

## **Executive Summary**

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

#### **1. Introduction**

The City of Reading, Pennsylvania, has developed this Action Plan to strategically allocate federal entitlement funds from the Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME), and the Emergency Solutions Grant (ESG) programs. In partnership with a diverse group of public and private agencies, the City has identified and prioritized critical community needs. This plan outlines the projects that will address these needs, challenges, and opportunities using the specified federal funds. This document will be submitted to the U.S. Department of Housing and Urban Development (HUD) to guide the implementation of these initiatives.

#### **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.

Affordable Housing - \$320,000

Rehabilitation of 1 owner or renter occupied housing unit

Construction of 1 new owner occupied housing unit

CHDO Set Aside - Acquisition rehab, resale/rental - 1 owner or renter occupied housing unit

Code Enforcement - \$240,000

Code enforcement in deteriorating areas that contain 65,345 persons, 74% are in the low and moderate income level.

Demolition - \$378,500

Demolish 3 deteriorated buildings

Homeless Prevention - \$80,000

Prevent homelessness and/or provide Rapid Rehousing for 9 persons

Emergency Shelter - \$119,100

Provide emergency shelter for 292 persons

Façade Improvements - \$100,000

Improve 7 residential façades

Improve 2 commercial façades

Homebuyer Assistance - \$400,000

Provide first-time homebuyer assistance to 16 households

Public Facility and Improvements - \$547,500

1 public facility and improvement project

Economic Development - \$165,000

1 Section 108 Loan Payment

Public Services - \$330,000

Homeless Services - 107 persons

Community Policing - Community Policing Area contains 51,170 persons, 77% are in the low and moderate income level.

Fair Housing - 905 persons

Homeless Prevention - 850 persons

Landlord Tenant Mediation - 165 persons

Administration - \$535,000

Effectively administer the CDBG, HOME, and ESG programs

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

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

The City of Reading has used CDBG, HOME, and ESG funding to address the needs outlined in its most recent consolidated plan. While these resources are not sufficient to meet all of the city's housing, community, and economic development needs, the city has successfully achieved many of its goals.

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

Summary from citizen participation section of plan.

To create this plan, the City of Reading held two public hearings. These hearings, along with other community meetings, were advertised in the Reading Eagle, on the City's website, and announced via email to local government agencies, nonprofit organizations, and faith communities. Community identified needs and solutions were incorporated into the plan whenever possible, considering the scope and capacity of the programs.

**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.

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

**7. Summary**

This plan summarizes the community's housing and community and economic development needs and will guide the City of Reading's use of CDBG, HOME, and ESG funding.

## 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           | Reading |                                  |
| CDBG Administrator    | Reading | Community Development Department |
| HOPWA Administrator   |         |                                  |
| HOME Administrator    | Reading | Community Development Department |
| ESG Administrator     | Reading | Community Development Department |
| HOPWA-C Administrator |         |                                  |

Table 1 – Responsible Agencies

### Narrative (optional)

### Consolidated Plan Public Contact Information

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

### **1. Introduction**

The City of Reading values the opinions, experiences, and expertise of the agencies, residents, and government officials who support projects that address the city's housing and community development needs. Through these diverse partnerships, we collaborate to share ideas and guidance, creating and implementing each annual 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 City of Reading actively enhances coordination by participating in various community and interest group committees and boards. This engagement facilitates direct communication and collaboration with public and assisted housing providers, as well as private and governmental health, mental health, and social service agencies. By bringing these groups together, the city ensures a cohesive approach to addressing the needs and goals outlined in this plan. The city is always open to exploring additional opportunities to expand these partnerships.

#### **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 Berks Coalition to End Homelessness (BCEH), a nonprofit agency that leads the local Continuum of Care (PA-506), was founded by local social service agencies with the goal of ending homelessness. The Coalition currently includes member agencies, individuals with lived experience of homelessness, city and county government officials, and other key stakeholders. The City of Reading coordinates its funding plan with the BCEH and relies on the Coalition's recommendations for using Emergency Solutions Grants (ESG) and other available funds to prevent and address homelessness. The BCEH coordinates community-based processes related to homelessness and works to build a comprehensive system of housing and services for those at risk of or currently experiencing homelessness. The Continuum of Care sets local priorities for system planning and evaluates system-wide performance with the goal of making homelessness rare, brief, and non-recurring. In Berks County, many agencies—most of which are in Reading—receive Continuum of Care funding for rapid rehousing and permanent supportive housing programs that serve families, individuals, and veterans.

#### **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 City of Reading consults with the local Continuum of Care, the Berks Coalition to End Homelessness, on multiple levels. We share applications for Emergency Solutions Grants (ESG) with the CoC and ask for their recommendations on how to best use the funds. These recommendations are then integrated into our annual action plan. Additionally, the City works directly with the CoC to develop performance standards, evaluate project outcomes, and establish funding policies and procedures for the administration of the Homeless Management Information System (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**

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

|   |                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | <b>Agency/Group/Organization</b>                                                                                                                                   | Reading Housing Authority                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|   | <b>Agency/Group/Organization Type</b>                                                                                                                              | PHA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|   | <b>What section of the Plan was addressed by Consultation?</b>                                                                                                     | Public Housing 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 City of Reading consulted with the Reading Housing Authority (RHA) to gather information on its planned activities for the upcoming year. The RHA's input focused on its efforts to increase resident involvement in management and encourage participation in homeownership programs. As a result of this consultation, the City anticipates improved coordination by aligning its community development goals with the RHA's initiatives, particularly in providing supportive services that complement resident engagement and homeownership programs. |

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

There were not any agency types that were excluded from consultation.

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

| <b>Name of Plan</b> | <b>Lead Organization</b>            | <b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>                         |
|---------------------|-------------------------------------|-------------------------------------------------------------------------------------------------------------|
| Continuum of Care   | Berks Coalition to End Homelessness | The City consults with the CoC in preparing its plans and asks the CoC for its ESG funding recommendations. |

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

**Narrative (optional)**



## 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

### 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 City of Reading anticipates receiving a total of \$2,201,000 in Community Development Block Grant CDBG funding, \$205,000 in the Emergency Solutions Grant ESG funding, and \$801,000 in the Home Investment Partnerships Program HOME funding.

#### 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<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 2,200,000.00                     | 1,000.00           | 0.00                     | 2,201,000.00 | 0.00                                              |                       |

| 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<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental new construction<br>Multifamily rental rehab<br>New construction for ownership<br>TBRA                      | 800,000.00                       | 1,000.00           | 0.00                     | 801,000.00 | 0.00                                              |                       |
| ESG     | public - federal | Conversion and rehab for transitional housing<br>Financial Assistance<br>Overnight shelter<br>Rapid re-housing (rental assistance)<br>Rental Assistance Services<br>Transitional housing | 205,000.00                       | 0.00               | 0.00                     | 205,000.00 | 0.00                                              |                       |

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**

CDBG - The CDBG funding does not require a match. The Code Enforcement and Community Policing activities will also be funded by the City's General Fund.

ESG - The match will be provided mostly with private funds raised by agencies providing the match.

HOME - In PY2026 the City of Reading anticipates receiving a 100% reduction of the matching contribution requirement.

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

The 11th and Pike Streets Fieldhouse and Playground is land owned by the City of Reading is planned to be used with the PY2026 CDBG ESG and HOME Action Plan activities.

**Discussion**

The City of Reading anticipates an annual allocation of \$2,200,000 in CDBG funds, \$800,000 in HOME funds, and \$205,000 in ESG as well as \$1,000 in annual program income for CDBG and \$1,000 in annual program income for HOME. These projected amounts are based on historical funding and presume level funding into the future. The CDBG, HOME, and ESG funding received by the City of Reading is not adequate to address the needs of local residents and communities. The City will seek additional funding to address the needs identified in the plan.

## 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          | Affordable Housing                   | 2024       | 2028     | Affordable Housing         | City of Reading - Citywide  | Affordable Housing                   | HOME: \$721,000.00 | Homeowner Housing Added: 1 Household Housing Unit<br>Homeowner Housing Rehabilitated: 3 Household Housing Unit<br>Direct Financial Assistance to Homebuyers: 16 Households Assisted |
| 2          | Code Enforcement                     | 2024       | 2028     | Code Enforcement           | CDBG Codes Enforcement Area | Code Enforcement                     | CDBG: \$240,000.00 | Other: 5670 Other                                                                                                                                                                   |
| 3          | Demolition of deteriorated buildings | 2024       | 2028     | Removal of slum and blight | City of Reading - Citywide  | Demolition of deteriorated buildings | CDBG: \$378,500.00 | Buildings Demolished: 3 Buildings                                                                                                                                                   |
| 4          | Facade Improvements                  | 2024       | 2028     | Facade Improvements        | City of Reading - Citywide  | Facade Improvements                  | CDBG: \$100,000.00 | Facade treatment/business building rehabilitation: 2 Business<br>Other: 8 Other                                                                                                     |

| Sort Order | Goal Name                                       | Start Year | End Year | Category                          | Geographic Area            | Needs Addressed                                 | Funding            | Goal Outcome Indicator                                                                                                  |
|------------|-------------------------------------------------|------------|----------|-----------------------------------|----------------------------|-------------------------------------------------|--------------------|-------------------------------------------------------------------------------------------------------------------------|
| 5          | Homebuyer Assistance                            | 2024       | 2028     | Affordable Housing                | City of Reading - Citywide | Affordable Housing                              | HOME: \$400,000.00 | Direct Financial Assistance to Homebuyers: 16 Households Assisted                                                       |
| 6          | Homeless Prevention and Rapid Rehousing         | 2024       | 2028     | Homeless                          | City of Reading - Citywide | Affordable Housing                              | ESG: \$79,625.00   | Tenant-based rental assistance / Rapid Rehousing: 9 Households Assisted<br>Homelessness Prevention: 91 Persons Assisted |
| 7          | Public Facility and Infrastructure Improvements | 2024       | 2028     | Non-Housing Community Development | City of Reading - Citywide | Public Facility and Infrastructure Improvements | CDBG: \$547,500.00 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 85770 Persons Assisted     |
| 8          | Public Services                                 | 2024       | 2028     | Public Services                   | City of Reading - Citywide | Public Services                                 | CDBG: \$330,000.00 | Public service activities other than Low/Moderate Income Housing Benefit: 53207 Persons Assisted                        |
| 9          | Shelter Operations                              | 2024       | 2028     | Homeless                          | City of Reading - Citywide | Homeless Services                               | ESG: \$109,100.00  | Homeless Person Overnight Shelter: 292 Persons Assisted                                                                 |

**Table 6 – Goals Summary**

## Goal Descriptions

|   |                  |                    |
|---|------------------|--------------------|
| 1 | Goal Name        | Affordable Housing |
|   | Goal Description |                    |

|          |                         |                                                 |
|----------|-------------------------|-------------------------------------------------|
| <b>2</b> | <b>Goal Name</b>        | Code Enforcement                                |
|          | <b>Goal Description</b> |                                                 |
| <b>3</b> | <b>Goal Name</b>        | Demolition of deteriorated buildings            |
|          | <b>Goal Description</b> |                                                 |
| <b>4</b> | <b>Goal Name</b>        | Facade Improvements                             |
|          | <b>Goal Description</b> |                                                 |
| <b>5</b> | <b>Goal Name</b>        | Homebuyer Assistance                            |
|          | <b>Goal Description</b> |                                                 |
| <b>6</b> | <b>Goal Name</b>        | Homeless Prevention and Rapid Rehousing         |
|          | <b>Goal Description</b> |                                                 |
| <b>7</b> | <b>Goal Name</b>        | Public Facility and Infrastructure Improvements |
|          | <b>Goal Description</b> |                                                 |
| <b>8</b> | <b>Goal Name</b>        | Public Services                                 |
|          | <b>Goal Description</b> |                                                 |
| <b>9</b> | <b>Goal Name</b>        | Shelter Operations                              |
|          | <b>Goal Description</b> |                                                 |

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The following projects are planned to be undertaken in PY2026.

#### Projects

| #  | Project Name                                                     |
|----|------------------------------------------------------------------|
| 1  | 11th and Pike Fieldhouse Improvements and Expansion Project      |
| 2  | Berks Coalition to End Homelessness                              |
| 3  | CDBG Administration                                              |
| 4  | Code Enforcement - Building and Trades                           |
| 5  | Code Enforcement - PMI                                           |
| 6  | Community Policing                                               |
| 7  | Demolition of deteriorated buildings                             |
| 8  | Facade Improvement Program - Commercial                          |
| 9  | Facade Improvement Program - Residential                         |
| 10 | Family Promise - Hospitality Network                             |
| 11 | Family Promise - UTurn Program                                   |
| 12 | Human Relations Commission - Fair Housing                        |
| 13 | Human Relations Commission - Homeless Prevention                 |
| 14 | Human Relations Commission - Landlord Tenant Mediation           |
| 15 | Section 108 Loan Payment - The buildings at 5th and Penn Streets |
| 16 | ESG - 2026 City of Reading                                       |
| 17 | HOME Acquisition, Rehab, Resale or Rental Program                |
| 18 | HOME Administration                                              |
| 19 | HOME CHDO Set-Aside                                              |
| 20 | HOME CHDO Set Aside Operating                                    |
| 21 | HOME Homeownership Assistance                                    |
| 22 | HOME New Construction                                            |

**Table 7 - Project Information**

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

Allocation priorities are established to ensure resources are used effectively to benefit low and moderate income level persons, directing them toward activities that directly address their needs. Another key priority is selecting activities that can be completed efficiently and have a

significant, demonstrable effect on the community. Projects that can use funding expeditiously and show tangible results are often favored. This ensures that funds are not tied up in slow-moving projects and that the community sees a benefit in a reasonable timeframe. While the need is clear, significant obstacles can hinder these efforts. Many CDBG activities are subject to extensive federal regulations, environmental reviews, and administrative procedures. These requirements, while necessary for compliance and accountability, can create substantial red tape and lead to significant delays and increased costs. Additionally, the demand for assistance often exceeds the available funding, which forces difficult choices and can lead to underfunded projects or a failure to address all of a neighborhood's needs.

**AP-38 Project Summary**  
**Project Summary Information**

|   |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---|------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | <b>Project Name</b>                                                                            | 11th and Pike Fieldhouse Improvements and Expansion Project                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|   | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|   | <b>Goals Supported</b>                                                                         | Public Facility and Infrastructure Improvements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|   | <b>Needs Addressed</b>                                                                         | Public Facility and Infrastructure Improvements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|   | <b>Funding</b>                                                                                 | CDBG: \$547,500.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|   | <b>Description</b>                                                                             | Improvements and expansion to the 11th and Pike Fieldhouse.<br>Objective: Suitable Living Environment Outcome: Sustainability 24CFR570.201(c) Public Facility and Improvements 24CFR570.208(a)(1) Low Mod Area Benefit Activity Service area is predominately residential. At least 51% of the persons in each service area are low and moderate income level persons. The benefit derived is available to all residents in the service area                                                                                         |
|   | <b>Target Date</b>                                                                             | 12/31/2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 85,570 persons, 62,055 are low and moderate income level persons                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|   | <b>Location Description</b>                                                                    | 11th and Pike Streets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|   | <b>Planned Activities</b>                                                                      | Improvements and expansion to the fieldhouse.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 2 | <b>Project Name</b>                                                                            | Berks Coalition to End Homelessness                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|   | <b>Target Area</b>                                                                             | City of Reading - Citywide                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|   | <b>Goals Supported</b>                                                                         | Public Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|   | <b>Needs Addressed</b>                                                                         | Public Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|   | <b>Funding</b>                                                                                 | CDBG: \$35,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|   | <b>Description</b>                                                                             | CDBG will fund the salary of a case manager to assist homeless persons and near homelessness persons. The program will also engage employers willing to provide apprenticeships. The Case Worker will match apprentices with employers, monitor apprentices' employment, connect apprentices with available benefits, and assist apprentices with permanent job search. Objective: Suitable Living Environment Outcome: Sustainability 24CFR570.201(e) Public Services 24CFR570.208(a)(2) Low Mod Limited Clientele Benefit Activity |
|   | <b>Target Date</b>                                                                             | 12/31/2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

|          |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                         |
|----------|------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 47 low and moderate income level persons.                                                                                                                                                                                                                                                                                                                               |
|          | <b>Location Description</b>                                                                    | City-wide activity. BCEH's office is located at 600 Penn St.                                                                                                                                                                                                                                                                                                            |
|          | <b>Planned Activities</b>                                                                      | CDBG will fund the salary of a case manager to assist homeless persons and near homelessness persons. The program will also engage employers willing to provide apprenticeships. The Case Worker will match apprentices with employers, monitor apprentices' employment, connect apprentices with available benefits, and assist apprentices with permanent job search. |
| <b>3</b> | <b>Project Name</b>                                                                            | CDBG Administration                                                                                                                                                                                                                                                                                                                                                     |
|          | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                                         |
|          | <b>Goals Supported</b>                                                                         |                                                                                                                                                                                                                                                                                                                                                                         |
|          | <b>Needs Addressed</b>                                                                         | Administration                                                                                                                                                                                                                                                                                                                                                          |
|          | <b>Funding</b>                                                                                 | CDBG: \$440,000.00                                                                                                                                                                                                                                                                                                                                                      |
|          | <b>Description</b>                                                                             | Administration expenses for the CDBG program. 24 CFR 570.206 General Program Administration                                                                                                                                                                                                                                                                             |
|          | <b>Target Date</b>                                                                             | 12/31/2026                                                                                                                                                                                                                                                                                                                                                              |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | N/A                                                                                                                                                                                                                                                                                                                                                                     |
|          | <b>Location Description</b>                                                                    | N/A                                                                                                                                                                                                                                                                                                                                                                     |
| <b>4</b> | <b>Planned Activities</b>                                                                      | Administration of the CDBG Program                                                                                                                                                                                                                                                                                                                                      |
|          | <b>Project Name</b>                                                                            | Code Enforcement - Building and Trades                                                                                                                                                                                                                                                                                                                                  |
|          | <b>Target Area</b>                                                                             | CDBG Codes Enforcement Area                                                                                                                                                                                                                                                                                                                                             |
|          | <b>Goals Supported</b>                                                                         | Code Enforcement                                                                                                                                                                                                                                                                                                                                                        |
|          | <b>Needs Addressed</b>                                                                         | Code Enforcement                                                                                                                                                                                                                                                                                                                                                        |
|          | <b>Funding</b>                                                                                 | CDBG: \$100,000.00                                                                                                                                                                                                                                                                                                                                                      |

|   |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|---|------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | <b>Description</b>                                                                             | Inspection for code violations and enforcement of codes in deteriorating or deteriorated areas. Objective: Suitable Living Environment Outcome: Sustainability 24CFR570.202(c) Code Enforcement 24CFR570.208(a)(1) Low Mod Area Benefit Activity Service area is predominately residential. At least 51% of the persons in the service area are low and moderate income level persons. The benefit derived is available to all residents in the service area. |
|   | <b>Target Date</b>                                                                             | 12/31/2026                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 65,345 persons reside in the activity's service area. 48,700 low and moderate income level persons reside in the activity's service area                                                                                                                                                                                                                                                                                                                      |
|   | <b>Location Description</b>                                                                    | Census Tract - Block Group 1-1, 1-2, 1-3, 1-4, 1-5, 2-2, 3-1, 3-2, 4-2, 4-3, 5-1, 7-2, 7-3, 8-1, 8-2, 8-3, 9-1, 9-2, 10-1, 10-2, 11-1, 11-2, 11-3, 12-1, 12-2, 13-1, 13-2, 13-3, 14-1, 14-2, 14-3, 14-4, 15-1, 15-2, 15-3, 16-1, 16-2, 17-1, 17-2, 18-2, 19-1, 19-2, 20.01-1, 20.02-1, 20.02-2, 21-1, 21-2, 21-3, 22-1, 22-2, 23-1, 23-2, 25-1, 25-2, 25-3                                                                                                    |
|   | <b>Planned Activities</b>                                                                      | Code enforcement                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 5 | <b>Project Name</b>                                                                            | Code Enforcement - PMI                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|   | <b>Target Area</b>                                                                             | CDBG Codes Enforcement Area                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|   | <b>Goals Supported</b>                                                                         | Code Enforcement                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|   | <b>Needs Addressed</b>                                                                         | Code Enforcement                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|   | <b>Funding</b>                                                                                 | CDBG: \$140,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|   | <b>Description</b>                                                                             | Inspection for code violations and enforcement of codes in deteriorating or deteriorated areas. Objective: Suitable Living Environment Outcome: Sustainability 24CFR570.202(c) Code Enforcement 24CFR570.208(a)(1) Low Mod Area Benefit Activity Service area is predominately residential. At least 51% of the persons in the service area are low and moderate income level persons. The benefit derived is available to all residents in the service area. |
|   | <b>Target Date</b>                                                                             | 12/31/2026                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

|   |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|---|------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 65,345 persons. 48,700 of those individuals are low and moderate income level persons.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|   | <b>Location Description</b>                                                                    | Census Tract- Block Group 1-1, 1-2, 1-3, 1-4, 1-5, 2-2, 3-1, 3-2, 4-2, 4-3, 5-1, 7-2, 7-3, 8-1, 8-2, 8-3, 9-1, 9-2, 10-1, 10-2, 11-1, 11-2, 11-3, 12-1, 12-2, 13-1, 13-2, 13-3, 14-1, 14-2, 14-3, 14-4, 15-1, 15-2, 15-3, 16-1, 16-2, 17-1, 17-2, 18-2, 19-1, 19-2, 20.01-1, 20.02-1, 20.02-2, 21-1, 21-2, 21-3, 22-1, 22-2, 23-1, 23-2, 25-1, 25-2, 25-3                                                                                                                                                                                                                                                                                                                                             |
|   | <b>Planned Activities</b>                                                                      | Code Enforcement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 6 | <b>Project Name</b>                                                                            | Community Policing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|   | <b>Target Area</b>                                                                             | Community Policing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|   | <b>Goals Supported</b>                                                                         | Public Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|   | <b>Needs Addressed</b>                                                                         | Public Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|   | <b>Funding</b>                                                                                 | CDBG: \$200,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|   | <b>Description</b>                                                                             | A non-traditional form of police activity that employs several strategies; problem oriented policing, team policing which utilizes multiple officers to address a problem or problem area, multi-law enforcement and organizational cooperation, citizen/police partnership building, and encouraging community involvement in policing. Objective: Suitable Living Environment Outcome: Sustainability 24CFR570.201(e) Crime Awareness 24CFR570.208(a)(1) Low Mod Area Benefit Activity Service area is predominately residential. At least 51% of the persons in the service area are low and moderate income level persons. The benefit derived is available to all residents in the service area. |
|   | <b>Target Date</b>                                                                             | 12/31/2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 51,770 persons. 40,105 individuals are low and moderate income level persons.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|   | <b>Location Description</b>                                                                    | Census Tract- Block Group 1-1, 1-2, 1-3, 1-4, 1-5, 3-1, 3-2, 7-1, 7-2, 7-3, 8-1, 8-2, 8-3, 9-2, 10-1, 10-2, 11-1, 11-2, 11-3, 12-1, 12-2, 13-1, 13-2, 14-1, 14-2, 14-3, 14-4, 15-1, 15-2, 16-2, 17-1, 17-2, 18-1, 19-1, 19-2, 21-1, 21-2, 21-3, 22-1, 22-2, 23-1, 23-2, 25-1, 25-2, 25-3                                                                                                                                                                                                                                                                                                                                                                                                              |

|          |                                                                                                |                                                                                                                                                                                                                                                                                                                         |
|----------|------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|          | <b>Planned Activities</b>                                                                      | Community Policing Program                                                                                                                                                                                                                                                                                              |
| <b>7</b> | <b>Project Name</b>                                                                            | Demolition of deteriorated buildings                                                                                                                                                                                                                                                                                    |
|          | <b>Target Area</b>                                                                             | City of Reading - Citywide                                                                                                                                                                                                                                                                                              |
|          | <b>Goals Supported</b>                                                                         | Demolition of deteriorated buildings                                                                                                                                                                                                                                                                                    |
|          | <b>Needs Addressed</b>                                                                         | Demolition of deteriorated buildings                                                                                                                                                                                                                                                                                    |
|          | <b>Funding</b>                                                                                 | CDBG: \$378,500.00                                                                                                                                                                                                                                                                                                      |
|          | <b>Description</b>                                                                             | The demolition of deteriorated and hazardous buildings. Objective: Suitable Living Environment Outcome: Sustainability 24CFR570.201(d) Clearance and Demolition 24CFR570.208(b)(2) Slum and Blight Spot Basis Activity. The activity may also be conducted under the Low Mod Housing National Objective 570.208 (a) (3) |
|          | <b>Target Date</b>                                                                             | 12/31/2026                                                                                                                                                                                                                                                                                                              |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | N/A                                                                                                                                                                                                                                                                                                                     |
|          | <b>Location Description</b>                                                                    | Citywide                                                                                                                                                                                                                                                                                                                |
|          | <b>Planned Activities</b>                                                                      | Demolition of 3 deteriorated buildings                                                                                                                                                                                                                                                                                  |
| <b>8</b> | <b>Project Name</b>                                                                            | Facade Improvement Program - Commercial                                                                                                                                                                                                                                                                                 |
|          | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                         |
|          | <b>Goals Supported</b>                                                                         | Facade Improvements                                                                                                                                                                                                                                                                                                     |
|          | <b>Needs Addressed</b>                                                                         | Facade Improvements                                                                                                                                                                                                                                                                                                     |
|          | <b>Funding</b>                                                                                 | CDBG: \$50,000.00                                                                                                                                                                                                                                                                                                       |
|          | <b>Description</b>                                                                             | Commercial building facade improvements. Objective: Economic Opportunity Outcome: Sustainability 24CFR570.202(a) Rehabilitation 24CFR570.208(b)(1) Activities to address slums or blight on an area basis. Two commercial buildings will have their facades rehabilitated.                                              |
|          | <b>Target Date</b>                                                                             | 12/31/2026                                                                                                                                                                                                                                                                                                              |
|          | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | N/A                                                                                                                                                                                                                                                                                                                     |

|   |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | <b>Location Description</b>                                                                    | The program will be conducted in slum and blight areas of the City. The designated areas will meet the conditions in either paragraph (A) or (B):<br>(A) At least 25 percent of properties throughout the area experience one or more of the following conditions: (1) Physical deterioration of buildings or improvements; (2) Abandonment of properties; (3) Chronic high occupancy turnover rates or chronic high vacancy rates in commercial or industrial buildings; (4) Significant declines in property values or abnormally low property values relative to other areas in the community; or (5) Known or suspected environmental contamination.<br>(B) The public improvements throughout the area are in a general state of deterioration. |
|   | <b>Planned Activities</b>                                                                      | Two commercial building facade improvements.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 9 | <b>Project Name</b>                                                                            | Facade Improvement Program - Residential                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|   | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|   | <b>Goals Supported</b>                                                                         | Facade Improvements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|   | <b>Needs Addressed</b>                                                                         | Facade Improvements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|   | <b>Funding</b>                                                                                 | CDBG: \$50,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|   | <b>Description</b>                                                                             | Residential facade improvements. Objective: Decent Housing Outcome: Availability/Accessibility 24CFR570.202(a) Rehabilitation 24CFR570.208(b)(1) Activities to address slums or blight on an area basis. Two residential buildings will have their facades renovated.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|   | <b>Target Date</b>                                                                             | 12/31/2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|   | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 8 low and moderate income level                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

|    |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|----|------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | <b>Location Description</b>                                                                    | The program will be conducted in slum and blight areas of the City. The designated areas will meet the conditions in either paragraph (A) or (B):<br>(A) At least 25 percent of properties throughout the area experience one or more of the following conditions: (1) Physical deterioration of buildings or improvements; (2) Abandonment of properties; (3) Chronic high occupancy turnover rates or chronic high vacancy rates in commercial or industrial buildings; (4) Significant declines in property values or abnormally low property values relative to other areas in the community; or (5) Known or suspected environmental contamination.<br>(B) The public improvements throughout the area are in a general state of deterioration.                                                                                                                                                    |
|    | <b>Planned Activities</b>                                                                      | 8 facade improvement projects                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 10 | <b>Project Name</b>                                                                            | Family Promise - Hospitality Network                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|    | <b>Target Area</b>                                                                             | City of Reading - Citywide                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|    | <b>Goals Supported</b>                                                                         | Public Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|    | <b>Needs Addressed</b>                                                                         | Public Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|    | <b>Funding</b>                                                                                 | CDBG: \$15,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|    | <b>Description</b>                                                                             | CDBG will fund the salary of case workers to assist homeless persons achieve sustainable independence. The 90-day program offers enrichment to participants and volunteers alike and helps foster community engagement, building and strengthening. Family Promise services include safe overnight and day shelter, private sleeping space for each family, transportation, an address to receive mail, three meals per day, assistance in securing permanent housing, assistance in gaining employment, mediation, counseling, education programs, training programs, referrals to service partners, advocacy, monitoring and coordination of services, laundry facilities, shower facilities, kitchen facilities and storage facilities. Objective: Suitable Living Environment Outcome: Sustainability 24CFR570.201(e) Public Services 24CFR570.208(a)(2) Low Mod Limited Clientele Benefit Activity |
|    | <b>Target Date</b>                                                                             | 12/31/2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|    | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 30 persons. At least 51% of the persons served will be low and moderate income level persons.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

|           |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-----------|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|           | <b>Location Description</b>                                                                    | Family Promise of Berks County is located at 325 N. 6th St. Reading PA 19601                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|           | <b>Planned Activities</b>                                                                      | Family Promise services include safe overnight and day shelter, private sleeping space for each family, transportation, an address to receive mail, three meals per day, assistance in securing permanent housing, assistance in gaining employment, mediation, counseling, education programs, training programs, referrals to service partners, advocacy, monitoring and coordination of services, laundry facilities, shower facilities, kitchen facilities and storage facilities.                                                                                                                                                                                                                                                                           |
| <b>11</b> | <b>Project Name</b>                                                                            | Family Promise - UTurn Program                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|           | <b>Target Area</b>                                                                             | City of Reading - Citywide                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|           | <b>Goals Supported</b>                                                                         | Public Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|           | <b>Needs Addressed</b>                                                                         | Public Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|           | <b>Funding</b>                                                                                 | CDBG: \$5,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|           | <b>Description</b>                                                                             | CDBG will fund the salary of case workers to assist homeless youth to achieve educational, employment, and housing stabilization goals. Family Promise services include housing stabilization, employment search, interview preparation, budget counseling, education planning, mediation, counseling, coordination of services, referrals, advocacy, an address to receive mail, transportation, laundry facilities, shower facilities, kitchen facilities, social services applications, education applications, facilitation of college tours, education programs, FAFSA application assistance. Objective: Suitable Living Environment Outcome: Sustainability 24CFR570.201(e) Public Services 24CFR570.208(a)(2) Low Mod Limited Clientele Benefit Activity |
|           | <b>Target Date</b>                                                                             | 12/31/2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 40 persons. At least 51% of the individuals will be low and moderate income level persons.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|           | <b>Location Description</b>                                                                    | Family Promise's office is located at 325 N. 6th St. Reading PA 19601                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|           | <b>Planned Activities</b>                                                                      | Assist homeless youth to achieve educational, employment, and housing stabilization goals                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>12</b> | <b>Project Name</b>                                                                            | Human Relations Commission - Fair Housing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|           | <b>Target Area</b>                                                                             | City of Reading - Citywide                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

|           |                                                                                                |                                                                                                                                                                                                                                                                                                                                                        |
|-----------|------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|           | <b>Goals Supported</b>                                                                         | Public Services                                                                                                                                                                                                                                                                                                                                        |
|           | <b>Needs Addressed</b>                                                                         | Public Services                                                                                                                                                                                                                                                                                                                                        |
|           | <b>Funding</b>                                                                                 | CDBG: \$25,000.00                                                                                                                                                                                                                                                                                                                                      |
|           | <b>Description</b>                                                                             | Interview potential victims of discrimination; take complaints; conduct preliminary investigations; conduct mediation; conciliating; and disseminate information about fair housing laws. Objective: Suitable Living Environment Outcome: Sustainability 24CFR570.201(e) Public Services 24CFR570.208(a)(2) Low Mod Limited Clientele Benefit Activity |
|           | <b>Target Date</b>                                                                             | 12/31/2026                                                                                                                                                                                                                                                                                                                                             |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 905 persons. At least 51% of the clients will be low and moderate income level persons.                                                                                                                                                                                                                                                                |
|           | <b>Location Description</b>                                                                    | City-wide. Office is located at 815 Washington St. Reading PA 19601                                                                                                                                                                                                                                                                                    |
|           | <b>Planned Activities</b>                                                                      | Interview potential victims of discrimination; take complaints; conduct preliminary investigations; conduct mediation; conciliating; and disseminate information about fair housing laws.                                                                                                                                                              |
| <b>13</b> | <b>Project Name</b>                                                                            | Human Relations Commission - Homeless Prevention                                                                                                                                                                                                                                                                                                       |
|           | <b>Target Area</b>                                                                             | City of Reading - Citywide                                                                                                                                                                                                                                                                                                                             |
|           | <b>Goals Supported</b>                                                                         | Public Services                                                                                                                                                                                                                                                                                                                                        |
|           | <b>Needs Addressed</b>                                                                         | Public Services                                                                                                                                                                                                                                                                                                                                        |
|           | <b>Funding</b>                                                                                 | CDBG: \$25,000.00                                                                                                                                                                                                                                                                                                                                      |

|  |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--|------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <b>Description</b>                                                                             | CDBG funds will be used to reimburse the staff costs needed to administer the homeless prevention activity. Homeless prevention services may include emergency financial assistance and homeless prevention services to households that have received an eviction notice or notice of termination of utility services. Emergency financial assistance may include rental assistance to prevent eviction, mortgage assistance to prevent foreclosure, first month's rent to permit a homeless family to move into its own apartment, security deposit assistance, and assistance to prevent utility termination. Homeless prevention services may include housing counseling, landlord/tenant mediation, and legal services. The agency may partner with another non-profit agency in providing services. Objective: Suitable Living Environment Outcome: Sustainability 24CFR570.201(e) Public Services 24CFR570.208(a)(2) Low Mod Limited Clientele Benefit Activity |
|  | <b>Target Date</b>                                                                             | 12/31/2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|  | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 850 persons. At least 51% of the individuals will be low and moderate income level persons.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|  | <b>Location Description</b>                                                                    | City-wide activity - Office is located in City Hall 815 Washington St. Reading PA 19601                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|  | <b>Planned Activities</b>                                                                      | Homeless prevention services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|  | <b>14</b>                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|  | <b>Project Name</b>                                                                            | Human Relations Commission - Landlord Tenant Mediation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|  | <b>Target Area</b>                                                                             | City of Reading - Citywide                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|  | <b>Goals Supported</b>                                                                         | Public Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|  | <b>Needs Addressed</b>                                                                         | Public Facility and Infrastructure Improvements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|  | <b>Funding</b>                                                                                 | CDBG: \$25,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|  | <b>Description</b>                                                                             | CDBG funds will be used to reimburse the staff costs needed to conduct landlord tenant mediation services. Objective: Suitable Living Environment Outcome: Sustainability 24CFR570.201(e) Public Services 24CFR570.208(a)(2) Low Mod Limited Clientele Benefit Activity                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|  | <b>Target Date</b>                                                                             | 12/31/2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

|           |                                                                                                |                                                                                                                                                |
|-----------|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 165 persons, at least 51% of the individuals will be low and moderate income level persons.                                                    |
|           | <b>Location Description</b>                                                                    | City-wide. The agency's office is located in City Hall 815 Washington St. Reading PA 19601                                                     |
|           | <b>Planned Activities</b>                                                                      | Landlord tenant mediation services                                                                                                             |
| <b>15</b> | <b>Project Name</b>                                                                            | Section 108 Loan Payment - The buildings at 5th and Penn Streets                                                                               |
|           | <b>Target Area</b>                                                                             |                                                                                                                                                |
|           | <b>Goals Supported</b>                                                                         |                                                                                                                                                |
|           | <b>Needs Addressed</b>                                                                         |                                                                                                                                                |
|           | <b>Funding</b>                                                                                 | CDBG: \$165,000.00                                                                                                                             |
|           | <b>Description</b>                                                                             | CDBG funds will be used to make the Section 108 Loan payments. The buildings located at 5th and Penn Streets are owned by the City of Reading. |
|           | <b>Target Date</b>                                                                             | 12/31/2026                                                                                                                                     |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | N/A                                                                                                                                            |
|           | <b>Location Description</b>                                                                    | The buildings are located at 5th and Penn Streets                                                                                              |
| <b>16</b> | <b>Planned Activities</b>                                                                      | Section 108 Loan payments                                                                                                                      |
|           | <b>Project Name</b>                                                                            | ESG - 2026 City of Reading                                                                                                                     |
|           | <b>Target Area</b>                                                                             |                                                                                                                                                |
|           | <b>Goals Supported</b>                                                                         | Homeless Prevention and Rapid Rehousing<br>Public Services<br>Shelter Operations                                                               |
|           | <b>Needs Addressed</b>                                                                         | Homeless Services                                                                                                                              |
|           | <b>Funding</b>                                                                                 | ESG: \$205,000.00                                                                                                                              |
|           | <b>Description</b>                                                                             | Administration, Shelter Operations and Maintenance, Homeless Prevention and Rapid Rehousing                                                    |
|           | <b>Target Date</b>                                                                             | 12/31/2027                                                                                                                                     |

|           |                                                                                                |                                                                                                                                          |
|-----------|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 392 persons. All persons are in the low income level category                                                                            |
|           | <b>Location Description</b>                                                                    | Citywide                                                                                                                                 |
|           | <b>Planned Activities</b>                                                                      | Administration, Shelter Operations and Maintenance, Homeless Prevention and Rapid Rehousing                                              |
| <b>17</b> | <b>Project Name</b>                                                                            | HOME Acquisition, Rehab, Resale or Rental Program                                                                                        |
|           | <b>Target Area</b>                                                                             | City of Reading - Citywide                                                                                                               |
|           | <b>Goals Supported</b>                                                                         | Affordable Housing                                                                                                                       |
|           | <b>Needs Addressed</b>                                                                         | Affordable Housing                                                                                                                       |
|           | <b>Funding</b>                                                                                 | HOME: \$100,000.00                                                                                                                       |
|           | <b>Description</b>                                                                             | The acquisition, rehab, resale or rental of a housing unit for a low and moderate income level household by a developer or subrecipient. |
|           | <b>Target Date</b>                                                                             | 12/31/2029                                                                                                                               |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 1 low and moderate income level                                                                                                          |
|           | <b>Location Description</b>                                                                    | City-wide                                                                                                                                |
|           | <b>Planned Activities</b>                                                                      | The acquisition, rehabilitation, resale or rental of a housing unit                                                                      |
| <b>18</b> | <b>Project Name</b>                                                                            | HOME Administration                                                                                                                      |
|           | <b>Target Area</b>                                                                             |                                                                                                                                          |
|           | <b>Goals Supported</b>                                                                         |                                                                                                                                          |
|           | <b>Needs Addressed</b>                                                                         |                                                                                                                                          |
|           | <b>Funding</b>                                                                                 | HOME: \$80,000.00                                                                                                                        |
|           | <b>Description</b>                                                                             | HOME Program administration                                                                                                              |
|           | <b>Target Date</b>                                                                             | 12/31/2026                                                                                                                               |

|           |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-----------|------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> |                                                                                                                                                                                                                                                                                                                                                                                                                   |
|           | <b>Location Description</b>                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                   |
|           | <b>Planned Activities</b>                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>19</b> | <b>Project Name</b>                                                                            | HOME CHDO Set-Aside                                                                                                                                                                                                                                                                                                                                                                                               |
|           | <b>Target Area</b>                                                                             | City of Reading - Citywide                                                                                                                                                                                                                                                                                                                                                                                        |
|           | <b>Goals Supported</b>                                                                         | Affordable Housing                                                                                                                                                                                                                                                                                                                                                                                                |
|           | <b>Needs Addressed</b>                                                                         | Affordable Housing                                                                                                                                                                                                                                                                                                                                                                                                |
|           | <b>Funding</b>                                                                                 | HOME: \$120,000.00                                                                                                                                                                                                                                                                                                                                                                                                |
|           | <b>Description</b>                                                                             | Community Housing Development Organizations (CHDOs) are eligible for certain set-aside funding from the U.S. Department of Housing and Urban Development (HUD) Home Investment Partnerships (HOME) Program (which is governed by federal regulations at 24 C.F.R. Part 92). In order to use CHDO set-aside funds, CHDOs must be certified as owners, developers, or sponsors of HOME-assisted affordable housing. |
|           | <b>Target Date</b>                                                                             | 12/31/2029                                                                                                                                                                                                                                                                                                                                                                                                        |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 1 low and moderate income level                                                                                                                                                                                                                                                                                                                                                                                   |
|           | <b>Location Description</b>                                                                    | Citywide                                                                                                                                                                                                                                                                                                                                                                                                          |
|           | <b>Planned Activities</b>                                                                      | CHDO Set-Aside project                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>20</b> | <b>Project Name</b>                                                                            | HOME CHDO Set Aside Operating                                                                                                                                                                                                                                                                                                                                                                                     |
|           | <b>Target Area</b>                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                   |
|           | <b>Goals Supported</b>                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                   |
|           | <b>Needs Addressed</b>                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                   |
|           | <b>Funding</b>                                                                                 | HOME: \$5,000.00                                                                                                                                                                                                                                                                                                                                                                                                  |

|           |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----------|------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|           | <b>Description</b>                                                                             | Up to 5 percent of a participating jurisdiction's fiscal year HOME allocation may be used for the operating expenses of community housing development organizations (CHDOs). This amount is in addition to amounts set aside for housing projects that are owned, developed, or sponsored by CHDOs as described in Â§ 92.300(a). Operating expenses means reasonable and necessary costs for the operation of the community housing development organization. Such costs include salaries, wages, and other employee compensation and benefits; employee education, training, and travel; rent; utilities; communication costs; taxes; insurance; equipment; materials; and supplies. |
|           | <b>Target Date</b>                                                                             | 12/31/2029                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|           | <b>Location Description</b>                                                                    | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|           | <b>Planned Activities</b>                                                                      | CHDO Set Aside operating expenses                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|           |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>21</b> | <b>Project Name</b>                                                                            | HOME Homeownership Assistance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|           | <b>Target Area</b>                                                                             | City of Reading - Citywide                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|           | <b>Goals Supported</b>                                                                         | Affordable Housing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|           | <b>Needs Addressed</b>                                                                         | Affordable Housing                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|           | <b>Funding</b>                                                                                 | HOME: \$400,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|           | <b>Description</b>                                                                             | Homeownership and down payment assistance program.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|           | <b>Target Date</b>                                                                             | 12/31/2029                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|           | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 16 low and moderate income level households                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|           | <b>Location Description</b>                                                                    | City-wide                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|           | <b>Planned Activities</b>                                                                      | Homeownership and down payment assistance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>22</b> | <b>Project Name</b>                                                                            | HOME New Construction                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|           | <b>Target Area</b>                                                                             | City of Reading - Citywide                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

|  |                                                                                                |                                                                                                                  |
|--|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
|  | <b>Goals Supported</b>                                                                         | Affordable Housing                                                                                               |
|  | <b>Needs Addressed</b>                                                                         | Administration                                                                                                   |
|  | <b>Funding</b>                                                                                 | HOME: \$96,000.00                                                                                                |
|  | <b>Description</b>                                                                             | The construction of a housing unit by a developer or subrecipient for a low and moderate income level household. |
|  | <b>Target Date</b>                                                                             | 12/31/2029                                                                                                       |
|  | <b>Estimate the number and type of families that will benefit from the proposed activities</b> | 1 low and moderate income level                                                                                  |
|  | <b>Location Description</b>                                                                    | City-wide                                                                                                        |
|  | <b>Planned Activities</b>                                                                      | The construction of a housing unit by a developer or subrecipient for a low and moderate income level household  |

## **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**

The Code Enforcement Program area consists of 74.5% low and moderate income level persons. It consists of Census Tract - Block Group 1-1, 1-2, 1-3, 1-4, 1-5, 2-2, 3-1, 3-2, 4-2, 4-3, 5-1, 7-2, 7-3, 8-1, 8-2, 8-3, 9-1, 9-2, 10-1, 10-2, 11-1, 11-2, 11-3, 12-1, 12-2, 13-1, 13-2, 13-3, 14-1, 14-2, 14-3, 14-4, 15-1, 15-2, 15-3, 16-1, 16-2, 17-1, 17-2, 18-2, 19-1, 19-2, 20.01-1, 20.02-1, 20.02-2, 21-1, 21-2, 21-3, 22-1, 22-2, 23-1, 23-2, 25-1, 25-2, 25-3

The Community Policing program area consists of 77.4% low and moderate income level persons. It consists of Census Tract - Block Group 1-1, 1-2, 1-3, 1-4, 1-5, 3-1, 3-2, 7-1, 7-2, 7-3, 8-1, 8-2, 8-3, 9-2, 10-1, 10-2, 11-1, 11-2, 11-3, 12-1, 12-2, 13-1, 13-2, 14-1, 14-2, 14-3, 14-4, 15-1, 15-2, 16-2, 17-1, 17-2, 18-1, 19-1, 19-2, 21-1, 21-2, 21-3, 22-1, 22-2, 23-1, 23-2, 25-1, 25-2, 25-3

### **Geographic Distribution**

| <b>Target Area</b>          | <b>Percentage of Funds</b> |
|-----------------------------|----------------------------|
| City of Reading - Citywide  | 55                         |
| Community Policing          | 10                         |
| CDBG Codes Enforcement Area | 9                          |

**Table 8 - Geographic Distribution**

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

### **Discussion**

## Affordable Housing

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

#### Introduction

| One Year Goals for the Number of Households to be Supported |    |
|-------------------------------------------------------------|----|
| Homeless                                                    | 0  |
| Non-Homeless                                                | 16 |
| Special-Needs                                               | 0  |
| Total                                                       | 16 |

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

| One Year Goals for the Number of Households Supported Through |    |
|---------------------------------------------------------------|----|
| Rental Assistance                                             | 9  |
| The Production of New Units                                   | 1  |
| Rehab of Existing Units                                       | 2  |
| Acquisition of Existing Units                                 | 16 |
| Total                                                         | 28 |

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

#### Discussion

Homeless - 292 persons to be provided ESG funded homeless shelter services

Non-Homeless - 100 persons to be provided with ESG funded homeless prevention and rapid rehousing services

Non-Homeless - 1 new housing unit will be created using HOME funding

Non-Homeless - 2 housing units will be rehabbed using HOME funding

Non-Homeless - 16 new housing units will be acquired using HOME funding

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

### **Introduction**

The Reading Housing Authority provides public housing in Reading. The Authority meets the HUD guidelines for targeting income as a means of serving the lower income residents of the City. The Reading Housing Authority uses Residency preferences for public housing and for Section 8 Vouchers.

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

The Reading Housing Authority maintains the public housing units on an on-going basis utilizing the Capital Fund Program. Housing units are in very good condition. Implementation of the HUD required Asset Management Plans is underway. The Resident Services Department provides an array of services for residents, as described below.

**Service Coordination:** Short-term, intermittent casework services designed to help residents of affordable housing programs meet acute needs, improve their quality of life and increase the likelihood of a successful tenancy. Includes the provision of direct service, information and referral, crisis intervention, mediation and internal and external advocacy. Services are delivered to meet needs associated with physical and mental health, substance abuse, finances, daily living tasks, employment and continuing education, parenting support and child welfare, domestic violence, access to insurances and entitlements, and basis needs such as food or clothing. Services are voluntary and confidential.

**Chore Services Program:** Through assistance with a contracted provider, elderly residents or adult residents with disabilities may be assisted with housekeeping needs. Services are provided when the resident is ineligible for mainstream programs and when they are willing and able to meet the remaining requirements of the lease and the program.

**Wellness Program:** Through collaboration with partner agencies, wellness services are provided to residents to enhance their health and improve their ability to remain in their home environment. Services are delivered by a nurse in areas of direct intervention, individual and group education, preventative screenings and coordination with community medical providers. The program utilizes more than 20 partners per year in the delivery of its group education, including serving as a training site for nursing students from a local community college and university.

**Reasonable Accommodations Program:** Reasonable Accommodations are provided in accordance with Section 504 of the Rehabilitation Act of 1973, as amended. Reading Housing Authority will modify policies, rules, and procedures, or make a structural change to a common area or dwelling, to accommodate persons with disabilities so that such individuals can have an equal opportunity to use and enjoy the housing program.

**Food Pantries:** Through collaboration with the regional food bank, pantry services are delivered on-site,

and in some cases, to the home, in each public housing development. Monthly distributions are conducted in cooperation with two area churches and volunteers from the respective resident councils.

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

Actions to encourage public housing residents to become more involved in management occur through work with the Citywide Resident Council during the Annual Planning Process. Actions to encourage public housing residents to become more involved in homeownership occur through the Resident Opportunity and Self-Sufficiency (ROSS) Program, which assists residents in gaining economic self-sufficiency. Through funding from the U.S. Department of Housing and Urban Development, RHA delivers and/or sponsors on-site career counseling, job fairs, GED classes and ESL programming. Participants in the ROSS program receive casework services designed to address childcare, transportation, and the individualized coaching and support. Through this program, residents of RHA have earned college degrees and obtained jobs that produce an actual living wage, allowing some to move beyond public housing into market-rate rentals and homeownership.

Reading Housing Authority operates under a Memorandum of Understanding with the RHA Citywide Resident Council, which serves as the umbrella organization for seven development-based resident councils that are charged with promoting quality of life and resident satisfaction, and participating in self-help initiatives to enable residents to create a positive environment for families living in RHA programs. The CWRC and development-based resident councils assist RHA during the Annual Planning process, and on an ongoing basis, in making decisions related to the budgetary process, occupancy, general management, maintenance, security, resident training, resident employment, social services and modernization.

Resident Councils function as the ‘united voice’ for each public housing development. Council membership is open to all residents of the respective development. Monthly general meetings are held in each location, with agenda items focused primarily upon housing-based issues and planning for recreational activities. Duly elected council officers chair monthly meetings, manage council finances, record meeting minutes and represent the membership at large in agency policy and procedures. Staff attend monthly general meetings, monthly executive planning meetings, committee meetings as appropriate, and provide ongoing support and assistance. The RHA Citywide Resident Council (CWRC) serves as the umbrella organization for all development-based resident councils and is comprised of the elected officers of each location. An integral responsibility of the CWRC is to function as the agency’s Resident Advisory Board in the preparation and review of the agency’s 5-year and Annual Plans.

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

**provided or other assistance**

The RHA is not designated as a troubled agency.

**Discussion**

The Reading Housing Authority continues to work to address public housing needs through the implementation of various programs. They also work closely with a resident advisory group to address needs and develop strategies for addressing those needs.

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

### **Introduction**

This section discusses homeless needs that will be addressed with ESG funding.

### **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**

Street outreach has been one of the biggest tasks undertaken by the Berks Coalition to End Homelessness, and one of the most effective ways of getting homeless individuals the help they need. New emphasis placed on street outreach by HEARTH will increase our ability to fund those activities. Funds used for street outreach and emergency shelter activities will be limited to the greater of 60 percent of our total fiscal year grant for ESG or the hold-harmless amount established by the section 415(b) of the McKinney-Vento Act for such activities during fiscal year most recently completed before the effective date under section 1503 of the HEARTH Act. The City has provided and continues to provide CDBG and ESG funding to agencies that help prevent homelessness and to agencies that assist homeless persons.

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

The City of Reading places a high priority on homeless families and individuals including those who are chronically homeless. Shelter, transitional and permanent housing are each valuable components of the overall Continuum of Care, and there are unmet needs for both transitional and permanent housing. The City of Reading strives to meet these needs by providing optimum support to agencies providing emergency shelter as well as transitional 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 City of Reading's homeless priorities revolve around a concentrated effort of both prevention and intervention. The Berks Coalition to End Homelessness places an emphasis on chronic homelessness and homeless families who are more episodically homeless. The locally developed plan to reduce homelessness details priorities. The priority needs relate to the Strategic Plan in that they center on the principles of prevention and intervention. The Prevention section consists of the following four (4)

methods: (1) Emergency prevention: provides emergency services to percent loss of housing. (2) Systems prevention: examine and change institutional policies and regulations that adversely impact housing. (3) Outreach: identify Street homeless and at-risk persons and families. (4) The final prevention method consists of services and maximizing the utilization of mainstream resources. The intervention strategy consists of four components, they are: (1) Rapid Re-housing which is identified in The Housing First Model. (2) Supportive transitional housing for chemically-dependent homeless individuals. (3) The expansion of permanent housing revolving around the development of safe and affordable housing and finally (4) Income: Job training and services accessible for homeless individuals. Reading and Berks County seek to reduce the number of homeless families/persons in Emergency shelters by 5% in the coming year (25% over five years).

**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.**

Homelessness prevention activities include providing short-term subsidies to defray rent and utility arrearages for families that have received eviction or utility termination notices; security deposits or first month's rent to permit a homeless family to move into its own apartment; mediation programs for landlord-tenant disputes; legal services programs for the representation of indigent tenants in eviction proceedings; payments to prevent foreclosure on a home; and other innovative programs and activities designed to prevent the incidence of homelessness. An ability to fund more of these activities will greatly assist in the elimination of chronic homelessness. Homelessness prevention is based on working with mainstream resources to stop the flow of people toward homelessness. The Continuum of Care application identified one implementation strategy that would significantly decrease the homeless population. The Plan to End Homelessness identified systems prevention strategies to pursue over the longer term: 1. Work with Berks County Prison officials to develop adequate facilities for on-site community involvement 2. Coordinate activities of County Prison, County Parole office, State Parole office and community providers 3. Provide post-release housing assistance and information to prisoners re-entering the community 4. Work with State mental health officials on community re-integration programs and funding 5. Coordinate with local hospitals on discharge planning for homeless persons 6. Encourage youth in foster care to take advantage of transitional and preparatory programs that prevent homelessness The Continuum of Care applications provide an overview of the state of the discharge planning efforts in Berks County. The components consist of the following elements: Foster Care, Health Care, Mental Health and Corrections. Foster Care: Formal Protocol Finalized - Berks County Department of Children and Youth Services (CYS) provides transitional living services for youth in foster care and those in out-of-county placement foster care returning to Berks County. Youth are to be screened for risk of becoming homeless and extended care provided until they are able to support themselves. Youth are not discharged to homeless shelters or facilities. CoC and CYS have implemented this policy that

is understood and agreed upon by both parties. Health Care: Reading and Penn State St. Joseph's Hospitals are the primary health institutions in the county. We are working with the hospitals to identify homeless individuals and to find appropriate housing placement. Mental Health: Persons hospitalized locally and at the state facility in Wernersville receive discharge planning from the Berks County Office of Mental Health and Retardation. Community treatment and housing assistance are provided to ensure a safe return to the community. Persons are not returned to the community through the homeless shelters or housing facilities supported by McKinney funds. The CoC and institutions providing treatment have agreed to and understand this protocol. Corrections: Berks Connections/Pre-Trial Services, in cooperation with Berks County MH/MR, the Council on Chemical Abuse and the Berks County prison, provides discharge planning and screening. Persons with mental health and substance abuse problems will receive services from community providers before release with a plan for continued treatment after release. Integrating community services in the prison provides continuity and connectivity that follows inmates back into the community which results in a reduction in relapse, re-incarceration and homelessness. Persons returning to the community are not discharged to beds supported by McKinney funds. The CoC agencies and Berks Co. Prison have agreed to and understand this protocol.

## **Discussion**

Funding will be provided to several agencies that will focus on providing emergency shelter, street outreach, and essential services to homeless families and individuals. Funding will also be provided to agencies for homelessness prevention and rapid re-housing.

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

### **Introduction:**

This section will discuss the City of Reading's Action Plan barriers to affordable housing.

**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 and the City of Reading Comprehensive Plans have cited the following objectives for the development of decent, affordable housing in order to remove or ameliorate negative effects of public policies:

Encourage government officials to revise their local zoning ordinances to reflect more opportunities for affordable housing development. Using cost-benefit analyses, illustrate how family housing and clustered single-family development can be more cost-effective to local elected officials. Encourage local units of government to revise their ordinances to be consistent with the Berks County Comprehensive Plan

Developers identified the insufficient supply of land zoned for multi-family housing as one of the factors driving up the cost of land acquisition and development. Lack of infrastructure is often the reason for limited multi-family zoning. Outreach initiatives focused on educating public officials and planning commissions on the benefits of affordable housing may encourage the rezoning of more land to multi-family zoning designations, as well as eliminate unnecessary and excessive development standards for multi-family housing.

Educate and inform owners of tax-credit developments and County assessors about Act 39 of 2003 (HB 1854), a law that instructs assessors to consider rent restrictions, affordability restrictions, and the income approach to value rather than comparable sales approach to value, when assessing affordable housing developments

Encourage “streamlined” approaches to obtain permits and funding for affordable housing projects. Active and productive nonprofit housing developers need ready access to capital in order to finance the front-end soft costs associated with new development. Utilizing a less restrictive source of financing for this (such as Act 137 Housing Trust Fund resources) would enable nonprofits to seek out more development opportunities, and to fully investigate the financial feasibility of potential projects early on. Encourage land use policies that diversify the affordable housing stock to address needs of smaller families, people with disabilities needing supportive housing, and seniors; encourage multi-use residential development in commercial structures in business zones; and encourage mixed use development. Mixed use developments will contain a mix of stores, restaurants, and professional offices that would be appropriate settings for low to moderate-income housing at an increased density. Support the adoption of building codes that facilitate the rehabilitation of existing homes. Encourage the establishment of new residential uses and/or neighborhoods at appropriate locations

including upper-story reuse.

**Discussion:**

The impediments to housing are: Older housing stock that requires extensive modernization and rehabilitation. Shrinking state and federal funding sources to subsidize affordable housing projects and rehabilitation. Over density, lack of parking, small yards, limited open space and privacy negatively impact housing. The City accommodates a disproportionate share of the county's low income persons and special needs housing. Lower housing values (in comparison to the surrounding municipalities) depress the tax base which results in a higher mil rate than surrounding municipalities. Developers frequently cite the problems of working through zoning issues in most as a cost factor that impedes development.

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

### **Introduction:**

This section will explain actions planned to address obstacles to meeting underserved needs, to foster and maintain affordable housing, reduce lead paint hazards, reduce the number of poverty level families, develop institutional structure, and enhance coordination between various types of agencies.

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

The primary obstacle to meeting underserved needs is the limited resources available to address the identified priorities. The City of Reading will partner with other agencies when feasible to leverage resources and maximize outcomes in housing and community development.

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

The following actions will be undertaken in the next year to foster and maintain affordable housing. They include strategies for acquiring and rehabbing existing units, providing fair housing discrimination education, landlord tenant mediation, and homelessness prevention services that will increase the availability and accessibility of decent, affordable housing

#### **Housing Rehabilitation**

CDBG Fair Housing, Landlord Tenant Mediation, and Homelessness Prevention Assistance services

Berks Coalition To End Homelessness – Homeless (and at risk) Assistance - 47 persons

Family Promise of Berks County Hospitality Network – Homeless Assistance - 30 persons

Family Promise of Berks County U-Turn – Homeless Assistance - 40 persons

Human Relations Commission – Fair housing discrimination education and enforcement - 905 persons

Human Relations Commission – Landlord Tenant Mediation - 165 persons

Human Relations Commission – Homelessness Prevention - 850 persons

ESG Homelessness Prevention and Rapid Re-Housing Assistance - 100 persons

HOME Acquisition Rehab Resale or Rental Program (including CHDO Set Aside) - 2 housing units

HOME New Construction - 1 housing unit

HOME Home Ownership Assistance - 16 households-

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

The City of Reading participates in HUD's Lead Hazard Reduction Program. The city requires all of the CDBG, ESG and HOME funded activities to comply with HUD's Lead Rule. In addition, the City of Reading has a lead ordinance that is enforced by the City's Property Maintenance Division.

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

The overall anti-poverty strategy implemented by the City of Reading will follow the Continuum of Care

model set forth and discussed earlier. This model details a cohesive plan to combat chronic homelessness, identify and concentrate on key priority needs while recognizing the barriers to affordable housing.

Poverty is a function of income, which is related to education, job training and employment. The City of Reading remains committed to addressing the needs of its citizens who live at or below the poverty level. It is also recognized that the presence of poverty and the related social and economic problems are a destabilizing element in our communities. The majority of impoverished households are located within the City of Reading with a few existing in adjacent townships and boroughs.

The Berks Coalition to End Homelessness is a key component within the anti-poverty strategy. Working together to achieve common ends brought the Coalition members together initially and is still a driving force behind all Coalition activities. The recognition that no one agency could address the problem of homelessness was the impetus behind formation of the Berks Homeless Coalition in 1995. It began with only a dozen or so members, most of whom represented the organizations that sheltered homeless people. In consultation with the City of Reading/County of Berks Continuum of Care (CoC), the City of Reading and County of Berks developed policies and procedures for effectively serving individuals with ESG funding.

The Berks Coalition to End Homelessness (BCEH) will remain key in implementing the upcoming year's homeless prevention, essential and emergency shelter services for individuals who are currently homeless or those in imminent danger of being homeless. After consulting with the BCEH, the Community Development Department was able to better gauge the needs of organizations working to prevent homelessness throughout the community.

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

The City's Community Development Department has been assigned the task of carrying out the Action Plan for the City. When appropriate, the Department will work with non-profit organizations and public institutions to implement the Plan.

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

The City's Community Development Department has been assigned the task of carrying out the Consolidated Plan for the City. When appropriate, the C.D. Department will work with non-profit organizations and public institutions to implement the Plan.

The City will partner with non-profit agencies that assist homeowners in repair and rehabilitation of their homes.

Reading-Berks Habitat for Humanity provides affordable housing, counseling and home-ownership education to families in Berks County and the City of Reading who are at or below 60% of the area median income. The Habitat program requires 400 hours of "sweat equity" from participants, and seeks to stabilize neighborhoods by providing an influx of committed, trained home-owner residents.

Neighborhood Housing Services of Reading, Inc. (NHS) provides a full range of housing services (from

education, financing and community organizing).

The City will continue to remain open to partnerships with other groups. However, the technical complexity of the development process, operating and start up costs, resource availability and the experience necessary to operate a non-profit housing corporation will inevitably limit the number of potential partners to those who are the most qualified. The City will encourage non-profit organizations that have little or no experience in housing development to "partner" with one of the more experienced development organizations.

**Discussion:**

## Program Specific Requirements

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

#### Introduction:

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(1)

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

|                                                                                                                                                                                                |          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed                                            | 0        |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0        |
| 3. The amount of surplus funds from urban renewal settlements                                                                                                                                  | 0        |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan                                                   | 0        |
| 5. The amount of income from float-funded activities                                                                                                                                           | 0        |
| <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. | 70.00% |

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(l)(2)

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

N/A

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 City of Reading will use HOME funds for homebuyer programs. The City of Reading only uses Resale provisions and Resale requirements, as required by 92.254(a)(5)(i).

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:

Units developed with HOME funds must remain affordable to income-qualified individuals for varying lengths of time depending upon the amount of HOME funds provided as assistance. All homebuyer assistance loans will be secured by a lien and deed restriction on the property coinciding with the HOME Period of Affordability.

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

N/A

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(l)(2)(vii)).

N/A

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(l)(2)(vii)).

N/A

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(l)(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).

N/A

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

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

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

Subrecipients are required to input HMIS client data as soon as feasibly possible, and at least on a bi-weekly basis.

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 City of Reading and the County of Berks provide ESG applicant's with a joint City/County ESG application. At the end of the application acceptance period, the applications are forwarded to the Berks CoC for their review and funding recommendations to the City and County ESG Programs. Factors for award include, but are not limited to, matching funds, number of clients to be served by the funding, performance of the provider in the past, monitoring results, etc. As one would expect, requests exceed the amount of funds available. Applications for funding by the City are ultimately decided by the Mayor and City Council. Applications for funding by the County are ultimately decided by the Board of County Commissioners.

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 City of Reading/County of Berks' CoC actively works to involve currently and formerly homeless individuals in important decision-making elements of the Continuum including the ESG process and policy-making. Currently, the CoC has homeless and formerly homeless individuals serving on the board, and attending regular CoC meetings.

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 performance goals will be measured for each recipient as well as across the CoC. Performance goals are going to be the cornerstone of CoC funding as well, and HUD is encouraging CoCs to take steps now to develop and implement measurement systems.

5. Describe performance standards for evaluating ESG.

Targeting those who need the assistance most. Benchmark: There will be a reduction in first-time homelessness among individuals and families of 5%.

Reducing the number of people living on the streets or emergency shelters. Benchmark: There will be a reduction in the number of unsheltered persons counted during the Point-in-time from the previous year.

Shortening the time people spend homeless. Benchmark: The number of nights that an individual or family stays in shelter will be reduced by 5% from the prior year.

Reducing each program participant's housing barriers or housing stability risks. Benchmark 1: Recidivism (return to shelter) will be reduced by 5% over 2 years. Benchmark 2: 10% of shelter clients will have an increase in income or resources from entry to exit.

Preventing and ending homelessness for Veterans. Benchmark: There will be a reduction of 5% per year in homeless Veterans.

Setting a path to end all types of homelessness. Benchmark: There will be an increase of 5% per year in the amount of community resources provided to prevent homelessness.

