

-TABLE OF CONTENTS-

	<u>Page</u>
CONSOLIDATED PLAN	
GENERAL	
Executive Summary	1
General Questions	2
Managing the Process.....	6
Citizen Participation	7
Institutional Structure	9
Monitoring.....	11
Priority Needs Analysis and Strategies	13
Lead-Based Paint.....	14
HOUSING	
Housing Needs	17
Priority Housing Needs	21
Housing Market Analysis	24
Specific Housing Objectives	30
Needs of Public Housing	32
Public Housing Strategy	33
Barriers to Affordable Housing	34
HOMELESS	
Homeless Needs	36
Priority Homeless Needs	38
Homeless Inventory.....	39
Homeless Strategic Plan.....	41
COMMUNITY DEVELOPMENT	
Community Development	45
Anti-Poverty Strategy.....	52
NON-HOMELESS SPECIAL NEEDS	
Specific Special Needs Objectives	54
Non-Homeless Special Needs Analysis	56
Housing Opportunities for People with AIDS (HOPWA)	59



ATTACHMENTS

Note: The following Attachments are included at the end of the document. Please refer to the Action Plan table of contents (following Consolidated Plan) for page numbers.

- ❖ Consolidated Plan Tables
 - Housing Needs
 - Housing Market Analysis
 - Non-Homeless Special Needs
 - Continuum of Care Homeless Population and Subpopulations Chart
 - Housing and Community Development Activities

- ❖ Summary of Specific Annual Objectives

- ❖ Project Works Sheets

- ❖ Summary of Specific Annual Objectives

- ❖ Table 3b – Annual Housing Completion Goals

- ❖ Continuum of Care Activity Flow

- ❖ Affirmative Marketing Guidelines

- ❖ Citizen Participation Document

- ❖ Public Notifications/Public Hearing Minutes

- ❖ Public Comments Received

- ❖ Application For Federal Assistance (HUD 424 Forms) for CDBG, HOME, and ESG

- ❖ Grantee Certifications

- ❖ Census Block Group Maps for Activities Qualifying on a Low/Moderate Income Area Basis

- ❖ Population, Housing, and Income by Race and Census Tract

- ❖ Information Sources

- ❖ Definitions



5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Under the Cranston-Gonzalez National Affordable Housing Act, jurisdictions receiving federal funds for housing and community development activities must prepare a Five-Year Consolidated Plan. The programs covered under the Plan are the Community Development Block Grant, HOME Investment Partnership, and the Emergency Shelter Grant. The Bucks County Department of Community and Business Development is the lead agency in the preparation/implementation of the Consolidated Plan.

Housing Strategies: The Housing strategy centers on creating affordable housing options for individuals, families, and the elderly, in a manner that renovates older housing units, creates community assets, and helps combat poverty. The major efforts will target low/moderate income persons, with the objective of increasing the supply of affordable ownership and rental units (particularly for those with disabilities); assisting lower income homeowners repair and bring their properties up to local code; supporting first-time homebuyers with downpayment and closing costs; building the capacity of Community Housing Development Organizations (CHDOs); supporting housing services targeting the transition from poverty to self-sufficiency; and, affirmatively promoting equal access to decent, quality, and affordable housing, without regard to race, gender, color, national origin, age, familial status, or disability.

The Homeless And Special Needs Populations: Bucks County seeks to bring together organizations, to implement a comprehensive strategy on addressing the factors and conditions affecting the homeless and population groups with special needs, through its Continuum of Care. The Continuum calls for improved communication and coordination among all participants in addressing homeless prevention activities, increased homeless services, and the development of transitional and permanent housing.

Community Development Strategies: Community Development encompasses physical, economic and social improvement projects. The County is committed to improving access to quality public and private facilities serving populations at greatest risk; the maintenance and upgrade of infrastructure in low/moderate income areas; the provision of public services for seniors, disabled, and persons with HIV/AIDS; and, the use of financial tools to revitalize blighted areas, provide financial and technical assistance to private enterprises to create jobs and business opportunities for low/moderate income persons, while promoting self-sufficiency, and stable and safe neighborhoods and communities.

The program has been making steady positive progress toward accomplishing its stated goals and objectives, addressing the community and housing needs of low/moderate persons and special needs individuals. For the most part, accomplishments seem to be in line with targets for both housing and other community development activities. For many projects, the accomplishments have exceeded the established goals.

Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

The purpose of this Consolidated Plan is to guide the allocation of available CDBG, HOME, and ESG funding to address the community and housing needs of lower income individuals and those with special needs. The Plan is intended to guide funding allocations for fiscal years 2010 through 2014 (inclusive). Bucks County annual fiscal year begins each April 1st and ends on March 31st. The Strategic Plan is due to HUD on February 15, 2010.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.

Bucks County is made up of 54 municipalities, with 52 communities comprising its CDBG program Urban County Entitlement Area and 53 its HOME Consortium. Two municipalities (Bensalem and Bristol townships) receive CDBG funding directly from HUD. One of the municipalities (Bensalem Township) is also part of the Bucks County Consortium. The other receives HOME program funding through the Commonwealth of Pennsylvania.

Formula Communities

Out of the 52 municipalities, a total of 21 are formula communities. Formula communities are those that encompass a minimum of 38.9 percent of the population qualifying as low/moderate income. They are mostly located in lower Bucks and along the Bucks/Montgomery county border (see map). Formula communities encompass some of the most densely populated areas and a total of 166 Census Block Groups, of which 71 are low/moderate income areas. They account for over 255,897 persons, or over 53 percent of the population in the entitlement area.

Pool Communities

A total of 31 municipalities are Pool Communities. These do not have any eligible low/moderate income Census Blocks with a minimum of 38.9 percent of the population being low/moderate income. According to the Census, Pool Communities are home for over 227,000 people. Over 32,000 persons qualify as low/moderate income and over 6,000 persons fall below the poverty line. The municipalities encompass 111 Census Block Groups, with the majority located primarily along the Delaware River, and include some of the most affluent communities in the County.

The County's population in formula and pool communities has been increasing at a steady rate of approximately 10 percent per decade. The vast majority of the population (93.2%) is white and 6.8 percent is made up of minority persons. Those of African-American descent account for the largest portion (31.9 percent) of this group, followed by Hispanics (28.5 percent, and those of Asian descent (26.2 percent).

Total Population	Non-Hispanic White	Black/African American	Asian/Pacific Islander	American Indian	Two or more races	Hispanic
483,531	450,680	10,471	8,613	426	3,978	9,361

Source: U.S. Census, 2000.

FORMULA MUNICIPALITIES									
Municipality	Total Population	Overcrowded Units	Persons in Poverty	Total Low/Mod Persons	Percent Low/Mod Income Persons	Minorities		Block Groups	
						Number	% of Municipal Population	Total Number	Number Low/Mod
Bristol Borough	9,923	105	1,032	4,506	45.4%	2,184	6.6%	10	9
Doylestown Borough	8,227	23	348	3,141	38.2%	393	1.2%	8	2
Dublin Borough	2,083	10	129	657	31.5%	127	0.4%	1	1
Falls Township	34,865	379	1,925	9,929	28.5%	3,862	11.8%	23	12
Hilltown Township	12,102	71	485	2,515	20.8%	608	1.9%	7	1
Lower Southampton Twp.	19,276	111	632	4,253	22.1%	861	2.6%	17	4
Middletown Township	44,141	216	1,432	5,524	12.5%	3,178	9.7%	25	6
Morrisville Borough	10,023	165	995	3,822	38.1%	2,629	8.0%	7	6
Penndel Borough	2,420	23	100	958	39.6%	225	0.7%	2	2
Perkasie Borough	8,828	7	414	2,428	27.5%	278	0.8%	5	3
Quakertown Borough	8,931	76	517	3,040	34.0%	601	1.8%	8	7
Richland Township	9,920	48	538	2,516	25.4%	452	1.4%	6	3
Richlandtown Borough	1,283	-	42	368	28.7%	33	0.1%	1	1
Sellersville Borough	4,564	19	237	1,278	28.0%	176	0.5%	3	1
Telford Borough	2,062	5	99	984	47.7%	164	0.5%	1	1
Trumbauersville Borough	1,059	8	59	253	23.9%	27	0.1%	1	1
Tullytown Borough	2,031	18	85	774	38.1%	73	0.2%	3	2
Upper Southampton Twp.	15,764	64	416	3,181	20.2%	586	1.8%	10	1
Warminster Township	31,383	245	1,651	7,773	24.8%	3,455	10.5%	19	6
Warrington Township	17,580	39	452	2,700	15.4%	1,182	3.6%	6	1
West Rockhill Township	4,233	17	191	1,288	30.4%	91	0.3%	3	1
Totals:	255,897	1,659	12,031	61,688	24.1%	21,185	8.3%	166	71

POOL MUNICIPALITIES								
Municipality	Total Population	Overcrowded Units	Persons in Poverty	Total Low/Mod Persons	Percent of Low/Mod Income Persons	Minorities		Total Census Block Groups
						Number	% of Municipal Population	
Bedminster Township	4,804	4	185	962	20.0%	119	0.4%	2
Bridgeton Township	1,408	7	69	370	26.3%	24	0.1%	1
Buckingham Township	16,442	12	663	2,465	15.0%	701	2.1%	5
Chalfont Borough	3,900	21	161	598	15.3%	174	0.5%	2
Doylestown Township	17,619	40	598	2,502	14.2%	1,025	3.1%	7
Durham Township	1,313	-	52	274	20.9%	34	0.1%	1
East Rockhill Township	5,199	10	252	1,073	20.6%	189	0.6%	2
Haycock Township	2,191	8	95	493	22.5%	48	0.1%	2
Hulmeville Borough	893	5	16	205	23.0%	25	0.1%	1
Ivyland Borough	492	3	3	75	15.2%	26	0.1%	1
Langhorne Borough	1,981	4	39	161	8.1%	60	0.2%	1
Langhorne Manor Borough	927	-	25	296	31.9%	394	1.2%	1
Lower Makefield Township	32,681	32	864	3,023	9.3%	2,545	7.7%	15
Milford Township	8,810	27	255	1,460	16.6%	263	0.8%	3
New Britain Borough	3,125	-	63	479	15.3%	163	0.5%	2
New Britain Township	10,698	8	206	1,346	12.6%	492	1.5%	7
New Hope Borough	2,252	29	135	632	28.1%	183	0.6%	1
Newtown Borough	2,312	-	73	382	16.5%	79	0.2%	3
Newtown Township	18,206	33	272	2,162	11.9%	1,344	4.1%	6
Nockamixon Township	3,517	7	141	787	22.4%	68	0.2%	2
Northampton Township	39,384	78	691	4,563	11.6%	1,424	4.3%	21
Plumstead Township	11,409	12	287	1,735	15.2%	565	1.7%	3
Riegelsville Borough	863	-	28	273	31.6%	12	0.04%	1
Silverdale Borough	1,001	-	21	153	15.3%	15	0.05%	1
Solebury Township	7,743	-	241	1,104	14.3%	299	0.9%	5
Springfield Township	4,963	23	166	986	19.9%	106	0.3%	3
Tinicum Township	4,206	12	100	896	21.3%	145	0.4%	4
Upper Makefield Township	7,180	-	154	816	11.4%	271	0.8%	3
Warwick Township	11,977	19	272	1,119	9.3%	586	1.8%	3
Wrightstown Township	2,839	5	90	454	16.0%	100	0.3%	1
Yardley Borough	2,498	-	76	609	24.4%	185	0.6%	1
Totals:	227,634	389	6,041	32,453	14.3%	11,664	5.1%	111

Source: U.S. Census, 2000.

Formula communities tend to be more diversified both individually and as a group. Altogether, 21 formula municipalities account for 64 percent of the total minority population in the county, and 31 pool communities are home to 35 percent of the county's minority populations. The largest concentration occurs in municipalities at the lower end of the County and those along the border with Philadelphia and Montgomery counties. Nine Census Tracts in six municipalities have the highest concentration of minority populations. They are home to 21,138 minority persons, or approximately 64.4 percent of the total minority population within the County's entitlement area. Six of the nine Census Tracts have median incomes below the estimated 2009 Median Family Income for the Philadelphia region (\$75,500).

Municipality	Census Tract	Total Population	Minority Population	Minority as a Percent of Total Population	2009 Estimated Median Family Income	Tract Median Family Income as Percent of County Median Income	% Population Low/Mod
Bristol Borough	1006.00	3,949	800	20.3%	\$59,071	78.2%	58.7%
Bristol Borough	1007.00	3,343	1,208	36.1%	\$56,987	75.5%	55.3%
Falls Township	1058.01	6,807	1,712	25.2%	\$95,757	126.8%	31.1%
Langhorne Borough	1013.00	1,981	394	19.9%	\$99,924	132.3%	31.0%
Middletown Township	1008.11	4,461	915	20.5%	\$69,067	91.5%	42.2%
Morrisville Borough	1057.02	3,326	414	12.5%	\$73,998	98.0%	45.2%
Morrisville Borough	1057.04	6,697	2,215	33.1%	\$69,928	92.6%	47.2%
Warminster Township	1016.05	4,196	1,839	43.8%	\$49,271	65.3%	65.6%
Warminster Township	1016.08	4,632	522	11.3%	\$80,249	106.3%	35.3%

Source: FFIEC Census Report, Population Information, 2009.

2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

The following describes the mechanism in place for the allocation of the housing and community development funding received, along with program goals and definition of priorities.

CDBG Funding

Sixty percent of the CDBG funding is allocated to municipalities for implementation of projects benefiting lower income areas and persons. The funding is distributed between Formula and Pool Communities. The remaining 40 percent are allocated to nonprofit organizations and to cover program administrative costs.

Formula Communities

The vast majority of the municipal funding (80 percent) is allocated to formula communities. The allocations are based on a calculation of each individual municipality's share of population, overcrowded housing units, and poverty. Funding allocations are estimated for a three year cycle, adjusted annually for the anticipated grant amount to the County. The municipalities have up to three years to draw down the funding. This requires the submission of an application proposing activities that are eligible, meet national objectives, and other program requirements. Formula community projects typically focus upon producing area benefits, such as public facility and infrastructure improvements. Overall, formula communities have a higher concentration of poverty, housing problems, lower income groups, minority groups, and special needs populations (discussed later in the plan).

Pool Communities

Pool communities are allocated 20 percent of the estimated annual municipal funding. The distribution is made on a competitive basis, taking into consideration a number of factors, including Consolidated Plan priority and presumed

benefit to limited clientele populations that will be served. The most common projects include accessibility improvements and blight elimination.

Nonprofit Organizations

Approximately 40 percent of the CDBG funding will be used to support projects of nonprofit service and housing organizations, along with the program administration. The funding is awarded on a competitive basis for activities, such as the rehabilitation of rental units, group homes, and facilities delivering services to low/moderate income persons.

Housing Funding

HOME funding is allocated to nonprofit organizations to support a variety of housing and homeless prevention initiatives.

HOME Program

HOME funding is typically used in conjunction with the County's own Housing Trust Fund. The funding is employed to support two groups of activities. One involves support for ongoing programs commitments, such as the Tenant-Based Rental Assistance (TBRA) program and the Owner-Occupied Rehab Program. The other encompasses funding for the development of rental and ownership housing by local nonprofit organizations.

ESG Program

One hundred percent of the Emergency Shelter Grant (ESG) program funding is distributed to support the operations of three homeless shelters in the County servicing families and individuals. The American Red Cross Shelter is allocated approximately 70 percent of the ESG funding, the Housing Group about 25 percent, and A Woman's Place 5 percent. In addition, the Red Cross uses approximately 5 percent of its ESG funding to support homeless prevention activities.

Program Goals

The federal statutes and programs related to the Consolidated Plan must address three fundamental statutory goals. The goals are as follows:

- Decent Housing: This encompasses both the retention of the housing stock and increase the availability of decent, quality, and affordable housing to low/moderate persons and those with special needs.
- Suitable Living Environment: This goal focuses on:
 - improving the revitalization, safety and livability of older neighborhoods;
 - increasing access to quality facilities and services; and,
 - promoting energy efficiency and conservation
- Economic Opportunities: This goal targets the creation of jobs by providing access to local small business. It also includes the promotion of activities that place low/moderate persons in the path toward self-sufficiency.

Identification of Priority Needs

The priority needs were identified through the various activities conducted in preparation of this plan. These included meetings and hearings, data analysis (including the results of the survey, and consultations with the CDBG and Finance Board. The relative priorities established for each type of activity were based on the following definitions:

Priority	Definition
High	Critical need requiring immediate attention.
Medium	Important issue that should be addressed if resources are available.
Low	The issue is not a priority and will not likely be addressed over the next five years.

3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

Some of the obstacles to meeting underserved needs are as follows:

- State Funding: The overall financial condition of the Commonwealth of Pennsylvania affects the amount of funding that is made available to both local governments and nonprofit service organizations. Over the past five years, there has been a reduction in funding which has impacted non-profit agencies and their ability to meet underserved needs of low/moderate persons and those with special needs.
- Development Regulations: governmental policies, zoning and subdivision zoning requirements, development exactions, and building codes are enacted to protect and further the general welfare of the public. However, an increasingly complex regulatory environment has steadily created the unintended effect on development costs and housing affordability.
- Supply of Affordable Housing: The supply of rental housing for affordable to extremely low-, low-, and moderate-income families, has not kept pace with the demand. This is evidenced by the waiting lists held by various organizations. On the reverse, ownership and rental prices have progressively increased.
- Supply of Land: The supply of available developable land for housing has been steadily declining. The decline can be attributed in large part to past growth and development patterns and competing uses. The end result has been the steady reduction and increase in the cost of available developable land. Higher land prices have affected opportunities to develop affordable housing at many a location throughout the county.
- Demand for Housing: Bucks County is a very attractive place to live. This has translated into a sturdy demand for housing catering to incomes well above 100 percent of Median Family Income. This has resulted in a limited production of housing for lower income groups as the profit margins are not as attractive as those for higher-end housing.
- Property Taxes: The primary source of funding for local governments and school districts are property taxes. In addition, some school districts and municipalities levy a one percent income tax. Non-funded mandates, combined with increases in operational costs have compelled continual annual increases in property taxes for most of the school districts and, in turn, higher rental and ownership costs.
- Wage and Cost of Living Disparities: For lower income groups, wages have not kept pace with the steady increase in the cost of housing. This has caused housing costs to consume a greater portion of income and likely reductions for other living expenses.
- Declines in Household Size: There continues to be a steady decline in the size of households. This is evidenced by comparing the rate of housing unit to population growth. According to Census estimates for the 2000-2008 period, population grew by 24,000 persons, while the number of housing units grew by 15,700. The growth equates to a household size equivalent of 1.5 persons per unit (as compared with the 2.7 figure recorded by the 2000 Census). In essence, there is an increasingly larger number of units serving an increasingly smaller number of persons per unit.

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the Consolidated Plan.

The Bucks County Department of Community and Business Development is the designated lead agency for the preparation of the Consolidated Plan. The Department is also responsible for overseeing the implementation of

projects and programs in this Plan, which are implemented by other County departments, municipalities, and nonprofits. Please refer to ATTACHMENT K for a listing of major organizations.

2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

The Consolidated Plan was developed under a public process that provided opportunities for both citizens and stakeholders to provide input throughout the different phases of review and approval. These included two public hearings, three public meetings, and three surveys. In addition, there were also two notices published in papers of general circulation giving the general public the opportunity to comment on needs and on the draft consolidated plan. Please refer to the Citizen Participation narrative for a description of activities conducted and to Attachment Section for a listing of the organizations that contributed to the establishment of the plan.

3. Describe the jurisdiction consultations with housing, social service agencies, and other parties, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

The Bucks County Department of Community and Business Development has worked and consulted with housing, social service agencies, and other entities on a variety of issues that affect the homeless, children, the elderly and those with disabilities including HIV/AIDS. Many of the organizations are part of the Bucks County Housing Coalition, spearheaded by the County and responsible for its Continuum of Care program and oversight of its HMIS initiative.

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.

In accordance with Section 104(a)(3) of the Housing and Community Development Act of 1974, and CFR 91.105 of the Consolidated Submissions for community development programs, Bucks County has adopted and follows a Citizen Participation Plan. The Plan is intended to encourage all citizens, including very low- and low-income persons, minorities, and persons with disabilities, to participate in the process of developing and implementing the Bucks County Consolidated Plan. To this end, the following activities took place:

Event Type	Location	Date	Time
Public Meeting	Morrisville Borough	August 11, 2009	1:00 PM
Public Meeting	Warminster Township	August 20, 2009	3:00 PM
Public Meeting	Doylestown Township	August 31, 2009	9:00 AM
Public Meeting	Quakertown Borough	September 2, 2009	9:30 AM
Public Hearing	Doylestown Township	September 9, 2009	10:00 AM
Public Hearing	Doylestown Township	January 7, 2010	3:30 PM

CDBG Advisory Board

The CDBG Advisory Board met three times during the planning process. In addition, its Procedures Committee met monthly throughout the process, providing guidance and recommendations on the various plan development activities. The Board endorsed the priorities and outlined in this plan.

Housing Finance Board

The Housing Finance Board met three times during the planning process. The Board reviewed and endorsed the priorities enumerated in this plan.

Public Hearings

On September 9, 2009, a public hearing was held to solicit public input for the 2010 – 2014 Consolidated Plan and the 2010 Annual Action Plan. A second public hearing was held on January 7, 2010, to solicit citizen comments on the draft of the 2010 – 2014 Consolidated Plan. A copy of the hearing notices and minutes is included in the attachments section.

Public Comment

The Consolidated Plan process requires a 30- day public comment period. The public comment period was held from December 4, 2009, through January 8, 2010. During this period the draft Consolidated Plan was available for review on the County's website, local libraries, and at the Department's Office. Print copies of the Plan were also made available and provided free of charge upon request.

Consolidated Plan Approval

The Bucks County Commissioners approved the Bucks County 2010-2014 Consolidated Plan at a public meeting held on February 3, 2010, along with its submission to HUD by February 15, 2010.

Approved Plan Availability

A copy of the Plan approved by the Commissioners will be posted on the County's website and free copies will be made available during the term of the Plan (2010-2014). Copies will also be distributed to a large number of entities, including local municipalities, nonprofit organizations, surrounding counties, and others.

2. Provide a summary of citizen comments or views on the plan.

Comments received during the Public Hearing of September 9 are reflected in the minutes and included in the attachments. All comments received were forwarded to the County Commissioners for their review and consideration prior to approving of the Strategic and Action plans.

3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

Bucks County has made a conscious effort to broaden public participation in the development of the 2010-2014 Consolidated Plan. A listing of the entities is included in the Attachment Section. These efforts included:

- **Surveys:** Soliciting input from a wide array of organizations (both public and private) serving local residents. This involved the preparation of three surveys to encourage the provision and collection of information from municipalities, nonprofits, and the general public. Examples of organizations that were surveyed include those providing housing and social, fair housing, legal, health, homeless and chronic homeless services, along with nonprofit developers and owners of housing serving lower income persons and those with special needs, and municipalities.
- **Public Notifications:** Notifications to organizations serving low/moderate income areas, priority housing impact areas, government officials, public and private agencies, County departments, local municipalities, and public housing authority
- **Website Posting:** Posting of notices and draft Consolidated Plan on Bucks County website for review and comment.
- **Public Notices:** Publication of notices in two papers serving local communities and covering the entire County.
- **Meetings/Hearings:** Holding of all meetings in areas accessible to persons with disabilities and with higher concentration of minority populations.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

As a matter of policy, all of the comments received are accepted. If any comment received is not appropriate for housing or Community Development efforts, the sender is notified of its receipt and that it is being forwarded to the appropriate county department for review and/ or action.

Institutional Structure (91.215 (i))

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

Bucks County employs a strategic partnership and leveraging strategy to implement the Consolidated Plan activities. The approach brings together a variety of entities with the knowledge and skills to address the County's most critical needs in affordable housing, public infrastructure, community facilities, services, and economic opportunity for low- and moderate-income persons.

Coordination

The Bucks County Department of Community and Business Development is responsible for the development of the Consolidated Plan and the Annual Action Plan. As part of this process, the Department is in charge of soliciting proposals, reviewing individual project eligibility, soliciting recommendations from the CDBG and Housing Finance boards, monitoring project implementation to attest to and certify compliance with the objectives and HUD requirements. Part of the strategy encompasses the development of relationships with various agencies to leverage their capacity, knowledge, and resources in addressing the needs of local residents.

All of the organizations in the table below have specific roles in Consolidated Plan programs and activities. Most of the funding is awarded to nonprofit organization and municipalities to implement both housing and community development portions of the Consolidated Plan. All funding is awarded through a contract which outlines specific responsibilities, including compliance with all applicable regulatory requirements.

Community Participation

The County has a range of citizen advisory boards and commissions involved in housing programs and housing advocacy. These are intended to ensure ongoing identification of needs, ongoing access to public input and participation, and providing feedback on progress and effectiveness of efforts.

Type	Agencies	Primary Focus
Executive	o County Commissioners	Policy, Approvals
County Departments	o Area Agency on Aging	Senior Services, Housing
	o Children and Youth	Youth Services, Housing
	o Community & Business Development	Housing & Comm. Development
	o Controller's Office	Funding Disbursement Oversight
	o Finance	Financial Control Oversight
	o General Services Division	Accessibility
	o Health Department	Lead Based Paint, Health Services
	o Mental Health/Mental Retardation	Mental Health Services, Housing
	o Military Affairs	Transportation, Housing
	o Office of Public Information	Public Education
	o Parks and Recreation	Accessibility
	o Planning	Community Planning
	o Solicitor's Office	Housing

Type	Agencies	Primary Focus
County Affiliated Agencies	o Economic Development Corporation	Business Assistance, Job Creation
	o Economic Development Authority	Business Assistance, Job Creation
	o Housing Authority	Public Housing, Voucher Certificates
	o Housing Development Corporation	Housing Development
	o Office of Employment and Training	Job Training
	o Opportunity Council	Self-Sufficiency Programs
	o Redevelopment Authority	Owner Housing Rehab, Job Creation
	o TMA	Transportation
State Agencies	o PA Dep. of Community & Economic Development	Housing Funding
	o Pennsylvania Housing Finance Agency	Housing Funding
Federal Agencies	o HUD Community Planning and Development	Housing & Community Dev. Funding
	o HUD Office of Fair Housing & Equal Opportunity	Fair Housing
Neighboring Counties	o Montgomery, Chester, Delaware	Predatory Lending
	o Philadelphia	HOPWA
Nonprofits	o Nonprofit Housing Agencies	Housing Development and Services
	o Nonprofit Service Agencies	Supportive Services, Counseling, Education
Municipalities	o 53 Urban County Municipalities	Infrastructure Improvements
	o Bensalem Township	Housing
Private Sector	o Developers	Housing Development
	o Lenders	Housing Funding
	o Foundations	Housing and Services Funding

Public/Private Partnerships

The programs in place are implemented through ongoing partnerships with private sector organizations. This has facilitated response to needs, while exploiting local knowledge and expertise, and leveraging of other resources. The County has also encouraged nonprofit organizations to establish partnership with for profit developers and other private sector organizations as a means to enhance their capacity and leverage funding.

2. Assess the strengths and gaps in the delivery system.

Strengths

- Enduring commitment to increase the supply of units affordable to lower income groups and special needs populations.
- Provision of technical assistance, including problem-solving and strategizing.
- Provision of training on program compliance requirement.
- Innovative projects/partnerships such as the Bridge/Transitional (TBRA) program.
- Implementation of housing and community development projects by entities most familiar with local needs.

Gaps

- Employment of a multitude of private organizations to implement programs augments required capacity for project administration and communication.
- Need to establish clearinghouse of affordable and accessible housing resources
- Need to establish strategy for saving at-risk affordable housing stock
- The capacity of non-profit organizations involved with housing development needs enhancement.
- Continual change in population demographics and needs
- Ongoing need to educate the community on conditions, gaps, and programs available.
- Federal and state funding cuts have compelled reductions in services and have threatened the ability of some organizations to run programs effectively.

3. *Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.*

Strengths

The Bucks County Housing Authority administers its program consistently with regulatory requirements.

Gaps

There are no known gaps.

Relationship between County and Housing Authority

The Bucks County Housing Authority serves all of Bucks County. The Authority is led by a five member board, which is appointed by the County Commissioners for staggered terms of four years. The Board is responsible for guiding the operations and policies of the organization.

The County conducts a review of any proposed development, demolition, or disposition of public housing development. In addition, the County also is responsible for conducting environmental reviews for all Housing Authority activities requiring such a review. There are no major capital improvements, development of new units, or disposition of public housing units planned at this time.

Monitoring (91.230)

1. *Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.*

The Bucks County Department of Community Development Department is responsible for ensuring that the management and use of federal funds are in accordance with regulatory requirements. To this end, the Department monitors the agencies receiving CDBG, HOME, or ESG program funds. The Department has four main monitoring goals:

- Production and accountability with contract goals.
- Compliance with federal requirements.
- Monitoring and evaluation organizational and project performance.
- Provision of technical assistance to funding recipients to improve performance and compliance.

Desk Reviews

Each contract for CDBG funds includes a statement that outlines the expectations for services and reporting requirements for each project. The implementing agency is responsible for the provision of specific information over the term of each contract. For instance, reimbursement of funds is contingent upon the agency's compliance of specific documentation and reporting requirements. Staff reviews each request for payment against the specific contract requirements to ascertain progress and compliance with the terms of the contract. If the request does not fully comply, then staff delays the reimbursement of funds until the issue(s) of noncompliance are resolved. Among the various reporting requirements outlined in the contracts, and for which documentation must be provided, are the following:

- Total Operational Line Item Budget: the project budget should cover the entire length of the contract and must identify the source and use of all funds by line item.
- Expenses Incurred: previous expenses and those incurred during the period covered by the request.

- Documentation of Expenses: provision of documentation of all contract expenses relating to the use of federal funds for the period covered by the request.
- Written Narratives: sufficiently detailed narrative describing activities implemented that triggered the expenses incurred.
- Beneficiary Information: Information about the people that benefitted from implementation of the activity.
- Approval: Signature of person authorized to submit request for payment.

Tracking System

The Department has a tracking system to compile and help document information about individual projects. Staff updates the tracking system with information from requests for reimbursement, and/or information submitted by the funding recipient to fulfill the program requirements. The tracking of information is critical for the year-end reporting to the community and funding sources.

Monitoring Approach

The objective of monitoring activities is to ensure compliance by all recipients with the requirements of federal funds and the County's own policies and procedures. Monitoring is an on-going process that involves continuous communication, evaluation, technical assistance, along with corrective action to educate funding recipients and ensure compliance with contractual requirements and obligations.

On-Site Monitoring Visits

The Department conducts on-site monitoring visits of those agencies that have been funded with CDBG, HOME, and ESG funds. The monitoring procedures in place are intended to structure the visits, provide consistency, and facilitate effective use of resources. The specifics of the visit will vary, based on the number and type of projects with each organization. Usually, two staff members from the Department will conduct the on-site monitoring visits: the Project Administrator and his/her supervisor. Staff members work together to ensure that:

- the necessary pre-review preparation is completed;
- objectives of the monitoring visit are accomplished;
- proper documentation is obtained; and,
- any necessary follow-up on the visit is completed.

Scheduling a Monitoring Visit

A letter is submitted to the agency scheduled for monitoring a minimum of thirty (30) days in advance of the visit. The letter provides the date and time of the scheduled visit, a list of the persons to be interviewed, and an attachment of documents to be available for review.

Pre-Visit Preparation

Prior to the visit, a review of the agency files for the years to be monitored is completed by Staff. A pre-monitoring meeting is held to discuss the priorities for the monitoring visit and to share any important information about the project(s) being monitored, the agency performance track record, pertinent issues and regulations, and the proper monitoring forms to be filled. As part of the process, the appropriate sections of HUD's CPD Grantee Monitoring Handbook are reviewed and discussed during the meeting and a plan for conducting the proper review of documentation and gathering of information is established.

Entrance Conference

Upon arrival, staff conducts an informational meeting (Entrance Conference) with the Executive Director of the agency (or assignee) to outline the monitoring process. The outcome from the previous monitoring visit (as identified during the pre-visit preparation) is provided including a review of the date of, and the findings from, the previous visit, along with any improvements made.

On-Site Review

Some of the major activities include the review of documentation and interview staff members. The purpose is to assess the agency's ability to safeguard the use of federal funds, ensure productivity, and evaluate performance.

Exit Conference

The last activity of the monitoring visit is the Exit Conference. The Conference is intended to offer the agency with a brief summary of the findings, concerns, notable improvements and/or accomplishments. The discussion typically includes initial information regarding any efforts the agency may need to undertake to improve compliance or increase performance, technical assistance available, and inform the agency as to the next steps that will bring the monitoring to completion.

Post Visit Procedures

Subsequent to the visit, a monitoring report will be prepared and submitted to the monitored agency. As part of the process, information obtained during the monitoring visit including filled forms, notes, copies of records, and other pertinent information are reviewed. Subsequently, a report describing the visit, its purpose, findings (if any), and actions required is prepared and submitted to the monitored agency.

Monitoring Files

All of the information compiled during the monitoring process becomes part of the file. At a minimum, each file contains the following information:

- Visit Notification letter.
- Pre-Monitoring Review Sheet (and attachments).
- Filled monitoring forms (applicable to the specific project monitored).
- Documentation gathered from the monitoring visit.
- Monitoring report prepared and copy of its transmittal to monitored organization.
- Monitoring Agency reply (if applicable).

Monitoring Community Housing Development Organizations (CHDOs)

Nonprofit housing organizations might become CHDOs under the HOME Program by fulfilling all of the HUD requirements to attain such status. Department staff will provide technical assistance during the interim phase to assist the organization achieve CHDO status. The by-laws, Articles of Incorporation, operating procedures, and other received documentation are reviewed for compliance with HUD's standards for CHDOs.

Once the organization has met all certification criteria, a one year contract is issued recognizing the organization status and providing operational funding to help support and build its capacity. Technical assistance is also provided as needed to help the agency identify and successfully implement housing projects. To maintain CHDO status, an organization must re-apply for certification once a year and provide updates of the required information.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.

Please also see "General Questions." The Housing Needs Table allows the prioritization of needs levels and funding for each target group by income category, targets, and measures. A summary of renter and owner goals are included at the bottom of the table included in the Attachments.

All rental households with incomes below 80 percent of Median Family Income are considered a high priority. The priority categories were established based on the information gathered as part of the preparation of this plan, including data from the three surveys conducted. The priorities are intended to guide performance and facilitate evaluation of progress towards addressing housing needs and annual production goals.

2. Identify any obstacles to meeting underserved needs.

The principal obstacles to meeting underserved needs are as follows:

- Sustained population growth supported by migration from surrounding areas, creating sustained demand for more housing.
- Declining household size caused by an aging population and other socio-economic trends, requiring a greater number of units to house the same number of individuals.
- Increasingly higher housing development costs (rental and ownership).
- Continued widening of gap between housing prices and income.
- Higher level of subsidy needed to serve the lowest income households, combined with reductions in federal and state programs, including funding for rent assistance (e.g., federal Housing Choice Voucher program) and support services.
- Declining supply developable land.
- High cost of construction driven by demand and price of commodities.
- Continued increase in development regulations.
- Lack of larger rental units.
- Misperceptions of and opposition to affordable housing.
- Turmoil in financial markets, affecting accessibility to credit and capital.
- Unscrupulous lending practices, including predatory lending.
- Poor credit history among lower income households.

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low income, low income, and moderate income families.

Exposure to lead can seriously impede healthy development and the growth of children. High exposure to lead will lead to mental retardation and even result in premature death. Even lower levels might result in diminished intellectual ability, learning disabilities poorer body coordination, and a plethora of other short- and long-term health problems.

Although there are many sources of lead in the environment, lead-based paint has been a major contributor to high blood lead levels. According to research and reports conducted by HUD, 83 percent of the housing units built prior to 1979 have a likely presence of lead paint somewhere in the structure. The most likely locations for lead-based paint are walls, ceilings, and floors.

An analysis of units built in Bucks County indicates that up to 95,500 units might have lead-based paint contamination present. The units encompass approximately 75 percent of the total housing built between 1940 and 1979. Overall, the only sure way to ascertain whether older units are free from lead-based paint is through a formal inspection and clearance process. Units built prior to 1919 are considered contaminated until a test is conducted and certification of clearance has been issued.

To ascertain the potential number of low/moderate income units that may have lead paint, two estimates were developed. One assumed an even distribution of lead paint units (40.3 percent) as for the total number of units. This produced an estimate of 23,122 low/mod units. The second estimate used the percent of units developed during the 1940-1979 period (54 percent). This produced an estimate of 30,984 units that could be lead paint contaminated. Although the exact number of contaminated units is not known, the estimates point to the need for active pursuit of initiatives targeting the identification and elimination of lead paint in housing throughout the county.

Year Built	Units	Percent
A. Total Units Developed		
Prior to 1940	26,051	11.0%
1940-to-1979	128,382	54.0%
1979-2000	71,065	30.0%
2000-2008	12,000	5.0%
Total Built	237,000	100.0%
B. Units Built Lead Free		
Built prior to 1939	26,051	11.0%
Built 1940-1979 Lead Free	32,500	13.7%
Built 1979-2000	71,000	30.0%
Built 2000-2008	12,000	5.1%
Total Built Lead Paint Free	141,500	59.7%
Estimate of Total Potential Units with Lead Paint		
Potential Number of Units w/ Lead Paint	95,500	40.3%
Estimated Low/Mod Units	57,377	24.2%
Potential Low/Mod Units w/ Lead Paint		
Low Estimate	23,122	40.3%
High Estimate	30,984	54.0%

Source: U.S. Census, 2000; & Bucks County Redevelopment Authority Estimates, 2009.

2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

When reviewing figures for housing units by age and the income level of the occupants, there is the prevailing concern that lead-based paint problems may exist that are unknown to the County as well as to the residents themselves. However, based upon on the Bucks County Health Department ongoing tracking of children with elevated blood lead levels, a major problem does not appear to exist. As in the past, the issue will continue to warrant pro-active attention and action.

Preservation and Improvement of Existing Housing Stock

All of the projects administered by the County's Department of Community and Business Development for either rehabilitation or acquisition and rehab require inspection and testing of all units built prior to 1979, along with the implementation of the appropriate actions (i.e., stabilization, control, or abatement) if lead-based paint is present. In addition, first-time homebuyers assisted with American Dream Downpayment Initiative (ADDI) or County own Housing Trust Fund downpayment/closing cost assistance are provided lead hazards and contact information. Funding has also been made available to both nonprofit housing owners and individual homeowners (through the Owner-Occupied Rehab) to conduct improvements including the removal of lead-based paint. As far as public housing, all units managed by the Housing Authority have been cleared for the presence of lead-based paint. Furthermore, the Authority also inspects and clears all units before they are occupied by persons with a housing voucher (Section 8).

Identification of At-Risk Children and Remediation

- Health Department

The Bucks County Health Department has the following ongoing initiatives to address lead-based paint hazards:

- *Education:* The Health Department is actively seeking to increase public awareness of this issue by making available brochures and speakers and providing consultations relating to prevention, testing, and property assessment. The Department also conducts its own educational clinics and distributes lead hazard information at a multitude of events intended to educate the public about health matters and issues.
- *Screening:* The Health Department tests children who may be at high risk of having elevated levels of lead in their blood. All found cases of elevated blood level are provided counseling and monitored until resolved. The Department also requires private physicians and laboratories to notify it in cases of elevated blood levels.
- *Investigation:* If the elevated blood level is greater than 15 µg/dL, the case is referred to a Health Specialist to determine the source of the lead. A written report is prepared outlining findings and appropriate actions.
- *Tracking:* The Health Department collects data to focus its testing and educational efforts in those areas where the needs appear to be the greatest.

# of Children Tested	Screening Rate (# tested ÷ population)	Total # of Confirmed Cases	Case Rate (# of Confirmed ÷ # of Tested)*	# of Addresses-Multiple Children w/ Confirmed EBLLs	Census 2000 Data			Estimated Population of Children < 6
					Total Housing Units	Pre-1950 Housing Units	% of Children < 6 Under Poverty	
1,587	3.7%	8	0.5%	2	225,498	37,778	5.0%	42,690

Source: Centers for Disease Control & Prevention, CBLs County-Level Data for PA, Bucks County, 2006

* Case rate = # of children <6 years old with confirmed EBLL ≥ 10µg/dL ÷ by # children <6 years old treated for BLL.

- Redevelopment Authority

The CDBG, HOME, and Emergency Shelter Grant (ESG) programs adhere to Lead Safe Practices as outlined in 24CFR 35.1320 for all rehabilitation, rental assistance, operation and acquisition activities. The Bucks County Redevelopment Authority staff is qualified as a risk assessor and works with the County on activities that have potential lead-based paint issues. To this end, all units of appropriate age are being tested, residents informed, work carried out according to safe work practices, and testing done to ensure unit clearance upon completion of abatement work.

Five Year Goal and Strategies

Bucks County has as five year goal to protect public health and safety from environmental hazards, including lead-based paint hazards. The strategy to accomplish this goal will involve a four-pronged strategy as follows:

- Collaboration

This will involve the implementation of activities among County departments and agencies, local housing and service organizations, and others to ensure identification and reduction.

- Assessment Testing

Continue the testing of children in all Department of Health clinics and the assessment of lead hazards and testing of all units built prior to 1979.

- Public Education

Continue to take pro-active steps to inform the public on the dangers of lead-based paint, the methods for identifying it, and strategies for reducing contact (especially children) with lead dust and chips.

- Enforcement/Correction

Continue to require lead-based inspection for all units built prior to 1979 and implementation of appropriate corrective action.

HOUSING

Housing Needs (91.205)

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low income, low-income, moderate income, and middle income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and Section 8 tenant-based waiting list, and discuss specific housing problems, including cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).

Data from the Comprehensive Housing Affordability Strategy (CHAS) prepared by HUD was reviewed to assess existing needs and set priorities for the next five years. Based on the CHAS Data, of the total 197,456 households, 26 percent have housing problems, 25.1 percent have a housing cost burden greater than 30 percent of income, and 9.3 percent a cost burden greater than 50 percent of income. Housing costs include rent plus utilities (for renters), and mortgage payment, taxes, insurance and utilities (for homeowners). Housing problems include lack of kitchen or plumbing facilities.

BUCKS COUNTY CONSORTIUM HOUSING PROBLEMS FOR ALL HOUSEHOLDS											
Household by Type, Income, & Housing Problem	Renters					Owners					Total Renters & Owners
	Elderly (1-2 persons)	Small Related (2-4 persons)	Large Related (5+ persons)	All Other	Total Renters	Elderly (1-2 persons)	Small Related (2-4 persons)	Large Related (5+ persons)	All Other	Total Owners	
Household Income <= 50% MFI	5,161	3,301	568	3,560	12,590	8,844	3,951	949	1,784	15,528	28,118
Household Income <=30% MFI	2,746	1,444	272	2,072	6,534	3,318	1,749	382	966	6,415	12,949
% with any housing problems	56	84.3	93.4	71.8	68.8	81.6	81	83.8	73.7	80.4	74.5
% Cost Burden >30%	55.2	81	80.9	70.2	66.7	80.2	81	81.2	73.7	79.5	73
% Cost Burden >50%	44.8	67.7	58.5	61.8	55.8	56.2	73	76.4	68.1	63.8	59.8
Household Income >30 to <=50% MFI	2,415	1,857	296	1,488	6,056	5,526	2,202	567	818	9,113	15,169
% with any housing problems	74.5	78.9	78.7	84.8	78.6	51.3	84.3	89.1	78.9	64.1	69.9
% Cost Burden >30%	74.5	76.7	72.6	83.6	77.3	51.2	83.7	86.9	77.6	63.7	69.1
% Cost Burden >50%	42.7	19.3	20.3	39.2	33.6	16.8	59.3	64.7	45.7	32.6	33
Household Income >50 to <=80% MFI	2,083	3,253	695	3,811	9,842	7,531	7,089	2,340	2,457	19,417	29,259
% with any housing problems	52.5	36.8	54.8	39.4	42.4	18.3	62.5	71.9	64.1	46.7	45.3
% Cost Burden >30%	52.3	30.2	20.9	38.4	37.4	18.3	61.6	66.5	64.1	45.7	42.9
% Cost Burden >50%	18.5	1.6	0	2.5	5.4	7.6	20.1	18.5	24.3	15.6	12.2

Source: HUD CHAS Data, 2009.

A total of 57,377 households earn less than 80 percent of Median Family Income (MFI). Within this group, 12,949 (22.6 percent) have incomes of less than 30 percent of MFI, 15,169 (26.4 percent) earn between 30 and 50 percent of MFI, and 29,259 (51 percent) earn between 50 and 80 percent of MFI). Approximately 25 percent of the total households appear to be spending more than 30 percent of their income for housing. The elderly have a more acute problem, with over 50 percent reporting a housing expenditure in excess of 30 percent. Larger households have the greatest cost expenditures than other groups. Over 18,000 households have a staggering housing expenditure of 50 percent or larger.

Extremely Low-Income (Household Income less than 30 Percent of MFI)

Extremely Low Income is defined by HUD as income of less than 30 percent of the region's MFI. A total of 12,949 households receive an annual income which meets the definition of extremely-low income. Approximately half (6,534) are renter households and the other half (6,415) homeowners.

The Elderly

There are 6,064 households qualifying as extremely low income of which 45 percent (2,746) are renters. Approximately 56 percent seem to have housing problems; and, a staggering 55 percent are expending well in excess of 30 percent of their income for housing.

Small Related Households

This group encompasses slightly over 3,193 households. In excess of 80 percent of all households have housing problems and/or expend more than 30 percent of their income for housing, with nearly 70 percent expending more than 50 percent.

Large Related Households

About 654 households fall in this category, with about 41 percent being renters and 59 percent homeowners. Nearly 84 percent of the renters and 93 percent of the homeowners appear to have housing problems and/or spend more than 30 percent of income for housing. Over 60 percent expend more than 50 percent.

Low Income (Household Income between 30 percent and 50 percent of MFI)

A total of 15,169 households fall into this category. Of these, 6,056 (40 percent) are renters and 9,113 (60 percent) are homeowners.

The Elderly

The Elderly make up 7,941 households, with approximately 30 percent (2,415) being renters and the remainder homeowners (5,526). Three-quarters of renters and over half of the homeowners have housing with problems. Overall, at least three-quarters of the low-income elderly spend more than 30 percent of their income for housing.

Small Related Households

A total of 4,050 households fall into this category. In excess of three quarters have housing with problems and in excess of three quarters expends more than 30 percent of their income for housing.

Large Related Households

The vast majority of the 863 total are Large Related Households have housing problems. The Cost Burden is similar to other groups, the vast majority of renters (72.6 percent) and homeowners (89.1 percent) expend in excess of 30 percent for housing, with 20.3 percent of the renters and 64.7 percent of the homeowners expending over 50 percent of income.

Moderate-income Family (Between 50 Percent and 80 Percent of MFI)

A total of 29,259 households qualify as Moderate Income. Renters make up 9,842 (33 percent) households and homeowners 19,147 (67 percent).

Elderly

The elderly encompass 9,434 of the households with a homeownership of 78 percent. However, slightly over half of the homeowners confront housing deficiencies as compared to 18.3 percent of the renters. As far as costs, over half

of renters spend more than 30 percent of their income for housing in contrast with the figure for homeowners (18.3 percent).

Small Related

Small Related Households constitute about 10,342 households, with about 68 percent being homeowners. Overall, 36.8 of the renters and 62.5 percent of the homeowners are confronted with housing problems. Over half of this group spends more than 30 percent for housing. A larger portion of homeowners (61.6 percent) spend more than 30 percent for housing as compared to those that are renters (30.2 percent).

Large Related

A total of 3,035 households qualified as large related, of which 77 percent are homeowners. The vast majority of this group (54.8 percent renters and 71.9 percent homeowners) have housing problems. Approximately 21 percent of renters and 66 percent of homeowners expend over 30 percent for housing.

Overcrowdness

A unit can be generally considered overcrowded if it houses more than 1.01 persons per room. According to the Census, 1.6 percent of the housing stock meets the overcrowdness definition. The issue appears to be more acute among rental units (4.8 percent) than ownership units (0.7 percent).

Unit Status	Percent of Total Units	Percent Overcrowded
Owner-Occupied	77.3%	0.7%
Renter Occupied	22.7%	4.8%
Total Units	100.0%	1.6%

Source: U.S. Census, 2000.

Persons with disabilities

The U.S. Census figures also indicate that approximately 11.2 percent of Bucks County residents have a disability.

Population	Number of Persons	Percent of Total Population
Total Civilian Non-Institutionalized Population	611,174	100.0%
• Under 18 Years w/ Disability	4,824	0.8%
• 18-to-64 Years w/ Disability	34,666	5.7%
• 65 Years and Over	28,684	4.5%
Total Disabled:	68,174	11.2%

Source: U.S. Census, 2000.

Victims of Domestic Violence

Domestic violence can include physical, emotional, or verbal abuse employed by one person in a relationship to control one or more persons. Victims may include spouses or non-married partners, who are living together or separately, or merely dating. Victims can be of any age, gender, race, ethnicity, or culture. Although most victims are women, the number of male victims has been steadily rising. Children exposed to domestic violence (whether physically harmed) can develop emotional and behavior problems.

A Woman's Place is the only facility providing free, private, and confidential support to victims of domestic violence and their children. Many of the cases come to the organization via its own hotline and through the Medical Advocacy Project in local hospitals. On an annual basis, A Woman's Place provides services to over 3,500 victims. The services include shelter, counseling, education, legal, and other services to help victims stabilize their situation and pursue a healthier and violence-free environment.

The Woman's Place operates an emergency shelter, which handles approximately 77 victims and their children (100), and provides emergency relocation funds for up to 25 victims and their children per year. However, larger numbers for both the shelter and relocation funds are turned away due to lack of shelter space or financial resources.

Through its Legal Advocacy and Civil Legal Assistance programs, A Woman's Place helps well in excess of 1,000 victims annually seeking protection, relief, and support under the court system.

Another key program involves the training of thousands of health care personnel, police officers, students, and the general public throughout the County. Annually, health care personnel and police officers are trained to screen for domestic violence among persons seeking medical care, and the initial proper handling and assistance to the victims. Local grade school students are trained on Peaceworks (younger students) and Healthy Relationships (older students).

HIV/AIDS

The Pennsylvania Department of Health tracks the incidence of HIV/AIDS. The number of cases per 100,000 persons (age 13 or older) has been steadily increasing from 3.8 cases in 1999-2003 to 4.8 cases during the 2003-2007 period. Conversely, the survivability rate for persons with HIV/AIDS has improved during the same periods.

Incidence	Period	
	1999-2003	2003-2007
HIV/AIDS Incidence Rate per 100,000 persons	3.8	4.8

Incidence	Period	
	1999-2003	2003-2007
HIV/AIDS Death Cases per 100,000 persons	1.3	0.9

Source: PA Department of Health, Healthy People, 2010.

Family Services of Bucks County operates a facility for HIV/AIDS persons. The facility is used by persons with HIV/AIDS receiving counseling and other services. The City of Philadelphia administers the Housing for Persons with AIDS (HOPWA) program on behalf of Bucks County.

2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

In general, it appears that minority groups tend to have greater housing needs compared to the rest of the low/moderate population. An analysis of CHAS data was made comparing statistics for Total Households earning less than 30 percent of median family income (MFI), between 30 and 50 percent, and between 50 and 80 percent of MFI. The information was analyzed for both renters and homeowners. One thing to note is that the information for some minority populations (e.g., Asian and Native American) was only available in aggregate form (Total Renter or Total Owner Households). The overall information provided a picture of the needs of minority renters and owners, and how they generally compare to the rest of the population in each corresponding income category.

Minority Renters

On the rental side, there seems to be a higher percentage of Black, Hispanic, and Asian households earning less than 30 percent of Median Family Income (MFI). In addition, Asian households seem to be confronted with a higher ratio of housing problems (e.g., lack of plumbing, lack of kitchen facilities).

Household by Type, Income, & Housing Problem	Renters				Owners			
	Elderly 1-2 Households	Family Households	All Other Households	Total Renter Households	Elderly 1-2 Households	Family Households	All Other Households	Total Owner Households
Household <30% MFI								
Total Households	2,746	1,716	2,072	6,534	3,318	1,348	966	5,632
Percent w/ Housing Problem	56%	84%	72%	69%	81.2%	84%	74%	80%
African American/Black Total	62	211	185	458	38	27	-	65
Percent w/ Housing Problem	13%	92%	73%	73%	53%	70%	-	60%
Hispanic Total	61	198	70	329	4	58	-	62
Percent w/ Housing Problem	93%	86%	89%	88%	100%	83%	-	84%
Asian Total	-	-	-	215	-	-	-	99
Percent w/ Housing Problem	-	-	-	92%	-	-	-	96%
Native American Total	-	-	-	4	-	-	-	20
Percent w/ Housing Problem	-	-	-	100%	-	-	-	100%
Households 30%-to-50% MFI								
Total Households	2,415	2,153	1,488	6,056	5,526	2,769	818	9,113
Percent w/ Housing Problem	75%	79%	85%	79%	51%	84%	79%	64%
African American/Black Total	48	232	68	348	26	34	14	74
Percent w/ Housing Problem	50%	82%	85%	78%	85%	35%	100%	65%
Hispanic Total	24	201	97	322	37	30	10	77
Percent w/ Housing Problem	58%	72%	74%	71%	100%	100%	100%	100%
Asian Total	-	-	-	173	-	-	-	79
Percent w/ Housing Problem	-	-	-	86%	-	-	-	95%
Native American Total	-	-	-	8	-	-	-	14
Percent w/ Housing Problem	-	-	-	100%	-	-	-	71%
Households 50%-to-80% MFI								
Total Households	2,083	3,948	3,811	9,842	7,531	9,429	2,457	19,417
Percent w/ Housing Problem	53%	37%	39%	42%	18%	63%	764%	47%
African American/Black Total	65	505	307	877	78	149	18	245
Percent w/ Housing Problem	15%	36%	43%	37%	51%	60%	44%	56%
Hispanic Total	53	297	78	428	23	91	24	138
Percent w/ Housing Problem	45%	50%	10%	42%	0%	45%	58%	40%
Asian Total	-	-	-	297	-	-	-	251
Percent w/ Housing Problem	-	-	-	55%	-	-	-	75%
Native American Total	-	-	-	22	-	-	-	4
Percent w/ Housing Problem	-	-	-	18%	-	-	-	0%

Source: HUD CHAS, 2009.

Minority Owners

Among lower income groups, the rate of housing ownership is much higher for the general population than it is for minority populations. Furthermore, the relationship between income and homeownership does hold for the minority populations. For instance, for those earning less than 30 percent of MFI, the ratio of ownership versus renter is about even (6,415 owners v. 6,534 renters). It is about 9-to-5 for those in the 30-to-50 percent category, and goes up to over 2-to-1 (19,417 owners to 9,842 renters) for those earning between 50-to-80 percent of MFI. For minority populations, however, no increase in homeownership is detectable with rises in income. As is the case for the population group at large, the elderly among all lower income groups are also more likely to be renters than owners. Minorities who own their own house also seem to have a higher percentage of housing with a problem than the general population.

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.

Expanding the supply and improving the quality of affordable housing for low- and moderate-income households are high priority goals over the next five years. The following summarizes the housing needs in Bucks County (please refer to Housing Needs Table in attachments for more details and numeric goals):

Renters with Needs

Population Group	Households	% Total Renters w/ Needs	Priority
Cost Burdened >30% of Income	8,599	22.6%	High
Severely Cost Burdened >50% of Income	3,565	9.4%	High
With Housing Problems	10,634	28.0%	High
Extremely Low Income <30% of MFI	3,788	10.0%	High
Low Income 30%-50% of MFI	3,641	9.6%	High
Moderate Income >50% - 80% of MFI	7,759	20.4%	Low

Homeowners with Needs

Population Group	Households	% of Total Homeowners w/ Needs	Priority
Cost Burdened >30% of Income	20,155	34.4%	High
Severely Cost Burdened >50% of Income	6,727	11.5%	High
With Housing Problems	13,146	22.4%	High
Extremely Low Income <30% of MFI	3,097	5.3%	High
Low Income 30%-50% of MFI	3,587	6.1%	High
Moderate Income >50% - 80% of MFI	11,886	20.3%	Medium

Elderly with Needs

Population Group	Households	% of Total Elderly w/ Needs	Priority
Renters	7,244	30.7%	High
Homeowners	16,375	69.3%	High

Source: HUD CHAS, 2009.

2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category. Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

Bucks County has had a very vibrant housing market. However, the market has not been consistent in addressing the needs of lower income groups. Higher end housing tends to be more profitable to develop than housing affordable to lower income groups. Construction activity has been, for the most part, consistently focused on groups with a greater purchasing power. This has left lower income groups needs largely unaddressed. The activities chosen as a priority in this plan have emanated from the housing needs identified for the different income groups. Overall there is no one single need. There are multiple needs that warrant simultaneous attention. Consequently, the general philosophy has been to address as many needs as possible simultaneously, while maximizing leverage of other public and private resources available.

Ownership Housing

Many local residents would not be able to afford their own house if they were buying today. Furthermore, many people who are growing up locally will not likely be able to afford a housing unit anywhere in the county once they are ready to enter the housing market. Generally, the current median family income does not allow for the purchase of a unit being sold at median sale price. To help alleviate this condition, the County established and maintained since 1993 a first-time homebuyer program intended to make it easier for lower income persons living or working in the County to buy their first home. For existing lower income homeowners, the County has maintained an owner-occupied rehab program. The program assists qualified homeowners bring their properties up to code or making improvements to meet the owners' accessibility needs without increasing monthly homeownership costs.

Rental Housing

Changes in federal tax policy over the past 30 years, have steadily shifted the production of housing away from rental into primarily ownership units. Higher income renters are able to find units, albeit at an increasingly higher price and consuming a greater portion of their income. Lower income groups have it hardest to find and/or qualify for available rental units. When a unit is found, lower income renters are left with the prospect of spending well above 30 percent of their income for housing, doubling up, going without some basic necessities, or simply moving out of the county. At the extreme, many become homeless for a period of time. Those that have a good family/friends support system are able to make arrangements to stay sheltered for a period of time. Those that do not have a support group typically end up at the homeless shelter or the street (when the shelter is full). Recognizing this reality the County has been providing funding for both rental assistance and the development of housing that targets those earning less than 60 percent of MFI.

Group Homes

These encompass both transitional and permanent supportive Housing. There are many local residents who have very limited income due to a physical or mental disability or other hindering condition. Nonetheless, the number of group homes addressing a wide array of needs has been steadily increasing over time. There is not enough housing to address all of the needs. To this end, the County has committed to maintaining the quality of the existing units, and expanding the total stock of units to meet the housing needs of persons with special needs.

On the whole, housing needs appear to exist for all income groups earning below 80 percent of Median Family Income (MFI). However, based on the research and the survey results, securing and maintaining housing seems to be much more difficult for those income groups earning less than 60 percent of MFI). In fact the lower the income, the more disproportionate the hardship seems to be.

3. Describe the basis for assigning the priority given to each category of priority needs.

Please also refer to the response to Question 2 in the General Questions section above. Priorities were based on analysis of housing data, as well as input from residents and stakeholder agencies, regarding the most pressing housing needs confronting local areas. The input was solicited through a variety of means (e.g., surveys, meetings) and review and discussion by the County's CDBG Advisory Board and Housing Finance Board.

Overall, the County will support any project providing quality affordable housing to its low-income residents—especially those that will leverage private investment and result in the creation of more units than would otherwise be only possible using the funding resources available to the County alone. The County will also support increasing homeownership among low-and moderate-income households, regardless of household size. Priorities for specific housing and community development issues are listed in the later sections of this document.

4. Identify any obstacles to meeting underserved needs.

Also, please refer to response to Item #3 in the General Questions section and the Housing Market Analysis section below. The primary obstacles to meeting the underserved needs are as follows:

- **Limited Resources:** There are far greater needs than resources available to address them. The County strives to encourage local organizations to attract as many resources as possible to leverage the funds it makes available.
- **Funding Declines:** In recent years, there has been some decline in the level of funding available from the federal and state governments for both the development and operation of units.
- **Increase in Population:** The steady increase in population and the corresponding rise in needs.
- **High Cost of Land:** The diminishing amount of land available for development has resulted in a steady increase in the price of land.

- **Cost of Development:** The cost of development approvals and construction materials (e.g., wood, copper) have been steadily increasing over time. During certain periods, prices of some construction materials have swung dramatically with fluctuations in demand for competing uses.
- **Increase in Regulations:** There has been an increase in the regulations that affect housing development. Although well intended and often needed, the side effect has been a corresponding increase in the overall costs of development.
- **Ebb and Flow of the Economy:** The economy goes through different up and down cycles. The up cycles tend to make capital more expensive to borrow. Conversely, the down cycles tend to make capital scarcer and lenders more risk averse.

Housing Market Analysis (91.210)

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.

Significant Characteristics of the Housing Market

Please also refer to Housing Market Analysis in the attachments.

Supply

In 2000, Bucks County had a total of 225,498 housing units. Their distribution was as follows:

Type	Number
Single Unit	175,957
2 Units	5,752
3 or 4 Units	5,963
5-to-9 Units	8,256
10-to-19 Units	9,805
20-to-49 Units	6,278
50 or more	7,713
Mobile Home	5,723
Boat, RV, Van, Other	71

Source: U.S. Census, 2000.

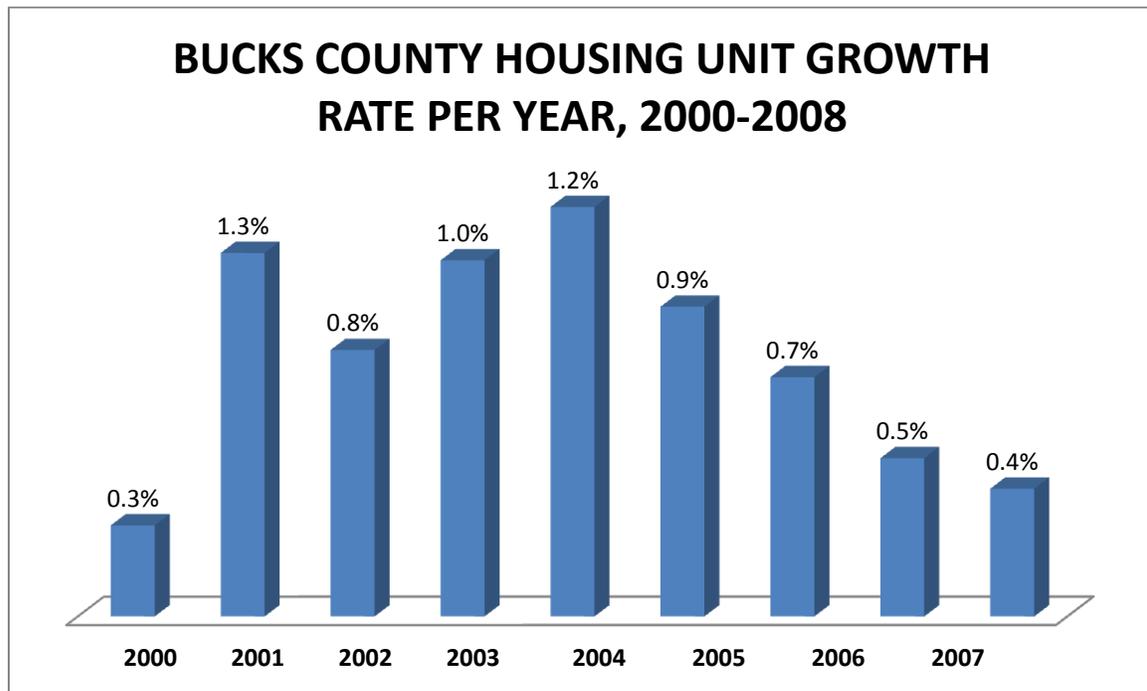
The majority of the units (78 percent) are single family homes (175,937 units) and 19 percent (43,767) are multi-family units. Approximately, 2.5 percent (5,723) are mobile homes units and a small fraction (71 units) encompasses other types of units (e.g., boat, RV).

Building permit information was reviewed to examine the approval patterns for housing units. Between 2000 and 2008, building permits were issued for a total of 18,449 housing units. Over the period the number of permits issued declined steadily from a high of 3,215 permits in 2003 to a low of 1,090 in 2008. The data covers two recessions. One occurred in the earlier part of the decade, which ended around 2002. The last one began around 2007/2008 and began to end in 2009. However, its impact on the housing market seems to be a lot more severe.

Unit Type	Building Permits								
	2000	2001	2002	2003	2004	2005	2006	2007	2008
Single	2,144	1,654	2,245	2,142	2,045	1,738	1,371	1,000	828
Two Family	24	6	8	4	6	-	-	-	2
Three-to Four	208	64	122	40	36	21	4	8	-
Five or more	109	149	374	1,029	432	117	24	235	260
Total	2,485	1,873	2,749	3,215	2,519	1,876	1,399	1,243	1,090

Source: Annual New Privately-Owned Residential Building Permits, U.S. Census, 2009.

Next, the actual increase of the units was studied to ascertain the actual strength of the market. The information gathered from the Census, pretty confirmed the patterns identified from the review of building permit data. Over the same period, an estimated 14,999 units were constructed. The information gathered is outlined in the next table.



Year	Housing Unit Estimates								
	2000	2001	2002	2003	2004	2005	2006	2007	2008
Units	225,498	228,488	230,261	232,649	235,423	237,546	239,201	240,303	241,197
Unit Increase	675	2,290	1,773	2,388	2,774	2,123	1,655	1,102	894
Percent Increase	0.3%	1.3%	0.8%	1.0%	1.2%	0.9%	0.7%	0.5%	0.4%
Cumulative Percent Increase	0.3%	1.6%	2.4%	3.4%	4.6%	5.5%	6.2%	6.7%	7.1%

Source: U.S. Census Housing Unit Estimates, 2009.

There is a natural time lag between the issuance of building permits and actual unit construction and not all of the units for which permits are issued go to construction. Between 2003 and 2006, the number of units constructed outpaced the number of units approved. In 2007 and 2008, the trend began to reverse, with the number of permits exceeding the units constructed (similar to trend earlier in the decade).

Demand

There has been a steady demand for housing (rental and ownership). The 2000 Census recorded the vacancy rate for rental units to be 4.2 percent and for ownership housing 0.1 percent.

Housing Type	County Vacancy Rate	PA Vacancy Rate
Ownership	0.8%	1.6%
Rental	4.2%	7.2%

Source: U.S. Census, 2000.

Historically, the county ownership and rental unit vacancy rates have been lower than those posted by the state. A vacancy rate is typically considered “normal” (i.e., denoting healthy market conditions), when it is between 5-to-7 percent. A lower vacancy rate tends to indicate a “tight” real estate market, where demand far outstrips supply. A higher rate denotes too much abundance of housing and, if lasting over a long period, denotes an area in decline.

Bucks County vacancy rates have been lower than the normal rate, which have caused tight market conditions, with demand often outstripping the available supply of units. The end result, of this “tight” market has been a crowding out of lower income groups and decreased housing choices. Furthermore, the shortage of housing has compelled, particularly those with special needs, having to remain in institutional or other settings that are expensive to operate as there is simply no place to go. This “tightness” is also evidenced by the waiting lists maintained by local nonprofit housing organization. A sample of the local organizations yielded the following results:

Agency	Type	Number in Waiting List
Housing Authority	Public Housing	540
Better Homes, Inc.	Rental Units	110
Interfaith Housing	Rental & Ownership Units	190
Habitat for Humanity	Ownership Units	300
Housing Group	Rental Units	200
Housing Development Corporation	Rental Units	200
Red Cross Shelter	Emergency Shelter	300

Source: Survey of Housing Agencies, 2009.

Condition

The housing data collected by the U.S. Census on date built, and lack of plumbing and kitchen facilities provide a rough guide on the general condition of the housing stock.

Age of Housing

Most housing units (53.2 percent) in the County were built after 1970, making the overall stock relatively new. The largest growth spurs occurred during the 1950s (18 percent), the 1970s (17.4 percent), and the 1980s (12.5 percent), resulting in the combined production of over 114,000 units or nearly half of the total housing stock.

Date Built	Units	Percent of Total	Cumulative
1939 or earlier	26,051	10.8%	10.8%
1940-1949	11,727	4.9%	15.7%
1950-1959	43,343	18.0%	33.7%
1960-1969	31,413	13.1%	46.8%
1970-1979	41,899	17.4%	64.2%
1980-1989	36,498	15.2%	79.4%
1990-1999	30,140	12.5%	91.9%
2000-2008	19,426	8.1%	100.0%

Source: 2000 U.S. Census and U.S. Census Housing Unit Estimates, 2008.

Lack of Plumbing

According to the U.S. Census, the vast majority of the housing units (99.6 percent) has complete plumbing facilities. Less than half of one percent (822 units) lacks complete plumbing facilities.

	Number	Percent
Complete Plumbing Facilities	224,676	99.6%
Lacking Complete Plumbing Facilities	822	0.4%

Source: U.S. Census, 2000.

Lack of Kitchen

The rate of units without complete kitchen facilities is similar to those lacking complete plumbing (0.4 percent). The vast majority of the units have complete kitchen facilities.

	Number	Percent
Complete Plumbing Facilities	224,533	99.6%
Lacking Complete Plumbing Facilities	965	0.4%

Source: U.S. Census, 2000.

Cost of Housing

During the past 20 years, the cost of housing in most communities in Bucks County has increased dramatically. While for many, this translated into an economic boom, for others it merely resulted in decreased housing affordability as their income failed to keep pace with the increased cost of housing. The problem has become particularly more acute for people on fixed income, such as the elderly on fixed Social Security benefits.

Over the years, the growing gap between income and housing costs has produced an increased number of persons who either cannot afford their own housing and end up losing it, or holding onto it only by foregoing essential items (e.g., food, health care). As far as those in work force earning lower wages and salaries, higher cost of housing have compelled many to move out of the county as they cannot afford a house in the area where they grew up.

Rental Units

The 2009 estimated renter household income was \$48,229, or about 62 percent of the overall Median Family Income. Based on a maximum housing of 30 percent, a household with median income could afford (\$1,206) FMR rents for all units, except for a four bedroom one.

Unit	2010 HUD FMR	Income Needed to Afford FMR	Hourly Wage to Afford FMR	HOME Program Rents	
				Low Rent	High Rent
Efficiency	\$736	\$29,440	\$14.15	\$681	\$736
One Bedroom	\$842	\$33,680	\$16.19	\$729	842
Two Bedroom	\$1,005	\$40,200	\$19.33	\$876	\$1,005
Three Bedroom	\$1,203	\$48,120	\$23.13	\$1,011	\$1,203
Four Bedroom	\$1,431	\$57,240	\$27.52	\$1,127	\$1,409

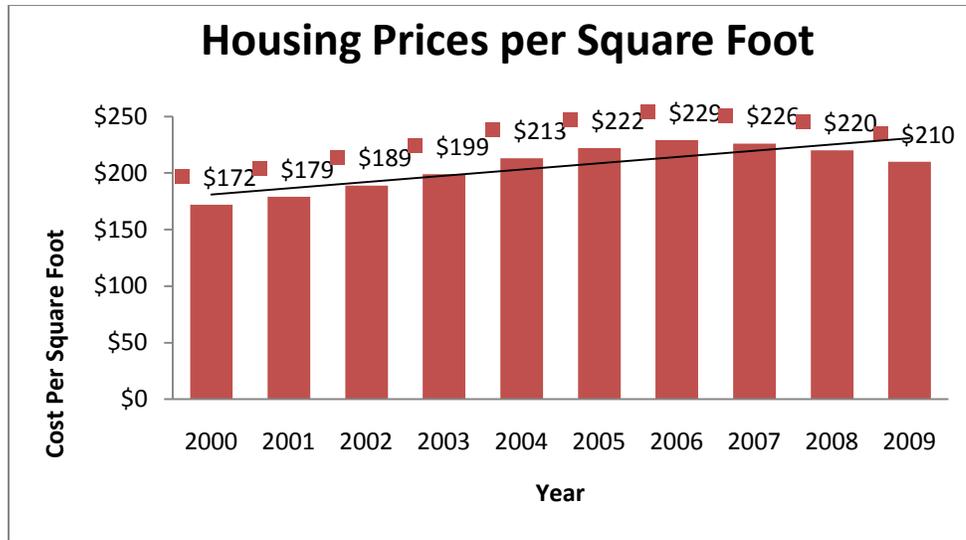
Source: HUD, 2009; National Low Income Housing Coalition, 2009.

The Fair Market Rents are the rents allowed by HUD for the Housing Voucher Certificate (Section 8) Program. The High and Low Rents refer to the maximum rent limits allowed for projects assisted with HOME program funding earning less than 50 percent (Low) or 60 percent (High) of Median Family Income. A couple of things to note:

Ownership Units

The price of ownership housing in Bucks County is high relative to the remainder of the state and has steadily been increasing over the years. As of the date of this report, median sales prices were estimated to be approximately \$275,000. Although this marked a decline from a high of \$319,000 (2006), prices appear to be rebounding into higher levels.

For purposes of comparison, average prices and size of units were obtained from the Bucks County Board of Assessment. The intent was to establish comparisons in a manner that discounted the variability in the size of the units. Estimates of price per square foot were established and the results shown in the chart below. For the 2000-2009 period, the overall trend was positive (as shown by the straight upward trend line), with the average price rising by \$38 or approximately 22 percent, from \$172 in 2000 to \$210 per square foot in 2009. However, since 2007 prices have declined somewhat. This can be attributable to an economy in recession and the turmoil in the financial markets. The end result was a much tighter credit market, a higher number of foreclosures, and a market imbalance with willing sellers far outnumbering qualified buyers, driving down prices across the board. The decline in prices has made housing relatively more affordable for a limited range of income groups. However, any price relief is likely limited and temporary.



Source: Bucks County Board of Assessment, 2009.

Housing for Persons with Disabilities

According to the US Census, approximately one of every six residents has some form of disability. As the County's population continues to grow, it is probable that the total number of persons with a disability will also swell. Furthermore, with the continued aging of the population, the number of people that will have a disability is likely to increase, as a result of the many ailments that typically affect older persons. These will cause additional demand for housing that is accessible and reasonably accommodates the needs.

2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).

The table on the next page provides a breakdown on the assisted units and target population served. All of the units target lower income groups. The vast majority of the units are expected to continue being a part of the affordable housing inventory. The units are owned by the Bucks County Housing Authority and nonprofit organizations, which have as a mission the development and maintenance of housing for lower income populations.

3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

As shown in the table below, the affordable units have been developed using a variety of funding assistance including project-based Section 8, Section 236 and Section 221(d)(3), Section 811, Supportive Housing Program. In more recent times, however, most of the units developed tended to rely on Low Income Housing Tax Credits (LIHTC) and the County's Housing Program funding for assistance, both HOME and Housing Trust Fund. The escalation in development costs and reductions in other funding sources have compelled the County to raise the subsidy provided per unit. The end result has been a steady decline in the total of number of units that can be produced annually.

Based on market conditions, there is likely to be a continued need for housing targeting lower income groups (particularly very low and low), populations with special needs. There is also a continued need to create new housing opportunities and improving the existing stock in areas with higher concentrations of minority populations.

<u>Housing Project Name</u>	<u>Program</u>	<u>Project Location</u>	<u>Total Units</u>	<u>Family Units</u>	<u>Elderly Units</u>
Bristol Gardens	221(d)(3)	Bristol Township	392	392	
Country Commons	236	Bensalem Township	352	352	
Foxwood	236	Middletown Township	304	304	
Venice-Ashby I & II	Public/8	Bristol Township	123	123	
Crown Square	*	Bristol Township	22	22	
Grundy Towers	Public	Bristol Borough	176		176
Grundy Manor	23	Telford Borough	120		120
Center Square Towers	236	Doylestown Borough	352		352
Grundy House	515/8	Quakertown Borough	152		152
Galilee Village	8	Falls Township	120		120
Grundy Hall	8	Doylestown Township	152		152
Shady Wood Village	515/8	Perkasie Borough	128		128
Charter Arms	8	Warminster Township	118		118
Gloria Dei Plaza	202	Newtown Township	110		110
Grundy Gardens I	Public	Bristol Township	130		130
Grundy Gardens II	LIHTC	Bristol Township	60		60
Warminster Hts.	*/8	Warminster Township	746	746	
Section 8 Existing	8	Countywide	3,150	2,178	972
Meadow Glen	515/8	Hilltown Township	90	90	
Washington Glen	515/8	Telford Borough	44	44	
Bensalem Woods	Public	Bensalem Township	48		48
Sellersville Heights	515/8	Sellersville Borough	60	60	
Morrisville Presbyterian Apts.	202	Morrisville Borough	99	99	
MacIntosh Regency	Public	Tullytown Borough	100		100
Bristol Borough Rehab.	Public	Bristol Borough	13	13	
Silver Lake Plaza	*	Bristol Township	15	15	
Robert Morris Apts.	*	Morrisville Borough	38	38	
Spring St. Apts.	*	Bristol Borough	24	24	
Towpath Apartments	HOME	Morrisville Borough	17	17	
Fountainville Apts.	HOME	New Britain Township	11	11	
Galilee Pavilion	HOME	Falls Township	50		50
Penn Gardens	202	West Rockhill Township	20		20
Ashland Manor	HOME	Bensalem Township	36		36
Olde Town Manor	HOME	Perkasie Borough	15		15
Bucks Villa	811	New Hope Borough	8	8	
Co-Mans	811	Middletown Township	8	8	
Libertae	HOME	Bensalem Township	16	16	
Dual Diagnosis	OME/SHP	West Rockhill Township	16	16	
Four Agencies	Shelter+Care	Four Sites	24	24	
Bensalem Apartments	HOME	Bensalem Township	53		53
Coleman Court	HOME/HTF	Morrisville Borough	5	5	
New Hope Manor	HOME/HTF/LIHTC	New Hope Borough	90		90
IHDC Sellersville	HOME/HTF/LIHTC	Sellersville Borough	20	20	
Bridgewater Court	HOME/HTF	Bensalem Township	5	5	
Corwells Heights	HOME/HTF/LIHTC	Bensalem Township	60		60
Penn Foundation	HOME/HTF/LIHTC	Perkasie	11	11	
TOTAL:			7,702	4,731	2,971

* Indicates that the project is state or locally funded without project based rent subsidies. Warminster Heights includes 100 Section 8 units. The total of **7,702** units is **3.9 percent** of the total of 199,934 housing units in 2000 and **16.5 percent** of the 46,369 rental units. The totals do not include scattered, assisted single-family rental properties.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.

Please refer also to the answer to Question 4 under Community Development section below. During the 5-year time period covered by this plan, the County's primary long-term priorities and objectives for housing are as follows:

Rental Units

- Promote the viability of existing rental housing through the rehab of 100 existing units serving low/mod persons.
- Promote the expansion of rental housing units through the construction of 100 additional units serving very low and low income persons
- Promote the availability of safe, decent, and quality affordable housing by requiring periodic code inspections and monitoring visits of all program assisted housing in accordance with the HOME Program monitoring requirements.
- Continue to develop efforts to maintain supply of affordable housing:
 - Require the placement of mortgage or deed restrictions on all assisted rental housing to ensure their continued availability to lower income persons
 - Renew/extend mortgages for all rental assisted housing (as requested) to ensure their continued availability to lower income persons.

Ownership Units

- Support affordable housing stock preservation and accessibility programs to assist 100 homeowners remain in their homes.
- Support the development of 100 housing for first-time homebuyers.
- Provide direct assistance for downpayment and closing cost assistance to 50 first-time homebuyers to enhance their ability to purchase a housing unit in the county.

Nonprofit Capacity

- Continue to set aside up to 5 percent of HOME grant to support the capacity of CHDO organizations.
- Increase the number of CHDO organizations from one to three.

Geographic Balance

- Ensure the geographic dispersion of program funded units.

Fair Housing

- Continue to promote public education on the requirements and obligations of the Fair Housing Act:
 - Implement the recommendations outlined in the AI to remove barriers and affirmatively further Fair Housing.
 - Maintain a Fair Housing Committee and support the development of strategies to implement AI recommendations.
 - Fund organization recognized by HUD annually to provide Fair Housing education.
 - Hold 10 workshops to educate landlords on the requirements of the Fair Housing Act.
 - Provide Fair Housing Education for a minimum of 30 organizations, 100 private landlords, and 5,000 members of the general public.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

As it has done in the past, Bucks County will seek to identify all available resources to address critical housing needs in the County. Namely, the County will seek to leverage its HUD entitlement funds as much as possible with the use of other public and private resources including:

- bond financing;
- Low Income Housing Tax Credits;
- HUD 202 and 811;
- SuperNOFA;
- other federal and state resources; and,
- funds from private foundations and other charitable organizations.

The following summarizes the funding that will be directly available to the County.

HOME Program

Bucks County receives HOME program funding for its Consortium of 53 communities. The County expects to continue receiving an annual grant of between \$1.2-to-\$1.3 million annually. The vast majority of the funding will be used to support the expansion of the County's affordable housing stock, leveraging housing tax credits and other public and private money.

CDBG Funding

As an entitlement area, the County receives annual allocations of CDBG funding. The amounts have varied from slightly over \$2.3 million to over \$2.9 million. A good portion of the funding will be used to make improvements to rental housing and group homes serving persons with mental disabilities and other special needs. Some of the funding will also be used to provide services and improve infrastructure (e.g., roads) in lower income areas. Many of the projects will use a combination of funding including grants from the state, foundations, and fundraising to compliment the CDBG funds.

Housing Trust Fund

The County's Housing Trust Fund is supported through a specific charge in the deed and mortgage recording fees. The funding has varied from over \$600,000 to over \$1.5 million. This funding is typically used in combination with HOME money to develop affordable and meet the match requirements.

Emergency Shelter Grant

The County receives approximately \$100,000 in ESG funding. The money is distributed among the three major shelters (i.e., Red Cross, Housing Group, A Woman's Place) to support their individual homeless operations and prevention activities.

Private Sector

The private sector will continue to play a key role in the implementation of the County's program. Namely, private developers have had a significant role in the development of ownership housing and rental units as partners to local nonprofit developers. Local lenders have also been instrumental in the development of all projects, by providing capital for loans (e.g., construction, permanent) and for equity participation in projects involving tax credits.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

The Bucks County Housing Authority manages 1,262 housing units. A total of 648 units are public housing. The remainder encompasses other multi-family type of units. All of the buildings, units, and grounds are in good condition. This is attributable to the Authority's ongoing comprehensive modernization of all of its units. Consequently, there are no major outstanding restoration or revitalization needs.

Housing Units Type	Number of Units
Public Housing Units	648
New Section 8 Construction Units	398
USDA Units	28
Tax Credit Units	60
Own Units	128
Total Units:	1,262

Source: Bucks County Housing Authority, 2009.

Housing Vouchers

The Housing Authority is currently allocated approximately \$20 million dollars for vouchers (Section 8). Under contract with HUD, the Authority could issue up to 3,399 vouchers. However in light of the funding provided annually, the number of vouchers that can be issued is 3,150. This leaves 248 unissued vouchers or 7.3 percent of the total. Furthermore, approximately 30 vouchers per month are being returned by people who no longer need them. Due to funding restrictions, these vouchers are not being reissued. The overall impact has been a steady reduction in the number of people that can be assisted with vouchers.

Waiting Lists

As of date of this plan, there were 541 persons on the Housing Authority's Public Housing Waiting List. Of these, 243 were families and 298 were seniors. In addition, there are estimated 2,800 people in the waiting list for a housing voucher, or nearly one household per every one currently with a voucher.

Section 504 Needs

The Authority makes periodic reviews of its Section 504 needs (i.e., assessment of tenant needs and applicants on waiting list) and makes adjustments as necessary.

Public Housing Strategy (91.210)

1. *Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.*

Voucher Set-Aside

The Housing Authority is a member of the County's Housing Services (Continuum of Care). As part of its standing agreement with the Continuum, the Authority sets aside one (1) of every ten (10) vouchers to be re-issued for homeless persons.

Project Based Vouchers

The Housing Authority has 175 project-based vouchers, or about 5.6 percent of the total. The Authority has been steadily increasing the number of project based vouchers as requests originate from agencies developing rental housing for very low income groups and/or those with special needs.

Revitalization of Public Housing

Through an ongoing modernization program, strict lease enforcement, and other sound management strategies, the Bucks County Housing Authority has maintained a high quality of public housing provided to its clients. The Authority strives to maintain 100 percent occupancy and all of its units in a decent, quality, safe, and sanitary condition. The Authority implements its program in accordance with the applicable federal regulations and within the constraints of funding provided by HUD.

2. *Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))*

The Bucks County Housing Authority is a member of the County's Continuum of Care, and a key participant in programs intended to move individuals and families from homelessness into self-sufficiency.

The Authority supports Resident Councils which provide advice on a variety of issues of interest to public housing residents, including the preparation of its annual plan. The Councils are a vehicle to allow residents to take interest and a greater role in the management and operations of their public housing communities.

3. *If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))*

Not Applicable.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. *Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.*

County Planning

Under Pennsylvania's Municipalities Planning Code (Act 247), the County does not have control over the development process, merely an advisory role. This responsibility under Pennsylvania law falls to its 54 municipalities. Nevertheless, the County, through its Planning Commission, periodically updates its comprehensive plan, which advocates sound planning mechanisms intended to lower costs of development, while minimizing impact to the natural environment. The County is currently in the process of updating its 1993 Comprehensive Plan. The following summarizes the principal barriers on the development of affordable housing.

Curative Amendments

Curative amendments have been a familiar issue for many a municipality in Bucks County, which has found itself in the path of growth. PA Act 247 allows developers to seek remedy in the courts whenever they believe a municipality has been failing to set-aside enough zoned land for the development of low/moderate income housing. Most often, however, when developers win a curative amendment challenge, they fail to build the lower income housing that would have "cured" the alleged deficiency. Although not all, many curative amendment actions have been a mere ruse to promote sprawl into the more rural areas and have produced very few affordable units.

Land Use Controls

Higher densities typically yield lower per-unit land costs, reducing the cost per unit developed, and the overall development price tag. Although, local municipalities are required to provide for all housing uses, the amount of available high density residential land available for development is limited. Many of the more urbanized communities have reached their full stage of development. The more rural communities do not have the physical infrastructure to support higher density development, nor the social services to support the needs of many lower income residents.

Development Standards

The manner in which most communities have developed is affecting the standards in place. For instance, all of the communities have design and construction quality standards that are intended, not only to preserve public health and safety, but also to ensure development takes place in manner that preserves the character of the community. As a result, development standards (e.g., building height, lot coverage, setbacks, open space requirement, parking requirements) have reduced the potential number of units that could be achieved on a given site.

Development Approval and Permit Processing: Lengthy development approval and permit processing procedures can increase the cost of development substantially. However, any number of issues can lead to delays in the approval process. Housing development catering to higher incomes can more easily absorb any higher costs associated with any lengthier approval times. For projects targeting lower incomes, every dollar counts as there is typically limited funding and end users have critical limit in how much they can afford. This has relegated development of affordable housing to nonprofit organizations as the profit margins are simply not there to entice private developers.

Development Fees

Many variables affect the total amount of development fees charged by a municipality for a particular housing project. These variables include the project size, lot size, unit size, entitlements, capital improvements and assessment districts, engineering services, and housing type. Many local communities also require the dedication of land for park acquisition when land is subdivided for residential use. While well meaning, any such contributions or dedications make housing unit costs more expensive.

Property Taxes

The local school districts, municipalities, and the County rely on property tax revenue to support the services provided. The largest portion of the property tax goes to the school districts and the second largest to municipalities. The County share is a small sliver of the total tax bill. The County has strived to maintain its tax rate level so as not to increase the housing cost burden of local residents. However, unrelenting growth, combined with a corresponding greater demand for services and a gradually aging infrastructure have compelled annual increases by the school districts and many of the municipalities. The continued increase in property tax has translated into hardships for lower income residents, particularly seniors, who at some point are compelled to move out of their homes, as they can no longer afford them.

2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

Senior Housing Subsidies

The County has been subsidizing a large apartment complex serving lower income seniors. In addition to the initial development subsidy of HOME and its own Housing Trust Fund, the County has been allocating \$150,000 per year to lower the costs of operation.

Comprehensive Planning

Through its Planning Commission, the County asks local municipalities to update their Comprehensive Plan every 10 years, with an interim review every five years. Municipalities are specifically encouraged to include sound estimates of current and anticipated housing needs of all income groups, including low, moderate and middle income families.

First-Time Homebuyer Assistance

The County plans to continue offering closing cost and downpayment assistance to first-time homebuyers. The funding has been critical in filling funding gaps and allowing qualified individuals and families acquire their first home. As part of the program, the County supports a financial counseling program and requires participation by all of those requesting first-homebuyer assistance.

Funding for Development of Housing

The County has also been supporting for the development of group homes, ownership and rental housing. The funding is intended to bridge funding gaps and lower the costs so as to make the units affordable to the target income group.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

Homelessness has become a major concern. Factors contributing to the increase in homeless persons and families, and those in need of transitional housing include:

- Lack of housing affordable to very-low and low-income persons;
- Increases in unemployment or underemployment;
- Declines in government programs and subsidies;
- De-institutionalization of the mentally ill;
- Domestic violence;
- Drug and alcohol addiction;
- Dysfunctional families;
- Lifestyle choices made by individuals; and,
- Down turn in economic conditions.

Homeless Needs

Bucks County currently utilizes two sources of statistical information to provide information about the state of homelessness in the County: (1) a Point in Time (PIT) census conducted in January of each year; and (2) the statistical information collected and reported by the shelters.

	Households	Individuals
<i>In Shelters</i>		
w/ Dependent Children	25	81
w/out Dependent Children	30	32
<i>Unsheltered</i>		
w/ Dependent Children	1	8
w/out Dependent Children	23	26
<i>Transitional Housing</i>		
w/ Dependent Children	60	215
w/out Dependent Children	87	112
<i>Total by Category</i>		
Sheltered	55	113
Unsheltered	24	34
Transitional	147	327
Total Homeless:	226	474

Source: Bucks County Point-in-Time Survey, 2009.

The PIT census was conducted on January 29, 2009. All agencies providing emergency or transitional housing were surveyed to provide unduplicated counts of households and persons who met the criteria of homeless. There were a total of 474 homeless persons counted. Of these, 113 were in shelters, 34 outside of shelters (e.g. motels), and 327 in transitional housing. The vast majority of the homeless subpopulations (72 percent) were among those suffering from mental illness and chronic substance abuse. The following table summarizes the number of sheltered and unsheltered homeless persons by subpopulations.

Subpopulation	Sheltered	Unsheltered	Total
Chronically Homeless	17	5	22
Severely Mentally Ill	69	3	72
Chronic Substance Abuse	60	4	64
Veterans	11	2	13
Persons w/ HIV/AIDS	1	-	1
Victims of Domestic Violence	12	2	14
Unaccompanied Adults (Below 18)	1	-	1
Total:	171	16	187

Source: Point-in-Time Survey, 2009.

General Homeless Characteristics

The majority of persons who are at the homeless shelter are first-time homeless (89 percent). Only a small percentage (11 percent) have been previously homeless. The most common reasons include a sudden catastrophe (e.g., loss of a job, health care issue) and/or a lack of a family support network. Furthermore, most of the first-time homeless are employed, and their homelessness lasts for a period of less than one year.

Homeless Subpopulations

In addition to the breakdown of homeless population by individuals and those in families with children, the homeless population can be characterized into several subpopulations: chronically homeless; severely mentally ill; chronic substance abuser; veterans; persons with HIV/AIDS; victims of domestic violence; and youths. The majority of the County's homeless population can be considered chronic homeless and chronic substance abusers.

HUD defines a chronically homeless person as "an unaccompanied individual with a disabling condition who has been homeless for a year or more, or those who have experienced at least four episodes of homelessness within three years." Data from Continuum of Care estimates 22 chronically homeless persons.

Homeless Facilities and Services

Three organizations have a combined total of 99 beds to serve homeless persons. The vast majority of the beds (81) are available to families with children. A detailed inventory of services and facilities available is presented below.

Population At-risk for Homelessness

Housing Cost Overburdened

The at-risk populations comprises lower income families and individuals who, upon loss of employment or other catastrophic events, lose their housing and become homeless. Bucks County has 49,561 households expending more than 30 percent of their incomes for housing. In addition, the County also has 12,949 households earning less than 30 percent of median family income. Of these, 73 percent (9,453) were spending more than 30 percent of their incomes on housing and 59.8 percent (7,744) were spending a staggering 50 percent income on housing. For these families, any mishap might become catastrophic and render them homeless.

Lack of Support Network

The at-risk population also includes individuals who are in imminent danger of residing in shelters or living on the streets due to lack of access to permanent housing and the absence of an adequate family or friend support network. These individuals, especially those being released from penal, mental, or substance abuse facilities, require social services that help them make the transition back into society and remain off the streets. Another at-risk population group includes those currently in foster care and who may become homeless when they reach 18 years of age. Rental assistance and job preparation/placement are the most effective ways to prevent homelessness among this group.

Persons with Mental Disabilities

Another at-risk population group includes persons who may face difficulty paying rent or maintaining jobs due to post traumatic stress or mental health issues.

Others at risk of Homelessness

Further subpopulations vulnerable to homelessness include people leaving institutions, victims of domestic violence, non-elderly, low-income, single-person households and members of families living in overcrowded, unstable conditions. However, insufficient data is available to estimate the number of such subpopulations.

Homelessness by Race and Ethnicity

Based on the population served by the shelters, a disproportionate percentage falls into a minority group. For instance, African Americans make up approximately 3 percent of the total individuals in the County. However, they account for up to 40 percent of the population in shelters (individuals and families). Similarly, persons of Hispanic origin make up about 10 percent of the homeless, as opposed to 3 percent of the general population. Approximately 60 percent of those in homeless shelters are white (versus 92 percent of the county population).

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.

Quality of Data

The County has taken a number of steps to ensure the quality of data collection meets HUD standards. The principal ones are as follows:

- *Homeless Management Information System.* The HMIS strictly adheres to HUD's guidelines to ensure data quality.
- *Data Quality Plan:* The Plan outlines specific benchmarks to ensure timeliness, completeness and accuracy, knowledge, and monitoring.
- *Bed Utilization Tool and Missing Data Reports:* available from the Pennsylvania HMIS to monitor progress and identify data quality issues.
- *HMIS end-user support group:* participation in group focusing on data quality.

Ongoing Consultation with Stakeholders

Assessment of needs for all low/moderate income projects is an ongoing consultation process. The approach tries to solicit feedback from service providers, concerned citizens, as it relates to the specific needs of families with children and individuals. The process also includes an open solicitation of proposals which require documentation of specific needs. Prior to approval, all projects are subject to a public comment process which is both intended to solicit input on needs as well as collect information on how the proposed projects would address the same.

Relative Priorities

In preparation for this Plan, specific questions were included in the surveys that were distributed to nonprofits, municipalities, and the general public. The responses formed the basis for determining the relative homeless needs and priorities.

Gaps

There are significant service and housing gaps for both sheltered and unsheltered chronic homeless. Therefore, the priority is high for the expansion of housing opportunities, particularly those that lead to permanent housing and self-sufficiency.

Objectives

The overall objectives to address the homeless needs can be summarized as follows:

- Maintain and expand the capacity of emergency shelters;
- Conduct outreach/assessment for all homeless populations, including families and individuals and persons with special needs;
- Maintain the condition of existing transitional housing stock, and expand the number of transitional housing units for individuals, families with children, and persons with special needs;
- Maintain the condition of the existing permanent supportive housing and expand the number of units serving individuals, families with children, and persons with special needs;

2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

Please also refer to Question 2 of the Chronic Homeless Strategy of the Homeless Strategic Plan section of this document. Through its programs, the County gives a high priority to chronically homeless persons. This priority is evident in the goal of increasing the number of permanent supportive housing beds.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and the services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Authority Activity Chart and Service Activity Chart to meet this requirement.

Inventory of Homeless Facilities and Services

The following facilities serve to meet homeless needs:

Emergency Shelters

The County is served by three emergency shelter facilities, providing a combined total of 99 beds. The American Red Cross shelter is the only facility that serves both homeless individuals and families. The shelter also operates a Homeless Hotline and serves as the County's homeless intake facility. In addition, 12 beds operated by A Woman's

Place are dedicated to families who have been victims of domestic violence. On average, the shelters serve up to 619 persons. This includes 129 individuals and 175 families.

Organization	Total Beds	Beds for Families w/ Children	Beds for Individuals	Average Number Served Per Year		
				Individuals	Families	Total Persons
A Woman's Place	12	12	-	-	77	178
American Red Cross Homeless Shelter	75	57	18	129	72	353
Indian Valley Housing Corporation	12	12	-	-	26	88
Total	99	81	18	129	175	619

Source: Emergency Grant Applications, 2010.

Transitional Housing

The County is served by 11 organizations providing transitional housing for families with children and individuals with a variety of needs, ranging from lack of self-sufficiency to mental illness, drug dependencies, and pre-natal care. The organizations offer a combined total of 314 beds for families with children and 119 beds for individuals (male and female).

Organization	Target Population	Program	Beds for Families w/ children	Beds for Families w/out Children
Aldie Foundation	Single Male	Alcohol Recovery	-	18
Blessed Margaret	Single Female	Pre-Natal Care	-	12
Council on Alcohol & Drug Depend.	Single Female	Alcohol/Drug Recov	-	6
Housing Group	Family w/ Children	Self-Sufficiency	200	-
Opportunity Council	Family w/ Children	Self-Sufficiency	34	-
COMANS	Single Male & Female	Mental Illness	-	17
Good Friends, Inc.	Single Male	Alcohol/Drug Recov	-	25
Indian Valley Housing Corp.	Female w/ Children	Self-Sufficiency	32	-
Lenape Valley Foundation	Single Male & Female	Mental Illness	-	5
Libertae, Inc.	Single & Family w/ Children	Alcohol/Drug Recov	48	20
Penn Foundation	Single Male & Female	Mental Illness	-	16

Source: SHP Application, 2009.

Permanent Supportive Housing

Permanent supportive housing is defined as a long-term, community-based housing that has supportive services for homeless persons with disabilities. One of the priorities of the County's Continuum of Care is to provide permanent housing as a means to end recidivism in homelessness. The majority of the existing programs concentrate on assisting temporarily homeless families with children to regain self-sufficiency. The current system lacks programs geared toward homeless individuals or couples without children. To help this segment of the homeless, programs with support for mental or physical disabilities combined with long-term support are necessary.

Four organizations provide Permanent Supportive Housing (44 beds) catering to special needs population. One facility operated by Family Services of Bucks County provides 8 beds for those suffering from HIV/AIDS. The others target persons with mental disabilities. The breakdown is as follows:

Organization	Program	Population	Beds
COMANS	Shelter Plus Care	Single Male	5
Family Services	Shelter Plus Care	Single Male/Female	8
Lenape Valley Foundation	Shelter Plus Care	Single Male	5
Milestones	Shelter Plus Care	Single Female	8
Penndel Mental Health	Shelter Plus Care	Single Male/Female	18

Source: SHP Application, 2009.

Homeless Prevention

The principal homeless prevention activities include the following:

Emergency Assistance Funding

Housing Assistance Program (HAP): The HAP program is implemented by the Bucks County Opportunity Council. Its principal services include case management, rental assistance (to prevent eviction), and transitional housing to help a family address its issues and become self-sufficient. In addition, several community organizations and ecumenical organizations also provide rent assistance to families and individuals on the verge of eviction, including the Catholic Charities, and the Salvation Army.

Energy Assistance

There are two programs in place designed to help lower income persons with energy issues. One is mandated by the Pennsylvania Public Utility Commission and requires utilities to help low-income customers to keep their utility service and lower the use of energy consumption. The second program, the Low Income Household Energy Assistance Program (LIHEAP), is a federal program administered by the Pennsylvania Department of Public Welfare and implemented by the Bucks County Opportunity Council. The program provides financial assistance to very low income households to help them pay their housing energy bills and make improvements to make was more energy efficient.

Self-Sufficiency Program

Bucks County has maintained a Tenant-Based Assistance (TBRA) program. It provides rental payments up to two years to qualified homeless persons for the purpose of placing them into the path of self-sufficiency. In exchange for the housing assistance, participants are expected to adhere to a customized plan that is intended to help the family address a specific needs and objectives, including the acquiring training that will lead to a job paying a life-sustaining wage.

Legal Assistance

Legal Aid provides services to lower income residents to prevent unlawful actions, which would result in homelessness. Some of the services provided include legal services, mediation, dispute resolution, and education. The services are supported by the County and provided free of charge to income eligible individuals and families.

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.

The County uses various streams of federal (e.g., Supportive Housing Program, ESG and CDBG) and state human services funding to support the Continuum of Care system to support the acquisition and maintenance of facilities and the provision of necessary services. The County's Continuum of Care Strategy incorporates the following elements:

- Outreach/intake and assessment
- Emergency shelter;
- Transitional housing;
- Supportive services;
- Permanent housing;
- Permanent supportive housing; and,
- Homeless prevention.

The County's overall Continuum of Care homeless strategy has the following objectives:

- Create new permanent housing beds for chronically homeless persons.
- Increase the percentage of homeless persons remaining in permanent housing.
- Increase the percentage of homeless persons moving from transitional housing to permanent housing.
- Increase the percentage of homeless persons becoming employed when exiting a homeless program.
- Ensure that the Continuum of Care has a functional Homelessness Management Information System.
- Provide transition from the streets or shelters directly into permanent supportive housing for chronically homeless individuals.
- Provide treatment to individuals with chronic substance abuse problems.

To accomplish the above objectives the County has sought to:

- Engage all organizations involved in the provision of services and housing throughout the County.
- Maintain and expand the supply of transitional housing and supportive services available to homeless individuals and families.
- Maintain and expand the supply of family-oriented permanent supportive housing.
- Ongoing communication and collaboration with a various organizations in the region, including governmental, private, and faith based organizations to ensure the effective use of resources and services for homeless and "at risk" populations.

2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.

To address the needs of the chronically homeless, the County's Continuum of Care is in the process of preparing a *Ten-Year Plan to End Chronic Homelessness*. Some of the priorities that will be addressed by the plan include:

- **Permanent Supportive Housing:** Maintain the quality of currently available permanent supportive housing, and work with existing providers to expand the overall supply, along with the number of chronically homeless persons placed in permanent supportive housing units.
- **Supportive Services:** Provide effective, coordinated services to support stability and maximize self-sufficiency, and attain a stable and supportive living environment.
- **Prevention:** Continue to increase focus on prevention to reduce the number of individuals and families from becoming homeless. This includes working with local institutions to implement a zero tolerance policy fro discharging individuals into homelessness.
- **Leadership:** Maintain and expand leadership team of public, private and civic sector interest in a manner that will facilitate continued coordination of county-wide effort to end chronic homelessness and guide implementation of the 10 Year Plan to End Homelessness.
- **Evaluation and Reporting:** Use accurate, comprehensive, and useful data to evaluate program effectiveness, guide future planning, inform funding decisions, and accurately report to the community on progress in ending homelessness.

3. Homelessness Prevention—Describe the jurisdiction’s strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.

Supporting homeless programs that provide shelter and services is a high priority in Bucks County. To assist low income households at imminent risk of homelessness, Bucks County collaborates with agencies to sponsor programs aimed at providing affordable housing, self-sufficiency training, employment, job training, emergency rental assistance, foreclosure counseling, and other supportive services. The following summarize some of the principal ongoing collaborative efforts:

- **Affordable Maintenance/Development:** The County plans to continue making available funding to help existing organizations maintain in good condition the housing units currently serving populations at risk. As in the past, the County will continue to solicit proposals to help fund the acquisition and rehab or the new construction of housing units serving for this group.
- **Rental Payments:** In collaboration with its Department of Children and Youth and local nonprofit organizations, the County will continue to fund its Tenant-Based Assistance Program. The County’s program provides a multitude of services (e.g., housing, social services, training) to help homeless people address their individual issues and acquire skills that will make them employable and self-sufficient.
- **Voucher Preferences:** Based on an agreement with the County’s Housing Services Coalition (CoC), the Housing Authority designates one out of every ten vouchers that is turned in and re-issued for use by a homeless person or family.
- **Partnerships:** Continue to maintain and expand partnerships with both private and public organizations to expedite identification of individuals and families at risk of becoming homeless and quickly link them to appropriate homeless prevention and other services.
- **Transitional Planning:** Develop transition planning for persons leaving foster care that ensures they have a home and prepare a plan for self-reliance and support.
- **Education and Outreach:** Create outreach and information campaign about local resources to reach youth at risk of homelessness.
- **Case management:** Continue to provide intensive case management for those at risk and assure permanent supportive housing slots assigned immediately upon release.
- **Funding Source Research:** Continue to investigate and explore potential use of funding sources currently not used in the County for both housing development and homeless prevention.

4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.

Information about the Bucks County Housing Coalition and the description of each committee is included in the attachments. The County’s planning and implementation processes to end homelessness include non-profit organizations, public institutions, collaborative organizations, businesses and individual citizens. The County collaborates with the various organizations to develop strategies. After strategy development, the county obtains commitment to support the strategy from the organizations. The following is a description of the organizational set-up:

- **Bucks County Housing Coalition (CoC):** This group is established and advises the County on policies and approaches to end homelessness. The Coalition includes representatives from nonprofit organizations,

secular and faith based nonprofit organizations, government agencies, private industry, and local residents. The Coalition is an ongoing collaborative body to address homelessness through planning, policy development, facilitation of partnerships, and resource allocation.

- **The Committees:** The Coalition has five committees. The committees are as follows:
 - Local Housing Opportunities Team (LHOT)
 - Homeless Management Information System (HMIS)
 - Resources
 - Planning
 - Prevention

5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

Bensalem/Bristol/Bucks County CoC Area Discharge Coordination Policy is under development. Collaborating agencies/partners include the Bucks County Health Improvement Project, area hospitals and the Bucks County Department of Health. These agencies independently follow discharge protocol to prevent, to the greatest extent possible, discharge into homelessness. However, a formal protocol CoC-wide is needed and being developed. A comprehensive Health Care discharge protocol will include steps to institute comprehensive record-keeping processes and to strengthen liaison with community housing agencies and social services organizations. It is anticipated that this protocol will be finalized in 2010 and implemented in 2011. The current protocols in place are as follows:

Foster Care

A protocol for the discharge of foster children is in place through the Bucks County Department of Children and Youth (C&Y), the Bucks County Office of Human Services and local non-profit agencies including Tabor Services, Inc., Valley Youth House and other organizations who work with youth aging out of the Foster Care system. Youth who will be exiting the system due to their age receive guidance and support through the development of a Permanency Placement Plan. This plan addresses many issues including obtaining and maintaining consistent, reliable and stable housing. Additionally, C&Y has developed an Independent Living Unit within its Foster Care Unit which focuses on transitioning older youth from foster care into the community as productive members of society. Through collaborative protocol development, the Foster Children protocol outlines the responsibilities for discharge oversight, post-discharge follow-up among service providers and ensures that youth aging out of foster care will, to the greatest extent possible, have suitable, affordable housing and the employment and life skills necessary to maintain it.

Mental Health

The State Mental Hospital in Norristown and the Bucks County MH/MR and Behavioral Health Department have implemented an agreement regarding the Continuity of Care for patients discharged from the Norristown facility. This coordinated discharge planning process focuses on the needs of the total person. It involves collaborative efforts among the consumer, his/her natural support system (relatives, friends, etc.), patient and family advocates, and the administrative, clinical and support staff at the County, community facilities/programs, and the state hospital. The discharge planning process is divided into three phases: Assessment, Resource Identification/Development, and Transition/Implementation. While the phases are distinct, there is some overlap in

activities. Monthly Discharge Planning Meetings between the state hospital staff and County staff focus on what issues need to be resolved for the individual to be discharged. Treatment Team Meetings are held immediately before the Discharge Planning Meeting. Formal assessment uses three-pronged approach of clinical, family, and peer participation.

Corrections

The discharge policy for Corrections is under development in the Bucks County CoC. Collaborating agencies include the Bucks County Criminal Justice Advisory Board, the Bucks County Department of Corrections (BCDOC), the Bucks County Adult Probation and Parole Department and the Bucks County Commission on Drug and Alcohol Dependence. The BCDOC does not have a legal mandate to secure housing for inmates leaving custody but has efforts in place as part of its Re-Entry program to ensure that individuals discharged from the facility have identified a suitable residence in order to prevent the offender being released in homelessness. Prior to discharge, corrections staff, treatment staff, parole staff and offender meet to plan and complete the Re-Entry Case Plan which includes the offender's plan for housing.

Health Care

The County does not currently have a Health Care discharge policy in place. It will be working with health care institutions to ensure that appropriate discharge policies are developed and appropriately disseminated.

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.

The County's non-housing community development priorities are listed in the Community Development Needs Table in the attachments and are as follows: public facilities and infrastructure, public services, and economic development.

Public Facilities and Infrastructure

Most of the public facilities and infrastructure throughout the County are the responsibility of local municipalities. The County allocates CDBG funding for such projects only if they are located in eligible low/moderate income Census Block Groups. Some of the typical projects include street/road reconstruction; installation or reconstruction of sidewalks, curb, curb cuts, and curb aprons; improvements to public properties to make them accessible to persons with disabilities. The following lists the priorities for public facilities and infrastructure projects.

Public Services

The Community Development Block Grant (CDBG) Program provides limited funds to fund public/human service activities for the provision of services to lower income persons, including the homeless, seniors, populations with special needs, and the homeless. The maximum amount allowed each year for public service programs is 15 percent of the total grant award.

Housing

The program provides CDBG funding for the rehabilitation of housing serving low/moderate income persons and those with special needs. Typically, all of the beneficiaries are low/moderate income. The units are owned and managed by local nonprofit organizations. The housing priorities are as follows:

Matrix #	Activity Description	Priority	Funding Source
Public Facilities			
03	Public Facilities and Improvements (General) 570.201(c)	Medium	CDBG
03A	Senior Centers 570.201(c)	Medium	CDBG, Other
03B	Handicapped Centers 570.201(c)	High	CDBG, HOME, HTF
03C	Homeless Facilities (not operating costs) 570.201(c)	High	CDBG
03D	Youth Centers 570.201(c)	Medium	Other
03E	Neighborhood Facilities 570.201(c)	Low	CDBG
03F	Parks, Recreational Facilities 570.201(c)	Medium	CDBG, Other
03G	Parking Facilities 570.201(c)	Low	CDBG, Other
03H	Solid Waste Disposal Improvements 570.201(c)	Low	Other
03I	Flood Drain Improvements 570.201(c)	High	CDBG, Other
03J	Water/Sewer Improvements 570.201(c)	Medium	CDBG, Other
03K	Street Improvements 570.201(c)	Medium	CDBG, Other
03L	Sidewalks 570.201(c)	Low	CDBG, Other
03M	Child Care Centers 570.201(c)	Low	Other
03O	Fire Stations/Equipment 570.201(c)	Low	CDBG, Other
03Q	Abused and Neglected Children Facilities 570.201(c)	Medium	CDBG
03S	Facilities for AIDS Patients (not operating costs) 570.201(c)	High	CDBG
03S	Facilities for AIDS Patients (not operating costs) 570.201(c)	High	CDBG
04	Clearance and Demolition 570.201(d)	Low	Other
04A	Clean-up of Contaminated Sites 570.201(d)	Low	Other
10	Removal of Architectural Barriers 570.201(k)	High	CDBG, HOME, HTF
16B	Non-Residential Historic Preservation 570.202(d)	Low	CDBG
Public Services			
03T	Operating Costs of Homeless/AIDS Patients Programs	High	CDBG, ESG, Other
05	Public Services (General) 570.201(e)	Medium	CDBG
05A	Senior Services 570.201(e)	High	CDBG, Other
05B	Handicapped Services 570.201(e)	High	CDBG, Other
05C	Legal Services 570.201(e)	Medium	CDBG
05D	Youth Services 570.201(e)	High	CDBG, Other
05E	Transportation Services 570.201(e)	High	CDBG, Other
05G	Battered and Abused Spouses 570.201(e)	High	CDBG, ESG, Other
05J	Fair Housing Activities (if CDBG, then subject to 570.201(e))	High	CDBG/HTF
05K	Tenant/Landlord Counseling 570.201(e)	High	Other
05M	Health Services 570.201(e)	High	CDBG
05P	Screening for Lead-Based Paint/Lead Hazards Poison 570.201(e)	High	CDBG, Other
Housing			
14A	Rehab; Single Unit Residential 570.202	High	HOME
14B	Rehab; Multi-Unit Residential 570.202	High	CDBG
14F	Energy Efficiency Improvements 570.202	High	CDBG/HOME/HTF
14I	Lead-Based/Lead Hazard Test/Abate 570.202	High	CDBG/HOME/HTF
Economic Activity			
17A	CI Land Acquisition/Disposition 570.203(a)	Low	CDBG/Section 108/BEDI
17B	CI Infrastructure Development 570.203(a)	Low	CDBG/Section 108/BEDI
17C	CI Building Acquisition, Construction, Rehabilitation 570.203(a)	Low	CDBG/Section 108/BEDI
17D	Other Commercial/Industrial Improvements 570.203(a)	Low	CDBG/Section 108/BEDI
18A	ED Direct Financial Assistance to For-Profits 570.203(b)	High	CDBG/Section 108/BEDI
18B	ED Technical Assistance 570.203(b)	Medium	CDBG
18C	Micro-Enterprise Assistance	High	CDBG
Planning			
20	Planning 570.205	Medium	CDBG
Administration			
21A	General Program Administration 570.206	High	CDBG, Other

CDBG: Community Development Block Grant Funding

ESG: Emergency Shelter Grant

Section 108: HUD Section 108 Loan

Other: Other public or private Funding

HOME: HOME Investment Partnership Grant Funding

HTF: Bucks County Housing Trust Fund

BEDI: HUD Brownfields Economic Development Initiative Grant

Economic Development

The economic development activities supported by the County with CDBG funding have as a main objective the creation of business and job opportunities for low/moderate income persons. The following is a summary of the County's economic development objectives:

Revolving Loan Funds

The County has two revolving loan funds to provide to lower cost financing to small business in Bucks County in exchange for the creation of jobs. One fund is administered by the Bucks County Economic Development Corporation and provides up to \$200,000 loans to any business located anywhere in the County. The other fund provides up to \$75,000 to businesses located in the Enterprise Zone or in older established areas in the County. Both revolving loan funds require the creation of one job for every \$35,000 of loan amount.

Section 108 Loans and BEDI Grants

From time to time, the County has requested Section 108 loan funding and Brownfields Economic Development Initiative (BEDI) grants from HUD. Both must be applied for separately and are typically geared to assist with the redevelopment of blighted and underutilized properties. The BEDI grant is competitive and requires use in combination with Section 108 funding. The county can borrow up to five times its annual CDBG allocation in Section 108 funding. Section 108 program rules require the County to pledge its CDBG funding as collateral.

Enterprise Zone

Bucks County has a state-designated Enterprise Zone, encompassing portions of six communities in lower Bucks (i.e., Morrisville, Falls, Tullytown, Bristol Borough, Bristol Township, and Bensalem). The Enterprise Zone Program is to provide certain tax exemptions or advantages for qualifying businesses within the Enterprise Zone. The theory behind this initiative is that revitalization will improve areas within the County that are suffering from disinvestment, underdevelopment and economic decline and will encourage private businesses to reinvest and rehabilitate such areas. CDBG funding is allocated to the Redevelopment Authority to provide technical assistance to businesses located in the Enterprise Zone

Project Upward Mobility

One of the County's economic policy objectives is to ensure opportunity for all groups, including minorities, women, and those with disabilities. To this end, the County has partnered with the Service Corps of Retired Executives (SCORE) to specifically reach to these groups to assist them set up or expand a business in the County.

Other Small Business Assistance

The County has ongoing initiatives to assist and create opportunities for small businesses. Some of them include:

- Minority Business Enterprise/Women Business Enterprise (MBE/WBE) Certification: In partnership with the Commonwealth of Pennsylvania, the SBA, SCORE, and local chambers of Commerce, the County runs workshops to educate local businesses in the benefits and the process to go about becoming certified with the Commonwealth or federal government as MBE/WBE. In addition, the County also updates and distributes a MBE/WBE directory and encourages funding recipients and others to do business with them.
- Section 3: All funding recipients are requested to ensure that they provide equal opportunity to Section 3 in their mail-out listings soliciting bids for projects supported with program funding. This includes the presentation of information about Section pre-bid and preconstruction meetings, and the provision of forms as part of the preconstruction packet provided by the program. The County also includes language in all contracts with funding recipients and publishes an advertisement semi-annually in local papers with general circulation describing the Section 3 program and soliciting participation.
- Information and Referral: The County handles hundreds of inquiries annually from individuals who seek to go into business, expand existing business, or simply want to locate in the County. Staff provides information and referrals to programs available.
- Partnership and Promotion: The County participates in a plethora of ongoing and periodic events for the benefit of small businesses. These include local chamber small business committees, boards, business fairs, and other similar events.

2. Describe the basis for assigning the priority given to each category of priority needs.

Please also refer to Question 2 under the General Question Section above. In the development of this plan, some of the principal factors considered to assign priorities included

Survey Responses

The County conducted three separate surveys to gather information from local municipalities, nonprofits, and the general public. The surveys asked for information on perceived needs, priorities, and dollars to address the same.

Proposals Submitted for Funding

Annually the County receives a large number of applications intended to address a wide array of needs. Evidence provided in the proposals submitted for CDBG Funding was also considered.

Geographic

The County has been taking a geographic approach to solving community problems. Local municipalities are divided between formula and pool communities. Formula communities are those that have one or more Census Block Groups meeting HUD's minimum criteria as a low/moderate area. The greatest public facility and infrastructure needs are in the low/moderate areas in formula communities. To this end, a minimum of 80 percent of the municipal funding goes to 21 out of 52 communities in the County's entitlement area.

Housing Rehab

The County is committed to ensuring the availability of decent, quality, and affordable housing for lower income persons and those with special needs. Annually, the County provides funds to rehabilitate multi-family housing and group homes.

Services

Under the CDBG rules, the amount of funding that the county can reasonably provide to services is limited to 15 percent. The activities with priority are those that service the homeless, seniors, and special needs populations.

Ongoing Commitments

A limited number of activities has ongoing funding commitments (e.g., economic development revolving loan fund administration, homeless shelter operations). Such commitments are deemed critical in helping the County attain the goals identified in this plan and the organizations have a demonstrated capacity to offer and operate the programs in the most cost effective manner to the County. Finally, there is simply not enough funding to address all of the needs throughout the County. Some needs have been assigned a "Low" or even a "Not Applicable" rating (see Community Needs table in the attachments). The rating does not per se indicate that the need is unimportant. But, that there might be other sources of funding that are either addressing or that could address the need.

3. Identify any obstacles to meeting underserved needs.

One of the main obstacles to meeting underserved community development needs is inadequate funding from the state and federal governments. Over the past five years, appropriations for the CDBG program have decreased by 25 percent, leading to reduced support for local community development projects. Although the situation appears to have stabilized, it does not appear likely that the trend will reverse in the near future due to the continuing federal budget deficit. State funding sources for community development programs are also expected to be limited. Current budgetary woes experienced by the Commonwealth of Pennsylvania, are likely to produce reduced funding for community development facilities and services. Another major barrier revolves around communication. Some of the minority communities have been particularly hard to reach. Despite success in helping individuals, there have been severe limitations in doing group outreach to gather information on needs or more efficiently disseminate information about available programs. Some of the difficulty may be related to lack of trust of government prevalent particularly among some new immigrant groups, lack of trust on those outside community, language barriers, pride, and/or fear of criticism.

4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Please refer to the Community Development Needs Table in the attachments. The following are Bucks County's goals and objectives for the use of CDBG funding during the next five years. The following is a summary of the County's goals, priorities and outcome measures for the period of FY 2010-2014. It will be used to guide the implementation of the Bucks County program and determine performance during the next five year period. The goals are the product of public input through surveys and meetings, consultations with the program housing and community development advisory boards, and other activities described in throughout the plan. The specific performance measures will be tracked and reported by all the funding recipients to the County and included in the County's annual Consolidated Annual Performance Report, to determine outcomes and assess progress.

GOALS

The following goals summarize the target group of activities that will be pursued during FY 2010-2014:

Goal: Improve the Quality of the Existing Housing Stock

Maintaining units in good condition is one of the key requisites for preventing the decline and deterioration of neighborhoods. Moreover, the preservation of the housing stock is critical in maintain opportunities for lower income groups and well diversified communities and workforce. Many lower income persons live in housing that is poorly maintained and/or lack adequate facilities or amenities, and do not have the resources to pay for the needed improvements. In addition, the units of local housing nonprofits do not generate sufficient income to support the provision of needed capital improvements.

Goal: Create New Opportunities for Renters

A good many of the renters have incomes below 80 percent of Median Family Income. Among minorities, a disproportionate number seem to be renters. Housing is a key component in the implementation of programs that are intended to place lower income persons in the path toward self-sufficiency. Additionally, the development of new rental housing is imperative in supporting the movement of persons from transitional to permanent housing and ensuring that lower income groups do not get housing cost overburdened and/or priced out.

Goal: Create New Opportunities for First-Time Homebuyers

Homeownership is a key foundation of the American Dream. It provides stability to neighborhoods, opportunity to build wealth, and generates taxes to support local services and infrastructure. While not every person or family might be able to become a homeowner, it is incumbent on the County to provide opportunities for those who can by encouraging the development of units for sale to first-time homebuyers and providing assistance for downpayment and closing costs.

Goal: Create New Housing Opportunities for Populations with Special Needs

Many of the populations with special needs require housing that meets specific needs. Most of the population served has severe health and income limitations, and require support services to help deal with particular conditions, maintain independence, and/or improve quality of life. The County will continue to support and promote opportunities for the development of rental housing that includes support services.

Goal: Use Continuum of Care to address the needs of chronic homeless

The County has established a Continuum of Care to address the housing and support services needed to address issues of the homeless. For some homeless persons, homeless is a first-time and temporary condition caused by a sudden hardship. For other homeless, lack of housing might be only one of many

problems confronted by a homeless individual or family, as they suffer from physical or mental illness, and/or drug/alcohol additions. While shelter and housing is important, the resolution of homelessness requires a comprehensive approach in both the diagnosis and addressing of individual conditions and needs, so as to address the homeless of each individual or family on a permanent basis.

Goal: Affirmatively Furthering Fair Housing

The vast majority of the funding provided by Bucks County is intended to benefit lower income individuals and families, while promoting opportunity, equal access, in a matter that meets both the spirit and intent of the Fair Housing Act. The County has established a Fair Housing Committee intended to identify issues and needs, and help local organizations and the general public understand their rights and obligations under the Fair Housing Act. The County has also maintained and updated an Analysis of Impediments (AI) every five years. The AI is one of the main guides in helping the County affirmatively further fair housing. In the implementation of all its projects, the County will promote opportunity of access to individuals who are members of a protected class and will require funding recipients to affirmatively further fair housing, and promote participation of MBE/WBE and Section 3 organizations.

Goal: Improve Infrastructure

The County has provided funding to support both the installation and upgrade of public facilities and improvements in lower income areas. The provision and maintenance of adequate facilities is paramount to maintaining stable and viable neighborhoods and preventing dilapidation and decline. It is also critical to ensure that all public facilities (e.g., government, parks, streets, transportation) are accessible to persons with disabilities.

Goal: Improve Service Delivery Facilities

Lower income groups and special needs populations need a wide array of services provided by local nonprofit organizations. These services are vital to meet the needs of populations with special needs. The County will continue to support the rehabilitation of service facilities to maintain and improve access and the quality of services provided.

Goal: Develop Economic Opportunities

The County has two revolving loan funds to sustain the attraction, growth, and retention of small businesses, and the creation of job opportunities for lower income persons. The County has also used both Section 108 and Brownfields Economic Development Initiative (BEDI) funding to support the redevelopment of brownfields, and create business and job opportunities for local residents.

Goal: Build Capacity of Local Housing Organizations (CHDOs)

Most of the affordable housing in the County, has been developed or sponsored, and is managed by nonprofit organizations. It is the County’s intent to continue to support their housing activities and encourage the formation of partnership with public and private entities to enhance knowledge of the development process, housing assistance available, and the overall financing requirements of projects.

PRIORITIES

The vast majority of the housing and community development funding is allocated to municipalities and nonprofits. Therefore, the County does not have control over the projects that are submitted each year for funding. To this end, following priorities to help the prioritization and allocation of the scarce resources available to the County.

Target	Leverage	Impact
<ul style="list-style-type: none"> • Lower Income Areas • Special Needs Populations • Organization Capacity • Timeliness Implementation Ability 	<ul style="list-style-type: none"> • Problem Resolution in Comprehensive Manner • Provision of Supportive Services • Development of Community Assets • Funding from Other Sources (public and private) 	<ul style="list-style-type: none"> • Housing Sustainability • Lasting Improvements • Improving Community Stability • Support Economic base



PERFORMANCE AND OUTCOME MEASURES

The following table outlines the performance and outcome measures for FY 2010 through 2014:

Outcome	Indicator	2010-2014 Projected
SUITABLE LIVING ENVIRONMENT		
<i>Availability/Accessibility (SL-1):</i>		
1.1 Parks and Recreation	Facilities	5
1.2 Senior Centers	Facilities	3
1.3 Neighborhood Facilities	Facilities	100
1.4 Accessibility	Facilities	500
1.5 Sidewalks and Curb	Facilities	5
1.6 Equipment	People	100
1.7 Homeless Operations	People	2,000
1.8 Other Public Facility Improvements	Facilities	5
1.9 Senior Services	People	500
1.10 Youth Services	People	100
<i>Affordability (SL-2):</i>		
2.1 Public Facilities: Area Blight Elimination		
<i>Sustainability (SL-3):</i>		
3.1 Historic Preservation	Facilities	5
3.2 Spot Blight Elimination	Facilities	1
3.3 Water/Sewer Improvements	Facilities	2
3.4 Streets	Facilities	30
3.5 Flood Drain Improvements	Facilities	10
3.6 Centers for the Disabled	Facilities	5
DECENT HOUSING		
<i>Availability/Accessibility (DH-1):</i>		
1.1 Ownership Housing – Rehab	Housing Units	100
1.2 Special Needs Housing – Rehab	Housing Units	50
1.3 CHDO Operations	Organizations	5
1.4 Fair Housing Education	People	5,000
1.5 Financial Housing Counseling	People	500
1.6 Energy Efficiency Improvements	Units	50
1.7 Rental Housing Rehab	Housing Units	100
1.8 Legal Services	People	500
<i>Affordability (DH-2):</i>		
2.1 Rental Housing – New Development	Housing Units	150
2.2 Ownership Housing – New Development	Housing Units	100
2.3 First-Time Homebuyer Program	People	50
2.4 Tenant-Based Rental Assistance	People	450
2.5 Special Needs Housing – New Development	Housing Units	40
2.6 Predevelopment Costs – New Development	Housing Units	50
<i>Sustainability (DH-3):</i>		
3.1 Rental Housing (Area Revitalization)	Housing Units	-
3.2 Ownership Housing (Area Revitalization)	Housing Units	-
3.3 Special Needs Housing (Area Revitalization)	Housing Units	-
ECONOMIC OPPORTUNITY		
<i>Availability/Accessibility (EO-1):</i>		
1.1 Revolving Loan Fund Administration	Organizations	5
1.2 Entrepreneurship Training	People	500
<i>Affordability (EO-2):</i>		
2.1 RDA Revolving Loan Funding	Jobs	10
2.2 EDC Revolving Loan Fund	Jobs	10
2.3 Section 8 Loan	Jobs	-
2.4 BEDI Grant	Jobs	-
<i>Sustainability (EO-3):</i>		
3.1 Area Redevelopment	Facilities	-

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.

The County employs a multi-prong strategy to help alleviate poverty. One facet involves initiatives intended to stimulate economic growth and additional job opportunities and to provide residents with the skills and abilities required to take advantage of those opportunities. Economic development opportunities, such as higher paying jobs, are very important to low-income persons to gain economic self-sufficiency and live above the poverty level. To the extent possible, the County plans to reduce the number of households with incomes below the federal poverty level through a combination of direct assistance and indirect benefit from neighborhood improvement activities. Investment within the CDBG eligible areas for Community Development will be allocated under the following Strategies:

- Encourage economic development in low- and moderate-income areas.
- Encourage the revitalization of existing commercial areas to remove blighting influences and increase the number of jobs.
- Rehabilitate substandard existing single-family occupied by lower income homeowners and multi-family housing owned by local nonprofit organizations for the benefit of lower income persons and families.
- Increase affordable housing opportunities for renters and first-time homebuyers, including seniors and the disabled.
- Rehabilitate or provide new affordable housing units that include handicap accessibility for seniors or the disabled.
- Continue to support comprehensive homeless and homeless prevention programs.

General Programs

Bucks County's anti-poverty strategies and activities support the overall effort in the county to move low-income families to economic self-sufficiency. Some of the principal programs available includes:

- Temporary Assistance to Needy Families (TANF)
- Medicaid/Family Access to Medical Insurance Security (FAMIS)
- Food Stamp and the Food Stamp Employment and Training Program (FSET)
- Section 8 (rental assistance)
- Home Energy Assistance
- Refugee Cash Assistance
- Community Service Block Grant (Arlington Employment Center/AEC)
- Homemaker and Adult Day Care Contract Program
- Homeless Programs
- One Stop Career Center
- Emergency housing and utility payments

CDBG and Housing Programs

- Development of Rental Housing: One of the objectives of the Consolidated Plan is to encourage new construction and rehabilitation of affordable multifamily rental units. Affordable housing will provide the potential to decrease housing costs for a proportion of these low-income families, while freeing a greater portion of income for food, clothing, health care, children's needs, personal growth activities, and savings.
- Development Supportive Housing: Housing is often a key component to help address the needs of persons with special needs, so they can return to a productive, independent, and self-sufficient life.

- Lead-Based Paint: By addressing the risks posed by lead-based paint, utilizing HUD funded programs, health care risks will be reduced and increased childhood development will be fostered. By removing barriers to affordable housing, lower income children will have the opportunity to access the education they need to realize their intellectual and economic development potential without diminishing the educational experiences of their peers. This will also provide a higher quality of life for these households.
- TBRA Program: The County implements a Tenant-Based Rental Assistance Program. The program involves a collaborative of agencies, each providing assistance for different needs in a coordinated fashion. The program pays for rents and utilities and services for a period of up to two years, while training is being provided so that participants acquire marketable skills that can help them secure a job paying a living wage.
- First-Time Homebuyer Programs: Bucks County's first-time homebuyer program has three major variations. Irrespective of the specific model, the County's assistance is in the form of a second mortgage carrying no term and a zero percent interest rate.
 - *Direct Assistance*: This program provides up to \$10,000 for downpayment or closing costs. The objective is to make it easier for current renters to become homebuyers.
 - *Lease to Purchase*: This facet of the program allows first-time homebuyers to, in essence, become a tenant in their own house, while they acquire basic homeownership maintenance and financial skills. Qualified applicants can purchase a unit with approximately \$1,000 and take up to three years to take possession of the unit as homeowners.
 - *Sweat Equity*: Under this type, participants are asked to contribute up to 300 hours toward the construction of the unit in exchange for a combination of deep public and private subsidies.
- Job Creation: One stop system is available to all those seeking full or part-time employment. The Bucks County Career Link provides job placement services to all people who are seeing employment. Additional services include job seeker training/preparation, and professional development for career advancement. In addition, the County continues to support economic development programs mentioned above with the primary focus being job creation for low/moderate income persons.

2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

Bucks County's Anti-Poverty Strategy will reduce the number of poverty level families by promoting programs that will move families from welfare dependency to economic-sufficiency. The strategy will prevent low and moderate incomes persons from becoming welfare dependent by promoting public awareness of predatory lending, financial literacy and home ownership counseling before and after the purchase of a house. In instances where this may not be possible because of personal imitations, the goal is to enable persons in poverty achieve the maximum level of independence of which they are capable.

The County provides the available services to help clients identify and address their specific needs. Addressing these needs prepares clients for gaining and maintaining employment. The County has learned that providing clients with comprehensive services increases the quality of their lives and significantly reduces poverty. Many of the County agencies have collaborated with and are committed to working in partnership with the Bucks County Division of Human Services to reduce poverty by investing time and resources to aid in the effort. DHS also developed partnerships with many of the County's non-profit and community based organizations to provide specialized client services that are not readily available through County agencies. Some community-based organizations have initiated services such as providing clients with work clothing or access to cultural events/activities.

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.

Please refer to Non-Homeless Special Needs Table in the attachments for specific needs, gap and objectives, and to the answer to Question 4 f the Community Development Section above. There are a number of population subgroups with special needs that require specific type of assistance. A description of each follows.

Elderly Residents

Elderly residents have many different housing needs, depending on their age, health condition, level of income, current housing tenure status, cultural background. The public policy response to elderly housing needs will focus on those subgroups of the elderly population whose housing and related lifestyle service needs are not or cannot be met within the present housing market. Some of the potential elderly housing needs that will require a addressing include:

Priority Objectives

- Development of a minimum of 60 rental units with accessibility features for the elderly.
- Provide more housing with supportive services for elderly residents.
- Help 50 elderly homeowners conduct needed accessibility and other improvements to bring their properties up to code.
- Assist 3 senior centers make improvements to their facilities that provide needed services for seniors.

Persons with Disabilities

Although not all persons with disabilities will require special adaptations to their housing units, many physical or mental impairments often require special housing design accommodations and support services. The impairment could include confinement to a wheelchair, an inability to negotiate steps, an incapability to stoop and reach low areas, or an inability to reach high places. In addition, some persons also experience varying degrees of psychological and mental disabilities.

Priority Objectives

- Assist 50 homeowners with improvements to make their properties accessible
- Develop 50 new rental units for persons with disabilities
- Provide assistance for the rehabilitation of 50 housing units serving persons with disabilities including mental health/mental retardation, physical disabilities, alcohol/drug abuse, and HIV/AIDS.
- Support improvements at 5 centers for the disabled
- Fund improvements to make 50 facilities accessible to persons with disabilities
- Support the purchase of equipment for the provision of services to 100 persons with special needs

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for this period covered by the strategic plan.

Bucks County will continue efforts to improve community facilities and services that assist persons with disabilities. One of the primary efforts will be the creation of decent, quality, and affordable housing and livable communities for the elderly, disabled, or special needs population by funding and/or supporting project that seek to expand the supply of affordable multi-family rental housing units for the elderly, disabled, or other special needs populations. Bucks County anticipates to use a combination of funding sources to address the needs of non-homeless special needs populations. The primary sources of funding are as follows:

CDBG

CDBG will be used primarily to fund the rehab of transitional and permanent housing serving persons with special needs including those with HIV/AIDS and individuals with alcohol drug addictions. CDBG funds may also be used to provide limited supportive services. However, it is expected funding will be based on a one-time only basis and will likely represent a very small percentage of the funding used to provide supportive services for non-homeless persons with special needs.

HOME Program

HOME Program funding will be used for the development of housing for persons with special needs. The development may include either new construction or the acquisition and rehab of existing units. Typically, the funding will be only one of several funding sources that will be employed and will represent less than 25 percent of project funding.

Housing Trust Fund

Pennsylvania Act 137 authorized the County to set up and maintain a Housing Trust Fund. This fund is supported through a specific charge deed and mortgage recording fee. The Housing Fund money is typically used in combination with HOME funding, helping the County fulfill its match requirements.

Section 8 Project Based Vouchers

Under HUD rules, Bucks County could convert up to 600 Section 8 vouchers to be used for project-based assistance (3,000 total vouchers x 20 percent = 600). Thus far, there are 175 project-based vouchers, which leaves a total of 425 vouchers, which theoretically could be used as project-based assistance and committed to future projects, including supportive housing. Most Section 8 vouchers are leased and, therefore, not currently available to be converted to project-based assistance. However, under HUD's rules, the County can use future Section 8 voucher turnover to fulfill project-based commitments. Based on turnover history, the County should have enough turnover vouchers to fulfill any project-based needs. It is likely that up to 10 percent of the potentially available project-based vouchers could be used over the next five years, particularly for supportive housing projects.

HUD McKinney/Vento Homeless Assistance Funds

HUD's McKinney/Vento Homeless Assistance programs are almost exclusively dedicated to supportive housing and are exclusively dedicated to people who meet HUD's definition of homeless. Tenants participating in McKinney/Vento funded programs pay no more than 30 percent of their income towards rent – thus, guaranteeing housing affordability for the lowest-income households. New HUD McKinney/Vento Homeless Assistance funds are potentially available to Bucks County each year through a competitive Super Notice of Funding Availability (SuperNOFA) published by HUD in the late winter or spring. County plans to continue to apply for this funding during the next five years..

Section 811/Section 202 Programs

HUD's Section 811 Supportive Housing for Persons with Disabilities and the Section 202 Supportive Housing for the Elderly programs are the two other HUD programs dedicated to supportive housing. These programs provide development capital as well as an ongoing monthly operating subsidy (known as a Project- Based Rental Assistance Contract, or PRAC) to create supportive housing for people who are disabled and elderly. The funding is available only to non-profit organizations and is highly competitive. Section 811/202 funds are made available each year during the late winter or early spring through HUD's SuperNOFA.

Low Income Housing Tax Credits (LIHTC)

The LIHTC Program offers federal income tax credit to owners that develop affordable rental housing. The Pennsylvania Housing Finance Agency (PHFA) administers the LIHTC program in the Pennsylvania. The funding is made available once or twice a year on a competitive basis. As part of its Qualified Allocation Plan, PHFA established a set-aside of 3 percent of its annual tax credit allocation in a non-competitive pool for use exclusively by developers of rental properties for people with disabilities. Mixed-income projects with a supportive housing component are not currently eligible to take advantage of this set-aside for the supportive housing component. Despite this barrier, is committed to working with interested developers to use this special set-aside.

Federal Home Loan Bank's Affordable Housing Program

The Federal Home Loan Bank of Pittsburg (FHLB) is a federal Government Services Enterprise, used by private financial institutions turn for funds. The Affordable Housing Program (AHP) provides below-market loans or grants for affordable housing activities. The AHP supports projects that provide affordable housing to individuals and families whose incomes are below 80 of Median Family Income. The funding can be used to develop single and multi-family housing, new construction and rehabilitation, scattered site, and transitional and single-room occupancy housing for the benefit of mentally/physically disabled, frail elderly, persons with HIV/AIDS, persons recovering from drug/alcohol addiction or victims of domestic violence.

Industrial Development Authority Bonds

From time to time, the Bucks County Industrial Development Authority has been used to issue bonds to provide lower cost financing for the development of housing for persons with special needs.

Private Funding

Under the Community Reinvestment Act, local institutions have specific obligations in terms of making local investments for the benefit of typically disadvantaged populations. Many of the local lenders have provided loans at more favorable terms than those prevailing under the market conditions at the time.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.
*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.

Please refer to the Housing Needs Table and Homeless Special Needs Table in the attachments for detailed estimates of persons in need. The following narrative summarizes the nature and extent of needs of these special populations.

Elderly

The population over 65 years of age is considered elderly and presents four main concerns:

- Income: People over 65 are usually retired and living on a fixed income.
- Health Care: Due to the higher rate of illness, health care is important.
- Transportation: Many seniors are confronted with serious transportation issues, as public transit is very limited in Bucks County.
- Housing: Many live alone and/or rent.

Based on the 2000 Census, the County had 69,774 persons aged 65 or older, representing approximately 12 percent of all residents. Of all this group of seniors approximately 5 percent had incomes below the poverty level. According to the CHAS data, seniors formed a total of 42,107 households. Of these, 32 percent were experiencing housing problems. Among those senior households that rent (9,567), 51.2 percent (4,936 households) pay 30 percent or more of their income for rent. Approximately 25.4 percent (8,265) of the total number of senior owner households (32,540) had a similar cost burden. A staggering 15 percent (6,285) of households 65 and over expended over 50 percent of their income for housing. While the percentage of cost burden is less than the countywide average, elderly residents are often less able to make improvements to their housing or to find more affordable housing due to limited income and a higher rate of disabilities.

Frail Elderly

Frail elderly includes the population over 65 years of age who suffer from various types of disabilities. According to the Census, one in every three persons over the age of 65 (76,820) had some type of disability. Furthermore, over 16 percent of this group (12,368 persons) had a disability which prevented them from stepping outside their homes. This group makes up the frail elderly.

Persons with Disabilities

Disability is a mental or physical condition that affects the functioning of a person. Physical disabilities can hinder access to conventional housing units. Moreover, physical and mental disabilities can prevent persons from earning adequate income. Therefore, persons with disabilities are more vulnerable and are considered a group with special housing needs. According to the Census 2006 American Community Survey, over 10 percent (69,550 persons) of the population had one or more disabilities. Of these, over 7,500 persons had incomes below the poverty level.

% of Age Group	
Population 5 to 15 Years (87,725)	
With any Disability	5.5%
With a sensory Disability	1.2%
With a Physical Disability	0.3%
With a Mental Disability	4.4%
Population 16 to 64 Years (411,108)	
With any Disability	9.9%
With a sensory Disability	1.9%
With a Physical Disability	6.3%
With a Mental Disability	3.4%
Population 65 Years and Over (76,820)	
With any Disability	31.5%
With a sensory Disability	12.2%
With a Physical Disability	24.2%
With a Mental Disability	9.6%

Source: U.S. Census, American Community Survey, 2006.

In the 18-to-64 population, 40,640 (9.9 percent) have a disability. Nearly 60 percent (24,212) had an employment caused disability. Overall, only a fraction (39.8 percent) of the persons in this age group was employed.

Persons with HIV/AIDS

Specific data on the County residents with HIV/AIDS is not available. Please also refer to Question 1 of the Housing Market Analysis for information on housing for disabled families and for persons with HIV/AIDS and their families.

Persons with Alcohol or Other Drug Addiction

Drug and alcohol abuse affects a large portion of the population, but the extent of such abuses is difficult to estimate. Few people admit they have a problem or seek assistance. The National Institute of Alcohol Abuse and Alcoholism estimates the number of men with a drinking problem (moderate or severe) at 14 to 16 percent of the adult male population, and the number of women with a similar problem at six percent of the adult female population. Information on the extent of drug use is not available. Nevertheless, alcohol and/or drug abuse are major contributors to homelessness.

- Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.

Refer to the Non-Homeless Special Needs Table in the attachments for five-year and one-year objectives for special needs groups, including the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS, and persons with substance abuse problems. The CDBG program funds public and human services agencies which provide

services related to affordable housing, supportive services, and youth programs. The need and demand for housing and supportive services in low-income communities in Bucks County have increased dramatically over the years.

3. Describe the basis for assigning the priority given to each category of priority needs.

Please also refer to Question #2 under General Questions. Priorities outlined within the plan were established through data collection processes, consultation with various County departments and nonprofit organizations providing services, comments from individuals who are knowledgeable and active in the community, and the surveys as described in the Citizen Participation section. Funding priorities were established based on the extent of needs and the availability of other funding sources to address those needs.

4. Identify any obstacles to meeting underserved needs.

Please refer to response Question #3 under Community Development Needs. There are many obstacles to meeting underserved needs of the special needs populations. One of the most prevalent is the lack of funding to agencies that provide services to this population and the high cost of supportive services for the special needs population. Also there is a lack of available facilities for the frail elderly, disabled and persons with other special needs.

5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

Refer to response Question #1 in the Specific Housing Objectives section for a summary of services and facilities. Several nonprofit organizations in Bucks County provide services to special needs populations. The vast majority serve individuals with major mental disabilities, who although not technically homeless, in reality, they have no other place to live. The facilities typically provide a combination of housing and supportive services to meet individual needs. For the most part the housing is decentralized throughout the County. The second major group involves those facilities providing services such as drug/alcohol recovery, which provide housing during the term of the service. The objective is to create a nurturing and healthy environment away from the milieu that might have caused or aggravated the addiction.

6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

Bucks County has a good supply of group homes and other transitional congregate living facilities. However there is widespread acknowledgement that the need is greater than the current supply of County assisted housing. Local market conditions in the affordable rental housing sector have caused a decrease in the number of available units with a corresponding increase in the costs of these units. The populations identified to participate in the program have not only limited incomes, but other needs that make them highly at risk of becoming homeless without receiving housing assistance.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

All HOPWA funds received are administered by the City of Philadelphia; therefore, Bucks County is not required to provide a response.

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

All HOPWA funds received are administered by the City of Philadelphia; therefore, Bucks County is not required to provide a response.



-TABLE OF CONTENTS-

CONSOLIDATED PLAN

	<u>Page</u>
EXECUTIVE SUMMARY	
Overview of Major Initiatives and Highlights	1
Summary of Objectives and Outcomes	2
Evaluation of Past Performance	6
Summary of Goals.....	7
Funding Caps.....	7
Funding Activities	8
GENERAL QUESTIONS	
1. Geographic Areas	9
2. Basis for Allocating Investments.....	10
3. Obstacles to Meeting Underserved Needs.....	10
4. Resources Expected.....	10
MANAGING THE PROCESS	
1. Lead Agency	13
2. Participants in the Development of the Plan	13
3. Coordination between Public and Private Agencies.....	14
CITIZEN PARTICIPATION	
1. Summary of Citizen Participation Process	15
2. Summary of Citizen Comments	16
3. Summary of Efforts to Broaden Public Participation	16
4. Explanation of Comments not Accepted	16
INSTITUTIONAL STRUCTURE	
1. Actions to Develop Institutional Structure	17
MONITORING	
1. Long-Term Compliance with Program Requirements	18
LEAD BASED PAINT	19
HOUSING	
1. Priorities and Objectives	20
2. Anticipated Resources.....	22



	<u>Page</u>
NEEDS OF PUBLIC HOUSING	
1. Public Housing Residents Involvement.....	23
2. Housing Agency Designation.....	23
REMOVAL OF BARRIERS TO AFFORDABLE HOUSING	
1. Actions to Remove Barriers to Affordable Housing	24
AMERICAN DREAM DOWNPAYMENT INITIATIVE	
1. Other Forms of Investment.....	25
2. Recapture Guidelines	25
3. Existing Debt Refinancing	26
4. ADDI Funding	
a. Planned Use of ADDI Funds.....	26
b. Targeted Outreach.....	27
c. Suitability of Families Receiving ADDI Assistance	27
HOMELESS PREVENTION	
1. Sources of Funds	27
2. Homeless Objectives and Priority Needs	30
3. Chronic Homelessness	30
4. Homeless prevention	31
5. Discharge Coordination Policy	32
COMMUNITY DEVELOPMENT	
1. Priority Non-Housing Community Development Needs.....	33
2. Long- and Short-Term Objectives.....	34
ANTI-POVERTY STRATEGY	
1. Actions to Reduce Number of Poverty Level Families	36
NON-HOMELESS SPECIAL NEEDS	
1. Priorities and Specific Objectives	38
2. Anticipated Resources.....	39
HOUSING OPPORTUNITIES FOR PEOPLE WITH AIDS (HOPWA)	40
ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE	41
AFFIRMATIVE MARKETING	43
MINORITY/WOMEN BUSINESS OUTREACH GUIDELINES	45



-ATTACHMENTS-

❖ Consolidated Plan Tables	47
• Housing Needs	
• Housing Market Analysis	
• Non-Homeless Special Needs	
• Continuum of Care Homeless Population and Subpopulations Chart	
• Housing and Community Development Activities	
❖ Summary of Specific Annual Objectives	
❖ Project Works Sheets	49
❖ Summary of Specific Annual Objectives	51
❖ Table 3b – Annual Housing Completion Goals.....	53
❖ Continuum of Care Activity Flow	55
❖ Affirmative Marketing Guidelines	57
❖ Citizen Participation Document	59
❖ Public Notifications/Public Hearing Minutes.....	61
❖ Public Comments Received.....	63
❖ Application For Federal Assistance (HUD 424 Forms) for CDBG, HOME, and ESG.....	65
❖ Grantee Certifications.....	67
❖ Census Block Group Maps for Activities Qualifying on a Low/Moderate Income Area Basis	69
❖ Population, Housing, and Income by Race and Census Tract.....	71
❖ Information Sources	73
❖ Definitions.....	75



-MAPS-

	<u>Page</u>
Regional Location Map	2-A
Base Map.....	2-B
Bucks County Entitlement and Consortium Communities	8-A
2000 Census Block Groups - Qualified Municipalities	8-B
FY 2010 Housing Activities	20-A
FY 2010 Emergency Shelter Grant (ESG) Funded Shelters (Operations).....	28-A
FY 2010 Formula and Pool Community Activities	34-A
FY 2010 Non-Profit Agency Activities	34-B
Census Block Group Maps for Activities Qualifying on LMA Basis	69





First Program Year Action Plan

The CPMP First Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

EXECUTIVE SUMMARY

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

The **2010** Fiscal Year will be the first year of implementation of the five-year strategy presented in the Bucks County Consortium 2010-2014 Consolidated Plan. The purpose of this Annual Action Plan is to describe how Bucks County will continue to implement the defined objectives in its five year plan and refine the strategies to address the same.

Program	Priority Summary
Community Development Block Grant (CDBG)	Maintenance of an adequate housing stock and the provision of community services and facilities, economic development and jobs, and the preservation of the natural and built environments, along with the elimination of blight and other conditions detrimental to public health, safety, and welfare of County residents.
Home Investments Partnerships Program (HOME)	Retention and Expansion of housing opportunities for low and moderate income persons, including the elderly, disabled, and those with special needs.
Emergency Shelter Grant (ESG)	Provide essential supportive services, homeless prevention activities, and support for area shelters with operating and rehabilitation funds.

OVERVIEW OF MAJOR INITIATIVES AND HIGHLIGHTS

Program Year Funding

The **2010** program year will begin on **April 1, 2010**, and end on **March 31, 2011**. Since 2003, there has been a steady decline in the overall amount of formula grant funding, resulting in a reduction of about \$600,000 in annual CDBG funding. Funding for the HOME and the ESG programs has remained comparably stable. Nonetheless, CDBG encompasses the majority of HUD allocation received; the successive funding decreases have placed added stress upon programs typically funded through the CDBG program.

Priorities

The Bucks County Consolidated Plan (Program Years 2010-2014) identifies eight high priority areas for directing the course of the County’s development activities: Rental and Owner-Occupied Housing, Neighborhood Improvement, Public Facilities, Infrastructure, Public Services, Economic Development, Homeless Needs and Non-Homeless Special Needs. All of these areas will be addressed using **2010** HUD provided formula grant funding.

Community Development Needs

Sustained growth, along with the dichotomy of wealth and poverty, continue to present serious challenges to ensure that community resources are available and accessible to all special needs populations. This Action Plan ensures that resources



are delivered in a fair and equitable manner to all eligible target populations. Much of the work will be implemented by local community organizations, community centers, and local service providers. Funding provided to these entities will be invested in rebuilding and strengthening the fabric of the County's most distressed communities, while targeting benefits to those with the greatest need.

Affordable Housing Needs

In Bucks County, the most prevalent impediments to affordable housing result from three factors: the high cost of housing development, decreased availability in the stock of affordable units, and poor credit history of some lower income groups. The 2010 CDBG, HOME, and ESG allocations target these challenges. The County works with a variety of nonprofit housing developers engaged in increasing the supply of affordable housing units (both rental and ownership), along with service providers who provide housing as part of a comprehensive and holistic service delivery to populations with special needs.

Special Needs

The 2010-2014 Consolidated Plan identifies populations with special needs. These include the homeless, the mentally ill, the physically and developmentally disabled, the elderly, those suffering from HIV/AIDS, or substance abuse. Funding from CDBG, HOME, and ESG will be used to support the services of this group. Homeless shelters, and providers of special needs housing, transitional housing, along with a wide-array of issue specific services, will be used to support a service delivery system geared to initiate and sustain these individuals on a path to self-sufficiency.

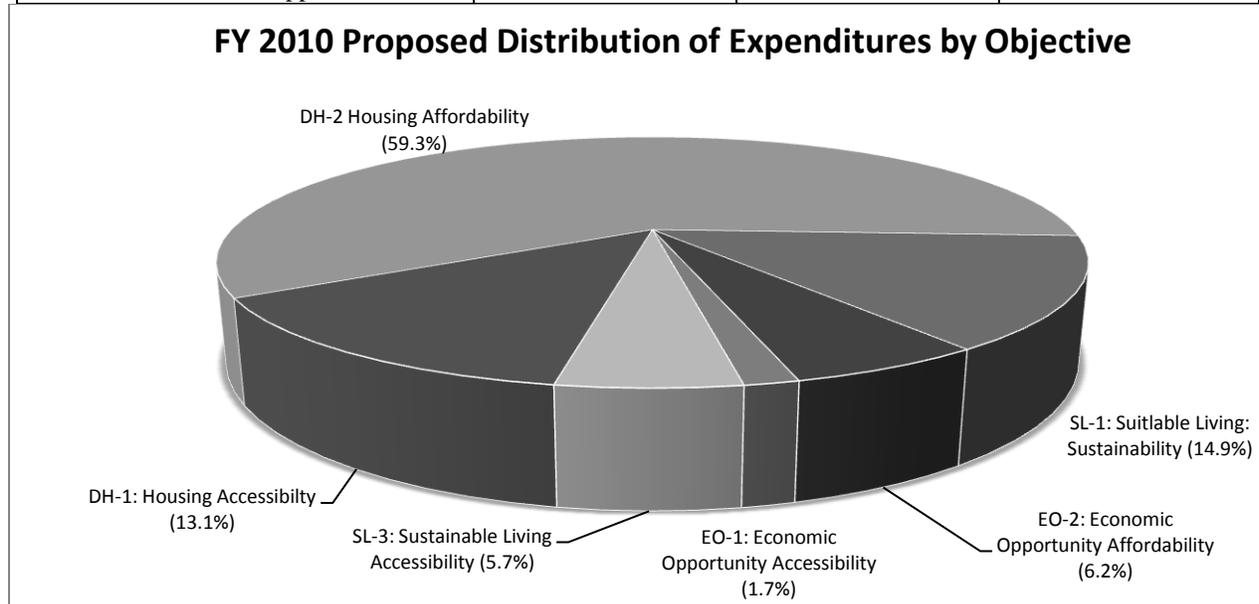
Copies

Copies of the Consolidated Plan can be requested from the Bucks County Department of Community and Business Development from the contact information listed in the cover of this document. Copies of this Action plan can be obtained from the department or from the County's website (www.buckscounty.org).

SUMMARY OF OBJECTIVES AND OUTCOMES

Consolidated funds for the 2010 program year will be allocated among the following objectives and outcomes established by HUD through the CPD Outcome Performance Measurement System:

Objective/ Outcome	Availability/ Accessibility	Affordability	Sustainability
Create a Suitable Living Environment	14.9%	-	5.7%
Provide Decent Housing	13.1%	58.4%	-
Create Economic Opportunities	1.7%	6.2%	-



Suitable Living Environment: Availability/Accessibility (SL-1)

A total of **18** activities encompassing **\$1,056,909** will supported the rehabilitation of facilities providing services for low/moderate income persons, accessibility improvements (e.g., curb cuts) and the operation of the homeless shelters.

#	Funding Recipient	Activity Description	Program Funding		Other Funding	Objective	Matrix	Units	Persons Benefitting
			Source	Amount					
Neighborhood Facilities									
10-23	Morrisville Borough	Roof Replacement at Library Entryway	CDBG	\$35,000	-	LMA	03E	1	9,534
Accessibility Improvements									
10-03	BC General Services	Peace Valley Park Bathroom Accessibility	CDBG	\$262,564	-	LMC	10	5	1,777
10-09	BC Free Library System	Parking and curb accessibility Improvements	CDBG	\$21,188	\$4,000	LMC	10	5	17,997
10-22	Penndel Borough	Accessible Ramp	CDBG	\$27,000	-	LMC	10	1	356
10-25	Warminster Township	Accessibility Ramps	CDBG	\$99,000	\$25,000	LMC	10	44	4,192
10-27	Perkasie Borough	Installation of 20 Accessibility Ramps	CDBG	\$66,800	-	LMC	10	20	1,316
10-29	Durham Township	Accessibility Improvements	CDBG	\$35,000	-	LMC	10	1	159
10-30	Solebury Township	Installation of Accessible Bathrooms	CDBG	\$44,056	\$15,000	LMC	10	2	675
10-31	Doylestown Township	Installation of Hearing Device at Intersection	CDBG	\$34,550	-	LMC	10	1	399
10-32	Northampton Township	Entry Door Accessibility Improvements	CDBG	\$37,991	-	LMC	10	1	4,244
Equipment									
10-18	St. Mary's Hospital	Equipment Purchase for LIFE Frail Elders Program	CDBG	\$13,345	-	LMC	05	1	300
10-20	BC Military Affairs	Equipment Purchase for Vet Services	CDBG	\$20,000	\$30,000	LMC	05	1	1,000
Homeless Operations									
10-14	Red Cross Shelter	Operations Homeless Shelter	CDBG	\$200,000	\$1,155,546	LMC	05	1	360
10-62	A Woman's Place	Shelter Operations	ESG	\$6,000	\$35,000	-	-	1	26
10-63	Housing Group	Shelter Operations	ESG	\$28,000	\$50,000	-	-	1	77
10-64	Red Cross Shelter	Homeless Operations	ESG	\$70,000	\$322,151	-	-	1	311
Senior Services									
10-28	Nockamixon Township	Eastern Bucks Senior Center Operations	CDBG	\$34,200	-	LMC	05A	1	525
Youth Services									
10-19	YWCA	Homework Zone – Bucks Landing	CDBG	\$22,220	-	LMC	05D	1	20

Total: \$1,056,909 \$1,636,697



Providing Decent Affordable Housing: Availability/Accessibility (DH-1)

Approximately **13.7 percent** (\$923,482) of the total funding will be used to support **12** activities. Most of the activities will target the rehabilitation of facilities serving persons with special needs, homeless families, and the housing of lower income homeowners. The remainder will target fair housing activities and support for Community Housing Development Organizations (CHDO).

#	Funding Recipient	Activity Description	Program Funding		Other Funding	Objective	Matrix	Units	Persons Benefitting
			Source	Amount					
Ownership Housing Rehab									
910-07	Redevelopment Authority	Owner-Occupied Rehab Program	HOME HTF	\$300,000 \$100,000	-	-	-	20	60
Special Needs Housing Rehab									
10-08	Delta	Rehab of Three Group Homes	CDBG	\$46,000	\$25,000	LMC	03B	3	12
10-11	Family Services Association	Group Home HVAC Bucks Villa	CDBG	\$29,875	-	LMC	03B	1	8
10-12	COMANS	Accessibility Improvements	CDBG	\$29,220	-	LMC	03B	1	44
10-15	Lenape Valley Foundation	Forsythia Group Home Rehab	CDBG	\$28,800	\$2,880	LMC	03B	1	15
10-16	Libertae	Group Home Bathroom Rehab	CDBG	\$23,587	-	LMC	03B	1	8
10-17	Libertae	Group Home Replacement	CDBG	\$16,000	-	LMC	03B	1	20
CHDO Operations									
910-10	CHDO	Operations	HOME	\$60,000	-	-	-	1	-
Fair Housing									
910-13	FHCSP	Fair Housing Services	HTF	\$30,000	-	-	-	1	1,000
Housing Counseling									
910-12	Counseling	Homebuyer, Rental, & Foreclosure Counseling	HTF	\$100,000	-	-	-	1	100
Legal Services									
10-07	Legal Aid	Housing Legal Services	CDBG	\$60,000	\$13,549	LMC	05C	1	450
Rental Housing Rehab									
10-10	Warminster Heights	Roof Replacement	CDBG	\$100,000	-	LMH	14B	1	36
Total:				\$923,482	\$41,429				

Creating Economic Opportunities: Availability/Accessibility (EO-1)

Two activities will be supported with **\$120,000** to create economic opportunities. One project will be to support the provision of technical assistance to the Bucks County Redevelopment Authority to businesses locating in dilapidated areas and administering the revolving loan fund. The other will support the activities of the Service Corps of Retired Executives (SCORE) in providing technical assistance to minority and women entrepreneurs who are low/moderate income who, either have a business or would like to establish one in Bucks County.

#	Funding Recipient	Activity Description	Program Funding		Other Funding	Objective	Matrix	Units	Persons Benefitting
			Source	Amount					
10-04	Bucks County SCORE 570	Upward Mobility	CDBG	\$20,000	\$10,000	LMC	05	1	290
10-06	Redevelopment Authority	Revolving Loan Fund Administration	CDBG	\$100,000	-	LMJ	18B	1	26
Total:				\$120,000	\$10,000				



Creating Suitable Living Environments: Affordability (DH-2)

The County anticipates expending **\$4,123,000** for this housing objective distributed over **9** activities to help improve the affordability of decent housing for renters, first-time homebuyers, and persons with special needs.

#	Funding Recipient	Activity Description	Program Funding		Other Funding	Objective	Matrix	Units	Persons Benefitting
			Source	Amount					
New Rental Housing									
910-02	BC Housing Devmt. Corp.	Bensalem Housing for Disabled Vets	HOME HTF	\$500,000 \$1,000,000	\$9,361,852	-	-	1	40
910-03	Interfaith Housing	Scattered Site	HOME HTF	\$200,000 \$400,000	\$1,995,600	-	-	10	30
910-06	Cornerstone	Rental Housing for Disabled Persons	HOME HTF	\$60,000 \$300,000	\$1,632,140	-	-	1	20
New Ownership Housing									
910-01	Habitat for Humanity	Grundy Power House – Phase I	HOME HTF	\$340,000 \$440,000	\$1,998,200	-	-	12	36
First-Time Homebuyer Assistance									
910-11	First-Time Homebuyer	Downpayment & Closing Cost Assistance	HOME HTF	\$200,000	\$1,500,000	-	-	15	45
Tenant-Based Rental Assistance									
910-08	TBRA	Rental Assistance Payment	HOME	\$240,000	\$250,000	-	-	26	78
New Group Home Units									
910-04	BARC	Group Home Acquisition	HOME HTF	\$84,000 \$29,000	\$292,000	-	-	1	4
910-05	Cornerstone	Group Home Development	HOME HTF	\$200,000 \$40,000	-	-	-	1	10
Predevelopment Funding									
10-13	Interfaith	Predevelopment Costs	CDBG	\$30,000	-	LMH	14G	10	30
Total:				\$4,123,000	\$17,029,792				

Creating Economic Opportunities: Affordability (EO-2)

The County has two revolving loan funds implemented by the Bucks County Economic Development Corporation and the Bucks County Redevelopment Authority (RDA). The EDC fund was established in the 1980s under a Jobs Bill. The program has grown through loan repayments. It makes available up to \$200,000 to small businesses. The RDA fund was established in **2006** with the repayments of Economic Development loans. It is anticipated that both funds will make up to **\$400,000** in loans. The funding will be disbursed on an individual loan basis. The purpose of the funds is to make capital affordable for businesses located in dilapidated areas that will create jobs for low/moderate income persons. Both programs provide low-interest loan assistance to micro enterprises and small businesses that would otherwise not be able to afford the capital to startup or expand their operations.

#	Funding Recipient	Activity Description	Program Funding		Other Funding	Objective	Matrix	Units	Persons Benefitting
			Source	Amount					
-	Economic Devlp. Corp	Revolving Loan Fund	CDBG	\$200,000	-	LMJ	18A	3	3
-	Redevelopment Authority	Revolving Loan Fund	CDBG	\$200,000	-	LMJ	18A	3	3
Total:				\$400,000					



Creating a Suitable Living Environment: Sustainability (SL-3)

The 5 activities funded will encompass **\$435,312** to rehab services facilities of local organizations serving special needs populations and preserve historic properties and the demolition of a blighted property. The remainder will benefit low/moderate income areas and encompass the reconstruction of streets, storm water management facilities, and the rehab of facilities delivering services to adults with mental disabilities.

#	Funding Recipient	Activity Description	Program Funding		Other Funding	Objective	Matrix	Units	Persons Benefitting
			Source	Amount					
Historic Preservation									
10-33	Newtown Township	Floor & Accessibility Clark House	CDBG	\$8,187	\$9,290	SBS	16B	1	200
Street Improvements									
10-21	Doylestown Borough	Road Improvements Broadale	CDBG	\$66,100	-	LMA	03K	1	1,222
10-24	Hilltown Township	Road Improvements Reliance and Summit	CDBG	\$112,200	\$27,800	LMA	03K	2	4,999
Flood Improvements									
10-26	Lower Southampton	Stormwater Management Colonia Dr	CDBG	\$99,925	\$30,200	LMA	03I	1	1,000
Handicapped Centers									
10-05	BARC	Quakertown Workshop Rehab	CDBG	\$149,700	\$10,000	LMA	03K	1	105
Total:				\$436,112	\$77,290				

Administration and Planning (O-1)

The following 3 activities relate to the administration of the CDBG and HOME programs.

#	Funding Recipient	Activity Description	Program Funding		Other Funding	Objective	Matrix	Units	Persons Benefitting
			Source	Amount					
Administration									
10-01	Community Development	CDBG Program Administration	CDBG	\$430,000	-	-	21A	1	-
910-09	Community Development	HOME Program Administration	HOME	\$130,000	\$150,000	-	19A	1	-
Planning									
10-02	Planning Commission	Preparation of Comprehensive Plan	CDBG	\$100,000	\$100,000	-	20	1	-
Total:				\$660,000	\$250,000				

EVALUATION OF PAST PERFORMANCE

The County reports on accomplishments for each year in the annual Consolidated Annual Performance Report (CAPER). The CAPER is submitted to HUD within 90 days of the end of the fiscal year. The report includes an assessment on the use of resources toward accomplishing the set five year goals and objectives.

The County has been making steady positive progress toward accomplishing the stated goals and objectives in its five year Consolidated Plan. Although there is a lag between funded activities and actual implementation, for the most part, accomplishments seem to be in line with targets for both housing and other community development activities. In fact, for many projects, the accomplishments have exceeded the established goals.



SUMMARY OF GOALS

Objective	Priority	Expenditures	Units	Persons Benefiting
SL-1 Suitable Living Environment: Availability/Accessibility				
Neighborhood Facilities	Low	\$35,000	1	9,534
Accessibility Improvements	High	\$628,149	92	31,115
Equipment	Medium	\$33,340	2	1,300
Homeless Operations	High	\$304,000	4	774
Senior Services	Medium	\$34,200	1	525
Youth Services	High	\$22,220	1	20
DH-1 Decent Affordable Housing: Availability/Accessibility				
Ownership Housing Rehab	High	\$400,000	20	60
Special Needs Housing Rehab	High	\$173,482	8	139
CHDO Operations	Medium	\$60,000	1	-
Fair Housing	High	\$30,000	1	1,000
Housing Counseling	High	\$100,000	1	100
Legal Services	Medium	\$60,000	1	450
Rental Housing Rehab	High	\$100,000	12	36
EO-1 Economic Opportunity: Availability/Accessibility				
Economic Development Technical Assistance	Medium	\$120,000	2	316
DH-2 Decent Affordable Housing: Affordability				
New Rental Housing	High	\$2,520,000	12	90
New Ownership Housing	Medium	\$780,000	12	36
First-Time Homebuyer Assistance	Medium	\$200,000	15	45
Tenant-Based Rental Assistance	High	\$240,000	26	78
New Group Home Units	High	\$353,000	2	14
Predevelopment Funding	Medium	\$30,000	10	30
EO-2 Economic Opportunities Affordability				
Microenterprise Assistance	High	\$400,000	6	6
SL-3 Suitable Living Environment: Sustainability				
Historic Preservation	Low	\$8,187	1	200
Street Improvements	Medium	\$178,300	3	6,221
Flood Improvements	High	\$99,925	1	1,000
Handicapped Centers	Medium	\$149,700	1	100
O-1 Administration and Planning				
Administration	High	\$560,000	2	-
Planning	Medium	\$100,000	1	-

FUNDING CAPS

CDBG Program

The County anticipates having available **\$2,802,503** in total CDBG funding. This includes **\$2,400,000** in 2010 grant, **\$400,000** in program income, and **\$2,503** in redirected funding. The Funding Caps are as follows:

Cap Type	Percent Maximum	Percent Minimum	Maximum Amount	Minimum Amount	Funding Allocated	Percent*
Low/Mod Income	100%	70%	-	\$1,589,000	\$2,231,813	99.6%
Public Services	15%	-	\$420,000	-	\$369,765	13.2%
Planning/Administration	20%	-	\$560,000	-	\$530,000	18.9%

* **Note:** Calculations exclude the redirected funding as it was used to establish caps in prior years.

HOME Program

The County anticipates **\$1,300,000** in HOME program funding. The table below outlines the HOME program caps (both maximum and minimum), along with the proposed funding.

Type of Funding Cap	Maximum Percent	Minimum Percent	Cap in Dollars	Proposed Funding	Proposed Percent
Administration	10.0%	-	\$130,000	\$130,000	10%
CHDO Operations	5.0%	-	\$65,000	\$60,000	4.6%
CHDO Project Funding	-	15.0%	\$195,000	\$400,000	30.7%
CHDO Pre-Development Cost	10.0%	-	\$120,000	-	-



FY 2010 CDBG ACTIVITIES

#	Applicant	Project	Amount
10-01	Bucks County Community & Business Development	Program Administration	\$430,000
10-02	Bucks County Planning Commission	BC Comp Plan Update	\$100,000
10-03	Bucks County General Services	Peace Valley Pk. Bathroom Acc	\$262,564
10-04	Service Corps of Retired Executives (SCORE)	Upward Mobility Project	\$20,000
10-05	BARC, Inc.	Quakertown Workshop Rehab	\$149,700
10-06	Bucks County Redevelopment Authority	Revolving Loan Fund Administration	\$100,000
10-07	Legal Aid	Housing Legal Services	\$60,000
10-08	Delta	Rehab of 3 Group Homes	\$46,000
10-09	Bucks County Free Library System	Accessibility Parking and Curb	\$21,188
10-10	Warminster Heights	Roofing Replacement	\$100,000
10-11	Family Services Association	Group Home HVAC Bucks Villa	\$29,875
10-12	COMANS	Accessibility Improvements	\$29,220
10-13	Interfaith Housing	Predevelopment Costs	\$30,000
10-14	American Red Cross Shelter	Operations Homeless Shelter	\$200,000
10-15	Lenape Valley Foundation	Group Home Rehab Forsythia	\$28,800
10-16	Libertae Inc	Group Home Bathroom Rehab	\$23,587
10-17	Libertae Inc	Group Home Roof Replacement	\$16,000
10-18	St. Mary's Hospital	Equipment LIFE Frail Elders Program	\$13,340
10-19	YWCA	Homework Zone Bucks Landing	\$22,220
10-20	Bucks County Department of Military Affairs	Van Purchase for Vet Services	\$20,000
10-21	Doylestown Borough	Road Improvements Broadale	\$66,100
10-22	Penn del Borough	Accessible Ramp	\$27,000
10-23	Morrisville Borough	Roof Replacement – Library Entryway	\$35,000
10-24	Hilltown Township	Road Paving Reliance & Summit	\$112,200
10-25	Warminster Township	Accessibility Handicap Ramps	\$99,000
10-26	Lower Southampton Township	Stormwater Management – Colonia Drive	\$99,925
10-27	Perkasie Borough	20 Handicap Ramps	\$66,800
10-28	Nockamixon Township	EUBS Rent Funding	\$34,200
10-29	Durham Township	Accessibility Rehab	\$35,000
10-30	Solebury Township	Accessible Bathrooms	\$44,056
10-31	Doylestown Township	Handicap Signal Improvement Barn Plaza	\$34,550
10-32	Northampton Township	Accessibility Improvements	\$37,991
10-33	Newtown Township	Floor and Drain Installation Clark Barn	\$8,187

Total: \$2,402,503

FY 2010 HOUSING PROGRAM ACTIVITIES*

Project #	Funding Recipient	Project Description	Amount Funded
910-01	Habitat for Humanity	Grundy Power House – Phase I	\$780,000
910-02	Bucks County Housing Development Corp.	Bensalem Rental Housing for Disabled Vets	\$1,500,000
910-03	Interfaith Housing	Scattered Site Acquisition and Rehab	\$600,000
910-04	BARC	Property Acquisition for Group Home	\$113,000
910-05	Cornerstone	Group Home Development	\$240,000
910-06	Cornerstone	Rental Housing for Disabled Persons	\$360,000
910-07	Bucks County Redevelopment Authority	Lower Income Homeowner Housing Rehab Program	\$400,000
910-08	Children & Youth	Tenant Based Rental Assistance	\$250,000
910-09	Bucks County Dep. of Comm. & Business	Housing Program Administration	\$120,000
910-10	CHDO Operations	Community Housing Development Organization (CHDO)	\$30,000
910-11	First-Time Homebuyer/ADDI	Downpayment/Closing Cost Assistance/Counseling	\$200,000
910-12	Housing Counseling	Counseling -Renters, First-Time Homebuyers, & Foreclosure	\$200,000
910-13	Fair Housing	Fair Housing Education	\$100,000

*Note: Amount listed includes both HOME and County Housing Trust Fund funding.

Total: \$4,813,000

FY 2010 EMERGENCY SHELTER GRANT (ESG) ACTIVITIES

County #	Applicant	Project	Amount
10-62	A Woman's Place	Shelter Operations	\$6,000
10-63	Bucks County Housing Group	Shelter Operations	\$28,000
10-64	American Red Cross Lower Bucks Chapter	Shelter Operations	\$70,000

Total: \$104,000



GENERAL QUESTIONS

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year.

Location

Bucks County is located in Southeastern Pennsylvania and is bordered on the east and south by the Delaware River, on the west by the counties of Montgomery and Philadelphia, and on the north by the counties of Lehigh and Northampton. The County has a land area of 610 square miles and encompasses 54 communities ([see Maps 1 and 2](#)).

Characteristics

The urbanized areas include the communities located in lower Bucks (i.e., those below and including Lower Southampton, Middletown, and Lower Makefield) the communities along the border between Bucks and Montgomery/Philadelphia counties, and the boroughs throughout the County. The upper part of the County is for the most part rural. A total of 52 communities are part of the County's CDBG program. Bristol and Bensalem Township have their own separate Entitlement. In terms of the HOME program, Bensalem Township is part of the County's Consortium. Bristol Township receives its HOME funding through the Commonwealth of Pennsylvania.

Lower Income Areas

The primary lower income areas are located among 21 municipalities ([see Map 3](#)). Each of the communities has at least one Census Block Group qualifying as low/mod under HUD's Exception Rule. The municipalities are allocated funding by formula which takes into consideration their total population, number of persons below the poverty level, and the number of units that are overcrowded (i.e., with more than 1.01 persons per room).

Minority Populations

The County's minority population is fairly dispersed throughout the County. However, Census Block Groups in some communities have a larger concentration of minority groups than the remainder of the County. The Census Block Groups are located in Lower Bucks Communities, with the exception of one (Warminster Township).

Projects Specifically Targeting Low/Mod Areas

The total funding for projects specifically targeting low/mod areas is **\$312,425**. This constitutes over **13** percent of **FY 2010** anticipated CDBG grant allocation. There are a total of **4** activities that will benefit an estimated **11,073** people, with **45.5** percent being low/mod income, **15.6** percent falling into a minority racial group, and **5.7** percent qualifying as Hispanic.

#	Funding Recipient	Activity	Census Tract	Block Group	Total Population	% Low/Mod	Number Low/Mod	Minority Race	% Minority	Number Hispanic	% Hispanic	Funding Amount
10-21	Doylestown Borough	Street Reconstruction	1047.01	2	1,662	46.1%	1,278	72	4.3%	10	0.6%	\$66,100
10-23	Morrisville Borough	Library Roof Replacement	1057.02	1	2,117	48.3%	857	115	5.4%	78	3.7%	\$35,000
				2	550	39.9%	159	64	11.6%	32	5.8%	
				3	659	40.7%	195	52	7.9%	12	1.8%	
			1057.04	1	1,174	19.7%	151	84	7.2%	19	1.6%	
				2	1,505	49.2%	815	269	17.9%	69	4.6%	
				3	2,261	57.7%	851	676	29.9%	153	6.8%	
10-24	Hilltown Township	Road Reconstruction	1021.04	2	2,512	42%	754	242	9.6%	123	4.9%	\$112,200
10-26	Lower Southampton	Drainage Improvements	1014.05	5	721	39.4%	180	16	2.2%	14	1.9%	99,925
Total:					11,073	45.5%	5,033	1,727	15.6%	630	5.7%	\$312,425

Source: U.S. Census 2000; HUD Census Block Group Data



2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.

Communities that contain low/mod areas with a minimum of 38.9 percent of the population qualifying as low/moderate income are allocated CDBG funding on a three-year basis by formula. The formula takes into consideration the anticipated amount of funding to be received by the program, along with the percent of total population, number of people below poverty, and number of persons living in overcrowded units. Formula communities must submit projects for funding that are eligible, meet a national objective, and were listed as a priority in the 2010-2014 Consolidated Plan. The priorities in the Consolidated Plan were developed by the Community Development Advisory Board in consultation with local organizations (e.g., nonprofits, municipalities) and reflect the most pressing needs of low/moderate income persons.

Funding is also allocated to pool communities, that is, those that typically do not have low/mod income populations with any sufficient concentration to meet the minimum formula requirements of 38.9 percent. Funding for pool communities is fixed at 20 percent of the total allocated for municipalities (formula and pool), or approximately \$300,000 per year. Funding is allocated on a competitive basis to projects that best meet the objectives of the Consolidated Plan. In the event that there are not enough funding requests for the total pool funding available, the remainder is allocated to projects serving low/mod income persons.

Finally, the program also funds projects of nonprofit organizations serving the needs of low/moderate income persons and those with special needs on a County-wide basis. Each project is reviewed as to compliance with program regulations (e.g., eligibility) and the priorities in the Consolidated Plan. Funding for nonprofits is allocated on a competitive basis to those organizations that can best meet the needs identified.

3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

The County is facing an increasingly harder picture in removing or eliminating obstacles to meeting underserved needs due to the sustained decline since 2003 in the amount of CDBG funds available to the County, while the needs of people in poverty, low- and moderate-income persons, and those with special needs have remained unabated and even increased. Therefore, it has become more and more difficult to fund programs that have provided much needed services over the years as there is simply not enough funding to address underserved needs. Nonetheless, the County will continue to take a number of steps including:

- Help non-profit organizations secure other sources of funds and to track program implementation, in terms of service provided and needs addressed.
- Meet periodically with services providers (through the Continuum of Care) to identify ways to enhance coordination and cooperation among the various public and private agencies.
- Conduct training sessions for the benefit of subrecipients to discuss compliance with requirements and provide opportunities for development of coordinated efforts.

4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

An estimated **\$7,319,503** in federal, state, local, and resources will help address the needs identified in the plan. The table on the next page illustrates the distribution of funds among the County's three entitlement grants. The project worksheets contained within this plan include the allocation of these additional resources among the specific projects and activities.



CDBG Funding

The County anticipates having **\$2,802,503** in CDBG funds for new projects. This includes **\$2.4 million** in FY 2010 CDBG entitlement grant funding, **\$2,503** in unspent funding from prior years, and about **\$400,000** in revolving loan fund activities.

Program Income & Revolving Loan Funds

The County has two revolving loan funds. One is administered by the Bucks County Economic Development Corporation (EDC). It provides loans to businesses up to \$200,000. The second one targets small businesses, particularly those located in the state designated Enterprise Zone or older areas (e.g., the boroughs). Loan repayments to the EDC revolving loan fund are returned and used to make additional loans. It is anticipated that in excess of **\$100,000** will be generated in repayments. Loan repayments to the RDA revolving loan fund are also used to make additional loans. A total of **\$150,000** is expected in program income. In addition, the County also allocates the proceeds of periodic repayments of housing rehab loans made in past years to the RDA's revolving loan fund. The housing rehab repayments are anticipated to be about **\$150,000**.

CDBG Activity	Anticipated Amount
Owner-Occupied Rehab Loans (proceeds allocated to RDA Revolving Loan Fund)	\$100,000
RDA Revolving Loan Fund (principal and interest repayments)	\$150,000
EDC Revolving Loan Fund (principal and interest repayments)	\$150,000
Total:	\$400,000

Prior Year Funding Allocations

The program allocated CDBG funding in prior fiscal years to municipalities and nonprofit organizations. The program allows the funding to be drawn down as each activity is implemented by the individual funding recipients, as per terms of contract agreement. Typically, the County provided funding recipients up to **2** years to implement their funded activities. The unspent balances are listed in Summary of Specific Annual Objectives included in the Attachment section. However, starting in 2010, the time length for activity implementation will be shortened. Activities involving construction will have to be completed within 15 months from the beginning of the fiscal year. Activities involving services or the purchase of equipment must be completed within 12 months from the beginning of the fiscal year.

Other Public/Private

Based on the information provided by applicants, the CDBG activities are anticipated to leverage over **\$163 thousand** in other public/private funding

HOME Funding

- HOME Consortium Grant
The County anticipates the receipt of **\$1,300,000** in HOME Consortium Grant for **2010**. Of this amount, **\$10,000** is American Dream Downpayment Initiative (ADDI) funding.
- Prior Year Unallocated/Redirected Funding
The County anticipates the use of approximately **\$3.5 million**. This includes both unallocated and redirected funding.
- Housing Trust Fund Funding
The County anticipates over **\$3.4 million** in Housing Trust Fund revenues, which will be used as a match to the HOME program for the production of both rental and ownership affordable housing.
- Other Private/Public Funding
The program is anticipating over **\$18 million** in other public and private funding.

ESG Funding

- ESG Entitlement
The County anticipates to receive **\$104,000** in ESG entitlement funding.



- State ESG Funding
The County anticipates receiving **\$50,000** in state ESG funding.
- Other Funding
The County anticipates in excess of **\$1.4 million** will be attracted by the shelters in other public/private funding.

Other Activity Funding

- Section 8 Program
The Section 8 program is directly applied for and administered by the Bucks County Housing Authority. The Authority expects to receive funding **\$20 million** which will allow it to administer approximately **3,150** vouchers.
- Tax Credits
The anticipated tax credits relate to two projects:
 - *Penn Foundation – Penn Villa*: This project has been approved for approximately **\$6 million** in tax credits. This is for the development of **5** townhomes (each with **3** Single-Room Occupancy Units) and a group home to house **8** persons who are severely mentally ill. The project will be implemented during 2010.
 - *Housing Development Corporation – Bensalem Veterans’ Apartments*: This project is the process of applying for **\$6.2 million** in tax credits. If approved, it will create **40** rental apartments to house disabled veterans.
- Section 108 Loan/BEDI Grant
The County may be applying for a Section 108 and BEDI funding for the redevelopment of one or more brownfields. The County can borrow up to five times its annual allocation of CDBG funding, or approximately **\$12 million**. County has a **\$2.5 million** Section 108 loan outstanding, which anticipated to be repaid by **2010**. The County may apply for a BEDI grant and a Section 108 loan during the fiscal year. The exact amounts of each application will be based on the specific needs of the project(s) funded.

Funding Match

The following table lists the specific requirement, and estimated funding and funding match for each program in **2010**.

Program	Funding Match Requirement	County Funding Match Requirement	Estimated Funding	County Funding	Other Public/Private Funding
CDBG Program	None	Encouraged	\$2,400,000	\$100,000	\$263,799
HOME Program	25 Percent	> 25 Percent	\$1,300,000	\$2,539,568	\$18,531,157
ESG Program	100 Percent	> 100 Percent	\$104,000	-	\$1,442,697
			\$3,804,000	\$2,639,568	\$20,237,653

With the exception of the CDBG program, the ESG, HOME, and SHP programs require matching funds. The individual funding recipients are asked to provide the necessary matching funds. During the application process, each applicant is required to attach a letter guaranteeing that the match requirement will be met. In addition, grant contracts contain language outlining match obligations and proper documentation.



MANAGING THE PROCESS

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.

The Bucks County Commissioners are the authority responsible for the approval and implementation of the Consolidated Plan and the annual Action Plan. The Bucks County Commissioners have delegated to the Bucks County Department of Community and Business Development the responsibility to oversee the development and administration of the Consolidated Plan and the preparation of the Annual Action Plan. CBD is responsible for making sure that the County's Five Year Plan is completed as required, that the Annual Action Plan is submitted each year by February 15, and that the Consolidated Annual Performance and Evaluation Report is submitted to HUD within 90 days following completion of each program year. In addition, each funding recipient is responsible for the administration of all administrative activities pertaining to their individual projects. Each funding recipient is identified by project in the Executive Summary and in the Summary of Specific Annual Objectives in the Attachments.

2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

FY 2010 represents the **first** year of activities described in the Consolidated Plan. Each year, the County's Action Plan provides a listing of projects, activities, and programs recommended for funding under that year's funding allocation. For the most part, the recommendations come from individual organizations, which were reviewed by County boards of citizen representatives (e.g., CDBG Advisory Board, Housing Finance Board, Human Services Housing Coalition) and recommended for approval by the County Commissioners.

CDBG Program

Generally, applications for funding requests were mailed in July to every municipality and organization which had received funding in the past and/or had indicated an interest in receiving one. As part of this process, the County held workshops and met with anyone who had questions or wanted to learn more about the program.

The County made available on request by the Department of Community and Business Development the following documents: 1) a plan for the participation of citizens in the Community Development Program; 2) a plan for minimizing the displacement of persons as a result of CDBG activities and a plan to assist persons actually displaced; and, 3) the Consolidated Housing and Community Development Plan for a five-year period beginning on April 1, 2010 and ending on March 31, 2014.

The Community Development Advisory Board is made up of 24 members representing an equal number of municipal and nonprofit representatives. As part of reviewing the applications and preparing funding recommendations, the Board visited and met with many of the funding applicants to learn directly from them about their application and funding request. The Board's recommendation was published in two papers of general circulation allowing any of the applicants (approved or rejected), along with the general public to submit comments within a period exceeding 30 days. Afterwards, the funding recommendations and public comments received on the same were considered by the County Commissioners. The County Commissioners acted on the CDBG Board's recommendation prior to its submission to HUD.

HOME Program

Bucks County HOME Consortium encompasses all municipalities in the County with the exception of Bristol Township. This municipality has elected not to participate in the consortium. The Bucks County government has full authority and responsibility to administer this program and will do so on a unified, consortium-wide basis.

Each year, the housing program begins soliciting applications in July. The process continues to the last Friday in September. The County uses various methods to inform local developers and other agencies about funding availability and the application process. To this end, staff met periodically with representatives from individual agencies to discuss



needs and their interests and capacity in putting together a project to address the same. Furthermore, staff also sits on a number of committees, including those associated with the Continuum of Care, and efforts were made to share the information about the process and funding available. Another method involved the publication of the information in local papers, notifying the applicants of a public hearing intended to solicit ideas on the use of anticipated funding.

Applications received were reviewed by staff and submitted with a written review to the Bucks County Housing Finance Board. The Board completed its review of the applications and issued a recommendation at its meeting of **November 9, 2009**, to the County Commissioners. All applicants were notified of the Board's recommendations, which were also published in local papers soliciting public input. Subsequently, the Commissioners acted on the Board's recommendations.

ESG Program

The County uses various mechanisms to develop an assessment of homeless needs. For instance, the County is in ongoing contact with its shelter facilities through reporting, monitoring, and general interaction in a variety of settings including the County's Continuum of Care. The County also conducts an annual survey to ascertain accomplishments in addressing the various needs. Another method is through the Tenant Based Rental Assistance program, whereby there is an ongoing monitoring of issues and needs, both as it relates to individual program participants and those that are not accepted. Finally, annually, the County solicits funding requests to address the needs of the homeless, whether through the CDBG program, ESG, or the Supportive Housing Program.

3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

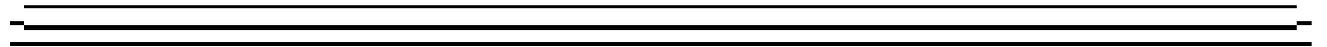
During **FY 2010**, the County will expend efforts to coordinate the implementation of funded projects and solicit proposals for funding under **FY 2011**. Furthermore, the County will continue to work with its Continuum of Care representatives to solicit recommendations that address existing needs in a comprehensive and effective manner.

Intra and Inter Governmental

The Bucks County Commissioners have made efforts in the coordination of housing and social services by appointing a Task Force on the Homeless, which reviewed the system of homeless services and made recommendations for improvements. The Task Force presented the finished report to the Commissioners in fall 1993. The County Commissioners have also made efforts to improve coordination among providers of social services by appointing a full time County Human Services Director. Regarding cooperation and coordination with the state, Community Development staff participated in meetings leading to the State Plan. Also, the County works closely with the Pennsylvania Department of Community and Economic Development Philadelphia Regional Office regarding programs to address issues such as blight elimination, economic development, and homelessness.

Homeless Continuum of Care

The County recognizes that a short stay in a shelter is not sufficient to cure the problems causing homelessness. To this end, a committee composed of representatives of homeless shelters, housing, and social service agencies meets periodically to discuss needs and housing opportunities for low income persons, including those with physical or mental disabilities. The Committee is also responsible for oversight of the *Homeless Management Information Systems (HMIS)*.



CITIZEN PARTICIPATION

1. Provide a summary of the citizen participation process.

In accordance with Section 104(a)(3) of the Housing and Community Development Act of 1974, and CFR 91.105 of the Consolidated Submissions for Community Planning and Development Programs, Bucks County has adopted and follows a Citizen Participation Plan. The Plan is intended to encourage participation of all citizens, including very low- and low-income persons, minorities, and persons with disabilities in the process of developing and implementing the Bucks County Consortium Consolidated Housing and Community Development Plan.

The Bucks County Consolidated Plan was prepared by the Bucks County Department of Community and Business Development working closely with other public and private agencies identified throughout this document.

Funding Proposals Solicitation

In preparation for this action plan, the County undertook numerous actions intended to inform the public, nonprofit organizations, and municipalities on the availability of funding. Some of the actions taken include:

- Mailing out of applications to all municipalities within the Bucks County entitlement area, and all nonprofit housing and human services agencies.
- Announcing the availability of applications on the County's website
- Conducting three workshops in three separate geographic areas to discuss the availability of funding, the application, and approval process
- Making presentations to a variety of groups on program funding, process, and timeline for application.
- Publicizing the availability of funding through printed media covering the County.

Project Selection Process

All proposals for CDBG funding are received by the Community Development Advisory Board. This Board is a 24-member committee composed of municipal designees, citizen members, and the County Commissioners. All proposals for HOME funding are reviewed by the eight-member Housing Finance Board. This Board also recommends uses for the County Housing Trust Fund. All proposals for the Emergency Shelter Grant (ESG) Program are reviewed by a committee composed of Department of Community and Business Development staff.

Unlike the CDBG, HOME, and ESG entitlement grants, Bucks County does not directly receive a grant from the Housing Opportunities for People with AIDS (HOPWA) Program. This grant is administered by the City of Philadelphia for the entire region. Bucks County has representation on the planning committee for this program.

Document Publication and 30-Day Comment Period

The Plan was completed and advertised for public comments on **December 4, 2009**. The advertisement appeared in 2 papers of local general circulation. Copies of the Plan were made available to the public and comments were accepted until **January 8, 2010**.

Approval of Action Plan

For all of the programs, the Bucks County Commissioners have final approval authority. The Commissioners may accept the funding recommendations as made or modify them. The Commissioners are also responsible for the implementation of the projects and for meeting all of the program requirements. On **February 3, 2010**, the Bucks County Commissioners approved the proposed Action Plan and the submission of this document to HUD.

Public Access to Information

Bucks County will make available to the public any information and records relating to the Consolidated Plan and use of assistance under the programs covered in this document. Persons requesting information may contact the County at the address listed on the cover page. Appropriate staff will be assigned by the Department Director to assist with specific requests.



Plan Amendment Criteria

Bucks County does not intend to change substantially either its planned or actual activities contained in the Consolidated Plan. Furthermore, the County does not foresee substantially changing its allocation priorities or method of distribution; adding activities not previously described in the action plan; or modifying the purpose, scope, location or beneficiaries of an activity. A change in the amount budgeted for an activity does not in itself require an amendment. If the County amends its approved plan by any of the preceding decisions, the County will publish an announcement of the change and provide a 30-day period for public comment before submitting the amendment to HUD.

2. Provide a summary of citizen comments or views on the plan.

Comments received from 2 entities, which projects the CDBG Advisory Board had not recommended for funding. Copies of the comments were forwarded to the County Commissioners for their review and consideration prior to approving the CDBG funding recommendations. A copy of the comments is included as an attachment.

3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

Application Mail-Out

Applications were mailed out to every municipality and nonprofit organizations throughout the County, including those serving minority groups, persons with limited English skills, and persons with disabilities. Accompanying the application was a set of instructions describing the overall application process, meetings, and the availability of staff to answer questions about the program.

Workshops

Three workshops were conducted and in a manner to ensure adequate geographic coverage of the County. The purpose of the workshops was to disseminate information about the funding available and opportunities for the public to provide input on needs and initiatives.

Technical Assistance

One-on-one technical assistance was made available to any potential applicant, upon request. This resulted in over 20 meetings with representatives of municipalities and nonprofits interested in learning about the funding programs available and submitting an application to fund a community development or housing development initiative.

Needs Assessment Survey

Each year, the Department sends a survey to homeless service providers and shelters in order to ascertain the number of homeless in the county. The survey counted the number of homeless families and individuals quartered at each establishment on the last day of January. The providers also reported any unsheltered homeless known to them.

Public Hearings

On **August 4, 2008**, Bucks County conducted a public hearing to solicit input from the citizens, representatives of municipalities and nonprofit organizations, regarding the use of available program funding. A copy of the minutes is attached. A second hearing was held on **January 7, 2010**, to solicit comments on both the Consolidated and Action plans. Notices for both hearings were published in two papers of general circulation to ensure complete geographic coverage.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

As a matter of policy, all comments received are accepted. Every person wishing to speak at the public hearings was allowed to do so. Every comment received by the County was duly accepted.

—
=====



INSTITUTIONAL STRUCTURE

1. Describe actions that will take place during the next year to develop institutional structure.

All of the activities identified in this plan will be administered by the Bucks County Department of Community and Business Development and implemented by a host of public and private nonprofit agencies. The Five-Year Consolidated Plan does not identify any significant gaps on needs in relation to the institutional structure. The following is a listing of other key agencies and the major roles expected to be played each in service delivery and management.

Type	Organization	Role
Public	BC Dep. Community & Bus.	Administration of CDBG, HOME, ESG, SHP, and the County's Housing Trust Fund. Provision of technical assistance on program regulations and policies governing the implementation of projects.
	BC Dep. Children & Youth	Administration of funding and programs supporting child welfare services and the Bucks County Bridge/Transitional Program.
	BC Dep. MH/MR	Administration of county, state, federal programs and service delivery for the benefit of people with mental health or mental retardation disabilities.
	BC Housing Authority	Development and administration of residential units under Public Housing programs. Administration of Housing Voucher Program.
	Bensalem Township	Administer CDBG-funded owner-occupied rehabilitation program.
	BC Housing Development Corp.	Administration and development of residential units for lower income families and seniors.
	BC Redevelopment Authority	Administration of owner-occupied rehabilitation program. Administration of Enterprise Zone program.
	BC Econ. Development Corp.	Administration of state and federal revolving loan fund program.
	Entitlement Area Municipalities	Implementation of projects serving low/mod income persons.
	Pennsylvania Housing Finance Agency (PHFA)	Provide funding for rental projects approved and supported with program dollars.
	Pennsylvania Bureau of Minorities and Women Business Opportunities	Identification and certification of MBEs/WBEs.
Nonprofit	Housing Developers	Development and administration of rental and ownership housing for the benefit of low/mod income families.
	Community Service Providers	Client intake and direct services for homeless and special needs persons.
	Human Service Coalitions	Human services planning, administration, and coordination.
Private	Financial Institutions	Financing for housing development and first-time homebuyer program.
	For-Profit Developers	Development of partnerships with nonprofit organizations for the development of affordable housing.

Plan implementation will involve public agencies, nonprofits, and for-profit organizations. Implementation of the strategic plan will require maintaining and improving relationships formed during the development of both the Consolidated Plan and the annual Action Plan. Maintaining a dialogue with human service providers, health agencies, a variety of public agencies, for-profit and nonprofit housing developers, and others will be an integral part of a successful implementation process.



MONITORING

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

CAPER

As part of its overall oversight responsibilities, the County will undertake an annual evaluation of all of housing and community programs included in the Consolidated Plan and this Action Plan. To ensure that the County is meeting its comprehensive planning requirements, a Consolidated Annual Performance Evaluation Report (CAPER) will be completed which will be sent in late June (within 90 days from the end of the fiscal year) to HUD for review and approval.

The County performs its own monitoring in a variety of ways, many of which are associated with day-to-day administration of the CDBG, HOME, and ESG programs and as part of the general operations of the Department. However, there are three activities that trigger specific reviews of the goals and objectives in the Consolidated Plan.

Sub-Recipient Monitoring - Programmatic/Contract Monitoring Policies and Procedures

The Department of Community & Business (CBD) staff reviews programs and activities for compliance with program rules and regulations. Under the 2010 Action Plan, there are approximately **46** entities that will have agreements to carry out specific activities outlined in the Action Plan.

Activity Implementation Monitoring

Each funding recipient is required to sign a contract with Bucks County outlining the project, project budget, timeline, and the applicable responsibilities. Each of the funding recipients is also required to follow the guidelines of the Grantee Handbook which describes the procurement process to be followed for all pertinent activities. All invoices are submitted through the funding recipient and paid to the applicable contractors directly by the County. Each invoice will be reviewed against the requirements of the contract to ascertain compliance with program requirements. During activity implementation, CBD staff conducts continuous monitoring to ensure that the activity is being implemented in accordance to program rules and the contract between the County and the implementing agency. Where appropriate, staff provides technical assistance to facilitate understanding of the requirements and their application in a correct manner.

- *Fiscal Policies:* Part of this ongoing monitoring has to do with ensuring the funding recipients are in compliance with the County's fiscal policies and procedures as established by the County Comptroller's Office and federal regulations (e.g., OMB Circular A-133), including allowed activities, cost eligibility, required documentation, project close-out, and monitoring to name a few.
- *Labor Standards Monitoring:* Staff monitors all projects for Davis-Bacon applicability. Where applicable, wage determinations, bid specifications, contracts, certified payrolls and all other required documents are kept on file in the CBD's office to verify that the projects are being monitored for compliance.
- *Section 3 Monitoring:* CBD currently certifies businesses and residents that meet Section 3 classification requirements. A list of these businesses and residents is provided to all developers and general contractors prior to the start of construction of any project required to comply with Section 3 regulations. Staff monitors the submission of Section 3 reports by developers and contractors and conveys the information to HUD.
- *Fair Housing:* CBD will monitor funding recipients for compliance with the requirements of the Fair Housing Act and related regulations. To this end, the County prepared an Assessment of Impediments (AI) to fair housing, identifying many of the barriers to decent, quality, and affordable housing. CBD reviews all applications and the implementation of projects to ensure their compliance with the law, as well as their assistance in helping remove barriers including the implementation of an affirmatively marketing strategy in line with the County's Affirmative Marketing (summarized further below). Also, the County has established a Fair



Housing Committee, representative of various community interests and programs intended to both educate and help enforce Fair Housing Laws.

- *MBE/WBE*: CBD staff maintains a list of MBE/WBE contractors and encourages all funding recipients to provide equal opportunity for bidding in any and all of their contracts (see information further below).
- *Procurement*: The County requires that all funding recipients follow the procurement guidelines outlined in its Funding Recipient Handbook. The program follows the County's procurement procedures which tend to be stricter than what is allowed by HUD. Staff provides technical assistance on procurement matters to all funding recipients to ensure that they are in compliance with procurement requirements.
- *Expenditures Timeliness Monitoring*: CBD also monitors funding implementation timeliness, regarding the use of program dollars by funding recipients.
- *Zoning/Building Code Compliance*: Funding recipients must document that the project meets with local codes.

Post-Activity Implementation Monitoring

Many projects require monitoring post their implementation (e.g. rental housing development). The CDB maintains a listing and schedule of all the activities requiring post-implementation monitoring. These reviews are conducted specifically to determine if agencies are meeting the objectives and criteria as set forth in their contracts and work programs. The programmatic reviews also target the organization's compliance with federal regulations (e.g., 92.251, 92.252) as well as state and local law.

To this end, an annual schedule is prepared and project sponsors are contacted via mail to establish convenient dates for on-site inspections and record review. The purpose of the on-site unit visits will be to ascertain compliance of the project with local codes. The on-site record review visit is intended to review randomly selected unit records and determine compliance of the records with program requirements, including income limits, and annual tenant re-certifications. All site visits are followed with a letter discussing the site visits, findings, and required actions. Anytime discrepancies are found, the funding recipient is provided with specific details on the issue and the necessary correction. Funding recipients are typically given 30 days to take corrective actions or provide a timeline for correction. Once compliance has been achieved the funding recipient is provided with a closure letter. In the specific case of housing, the program requires the owner of the project to conduct a property inspection by a qualified professional to ensure that the property is being maintained up to code. A copy of the inspection report must be submitted to the County, reviewed by staff, and inserted in the project file.

LEAD BASED PAINT

1. *Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low income, low income, and moderate income families.*

The CDBG, HOME and Emergency Shelter Grant programs adhere to Lead Safe Practices as outlined in 24CFR 35.1320 for all rehabilitation, rental assistance, operation and acquisition activities. Staff is authorized to make visual assessments of lead paint hazards. The Bucks County Redevelopment Authority staff are qualified risk assessors and work with staff on activities that have potential lead-based paint issues. Staff has begun to implement new guidelines for conducting full reviews of all projects that are affected by the lead safe rule. The Bucks County Health Department realizes that lead based paint hazards exist in the County. Currently, the Health Department conducts a lead-screening program. It tests children who may be at high risk of having elevated levels of lead in their blood. When a problem is traced to lead paint in a low-income owner-occupied home, the Redevelopment Authority is called in.



HOUSING

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year. (Please also refer to the Housing Needs Table in the Attachment).

The primary goals associated with the County’s Housing Program include increasing the supply and quality of for-sale and rental housing for low income residents, preserving and increasing homeownership, eliminating unsafe buildings and blighted areas, and continuing to move towards achieving the goal of eradicating lead poisoning with CDBG, HOME and ADDI funds. Please see attached project implementation worksheets for specific activity detail.

Activity	Priority	Measurement	2010 Goal	Funding Source(s)
Rental Housing Development	High	Units	80	HOME, HTF, Tax Credits, Private
Rental Housing Rehab	High	Units	12	CDBG, Private
Ownership Housing Development	High	Units	12	HOME, HTF, Private
Ownership Housing Rehab	High	Units	30	CDBG, Private
Housing Services	High	Persons	1,550	HTF

Rental Housing

➤ Rental Housing Development (DH-2)

The program anticipates expending **\$760,000** in HOME funding for the development of rental housing. This money will be matched with **\$1.4 million** in county money, which will leverage about **\$13 million** in other public/private funding. In addition, the program will provide Interfaith Housing with **\$30,000** in CDBG funds for predevelopment costs.

#	Recipient	Activity	Priority	Measurement	Goal
910-02	BCHDC	Housing for Disabled Vets	High	Units	40
910-03	Interfaith Housing	Unit Development	High	Units	10
910-06	Cornerstone	Housing for Disabled Persons	High	Units	20
10-13	Interfaith Housing	Predevelopment Costs	High	Units	10

➤ Rental Housing Rehab (DH-2)

Every year, the County allocates funding for the rehabilitation of rental projects to ensure their continued affordability for lower income families they serve. Without assistance from the County, there is little possibility that either the units would remain in good condition and/or be affordable to the target populations. A total of **\$100,00** in CDBG funding will be expended for the rehab of **12** units.

#	Recipient	Activity	Priority	Measurement	Goal
10-25	Warminster Heights	Roof Replacement	High	Units	12

Ownership Housing

➤ Ownership Housing Development (DH-2)

The County continues to have a shortage of units affordable to first-time homebuyers, particularly those at lower incomes. A total of **\$340,000** of HOME program money will be allocated to Habitat for Humanity for the development of **12** units. The funding will be matched by **\$440,000** in Housing Trust Fund money, both of which will leverage nearly **\$2 million** in private funding.

#	Recipient	Activity	Priority	Measurement	Goal
910-01	Habitat for Humanity	Grundy Power House – Phase I	Medium	Units	12



➤ Ownership Housing Rehab

○ *Owner-Occupied Rehab (DH-1)*

A total of **\$300,000** will be allocated to implement this Rehab program and **\$100,000** from the County's Housing Trust Fund. The Rehab Program is intended to keep lower income homeowners in their houses. The program provides up to **\$15,000** in assistance to address rehabilitation needs and bring properties up to code. The maximum amount is **\$25,000** if accessibility improvements are required, and there is no maximum if lead paint abatement is required. The program is administered by the Bucks County Redevelopment Authority. The assistance is in the form of silent second mortgage carrying zero percent interest and no periodic payments. However, the principal is due and payable when the property is sold, title transferred, or prior to the incurrence of additional debt.

#	Recipient	Activity	Priority	Measurement	Goal
910-06	RDA	Rehab Implementation	High	Units	20

○ *Weatherization (DH-1)*

The Bucks County Opportunity Council receives funding through the Commonwealth of Pennsylvania to implement the County's weatherization program. The program assists homeowners with incomes below 150 percent of the poverty level. The County will continue supporting the program with Housing Trust Fund money to complement and fill any gaps in the state's funding. The assistance is primarily used to replacing failing heating/cooling systems and to perform other improvements that will enhance the energy efficiency of the assisted housing units. The assistance can be used for both real property and mobile homes.

#	Recipient	Activity	Priority	Measurement	Goal
910	Opportunity Council	Weatherization	High	Units	10

Housing Services (DH-1)

Bucks County will use up to **\$190,000** for the provision of housing services. These include up to **\$100,000** for housing financial counseling to renters, first-time homebuyers, and persons at risk of losing their home; **\$30,000** for the provision of Fair Housing services; and, **\$60,000** for housing legal services. The objective of the initiatives is both to educate renters and homeowners about their rights under the law and prevent loss of housing due to an illegal action by a lender or landlord.

#	Recipient	Activity	Priority	Measurement	Goal
910-11	Housing Counseling	Homebuyer, Rental, & Foreclosure Counseling	High	Persons	100
910-12	Fair Housing Council of Suburban Philadelphia	Fair Housing Services	High	Persons	1,000
20-07	Legal Aid	Housing Legal Services	High	Persons	450

CHDO Operations (DH-1)

A Community Housing Development Organization (CHDO) is a community-based non-profit housing corporation, which has a minimum one-third of its board members as low-income persons, residents of a low-income neighborhood, or elected representatives of a low-income group. The Act requires that the participating jurisdiction reserve a minimum of 15 percent of the HOME grant for use by qualified CHDOs. The County has three organizations potentially eligible for a Community Housing Development Organizations (CHDOs) designation.. They are BHI, Interfaith, and Habitat for Humanity. Currently, only one (Interfaith Housing) has an active status. For **FY 2010**, the program expects to allocate up to **\$60,000** to support the operations of these organizations and build their capacity to put together affordable housing projects.

#	Recipient	Activity	Priority	Measurement	Goal
910-09	CHDO	Operations	High	Organizations	1

Administration (O-1)

Approximately **\$130,000** of the HOME grant will be used to cover staff salaries and other costs of administering the



HOME grant.

#	Recipient	Activity	Priority	Measurement	Goal
910-	Bucks County	HOME Program Administration	-	-	1
910-	Bucks County	TBRA Administration	-	-	1

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

CDBG Program

As in the past, the County will continue to use CDBG funding for the rehab of rental units occupied by low/moderate income persons and those with special needs.

HOME Program

For **FY 2010**, the County will use the anticipated grant amount of **\$1,300,000**, along with funding from prior years, which has either not yet been allocated, or will be redirected from projects that will be cancelled without completion.

Housing Trust Fund

Bucks County has a Housing Trust Fund to support housing activities for low/moderate income persons, which is used to meet the following objectives:

- Provide required match for the HOME program;
- Support first-time homebuyer counseling services and fair housing services;
- Provide funding for housing development initiatives; and,
- Provide funding for rehab of existing housing (e.g., owner-occupied rehab).

For **FY 2010**, the program anticipates to have available approximately **\$4 million** in Housing Trust Fund dollars.

State Funding

The Bucks County Housing Development Corporation has applied to the Pennsylvania Housing Finance Agency (PHFA) for approximately **\$6.2 million** in Low Income Housing Tax Credits for the development of a **40** unit rental complex in Bensalem Township. Approval by the Commonwealth is anticipated by late spring. Although this funding is competitive, there is a reasonable good prospect that the project will be funded.

Other Federal Funding

The County will be applying on behalf of local organizations for funding under HUD’s Supportive Housing Program. The funding will support not only services, but also the development of additional housing. However, the exact amount of funding varies from year to year.

Federal Home Loan Bank of Pittsburgh

Nonprofit housing developers will be applying for funding from the Federal Home Loan Bank of Pittsburgh for the development of rental housing. Although funding is competitive, various nonprofit housing developers have had success in obtaining funding for their projects.

Private Funding

Much of the funding provided by the County’s Housing Program will be complemented by private investment, whether in the form of loans or direct equity investment. All funding applicants have ongoing relationships with the local lending community and expect to secure the needed funding at terms more favorable than market.



NEEDS OF PUBLIC HOUSING

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.

Housing Authority

Bucks County Housing Authority owns and administers public housing throughout the County. The Authority also administers the Housing Choice Voucher Program

The needs of Public Housing are well documented in the required Housing Authority Plan submitted and on file with HUD. The Authority has nearly 541 households (families and seniors) in its waiting list.

The needs for Housing Choice Vouchers on the part of County residents is well in excess of any resources made available by the Federal Government. Currently, the Authority has approximately 1,600 households in its waiting list. Due to the large number, no additional names are being taken at this time.

Initiatives

As in the past, the County will continue to work with the Authority and nonprofit organizations for the development of project-based vouchers to address the needs of qualified families.

Public Housing Residents Involvement in Management

The Authority supports Resident Councils which provide advice on a variety of issues of interest to public housing residents, including the preparation of its annual plan.

2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Not applicable.



BARRIERS TO AFFORDABLE HOUSING

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

An Analysis of Impediments to Fair Housing was completed late in the 2005 program year and an update is currently under way. The updated document makes recommendations for a number of needs. Central recommendations of the analysis revolve around the following:

- Land Use Development and Approval
 - The Bucks County Planning Commission will continue to provide technical assistance to communities in ensuring the provision of housing for all income groups.
- Accessibility
 - Continue to ensure that all units developed are accessible in accordance to the HUD requirements.
 - Continue to assist lower income home owners make their units accessible.
 - Continue to make improvements to facilitate access to its facilities by persons with disabilities.
- Transportation and Mobility
 - All requests for funding will be reviewed as to their location in relation to public transportation.
- Public Attitudes
 - Continue to support its Fair Housing Committee.
 - Support ongoing fair housing education activities on fair housing laws and requirements.
 - Organize up to four MBE/WBE workshops on doing business with the state and federal governments.
- Rental Housing Practices
 - Required all assisted development to develop and implement an affirmative action plan.
 - Continue to support Legal Aid to provide legal assistance, investigation, and counseling services to low income residents facing housing evictions and discrimination.
 - The Housing Authority will continue to give preference to persons who are unable to work due to a disability and those participating in a training program leading to self-sufficiency.
 - Continue to sponsor one annual Tenant/Landlord event to educate private landlords on their obligations and responsibilities under the Fair Housing Act.
- Lead-Based Paint
 - Continue to require that all assisted units be evaluated for the lead paint and applicable abatement.
- Federal Funding Decreases
 - Continue to use its Housing Trust Fund to help abate federal funding cuts on the development of housing opportunities for low income persons and those with disabilities.
- Lending Practices
 - Continue to support a four county joint initiative to combat predatory lending.
 - Continue to provide financial literacy to low income renters and first-time homebuyers to help them enter the path to self-sufficiency and require fair housing as an education component.
- Socio-Economic Barriers
 - Continue to support initiatives (e.g., TBRA) intended to place lower income persons on the path to self-sufficiency.



HOME AMERICAN DREAM DOWNPAYMENT INITIATIVE

1. Describe other forms of investment not described in § 92.205(b).

Bucks County does not intend to invest HOME funds using forms of investment other than those described in 24 CFR 92.205 (b) during the **2010** Program Year.

2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.

The HOME program requires that the assisted property be subject to recapture provisions, as cited in 92.254(a)(5), for the period of affordability.

The HOME program requires that a property assisted under a homeownership program be used as the owner's principal residence for a designated time period known as the period of affordability. The period of affordability is based on the amount of HOME assistance that enabled the homebuyer to purchase the house, regardless of funding source. The applicable periods of affordability are as follows:

Amount	Minimum Affordability Period
<\$15,000	5 Years
\$15,000 to \$40,000	10 Years
> \$40,000	15 Years

Bucks County intends to use the recapture option which would secure the amount of HOME funds that remain in the project (i.e. homebuyer assistance) by a silent second mortgage and promissory note. Therefore, when the assisted homebuyer sells the home during the applicable period of affordability, the County shall recover the HOME homebuyer assistance from the net proceeds of sale, as specified in 92.254(a)(5)(ii). The amount of funds to be recaptured is based on the following:

1. The HOME amount of assistance shall be reflected as a second mortgage and a promissory note carrying no interest or payments, with repayment due when the property is sold, title transferred, or prior to the incurrence of additional debt.
2. When repayment of the assistance is triggered, if the amount of debt on the property exceeds market value, the County will waive repayment.
3. In the instance where a homebuyer violates the terms and conditions of the second mortgage (e.g., uses the property for rental purposes), the County reserves the right to require the full repayment of the HOME assistance provided.

Housing Developers

Housing developers who are undertaking acquisition and/or rehabilitation/construction activities under a homeownership program would be assisted with HOME funds for both a development subsidy and for homebuyer assistance. The total HOME assistance will be secured by a mortgage and promissory note prior to the housing developer's use of HOME funds for acquisition and/or rehabilitation/construction.



Upon sale to a homebuyer, the mortgage and promissory note would be discharged, with HOME funds distributed as follows:

1. homebuyer assistance (covered under a new silent second mortgage and promissory note from the homebuyer to the County); and/or
2. repayment to the County's HOME Program.

The exact distribution of funds would be stipulated in the terms of the Agreement between the County and the housing developer, although the homebuyer assistance would be a minimum of \$1,000. The homebuyer assistance may be in the form of reduced sale price, down-payment or closing cost assistance, or another eligible form of assistance, and would be described in the Agreement between the County and the housing developer. The homebuyer assistance would be secured by a silent second mortgage and promissory note from the homebuyer to the County for the applicable period of affordability (see above.) The recapture provisions would apply if the assisted homebuyer sells the home or otherwise does not continue to occupy the home as the principal place of residence during the applicable period of affordability.

3. *If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:*
 - a. *Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.*
 - b. *Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.*
 - c. *State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.*
 - d. *Specify the required period of affordability, whether it is the minimum 15 years or longer.*
 - e. *Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.*
 - f. *State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.*

Bucks County does not intend to use HOME funds to refinance existing debt secured by multifamily and single family housing that is being rehabilitated or constructed with HOME funds during the **2010** Program Year. If the County decides to use HOME funds for these purposes, guidelines will be developed in accordance with applicable regulations.

4. *If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:*
 - a. *Describe the planned use of the ADDI funds.*

The projected use of the ADDI funding will be to assist low/mod income first-time homebuyers with downpayment and closing cost assistance, seeking to purchase single family housing within the County. Assistance will be up to \$10,000 to households who have not owned a home in the past three years. Participants must have incomes below 80 percent of the median family income established by HUD annually for the Philadelphia region.



➤ First-Time Homebuyer Assistance (DH-2)

Bucks County’s first-time homebuyer assistance program was instituted based on the documented need of lower income households to meet cash-on-hand requirements for home purchase. The program has been supported with Housing Trust Fund dollars. Since 1996, the program has assisted a total of **480** families acquiring their first home. The program provides up to \$10,000 to homeowners meeting the eligibility of program guidelines, to assist with downpayment or closing costs. The guidelines are consistent with HOME program regulations. The program will continue to use funding from the Housing Trust Fund in **2010**. The First-Time Homebuyer Program provides assistance based on individual household needs. The assistance carries no interest or principal payments, and has no fixed repayment term. However, the program requires that the assistance be repaid whenever one of the following three events occurs: property is being sold, title being transferred, or the incurrence of additional debt. The program makes some exceptions which include when the property is being sold/transferred to another qualified household or the homeowner is trying to take advantage of favorable interest rates and does not have out-of-pocket money to pay for reasonable refinancing costs.

The program will continue to provide loans to qualified first-time homebuyers using the allocated American Dream Downpayment Initiative (ADDI) funding, along with its own Housing Trust Fund allocation. It is anticipated that the County will use up to **\$100,000** in total combined funding which will leverage nearly **\$1.5 million** in private mortgage investment.

#	Recipient	Activity	Priority	Measurement	Goal
910-11	First-Time Homebuyer	Downpayment/Closing Cost Assist.	High	Units	15

b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.

Bucks County provides funding to the Bucks County Housing Group to conduct tenant/landlord education on programs available to renters of both public and private units. As part of this initiative, the Housing Group conducts workshops and works one-on-one with individual households to use the programs available to become homeowners. The County intends to solicit proposals for financial counseling and to partner with local organizations to organize workshops in areas of higher rental units to educate residents on the programs offered by the County.

c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

All families receiving assistance under the ADDI program will be required to attend a minimum of 8 hours of homeownership training as a condition of receiving funding. In these sessions, the prospective homebuyers will receive budget and credit counseling, home maintenance training, lead-based paint, and fair housing education. Clients will learn how to budget household expenses, how to determine what price of home they can afford, how to avoid the pitfalls of predatory lending, and many other important topics.

In addition, many prospective first-time homebuyers will attend the Bucks County Housing Group First-Time Homebuyer Bootcamp program. This initiative is an intensive financial literacy program. In addition, post-closing services such as delinquency and loss mitigation counseling will be available to further assist clients after they have purchased their home and to help ensure long-term success in homeownership.



HOMELESS PREVENTION

* Please also refer to the Homeless Needs Table included as an Attachment.

1. *Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction’s plan for the investment and use of funds directed toward homelessness.*

Bucks County uses a combination of private, federal, state, and local funding to address homelessness through a Continuum of Care, consisting of outreach, emergency shelters, transitional housing, and permanent supportive housing. A variety of these activities are described below.

CDBG and ESG Funding

The County uses CDBG and ESG funds for a number of special needs housing centers and shelters in the area. For **2010**, the funding will be used to provide operating assistance for homeless shelters, assistance to prevent homelessness, and supportive services for homeless persons. The following table outlines the specific homeless priorities and accomplishment goals that the County plans to achieve through projects supported during the **2009** Program Year. Please see attached project worksheets for specific detail on individual activities.

Activity	Units	Goal	Source of Funds
Shelter Operating Costs and Homeless Prevention	People	545	CDBG, ESG, SHP, State, Private Funds

➤ Federal Emergency Shelter Grant (ESG) Program (SL-1)

Bucks County expects to receive **\$104,000** from the Emergency Shelter Grant Program for Federal Fiscal Year **2010**. Of this amount, **\$99,000** will be used for eligible shelter operation activities (under 24 CFR 576.21(a)(3)) and **\$5,000** will be used for homeless prevention activities under 24 CFR 576.21(a)(4).

#	Recipient	Activity	Priority	Measurement	Goal
10-62	A Woman’s Place	Homeless Shelter Operations	High	People	26
10-63	Housing Group	Homeless Shelter Operations	High	People	77
10-64	Red Cross	Homeless Shelter Operations	High	People	311

➤ CDBG Program (SL-1)

The County is also allocating **\$200,000** in CDBG funding to support the operations of the Red Cross Shelter.

#	Recipient	Activity	Priority	Measurement	Goal
10-14	Red Cross	Homeless Shelter Operations	High	People	360

State Funding (ESG)

➤ Pennsylvania’s Emergency Shelter Grant (SL-1)

The County anticipates the receipt of **\$50,000** in state ESG funds. The total grant will be allocated to support local shelter operations.



HOME Funding

➤ Tenant-Based Rental Assistance (DH-2)

The County provides transitional housing for homeless families by funding a rental assistance program, which gives preference to homeless families referred by shelters, providing assistance for a period not to exceed 24 months. The maximum monthly subsidy does not exceed the difference between 30 percent of the family's monthly adjusted income and the maximum Fair Market Rent (FMR) permitted. The rental subsidies are administered under contract with the Bucks County Housing Group and the Bucks County Opportunity Council. The program also includes a customized education plan, along with a social services and child-care plan developed and implemented by the Bucks County Department of Children and Youth, using funds from the Pennsylvania Department of Welfare. Under the Bucks County Tenant Based Rental Assistance (TBRA) program, participants are required to attend an approved education or training program (e.g., community college). The objective of the program is to provide selected individuals with the necessary skills to be able to secure employment paying a life-sustaining wage. A total of **\$240,000** will be allocated to provide rental payments to qualified tenants. The Bucks County Department of Children and Youth will match the assistance with another **\$250,000** in funding and the Bucks County Office of Employment and Training will provide funding for training. The program will support rents for **26** households.

#	Recipient	Activity	Priority	Measurement	Goal
910-08	County	Rental Assistance	Homeless	High	26

Supportive Housing

➤ Supportive Housing Program (SHP)

In **FY 2009**, the County submitted a request totaling **\$936,912** for **9** projects under HUD's Supportive Housing Program. As of the writing of this Action Plan, the County had not yet received a notice of funding decision. The following is a summary of the County's funding request:

Funding Recipient	Project	SHP Grant Amount	Program Type
Penndel Mental Health	Community Residential (individuals)	\$83,239	Permanent Supportive Housing
Penndel Mental Health	PATH Shelter (Individuals)	\$151,560	Shelter + Care
Bucks County	HMIS Implementation	\$108,798	HMIS
American Red Cross	Homeless Hotline	\$80,905	Hotline
Penndel Mental Health	Community Residential	\$72,904	Permanent Supportive Housing
Valley Youth House	Bucks County Supportive Housing	\$183,419	Permanent Supportive Housing
Penn Foundation	Village of Hope (individuals)	\$66,272	Transitional Housing
Bucks County Housing Group	Milford Square (Families)	\$160,407	Transitional Housing
Keystone Opportunity	Upper Bucks Transitional Housing	\$29,410	Transitional Housing

Other Funding

Each individual organization serving homeless persons will be receiving grants from other public and private entities. In excess of **\$3 million** are expected to be raised by the individual homeless shelter organizations in a combination of public and private funding.



2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.

Bucks County is the lead entity for the Bucks County Continuum of Care. As administrator of federal, state and local funds, the County provides a comprehensive approach in responding to the diverse needs of homeless individuals and families in the County. This comprehensive approach ensures an efficient mechanism for funding the most efficient and effective programs, reducing duplication of services and increasing innovative program design.

Currently, the County provides funding for all of the organizations that assist the homeless population with an array of services. The services include emergency shelter, transitional and permanent housing, counseling for substance abuse, therapy, food, clothing, day care, basic education, legal services, and job training/placement.

The Bucks County CoC is a collaboration of over 30 organizations consisting of health and human service professionals, advocates, government officials, representatives from nonprofit agencies, mainstream providers, businesses and homeless clients from the metropolitan area. The County's CoC meets monthly to develop short and long-range strategic plans to end homelessness, coordinate services, and share information/resources regarding mainstream services.

Each year the County emphasizes permanent housing solutions for the chronically homeless, particularly those that are most entrenched in a cycle of homelessness. These are persons who are not well-served by repeated stays in emergency shelter. A "housing first" approach combined with mental and other health care components is the best method to assist the homeless in achieving the greatest possible degree of self-sufficiency. This approach addresses the needs of the chronic homeless as well as the fastest growing population of homeless, single mothers who are disabled due to mental illness, chronic substance abuse or both.

However, as the County increases its focus in this area, there remains the need to provide shelter resources for persons who are currently homeless and not being served, or who will become homeless before sufficient numbers of permanent housing units can be completed. Potential obstacles are limits of funding and other resources, as well as the "NIMBY" syndrome. It can be difficult to find locations where neighbors do not object to housing for people with mental disabilities and drug addiction.

3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.

Bucks County's goal of ending chronic homelessness will be achieved through strategies and action steps that take a long-term, comprehensive approach prioritizing prevention, supportive services, income, and affordable housing programs. The overall goal of the 10-Year Plan to End Homelessness is to ensure that no individual or family will lack access to decent, quality, and affordable housing. Specific steps that will be undertaken include:

- Communication activities to help educate Bucks County residents about homelessness and the actions that will be taken toward ending homelessness
- Efforts supporting and maintaining individuals and families in their current housing
- Efforts to match homeless individuals with housing
- Continue to increase the availability of and access to affordable housing
- Establishing a "Housing First" model of permanent supportive housing for chronically homeless persons with disabilities.
- Improving and expanding coordinated system of service delivery
- Increasing collaboration with surrounding jurisdictions

Bucks County has given high priority to developing and maintaining permanent supportive housing for chronically homeless individuals with disabilities. Through the Department of Community and Business Development, the County provides funding for developing and maintaining properties to meet the needs of chronic homeless persons. Through its Division of Human Services, the County provides funding to support the services of the organizations serving the chronic



homeless. Of course, the ending of homelessness will require a comprehensive approach involving many strategies and activities. Many of such activities are outlined in other sections of this document, particularly those associated with the creation of affordable housing and the provision of supportive services and housing.

Barriers

Much of the effort toward ending chronic homelessness centers on improving communication and coordination among all service providers. Unfortunately, several potential barriers hinder this communication. For instance the Health Information Privacy Portability Act (HIPPA) regulations regarding privacy in health care and limiting discussions between service providers can potentially prevent effective case conferences and effective distribution of resources.

4. *Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.*

The County will continue to work with all of the agencies in its Continuum of Care to help prevent individuals and families from becoming homeless. Some of the principal actions will include:

- **10-Year Plan to End Homelessness**
The County's Continuum of Care is working on a 10-Year Plan to end homelessness. The plan will identify strategies and action steps addressing four goal areas affordable housing, supportive services, prevention, and training/employment.
- **Weatherization**
The Council operates a weatherization program targeting very low-income owners and renters (below 150 percent of poverty level) using DOE and LIHEAP funding. The Council anticipates assisting up to **150** units under its program during **FY 2010**. The County also expects to commit **\$100,000** from its Housing Trust Fund to supplement the Opportunity Council's funding. It is anticipated that up to an additional **25** families will be assisted, including many living in mobile homes.
- **Legal Services**
The County will be funding legal services to facilitate the provision of services by Legal Aid to provide legal representation to both low/moderate income renters and homeowners, relating to violations of housing laws and other unfair housing practices. The objective is to both reduce violations of the law and reduction in the number of persons and families who would otherwise become homeless.
- **The Federal Emergency Management Agency (FEMA) program**
FEMA provides funding to social service groups throughout the County to supplement food, rent, utility assistance, and other programs for low-income persons with non- disaster related issues (**\$393,029**).
- **The Homeless Assistance Program (HAP)**
Pennsylvania makes available rental assistance and a continuum of services to homeless and near homeless low-income individuals and families residing in Bucks County. The primary goal of HAP is preventative and to "help assure that 1) homelessness can be avoided through a variety of prevention services assisting clients to maintain affordable housing; 2) people who are homeless can find refuge and care; and, 3) homeless or near homeless clients are assisted in moving toward self-sufficiency." The amount of HAP funding for **2010** is estimated at **\$500,441**.
- **Other Individual Assistance Programs**
The Bucks County Opportunity Council uses the Community Services Block Grant and substantial private donations to provide an array of services to assist low-income households. They also distribute federal surplus food. The Salvation Army and other private groups provide a significant amount of assistance to the homeless on a charitable basis. Many of the social service agencies in the County offer assistance to the homeless within their areas of expertise. These agencies network with one another to provide comprehensive program of assistance.



➤ **Transitional Housing**

A second level of assistance for the homeless is transitional housing. This provides longer term assistance (usually six months to two years) to give families more time to resolve their problems and become self-sufficient. A major program is Bridge/Transitional Housing, which is run by the County's Children and Youth Agency, together with the Bucks County Housing Group and the Bucks County Opportunity Council. It is funded by the Pennsylvania Department of Welfare. It assists families to rent an apartment and provides intensive case management services. As the family's income rises, it takes over the lease and stays in the apartment. This approach has been very successful and is a model for the State. In early 1994, the County began using HOME funds and additional state funding through its Department of Children and Youth to expand the Bridge/Transitional Housing program. Up to 26 families at a time receive the equivalent of a Voucher Certificate for up to two years.

➤ **Permanent Housing**

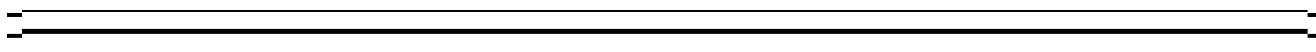
The final step on the ladder for homeless persons is permanent housing. There are over 7,700 existing subsidized rental units in Bucks County, over 4,700 of which are available to qualified families. The County is actively adding to this stock using HOME, CDBG, and Housing Trust Fund money, and encouraging the use of Commonwealth of Pennsylvania funding (e.g., DCED, PHFA) including grants, loans, and tax credits, as well as the employment of other financing sources (e.g., foundations and private). All of the efforts to expand the supply of affordable rental units are designed to allow people to move away permanently from homelessness, and thus help alleviate the homeless condition in the County.

➤ **Homeless Hotline**

In late **2009**, the Red Cross was approved for **\$80,905** in SHP funding to operate a homeless toll-free hotline (800/810-4434). In **2006**, the hotline handled over 800 calls.

5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Bucks County will continue to work to develop effective policies to prevent discharge from institutions and health care facilities that result in homelessness. This is an ongoing multi-year effort.



COMMUNITY DEVELOPMENT

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development. Please refer to the Community Development Table included as an attachment.

The total anticipated CDBG funding available for the **2010** program year will be used to accomplish the following:

- Expansion of community services/facilities for low/moderate income persons.
- Elimination of slums and blight and prevention of blighting influences.
- Elimination of conditions which are detrimental to health, safety and public welfare.
- Promotion of economic development and the creation of new jobs and the retention of existing ones.

The County anticipates to receive **\$2.4 million** in **2010** CDBG entitlement funding. Overall, the program has experienced annual decrease since a high **\$2.9 million** in **2003**. The result of this downward trend has been a reduction in both the funding level and number of housing and economic development activities. The program also anticipates the receipt of **\$400,000** in program income from repayments of Owner-Occupied Rehab and Economic Development loans. Lastly, approximately **\$2,503** of CDBG funding awarded in prior years is being redirected to **2010** activities.

The following table indicates the County's priority non-housing Community Development needs for the **2010** program year. More specific detail is contained in the County's Consolidated Plan Five Year Strategy. A total of **\$2,299,021** in non-housing expenditures, encompassing **26** activities, is being proposed.

Type	Priority	Number of Projects	Amount	Measurement	Units
Public Facilities					
Handicapped Centers	Medium	1	\$149,700	Units	1
Neighborhood Facilities	Low	1	\$35,000	Units	1
Historic Preservation	Low	1	\$8,187	Units	1
Accessibility	High	9	\$628,944	Units	101
Public Improvements					
Street Improvements	Medium	2	\$178,300	Units	3
Flood Drain Improvements	High	1	\$99,125	Units	1
Public Services					
Senior Services	High	1	\$34,200	Persons	525
Youth Services	High	1	\$22,220	Persons	20
Transportation Services	High	1	\$20,000	Units	1
Health Services	High	1	\$13,345	Units	1
Legal Services	Medium	1	\$60,000	Persons	450
Economic Development					
Direct Financial Assistance	High	2	\$400,000	Loans	6
Technical Assistance	Medium	2	\$120,000	Businesses	316
Administration					
Administration	High	1	\$430,000	-	-
Planning	Medium	1	\$100,000	-	-



2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

* **Note:** Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

The following outlines the County’s anticipated 2010 Program Year non-housing Community Development activities. Only those categories in which activities are proposed for the program year are listed below. Specific activities that will meet these goals are described in greater detail on the project worksheets contained within this plan. All of the projects supported with CDBG funds will meet the statutory goals of providing decent housing and a suitable living environment and expanded economic opportunities, principally for low-income and moderate-income persons. Please see the attached project worksheets for specific activity details, including expected completion date.

Public Facilities (SL-1)

Public facilities projects typically serve the County’s population at greatest risk, including children, the elderly, and persons with disabilities. Many of the organizations struggle to obtain the necessary financial resources to maintain their facilities in sound operating condition.

#	Recipient	Activity	Priority	Measurement	Goal
<i>Handicapped Centers</i>					
10-05	BARC	Quakertown Workshop Rehab	Medium	Units	1

Neighborhood Facilities

10-23	Morrisville Borough	Roof Replacement at Community Library Entryway	Low	Units	1
-------	---------------------	--	-----	-------	---

Historic Preservation

10-33	Newtown Township	Floor and Accessibility Improvements	Low	Units	1
-------	------------------	--------------------------------------	-----	-------	---

Accessibility

10-03	Bucks County	Peace Valley Park Bathroom Accessibility Improvements	High	Units	5
10-09	Bucks County Library	Accessibility Parking and Curb Improvements	High	Units	5
10-22	Penn del Borough	Accessibility Ramps	High	Units	13
10-25	Warminster Township	Accessibility Ramps	High	Units	44
10-27	Perkasie Borough	Accessibility Ramps	High	Units	20
10-29	Durham Township	Accessibility Rehab	High	Units	1
10-30	Solebury Township	Accessibility Bathrooms	High	Units	2
10-31	Doylestown Township	Handicap Signal Installation Barn Plaza	High	Units	1
10-32	Northampton Township	Accessibility Improvements	High	Units	1

Infrastructure (SL-3)

Infrastructure projects impact the quality of life in low/moderate income areas, neighborhoods, and communities, as well as how people feel about their environment and the actions they will undertake to improve the same. Infrastructure improvements also help stabilize older areas and ensure their viability and attractiveness to future public and private investment.

#	Recipient	Activity	Priority	Measurement	Goal
<i>Street Improvements</i>					
10-21	Doylestown Borough	Road Improvements at Broadale	Medium	Units	1
10-24	Hilltown Township	Road Paving Reliance and Summit	Medium	Units	2

Flood Drain Improvements

10-26	Lower Southampton	Stormwater Management Colonial Dr.	High	Units	1
-------	-------------------	------------------------------------	------	-------	---



Public Services (SL-1)

The provision of human services is an essential component of a safe and healthy environment and community development objectives and activities. The primary strategies associated with Public Services are aimed at achieving family self sufficiency by assisting organizations in providing public supportive services for populations at risk. Key objectives of Public Services projects are as follows:

#	Recipient	Activity	Priority	Measurement	Goal
<i>Senior Services</i>					
10-28	Nockamixon Township	Eastern Upper Bucks Senior Center	High	Persons	525
<i>Youth Services</i>					
10-19	YWCA	Homework Zone – Bucks Landing	High	Persons	20
<i>Transportation Services</i>					
10-20	BC Military Affairs	Van Purchase for Veterans’ Services	High	Units	1
<i>Health Services</i>					
10-18	St. Mary’s Hospital	Equipment LIFE Frail Elders Program	High	Units	1
<i>Legal Services</i>					
10-07	Legal Aid	Housing Legal Services	Medium	Persons	450

Economic Development (E0-1 and E0-3)

Bucks County contracts with the Bucks County Redevelopment to provide technical assistance to businesses located, wanting to locate, or seeking to expand within lower income and dilapidated areas. In addition, the EDC has operated a revolving loan fund established under an old Jobs Bill. In 2006, The County authorized the Redevelopment Authority to establish a revolving loan fund to make micro-loans (less than \$75,000) for expansion and creation of jobs for low/moderate income persons. The program is allocating \$100,000 in CDBG funding to the RDA to provide technical assistance to businesses, and is expecting to receive and use \$400,000 in program income which will be allocated to further economic development activities.

#	Recipient	Activity	Priority	Measurement	Goal
10-04	SCORE	Upward Mobility Project	Medium	Businesses	290
10-06	RDA	Revolving Loan Fund Admin.	Medium	Businesses	26
-	RDA	Micro-Enterprise Assistance	High	Jobs	3
-	EDC	Revolving Loan Fund	High	Jobs	3

* Note: Reallocated funding related to the generation of program income.

➤ **Section 108 Loan/BEDI Grant (EO-3)**

In the past, the County has applied for Section 108 loan funding and BEDI grants for the redevelopment of brownfields, their return to productive use, and the creation of jobs for low/mod income residents. During 2010, the County may apply for Section 108 funding to continue the redevelopment of such sites.

Planning/Administration (O-1)

A total of \$100,000 will be provided to the Bucks County Planning Commission for the preparation of the County’s Comprehensive Plan and related documents. The remainder of the funding, \$430,000 will be used to cover the program’s administration costs. All of the County’s population is expected to benefit from planning and administrative activities.

#	Recipient	Activity	Priority	Measurement	Goal
10-01	Community Develop.	CDBG Program Administration	High	-	1
10-02	BC Planning Comm.	Comprehensive Plan Preparation	Medium	Units	1
910-08	Community Develop.	HOME Program Administration	High	-	1



ANTI-POVERTY STRATEGY

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Bucks County has a substantial number of families and individuals who live in poverty. While many factors related to poverty are beyond the control of County government, the County is committed to addressing poverty issues and improving the welfare and economic status of its residents wherever possible. Most of the services described in the Five Year Strategy are services devoted primarily to helping those in poverty. Some, like Homeless Services, are basic elements of the “safety net” geared to those in most need. Others, like promotion of home ownership, job creation and education, are more fundamental to the long term reduction of poverty in society. Throughout the strategy are recommendations and objectives that are central to the reduction of poverty.

The County can most effectively fight poverty over the long term by:

- Educating lower income groups on programs available
- Helping less affluent citizens purchase their first home
- Rehab of properties owned by low/mod income homeowners
- Preservation and increase in the County’s low/mod income rental housing stock
- Provision of economic opportunities and jobs to low/mod income persons.

Actions to be undertaken during the **2010** program year that work toward the reduction of poverty in the County include the funding of **\$399,765** in public service activities through the CDBG program. These activities include entrepreneurship training, rental counseling, fair housing education, and support for the operations of the county’s main homeless shelter. Other activities proposed include assistance to lower income persons through, including housing rehabilitation, homeownership assistance, and the provision of funding to create job opportunities for low/mod residents.

Furthermore, the Department of Community and Business Development will continue to work closely with the County’s various economic agencies to ensure that affordable housing efforts are properly coordinated with economic development activities to reduce the incidence of poverty and multiply jobs and business opportunities for its residents. There are several programs in Bucks County, which provide intensive counseling and supportive services to poverty level families to help them find jobs, housing, and become economically self-supporting. These include the Bridge and HOME Transitional Housing Programs, operated by the County’s Children and Youth Agency in cooperation with the Bucks County Housing Group; Project Self Sufficiency, operated by the Bucks County Opportunity Council (the anti-poverty agency) in partnership with the Housing Authority; and Single Point of Contact (SPOC), operated by the State Office of Public Assistance. These programs represent some of the best solutions to the nation’s poverty problem. All of them have waiting lists and need additional funding.



Housing Project Name	Program	Project Location	Total Units	Family Units	Elderly Units
Bristol Gardens	221(d)(3)	Bristol Township	392	392	
Country Commons	236	Bensalem Township	352	352	
Foxwood	236	Middletown Township	304	304	
Venice-Ashby I & II	Public/8	Bristol Township	123	123	
Crown Square	*	Bristol Township	22	22	
Grundy Towers	Public	Bristol Borough	176		176
Grundy Manor	23	Telford Borough	120		120
Center Square Towers	236	Doylestown Borough	352		352
Grundy House	515/8	Quakertown Borough	152		152
Galilee Village	8	Falls Township	120		120
Grundy Hall	8	Doylestown Township	152		152
Miriam Wood Brown Village	515/8	Perkasie Borough	128		128
Charter Arms	8	Warminster Township	118		118
Gloria Dei Plaza	202	Newtown Township	110		110
Grundy Gardens I	Public	Bristol Township	130		130
Grundy Gardens II	LIHTC	Bristol Township	60		60
Warminster Hts.	*/8	Warminster Township	746	746	
Section 8 Existing	8	Countywide	3,150	2,178	972
Meadow Glen	515/8	Hilltown Township	90	90	
Washington Glen	515/8	Telford Borough	44	44	
Bensalem Woods	Public	Bensalem Township	48		48
Sellersville Heights	515/8	Sellersville Borough	60	60	
Morrisville Presbyterian Apts.	202	Morrisville Borough	99	99	
MacIntosh Regency	Public	Tullytown Borough	100		100
Bristol Borough Rehab.	Public	Bristol Borough	13	13	
Silver Lake Plaza	*	Bristol Township	15	15	
Robert Morris Apts.	*	Morrisville Borough	38	38	
Spring St. Apts.	*	Bristol Borough	24	24	
Towpath Apartments	HOME	Morrisville Borough	17	17	
Fountainville Apts.	HOME	New Britain Township	11	11	
Galilee Pavilion	HOME	Falls Township	50		50
Penn Gardens	202	West Rockhill Township	20		20
Ashland Manor	HOME	Bensalem Township	36		36
Olde Town Manor	HOME	Perkasie Borough	15		15
Bucks Villa	811	New Hope Borough	8	8	
Co-Mans	811	Middletown Township	8	8	
Libertae	HOME	Bensalem Township	16	16	
Dual Diagnosis	OME/SHP	West Rockhill Township	16	16	
Four Agencies	Shelter+Care	Four Sites	24	24	
Bensalem Apartments	HOME	Bensalem Township	53		53
Coleman Court	HOME/HTF	Morrisville Borough	5		5
New Hope Manor	HOME/HTF/LIHTC	New Hope Borough	90	90	
IHDC Sellersville	HOME/HTF/LIHTC	Sellersville Borough	20	20	
Bridgewater Court	HOME/HTF	Bensalem Township	5	5	
Corwells Heights	HOME/HTF/LIHTC	Bensalem Township	60		60
Penn Foundation	HOME/HTF/LIHTC	Perkasie	11	11	
TOTAL:			7,702	4,731	2,971

* Indicates that the project is state or locally funded without project based rent subsidies. Warminster Heights includes 100 Section 8 units. The total of **7,702** units is **3.9 percent** of the total of 199,934 housing units in 2000 and **16.5 percent** of the 46,369 rental units. The totals do not include scattered, assisted single-family rental properties.



NON-HOMELESS SPECIAL NEEDS

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan. Please the Non-homeless Special Needs Table included as an attachment.

Special needs for non-homeless populations are set forth in the County’s 2005 Consolidated Plan Five Year Strategy. The populations indicated in Table 1B of the Strategy include the elderly, frail elderly, those with severe mental illness, developmental disabilities, physical disabilities, persons with alcohol or other drug addictions, and persons with HIV/AIDS.

The County’s goal is to maintain a comprehensive Continuum of Care (CoC) to address the needs of all populations at risk, while reducing the risks and the incidence of homelessness. The following table outlines the specific accomplishment goals that the County plans to achieve through projects supported during the 2010 Program Year. Please see project worksheets for specific information about each activity.

Activity	Accomplishment Units	Goals	Non-Homeless Population	Source of Fund(s)
Housing	Units	126	Families, Seniors	CDBG, HOME, HTF
Accessibility	Persons	82	Physically Disabled	CDBG, Other
Group Home Rehab	Units	8	Mentally Disabled, Persons w/ Alcohol or Other Drug Addictions	CDBG
Group Home Development	Units	44	Severe Mental Illness	HOME/HTF
Service Facility Rehab	Units	105	Mentally Disabled/Seniors	CDBG

Housing

For 2010, the program will continue the development and rehab of housing units, some of which will benefit persons with special needs (please refer to Housing Section). Two projects are intended to expand the housing stock for persons with disabilities. One is the Bensalem Project proposing the development of rental housing for disabled veterans. The other, Cornerstone, seeks to build housing for families, whose members have disabilities.

Accessibility (SL-1)

Persons with physical disabilities face numerous difficulties in dealing with various accessibility barriers. Every year, the program provides funding for the rehabilitation of public and private facilities to make them accessible to persons with disabilities. This includes modifying existing facilities (e.g., sidewalks, entryways, bathrooms) to accommodate those that are physically disabled. The proposed improvements are anticipated to benefit over **43,000** persons with disabilities. Please refer to the Community Development section above for additional detail.

Group Home Rehab (DH-1)

Many people with disabilities suffer from a combination of ailments, compounding to produce significant limitation on their daily living. The County has supported the rehabilitation of facilities housing individuals that suffer from severe mental illness, are developmentally disabled, are recovering from alcohol or other drug addictions, or have HIV/AIDS. While many of the facilities house persons who have no other place to live, others are used as transitional housing and a positive environment while services are being rendered. Annually, the program provides funding for the rehabilitation of shelters and group homes serving populations with special needs. For 2010 the County anticipates expending **\$173,482** for



the rehabilitation of **6** group home facilities, serving nearly **107** persons with mental disabilities and alcohol/drug addictions.

#	Recipient	Project	Priority	Measurement	Goal
10-08	Delta	Rehab of 3 Group Homes	High	Units	3
10-11	Family Services	Bucks Villa Group Home Rehab	High	Units	8
10-12	COMANS	Accessibility Improvements	High	Units	2
10-15	Lenape Valley Found.	Forsynthia Group Home Rehab	High	Units	1
10-16	Libertae	Group Home Bathroom Rehab	High	Units	8
10-17	Libertae	Group Home Rehab – Hilltop	High	Units	20

Group Home Unit Development (DH-2)

The **FY 2010** program will also focus efforts on the development of units for people with disabilities. A total of \$ **353,000** in HOME and Housing Trust Fund will be allocated to **2** projects targeting the development of **14** units for persons with disabilities. The funding will leverage over **\$1.2 million** in other public and private funding.

#	Recipient	Project	Priority	Measurement	Goal
910-04	BARC	Group Home Acquisition	High	Units	4
910-05	Cornerstone	Group Home Development	High	Units	10

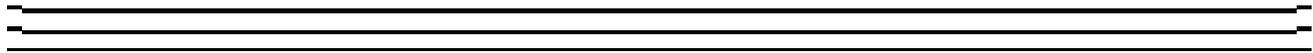
Service Facility Rehab Centers for the Disabled (SL-3)

Some of the populations at risk do not require housing accommodations. However, they still require the provision of services for a defined period of time or on a permanent basis. The services are typically provided by nonprofit organizations. The County has supported annual requests for the rehabilitation of facilities serving persons with special needs, so that they can be maintained in a safe manner. Employment opportunities for persons with mental disabilities are very limited. BARC operates a production center in the northern part of the County that provides meaningful employment and related activities for persons with severe mental disabilities. The funding will allow for the provision of services in the same building and for the benefit of the individuals working in the production center..

#	Recipient	Project	Priority	Measurement	Goal
10-05	BARC	Q'town Production Center Rehab	Not Rated	Facilities	1

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

The federal, state, county, and other public/private funding identified throughout this document is anticipated to be available by the time each project begins implementation. Each applicant identified the amount of funding, in addition to program sources, to implement individual projects. Although there are no guarantees that every single source of funding will materialize, every effort is made to ensure that each application submitted has a budget that appears realistic and the funding sources listed are likely. For some activities (e.g., housing), securing of specific funding from other sources is a condition of approval. No funding is disbursed until the applicant can provide written proof that such other funding has been approved and is ready for release.



HOUSING OPPORTUNITIES FOR PEOPLE WITH AIDS (HOPWA)

HOPWA funds are awarded to metropolitan areas with populations of 500,000 or more that have at least 1,500 AIDS cases, based on data from the Centers for Disease Control and Prevention (CDC). These funds can be used for housing assistance and related supportive services for persons with HIV/AIDS.

In the Philadelphia metropolitan area, the HOPWA funding administering agency is the City of Philadelphia, which is responsible for the application, implementation, and reporting of the grant. Bucks County has representation on the planning committee for this program. However, the County does not have final approval authority.

Bucks County has one facility serving persons with HIV/AIDS, located in New Hope Borough. The facility is operated by the Bucks County Family Services. The program has from time to time been requested and provided funding to support the rehabilitation of the facility.



ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE

Bucks County is responsible for ensuring compliance with Section 104 (d) of the Housing and Community Development Act of 1974, as amended (the Act). The Act requires that the County adopt, make public and certify that it is following a residential anti-displacement and relocation assistance plan for the US Department of Housing and Urban Development (HUD) assisted programs covered by Section 104(d). The Bucks County Commissioners have authorized the Bucks County Department of Community and Business Development to develop such a plan, and to undertake all necessary actions toward the administration of all federally funded community development and housing efforts. All interpretations, policies and procedures, implementation of all assisted projects and relocation assistance in reference to the Consolidated Plan and the implementation of the annual Action Plan shall be in accordance with the provisions of the Act.

Bucks County does not anticipate any relocation activities will be required during the fiscal year beginning on **April 1, 2010** and ending on **March 31, 2011**. Should any relocation be required for any unplanned projects, Bucks County will take appropriate action to ensure compliance with the requirements of the Act.

ONE-FOR-ONE REPLACEMENT

All occupied low/moderate income dwelling units that are demolished or converted to a use other than as low/moderate income housing as a direct result of an activity assisted under the Act must be replaced by the responsible agency sponsoring the project (government or nonprofit) with low and moderate-income dwelling units within three years from commencement of the activity. Replacement of dwelling units must meet the following requirements:

- Units must be located within Bucks County
- The units must be of sufficient number and size to house at least the number of occupants that could have been housed in units being demolished or converted, and in accordance to the applicable local housing occupancy codes in effect.
- The units must be provided in a condition which meets the Program's Housing Quality Standards (i.e., decent, safe, sanitary, and free of lead based paint hazards).
- The units must be designed to remain low/moderate income dwelling units for a minimum of 20 years from the date of initial occupancy.
- Before obligating or expending any federal program funds on a project involving the demolition or conversion of low/moderate income units, the Bucks County Department of Community and Business Development will make the following information public and will submit it to the HUD local field office:
 - A description of the proposed assisted activity
 - A location map identifying the number of units by number of bedrooms that will be demolished or converted to a use other than low/moderate income.
 - A schedule describing the timeline for commencement and completion of demolition or conversion.
 - The source of funding and schedule for the provision of replacement units.
 - The basis for concluding that each replacement unit will remain a low/moderate income unit for at least 20 years from date of initial occupancy.

RELOCATION ASSISTANCE

Relocation assistance must be provided to each low/moderate income household that is displaced as a direct result of an activity assisted under the Act. Bucks County will ensure that relocation assistance is provided (as described in 24 CFR 570.606) to each low/moderate income household that is displaced by the demolition or by the conversion of a low/moderate income dwelling unit to another use as a direct result of an assisted activity. Such displaced person may receive either relocation assistance under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, or may elect to receive the following relocation assistance:

- The relocation assistance described at 24 CFR Part 42, Subpart C (General Relocation Requirements) and Subpart D (Payment for Moving and Related Expenses).
- The reasonable and necessary cost of any security deposit required to rent the replacement dwelling unit, and credit checks required to rent or purchase the replacement dwelling unit.
- Households will be eligible to receive one or more of the following forms of replacement housing assistance:



- Each household must be offered compensation designed to ensure that, for a five-year period, the displaced household will not bear, after relocation, a ratio of shelter costs to income that exceeds 30 percent. Such compensation shall be either:
 - ❖ A certificate or housing voucher for rental assistance (if available) with referrals provided to comparable replacement dwelling units where the owner is willing to participate in the Section 8 existing program; or,
 - ❖ Cash rental assistance equal to 60 times the amount that is obtained by subtracting 30 percent of the displaced household's monthly gross income (with adjustments allowed as permitted under Section I certificate and voucher program) from the lesser of the monthly cost of rent and utilities at a comparable replacement dwelling unit or the monthly cost of rent and utilities at the decent, safe, and sanitary replacement dwelling to which the household relocates. The County will have complete discretion on the decision of offering a certificate housing voucher or cash rental assistance, and whether to offer a lump sum or monthly installments.
- If the household purchases an interest in a housing cooperative of mutual housing association and occupies a decent, safe and sanitary dwelling in the cooperative of association, the County will provide a lump sum in advance of the purchase of the interest in the housing cooperative or mutual housing association.
- The County will provide counseling services to help determine needs and preferences, explain relocation options, provide referrals to full range of neighborhoods within the county's market, advise on Federal Fair Housing Act, and inspect the replacement housing selected to ensure the unit is decent, safe, and sanitary under HUD's Housing Quality Standards.
- Review Rights and Procedures: If a person disagrees with the determination concerning their eligibility for, or the amount of, a relocation payment under the Act, the person may file a written appeal of that determination within 10 days of the date of notification, to the County through its Department of Community and Business Development. The Director will conduct a review of the determination and render a written decision within 14 days of the date of review. In addition, a low/moderate income household that has been displaced from a dwelling may file a written request for review of the County's determination to HUD field office.

STEPS TO MINIMIZE DISPLACEMENT

Bucks County will take the following steps to minimize displacement of families and individuals from their homes and neighborhoods as a direct result of activities assisted under the Act:

- During the initial planning stage, each activity will be evaluated by the Bucks County Department of Community and Business Development to assess the impact on persons occupying property, along with the needs of existing residents.
- A public hearing will be held by the County on the proposed federally funding project, and residents who may be affected by the displacement will be encouraged to attend.
- Rehabilitation of existing occupied structures will be considered before demolition activity is undertaken.
- Rehabilitation of structures will be geared toward assisting present occupants to remain in the project and, where appropriate, the enlargement of units to accommodate overcrowded project residents will be considered.
- In so much as possible, projects will be planned so that replacement units will be available at the time needed.
- Whenever possible, projects will be phased to minimize permanent displacement, including the selection of vacant units for acquisition in place of occupied units.
- If temporary relocations are necessary, priority consideration will be given to on-site temporary moves.

TECHNICAL ASSISTANCE

The staff of the Department of Community and Business Development provides advice and technical assistance to any person or group interested in applying for funding. Staff makes its services available to all potential applicants in need of technical assistance regarding all phases of project funding and development.

HANDLING OF COMPLAINTS

The Director of the Bucks County Department of Community and Business Development will respond in writing within 15 working days, where practicable, to any written complaint from a citizen or organization related to the Consolidated Plan, Annual Action Plan, amendments, or Performance Report.



AFFIRMATIVE MARKETING

Under the requirements of 24 CFR §92.350 and §92.351, Bucks County is required to meet affirmative marketing and minority and women business outreach requirements by promoting knowledge of program requirements and accessibility to contracts being funded with CDBG, HOME, or ESG funding.

Bucks County has adopted affirmative marketing procedures for HOME assisted housing. These outreach efforts are designed to encourage the participation of minorities and women residents in the HOME Program. The affirmative marketing goal of the program is to ensure that all individuals have equal access to decent and affordable housing, jobs, and business opportunities. Implementation of this goal will be part of a good faith, comprehensive, and continuing endeavor to implement an affirmative marketing plan that meets both the spirit and intent of HUD requirements.

ANALYSIS OF IMPEDIMENTS

In 2005, the program completed the update of its Analysis of Impediments to Fair Housing (AI) to identify issues and guide the program in implement affirmative action policies. The AI will outline a Statement of Public Policy and Commitment which will be published in the three Bucks County papers of widest circulation in conjunction with the Minority/Women Business Outreach Program (see Below).

OUTREACH METHODS

The Bucks County Department of Community and Business (the Department) will be responsible for implementing Affirmative Marketing Policy and evaluating its performance and effectiveness. Specific actions that will be undertaken will include:

Public Notices

The Department will inform the general public about its Affirmative Marketing policy through periodic advertisements in general circulation newspapers, press releases, and regularly scheduled public meetings of the County. All advertisements will be published in newspapers with the widest circulation and coverage of Bucks County.

Public Displays

The program will display informational posters in public offices open to the public. All graphic presentation concerning the HOME or CDBG program will display the HUD Equal Opportunity Housing logo or slogan.

Subsidized Housing Owners' Notice

The program provides funding to nonprofit organizations for the construction and/or rehab of housing for rent to qualified low/moderate income persons. As part of the application process each organization will be required to include in its application a plan to implement Fair Housing Requirements.

Landlord/Tenant Notice

The program has a relationship with a number of other department agencies and nonprofit organizations that deal directly with landlords and tenants. The program will work with them to provide both landlords and tenants with a copy of a fact sheet/brochure developed by the Bucks County Office of Consumer Protection to inform each of their rights and obligations under Fair Housing.

Funding Recipient Notice

All funding recipients (e.g., housing developers, municipalities) will be provided with a copy of the AI and, where appropriate, recipients will be required to advertise the funding received, their commitment to equal opportunity, and access to decent and affordable housing, and bidding contracts by minority and women-owned businesses.

LANDLORD AFFIRMATIVE MARKETING

Each organization receiving funding assistance under the program for the development or rehabilitation of housing units (rental or ownership) will be required to comply with the following affirmative marketing requirements:



Vacancy Notification

Notification to the Bucks County Housing Authority of a unit available to a Certificate or Voucher Holder, and the Bucks County Department of Community and Business Development when vacant units are available for renting.

Vacancy Advertisement

Advertisement in a newspaper of general circulation in the community, which shall include the "Equal Housing Opportunity" slogan or logo;

Annual Report

Provide the Department an annual report which will include information on the demographic characteristics of the tenants and the amount of rent, charged to each unit.

AFFIRMATIVE MARKETING RECORDS

The Bucks County Department of Community and Business will maintain records attesting to the actions taken by the program and owners to affirmatively market units. Namely, the records will include: copies of advertisements placed by the program in media of general circulation; copies of correspondence relating to ongoing contracts and rental surveys; log of telephone calls and personal contacts made by lower income persons seeking information or references pertaining to affirmative marketing, federal fair housing laws, or related questions. Maintain records documenting how vacancies were advertised within 90 days following unit rehabilitation, and the gender, ethnic, and racial composition of the responses received.

RESPONSIBLE ENTITY

The Director of the County's Department of Community and Business Development will also be the Director of the Minority/Women Business Outreach Program. The Director has direct access to the Chief Elected official, the Chairman of the Bucks County Commissioners.

ASSESSMENT OF SUCCESS OF OUTREACH ACTIVITIES

The County will collect an annual report from owners, tally the records of program participants, document outreach efforts, and assess the efficacy of these efforts annually. The program will evaluate the information compiled and evaluate the degree to which statutory and policy objectives were met.

CORRECTIVE ACTION

As part of the evaluation, the program will examine whether persons from various ethnic and racial groups in Bucks County applied for or became tenants of units that were affirmatively marketed. If one or more groups within the context of the existing socio-demographic composition is not represented, the program will review its procedure to ascertain which procedures have been effective, which have not, and any changes or additional affirmative marketing efforts that will be required to make the program more effective.

The program will take the necessary corrective action if it determines that a participating property owner has failed to carry out the affirmative marketing efforts prescribed in participation agreement or contract. If the property owner continues to disregard the program notification of its failure to comply with the affirmative marketing efforts outlined in the participation agreement, the program will consider one or more of the following actions:

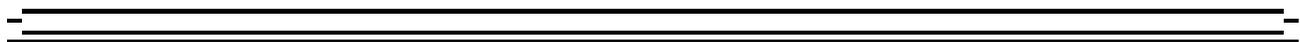
Termination of Participation

The program will disqualify the property owner from any current and future assistance made by the HOME program.

Declare Loan in Default

The program will declare the loan in default of the terms of the participation agreement and may exercise the stipulation clause requiring immediate payment of the loan.

All actions will be preceded by adequate notice and the opportunity to allow the property to be in compliance, along with the appropriate counseling by the program to the homeowner.



MINORITY/WOMEN BUSINESS OUTREACH GUIDELINES

It is the policy of Bucks County to provide equal opportunity for participation of licensed minority and women owned business (MBE/WBE) in bidding and performing work that is funded (in partial or in full) by CDBG or HOME money.

Identification and Inventory of Certified MBEs And WBEs

Bucks County has systematically encouraged minority and female participation in the Community Development Program since its inception in 1975. Annually, the staff updates a document listing state certified MBEs and WBEs, along with their capabilities, services, supplies, and/or products. The document also contains information on how to become certified by the Commonwealth of Pennsylvania and the US Small Business Administration (SBA). In partnership with the Pennsylvania Bureau of Minority and Women Business Opportunities, the SBA, the Bucks County Economic Development Corporation, the Bucks County Redevelopment Authority, the Bucks County Office of Employment and Training, and the Bucks County Community College, chambers of commerce, SCORE, and small business development centers the County will conduct an annual workshop to educate MBEs/WBEs on the requirements of doing business with the County, securing County contracts, and becoming certified with the Commonwealth of Pennsylvania as a certified MBE/WBE. The document will be updated annually. The program will also use the resources of the Pennsylvania Small Communities Program Division and the Bucks County Women's Advisory Council to identify qualified MBE/WBE organizations and assist them in obtaining state certification. Once a year, the program will update its listing of state certified MBEs/WBEs.

Promotion of Business Opportunities For MBE'S/WBE'S Using Media

CDBG and HOME Program activities will be publicly advertised; the availability and the amounts of funding will be published as well as the types of construction or development to be undertaken. The acceptability of responses from MBE's and WBE's will be explicitly stated. In addition, the County will advertise in the Morning Call (Upper Bucks), the Daily Intelligencer (Central Bucks), and the Courier Times (Lower Bucks) a notice explaining the County's policy and commitment to the inclusion of minority and women's business enterprises in all activities within its jurisdiction.

Contract/Subcontract Opportunities for MBEs/WBEs Information

The program will conduct periodic outreach efforts to inform certified MBEs/WBEs on the opportunities to take part in the competitive bidding process required for all projects receiving funding from the program. This will occur via direct mail and anytime funding is approved by the County Commissioners from the HOME, CDBG, ESG, or other federally sponsored program.

Solicitation and Procurement Procedures

Solicitation procedures will be similar to those carried out for Section 3 compliance under the Community Development Program. In addition, a directory of state-certified and SBA-certified small businesses in Bucks County will be sent out to each funding recipient as part of the funding documentation, with a request that certified MBE/WBE entrepreneurs be included in any solicitation for bids to supply products or services. The following specific steps will be taken:

- inclusion of qualified MBEs/WBEs on all solicitation lists;
- notification to MBEs/WBEs of record whenever project funding is provided; and,
- provision of technical assistance to MBEs/WBEs regarding program requirements, including bidding procedures.

Sponsoring of Meetings, Conferences, and Seminars

The program will conduct a number of activities, intended to inform both funding recipients and MBEs/WBEs of the program requirements and opportunities to participate in projects being assisted with program funding. In addition, staff is in periodic contact with local chambers, and with business, women, and minority organizations (e.g., Latino Leadership Alliance of Bucks County, Women's Business Forum of Bucks County) to explain the program and provide additional informational resources. Bucks County has a Women's Advisory Committee which will be the first source of help and information.

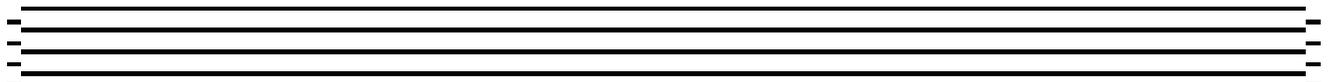


Compliance with Equal Employment Opportunity Requirements

All funding recipients of CDBG and HOME funding, along with their contractors and subcontractors will be required to comply with the federal Equal Employment Opportunity (EEO) requirements. The EEO requirements will be stated in the project general specifications, including certification of an employer Affirmative Action Plan. Contractors will be required to furnish the County with information on all employees working on a program-funded project including occupation, race, ethnicity, and gender. The information provided on form EE0-4 shall be forwarded to HUD Philadelphia Office for review by its Fair Housing and Equal Opportunity Division.

Maintenance of Centralized Records

The Bucks County Department of Community and Business Development will maintain a centralized record of WBE/MBE contractors and vendors. Subcontractors will be added to this file, and the HOME Program activities will be tracked and recorded along with the current CDBG statistical information.



Consolidated Plan Tables





Summary of Specific Annual Objectives





Project Worksheets





TABLE 3-B

ANNUAL HOUSING COMPLETION

GOALS





Continuum of Care Activity Flow





Affirmatively Marketing Guidelines





Citizen Participation Document





*Public Notifications & Public Hearing
Minutes*





Public Comments Received





*APPLICATION FOR FEDERAL
ASSISTANCE*

*HUD 424 FORMS FOR
CDBG, HOMIE, AND ESG*





GRANTEE
CERTIFICATIONS





*CENSUS BLOCK GROUP MAPS
FOR ACTIVITIES QUALIFYING ON A
LOW/MODERATE INCOME AREA BASIS*





*Population, Housing, and Income by Race
and Census Tract*





Information Sources





Definitions



