owner obtains an ownership interest in the property before the foreclosure or deed in lieu of foreclosure, during the original affordability period, the affordability restrictions shall be revived.

#### ***Recapture/Resale Restrictions***

Boover County has chosen to comply with the HOME program requirements by choosing recapture provisions to preserve the affordability of units during the HOME period of affordability. These provisions are imposed for the duration of the period of affordability on all HOME-assisted homebuyer projects through a written agreement with the homebuyer, and enforced via covenants running with the land. The recapture provisions are triggered by any transfer of title, either voluntary or involuntary, during the established HOME period of affordability.

For HOME-assisted homebuyer units under the recapture option, the period of affordability is based upon the direct HOME subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit. Any HOME program income used to provide direct assistance to the homebuyer is included when determining the period of affordability. The following table outlines the required minimum affordability periods.

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

The HOME recapture provisions are established at §92.253(a)(5)(ii), and permit the original homebuyer to sell the property to any willing buyer during the period of affordability while the County is able to

recapture a portion of the HOME-assistance provided to the original homebuyer. The County will only recapture Direct HOME Subsidy from the original buyer.

Direct HOME subsidy is defined as the amount of HOME assistance, including any program income, which enabled the homebuyer to buy the unit. The direct subsidy includes downpayment, closing costs, interest subsidies, or other HOME assistance provided directly to the homebuyer.

In addition, direct subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price. If HOME funds are used for the cost of developing a property and the unit is sold below fair market value the difference between the fair market value and the purchase price is considered to be directly attributable to the HOME subsidy.

The County has chosen to recapture a portion of the net proceeds should the property sell during the period of affordability. Net proceeds are defined as the sales price minus superior loan repayment (other than HOME funds) and any closing costs. Under no circumstances with the County recapture more than is available from the net proceeds of the sale.

The County will not utilize recapture provisions when a project receives only a development subsidy and is sold at fair market value, because there is no direct HOME subsidy to recapture from the homebuyer.

The form of recapture to be used by the County shall be "a sharing of net proceeds". Sharing of net proceeds is defined as the sales price of the property LESS the outstanding mortgage debt owed to the primary lender LESS the homeowner's contribution of the initial down payment. Net proceeds will be shared between the County and the homeowner based on an annual pro-rata share during the term of affordability if the title of the property is changed before the period of affordability.

For example, if the property were to sell in year 1 of the affordability period, and the affordability period was 5 years, then the County would receive 100% of the net proceeds and the homeowner would receive none of the net proceeds. If the property were sold in year 2, the County would receive 80% and homeowner would receive 20%. If the property were sold in year 3, the County would receive 60% and homeowner would receive 40%. If the property were sold in year 4, the County would receive 40% and homeowner would receive 60%. If the property were sold in year 5, the County would receive 20% and homeowner would receive 80%. After the year 5 there would be no sharing of net proceeds. The homeowner would keep 100% of the sale proceeds.

In the event of the property changing title due to foreclosure, the County will not share any net proceeds from the sale. The County will retain any remaining net proceeds following payment of the first mortgage. The County shall have the right of first refusal to buy out the first mortgage from the primary lender in the event of foreclosure.

Enforcement mechanisms to be used to impose the County's recapture provisions is a recorded mortgage and note that incorporates the recapture provisions and details the period of affordability based on the amount of direct HOME funds invested in project.

Greaver County, PA HOME Investment Partnerships Program Policies and Procedures Manual

**AP-90**

**Beaver County, PA  
HOME Recapture Policy**

**June 2014**

**Annual Action Plan  
2024**

The HOME Program is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act (HOME statute), as amended. HOME provides formula grants to localities, including Beaver County (which is the local PJ) to expand the supply of decent, safe, sanitary, and affordable housing available to low-income and very low-income residents. Eligible HOME-funded activities include the acquisition, construction or rehabilitation of rental or homeownership housing, homebuyer assistance, and tenant-based rental assistance.

PJ programs to assist homebuyers may include acquisition, rehabilitation, or new construction of single-family for-sale housing to individual low-income homebuyers. The HOME subsidy can be provided to the developer, the homebuyer, or both, and can be structured in a variety of ways, including low-interest, zero-interest, or deferred payment loans, grants, or interest rate subsidies.

Section 215 of the HOME statute establishes specific requirements that all HOME-assisted homebuyer housing must meet in order to qualify as affordable housing. Specifically, all HOME-assisted homebuyer housing must have an initial purchase price that does not exceed 95 percent of the median purchase price for the area, be the principal residence of an owner whose family qualifies as low-income at the time of purchase, and be subject to either resale or recapture provisions. The HOME statute states that resale provisions must limit subsequent purchase of the property to income-eligible families, provide the owner with a fair return on investment, including any improvements, and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. The HOME statute also specifies that recapture provisions must recapture the HOME investment from available net proceeds in order to assist other HOME-eligible families.

Beaver County has chosen to comply with the HOME program requirements by choosing recapture provisions to preserve the affordability of units during the HOME period of affordability. These provisions are imposed for the duration of the period of affordability on all HOME-assisted homebuyer projects through a written agreement with the homebuyer, and enforced via covenants running with the land. The recapture provisions are triggered by any transfer of title, either voluntary or involuntary, during the established HOME period of affordability.

For HOME-assisted homebuyer units under the recapture option, the period of affordability is based upon the direct HOME subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit. Any HOME program income used to provide direct assistance to the homebuyer is included when determining the period of affordability. The following table outlines the required minimum affordability periods.

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



The HOME recapture provisions are established at §92.253(a)(5)(ii), and permit the original homebuyer to sell the property to any willing buyer during the period of affordability while the County is able to recapture a portion of the HOME-assistance provided to the original homebuyer. The County will only recapture Direct HOME Subsidy from the original buyer.

Direct HOME subsidy is defined as the amount of HOME assistance, including any program income, which enabled the homebuyer to buy the unit. The direct subsidy includes downpayment, closing costs, interest subsidies, or other HOME assistance provided directly to the homebuyer.

In addition, direct subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price. If HOME funds are used for the cost of developing a property and the unit is sold below fair market value the difference between the fair market value and the purchase price is considered to be directly attributable to the HOME subsidy.

The County has chosen to recapture a portion of the net proceeds should the property sell during the period of affordability. Net proceeds are defined as the sales price minus superior loan repayment (other than HOME funds) and any closing costs. Under no circumstances with the County recapture more than is available from the net proceeds of the sale.

The County will not utilize recapture provisions when a project receives only a development subsidy and is sold at fair market value, because there is no direct HOME subsidy to recapture from the homebuyer.

The form of recapture to be used by the County shall be "a sharing of net proceeds". Sharing of net proceeds is defined as the sales price of the property LESS the outstanding mortgage debt owed to the primary lender LESS the homeowner's contribution of the initial down payment. Net proceeds will be shared between the County and the homeowner based on an annual pro-rata share during the term of affordability if the title of the property is changed before the period of affordability.

For example, if the property were to sell in year 1 of the affordability period, and the affordability period was 5 years, then the County would receive 100% of the net proceeds and the homeowner would receive none of the net proceeds. If the property were sold in year 2, the County would receive 80% and homeowner would receive 20%. If the property were sold in year 3, the County would receive 60% and homeowner would receive 40%. If the property were sold in year 4, the County would receive 40% and homeowner would receive 60%. If the property were sold in year 5, the County would receive 20% and homeowner would receive 80%. After the year 5 there would be no sharing of net proceeds. The homeowner would keep 100% of the sale proceeds.

In the event of the property changing title due to foreclosure, the County will not share any net proceeds from the sale. The County will retain any remaining net proceeds following payment of the first mortgage. The County shall have the right of first refusal to buy out the first mortgage from the primary lender in the event of foreclosure.

Enforcement mechanisms to be used to impose the County's recapture provisions is a recorded mortgage and note that incorporates the recapture provisions and details the period of affordability based on the amount of direct HOME funds invested in project.

The HOME recapture provisions are established at §92.253(a)(5)(ii), and permit the original homebuyer to sell the property to any willing buyer during the period of affordability while the County is able to recapture a portion of the HOME-assistance provided to the original homebuyer. The County will only recapture Direct HOME Subsidy from the original buyer.

Direct HOME subsidy is defined as the amount of HOME assistance, including any program income, which enabled the homebuyer to buy the unit. The direct subsidy includes downpayment, closing costs, interest subsidies, or other HOME assistance provided directly to the homebuyer.

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Enforcement mechanisms to be used to impose the County's recapture provisions is a recorded mortgage and note that incorporates the recapture provisions and details the period of affordability based on the amount of direct HOME funds invested in project.

## ESG Standards for Assistance

1. Include written standards for providing ESG assistance (may include as attachment)
  - a. Standard policies and procedures for evaluating individuals' and families' eligibility for assistance under ESG.  
*Will be made through a certification of homelessness and/or an eligibility & needs assessment.*
  - b. Policies and procedures for coordination among emergency shelter providers, essential service providers, homelessness prevention and rapid re-housing assistance providers, other homeless assistance providers, and mainstream service and housing providers.  
*Will be baselined by the client/potential client signing a release of information to facilitate a team approach to removing barriers to housing. All inter-agency collaboration will be guided by HUD's regulations on confidentiality.*
  - c. Policies and procedures for determining and prioritizing which eligible families and individuals will receive homelessness prevention assistance and which eligible families and individuals will receive rapid re-housing assistance.  
*The HESG assessment tool (See Attached) is under development using HUD standards as guidelines and will be used to determine whether an applicant is eligible for HESG assistance as well as designation of the program participant as either Homelessness Prevention or Rapid Re-Housing.*

*Information from Beaver County shelters, outreach workers and service providers who work with homeless households residing in motels and staying in cars as well as providers who work with nearly-homeless households indicate a combination of factors that can lead to homelessness including, but not limited to, joblessness, under-employment, untreated disabling mental health issues and lack of family support. All of the above would constitute the local data Beaver County Hearth Emergency Solutions Grant program would use to prioritize assistance.*

    1. The County will determine rapid re-housing eligibility through the attached assessment tool, which is under development:
      - a. Prioritization for rapid re-housing will include the following:
        - i. Homeless households with children
        - ii. Households that demonstrate housing instability by their answer to the assessment tool question concerning their "previous night's sleeping arrangement" and their "anticipated sleeping arrangement for this evening" (sleeping outside, in a car, motel/hotel)
        - iii. Households staying in housing deemed uninhabitable
    2. The County will determine homelessness prevention eligibility through the attached assessment tool, which is under development:
      - a. Prioritization for homelessness prevention will include the following:
        - i. Household closest to going to shelter, car or the street
        - ii. Households recently experiencing a traumatic life event that increases their risk of housing instability
        - iii. Households that have been issued magisterial orders of possession, based on failure to pay rent
  - d. Standards for determining the share of rent and utilities costs that each program participant must pay, if any, while receiving homelessness prevention or rapid

re-housing assistance.

*A fixed amount of contribution will not be required. There will, however, be a fixed amount of assistance given per program participant. The HESG case manager will work with the client to exhaust all other source of financial assistance available and then determine the amount and number of times assistance is given. For example, utility assistance can often be accessed through the utility company's CAP program, Crisis, Dollar Energy and LIHEAP. Rental assistance might be available through the county's state-funded Homeless Assistance Program, the County Assistance Office, Catholic Charities and St. Vincent De Paul Society. The practice of negotiation with landlords to forgive arrearages or provide a payment plan was successful in the HPRP implementation and will be used in HESG.*

*Household income will be calculated, per the assessment, to include SSE, SSDI, Social Security, general assistance, private disability insurance, TANF, veterans disability payment, veterans pension, pension from employment, alimony or spousal support, workers compensation, employment income, unemployment compensation and child support. Familial financial support is also calculated where appropriate.*

- e. Standards for determining how long a particular program participant will be provided with rental assistance and whether and how the amount of that assistance will be adjusted over time.

*A prevention or rapid re-housing program participant receiving rental assistance will not be provided with rental assistance for more than 24 months in a 3-year period, with re-evaluation at least quarterly for all program participants. Re-adjustments may be made upon completion of the evaluations.*

- f. Standards for determining the type, amount, and duration of housing stabilization and/or relocation services to provide a program participant, including the limits, if any, on the homelessness prevention or rapid re-housing assistance that each program participant may receive, such as the maximum amount of assistance, maximum number of months the program participants receives assistance; or the maximum number of times the program participants may receive assistance.

*TYPE: Housing stabilization services include, but are not limited to assessment, eligibility determination, evaluation of client needs and referrals to credit counseling, mediation, legal services, housing search and placement, housing inspection and referrals to job training.*

*DURATION: A prevention or rapid re housing program participant receiving rental assistance will not be provided with rental assistance for more than 24 months in a three year period, with re-evaluation at least quarterly for all program participants and a re-adjustment of both financial assistance and housing stabilization services, depending on the results of the evaluation (eg. Increase in income).*

*AMOUNT: Based on our successful experience with Beaver County HPRP, we will not set caps on either the number of times a program participant may receive assistance nor on the amount of assistance. The HESG case manager will make that determination after careful consideration of each applicant's unique needs.*