

ANNUAL ACTION PLAN

COUNTY OF BERKS

FY 2022

PREPARED BY:

BERKS COUNTY REDEVELOPMENT AUTHORITY

JUNE 2022

Executive Summary

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

1. Introduction

This summary provides an overview of the funding available for FFY2022 and how the County intends to use those funds.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The 2022 Action Plan indicates how the County will continue to use funds towards the goals, objectives, and outcomes described in the 2019-2023 Consolidated Plan.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The County used past funding and will continue to use current funding to address the needs and activities it feels are most important to the development of Berks County.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The County held 2 public hearings in the development of the 2022 Action Plan. It also consulted with the Berks County Planning Commission and the Berks Coalition to End Homelessness.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

See attached notices and minutes of the public hearings.

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

None

7. Summary

The use of funding and activities in the 2022 Action Plan will assist the County with implementing the goals and objectives of the 2019-2023 Consolidated Plan.

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
Lead Agency	BERKS COUNTY	
CDBG Administrator		Redevelopment Authority of the County of Berks
HOPWA Administrator		
HOME Administrator		Redevelopment Authority of the County of Berks
ESG Administrator		Redevelopment Authority of the County of Berks
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

This section describes the agencies and organizations consulted during the development of the 2022 Action Plan.

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

The County considers its existing coordination system of agencies, departments, and organizations sufficient without the need to enhance coordination.

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.

Berks Coalition to End Homelessness (BCEH) serves as the area's CoC. BCEH was consulted and offered recommendations of organizations and funding amounts for the ESG Program.

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

See description above.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Berks Coalition to End Homelessness
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided recommendations for ESG funding.
2	Agency/Group/Organization	Berks County Planning Commission
	Agency/Group/Organization Type	Other government - County Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Use of the County's current Comprehensive Plan.
3	Agency/Group/Organization	BERKS COUNTY HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with Executive Director of BCHA to discuss funding for affordable housing.

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

N/A

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	Berks Coalition to End Homelessness	Homeless

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

N/A

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**

The County held 2 public hearings for public input for the development of the 2022 Action 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)

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The following table provides the reader with details about the funding for 2021 and the anticipated funding remaining in the last 2 years of the Consolidated Plan.

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	2,281,971	0	0	2,281,971	2,400,000	This assumes level funding.

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	706,039	72,000	0	778,039	500,000	This assumes level funding.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	200,006	0	0	200,006	200,000	This assumes level funding.
Other	public - federal	Economic Development Multifamily rental rehab Public Services Other	0	0	0	0	0	
Other	public - federal	Services Other	0	0	0	0	0	

Table 5 - Expected Resources – Priority Table

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

The County will use state, local, and private funds for the match requirements of the HOME and ESG Programs. Additional resources will be investigated when required.

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 will be used to address the needs identified in the Plan.

Discussion

N/A

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

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Homeowner Housing
	Goal Description	Funds allocated to the development and rehabilitation of affordable housing for l/m income home buyers and owners.
5	Goal Name	Public Facility
	Goal Description	Funds allocated for rehabilitation of public facilities.
6	Goal Name	Public Improvements
	Goal Description	Funds allocated for public improvements.

7	Goal Name	Shelter
	Goal Description	Funds allocated for the operation and maintenance of existing emergency shelters,
8	Goal Name	Homeless Prevention
	Goal Description	Funds allocated for homelessness prevention and rapid re-housing.
10	Goal Name	Public Services
	Goal Description	Funds allocated for services to non-homeless persons.

Projects

AP-35 Projects – 91.220(d)

Introduction

Summary of projects to be funded in 2022.

cts to be funded in 2021.

Projects

#	Project Name
1	Administration/Planning
2	Affordable Housing
3	Homeless
4	Public Services
5	Public facilities

Table 7 - Project Information

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

The County has allocated funding based upon the highest needs. The only obstacle to addressing underserved needs is the continual lack of sufficient federal, state, and local funds.

AP-38 Project Summary
Project Summary Information

1	Project Name	Administration/Planning
	Target Area	County-wide
	Goals Supported	Homeowner Housing Public Facility Public Improvements Shelter Homeless Prevention Public Services
	Needs Addressed	Public Facilities Homeowner Housing Homeless Prevention/ Rapid Re-housing Public Services
	Funding	CDBG: \$320,000 HOME: \$62,000
	Description	General administration and planning for the County's federal CDBG, ESG, and HOME Programs.
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	None
	Location Description	N/A
	Planned Activities	General administration and planning.
2	Project Name	Affordable Housing
	Target Area	Boroughs & Townships
	Goals Supported	Homeowner Housing
	Needs Addressed	Homeowner Housing
	Funding	CDBG: \$451,971 HOME: \$716,039
	Description	rehabilitation and construction of affordable housing.
	Target Date	12/31/2024

	Estimate the number and type of families that will benefit from the proposed activities	43 l/m income families.
	Location Description	Boroughs & Townships
	Planned Activities	BCRA - \$451,971 for rehabilitation; BHO - \$125,000 for homeowner housing; BCNDC - \$591,039 for homeowner housing.
3	Project Name	Homeless
	Target Area	County-wide
	Goals Supported	Shelter Homeless Prevention
	Needs Addressed	Shelter Homeless Prevention/ Rapid Re-housing
	Funding	ESG: \$200,006
	Description	shelter and services related to homeless persons.
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	440 l/m income persons
	Location Description	County-wide
	Planned Activities	BCRA - \$13,000 for general administration; Opportunity House - \$60,000 for emergency shelter; BCEH - \$35,000 for emergency shelter; and Family Promise - \$92,006 for homelessness prevention/ rapid re-housing.
4	Project Name	Public Services
	Target Area	County-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$350,000
	Description	provision of public services to l/m income persons.
	Target Date	12/31/2024

	Estimate the number and type of families that will benefit from the proposed activities	300
	Location Description	County-wide
	Planned Activities	COCA - \$300,000 for public services; BCPS - \$50,000 for public services
5	Project Name	Public facilities
	Target Area	County-wide
	Goals Supported	Public Facility
	Needs Addressed	Public Facilities
	Funding	CDBG: \$1,160,000
	Description	funds for renovation of public facilities.
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	2500
	Location Description	RACC - \$1,000,000 for health building; BCRA - \$160,000 for Section 108 loan payments.
	Planned Activities	RACC - \$1,000,000 for medical health building.

AP-50 Geographic Distribution – 91.220(f)

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

With administration by the Redevelopment Authority, the County will continue to fund housing rehabilitation and allow for a limited number of new construction units which contributes to improving the housing stock of the County and the revitalization efforts of its municipalities. The County intends to continue funding programs and activities which are County-wide in scope, meet an identified community development need, and implement the County's Comprehensive Plan. Finally, the County will allocate sufficient funds to insure the proper planning and administration of its CDBG Program. This policy ensures a fair rationale for allocating investment throughout the entire County based upon local priorities. The majority of emergency shelters are located in the City of Reading but the facilities serve all homeless persons regardless of residence.

The total population of the County is comprised of 88% white and 12% minority. Therefore, the County considers any municipality with a minority population of more than 12% as having a minority concentration. The Borough of New Morgan with a total population of 35 and a minority population of 17% is the only one that falls within this definition. No funds have been requested by the Borough and therefore no funds from the 2021 Action Plan have been allocated to the Borough.

Geographic Distribution

Target Area	Percentage of Funds
Second Street Redevelopment Area	
Downtown Sinking Spring	0
Armorcast Redevelopment Area	0
County-wide	41
Boroughs & Townships	59
Penn Avenue R.A. - West Reading	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The majority activities chosen by the County are located in a borough or township.

Discussion

None

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Affordable housing will be developed by Berks Housing Opportunities, Berks Nonprofit Development Corporation, or Neighborhood Housing Services.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	20
Special-Needs	0
Total	20

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	2
Rehab of Existing Units	21
Acquisition of Existing Units	0
Total	23

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

Discussion

2 new houses will be constructed and 1 existing house will be rehabilitated. 20 single-family owner-occupied houses will be rehabilitated. All 2 houses will be sold to l/m income families.

AP-60 Public Housing – 91.220(h)

Introduction

No funds for 2022 will be allocated for public housing.

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

None

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

None

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

No

Discussion

None

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

Introduction

The chronic homeless and person with other special needs do not represent a significant percentage of the population of Berks County. The needs of the homeless are being served through the CoC. Persons with other special needs are being served by a variety of organizations.

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

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

The County will continue to participate in the CoC and provide local funds as a match for the HMIS.

Addressing the emergency shelter and transitional housing needs of homeless persons

The County will continue to provide funding from the ESG Program to the emergency shelters.

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

The County will continue to provide federal and local funding towards the affordable housing efforts of the local affordable housing developers.

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 service,

employment, education, or youth needs.

The County will continue to provide funding to support homelessness prevention and rapid re-housing.

Discussion

None

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

Introduction:

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

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

The Berks County Planning Commission will continue to offer technical assistance to municipalities on land use regulatory issues relating to the development of affordable housing and will continue to review municipal zoning ordinances for potential barriers to affordable housing.

Discussion:

The County and the Berks County Redevelopment Authority will continue to investigate funding for the development of affordable housing.

AP-85 Other Actions – 91.220(k)

Introduction:

The County will reduce the hazards presented by units which contain lead-based paint by continuing to analyze existing municipal codes, encouraging the adoption of housing codes which promote lead abatement, and requiring the removal of lead-based paint in houses that it funds with federal, state, and local housing programs.

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

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

The County will continue to work with Greater Reading Chamber Alliance. The aim of the effort is to try and create greater intergovernmental cooperation for economic development among the 73 municipalities, 62 municipal authorities and 18 school districts. This initiative will assist the County in

the implementation of its Consolidated Plan.

Actions planned to address obstacles to meeting underserved needs

No actions are planned for 2022.

Actions planned to foster and maintain affordable housing

See section on affordable housing.

Actions planned to reduce lead-based paint hazards

The Berks County Redevelopment Authority and its nonprofit will continue to undertake lead abatement as part of the rehabilitation of housing.

Actions planned to reduce the number of poverty-level families

No direct actions are planned for 2022.

Actions planned to develop institutional structure

No specific actions are planned for 2022. The County believes its current structure is adequate.

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

No specific actions are planned for 2022. The County believes its current coordination efforts are adequate.

Discussion:

None

Program Specific Requirements

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

Introduction:

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
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.	79.00%

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:

None

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

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

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

The County has chosen the recapture of HOME Program funds from the homeowner if the property does not continue to be the principal residence of the household for the duration of the affordability period. Sale (voluntary or involuntary) of the property will require payment of the entire amount of the HOME Program loan, subject to net proceeds. Net proceeds are the sale price minus loan repayment (other than HOME Program funds) and closing costs.

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:

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

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

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

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

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

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

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

See attachment.

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

The CoC has not established a centralized or coordinated assessment system.

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

The County will forward copies of all ESG Program funding requests to the CoC for review and funding recommendations.

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

N/A

5. Describe performance standards for evaluating ESG.

The County monitors all off its subrecipients through a contract with the CoC.

None