

NOTICE OF PUBLIC HEARING AND DISPLAY CITY OF ALTOONA, PENNSYLVANIA FY 2026 ANNUAL ACTION PLAN

Notice is hereby given that the City of Altoona, Blair County, PA has prepared an Annual Action Plan for FY 2026. In accordance with the regulations and requirements of the U.S. Department of Housing and Urban Development (HUD), the drafts of these plans will be on public display for a period of 30 days, beginning Thursday, May 7, 2026, through close of business on Friday, June 5, 2026. The plan will be on display at the following locations: the Altoona Housing Authority, 2700 Pleasant Valley Boulevard; the Altoona Area Public Library, 1600 5th Avenue; City Hall in the City Clerk's Office and the Community Development Department, 1301 12th Street; and online at <https://www.altoonapa.gov>. Any person who would like to receive an electronic copy of these draft documents may email planning@altoonapa.gov.

Written or oral comments will be accepted through close of business, Friday, June 5, 2026. Comments may be directed to Ms. Diana White, Deputy Director/CDBG Manager by phone at (814) 949-2477 or 711 for TTY/TDD, or email at planning@altoonapa.gov, or mail or in person at 1301 12th Street, Suite 400, Altoona, PA 16601.

The City will hold a public hearing on Wednesday, June 3, 2026, at 5:00 p.m. at the City of Altoona Training Facility and Council Chambers, 1320 Washington Ave, Altoona, PA 16601, and will be streamed live on the Altoona Public Access Channel 14 and the City of Altoona's YouTube channel. The purpose of the public hearing is to present the draft FY 2026 Annual Action Plan for the use of Community Development Block Grant (CDBG) funds in the amount of \$ 1,515,627.00, CDBG program income in the amount of \$80,000, and HOME Investment Partnership Program funds in the amount of \$ 290,874.28. If residents require special arrangements to accommodate their participation in the public hearing, please call Ms. Diana White, Deputy Director/CDBG Manager at (814) 949-2477 or 711 for TTY/TDD services, or email planning@altoonapa.gov to make those arrangements.

The draft FY 2026 Annual Action Plan was prepared after conducting a public hearing on housing and community development needs and meetings with City staff and officials. The City will submit the FY 2026 Annual Action Plan to City Council at the regularly scheduled Council Meeting on Monday, June 8, 2026, for authorization to submit the documents to HUD no later than Friday June 19, 2026.

If the City undertakes an activity that would result in the displacement of families or individuals, the City will utilize its policy for minimizing such displacement. Furthermore, the City is responsible for replacing all low- and moderate-income housing units that may be demolished or converted as a result of CDBG Funds.

All interested persons, groups, and organizations are encouraged to participate in this public hearing and will be given the opportunity to present comments concerning the proposed plans and use of Federal funds under the FY 2026 Annual Action Plan.

Matt Pacifico, Mayor
City of Altoona

Publish on Wednesday, May 6, 2026
Proof of Publication Requested



CITY of ALTOONA

1301 12th Street

Altoona, Pennsylvania 16601

FY 2026 Annual Action Plan

*For Submission to HUD for the
Community Development Block Grant Program &
HOME Investment Partnership Program*

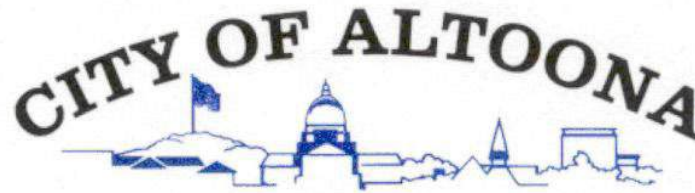
June 2026

Honorable Matthew A. Pacifico
Mayor, City of Altoona



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

1. Introduction

The City of Altoona, Pennsylvania is an entitlement jurisdiction under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs. In compliance with HUD regulations, the City of Altoona has prepared this FY 2026 Annual Action Plan for the period of July 1, 2026 through June 30, 2027. The Annual Action Plan is a strategic plan for the implementation of the City's Federal programs for housing and community development activities within the City of Altoona. The proposed activities will principally benefit low- and moderate-income residents of the City.

The FY 2026 Annual Action Plan outlines the actions to be undertaken between July 1, 2026 and June 30, 2027 with the Federal CDBG and HOME funds received by the City of Altoona. It is a collaborative planning process between the City, the community at large, social service agencies, housing providers, community development groups, and economic development agencies. The process was implemented through a series of public meetings, stakeholder roundtable discussions, community surveys, statistical data, and reviews of previous community development plans.

This is the second Annual Action Plan under the City's FY 2025-2029 Five Year Consolidated Plan. The Five Year Consolidated Plan established the City's priorities and goals for the next five (5) year period and outlined the specific initiatives the City will undertake to address these goals by encouraging the development of decent affordable housing, promoting a suitable living environment, and expanding economic opportunities.

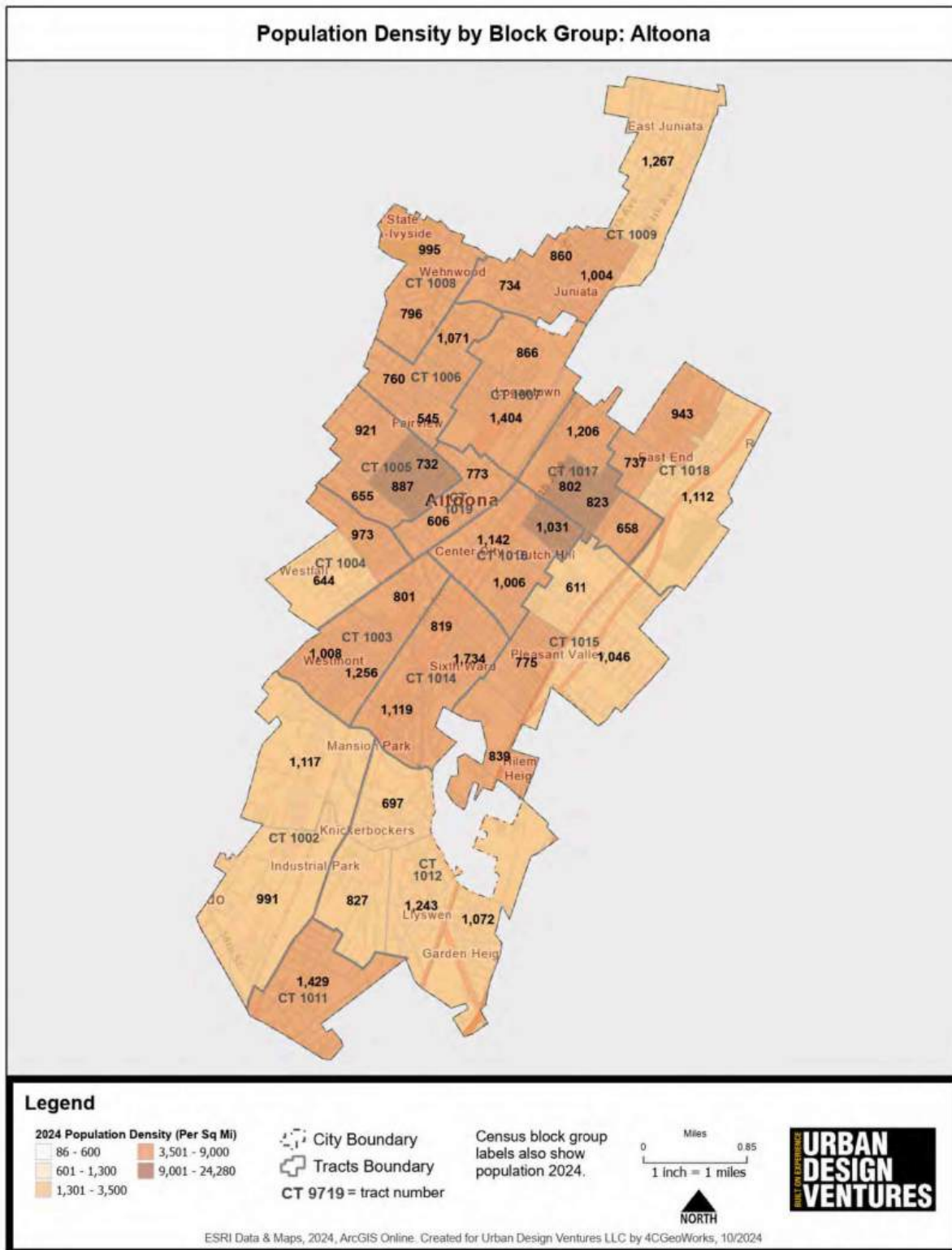
Maps:

Included in this Plan are the following maps illustrating the demographics of the City of Altoona:

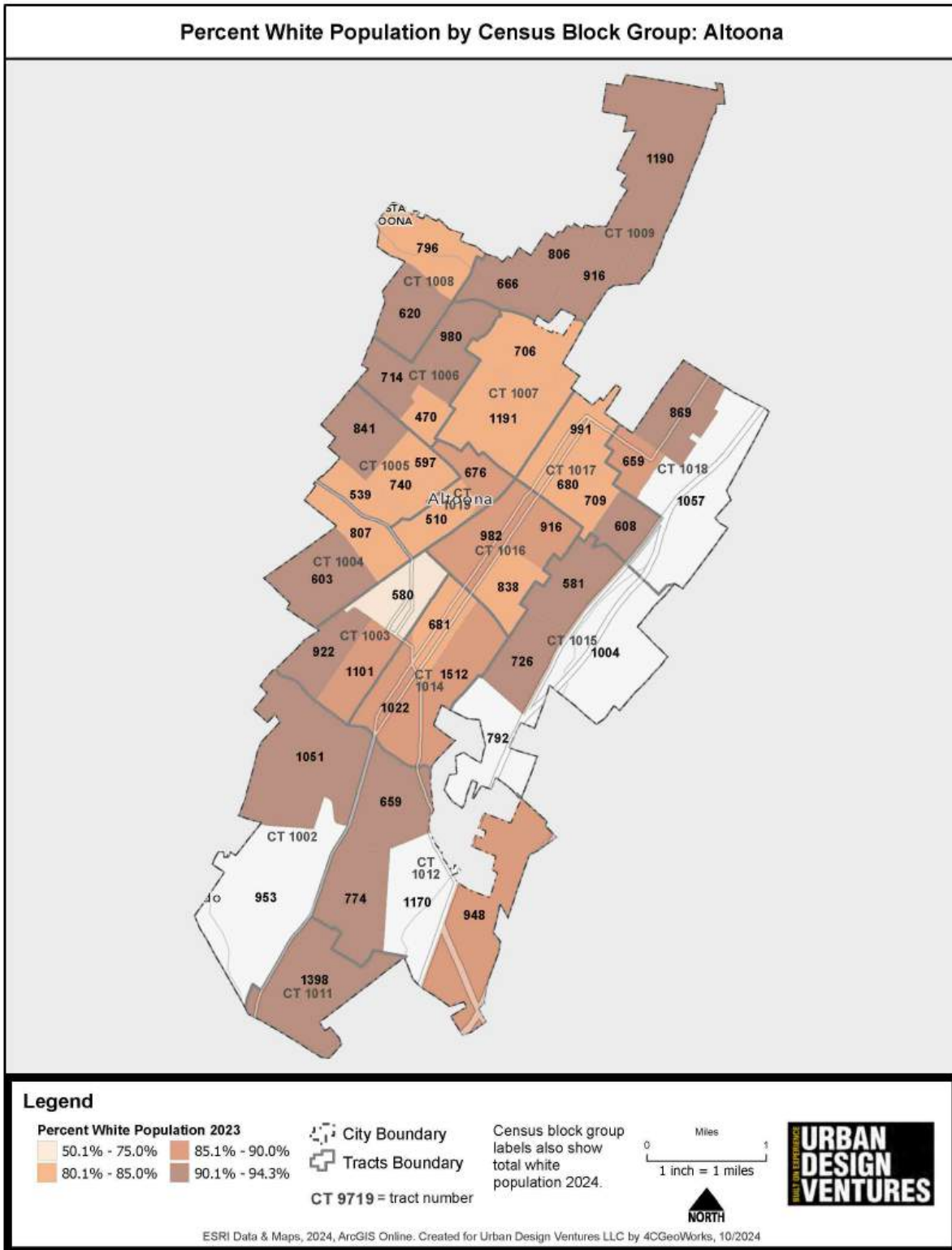
- Population Density by Block Group
- Percent White Population by Block Group
- Percent Hispanic Population by Block Group
- Percent Minority Population by Block Group
- Percent Population Age 65+ by Block Group

- Housing Units by Block Points
- Percent Owner-Occupied Housing Units by Block Group
- Percent Renter-Occupied Housing Units by Block Group
- Percent Vacant Housing Units by Block Group
- Low/Moderate Income Percentage by Block Group
- Low/Moderate Income Percentage w/Minority Overlay by Block Group
- Commercial Hot Spots
- Occupied Housing Units with No Vehicles by Block Group
- Poverty Rate by Block Group
- Public Housing with Low/Moderate Income Block Groups
- Housing Choice Voucher Concentration with Low/Moderate Income Block Groups
- City Zoning Map

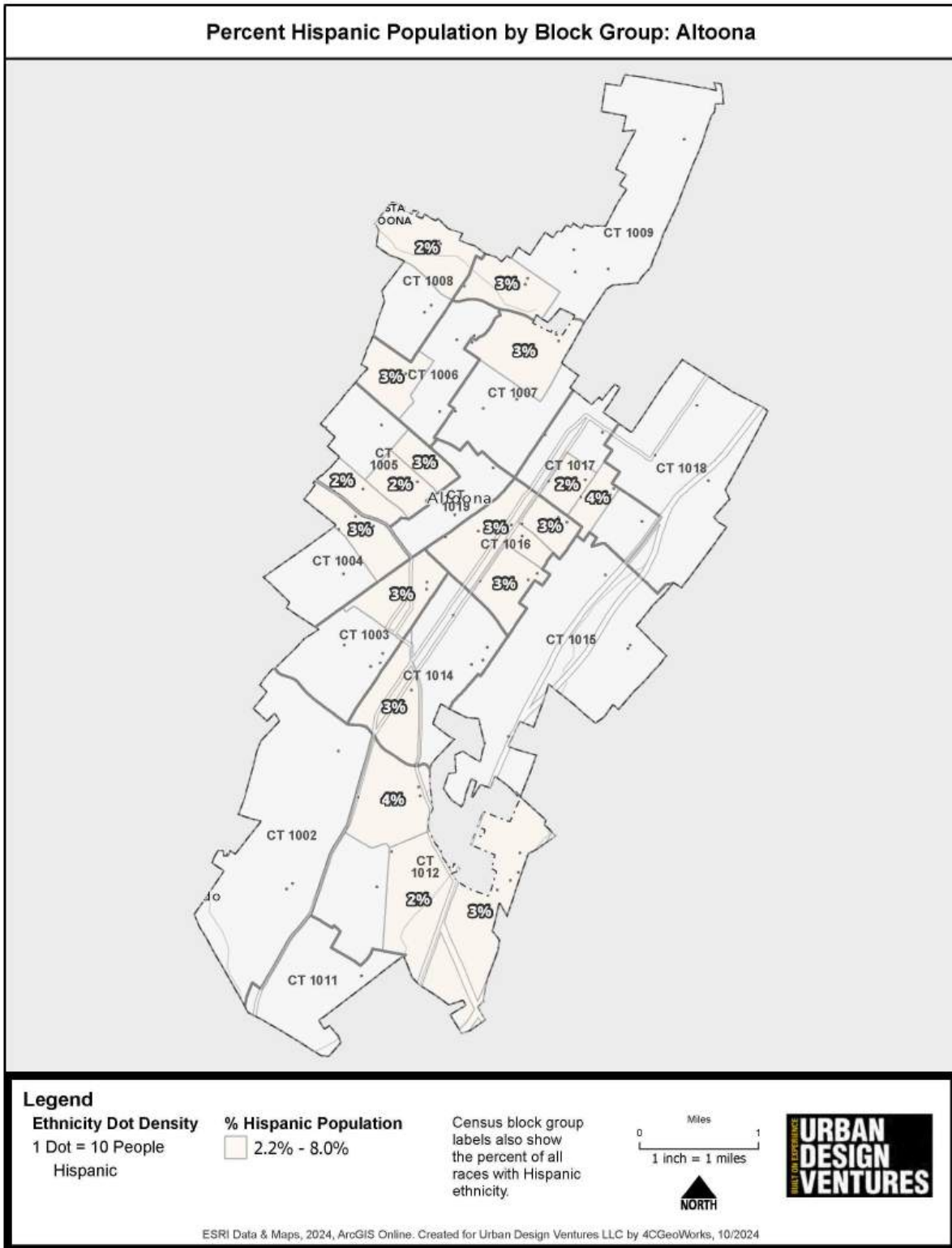
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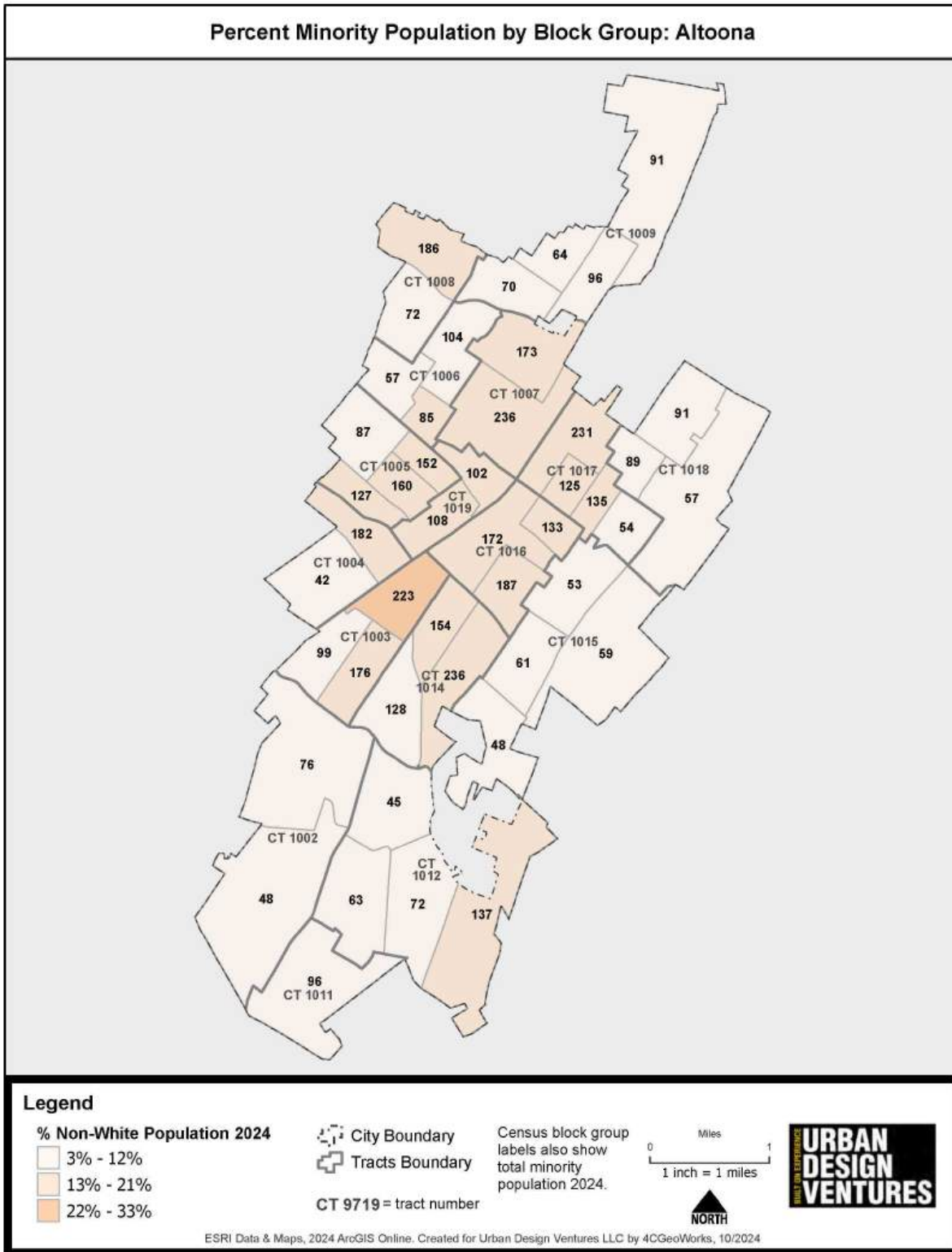
Population Density by Block Group



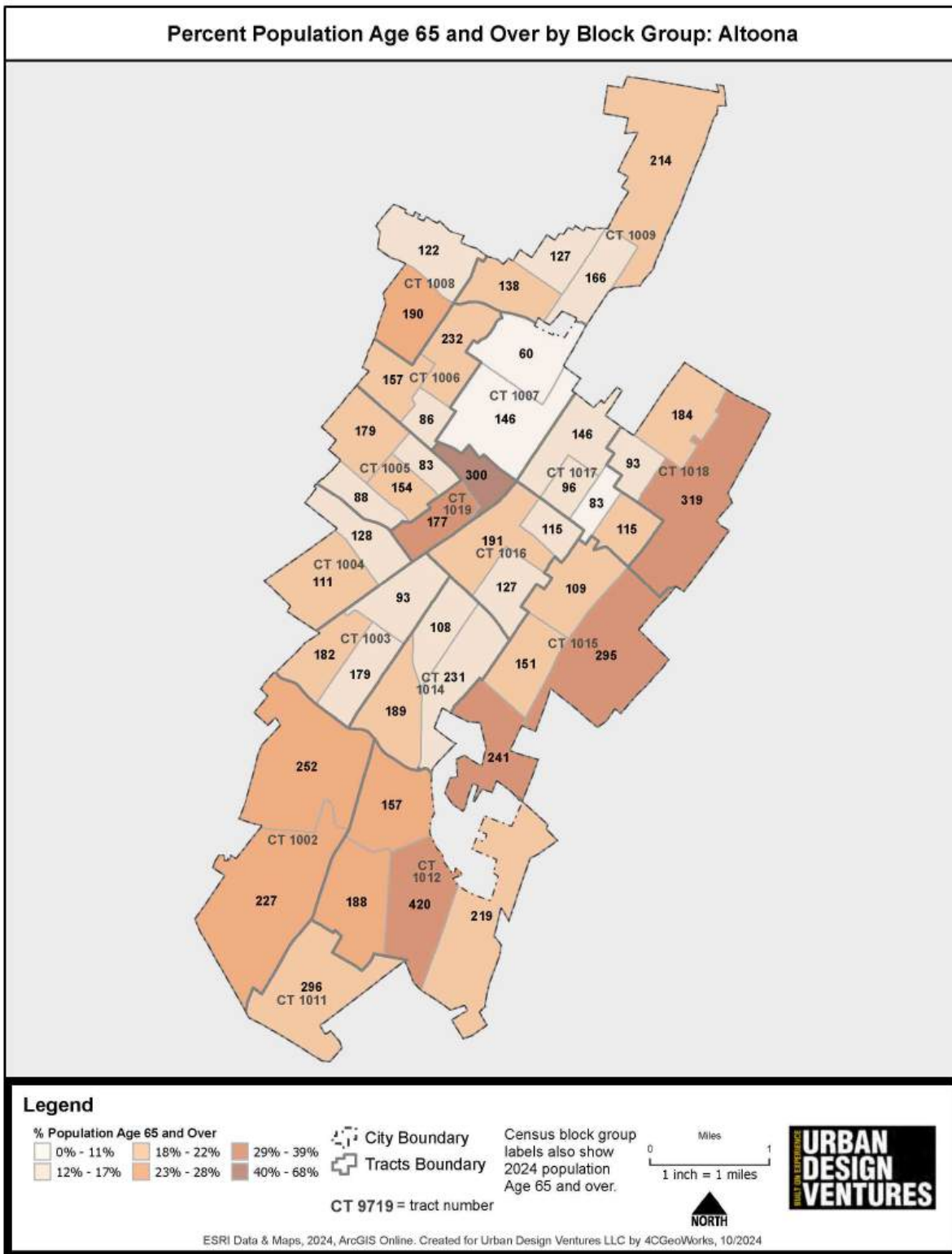
White Population by Block Group



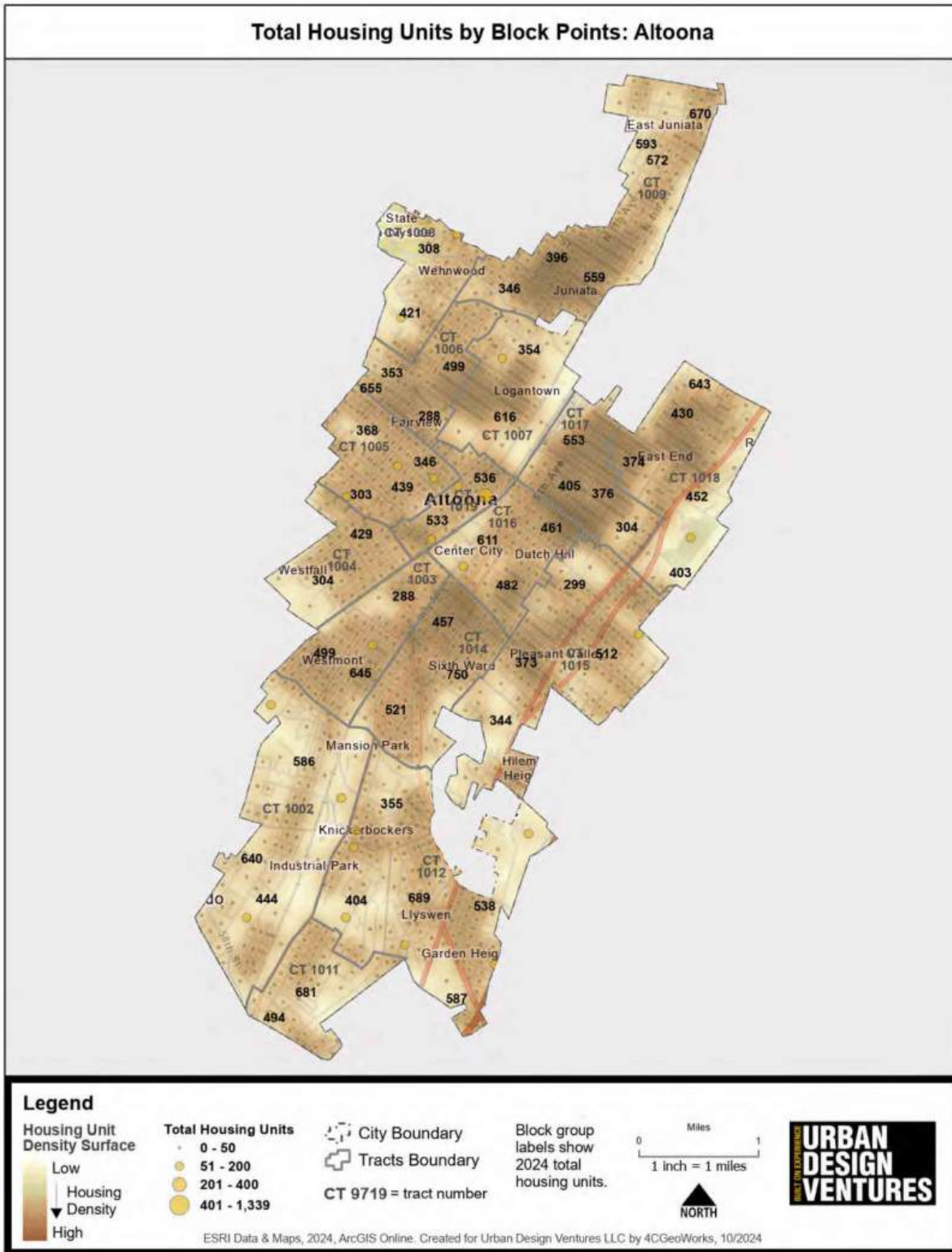
Percent Hispanic Population by Block Group



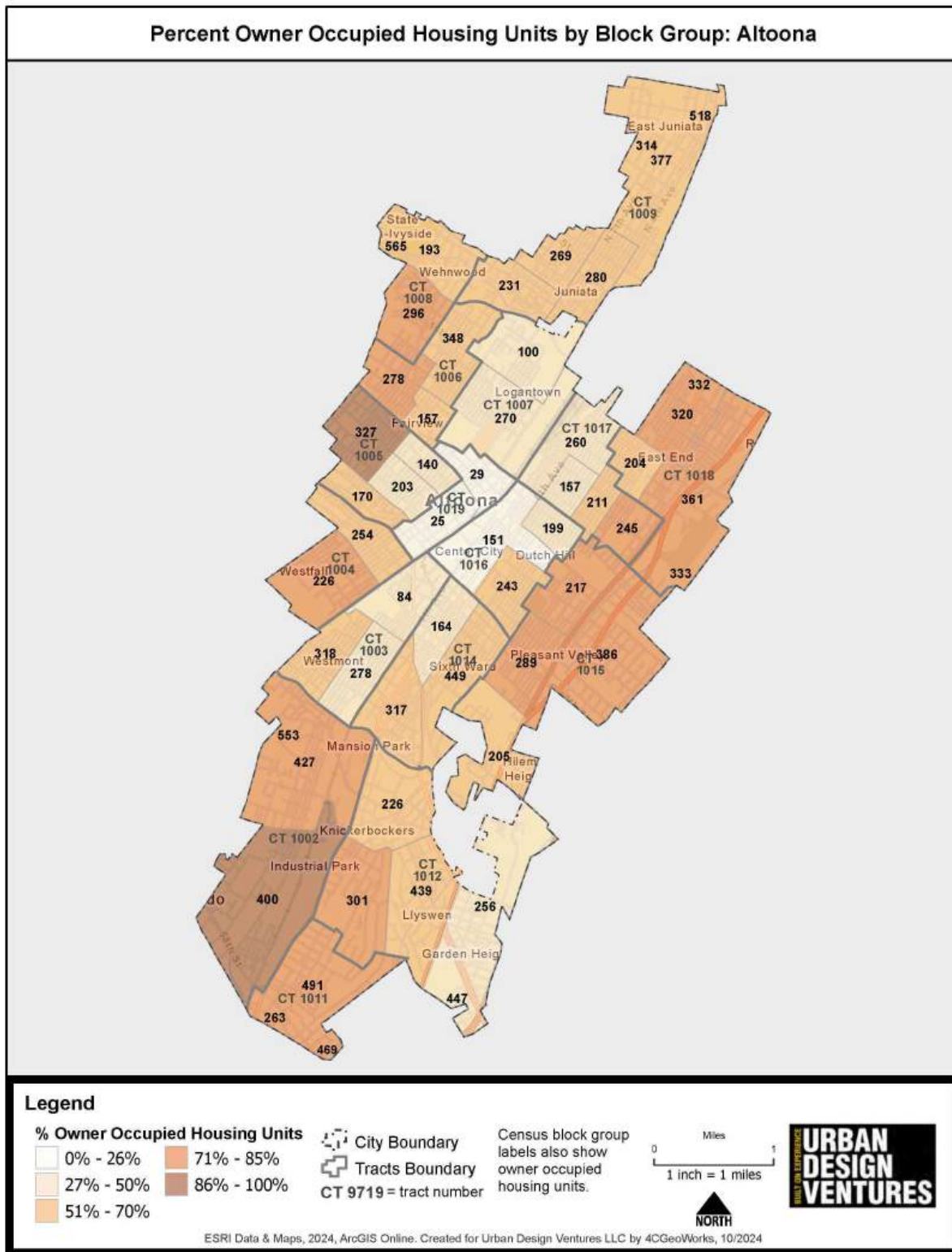
Minority Population by Block Group



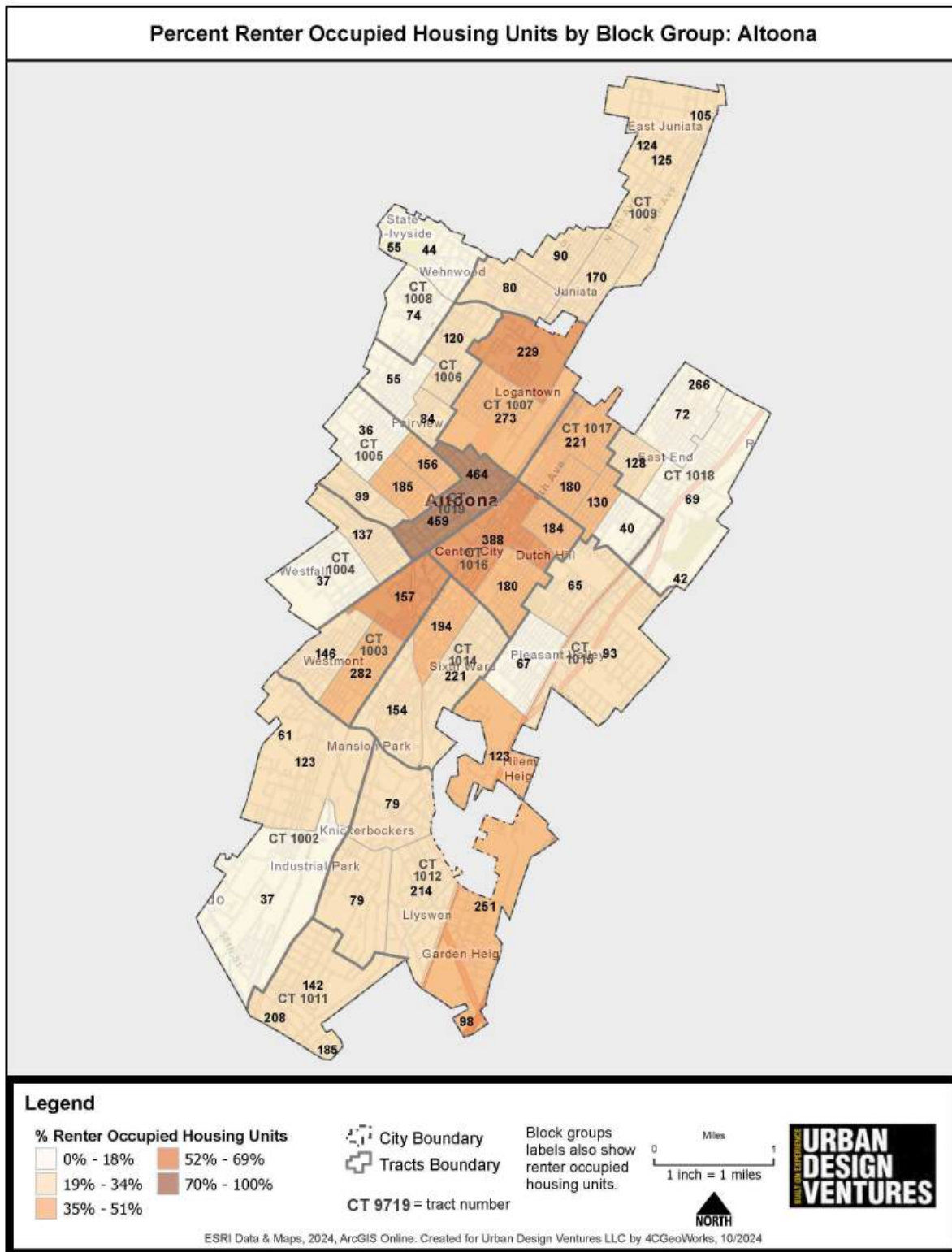
Population Age 65 and Over by Block Group



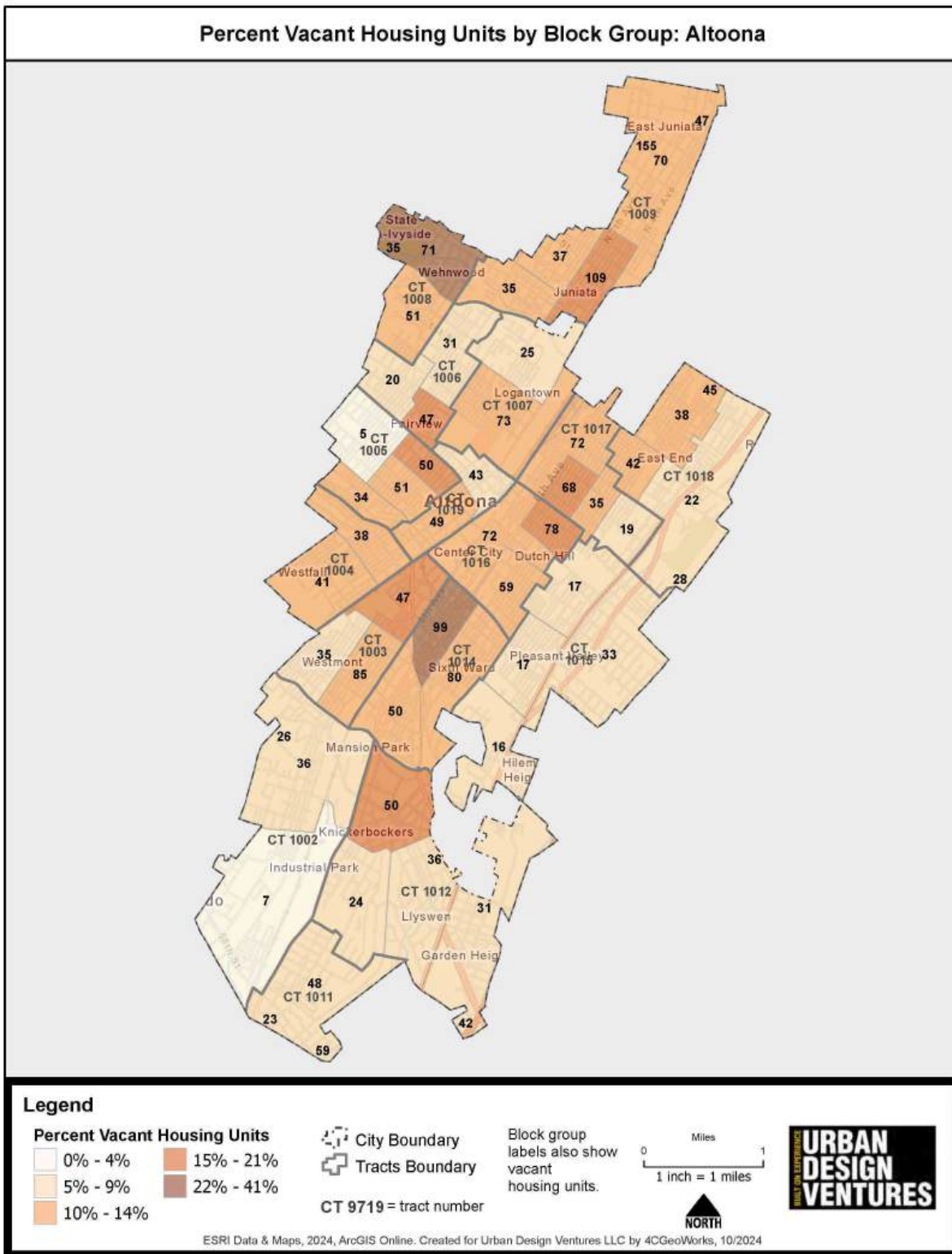
Total Housing Units by Block Point



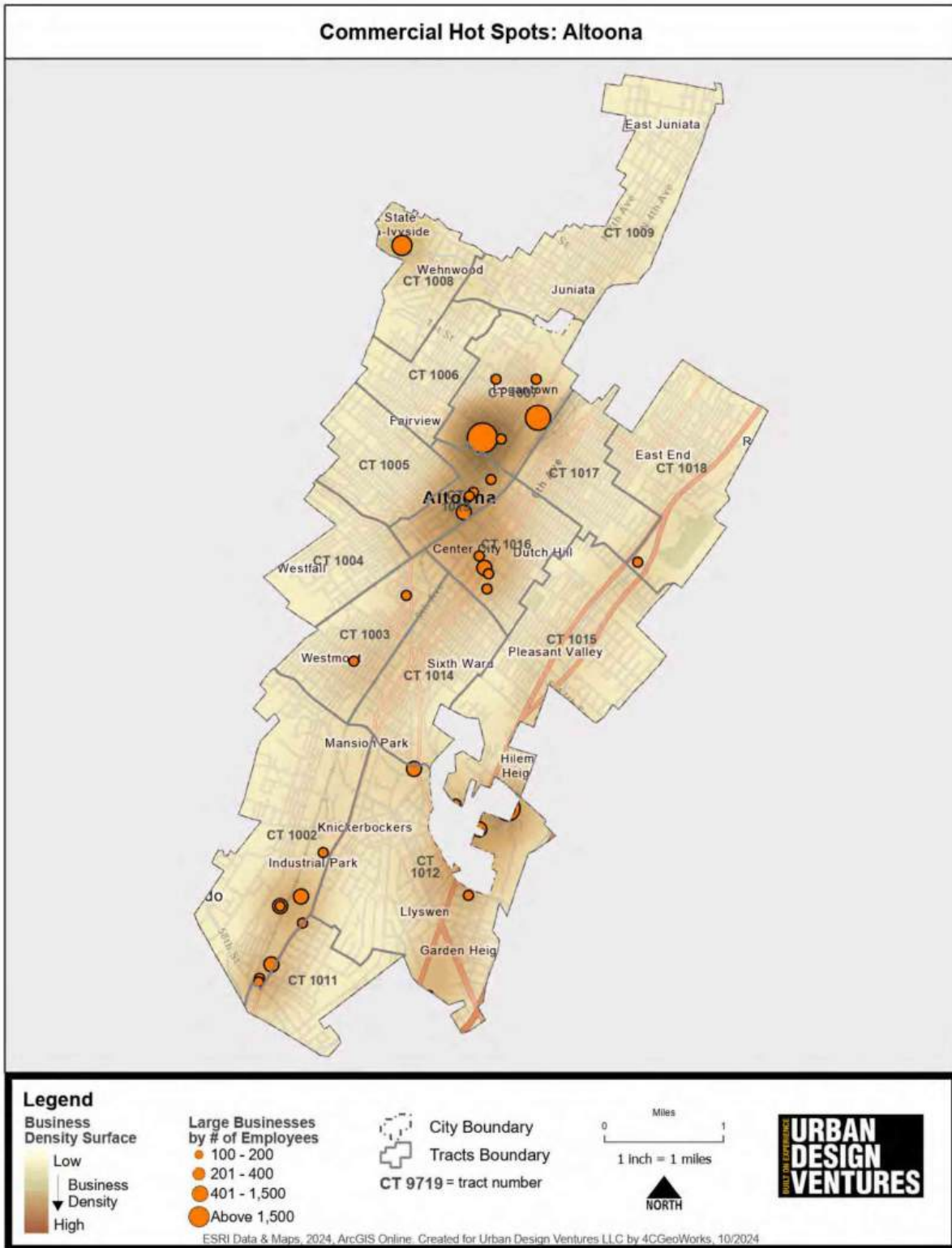
Owner-Occupied Housing Units by Block Group



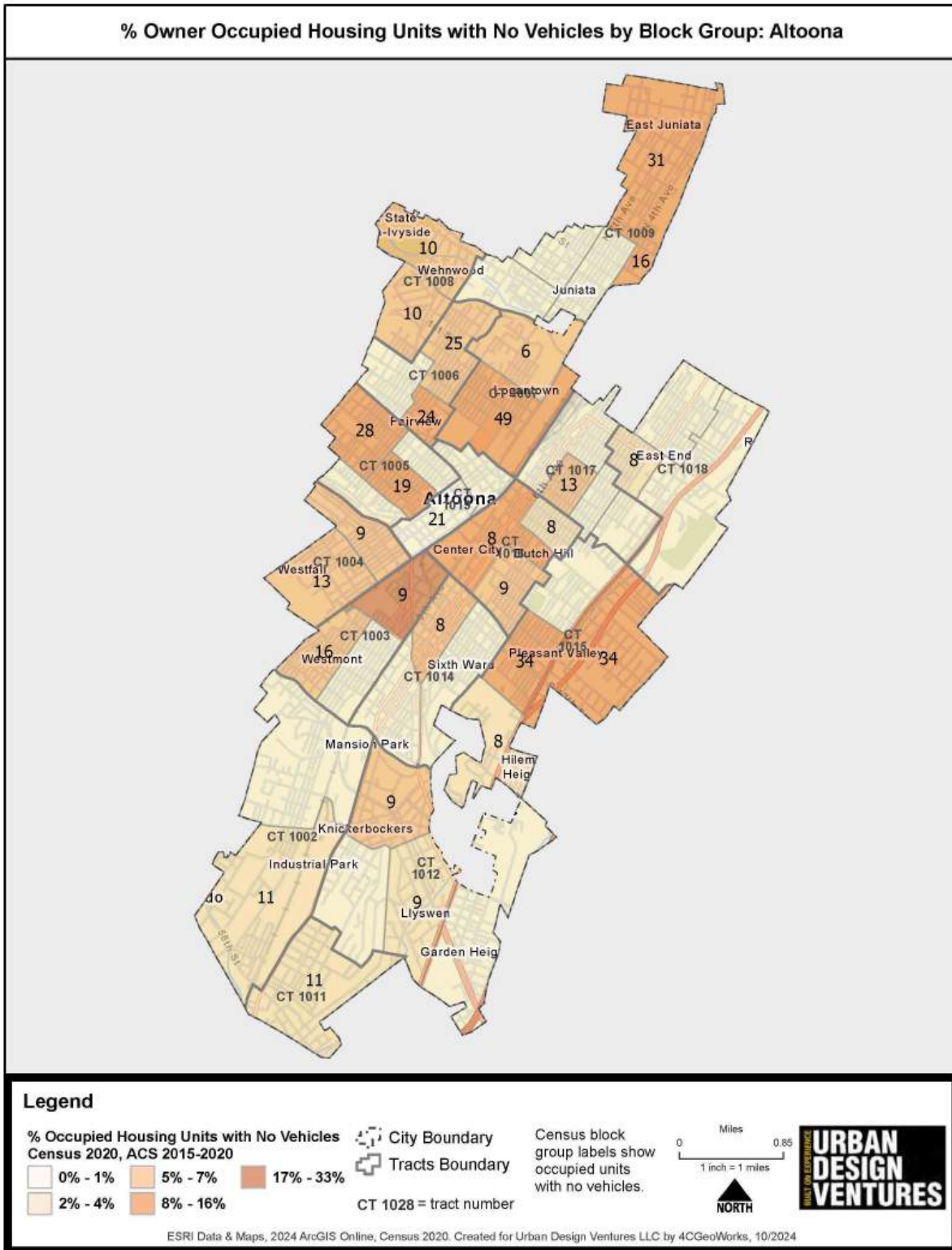
Renter-Occupied Housing Units by Block Group



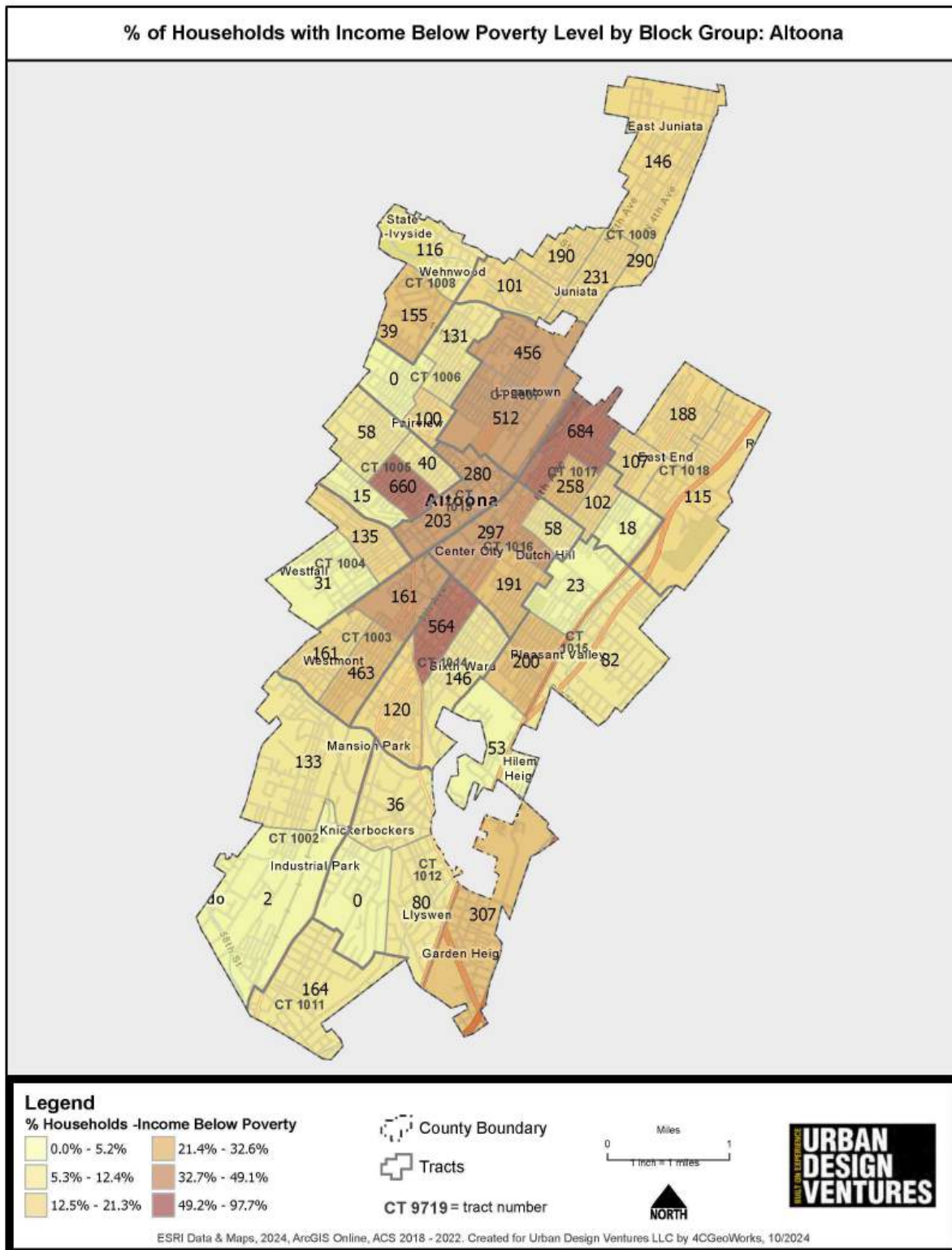
Vacant Housing Units by Block Group



Commercial Hot Spots

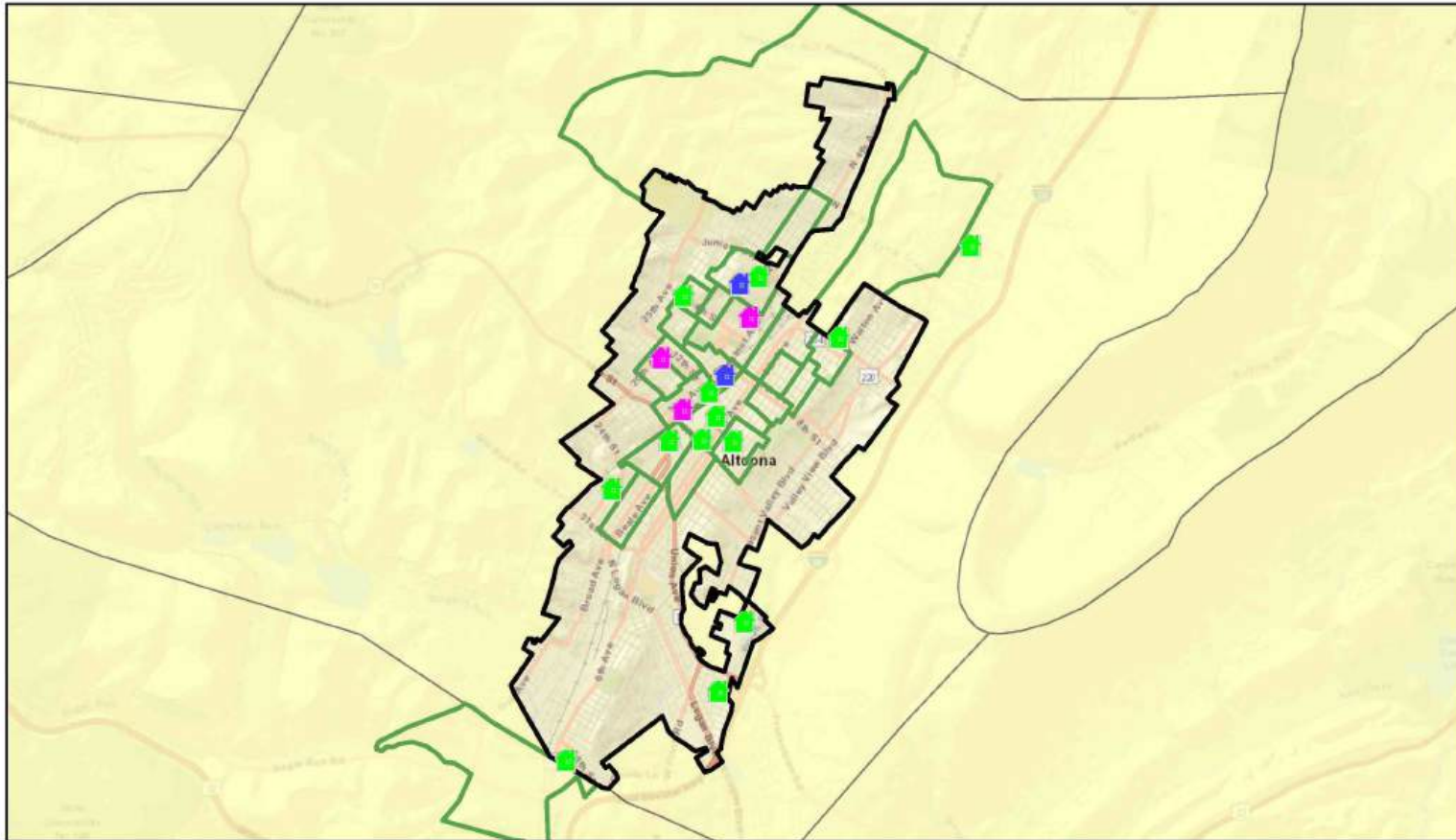


Occupied Housing Units with No Vehicles by Block Group









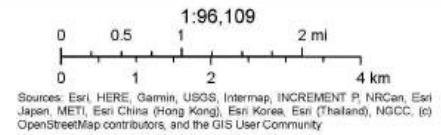
Households with Income Below Poverty Level by Block Group

City of Altoona, PA - Public Housing with Low/Mod Block Groups



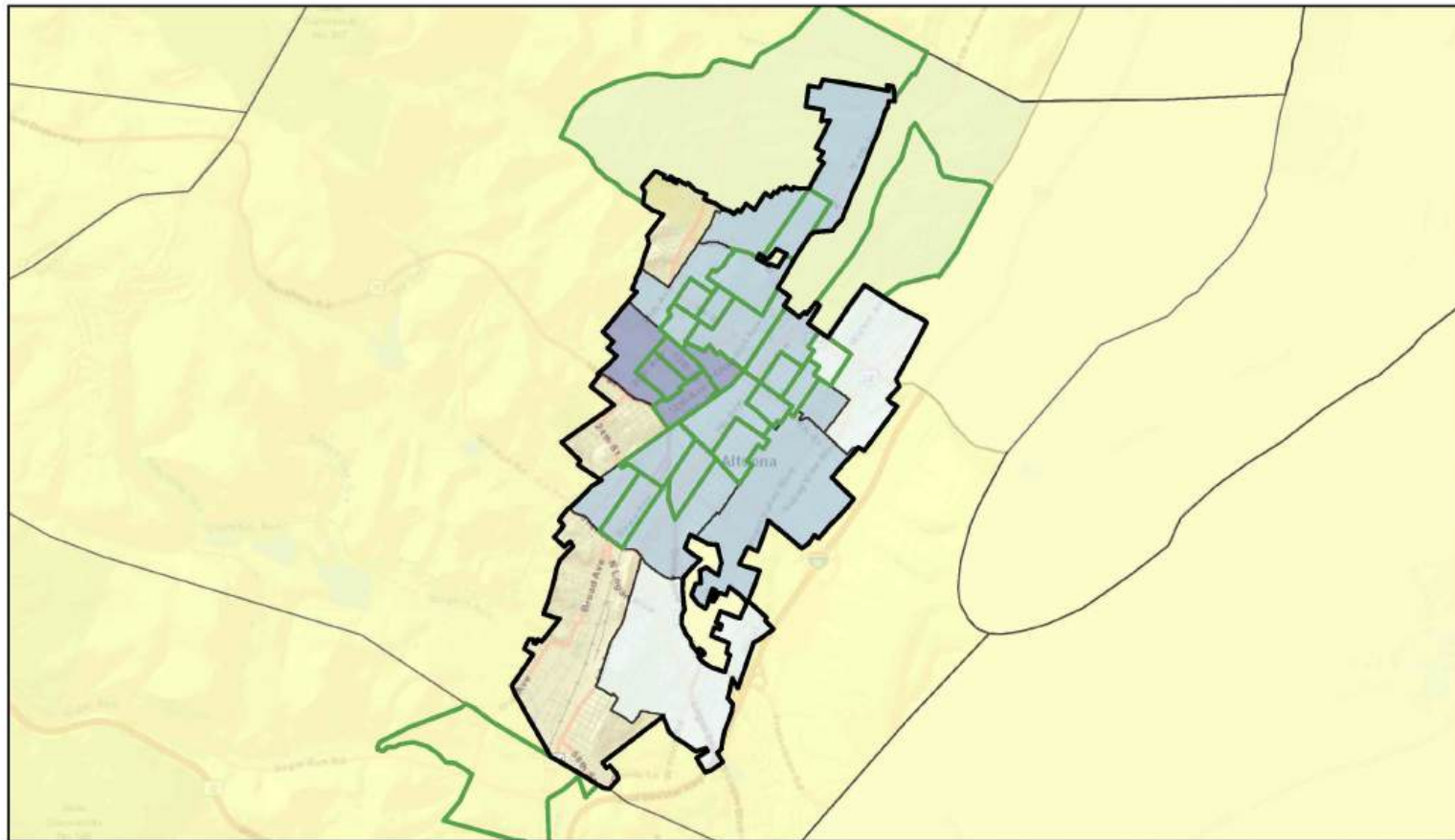
June 30, 2025

-  Public Housing Development
-  LIHTC Property
-  Multifamily Properties - Assisted
-  City of Altoona
-  Low/Mod Block Groups
-  UGLG Grantee

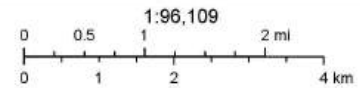
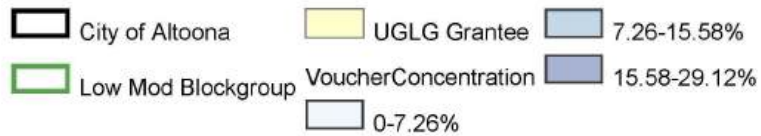


Public Housing with Low/Mod Block Groups

City of Altoona, PA - Voucher Concentration with Low/Mod Block Groups

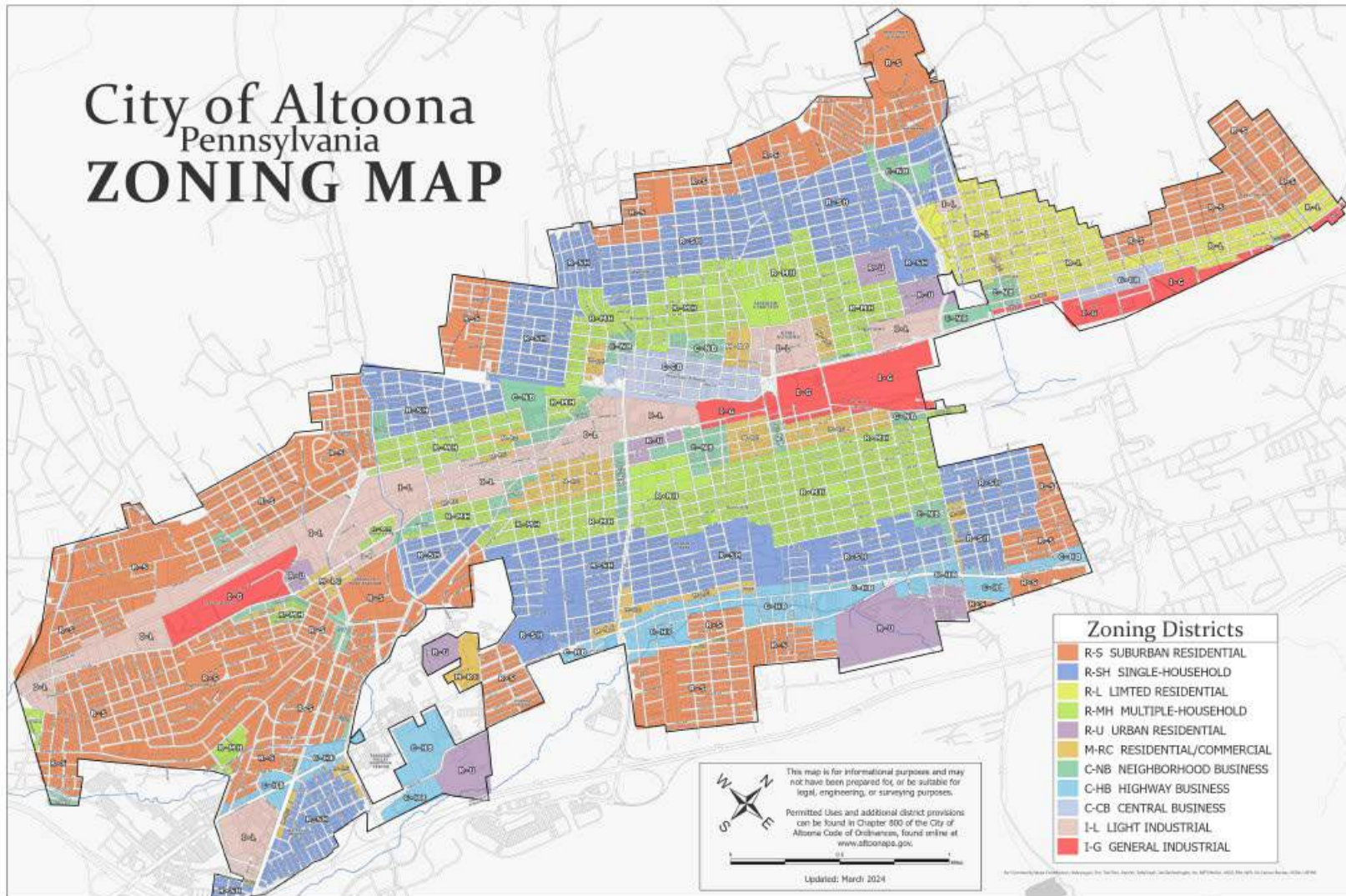


June 30, 2025



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Voucher Concentration with Low/Mod Block Groups



2024 Altoona Zoning Map

2. Summary of 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.

During the FY 2026 CDBG and HOME Program Year, the City of Altoona proposes to address the following priority need categories identified in its FY 2025-2029 Five Year Consolidated Plan:

Housing Priority - (HS)

There is a need to increase the amount of affordable, decent, safe, and sanitary housing for homebuyers, owner occupants, and renters.

Goals:

- **HS-3 Housing Rehabilitation** - Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the community by addressing code violations, emergency repairs and handicap accessibility.

Homeless Priority - (HO)

There is a need to develop and preserve housing opportunities for homeless persons and persons or families at-risk of becoming homeless.

Goals:

- **HO-2 Operation and Support** - Assist providers who operate housing or provide support services for the homeless and persons or families at-risk of becoming homeless to achieve self-sufficiency.

Community Development Priority - (CD)

There is a need to improve community facilities, infrastructure, public services, and the quality of life for residents living in the City of Altoona.

Goals:

- **CD-1 Community Facilities** - Improve parks, recreational facilities, trails, public buildings, community and neighborhood facilities throughout the City.

- **CD-2 Infrastructure** - Improve the public infrastructure through rehabilitation, reconstruction, and new construction, of streets, sidewalks, bridges, curbs, walkways, water, storm water, sanitary sewer, handicap accessibility improvements/removal of architectural barriers, etc.
- **CD-3 Public Services** - Improve and enhance public services, programs for youth, the elderly, and disabled, and general social/welfare public service programs for low- and moderate-income persons.

Administration, Planning, and Management Priority - (AM)

There is a need for planning, administration, management, and oversight of Federal, State, and local funded programs.

Goals:

- **AM-1 Overall Coordination** - Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, annual action plans, five-year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports (CAPER), environmental reviews and clearances, fair housing, and compliance with all Federal, State, and local laws and regulations.

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 with HUD. The City regularly meets its performance standards as set by HUD. Each year the City prepares the required Consolidated Annual Performance Evaluation Report (CAPER). The report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review at the City of Altoona Department of Community Development, 1301 12th Street, Altoona, PA 16601.

The FY 2024 CAPER, which was the fifth CAPER for the FY 2020-2024 Five-Year Consolidated Plan, was approved by HUD on December 22, 2025. The City received \$1,587,983.00 in CDBG Entitlement Grant funds and \$145,608.90 in CDBG Program Income. In the FY 2024 CAPER, the City of Altoona expended 88.16% of its CDBG funds to benefit low- and moderate-income persons. The City expended 4.45% of its funds during the FY 2024 CAPER period on public service, which is below the statutory maximum of 15%. The City expended 19.24% of its funds during this CAPER period on Planning and Administration, which is below the statutory maximum of 20%. Upon submission of the FY 2024 CAPER the City of Altoona has a drawdown ratio of 1.44, which is

compliant with the required 1.5 maximum drawdown ratio. As of February 26, 2026, the City had a drawdown ratio of 1.67, but will continue to draw down its FY 2025 and prior year funds in order to reach compliance with the maximum.

The HOME program has been administered in a timely manner and in accordance with applicable activity limitations and match requirements. In Program Year 2024 the City received \$307,459.00 in HOME Entitlement Grant funds and \$538.75 in HOME Program Income. During FY 2024 the City did not expend any FY 2024 HOME funds but did expend \$253,362.98 in prior year funds. Additionally, the City expended \$1,117,003.16 in HOME-ARP funds.

The City was not required to provide a match for FY 2026's HOME funds as 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

The City of Altoona, in compliance with the City's Citizen Participation Plan, advertised and held a public hearing on the needs of the City of Altoona that provided residents with the opportunity to discuss the City's CDBG and HOME Programs and to offer their suggestions on future CDBG and HOME program priorities.

The City maintains a mailing list for the CDBG and HOME programs, and copies of all public hearing notices and a survey concerning the program were mailed to all the agencies and individuals on the list.

A "Draft Plan" was placed on display on the City's website at <https://www.altoonapa.gov/> and copies of the plan were available for review at the following locations:

- **City of Altoona Clerk's Office and Department of Community Development**
1301 12th Street, Altoona, PA
- **Altoona Housing Authority**
2700 Pleasant Valley Boulevard, Altoona, PA
- **Altoona Area Public Library**
1600 Fifth Avenue, Altoona, PA

Upon request, the City would email an electronic copy of the draft plan to any person who requested a copy of the plans via email or by calling (814) 949-2470, or 711 for the hearing impaired.

A more detailed analysis and description of the citizen participation process is contained in the Appendix section of this plan.

The following schedule was used in the preparation of the FY 2026 Annual Action Plan:

- **The City publishes 1st Public Hearing Notice and Notice of Funding Availability for Non-Profits** – Monday, January 26, 2026
- **The City conducts the First Public Hearing** – Wednesday, February 11, 2026, at 5:00 PM in the 4th Floor Common Room of City Hall
- **Project Applications Submission for Funding Deadline** – Friday, February 20, 2026
- **HUD Releases FY 2026 Allocation Amounts** – Friday, April 3, 2026
- **The City Determines its FY 2026 Budget** – Tuesday, April 7, 2026
- **UDV completes draft Annual Action Plan for review** – Monday, April 20, 2026
- **2nd Public Hearing Notice sent to newspaper** – Wednesday, April 29, 2026
- **Email draft Annual Action Plan to City to print and post** – Tuesday, May 5, 2026
- **The City publishes 2nd Public Hearing Notice** – Wednesday, May 6, 2026
- **Display and Comment Period Begins** – Thursday, May 7, 2026
- **The City introduces to Council** – Monday, May 26, 2026
- **The City conducts 2nd Public Hearing** – Wednesday, June 3, 2026, at 5:00 p.m. at the City of Altoona Training Facility and City Council Chambers
- **Display and Comment Period Ends** – Friday, June 5, 2026
- **City Council Approves Submission of FY 2026 Annual Action Plan** – Monday, June 8, 2026
- **UDV submits FY 2026 Annual Action Plan to HUD on or before** – Friday, June 19, 2026
- **HUD Review and Comment Period** – Monday, June 22, 2026 – Tuesday, August 6, 2026
- **The City's Program Year Begins** – Wednesday, July 1, 2026

The City developed this Annual Action Plan based on input received from the public and stakeholders through interviews, public hearings, and draft plan review comments.

5. Summary of public comments

The City of Altoona held its First Public Hearing on Wednesday, February 11, 2026, at 5:00 p.m. Comments received at the public hearing are included in the attachments at the end of the Annual Action Plan.

The FY 2026 Annual Action Plan was placed on public display on Thursday, May 7, 2026, and a Second Public Hearing was held on Wednesday, June 3, 2026. Comments received at the public hearing are included in the attachments at the end of the Annual Action Plan.

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

All comments and suggestions received to date have been accepted and incorporated into the planning documents.

7. **Summary**

The FY 2026 Annual Action Plan for the City of Altoona includes the City's CDBG Program and outlines which activities the City will undertake during the program year beginning July 1, 2026, and ending June 30, 2027. This is the City's second year of the FY 2025-2029 Five-Year Consolidated Plan.

During the FY 2026 CDBG and HOME Program Year, the City of Altoona anticipates the following Federal financial resources:

- FY 2026 CDBG Funds - \$1,515,627.00
- CDBG Program Income - \$80,000.00
- FY 2026 HOME Funds - \$290,874.28

During the FY 2026 CDBG and HOME Program Year, the City of Altoona proposes addressing the following strategies from its Five-Year Consolidated Plan:

- Housing
- Homelessness
- Community Development
- Administration, Planning, and Management

Drafts of the FY 2026 Annual Action Plan were placed on display at:

- **City Clerk's Office and City Department of Community Development**
1301 12th Street, Altoona, PA
- **Altoona Housing Authority**
2700 Pleasant Valley Boulevard, Altoona, PA
- **Altoona Area Public Library**
1600 Fifth Avenue, Altoona, PA

The 30-day display period started on Thursday, May 7, 2026, and ended on Friday, June 5, 2026. A second public hearing was held on Wednesday, June 3, 2026, at the Altoona City Hall Council Chambers to discuss the proposed activities and solicit citizen comments on the Plan. Upon completion of the 30-day comment period, the City of Altoona will submit the FY 2026 Annual Action Plan to the U.S. Department of Housing and Urban Development, Pittsburgh Office on or about Friday, June 19, 2026.

8. FY 2026 CDBG and HOME Program Budgets:

The following financial resources are included in the FY 2026 Annual Action Plan to address the priority needs and goals identified in the City’s FY 2025-2029 Five-Year Consolidated Plan. The City anticipates it will receive the following Federal funds during the FY 2026 program year:

- FY 2026 CDBG Allocation: \$1,515,627.00
 - CDBG Program Income: \$80,000.00
 - FY 2026 HOME Allocation: \$290,874.28
 - HOME Program Income: \$0.00
- Total Funds: \$1,886,501.28**

The following CDBG activities are proposed for funding under the FY 2026 Annual Action Plan:

1. CDBG Program Administration	\$ 303,125.00
2. Single Family Homeowner Rehabilitation Loan	\$ 411,516.22
3. Single Family Owner-Occupied Emergency Repair	\$ 12,500.00
4. Emergency Roof Replacement Program	\$ 60,000.00
5. Street Reconstruction	\$ 200,000.00
6. Howard Avenue Curb and Sidewalk Project	\$ 400,000.00
7. Fire Station 330 - Rescue Air Bag Replacement	\$ 20,697.78
8. Fire Station 330 - Vehicle Stabilization Struts Replacement	\$ 7,996.00
9. Altoona Housing Authority - ROSS Service Coordinator	\$ 88,000.00
10. Overflow Church - Jefferson Park Meal Program Initiative	\$ 33,200.00
11. <u>Overflow Church Warming Center - Overnight Shelter</u>	<u>\$ 58,592.00</u>
Total FY 2026 CDBG Funds for Project Activities:	\$ 1,595,627.00

The following HOME activities are proposed for funding under the FY 2026 Annual Action Plan:

12. HOME Program Administration	\$ 29,087.00
13. HOME Rental Rehabilitation Program	\$ 131,787.28
14. <u>IDA-CDC - Woodrow Wilson Gardens Window Replacement</u>	<u>\$ 130,000.00</u>
Total FY 2026 HOME Funds for Project Activities:	\$ 290,874.28

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities 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	Department of Community Development
CDBG Administrator	ALTOONA	Department of Community Development
HOME Administrator	ALTOONA	Department of Community Development

Table 1 - Responsible Agencies

Narrative

The administering lead agency and administrator is the City of Altoona’s Department of Community Development for the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs. The Director of Community Development, Mr. Eric Luchansky, reports directly to the Mayor and City Manager. The Department of Community Development is responsible for preparing Five-Year Consolidated Plans, Annual Action Plans, Environmental Review Records (ERRs), Consolidated Annual Performance and Evaluation Reports (CAPER), monitoring, pay requests, contracting, and oversight of the programs on a day-to-day basis. Additionally, the City of Altoona has engaged a community planning and development consulting firm to assist the City on an as-needed basis for CDBG and HOME projects.

All Annual Action Plans submitted during the FY 2025-2029 period will be in accordance with the goals set forth in this Consolidated Plan. Should an unaddressed need be identified, the City will take actions up to and including preparation of a Substantial Amendment to this document. This process will include resident and organizational input per the City’s Citizen Participation Plan.

Consolidated Plan Public Contact Information

Mr. Eric Luchansky
 Director of Community Development
 City of Altoona
 1301 12th Street, Suite 400
 Altoona, Pennsylvania 16601
 Phone: (814) 949-2470
 Fax: (814) 949-0372
planning@altoonapa.gov

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

1. Introduction

Each year, as a part of the CDBG and HOME application process, the City of Altoona invites local agencies/organizations to submit applications for CDBG- and HOME-eligible activities and to participate in public hearings. A complete list of agencies contacted and representatives that participated in hearings for the Annual Action Plan can be found in the Citizen Participation attachment.

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

The City of Altoona works with the following agencies to enhance coordination:

- **Altoona Housing Authority** - Section 8 Housing Choice Vouchers and improvements to public housing communities.
- **Social Services Agencies** - funds to improve services to low- and moderate-income persons.
- **Housing Providers** - funds to rehabilitate and develop affordable housing and provide housing options for low- and moderate-income households.

Each year, as part of the CDBG and HOME application planning process, local agencies and organizations are invited to submit proposals for CDBG and HOME funds for eligible activities. These groups participate in the planning process by attending the public hearings, having roundtable discussions, and completing survey forms.

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

The Eastern Pennsylvania CoC (PA-509) is comprised of 33 Counties, including Blair County and the City of Altoona. For planning purposes, the CoC is divided into five regions and managed by a Regional Homeless Advisory Board (RHAB). Altoona is a member of the South Central RHAB and takes an active role in supporting the RHAB's mission to break the cycle of homelessness. This structure provides a variety of local services ranging from outreach and assessment to emergency and transitional housing to permanent housing services. All persons are assessed to determine their individuals needs and referred appropriately.

The Center for Community Action provides a HUD approved Housing Counseling Program offering one-on-one counseling services and workshops in the following areas: pre-purchase, post-purchase, mortgage delinquency, rental and near homeless.

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

The City of Altoona's Planning Department participates in the Blair County Local Housing Options Team (LHOT) which is the local group that represents Altoona and Blair County to the CoC. Issues facing homeless persons in Altoona are discussed at the LHOT meeting and these local needs are reported to the greater CoC. The Healthy Blair County Coalition (HBCC) conducts a regular Community Health Needs Assessment. While this assessment is not specifically geared toward homeless people, it does address issues regarding the social, economic, emotional, and physical well-being of area residents regardless of their housing status. The 2024 Community Needs Assessment, the most recent, was published in 2025.

The Point in Time (PIT) Count of sheltered and unsheltered homeless is conducted annually on the date prescribed by HUD. The most recent tabulated PIT Count, conducted on Wednesday, January 22, 2025, indicated that in Blair County there were 69 people in 57 families that were considered homeless. Of those, 17 individuals in 12 households were in emergency shelter, 13 persons in 13 households were in transitional housing, and 32 persons in 39 households were unsheltered. The 2026 PIT Count was conducted on Wednesday, January 21, 2026, and the Eastern PA CoC expects to publish these results in mid-2026.

The CoC does not directly receive ESG funds. ESG funds for member counties and cities in the Eastern Pennsylvania CoC are administered through the Pennsylvania Department of Community and Economic Development (DCED). DCED has developed a process for allocating funds, for evaluating outcomes and for developing policies and procedures. The CoC is consulted by DCED regarding past program performance and involvement of ESG applicants.

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

1.	Agency/Group/Organization	City of Altoona
	Agency/Group/Organization Type	Services-Victims Service-Fair Housing Agency-Managing Flood Prone Areas Agency-Management of Public Land or Water Resources Agency-Emergency Management Other government-Local Planning Organization Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Lead-based Paint Strategy Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Altoona Department of Community Development is the lead agency for the FY 2026 Annual Action Plan. The Mayor, City Council, City Manager, and the Public Works, Codes & Inspections, Police, and Fire Departments were consulted to ascertain municipal priorities within the City of Altoona. The Department of Community Development submitted six (6) applications, the Department of Public Works submitted two (2) applications, and the Fire Department submitted two (2) applications for FY 2026 CDBG and/or HOME funding, all of which were funded.

2.	Agency/Group/Organization	Altoona Area Public Library
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Education Services-Narrowing the Digital Divide Other government-County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Altoona Area Public Library was consulted to ascertain educational needs and priorities within the City of Altoona.
3.	Agency/Group/Organization	Altoona Area School District
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Health Services-Education Child Welfare Agency Other government-Local
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Altoona Area School District was consulted to ascertain educational needs and priorities within the City of Altoona.
4.	Agency/Group/Organization	Altoona Housing Authority
	Agency/Group/Organization Type	Housing Public Housing Authority Services-Housing

	What section of the Plan was addressed by Consultation?	Public Housing Needs Housing Needs Assessment Homelessness Strategy Market Analysis Economic Development Lead-based Paint Strategy Anti-Poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Altoona Housing Authority (AHA) was consulted to ascertain the housing needs of the City of Altoona. AHA submitted two (2) funding applications for CDBG funding, one of which was funded.
5.	Agency/Group/Organization	Blair County Alliance for Business and Economic Growth (Blair Alliance)
	Agency/Group/Organization Type	Regional organization Planning organization Business Leaders Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Blair Alliance (Altoona-Blair County Development Corporation and Blair County Chamber of Commerce) was consulted to ascertain the economic development needs of the City of Altoona.
6.	Agency/Group/Organization	Center for Community Action
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless

		<p>Services-Victims Regional organization Continuum of Care</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy Community Development Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Center for Community Action is the local representative to the Eastern Pennsylvania Continuum of Care. It was consulted to ascertain the fair housing, housing, and homeless needs of the City of Altoona.</p>
7.	<p>Agency/Group/Organization</p>	<p>Center for Independent Living of South Central Pennsylvania</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Health Service-Fair Housing</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Center for Independent Living was consulted to ascertain the housing and social service needs of the City of Altoona.</p>

8.	Agency/Group/Organization	Blair Senior Services, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Blair Senior Services, Inc. was consulted to ascertain the housing needs and non-housing special needs of the City of Altoona.
9.	Agency/Group/Organization	Blair Planning
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Blair Planning was consulted to ascertain the housing, economic development, and community development needs of the City of Altoona.
10.	Agency/Group/Organization	Blair County Department of Social Services
	Agency/Group/Organization Type	Services-Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Employment Health Agency Child Welfare Agency Other government-County

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Lead-based Paint Strategy Anti-poverty Strategy Community Development Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Blair County Department of Social Services was consulted to ascertain the homeless, social service, and healthcare needs of the City of Altoona.</p>
<p>11.</p>	<p>Agency/Group/Organization</p>	<p>Family Services, Inc.</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Homeless Services-Victims Child Welfare Agency Publicly Funded Institution/System of Care</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy Community Development Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Family Services, Inc. (FSI) was consulted to ascertain the social service, homeless, housing, and healthcare needs of the City of Altoona. FSI submitted an application for FY 2026 CDBG funding, which was not funded.</p>

12.	Agency/Group/Organization	Gloria Gates Memorial Foundation
	Agency/Group/Organization Type	Services-Children Services-Education Civic Leaders Foundation
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Gloria Gates Memorial Foundation was consulted to ascertain the social service needs of the City of Altoona. The Foundation submitted an application for FY 2026 CDBG funding, which was not funded.
13.	Agency/Group/Organization	Improved Dwellings for Altoona Community Development Corporation (IDA-CDC)
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Improved Dwellings of Altoona Community Development Corporation (IDA-CDC) is the designated Community Housing Development Organization (CHDO) in the City of Altoona. IDA-CDC submitted an application for FY 2026 HOME funding, which was funded.
14.	Agency/Group/Organization	Healthy Blair County Coalition
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Regional organization Civic Leaders

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Healthy Blair County Coalition was consulted to ascertain the social service and healthcare needs of the City of Altoona.
15.	Agency/Group/Organization	The Nehemiah Project
	Agency/Group/Organization Type	Services-Children Services-Education Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Nehemiah Project was contacted to ascertain the child and youth services needs of the City of Altoona. The Nehemiah Project submitted an application for FY 2026 CDBG funding, which was not funded.
16.	Agency/Group/Organization	Overflow Church
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Homeless Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy Community Development Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Overflow Church was consulted to ascertain the social service and community development needs of the City of Altoona. Overflow Church submitted two (2) applications for FY 2026 CDBG funding, both of which were funded.
17.	Agency/Group/Organization	Summit Legal Aid
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Service-Fair Housing Services-Victims Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Summit Legal Aid is the Fair Housing provider under contract with the City. It was consulted to ascertain the housing and community development needs of the City of Altoona.

Table 2 - Agencies, groups, organizations who participated

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

All known agency types were consulted and contacted during the planning process. See Appendices for meeting notes.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Center for Community Action	They are incorporated in the FY 2026 Annual Action Plans.
Annual Plan and 5-Year Plan	Altoona Housing Authority	They are incorporated in the FY 2026 Annual Action Plan.
All Together Altoona Comprehensive Plan	Altoona Department of Community Development	They are incorporated in the FY 2026 Annual Action Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
2022 Childhood Lead Surveillance Annual Report	Pennsylvania Department of Health	They are incorporated in the FY 2026 Annual Action Plan.

Table 3 - Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City of Altoona Department of Community Development is the administering agency for CDBG and HOME programs. Coordination is maintained with all City Departments.

Development policies are promoted by the City Manager with approval and oversight by the Mayor and City Council. The City works with the Blair County Commissioners and County staff to address projects and activities that extend beyond the City limits. The City and the County have good working relationships.

Narrative (optional):

The City of Altoona works in conjunction with Blair County and Logan Township to address needs and to implement projects and activities that extend beyond the Altoona municipal limits. Close consultation is maintained between City, County and Township departments to ensure the needs of the area are adequately addressed.

AP-12 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goalsetting

The FY 2026 Annual Action Plan used several approaches to encourage citizen participation. These activities included a needs public hearing, a request for project applications for CDBG and HOME funding from agencies/organizations, and a second public hearing to gather public comments on the draft plan which was placed on public display. All comments received are included in the Appendix Section of this document. The City uses citizen input to develop the plan which will serve the low- and moderate-income population of the City to attain the goals as developed in the Five-Year Consolidated Plan.

The City followed its approved Citizens Participation Plan to develop its FY 2026 Annual Action Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response / attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1.	Newspaper Ad	-Minorities -Persons with disabilities -Non-targeted/ broad community -Residents of Public and Assisted Housing -Agencies/ organizations	None	None	None	Not Applicable.
2.	Public Meeting	-Minorities -Persons with disabilities -Non-targeted/ broad community -Residents of Public and Assisted Housing -Agencies/ organizations	A Public Meeting was held on Wednesday, February 11, 2026, to discuss the Annual Action Plan. There was a total of one (1) public attendee.	Meeting minutes can be found in the appendix section of this Annual Action Plan.	All comments were accepted.	Not Applicable.
3.	Funding Applications	-Non-targeted/ broad community -Agencies/ organizations	Applications for FY 2026 CDBG and HOME funding were available from Monday, February 9, 2026, to Friday, February 20, 2026.	The City received fourteen (14) applications for CDBG funding and three (3) applications for HOME funding.	None	Not Applicable.

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)
6.	Newspaper Ad	-Minorities -Persons with disabilities -Non-targeted/ broad community -Residents of Public and Assisted Housing -Agencies/ organizations	None	None	None	Not Applicable.
7.	Public Hearing	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing -Agencies / organizations	A Public Hearing was held on Wednesday, June 3, 2026 at 5:00 p.m. to discuss the Annual Action Plan. There were (x) attendees.	Meeting minutes can be found in the appendix section of this Annual Action Plan.	All comments were accepted.	Not Applicable.

Table 4 - Citizen Participation Outreach

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

Introduction

The City of Altoona is receiving \$1,515,627.00 in CDBG funds and \$290,874.28 in HOME funds for the FY 2026 program year, from July 1, 2026, to June 30, 2027. Additionally, the City expects to receive \$80,000.00 in CDBG Program Income.

Due to uncertain Federal funding, the City is planning for a 5% reduction in funding in each subsequent year of the FY 2025-2029 Consolidated Plan period. The following are the anticipated CDBG and HOME resources:

- **FY 2025** = \$1,536,368.00 CDBG + \$80,000.00 CDBG Program Income + \$266,494.73 HOME
- **FY 2026** = \$1,515,627.00 CDBG + \$80,000.00 CDBG Program Income + \$290,874.28 HOME
- **FY 2027** = \$1,382,731.00 CDBG + \$80,000.00 CDBG Program Income + \$239,845.26 HOME
- **FY 2028** = \$1,305,913.00 CDBG + \$80,000.00 CDBG Program Income + \$226,520.52 HOME
- **FY 2029** = \$1,229,094.00 CDBG + \$80,000.00 CDBG Program Income + \$213,195.78 HOME
- **Total** = **\$6,969,733.00 CDBG + \$400,000.00 CDBG Program Income + \$1,236,930.57 HOME**

The accomplishments of these projects/activities will be reported in the FY 2026 Consolidated Annual Performance and Evaluation Reports (CAPER) and subsequent CAPERs.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,515,627.00	\$80,000.00	-0-	\$1,595,627.00	\$3,917,738.00	Eleven (11) projects / activities were funded based on the City's FY 2026 CDBG allocation.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$290,874.28	-0-	-0-	\$290,874.28	\$679,561.56	Three (3) projects / activities were funded based on the City's FY 2026 HOME allocation.

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 anticipates the following federal and non-federal resources may be available to help leverage its CDBG and HOME allocations:

Altoona Housing Authority

The City of Altoona will continue to work with the Altoona Housing Authority on projects to upgrade the Housing Authority's housing stock. The Altoona Housing Authority also uses their Capital Funds in these projects.

State Programs

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 Housing Finance Agency (PHFA) provides loans and grants under the PennHOMES Program for development of rental housing, issues state Mixed Use Development Tax Credits and taxable or tax-exempt bonds to finance affordable housing and administers the Low-Income Housing Tax Credit (LIHTC) Program for the Commonwealth of Pennsylvania. These are funded through the National Housing Trust Fund, the Realty Transfer Tax Fund, the Marcellus Shale Fund, and the Pennsylvania Housing Affordability and Rehabilitation Enhancement Fund (PHARE). Pennsylvania Department of Conservation and Natural Resources funds have been and will continue to be used to leverage CDBG funds for streetscape and tree planting projects.

Private Resources

Private investment in the form of cash, private mortgage and other financing may be available for housing. These resources can take many forms and may even be raised through obtaining either Low-Income Housing Tax Credits or Historic Tax Credits. It is beyond the scope of this Annual Action Plan to qualify any and all private real estate investment activity.

Local Resources

Operation Our Town, a local philanthropic organization, often contributes funds to the Altoona Law Enforcement Community to assist in dealing with illegal drug trade and other violent and nonviolent crime. City capital planning and general funds are used to leverage Federal funds for various public works projects, including street paving, streetscaping, code/zoning enforcement, planning and policing. While it does not currently have a line item in the City budget, the Shade Tree Commission plants and maintains trees that compliment CDBG funded streetscaping projects.

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

The City 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 set out in the FY 2026 Annual Action Plan.

DRAFT

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	HS-3 Housing Rehabilitation	2025	2029	Affordable Housing	Citywide	Housing Priority	CDBG: \$404,016.22 HOME: \$261,787.28	Rental Units Rehabilitated: 56 Household Housing Units Homeowner Housing Rehabilitated: 15 Household Housing Units
2.	HO-2 Operation and Support	2025	2029	Homeless	Citywide	Homeless Priority	CDBG: \$58,592.00	Homeless Person Overnight Shelter: 100 Persons Assisted
3.	CD-1 Community Facilities	2025	2029	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$28,693.78	Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 36,300 Persons Assisted
4.	CD-2 Infrastructure	2025	2029	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$600,000.00	Public Facility or Infrastructure Activities Other Than Low/Moderate Income Housing Benefit: 8,115 Persons Assisted
5.	CD-3 Public Services	2025	2029	Non-Housing Community Development	Citywide	Community Development Priority	CDBG: \$179,782.00	Public Service Activities Other Than Low/Moderate Income Housing Benefit: 5,089 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6.	AM-1 Overall Coordination	2025	2029	Admin	Citywide	Administration, Planning, and Management Priority	CDBG: \$303,125.00 HOME: \$29,087.00	Other: 2 Other

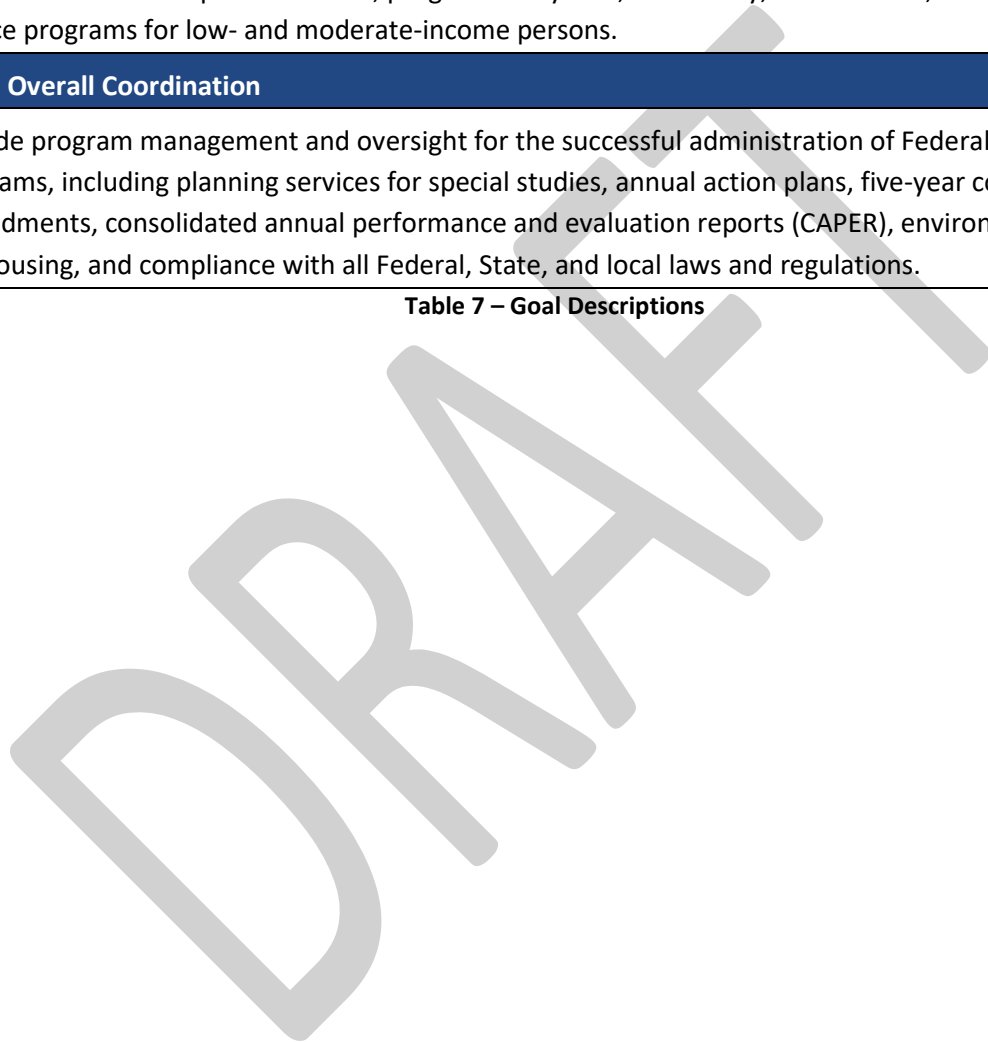
Table 6 - Goals Summary

Goal Descriptions

1.	Goal Name	HS-3 Housing Rehabilitation
	Goal Description	Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the community by addressing code violations, emergency repairs and handicap accessibility.
2.	Goal Name	HO-2 Operation and Support
	Goal Description	Assist providers who operate housing or provide support services for the homeless and persons or families at-risk of becoming homeless to achieve self-sufficiency.
3.	Goal Name	CD-1 Community Facilities
	Goal Description	Improve parks, recreational facilities, trails, public buildings, community and neighborhood facilities throughout the City.
4.	Goal Name	CD-2 Infrastructure
	Goal Description	Improve the public infrastructure through rehabilitation, reconstruction, and new construction, of streets, sidewalks, bridges, curbs, walkways, water, storm water, sanitary sewer, handicap accessibility improvements/removal of architectural barriers, etc.

5.	Goal Name	CD-3 Public Services
	Goal Description	Improve and enhance public services, programs for youth, the elderly, and disabled, and general social/welfare public service programs for low- and moderate-income persons.
6.	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, annual action plans, five-year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports (CAPER), environmental reviews and clearances, fair housing, and compliance with all Federal, State, and local laws and regulations.

Table 7 – Goal Descriptions



AP-35 Projects - 91.220(d)

Introduction

The City of Altoona proposes to undertake the following activities with FY 2026 CDBG and HOME funds:

Projects

#	Project Name
1.	Housing & Community Development Administration
2.	Single Family Rehabilitation Loan Program
3.	Single Family Owner-Occupied Emergency Repair Program
4.	Emergency Roof Repair Program
5.	Street Reconstruction
6.	Howard Avenue Curb and Sidewalk Project
7.	Fire Station 330 - Rescue Air Bag Replacement
8.	Fire Station 330 - Vehicle Stabilization Struts Replacement
8.	Altoona Housing Authority - ROSS Service Coordinator
10.	Overflow Church - Jefferson Park Meal Program Initiative
11.	Overflow Church - Warming Center
12.	HOME Program Administration
13.	HOME Rental Rehabilitation Program
14.	IDA-CDC - Woodrow Wilson Gardens Windows

Table 8 - Project Information

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

The allocations and priorities were established by public meetings and consultations with service providers and City departments. Obstacles to addressing underserved needs include a lack of federal funding resources to accomplish activities and the need for local resources to pair with them to make successful projects.

AP-38 Project Summary

Project Summary Information

1.	Project Name	Housing & Community Development Administration
	Target Area	Citywide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Strategy
	Funding	CDBG: \$303,125.00
	Description	Operational budget for the 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.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that one (1) organization and 43,821 persons will benefit from this project/activity.
	Location Description	This activity is located at 1301 12th Street, Altoona, PA 16601.
	Planned Activities	The HUD Matrix Code is 21A General Program Administration.
2.	Project Name	Single Family Rehabilitation Loan Program
	Target Area	Citywide
	Goals Supported	HS-3 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$411,516.22
	Description	Rehabilitation loans to low- and moderate-income homeowners and funding for lead-based paint remediation to assist low- and moderate-income homeowners as part of the City's rehabilitation program. Partially funded with \$80,000.00 in CDBG Program Income.
	Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	It is estimated that ten (10) households will benefit from this project/activity.	

	Location Description	Citywide. This activity is managed at 1301 12th Street, Altoona, PA 16601.
	Planned Activities	The National objective is Low/Mod Housing (LMH) benefit. The HUD Matrix Code is 14A Rehabilitation; Single-Unit Residential, 570.202(a)(1).
3.	Project Name	Emergency Homeowner Repair Program
	Target Area	Citywide
	Goals Supported	HS-3 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$12,500.00
	Description	Provide no-interest, deferred loan funds amortized over four years to low-moderate income homeowners of up to \$5,000 to correct exterior code violations, excluding mowing, and up to \$20,000 for emergency repairs to heating, plumbing, and electrical system failures or other repairs as determined necessary by City inspectors.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that two (2) households will benefit from this project/activity.
	Location Description	Citywide. This activity is managed at 1301 12th Street, Altoona, PA 16601.
	Planned Activities	The National objective is Low/Mod Housing (LMH) benefit. The HUD Matrix Code is 14A Rehabilitation; Single-Unit Residential, 570.202(a)(1).
4.	Project Name	Emergency Roof Replacement Program
	Target Area	Citywide
	Goals Supported	HS-3 Housing Rehabilitation
	Needs Addressed	Housing Priority
	Funding	CDBG: \$60,000.00
	Description	CDBG funds will assist low- and moderate homeowners that require emergency roof replacement on their owner-occupied homes in the City of Altoona. Assistance will be provided to homeowners at 0% interest, with deferred loans to be forgiven

		at a rate of 25% per year over four years. The program is limited to roofs only.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that three (3) households will benefit from this project/activity.
	Location Description	Citywide. This activity is managed at 1301 12th Street, Altoona, PA 16601.
	Planned Activities	The National objective is Low/Mod Housing (LMH) benefit. The HUD Matrix Code is 14A Rehabilitation; Single-Unit Residential, 570.202(a)(1).
5.	Project Name	Street Reconstruction
	Target Area	Citywide
	Goals Supported	CD-2 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$200,000.00
	Description	The proposed project consists of bituminous reconstruction on streets and avenues within the low- and moderate-income areas within the City of Altoona. Work will consist of street base repair and/or milling of the existing pavement as well as any required line striping. The project will benefit residents of the immediate area by providing safer and easier access to their places of residence.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 6,600 persons will benefit from this project/activity.
	Location Description	Locations to include the following: <ul style="list-style-type: none"> • 19th Ave, 13th St to 14th St • 17th Ave, 16th St to Pennbrook St • 19th Ave, 8th St to 10th St • Maple Ave, 1st St to 2nd St • 2nd St, Spruce Ave to Maple Ave • Howard Ave, 1st St to 3rd St • Kettle St, E Cherry Ave to E Maple Ave • 24th St, 5th Ave to 6th Ave

		<ul style="list-style-type: none"> • 20th St, 5th Ave to 6th Ave • 13th St, 1st Ave to 2nd Ave <p>The service areas will be:</p> <ul style="list-style-type: none"> • Census Tract 1005, Block Groups 2-3 • Census Tract 1006, Block Group 2 • Census Tract 1007, Block Groups 1-2 • Census Tract 1014, Block Group 1 • Census Tract 1016, Block Group 2
	Planned Activities	<p>The National objective is Low/Mod Area (LMA) benefit.</p> <p>The HUD Matrix Code is 03K Street Improvements, 570.201(c).</p>
6.	Project Name	Howard Avenue Sidewalk Project
	Target Area	Citywide
	Goals Supported	CD-2 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$400,000.00
	Description	This project is for the construction/replacement of curb, sidewalk, and ADA accessible ramps for two contiguous blocks on Howard Avenue on both sides of the Avenue. This project would improve accessibility and increase the safety of the area by replacing the uneven sidewalks and providing ADA accessible ramps.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 39 households will benefit from this project/activity.
	Location Description	Howard Avenue between 1st and 3rd Street in the City of Altoona; Census Tract 1007, Block Group 1.
	Planned Activities	<p>The National objective is Low/Mod Area (LMA) benefit.</p> <p>The HUD Matrix Code is 03L Sidewalks, 570.201(c).</p>
7.	Project Name	Fire Station 330 - Rescue Air Bag Replacement
	Target Area	Citywide
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$20,697.78

	Description	The City of Altoona Fire Department (AFD) proposes to replace obsolete rescue air bag lifting systems based at Fire Station 330 with eleven (11) new, NFPA-compliant rescue air bag systems. Rescue air bags are essential life-safety equipment used during motor vehicle crashes, industrial incidents, and structural collapse rescues to safely lift and stabilize heavy objects in order to remove trapped victims. The current air bags have exceeded their recommended service life and no longer meet current safety and performance standards. Replacement of this equipment will improve responder safety, reduce extrication times, and enhance the Fire Department’s ability to protect life and property during emergency incidents.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 10,715 persons will benefit from this project/activity.
	Location Description	Fire Station 330, 530 Crawford Ave., Altoona, PA 16602. The service area will be: <ul style="list-style-type: none"> • Census Tract 1015, Block Group 2 • Census Tract 1016, Block Groups 1-3 • Census Tract 1017, Block Groups 1-4 • Census Tract 1018, Block Groups 1-3
	Planned Activities	The National objective is Low/Mod Area (LMA) benefit. The HUD Matrix Code is 030 Fire Stations/Equipment, 570.201(c).
8.	Project Name	Fire Station 330 - Vehicle Stabilization Struts Replacement
	Target Area	Citywide
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$7,996.00
	Description	The City of Altoona Fire Department (AFD) proposes to replace obsolete vehicle stabilization struts based at Fire Stations 310 and 330 with four (4) new, NFPA-compliant TeleCrib All-in One Strut or equivalent vehicle stabilization strut systems. Vehicle stabilization struts are essential life-safety equipment used during motor vehicle crashes, rollovers, and other emergency incidents to secure and stabilize vehicles, preventing

		<p>movement while trapped occupants are rescued. The current vehicle stabilization struts have exceeded their recommended service life and no longer meet current safety and performance standards. Replacement of this equipment will improve responder safety, reduce the risk of secondary vehicle movement during extrication, and enhance the Fire Department’s ability to protect life and property during emergency incidents.</p>
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 25,585 persons will benefit from this project/activity.
	Location Description	<p>Fire Station 310, 1319 Washington Ave, Altoona, PA 16601 Fire Station 330, 530 Crawford Ave., Altoona, PA 16602</p> <p>The service area will be:</p> <ul style="list-style-type: none"> • Census Tract 1003, Block Group 1 • Census Tract 1004, Block Groups 1-2 • Census Tract 1005, Block Groups 1-4 • Census Tract 1006, Block Groups 2-3 • Census Tract 1007, Block Group 1 • Census Tract 1014, Block Groups 1-3 • Census Tract 1015, Block Groups 2-4 • Census Tract 1016, Block Groups 1-3 • Census Tract 1017, Block Groups 1-4 • Census Tract 1018, Block Groups 1-3 • Census Tract 1019, Block Groups 1-2
	Planned Activities	<p>The National objective is Low/Mod Area (LMA) benefit.</p> <p>The HUD Matrix Code is 030 Fire Stations/Equipment, 570.201(c).</p>
9.	Project Name	Altoona Housing Authority – ROSS Service Coordinator
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$88,000.00
	Description	CDBG funding will provide the required 25% match for a three-year Resident Opportunities and Self-Sufficiency (ROSS) grant

		to hire a service coordinator to assist seniors who are aging in place.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 359 persons will benefit from this project/activity.
	Location Description	11 th Street/Green Avenue Senior Housing Towers, 911 Green Ave and 1100 11 th St, Altoona, PA 16601.
	Planned Activities	The National objective is Low/Mod Limited Clientele (LMC) benefit. The HUD Matrix Code is 05A Senior Services.
10.	Project Name	Overflow Church - Jefferson Park Meal Program Initiative
	Target Area	Citywide
	Goals Supported	CD-3 Public Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$33,200.00
	Description	Through the Jefferson Park initiative, Overflow Church will provide free meals to anyone in need in the East End area of the City of Altoona.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 4,630 persons will benefit from this activity.
	Location Description	Census Tract 1017, Block Groups 1-4; Census Tract 1018, Block Group 3. Administered at 127 5th Avenue, Altoona, PA 16602.
	Planned Activities	The National objective is Low/Mod Area (LMA) benefit. The HUD Matrix Code is 05W Food Banks, 570.201(e).
11.	Project Name	Overflow Church Warming Center - Overnight Shelter
	Target Area	Citywide
	Goals Supported	HO-2 Operation and Support
	Needs Addressed	Homeless Priority
	Funding	CDBG: \$58,592.00
	Description	The Warming Center serves as a winter overnight shelter for individuals aged 18 and older experiencing homelessness.

		Funds will cover staff expenses who will work with volunteers to operate the center throughout the winter season.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 100 persons will benefit from this activity.
	Location Description	127 5th Avenue, Altoona, PA 16602.
	Planned Activities	The National objective is Low/Mod Limited Clientele (LMC) benefit. The HUD Matrix Code is 03T Homeless/AIDS Patients Programs, 570.201(e).
12.	Project Name	HOME Program Administration
	Target Area	Citywide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Strategy
	Funding	HOME: \$29,087.00
	Description	HOME funds will support administrative costs and staffing to oversee HOME-funded projects.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that one (1) organization and 43,821 persons will benefit from this activity.
	Location Description	This activity is located at 1301 12th Street, Altoona, PA 16601.
	Planned Activities	The HUD Matrix Code is 21A General Program Administration.
13.	Project Name	HOME Rental Rehabilitation Program
	Target Area	Citywide
	Goals Supported	HS-3 Housing Rehabilitation
	Needs Addressed	Housing Strategy
	Funding	HOME: \$131,787.28
	Description	The Rental Rehabilitation Program consists of a 50% match with a maximum grant of \$24,999.00. Units will be rented to income-eligible tenants and will comply with five-year HOME affordability period requirements. Structures located within the City limits containing substandard rental units are eligible.

	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that six (6) household housing units will be rehabilitated under this project/activity.
	Location Description	Citywide.
	Planned Activities	The National Objective is Low/Mod Housing (LMH) benefit, 570.208(a)(3). The Matrix Code is 14B, Rehabilitation; Multi-Unit Residential.
14.	Project Name	IDA-CDC – Woodrow Wilson Gardens Window Replacement
	Target Area	Citywide
	Goals Supported	HS-3 Housing Rehabilitation
	Needs Addressed	Housing Strategy
	Funding	HOME: \$130,000.00
	Description	Improved Dwellings of Altoona Community Development Corporation (IDA-CDC) will use HOME funds to replace 170 double-hung windows at its very-low-income senior housing development in the Garden Heights neighborhood of the City, a converted school building. The balance will be paid by owner match for a total project cost of \$135,000.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that fifty (50) household housing units will benefit from this activity.
	Location Description	409 Eveningtide Ave, Altoona, PA 16602
	Planned Activities	The National Objective is Low/Mod Housing (LMH) benefit, 570.208(a)(3). The Matrix Code is 14B, Rehabilitation; Multi-Unit Residential, 570.202(a)(1).

Table 9 – Project Summary

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 at <https://data.census.gov>. The 2020-2024 American Community Survey 5 Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the City of Altoona. These 5-year estimates are the most recent data available for the City. The 2020 U.S. Census data is included where applicable, and the 2017-2021 HUD CHAS data is used to compare block group information.

Population:

- Between 2019 and 2024, the population decreased by 1.8% from 43,987 to 43,196 persons.

Age:

- The median age in Altoona is 38.3 years old.
- Children under age 18 account for 22.2% of the population.
- Seniors age 65 or over comprise 16.5% of the population.

Race and Ethnicity:

- 92.7% of Altoona residents are White;
- 3.6% are Black or African American;
- 0.1% are American Indian and Alaska Native;
- 0.2% are Asian;
- 0.0% are Native Hawaiian and Other Pacific Islander;
- 0.6% are Some Other Race; and
- 2.8% are Two or More Races.
- 2.4% of Altoona residents are Hispanic or Latino of any race.

Income Profile:

- The Area Median Income for a family of four (4) in the Altoona, Pennsylvania Metropolitan Statistical Area (MSA) is \$83,800 for 2025.
- At the time of the 2020-2024 American Community Survey, median household income in the City of Altoona was \$51,250. This was significantly lower than Blair County (\$62,382) and the Commonwealth of Pennsylvania (\$77,971).
- 35.1% of City households have earnings received from Social Security income.
- 5.5% of households have earnings received from public assistance.
- 27.3% of households have retirement income.

Poverty:

- 11.9% of all families were living in poverty as of the 2020-2024 ACS.
- 32.0% of female-headed households with no spouse present were living in poverty. This rose to 41.4% when there were youth under 18 years of age present, and to 72.0% living in poverty when there were children under 5 years of age present.
- 22.7% of all youth under 18 years of age were living in poverty.
- 16.6% of all persons in Altoona 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. According to HUD’s FY 2024 calculations, the City of Altoona has an overall low- and moderate-income percentage of 49.19%.

Economic Profile:

As of the 2020-2024 American Community Survey:

- 34.0% of the employed civilian population had occupations classified as management, business, science, and arts; 21.4% had occupations classified as sales and office; and 20.0% had occupations classified in the service sector.
- 29.6% of the employed civilian population worked in the educational services, health care and social assistance industry; 13.8% worked in the retail trade industry; and 10.0% worked in the arts, entertainment, recreation, and accommodation and food services industry.
- 81.8% of the employed civilian population were classed as private wage and salary workers and 13.5% were classed as government workers.

According to the U.S. Bureau of Labor Statistics, as of December 2025 the unadjusted unemployment rate for Altoona was 3.9% as compared to a rate of 3.7% in Blair County, 3.7% for the Commonwealth of Pennsylvania, and a national unemployment rate of 4.6%.

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 further fair housing and increase affordable housing supply. It is essential to engage in not only community building activities and fund needed improvements in low- and moderate-income areas but also to provide opportunities for residents to live in non-impacted areas.

Discussion

Not Applicable.

DRAFT

AP-55 Affordable Housing - 91.220(g)

Introduction

The City of Altoona will utilize its CDBG and HOME funds to rehabilitate affordable housing units. The one-year goals for affordable housing in the City of Altoona for FY 2026 are the following:

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	71
Special-Needs	0
Total	71

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	71
Acquisition of Existing Units	0
Total	71

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-26-02 Single Family Homeowner Rehabilitation Loan** - Rehabilitation loans to low- and moderate-income homeowners and funding for lead-based paint remediation to assist low- and moderate-income homeowners as part of the City’s rehabilitation program. Partially funded with \$80,000.00 in CDBG Program Income.
- CD-26-03 Single Family Owner-Occupied Emergency Repairs** - Provide no-interest, deferred loan funds amortized over four years to low-moderate income homeowners of up to \$5,000 to correct exterior code violations, excluding mowing, and up to \$20,000 for emergency repairs to heating, plumbing, and electrical system failures or other repairs as determined necessary by City inspectors.
- CD-26-04 Emergency Roof Replacement Program** - CDBG funds will assist low- and moderate homeowners that require emergency roof replacement on their owner-occupied homes in the City of Altoona. Assistance will be provided to homeowners at 0% interest, with deferred loans to be forgiven at a rate of 25% per year over four years. The program is limited to roofs only.
- HOME-26-13 HOME Rental Rehabilitation Program** - The Rental Rehabilitation Program consists of a 50% match with a maximum grant of \$24,999.00. Units will be rented to income-eligible

tenants and will comply with five-year HOME affordability period requirements. Structures located within the City limits containing substandard rental units are eligible.

- **HOME-26-14 IDA-CDC - Woodrow Wilson Gardens Window Replacement** - Improved Dwellings of Altoona Community Development Corporation (IDA-CDC) will use HOME funds to replace 170 double-hung windows at its very-low-income senior housing development in the Garden Heights neighborhood of the City, a converted school building. The balance will be paid by owner match for a total project cost of \$135,000.

DRAFT

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 Authority administers 513 public housing apartments, 126 non-public housing rent-controlled apartments, and 937 Section 8 Housing Choice Vouchers (HCVs). As of February 2026, there are 289 individuals on the Public Housing waitlist and 656 individuals on the HCV waitlist, and both lists are open. An examination of current occupancy levels and waiting list information shows that a majority of families have incomes below 30% of median income. The Authority monitors income targeting on a quarterly basis for compliance.

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

During FY 2026, the Altoona Housing Authority will complete site work including concrete and curb repairs and security camera installation, building repairs such as exterior window and door replacement, toxic material abatement, and interior work of replacing appliances, hallway flooring, carpets and toilets. Green Avenue Tower will have an elevator upgrade and roof drains & stacks installed during this period. The Housing Authority will also continue to work with the City on Code Enforcement, Fair Housing workshops and the expansion of homeownership programs.

The Altoona Housing Authority is in the beginning stages of disposing of 1477 Washington Avenue. This property is the last remaining AHA Home Choice property. There have been numerous issues with this property including high resident turnover, inability to secure a mortgage, high maintenance costs and property upkeep. The Housing Authority has been in constant contact with HUD with updates on the disposition. The Housing Authority has already conducted a local government consultation, environmental review, appraisal and has met with the RAB board regarding their interest in the property. Once the Agency Plan is approved, AHA leadership will continue with the process and get board approval for the disposition of the property.

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

The Altoona Housing Authority offers several programs for residents to be involved in and promote self-sufficiency and homeownership. These include the Family Self-Sufficiency (FSS) Program, a HUD program that encourages communities to develop local strategies to help public housing and voucher families obtain employment that will lead to economic independence and self-sufficiency. There are 84 Housing Choice Voucher (Section 8) recipient or Public Housing resident families participating in the FSS Program.

The Altoona Housing Authority is improving public safety and crime prevention at its public housing communities through community policing programs such as a Stop and Talk Program. Police also patrol on foot and bicycle to create a more notable presence of law enforcement. The Housing Authority also offers Head Start early childhood education, after school and day care programs, food banks, and summer programming for youth. The Residents organization meetings are held monthly to encourage residents to meet and talk about community activities and improvements in their communities.

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.

DRAFT

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

Introduction

The PA 509 Eastern Pennsylvania Continuum of Care (CoC) is comprised of 33 counties in northeast and central Pennsylvania, organized by geography into five Regional Homeless Advisory Boards (RHABs). The City of Altoona is a member of the South Central RHAB which serves nine (9) counties: Adams, Bedford, Blair, Cambria, Centre, Franklin, Fulton, Huntingdon, and Somerset.

Describe the jurisdiction's 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 Center for Community Action. Services are provided to both sheltered and unsheltered persons. 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, Incorporated (FSI). The organization provided 4,188 nights of shelter to homeless individuals in FY 2022 but still had to turn away over 3,000 persons due to lack of space at the shelter. FSI opened a new Emergency Family Shelter in February 2023 which is expected to help with capacity issues but not solve them.

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 Eastern Pennsylvania CoC undertook the following projects in Blair County in 2025:

- Center for Community Action - PA 0372 Blair CAP Rapid Rehousing and RRH Expansion
- Center for Community Action - PA 0813 South Central PA Rapid Rehousing

The PA 0372 Rapid Rehousing program serves the general public. The PA 0813 Rapid Rehousing program 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.

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. Both the City of Altoona and Blair County have obtained Emergency Solutions Grant Program (ESG) funding in the past to address the needs of these individuals and families, but neither is a current recipient. Likewise, Blair County Community Action (now under the auspices of the Center for Community Action) has used ESG funds in the past to provide Homeless Prevention Services to families to prevent them from becoming homeless.

Discussion

Not Applicable.

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

Introduction:

The City of Altoona previously identified and implemented the following changes to the City's Zoning Ordinances:

- Added under Title Three, Article 1, Section 101 a new subsection addressing Housing Choice and Fair Housing.
- Add a definition for "Accessibility" 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 Department of 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

The City intends to continue to promote Fair Housing by working with Summit Legal Aid and Mid-Penn Legal Services. It also has continued to support and encourage construction proposals for for-rent and for-sale properties, as well as financing housing rehabilitation efforts and funding homebuyer training & education. To expand the amount of accessible housing available to elderly and disabled residents, the City is promoting rehabilitation and reasonable accommodations & modifications. Finally, it is expanding its code enforcement efforts to ensure that the existing housing stock remains in safe, sound, and decent condition.

Discussion:

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

- **CD-26-02 Single Family Homeowner Rehabilitation Loan** - Rehabilitation loans to low- and moderate-income homeowners and funding for lead-based paint remediation to assist low- and moderate-income homeowners as part of the City's rehabilitation program. Partially funded with \$80,000.00 in CDBG Program Income.

- **CD-26-03 Single Family Owner-Occupied Emergency Repairs** - Provide no-interest, deferred loan funds amortized over four years to low-moderate income homeowners of up to \$5,000 to correct exterior code violations, excluding mowing, and up to \$20,000 for emergency repairs to heating, plumbing, and electrical system failures or other repairs as determined necessary by City inspectors.
- **CD-26-04 Emergency Roof Replacement Program** - CDBG funds will assist low- and moderate homeowners that require emergency roof replacement on their owner-occupied homes in the City of Altoona. Assistance will be provided to homeowners at 0% interest, with deferred loans to be forgiven at a rate of 25% per year over four years. The program is limited to roofs only.
- **HOME-26-13 HOME Rental Rehabilitation Program** - The Rental Rehabilitation Program consists of a 50% match with a maximum grant of \$24,999.00. Units will be rented to income-eligible tenants and will comply with five-year HOME affordability period requirements. Structures located within the City limits containing substandard rental units are eligible.
- **HOME-26-14 IDA-CDC - Woodrow Wilson Gardens Window Replacement** - Improved Dwellings of Altoona Community Development Corporation (IDA-CDC) will use HOME funds to replace 170 double-hung windows at its very-low-income senior housing development in the Garden Heights neighborhood of the City, a converted school building. The balance will be paid by owner match for a total project cost of \$135,000.

AP-85 Other Actions - 91.220(k)

Introduction:

The City of Altoona has developed the following actions which address 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 Community Housing Development Organizations (CHDOs). Given the resources available, this will reduce but not eliminate barriers to affordable housing. City support for code enforcement and policing services also helps preserve housing units, keeping them in the market and reducing prices.

The City of Altoona continues to work with the Redevelopment Authority of Altoona's Land Bank to create both affordable and market-rate housing opportunities through rehabilitation and resale. This brings property back into productive use and expands housing availability.

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

- **CD-26-02 Single Family Homeowner Rehabilitation Loan** - Rehabilitation loans to low- and moderate-income homeowners and funding for lead-based paint remediation to assist low- and moderate-income homeowners as part of the City's rehabilitation program. Partially funded with \$80,000.00 in CDBG Program Income.
- **CD-26-03 Single Family Owner-Occupied Emergency Repairs** - Provide no-interest, deferred loan funds amortized over four years to low-moderate income homeowners of up to \$5,000 to correct exterior code violations, excluding mowing, and up to \$20,000 for emergency repairs to heating, plumbing, and electrical system failures or other repairs as determined necessary by City inspectors.

- **CD-26-04 Emergency Roof Replacement Program** - CDBG funds will assist low- and moderate homeowners that require emergency roof replacement on their owner-occupied homes in the City of Altoona. Assistance will be provided to homeowners at 0% interest, with deferred loans to be forgiven at a rate of 25% per year over four years. The program is limited to roofs only.
- **HOME-26-13 HOME Rental Rehabilitation Program** - The Rental Rehabilitation Program consists of a 50% match with a maximum grant of \$24,999.00. Units will be rented to income-eligible tenants and will comply with five-year HOME affordability period requirements. Structures located within the City limits containing substandard rental units are eligible.
- **HOME-26-14 IDA-CDC - Woodrow Wilson Gardens Window Replacement** - Improved Dwellings of Altoona Community Development Corporation (IDA-CDC) will use HOME funds to replace 170 double-hung windows at its very-low-income senior housing development in the Garden Heights neighborhood of the City, a converted school building. The balance will be paid by owner match for a total project cost of \$135,000.

Actions planned to reduce lead-based paint hazards

The City will continue to reduce the number of housing units containing lead-based paint hazards through housing rehabilitation activities using CDBG and HOME funds.

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-to-moderate income persons and 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. Providing safe and affordable housing opportunities for the low-to-moderate income population is a major deterrent to poverty. Because nearly 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, rental assistance program, and rental rehabilitation assistance program.

Actions planned to develop institutional structure

The Department of Community Development is aware of a few minor gaps in delivery of services in Altoona related to insufficient funding. The staff and agencies involved are working with providers and agencies to develop appropriate solutions and develop alternate funding sources.

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 relationship between the Altoona Housing Authority and the City of Altoona can be delineated by contracts for specific projects. The City and the Housing Authority cooperate in providing police protection for 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.

AP-90 Program Specific Requirements - 91.220(l)(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 \$80,000 in program income from the repayment of Housing Rehabilitation Loans. These funds have been included in the FY 2026 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(l)(1)**

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$80,000
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:	\$80,000

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.	100.00%

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

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

The City of Altoona does not intend to use any other forms of investment other than those described in 24 CFR 92.205(b). 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:

1. The housing must be single-family housing.
2. 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.
 - 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.
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.

Homeownership assistance HOME amount per-unit	Minimum period of affordability in years
Under \$25,000	5
\$25,000 to \$50,000	10
Over \$50,000	15

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 pro-rata 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 down payment 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:

<u>HOME Investment</u> HOME Investment + Homeowner Investment	x Net Proceeds =	HOME amount to be recaptured
<u>Homeowner Investment</u> HOME Investment + Homeowner Investment	x Net Proceeds =	amount to homeowner

- 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.

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 remains 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 Department of Community Development 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.

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 wheelchair 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.

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:

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.

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.

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.

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.

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.
- 5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(I)(2)(vii)).**

Not applicable.

- 6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(I)(2)(vii)).**

Not applicable.

- 7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(I)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

Not applicable.

Discussion

HOME Match Requirements:

The City is not required to provide a match for FY 2026's HOME funds as the City satisfied the distressed criteria for participating jurisdictions in accordance with HOME Program regulations. Not Currently Applicable.

HOME Program Income:

The City does not anticipate receiving HOME Program Income. Not Applicable.

CHDO Organizations:

The City of Altoona has one CHDO, Improved Dwellings of Altoona Community Development Corporation (IDA-CDC).

CDBG Program Income:

The City of Altoona anticipates it will receive \$80,000 in CDBG Program Income during FY 2026.

CDBG Percentages:

- Administrative Percentage (20% Cap): 20.00%
- Public Service Percentage (15% Cap): 11.86%
- Low and Moderate-Income Percentage (70% Minimum): 100%
- Slum and Blight Percentage (30% Cap): 0%
- Urgent Need Percentage (30% Cap): 0%

HOME Percentages:

- Administrative Percentage (10% Cap): 10.00%
- CHDO Set-Aside (15% Minimum): 44.69%