



CITY OF ALTOONA, PENNSYLVANIA
PROGRAM YEAR 2016
ANNUAL ACTION PLAN

Executive Summary

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

1. Introduction

The City of Altoona, Pennsylvania is an entitlement community receiving federal formula grants from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG) and the Home Investment Partnerships Program (HOME). The Fiscal Year 2016 Annual Action Plan represents the second year of the City's 5-Year Consolidated Plan for the Fiscal Years 2015 - 2019 as adopted by Altoona City Council and approved by HUD. These programs provide funding to the community to carry out a wide range of activities directed towards providing decent, safe, and sanitary housing, a suitable living environment, and expanded economic opportunities primarily for low and moderate income persons.

The FY2016 Annual Action Plan outlines proposed housing and community development objectives, activities, and budgets in the City of Altoona. The plan includes information regarding federal, state, and local funding resources, a description of each activity to be implemented, and other actions that the City will take to address barriers to affordable housing, support anti-poverty strategies, and facilitate fair housing.

2. Summarize the objectives and outcomes identified in the Plan

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

The following objectives and outcomes for Program Year 2016 have been identified during the 2015-19 Consolidated Plan process.

Housing Objective: Need to improve the quality of the housing stock in the community and to increase the supply of affordable, decent safe, accessible, and sanitary housing for homeowners, renters and homebuyers through housing rehabilitation, construction, counseling and promoting fair housing. Outcome:

Homeless Objective: Need for housing opportunities and services for homeless persons and persons at-risk of becoming homeless by encouraging local agencies to apply for funds to expand their operation and support services by creating additional units for emergency shelter, transitional housing and permanent supportive housing. Also the development of housing for the homeless and disabled. Also

the support of social services, programs, and facilities for the elderly, persons with disabilities and persons with other special needs. Continued cooperation and participation in the planning efforts with the Continuum of Care. Outcome:

Community Development Objective: Need to improve community facilities, infrastructure, public services and the quality of life in the City of Altoona. This can be accomplished by rehabilitation or new construction to improve physical, visual and accessibility of public facilities. Improve and increase public safety, programs for youth, the elderly and the disabled, including recreation programs, city services, and social services. Increase neighborhood policing, code enforcement and the demolition and clearance of dilapidated buildings throughout the City. Outcome:

Economic Development Objective: Need to increase employment, self-sufficiency, educational training and empowerment for the residents of the City of Altoona by supporting and encouraging non-profits, for-profits entities, and government agencies to create new jobs, retention of jobs, and job training. Encourage business and commercial growth through expansion and new development. Plan and promote the development and redevelopment of vacant commercial and industrial site in the City. Outcome:

Administration, Planning and Management Objective: Continued need for planning, administration, management, and oversight of federal, state and local funded programs. Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state and local laws and regulations. Outcome:

3. Evaluation of past performance

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

The City of Altoona has a good performance record and regularly meets the performance standards established by HUD. Each year the City prepares its Consolidated Annual Performance Evaluation Report (CAPER) and is submitted within ninety (90) days after the end of the reporting program year. In the 2014 CAPER, the City of Altoona expended 82.02% of its CDBG funds to benefit low and moderate income persons. The City expended 14.88% of its funds during the 2014 CAPER period on public service activities, which is below the statutory maximum of 15%. The City expended 14.88% of its funds during this CAPER period on Planning and Administration, which is below the statutory maximum of 20%. The City is also in compliance with the required 1.5 maximum drawdown ratio.

The HOME Program is being administered in a timely manner and in accordance with applicable activity limitations and match requirements. The City was not required to provide a match for FY 2015 HOME funds because the City satisfied the distressed criteria for participating jurisdictions in accordance with

HOME Program regulations. The City has also met the 15% Community Housing Development Organization (CHDO) requirement.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Altoona, in compliance with the Citizen's Participation Plan, advertised the schedule for preparing the 2016 Annual Plan and review of the 5-Year Consolidated Plan in the local newspaper (Altoona Mirror) on January 20, 2016. The City also had the schedule run on the Public Access Channel starting January 20, 2016 and on the City's Web Site. Contact was made with 5 radio stations to promote public participation in the hearings and emails to 43 non-profit agencies, 20 churches, 10 City Directors and 7 Elected Officials.

Two public hearings were held on February 3, 2016 and April 13, 2016 to provide information on the 2015-2019 Consolidated Plan and 2016 Annual Plan process and to accept comments on identified community needs, programs and projects. Copies of the Public Hearing minutes of the meeting are attached. The proposed 2016 List of Projects was displayed for a 30 day comment period in the local newspaper on March 23, 2016 and the City's Web Page before City Council's adoption on April 27, 2016.

5. Summary of public comments

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

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

All comments and view were accepted.

7. Summary

The City has followed its plan for citizen participation during the Program Year 2016 Annual Plan process.

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	ALTOONA	
CDBG Administrator		Department of Community Development
HOPWA Administrator		
HOME Administrator		Department of Community Development
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

The administering lead agency is the City of Altoona's Community Development Department for the Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) Programs. The Department of Community Development Director Lee C. Slusser, reports directly to the Mayor and City Manager. The Community Development Department is responsible for preparing the Five Year Consolidated Plans, Annual Plans, Environmental Review Records (ERR's), the Consolidated Annual Performance Evaluation Report (CAPER), monitoring, pay requests, contracting, and oversight of the programs on a day to day basis. In addition, the City of Altoona has a private planning consulting firm available to assist the City on an as needed basis.

Consolidated Plan Public Contact Information

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City of Altoona

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

1. Introduction

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

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

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

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

Table 2 – Agencies, groups, organizations who participated

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	All citizens	Three people in attendance and the news media		All comments were accepted and included in the minutes of the meeting	
2	Internet Outreach	All citizens	Information was emailed to Faith-Based Institutions, City Departments, Elected and Public Officials, Housing Agencies/Organizations, Fair Housing Organizations, Homeless Agencies and Providers, Social Service Agencies and Economic Development Agencies.	To be reported	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Altoona receives an entitlement grant from Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) Programs. The City of Altoona is no longer an entitlement community for the ESG Program.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,417,173	200,000	0	1,617,173	4,050,887	Based on a 5% decrease in funds each year.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	196,193	0	0	196,193	500,043	Based on a 5% decrease in funds each year.

Table 5 - Expected Resources – Priority Table

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

The City of Altoona will work with the Altoona Housing Authority on projects to upgrade the Housing Authority's housing stock. The Altoona Housing Authority will contribute funds to these projects.

STATE PROGRAMS

The Pennsylvania Housing Finance Agency (PHFA) provides loans and grants under the Penn Homes Program for development of rental housing and administers the Low Income Housing Tax Credit (LIHTC) Program for the Commonwealth of Pennsylvania.

The Pennsylvania department of Community and Economic Development (DCED) administers several programs related to affordable housing. The Housing and Community Development (HCD) Program provides loans and grants for acquisition and development of housing for low and moderate income persons.

The Pennsylvania Department of Community and Economic Development (DCED) issued a Keystone Community Grant to assist the City in a streetscape enhancement project along Broad Avenue.

Pennsylvania Department of Conservation and Natural Resources funds have been and will be used to leverage CDBG funds for streetscape and tree planting projects.

PRIVATE RESOURCES

Private investment, in the form of cash equity, private mortgage and other financing that may be available for housing. These resources can take many forms and may even be raised through obtaining either the Low Income Housing Tax Credits or an historic tax credit. Qualifying all of the activities of the private market far exceed the scope of the Consolidated Plan.

LOCAL RESOURCES

Operation "Our Town" a local philanthropy often contributes funds to the Altoona Law Enforcement Community to assist in dealing with the illegal drug trade issues. The City also utilizes HUD funds to operate the Altoona Police Bike Patrol, which plays a big role in curtailing the illegal drug trade. City capital planning and general funds are used to leverage federal funds for various public works projects, including street reconstruction, streetscaping, code/zoning enforcement, planning and policing. Approximately \$20,000 per year is budgeted for the Shade Tree Commission, which plants and maintains trees that compliment CDBG funded streetscaping projects.

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

The City of Altoona assists in providing land and infrastructure improvements to the local chapter of Habitat for Humanity to construct housing to serve low-to-moderate income families.

The city also provides an ongoing 50% matching funds through its HOME program for private landlords to upgrade or rehabilitate housing units that are rented to low income families and individuals.

Discussion

The City of Altoona will continue to use a variety of funds to address and accomplish the goals established in this Consolidated Plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HS-1 Housing Rehabilitation	2015	2019	Affordable Housing	Citywide	Housing Priority	CDBG: \$456,046 HOME: \$129,600	Rental units rehabilitated: 58 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	CD-1 Community Facilities	2015	2019	Non-Housing Community Development		Community Development Priority	CDBG: \$230,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 9840 Persons Assisted
3	CD-4 Public Safety	2015	2019	Non-Housing Community Development		Community Development Priority	CDBG: \$251,246	Public service activities other than Low/Moderate Income Housing Benefit: 18656 Persons Assisted
4	CD-5 Code Enforcement	2015	2019	Non-Housing Community Development		Community Development Priority	CDBG: \$58,447	Housing Code Enforcement/Foreclosed Property Care: 400 Household Housing Unit
5	CD-6 Slum and Blight	2015	2019	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$297,500	Buildings Demolished: 15 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	AM-1 Overall Coordination	2015	2019	Administration, Planning, and Management	Citywide	Administration, Planning, and Management Priority	CDBG: \$323,435 HOME: \$19,691	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	HS-1 Housing Rehabilitation
	Goal Description	Increase the supply of affordable, decent, safe, accessible and sanitary housing through the rehabilitation of existing owner-occupied and rental housing stock in the City.
2	Goal Name	CD-1 Community Facilities
	Goal Description	Improve the City's public facilities and infrastructure through rehabilitation and new construction.
3	Goal Name	CD-4 Public Safety
	Goal Description	Continue neighborhood policing to reduce the incidences of crime and violations of public safety in low- and moderate-income areas.
4	Goal Name	CD-5 Code Enforcement
	Goal Description	Continue a systematic code enforcement program to ensure that the existing housing stock will be decent, safe, and sanitary.
5	Goal Name	CD-6 Slum and Blight
	Goal Description	Remove and eliminate slum and blighting conditions throughout the City through demolition and clearance.

6	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of federal, state and local funded programs.

Table 7 – Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

AP-35 Projects – 91.220(d)

Introduction

The City of Altoona proposes to undertake the following activities with Program Year 2016 CDBG and HOME funds.

#	Project Name
1	Planning and Community Development Administration
2	Single Family Homeowner Rehabilitation
3	Safe Housing/Healthy Living
4	Blighted Property Program
5	Street Reconstruction
6	Street Light Enhancement
7	Neighborhood Police Patrol
8	AHA Pleasant Village Lead/Asbestos Abatement
9	HOME Program Administration
10	HOME Rental Rehabilitation
11	IDA-Woodrow Wilson Gardens Roof Installation

Table 8 – Project Information

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

The allocations and priorities were established by an online survey, stakeholder meetings, follow-up surveys from service providers, and public meeting during the 2015-19 Consolidated Plan. Obstacles to addressing underserved needs would be finding more federal resources to accomplish those activities and having local resources to pair with them to make successful projects.

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	Planning and Community Development Administration
	Target Area	Citywide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	CDBG: \$323,435
	Description	Operational budget for the Department of Community Development for general management, monitoring, coordination, oversight and evaluation of projects within the Community Development Block Grant Program and monitoring of activities necessary for effective planning implementation such as update of the City's Comprehensive Plan. Fair housing activities including eliminating housing discrimination through the promotion of fair housing using education programs, monitoring, research and community involvement.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 44,900 people will benefit from this activity.
	Location Description	1301 12th Street, Suite 400, Altoona, PA 16601

	Planned Activities	The National Objective is Administration The HUD Matrix Code is 21A General PPrograml Administration 570.206.
2	Project Name	Single Family Homeowner Rehabilitation
	Target Area	Citywide
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$405,546
	Description	The continued funding of citywide rehabilitation loans to low and moderate income homeowners. Funding for lead-based paint remediation to assist low/moderate income homeowners as part of the City's rehabilitation program.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 10 units will be rehabilitated.
	Location Description	This activity will benefit low- and moderate-income families in the City of Altoona
	Planned Activities	The Natioal Objective is Low/Mod Housing, 570.208(a)(3)(i)(C). The HUD Matrix Code is 14A Rehab; Single-Uit Residential, 570.202.
3	Project Name	Safe Housing/Healthy Living
	Target Area	Citywide
	Goals Supported	CD-5 Code Enforcement
	Needs Addressed	Housing Priority
	Funding	CDBG: \$58,447

	Description	In order to prevent slum and blight, daily routine inspections of low/moderate income areas of the City to identify and address property maintenance, housing violations, health-related violations, etc.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 13,210 people will benefit from this activity.
	Location Description	The activity will take place in the following census tracts: C.T. 1003 BG 1; C.T. 1004 BG 1; C.T. 1005 BG 1; C.T. 1007 BG 1,2,3; C.T. 1009 BG 3; C.T. 1014 BG 1; C.T. 1016 BG 1,2,3; C.T. 1017, BG 2,3,4; C.T. 1019 BG 1
	Planned Activities	The National Objective is Low/Mod Area 570.208(a)(1)(i). The Matrix Code is 15, Code Enforcement, 570.202(c).
4	Project Name	Blighted Property Program
	Target Area	Citywide
	Goals Supported	CD-6 Slum and Blight
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$297,500
	Description	Prevention or elimination of spot blight through property acquisition, relocation, safeguarding, demolition and disposition activities.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 15 properties will be addressed.
	Location Description	This activity will take place citywide.

	Planned Activities	The National Objective is Slum/Blight 570.208(b)(2). The Matrix Code is 04, Clearance and Demolition, 570.201(d).
5	Project Name	Street Reconstruction
	Target Area	
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$200,500
	Description	Revitalize existing public roadways in low to moderate income areas within the City of Altoona. The project will benefit residents to the immediate area improved by providing safer and easier access to their place of residence and also provide a means to the City of Altoona to keep public roadways from deterioration. Project will be administered by the City's Department of Engineering. Actual locations will be advertised for public review prior to project initiation.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 5,375 people will benefit from this activity.
	Location Description	This activity will take place in the low/moderate primarily residential areas of the following census tracts and block groups: C.T. 1003 BG 2; C.T. 1007 BG 1; C.T. 1009 BG 3; C.T. 1017 BG 2; C.T. 1018 BG 3
	Planned Activities	The National Objective is Low/Mod Area 570.208(a)(1)(i). The Matrix Code is 03K Street Improvements, 570.201(c).
6	Project Name	Street Light Enhancement
	Target Area	

	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$30,000
	Description	Upgrade 100 watt high pressure sodium to LED dusk to dawn fixtures in low/moderate income areas of the City. Project administered by the City's Department of Engineer. Actual locations will be advertised for public review prior to project initiation.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 5815 people will benefit from this activity.
	Location Description	The activity will take place in low/moderate income primarily residential areas of the City. C.T. 1003 BG 1,2; C.T. 1014 BG 1; C.T. 1016 BG 1,2,3.
	Planned Activities	The National Objective is Low/Mod Area 570.208(a)(1)(i). The Matrix Code is 03K, Street Improvements, 570.201(c).
7	Project Name	Neighborhood Police Patrol
	Target Area	
	Goals Supported	CD-4 Public Safety
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$251,246
	Description	Community policing program in the low/moderate income primarily residential neighborhoods of the City. Also providing service to the Evergreen Manors low/moderate income housing development.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 18,656 people will benefit from this activity.
	Location Description	This activity will take place in the following Census Tracts: C.T. 1003 BG 1,2; C.T. 1004 BG 1; C.T. 1005 BG 2; C.T. 1007 BG 1,2,3; C.T. 1009 BG 2,3; C.T. 1014 BG 1; C.T. 1015 BG 3; C.T. 1016 BG 1,2,3; C.T. 1017 BG 2,3,4; C.T. 1018 BG 3; C.T. 1019 BG 1,2 Total persons 18,280 with 11,490 I/m or 63% L/M and Evergreen Manors 5919 Evergreen Court 376 I/m persons
	Planned Activities	The National Objective is Low/Mod Area 570.208(a)(1)(i). The Matrix Code is 05I, Crime Awareness, 570.201(e).
8	Project Name	AHA Pleasant Village Lead/Asbestos Abatement
	Target Area	
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$50,500
	Description	The Altoona Housing Authority will utilize CDBG funds to address environmental issues (lead and asbestos) on 120 housing units second story windows.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 120 housing units will benefit from this activity. The 120 housing units will be counted, when complete, in project #15-09 activity #1054. This project is adding additional funding to the already established project/activity for window replacement.
	Location Description	This activity is located at 2700 Pleasant Valley Boulevard, Altoona, PA 16602
	Planned Activities	The National Objective is Low/Mod Housing, 570.208(a)(3). The Matrix Code is 14C Public Housing Modernization 570.202(a)(2)
9	Project Name	HOME Program Administration

	Target Area	
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Priority
	Funding	HOME: \$19,691
	Description	Administration costs to provide for staffing to oversee HOME funded projects.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 44,900 individuals will benefit from this activity.
	Location Description	This activity will take place at 1301 12th Street, Suite 400, Altoona, PA 16601
	Planned Activities	
10	Project Name	HOME Rental Rehabilitation
	Target Area	Citywide
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	HOME: \$129,600
	Description	This rehab program consists of a 50/50 match. Units will be made available to income eligible tenants to comply with HOME affordable period requirements. Structures located within the City's limits which contain substandard rental units are eligible.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 8 housing units will benefit from this activity.

	Location Description	This activity will take place citywide.
	Planned Activities	The National Objective is 570.208(a)(3). The Matrix Code is 14B, Rehabilitation; Multi-Unit Residential, 570.202.
11	Project Name	IDA-Woodrow Wilson Gardens Roof Installation
	Target Area	
	Goals Supported	HS-1 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	HOME: \$47,622
	Description	Replacement of the original roof at the Woodrow Wilson Gardens development for very low-income elderly households
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 50 housing units for very low income elderly will benefit from this activity.
	Location Description	409 Eveningtide Avenue, Altoona, PA 16602
	Planned Activities	The National Objective is 570.208(a)(3) The Matrix Code is 14B, Rehabilitation, Multi-Unit Residential, 570.202.

AP-50 Geographic Distribution – 91.220(f)

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

The following information provides a profile of the population, age, and racial/ethnic composition of the City of Altoona. This information was obtained from the U.S. Census Bureau American Factfinder website, <http://factfinder.census.gov>. The 2007-2011 American Community Survey 5 Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the City of Altoona. The 5 year estimates are the most recent data available for the City. The 2010 U.S. Census data is included where possible.

Population:

Key points are:

- Between 1980 and 2010, the population decreased by approximately 18.8%
- The City population was 46,662 in 2011.

Age:

Key points are:

- Median age in Altoona is 38.7 years old
- Youth under age 18 account for 23.6% of the population
- Seniors age 62 or over are 19.0% of the population

Race/Ethnicity:

Composition from 2007-2011 American Community Survey Data:

- 3.4% are Black or African American
- 94.1% are White
- 0.8% are Asian
- 0.3% Some Other Race
- 1.3% are Two or More Races
- 1.2% are Hispanic or Latino

Income Profile:

The Median Income for a family of four (4) in the Altoona, Pennsylvania HMFA is \$54,810 for 2015. The following is a summary of income statistics for the City of Altoona:

At the time of the 2007-2011 American Community Survey, median household income in the City of Altoona was \$35,052 which was significantly lower than Blair County (\$43,243) and the Commonwealth of Pennsylvania (\$52,548).

- 36.8% of households have earnings received from Social Security income.
- 5.7% of households have earnings received from public assistance.
- 20.3% of households have earnings, received retirement income.
- 40.9% of female headed households were living in poverty.
- 28.4% of all youth under 18 years of age were living in poverty.

Low/Mod Income Profile:

The low- and moderate-income profile for City of Altoona is a measurement of the area's needs. The City of Altoona has an overall low- and moderate-income percentage of 44.82%.

Economic Profile:

The following illustrates the economic profile for the City of Altoona as of the 2007-2011 American Community Survey:

- 25.6% of the employed civilian population had occupations classified as management, business, science, and arts.
- 30.0% of the employed civilian population had occupations classified as sales and office.
- 20.7% were in the service sector.
- The education, health, and social service industry represented 26.8% of those employed.
- 12.5% of workers were considered in the government class.

According to the U.S. Labor Department, the preliminary unemployment rate for Altoona in December 2014 was 4.3% compared to a preliminary rate of 4.4% in Blair County, a preliminary rate of 5.0% for the Commonwealth of Pennsylvania in December, 2014, and a national unemployment rate of 5.6% in December 2014.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City is not only attempting to meet the needs of the community but also affirmatively further fair housing. It is essential t engage in not only community building activities and funds needed

improvements in low and moderate income areas but also to provide opportunities for residents to live in non-impacted areas.

Discussion

Not Applicable

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Altoona will utilize the CDBG and HOME funds to rehabilitate affordable housing units. The one year goals for affordable housing in the City of Altoona for FY 2016 are the following:

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	68
Special-Needs	0
Total	68

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	68
Acquisition of Existing Units	0
Total	68

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Altoona will undertake the following activities to address affordable housing:

- **CD-16-02 Single Family Homeowner Rehabilitation** - The continued funding of citywide rehabilitation loans to low and moderate income homeowners. Funding for lead-based paint remediation to assist low/moderate income homeowners as part of the City's rehabilitation program.
- **CD-16-08 Altoona Housing Authority Pleasant Village Lead/Asbestos Abatement**- The Altoona Housing Authority will utilize 2016 CDBG funding along with 2014 and 2015 funding to assist with lead/asbestos abatement before replacing the windows in 120 units at Pleasant Village Housing Development.
- **HOME-16-10 HOME Rental Rehabilitation Program** - This rehabilitation program consists of a 50/50 financial match. Units will be made available to income eligible tenants and comply with HOME affordable period requirements. Structures located within the City's limits which contain substandard rental units are eligible.
- **HOME-16-11 CHDO Project** - Improved Dwellings for Altoona - Woodrow Wilson Gardens Roof Installation for the very low income elderly households.

AP-60 Public Housing – 91.220(h)

Introduction

The Altoona Housing Authority is the public housing agency that serves the City of Altoona. The mission of the Housing Authority of the City of Altoona is to provide decent, safe, and sanitary housing to the residents receiving assistance through the Public Housing and Section 8 Housing Choice Programs in an efficient and professional manner.

The Housing Authority owns and manages 536 units of public housing, of which 27 units are accessible. In addition, the Housing Authority administers 990 Vouchers Housing Choice Vouchers. A total of 25 Enhanced Vouchers were under contract on March 15, 2016. In addition, the Altoona Housing Authority manages 29 Veterans Affairs Affordable Housing (VASH) Vouchers.

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

During FY 2016, the City of Altoona will continue to cooperate with the Altoona Housing Authority in the Pleasant Village Rehabilitation by providing additional funds from this 2016 year to abate lead and asbestos for the 2015 window replacement project at 2700 Pleasant Valley Boulevard, Altoona, PA 16602.

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

The Altoona Housing Authority is improving public safety and crime prevention at its public housing communities. Safety measures are a high priority due to the increase in violent and drug-related crimes. Based on interviews with the Housing Authority staff and Board, if patrolling were increased in and around the housing developments, safety would be increased and crime would decrease. If officers were patrolling on the ground, on foot or on bikes, it would create a more noticeable presence of law enforcement in the public housing communities, which could decrease incidences of crime and violence.

A goal of the Altoona Housing Authority is to instill a sense of pride in their residents so that they want to engage in "community policing". The Housing Authority will continue its Neighborhood Watch Program in an effort to incorporate residents in increasing public safety within public housing communities. The Altoona Housing Authority wants to make their housing developments are suitable places for families and children to reside.

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

Not Applicable. The Altoona Housing Authority is designated as a "high performer".

Discussion

Not Applicable.

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

Introduction

The City of Altoona is a member of the Central Regional Homeless Advisory Board (RHAB) Continuum of Care – PA-507. The Central Regional Homeless Advisory Board Continuum of Care contains twenty-one (21) member counties: Lycoming, Clinton, Union, Columbia, Northumberland, Centre, Snyder, Mifflin, Juniata, Perry, Cumberland, Adams, Lebanon, Cambria, Blair, Huntingdon, Franklin, Somerset, Bedford, Fulton, and Montour.

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

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

The CoC annually funds a Supportive Services Only Program that is operated in Altoona/Blair County by the Blair County Community Action Agency. The grant provides \$105,966 to operate the program. Services are provided to both sheltered and unsheltered persons. During the most recently completed program year that ended on 09/30/2014 the program served 163 adults and 90 children. All persons served are assessed to determine their individual needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Family Shelter in Altoona is operated by Family Services Inc. The annual budget to operate the shelter is \$193,147. During the program year of 7/1/2013-6/30/2014 148 persons representing 5756 shelter days were served by the shelter. It is widely recognized in the community that there are insufficient shelter beds to meet the need. Family Services Inc. is actively searching for a larger facility to address this unmet need.

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

The CoC annually funds two transitional housing programs that are operated in Altoona/Blair County by the Blair County Community Action Agency. One is named simply “The Transitional Housing Program” and serves the general public. The second program is named the “Journey Program” and is targeted to 18-25 year olds who have a mental or physical disability but are able to live independently. These two programs offer a variety of supportive services to clients to assist them in the transition to permanent

housing. These services include; life skills, employment services, clothing, furniture, general case management, housing search, budget counseling etc. The Transitional Housing Program (THP) grant annually provides \$361,937 to operate the program. During the most recently completed program year that ended on 09/30/2014 the THP program served 67 adults and 58 children. Of the persons who exited the program 78% exited into permanent housing. The Journey Program grant annually provides \$181,668 to operate the program. During the most recently completed program year that ended on 09/30/2014 the Journey program served 32 adults and 15 children. Of the persons who exited the program 59% exited into permanent housing.

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

There are no specific programs designed to address individuals and families who are: being discharged from publicly funded institutions and systems of care. The Emergency Solutions Grant Program (ESG) has been operated to help low-income families from becoming homeless. Both the City of Altoona and Blair County operated the ESG program in the past. One subcontractor (Blair County Community Action) used \$58,386 in ESG funds to provide Homeless Prevention Services to 38 families from becoming homeless between 10/01/2013 and 09/30/2014.

Discussion

Not Applicable.

One year goals for the number of households to be provided housing through the use of HOPWA for:
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

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

Introduction

The City of Altoona in its most recent Analysis of Impediments to Fair Housing Choice has identified the following changes to the City's Zoning Ordinances:

- Add under Title Three, Article 1, Section 101. Purpose, a new subsection titled, "Fostering Housing Choice and Affirmatively Furthering Fair Housing."
- Add a definition for, "Accessibility" and "Visibility" to the definition section of the Zoning Ordinance.

There are no known public policies in the City of Altoona that are barriers to affordable housing. The City Planning and Community Development monitors the following:

- Tax policies affecting land and other properties
- Land use controls
- Zoning Ordinance
- Building Code
- Fees and charges

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

Impediment 6: Public Policies

The City's Zoning Ordinance needs additional definitions and provisions concerning Fair Housing.

Goal: The City Zoning Ordinance will affirmatively further fair housing.

Strategies: In order to meet this goal, the following activities and strategies should be undertaken:

- **6-A:** Add under Title Three, Article I, Section 101. Purpose, a new subsection titled, "Fostering Housing Choice and Affirmatively Furthering Fair Housing."
- **6-B:** Add a definition for, "Accessibility" and "Visitability" to the definition section of the Zoning Ordinance.

Discussion

Not Applicable.

AP-85 Other Actions – 91.220(k)

Introduction

The City of Altoona has developed the following actions which addresses obstacles to meeting underserved needs, fosters affordable housing, reduces lead-based hazards, reduces the number of poverty families, develops institutional structures, and enhances coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The primary action taken in addressing obstacles to meeting underserved needs is identifying additional financial resources and leveraging funds with available state and local fund resources. An additional strategy for meeting unmet needs is to coordinate with other local service providing organizations so to minimize duplication of service and maximize collaborative efforts to meet identified needs. These are the primary strategies utilized in meeting unmet needs.

Actions planned to foster and maintain affordable housing

With the limited CDBG and HOME funding available, the City intends to continue to increase its supply of affordable housing by rehabilitating homes for eligible homeowners and constructing new homes through its CHDO and Habitat for Humanity. Given the resources available, this will reduce, although not eliminate, barriers to affordable housing. Our support for code enforcement and policing services also helps preserve housing units, keeping them in the market and reducing prices. Our annual affordable housing goals are identified in Table 3B.

Actions planned to reduce lead-based paint hazards

The City intends to reduce the number of housing units containing lead-based paint hazards by 18 this year using CDBG (Single Family Homeowner Rehab Program) and HOME funds (Rental Rehabilitation Program)

Actions planned to reduce the number of poverty-level families

Virtually all of the City's housing activities, programs, and projects are intended to benefit low and moderate

income persons, and moreover, to reduce the number of poverty-level families. One of the City's primary anti-poverty components of the CDBG program is to provide safe and sanitary housing for the low and moderate income individuals residing in the City. Because two-thirds of City residents own

their home, a high percentage in comparison with State and National figures, maintaining low to moderate

income residents in their own home is a primary component of the City's antipoverty program. The City addresses this through its ongoing single family housing rehabilitation program. Providing safe and affordable housing opportunity for the low to moderate income population is a major deterrent to poverty.

moderate income population

Actions planned to develop institutional structure

The Department is aware of a few minor gaps in delivery of services in Altoona. These gaps are not related to institutional capabilities, but rather in insufficient funding of the services. The staff and agencies are aware of these areas and are working with providers and agencies to develop appropriate solutions.

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

The City of Altoona created the Altoona Housing Authority (AHA), a body independent of city government whose members are appointed for staggered terms of office by the Mayor with a concurring vote from Altoona City Council. This organizational relationship is determined by Pennsylvania law.

The administrative activities of the agency are determined in accordance with Pennsylvania law and agency policy, including hiring, contracting and procurement. The relationships between the Altoona Housing Authority and the City of Altoona can be delineated by contract for specific projects. The City and the Housing Authority cooperate in providing police protection to the housing projects and provide funding assistance for specific housing projects. The City also reviews and concurs on capital improvements conducted by the AHA and provides annual inspections on rental units under the City's rental inspection program. The construction of new developments or the demolition or disposition of existing developments is within the exclusive purview of the Housing Authority, although the authority consults routinely with the City of Altoona on these matters.

Discussion

Not Applicable.

Program Specific Requirements

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

Introduction

The City of Altoona receives an annual allocation of CDBG and HOME funds. Since the City receives these Federal allocations, the questions below have been completed as they are applicable. The City of Altoona anticipates that it will receive up to \$100,000 in program income from the repayment of Housing Rehabilitation Loans and \$100,000 from the Economic Development Loan Fund Program. These funds have been included in the FY 2016 Program Year Budget. There are no existing Program Income Funds that have been received and which have not been programmed.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	200,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	200,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	77.00%

Annual Action Plan 40
2016

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

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

The City of Altoona does not anticipate the receipt of any additional program income funds prior to July 1, 2016 that has not yet been programmed. Not applicable

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:
 - A. The housing must be single-family housing.
 - B. The housing must be modest housing as follows:
 - a. In the case of acquisition of newly constructed housing or standard housing, the housing has a purchase price for the type of single-family housing that does not exceed 95 percent of the median purchase price for the area, as established by HUD.
 - b. In the case of acquisition with rehabilitation, the housing has an estimated value after rehabilitation that does not exceed 95 percent of the median purchase price for the area, as established by HUD.
3. The housing must be acquired by a homebuyer whose family qualifies as a low-income family as determined by the HOME Investment Partnership Program and the housing must be the principal residence of the family throughout the period described in paragraph 4.
4. *Periods of affordability.* The HOME-assisted housing must meet the affordability requirements for not less than the applicable period specified in the following table, beginning after project completion. The per unit amount of HOME funds and the affordability period that they trigger are described more fully in paragraph 5 (recapture) of this section.

Affordability requirements will be incorporated into lease-purchase agreements, lien agreements, and through deed restriction.

- If the homeownership assistance amount per-unit is under \$15,000, the minimum period of affordability is 5 years
- If the homeownership assistance amount per-unit is between \$15,000 and \$40,000, the minimum period of affordability is 10 years
- If the homeownership assistance amount per-unit is over \$40,000, the minimum period of affordability is 15 years

5. *Recapture.* The participating jurisdiction (PJ) recoups all or a portion of the HOME assistance to the homebuyers, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability. The period of affordability is based upon the total amount of HOME funds subject to recapture. If the homebuyer or the homeowner breaches the terms and conditions for any reason, e.g. no longer occupies the property as his/her/their/ principal residence, the full amount of the subsidy is immediately due and payable.

a. *Reduction during affordability period.* The PJ will reduce the HOME investment amount to be

recaptured on a prorata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period at the following rate. Five (5) year period-1/60th per month, ten (10) year- 1/120th per month, fifteen (15) year-1/180th per month.

b. *Shared net proceeds*. If the net proceeds are not sufficient to recapture the reduced amount of HOME investment as provided for in paragraph 5 (a) plus enable the homeowner to recover a “Fair Return on Investment”, the amount of the homeowner’s downpayment and any capital improvement investment made by the owner since purchase. The PJ may share the net proceeds. The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs. The net proceeds will be divided proportionally as set forth in the following mathematical formulas:

$(\text{HOME Investment} / (\text{HOME Investment} + \text{Homeowner Investment})) \times \text{Net Proceeds} = \text{HOME amount to be recaptured}$

$(\text{Homeowner Investment} / (\text{HOME Investment} + \text{Homeowner Investment})) \times \text{Net Proceeds} = \text{Amount to homeowner}$

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

(Continued from Question 2)

c. Amount subject to recapture. The HOME investment that is subject to recapture is based on the amount of HOME assistance that enabled the homebuyer to buy the dwelling unit. This includes any HOME assistance that reduced the purchase price from fair market value to an affordable price, but excludes the amount between the cost of producing the unit and the market value of the property (i.e. the development subsidy). If the HOME assistance is only used for the development subsidy and therefore not subject to recapture, a resale option must be developed and used.

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

e. Upon any refinancing, sale or other disposition of the property following the affordability period, the loan provided by the City and the additional mortgage assistance loan, where applicable, shall become due and payable immediately. In the event that the lending institution mortgage is paid off in full, the full amount of these loans shall become due and payable within ninety (90) days thereafter.

Resale Provisions. The resale policy is enforced through the use of a Restrictive Covenant signed by the homebuyer at closing. The Restrictive Covenant will specify:

1. the length of the affordability period (based on the dollar amount of HOME funds invested in the unit; either 5, 10, or 15 years);
2. that the home remain the Buyer's principal residence throughout the affordability period; and
3. the conditions and obligations of the Owner should the Owner wish to sell before the end of the affordability period, including:
 - a. the Owner must contact the City of Altoona Planning and Community Development Department or its representative in writing if intending to sell the home prior to the end of the affordability period;
 - b. The subsequent purchaser must be low-income as defined by HOME, and occupy the home as his/her new purchaser's primary residence for the remaining years of the affordability period. (However, if the new purchaser receives direct assistance through a HOME-funded program, the affordability period will be re-set according to the amount of assistance provided); and

c. The sales price must be affordable to the subsequent purchaser; affordable is defined as limiting the Principal, Interest, Taxes and Insurance (PITI) amount to no more than 30% of the new purchaser's monthly income.

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

HOME funds may be used to refinance existing debt of multi-family properties that were developed by locally based housing organizations and in which HOME funds are also being used for eligible rehabilitation costs, consistent with 24 CFR 92.206(b)(2), subject to meeting the following conditions:

1. Refinancing is necessary to permit or continue affordability under 24 CFR 92.252.
2. The amount of HOME funds provided for refinancing costs cannot exceed 51% of the combined total cost for eligible rehabilitation costs and refinancing costs. The funds to be used for rehabilitation and refinancing may include sources other than HOME funds, but a minimum level of \$2,000 per unit of HOME funds must be used for eligible rehabilitation costs.
3. Before providing HOME funds, the City shall review the management practices of the owner to ensure that disinvestment in the property has not occurred, that the long-term needs of the project can be met, and that the refinancing will help to ensure the affordability of the units to very low and low-income households over the period of affordability.
4. In its written approval of the HOME funds, the City shall specify that the new investment is being made to maintain current affordable units.
5. Refinancing will be limited to projects that have previously received an investment of public funds.
6. Refinancing of multi-family properties shall be eligible anywhere in the City of Altoona.
7. The minimum period of affordability for refinancing of multi-family properties shall be 15 years.
8. The HOME funds cannot be used to refinance multi-family loans made or insured by any other federal program, including CDBG funds.

Discussion

(Resale, Recapture Continued)

Fair Return on Investment. The City of Altoona will administer its resale provisions by ensuring that the Owner receives a fair return on his/her investment and that the home will continue to be affordable to a specific range of incomes. Fair Return on Investment means the total homeowner investment which includes the total cash contribution plus the approved capital improvements credits as described below:

1. The amount of down payment;
2. The cost of any capital improvements, documented with receipts provided by the homeowner, including but not limited to:
 - a. Any additions to the home such as a bedroom, bathroom, or garage;
 - b. Replacement of heating, ventilation, and air conditioning systems;
 - c. Accessibility improvements such as bathroom modifications for disabled or elderly, installation of wheel chair ramps and grab bars, and any and all of which must have been paid for directly by the Owner and which were not installed through a federal, state, or locally-funded grant program; and
 - d. Outdoor improvements such as a new driveway, walkway, retaining wall, or fence.

NOTE: All capital improvements will be visually inspected to verify their existence.

3. The percentage of change as calculated by the Housing Price Index (HPI) Calculator of the Federal Housing Finance Agency. The HPI Calculator is currently located at www.fhfa.gov and projects what a given house purchased at a point in time would be worth today if it appreciated at the average appreciation rate of all homes in the area. The calculation shall be performed for the Altoona, PA Metropolitan Statistical Area.

Affordability to a Range of Buyers. The City will ensure continued affordability to a range of buyers, particularly those whose total household incomes range from 65 percent to no greater than 80 percent MFI.

Sales prices shall not be set such that the amount of Principal, Interest, Taxes and Insurance does not exceed 30 percent of the new Buyer's annual income. The affordable sales price shall not exceed the applicable Market Limit as established and provided by HUD for the Altoona area.

7. *Lease-purchase.* The lease-purchase agreement must be ratified within nine (9) months of the date of completion of construction or rehabilitation. The homebuyer must qualify as a low-income family at the

time the lease-purchase agreement is signed. The homebuyer must provide completion certification of housing counseling training. The housing must be purchased by the homebuyer within thirty-six (36) months of signing. If the housing is not transferred to a homebuyer within this time frame the unit must be rented to an income eligible tenant in accordance with HOME affordability requirements for rental housing.

8. *Contract to purchase.* The sales contract must be ratified within nine (9) months of the date of completion of construction or rehabilitation. The homebuyer must qualify as a low-income family at the time the contract is signed. The homebuyer must provide completion certification of housing counseling training. If the housing is not transferred to a homebuyer within this time frame the unit must be rented to an income eligible tenant in accordance with HOME affordability requirements for rental housing.

9. Homeownership is defined as ownership in fee simple title or a 99-year leasehold interest in a one-to-four unit dwelling. The ownership interest may be subject only to the restrictions on mortgages, deeds of trust, or other liens or instruments securing debt on the property as approved by the PJ.

10. Underwriting and Market Analysis shall be conducted by the Subrecipient/Developer or homebuyer's financial lending institution and submitted to the City for review and approval.