CITY OF CHESTER, PENNSYLVANIA

One 4th Street, Chester, Pennsylvania 19013

HOME-ARP ALLOCATION PLAN

For Submission to HUD for the Community Development Block Grant and HOME Investment Partnership Programs

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City Council:
Ms. Portia West, Director, Public Works
Ms. Elizabeth Williams, Director, Public Property & Recreation
Mr. William Morgan, Deputy Mayor, Director, Accounts & Finance
Mr. Stefan E. Roots, Director, Public Safety

Chester Economic Development Authority (CEDA):
Ms. Lisa R. Gaffney, Executive Director

BUILT ON EXPERIENCE URBAN DESIGN VENTURES

CHESTER PENNSYLVANIA Settled in 1644

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Introduction

The City of Chester is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG) and HOME Investment Partnerships Program (HOME). The City is currently in year three of its FY 2020-2024 Five-Year Consolidated Plan. The Five-Year Consolidated Plan identified the following priority needs and goals for the low- and moderate-income population of the City:

Housing Priority - (High Priority)
There is a need to improve the quality of the housing stock in the community and to increase the supply of decent, safe, and sanitary housing that is affordable and accessible for homeowners, renters, and homebuyers. Goals/Strategies:

- HS-1 Home Ownership - Assist lower-income homebuyers to purchase a home with down payment and closing cost assistance, including housing counseling.
- HS-2 Housing Construction - Increase the supply of decent, safe and sanitary housing that is affordable and accessible through new construction of owner and renter occupied housing.
- HS-3 Housing Rehabilitation - Rehabilitate the residential housing stock for homebuyers and tenants in the City, including energy efficiency, weatherization, and accessibility modifications.
- HS-4 Public Housing - Support the Chester Housing Authority in its efforts to improve and maintain the existing public housing stock and promote homeownership assistance through the use of Section 8 Housing Choice Vouchers for home purchase.

Homeless Priority - (High Priority)
There is a need for facilities, housing, and services for homeless persons and persons at-risk of becoming homeless. Goals/Strategies:

- HO-1 Operation/Support - Assist providers in the operation of facilities, housing, and support services for the homeless and persons at-risk of becoming homeless.
- HO-2 Housing - Support the CoC's efforts to provide emergency shelter, transitional housing, permanent housing, rapid rehousing and homeless prevention programs.

Other Special Needs Priority - (High Priority)
There is a need for housing opportunities, services, and facilities for persons with special needs including the elderly, persons with disabilities, victims of domestic violence, and persons with other special needs. Goals/Strategies:

- SN-1 Social Services - Support social service programs for the elderly, persons with disabilities, victims of domestic violence, and persons with other special needs.
- SN-2 Housing - Increase the supply of affordable, decent, safe, accessible, and sound housing for the elderly, persons with disabilities, victims of domestic violence, and persons with other special needs through rehabilitation, new construction, and making reasonable accommodations to existing housing.

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Community Development Priority - (High Priority)
There is a need to improve the public and community facilities, infrastructure, public services, and the quality of life in the City of Chester. Goals/Strategy:

- CD-1 Community Facilities and Infrastructure - Improve the City's public facilities, community facilities, and infrastructure through rehabilitation, reconstruction, and new construction.
- CD-2 Public Services - Improve and enhance the public and community development services in the City.
- CD-3 Public Safety - Improve public safety facilities, equipment, and services.
- CD-4 Code Enforcement - Remove and eliminate slum and blighting conditions through code enforcement, acquisition for rehabilitation, and demolition of vacant and abandoned structures citywide.
- CD-5 Revitalization - Promote neighborhood revitalization activities in strategic areas through housing development, infrastructure improvements, code enforcement, targeted acquisition, and demolition.
- CD-6 Historic Preservation - Promote historic preservation and adaptive reuse of existing buildings in the City.

Economic Development Priority - (High Priority)
There is a need to increase employment, self-sufficiency, educational training, and economic empowerment for residents of the City of Chester. Goals/Strategies:

- ED-1 Employment - Support and encourage new job creation, job retention, employment and job training services.
- ED-2 Transportation - Support multimodal transportation services.
- ED-3 Financial Assistance - Support business and commercial growth through expansion and new development.
- ED-4 Redevelopment Program - Plan and promote the development and redevelopment of vacant commercial and industrial sites and facilities.
- ED-5 Financial Incentives - Support and encourage new economic development through local, state, and federal tax incentives and programs.

Administration, Planning, and Management Priority - (High Priority)
There is a need for planning, administration, management, and oversight of federal, state, and local funded programs. Goal/Strategy:

- AM-1 Overall Coordination - Provide program management and oversight for the successful administration of federal, state, and local funded programs, including planning services for special studies, environmental clearance, fair housing activities, and compliance with all federal, state, and local laws and regulations.

"*On March 11, 2021, President Biden signed the American Rescue Plan into law, which provides over $1.9 trillion in relief to address the continued impact of the COVID-19 pandemic on the economy, public health, State and local governments, individuals, and businesses.*

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To address the need for homelessness assistance and supportive services, Congress appropriated $5 billion in ARP funds to be administered through HOME to perform four activities that must primarily benefit qualifying individuals and families who are homeless, at risk of homelessness, or in other vulnerable populations. These activities include: (1) development and support of affordable housing, (2) tenant-based rental assistance (TBRA), (3) provision of supportive services; and (4) acquisition and development of non-congregate shelter units. The program described in this notice for the use of the $5 billion in ARP funds is the HOME-American Rescue Plan or "HOME-ARP."

ARP defines qualifying individuals or families as those that are (1) homeless, as defined in section 103(a) of the McKinney-Vento Homeless Assistance Act, as amended (42 U.S.C. 11302(a)) ("McKinney-Vento"); (2) at risk of homelessness, as defined in section 401 of McKinney-Vento; (3) fleeing, or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking; (4) part of other populations where providing supportive services or assistance would prevent a family's homelessness or would serve those with the greatest risk of housing instability; or (5) veterans and families that include a veteran family member that meet the criteria in one of (1)-(4) above." (Source: Notice CPD-21-10: Requirements for the Use of Funds in the HOME-ARP Program)

On September 22, 2021, the City of Chester received a letter from the U.S. Department of Housing and Urban Development notifying the City that its HOME Investment Partnerships - American Rescue Plan (HOME-ARP) allocation was $1,3[illegible],782. To receive HOME-ARP funds, the City is required to create a HOME-ARP Allocation Plan. The purpose of the plan is to identify how the City can assist qualifying populations, which include individuals and families experiencing and at-risk of homelessness, by providing rental housing, supportive services, non-congregate shelter, tenant based rental assistance (TBRA), and non-profit operating and capacity building. The City started the planning process by consulting with stakeholders and organizations that serve homeless and at risk of homelessness populations to gather information and priorities for the preparation of the City's HOME-ARP Allocation Plan.

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Consultation

To develop the Allocation Plan, the City of Chester consulted with public and private agencies and organizations that provide assisted homeless and at risk of homelessness services and housing. The City also consulted with local units of government in and around the City, as well as City residents. Input from the meetings and consultations were used establish the priority needs and strategies to be addressed with HOME-ARP funds.

The Chester Economic Development Authority (CEDA) is the administrating agency for the CDBG and HOME programs and acts as the single point of contact to coordinate efforts between public and assisted housing providers, as well as private and governmental health, mental health, and social service agencies. The City works with the following agencies to enhance funding and service allocations to address the housing and community development needs of the area:

- Chester Economic Development Authority (CEDA) - Oversees the CDBG and HOME Programs.
- Chester Housing Authority - Coordination with the Section 8 Housing Choice Vouchers and improvements to public housing communities.
- Social Services Agencies - Provides funds to improve services to low and moderate-income persons.
- Housing Providers - Provides funds to rehabilitate and develop affordable housing and provide housing opportunities for low and moderate-income households.
- Delaware County Continuum of Care - Oversees the Continuum of Care funds.

Coordination with these entities is an ongoing process in order to capitalize on potential future funding opportunities, as well as potential project partnerships. As part of the ARP planning process, stakeholders were notified of the availability of HOME-ARP funds, invited to participate in a meeting or phone call, and individually contacted to receive input on the Plan. The following organizations participated in the consultation:

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Agency/Org Consulted	Type of Agency/Org	Method of Consultation	Feedback
Chester Housing Authority	Housing Authority	Meeting	Need affordable housing; need assistance for housing related costs that can be barriers to entry; need vacant housing to be habitable; need coordinated supportive services; need landlord involvement in subsidized housing; need immigrant housing; need transitional housing; and need to address gaps in developmentally challenged population.

The Salvation Army	CoC member; and Homeless services and housing provider.	Meeting	Need affordable housing; need alternative shelter housing options; need additional supportive services for dishonorably discharged veterans; need LGBTQ accommodations; need housing for youth under 18; need mental health services; need a day center that provides a shower and food; need to analyze policies that can lead to alienating individuals from receiving help; need SROs; need supportive services; and need pre-eviction assistance.
CityTeam	CoC member; and Homeless services and housing provider.	Meeting	Need affordable housing; need supportive services; need transitional housing to gap shelter to permanent housing; and need mental health services.
Housing Equality Center of Pennsylvania	Public organization that addresses civil rights and fair housing.	Meeting	Need affordable housing; need shorter wait times for housing and services; need better relationship between landlord and tenant; need accessible housing; need mental health services; need supportive services; and need housing for re-entry/co-occurring disorders.
Community Action Agency of Delaware County, Inc.	CoC member; and Homeless services and housing provider.	Meeting	Need affordable housing; need safe haven options for males; need housing for re-entry; need housing choice; need more landlords to participate in subsidized housing; need transitional housing; need rental support; need financial literacy education; need living wage paying jobs; and need daycare services.
Delaware County Department of Human Services	CoC member; and Homeless services and housing provider.	Meeting	Need affordable housing; need transitional housing; need financial support and supportive services for those at risk of homelessness; and need for housing and supportive services for domestic violence victims.
Liberty Resources	CoC member; and Homeless services and housing provider.	Meeting	Need affordable housing; need accessible housing; need supportive services; need housing financial assistance to meet market rents; need housing maintenance; and need case management services.
NAACP	Public organization that addresses civil rights and fair housing.	Meeting	Need affordable housing; need supportive services; need transitional housing to gap shelter to permanent housing; and need mental health services.

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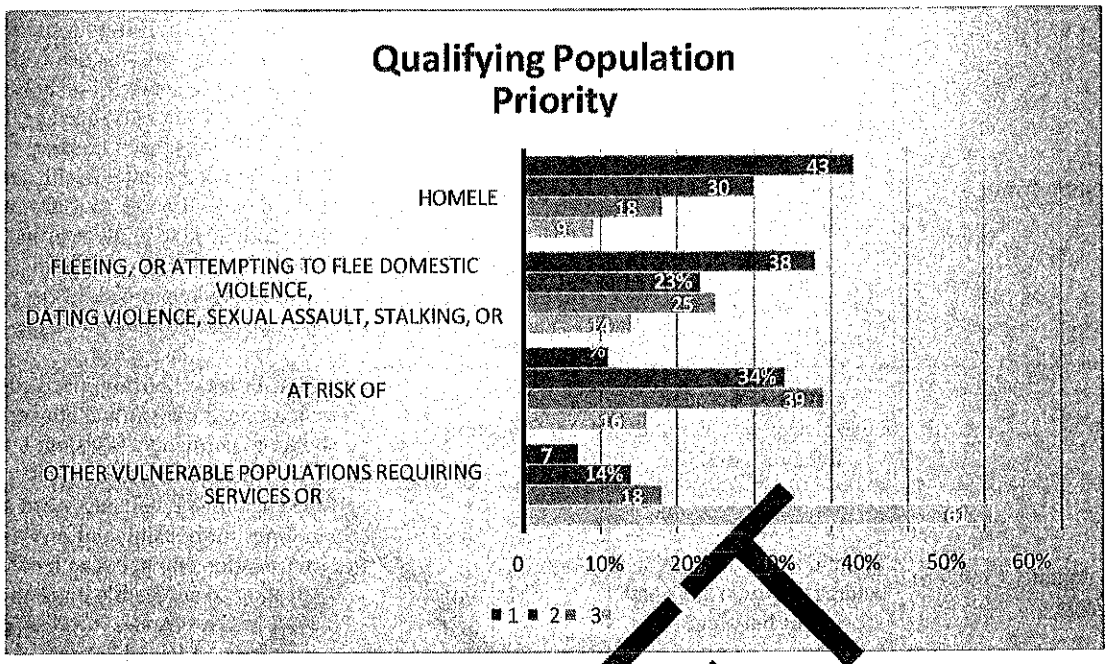
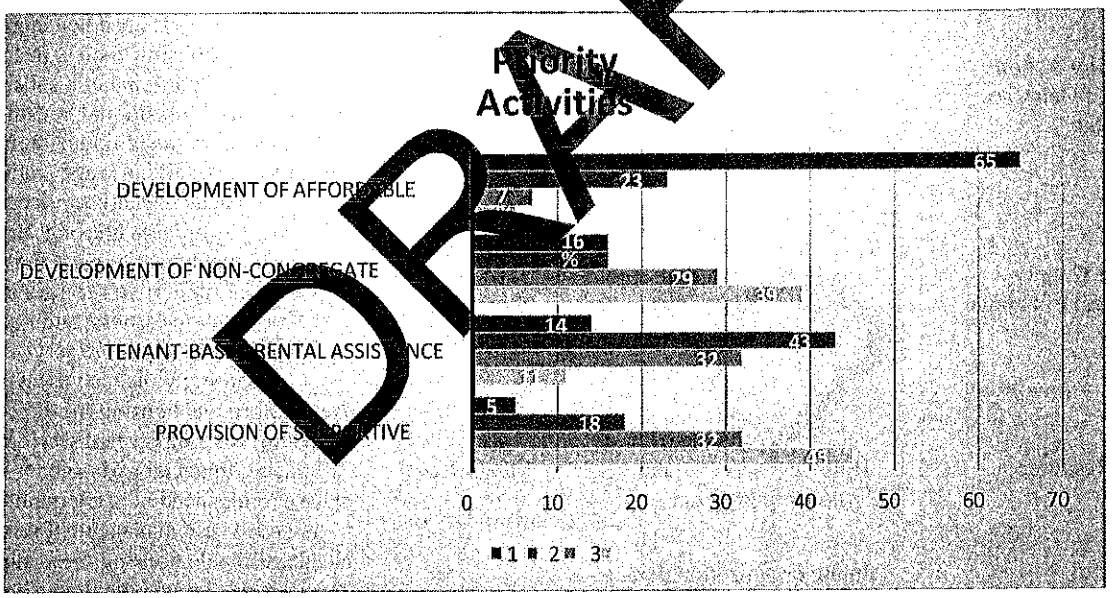
The City of Chester jointly participated with Delaware County and the CoC on a Countywide survey that was sent to housing and service providers to identify priority homeless needs, including the needs of the City of Chester. There were 123 responses to the survey. The respondents ranked the homeless qualifying population the highest and development of affordable housing the highest. The following charts show the rest of the survey results.





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In summary of the consultations, the following feedback was received:

- The largest housing problem in the City and the surrounding region is housing affordability.
- Supportive services are necessary to reduce recidivism.
- There is a need for additional shelter beds due to slow turnover.

- Lack of transportation; access to affordable childcare; lack of education; a lack of job skills; eviction history; unemployed or employed at nonliving wage job; and lack of support system.
- There is a need for first time homebuyer assistance, housing counseling, handicap accessible housing, availability of senior housing, availability of group home or communal living arrangements, rehabilitation assistance, abatement of lead based paint in housing units, and code compliance for housing. The CoC has recognized the increased demand to assist families at risk of homelessness or recently homeless through short term rental assistance, utility assistance and corresponding supportive services.

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Public Participation

The City of Chester prepared the HOME-ARP Allocation Plan in compliance with the City's Citizen Participation Plan. The City held one (1) Public Hearing that was also be live streamed on the City's Facebook Live platform. The hearing was held on Wednesday, March 8, 2023 at 9 AM in City Council Chambers. This Hearing provided residents, agencies, and organizations with the opportunity to discuss the City's Plan and to provide suggestions for funding priorities. The Public Hearing advertisement was published on February 19, 2023 and announced the "draft" Plan display period, as well. A "draft" of the HOME-ARP Plan was placed on public display at the following locations for review: City's website at www.chestercity.com; CEDA's website www.ceda.cc; the Office of the City Clerk; and CEDA, City Hall, 1 Fourth Street, Chester, PA from 9 AM until 2 PM Monday through Friday. The newspaper notice announced that the "draft" plan was available for review and comment for a period of 30-days starting on February 20, 2023, and ended on March 21, 2023. The City additionally notified the public of its opportunity to comment on the Plan through its website and social media accounts. Upon completion of the 30-day comment period, the City submitted the plans to City Council for approval to submit the application to HUD. The City passed a resolution on March 22, 2023, approving the submission of the HOME-ARP Plan to HUD. The plans were electronically submitted through HUD's online IDIS system prior to March 31, 2023.

The following comments were received:

- There is a need for affordable housing in the City of Chester

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Needs Assessment and Gaps Analysis

The City of Chester is a member of the Upper Darby/Chester/Haverford/Delaware County Continuum of Care - PA 502. The Upper Darby/Chester/Haverford/Delaware County Continuum of Care is also known as the Delaware County Homeless Services Coalition and is administered by the Delaware County Division of Adult and Family Services (AFS) which submits the annual CoC Consolidated Application for funding on behalf of the CoC. The City works with the Upper Darby/Chester/Haverford/Delaware County CoC to address homelessness by working together to develop a framework to deliver housing and services to the homeless and those at risk of homelessness. The Delaware County Homeless Services Coalition carries out its activities throughout Delaware County, including the entitlement areas of Chester City, Upper Darby Township, Haverford Township, and the remaining 46 municipalities within the geographical border of Delaware County.

The City's Economic Development Authority staff attends the local CoC meetings and acts as the City's representative. The City coordinates its activities with the Continuum of Care and supports its applications for funds. The City helps the CoC to address homelessness by working together to develop a framework to deliver housing and supportive services to the homeless and those at risk of homelessness.

The CoC identifies regional and local homeless issues; coordinates regional planning; identifies regional housing gaps and needs, strategies, and priorities; provides input for Supportive Services for Veteran Families (SVF) and Emergency Solutions Grants (ESG) applications; participates in completion of the CoC application; monitors Homeless Management Information Systems (HMIS) participation and implementation; and coordinates and follows-up on the Point in Time (PIT) count and Annual Homeless Assessment Report (AHAR).

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The following data was collected during the February 2022 Point-In-Time Survey conducted by the CoC. The Point-In-Time Survey was performed at the following locations throughout the CoC service area: hospitals, soup kitchens, day programs, street outreach, shelters, transitional housing of various types, and permanent housing which addresses the needs of the homeless.

Unsheltered:

- Total Households – 46
- Total Persons – 46
- Children under 18 years old – 0
- Young Adults 18 to 24 years old – 0
- Adults over 24 years old – 46

Transitional Housing:

- Total Households – 39
- Total Persons – 62
- Children under 18 years old – 19
- Young Adults 18 to 24 years old – 6

- Adults over 24 years old – 37

Emergency Shelter:

- Total Households – 112
- Total Persons – 227
- Children under 18 years old – 96
- Young Adults 18 to 24 years old – 21
- Adults over 24 years old – 110

The majority of homeless persons are over the age of 25. There were 8 out of 335 (2%) chronically homeless persons; 179 (53%) females and 156 (47%) males out of 335 persons; 20 (6%) were Hispanic; 232 (69%) were Black, African American, or African; 98 (29%) were white; and 5 (2%) were Multi-racial.

The following tables summarize housing needs in the City:

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Homeless Needs Inventory and Gap Analysis Table

Homeless												
	Current Inventory					Homeless Population				Gap Analysis			
	Family		Adults Only		Vets	Family (at least 1 child)	Adult HH (w/o child)	Vets	Victims of DV	Family		Adults Only	
	# of Beds	# of Units	# of Beds	# of Units	# of Beds					# of Beds	# of Units	# of Beds	# of Units
Emergency Shelter	100	100	100	100	0								
Transitional Housing	100	100	100	100	0								
Permanent Supportive Housing	100	100	100	100	0								
Other Permanent Housing	20	20	20	20	0								
Sheltered Homeless						48	103	0	0				
Unsheltered Homeless						0	46	0	0				
Current Gap										20	20	20	20

Data Sources: 1. Point in Time Count (PIT) February 2022; 2. Continuum of Care Housing Inventory Count (HIC) 2022; 3. Consultations

Housing Needs Inventory and Gap Analysis Table

Non-Homeless			
	Current Inventory	**Level of Need**	**Gap Analysis**
	# of Units	# of Households	# of Households
Total Rental Units	7,411		
Rental Units Affordable to HH at 30% AMI (At-Risk of Homelessness)	880		
Rental Units Affordable to HH at 50% AMI (Other Populations)	680		
0%-30% AMI Renter HH w/ 1 or more severe housing problems (At-Risk of Homelessness)		2,260	
30%-50% AMI Renter HH w/ 1 or more severe housing problems (Other Populations)		1,140	
Current Gaps			1,840

Data Sources: 1. 2015-2019 5-Year American Community Survey (ACS); 2. Comprehensive Housing Affordability Strategy (CHAS) 2015-2019 ACS

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HOME-ARP Activities

The City of Chester identified the need for decent safe sanitary accessible affordable housing as the greatest need in the City. While there is a gap in shelter housing, this gap is directly related to the availability of all affordable housing units in the City. Housing providers noted that the lack of available long term housing delays the turnover in shelter housing. The City intends to use a top down housing first approach to house homeless or those at risk of homelessness. By increasing the supply of affordable housing, more housing choice will be created that will assist in moving households from shelters to permanent housing.

The City will conduct an open competition for HOME-ARP funds to create new affordable rental housing. The process will start with a request for proposals from housing and supportive service organizations that serve the homeless and those at risk of homelessness. Proposals will be ranked based on capacity, experience, scope, and investment return. The City will enter into subrecipient agreements with the housing and supportive services providers and monitor as agreed upon.

The City of Chester developed its HOME-ARP Budget based on the identified needs from consultation with community stakeholders, agency surveys, the assessment of the data obtained from the Point In Time Count (PIT), Continuum of Care Housing Inventory Count (HIC), American Community Survey Data (ACS), HUD Comprehensive Housing Affordability Strategy (CHAS), and other statistical data provided from the CoC and Delaware County Department of Human Services. The City will use the following budget allocation for HOME-ARP funds:

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Use of HOME-ARP Funding

	Funding Amount	Percent of the Grant	Statutory Limit
Supportive Services	$ 131,878		
Acquisition and Development of Non-Congregate Shelters	$ 0.00		
Tenant Based Rental Assistance (TBRA)	$ 0.00		
Development of Affordable Rental Housing	$ 989,087		
Non-Profit Operating	$ 65,939	5 %	5%
Non-Profit Capacity Building	$ 0	0 %	5%
Administration and Planning	$ 131,878	10 %	15%
Total HOME ARP Allocation	**$ 1,318,782**		

The City allocated 10% of the funds for Supportive Services, 75% of the funds for the Development of Affordable Rental Housing, 5% of the funds for Non-Profit Operating, and 10% of the funds for Administration and Planning. Supportive services may include some of the following eligible services: childcare, education services, employment assistance and job training, food, housing search and counseling services, legal services, life skills training, mental health services, outpatient health services, outreach services, substance abuse treatment services, transportation, case management, mediation, credit repair, landlord/tenant liaison, services for special populations, and financial assistance costs. Development of affordable rental housing is for the acquisition, construction, rehabilitation, development costs, relocation, and operating cost assistance/reserves. Non-Profit operating will provide the affordable housing management organization with housing and supportive services staffing costs. Administration and planning will set aside 10% of the allocation to cover the cost to administer the HOME-ARP program by the City.

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HOME-ARP Production Housing Goals

The City of Chester identified affordable rental housing as the largest need that will be addressed with HOME-ARP funding. Additionally, the City's Consolidated Plan identified the following two (2) priority needs for the low- and moderate-income households of Chester:

Housing Priority - (High Priority)
There is a need to improve the quality of the housing stock in the community and to increase the supply of decent, safe, and sanitary housing that is affordable and accessible for homeowners, renters, and homebuyers. Goals/Strategies:

- HS-1 Home Ownership - Assist lower-income homebuyers to purchase a home with down payment and closing cost assistance, including housing counseling.
- HS-2 Housing Construction - Increase the supply of decent, safe and sanitary housing that is affordable and accessible through new construction of owner and renter occupied housing.
- HS-3 Housing Rehabilitation - Rehabilitate the residential housing stock for homebuyers and tenants in the City, including energy efficiency, weatherization, and accessibility modifications.
- HS-4 Public Housing - Support the Chester Housing Authority in its efforts to improve and maintain the existing public housing stock and promote homeownership assistance through the use of Section 8 Housing Choice Vouchers for home purchase.

Homeless Priority - (High Priority)
There is a need for facilities, housing, and services for homeless persons and persons at-risk of becoming homeless. Goals/Strategies:

- HO-1 Operation/Support - Assist providers in the operation of facilities, housing, and support services for the homeless and persons at-risk of becoming homeless.
- HO-2 Housing - Support the CoC's efforts to provide emergency shelter, transitional housing, permanent housing, rapid rehousing and homeless prevention programs.

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The City estimates that it will create six (6) new decent safe sanitary accessible affordable housing units with HOME-ARP funding. The new rental units will provide affordable housing to six (6) extremely low (0%-30% AMI) and very low income (30%-50% AMI) households. The HOME-ARP funds will also be used to provide supportive services through intensive case management and program referrals. The HOME-ARP funds will be distributed to the City and the housing management agency to administer, manage, and maintain the HOME-ARP housing.

The City will leverage the HOME-ARP funds with other Federal, State, local, Foundation, private, etc. funding sources. The specific funding will be determined by the final activity scope.

Preferences

The City of Chester will not use preferences to provide a priority for the selection of applicants who fall into a specific qualifying population or category within a qualifying population to receive assistance. Prioritization, in the context of the coordinated entry process, refers to the coordinated entry-specific process by which all persons in need of assistance who use coordinated entry are ranked in order of priority. The coordinated entry prioritization policy is established by the CoC with input from all community stakeholders and ensures that ESG projects are able to serve clients in accordance with written standards that are established under 24 CFR 576.400(e). In addition, the coordinated entry process will, to the maximum extent feasible, ensure that people with more severe service needs and levels of vulnerability are prioritized for housing and homeless assistance before those with less severe service needs and lower levels of vulnerability.

The City will comply with all applicable fair housing, civil rights, and nondiscrimination requirements, including but not limited to those requirements listed in 24 CFR 5.105(a) when applying preferences through its referral methods. Persons who are eligible for a preference have the opportunity to participate in all HOME-ARP activities of the City for which they are eligible, including activities that are not separate or different, and cannot be excluded because of any protected characteristics or preferential status.

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Referral Methods

The City of Chester is part of the Upper Darby/Chester/Haverford/Delaware County Continuum of Care - PA 502. The CoC utilizes a comprehensive Coordinated Entry process that is fully implemented throughout Delaware County. Coordinated Entry (CE) coordinates access, assessment and referral to housing and services for families and individuals experiencing or at imminent risk of homelessness. Entry includes outreach services through mobile assessments and three walk-in sites. The walk-in sites are: Horizon House, Inc.; The Salvation Army in Chester; and Community Action Agency. The Goals of CE are:

- To respond to a housing crisis by providing low barrier, person centered, county-wide entry process that is fair and allows equal access to housing assistance and homeless prevention resources.
- To utilize the same assessment approach and decision-making processes to help people resolve their housing crisis, to become stably housed as quickly as possible and to implement an easily accessible process that allocates resources as effectively as possible no matter how or where people present.
- To ensure that people with the most severe needs and levels of vulnerability are prioritized for housing and homeless assistance.
- To develop a Housing Stability Plan that identifies housing barriers, is inclusive of individual needs and includes client-chosen referrals, linkages to services, housing assistance and financial stability resources.

Any family or individual experiencing a housing crisis in Delaware County can either call a toll-free hotline or visit a designated coordinated entry provider in Delaware County. Veterans, people fleeing domestic violence, and transitional age or runaway youth will be immediately connected to appropriate services. Families and single adults will be assessed using a national best practice vulnerability and service prioritization tool called the VI-SPDAT. Consumers will then be referred and connected to appropriate housing and services as they become available.

The CoC has adopted HUD CPD 16-11, HUD's Notice on Prioritizing Persons Experiencing Chronic Homelessness and Other Vulnerable Homeless Persons in Permanent Supportive Housing, as well as the accompanying updated HUD CPD-17-01 Notice. This notice established Additional Requirements for a Continuum of Care Centralized or Coordinated Assessment System. All qualifying populations that are eligible for a project or activity will be included in the CoC Coordinated Entry (CE) process. All households seeking service are provided fair and equal access regardless of their location or method by which they access the system.

The City of Chester will follow the Coordinated Entry process for its HOME-ARP funds.

Limitations in a HOME-ARP rental housing

The City of Chester will not limit eligibility for HOME-ARP rental housing.

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HOME-ARP Refinancing Guidelines

The City of Chester does not intend to use HOME-ARP funds to refinance existing debt secured by multifamily rental housing that is being rehabilitated with HOME-ARP funds.

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Definitions

The following definitions are applicable to the HOME-ARP Allocation Plan.

Homeless as defined in 24 CFR 91.5

(1) An individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:
(i) An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;
(ii) An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals); or
(iii) An individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution;
(2) An individual or family who will imminently lose their primary nighttime residence, provided that:
(i) The primary nighttime residence will be lost within 14 days of the date of application for homeless assistance;
(ii) No subsequent residence has been identified; and
(iii) The individual or family lacks the resources or support networks, e.g., family, friends, faith-based or other social networks needed to obtain other permanent housing;
(3) Unaccompanied youth under 25 years of age, or families with children and youth, who do not otherwise qualify as homeless under this definition, but who:
(i) Are defined as homeless under section 387 of the Runaway and Homeless Youth Act (42 U.S.C. 5732a), section 637 of the Head Start Act (42 U.S.C. 9832), section 41403 of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2), section 330(h) of the Public Health Service Act (42 U.S.C. 254b(h)), section 3 of the Food and Nutrition Act of 2008 (7 U.S.C. 2012), section 17(b) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)), or section 725 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a);
(ii) Have not had a lease, ownership interest, or occupancy agreement in permanent housing at any time during the 60 days immediately preceding the date of application for homeless assistance;
(iii) Have experienced persistent instability as measured by two moves or more during the 60-day period immediately preceding the date of applying for homeless assistance; and
(iv) Can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse (including neglect), the presence of a child or youth with a disability, or two or more barriers to employment, which include the lack of a high school degree or General Education Development (GED), illiteracy, low English

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proficiency, a history of incarceration or detention for criminal activity, and a history of unstable employment.

At Risk of Homelessness as defined in 24 CFR 91.5

(1) An individual or family who:
(i) Has an annual income below 30 percent of median family income for the area, as determined by HUD;
(ii) Does not have sufficient resources or support networks, e.g., family, friends, faith based or other social networks, immediately available to prevent them from moving to an Emergency shelter or another place described in paragraph (1) of the "Homeless" definition in this section; and
(iii) Meets one of the following conditions:
(A) Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;
(B) Is living in the home of another because of economic hardship;
(C) Has been notified in writing that their right to occupy their current housing or living Situation will be terminated within 21 days after the date of application for assistance;
(D) Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by federal, State, or local government programs for low-income individuals;
(E) Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 people per room, as defined by the U.S. Census Bureau;
(F) Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or
(G) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness as identified in the recipient's approved consolidated plan;
(2) A child or youth who does not qualify as "homeless" under this section, but qualifies as "homeless" under section 387(3) of the Runaway and Homeless Youth Act (42 U.S.C. 5732a(3)), section 637(11) of the Head Start Act (42 U.S.C. 9832(11)), section 41403(6) of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2(6)), section 330(h)(5)(A) of the Public Health Service Act (42 U.S.C. 254b(h)(5)(A)), section 3(l) of the Food and Nutrition Act of 2008 (7 U.S.C. 2012(l)), or section 17(b)(15) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)(15)); or
(3) A child or youth who does not qualify as "homeless" under this section but qualifies as "homeless" under section 725(2) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a(2)), and the parent(s) or guardian(s) of that child or youth if living with her or him.

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Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD in the Notice

Domestic violence, which is defined in 24 CFR 5.2003 includes felony or misdemeanor crimes of violence committed by:
1) A current or former spouse or intimate partner of the victim (the term "spouse or intimate partner of the victim" includes a person who is or has been in a social relationship of a romantic or intimate nature with the victim, as determined by the length of the relationship, the type of the relationship, and the frequency of interaction between the persons involved in the relationship);
2) A person with whom the victim shares a child in common;
3) A person who is cohabitating with or has cohabitated with the victim as a spouse or intimate partner;
4) A person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction receiving HOME-ARP funds; or
5) Any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of the jurisdiction.

Dating violence which is defined in 24 CFR 5.2003 means violence committed by a person:
1) Who is or has been in a social relationship of a romantic or intimate nature with the victim; and
2) Where the existence of such a relationship shall be determined based on a consideration of the following factors:
a. The length of the relationship;
b. The type of relationship; and
c. The frequency of interaction between the persons involved in the relationship.

Sexual assault which is defined in 24 CFR 5.2003 means any nonconsensual sexual act proscribed by Federal, Tribal, or State law, including when the victim lacks capacity to consent.

Stalking which is defined in 24 CFR 5.2003 means engaging in a course of conduct directed at a specific person that would cause a reasonable person to:
1) Fear for the person's individual safety or the safety of others; or
2) Suffer substantial emotional distress.

Human Trafficking includes both sex and labor trafficking, as outlined in the Trafficking Victims Protection Act of 2000 (TVPA), as amended (22 U.S.C. 7102). These are defined as:
1) Sex trafficking means the recruitment, harboring, transportation, provision, obtaining, patronizing, or soliciting of a person for the purpose of a commercial sex act, in which the commercial sex act is induced by force, fraud, or coercion, or in which the person induced to perform such act has not attained 18 years of age; or
2) Labor trafficking means the recruitment, harboring, transportation, provision, or obtaining of a person for labor or services, through the use of force, fraud, or coercion for the purpose of subjection to involuntary servitude, peonage, debt bondage, or slavery.

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Other populations requiring services or housing assistance to prevent homelessness and other populations at greatest risk of housing instability, as defined by HUD in the Notice

(1) Other Families Requiring Services or Housing Assistance to Prevent Homelessness is defined as households (i.e., individuals and families) who have previously been qualified as "homeless" as defined in 24 CFR 91.5, are currently housed due to temporary or emergency assistance, including financial assistance, services, temporary rental assistance or some type of other assistance to allow the household to be housed, and who need additional housing assistance or supportive services to avoid a return to homelessness.

(2) At Greatest Risk of Housing Instability is defined as household who meets either paragraph (i) or (ii) below:
(i) has annual income that is less than or equal to 30% of the area median income, as determined by HUD and is experiencing severe cost burden (i.e., is paying more than 50% of monthly household income toward housing costs);
(ii) has annual income that is less than or equal to 50% of the area median income, as determined by HUD, AND meets one of the following conditions from paragraph (iii) of the "At risk of homelessness" definition established at 24 CFR 91.5:
(A) Has moved because of economic reasons 2 or more times during the 60 days immediately preceding the application for homelessness prevention assistance;
(B) Is living in the home of another because of economic hardship;
(C) Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
(D) Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by Federal, State, or local government programs for low-income individuals;
(E) Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 persons reside per room, as defined by the U.S. Census Bureau;
(F) Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or
(G) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan.

Veterans and Families that include a Veteran Family Member that meet the criteria for one of the qualifying populations described above are eligible to receive HOME-ARP assistance.

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Appendix

The following documentation is attached:

- SF 424
- Certifications
- Consultations
- Public Participation

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