

2025-2029
Consolidated Plan
Year 3

2027 Annual Action Plan

DRA

January 1, 2027, through
December 31, 2027

OMB Control No: 2506-0117 (exp. 09/30/2021)

Executive Summary

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

1. Introduction

The City of York, PA is an entitlement community as designated by the U.S. Department of Housing and Urban Development (HUD). As an entitlement, York received Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds on an annual basis. The City has prepared this Annual Action Plan to identify the activities that will be undertaken with CDBG and HOME funds during the 2027 Program Year. This Annual Action Plan represents the third year of the City's 2025-2029 Consolidated Plan, which outlines the City's housing and community development priorities and needs.

York anticipates receiving approximately $1,283,257 in CDBG funding and $412,830.70 in HOME funding for the 2027 Program Year. These resources will be used to support activities that further the goals and priority needs established in the Consolidated Plan.

2. Summarize the objectives and outcomes identified in the Plan

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

This Annual Action Plan identifies activities that the City of York proposes to undertake utilizing the FY 2027 CDBG and HOME funds. These activities are intended to further the goals and priorities identified in the City's FY 2025-2029 Consolidated Plan for the City, which are as follows:

- Increase access to and quality of affordable housing;
- Support activities for non-homeless special needs;
- Code enforcement;
- Enhance economic development;
- Improve public facilities and infrastructure;
- Improve public services;
- Removal of slum and blight;
- Section 108 loan repayment;
- Workforce education;
- Planning and administration;
- Support activities for homeless persons.

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 York evaluates its CDBG and HOME program performance annually through the Consolidated Annual Performance and Evaluation Report (CAPER). During Program Year 2025, the City continued implementing activities consistent with the 2025–2029 Consolidated Plan. The City of York expended a total of $1,375,326.74 in CDBG funds for activities to benefit low-to-moderate income persons. The following highlights of past performance are based on the 2025 CAPER submitted to HUD in March 2026. The next CAPER for FY 2026 will be prepared for submission to HUD by March 2027. The contract for funds for FY 2026 was received in September 2026 even though the City has a January 1 start date.

- Public Facilities- $355,649.80 was expended on park improvements, sidewalks, and street improvements.
- Public Services- $42,585.83 was expended to in public services for housing counseling through Tenfold, CASA, and York Literacy Council programs.
- Code Enforcement- $278,475.57 was expended to provide code enforcement services in CDBG eligible neighborhoods.
- Housing Rehabilitation- $168,883.80 was expended for housing repairs.
- Section 108- $192,002.27 was expended to repay the Section 108 loan.
- Interim Assistance - $85,938.76
- Administration- $142,733.24 was expended for planning and administration related to implementing CDBG funded programs

DRAFT

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of York held a public hearing on July 8, 2026, to obtain input from residents, organizations, nonprofit agencies, and City departments regarding the City's housing and community development needs. The hearing provided an opportunity for participants to identify community needs, recommend activities, and submit requests for projects that may be eligible for CDBG or HOME funding. The hearing also included a discussion of the City's past performance in administering the CDBG program and provided the public with an opportunity to offer comments on program performance. Advertisements for this hearing were published in the York Daily Record.

A second public hearing was held on November 27, 2026, to outline how the City intends to expend the FY 2027 CDBG and HOME funds. Since an exact allocation amount was not available at the time of the hearing, the City estimated receiving approximately $1,283,257 in CDBG funding and $412,830.70 in HOME funding based on past year's allocations. Advertisements for this hearing were published in the York Daily Record.

The draft Annual Action Plan, with estimated allocations, was made available for a 30-day public display and comment period from November 18, 2026, to December 18, 2026. The purpose of this 30-day display and comment period is to provide residents, community organizations, and other interested parties with an opportunity to review the proposed use of CDBG funds and submit comments prior to the Plan's final approval and submission to HUD.

5. Summary of public comments

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

This section is reserved for Public Comments from the 30-day display and comment period. This section will be updated at the end of the comment period prior to submission.

Commented [SW1]: To be updated when comment period ends

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

This section is reserved for Public Comments from the 30-day display and comment period. This section will be updated at the end of the comment period prior to submission.

Commented [SW2]: To be updated when comment period ends

7. Summary

The City of York's FY 2027 Annual Action Plan outlines the proposed use of CDBG and HOME funds to address the priority needs and goals established in the City's 2025–2029 Consolidated Plan. The City will continue to focus on preserving and expanding affordable housing opportunities, improving public facilities and infrastructure, strengthening neighborhoods through code enforcement, and supporting essential public services for low-to-moderate income residents.

Building upon past accomplishments, the City will strategically allocate available federal resources to address identified community needs while continuing to collaborate with local agencies, housing providers, and community organizations.

The Plan was developed through a citizen participation and consultation process that included two public hearings, public notices, consultation with adjacent jurisdictions, and a 30-day public review and comment period. Public comments received during the review period will be considered and incorporated prior to final approval and submission of the Plan to HUD.

DRAFT

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	YORK	
CDBG Administrator	YORK	Department of Economic & Community Development
HOME Administrator	YORK	Department of Economic & Community Development
ESG Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

The City of York is the lead agency responsible for the development and implementation of the FY 2027 Annual Action Plan and the administration of the CDBG and HOME Programs. The City is responsible for overseeing CDBG and HOME funded activities, ensuring compliance with applicable HUD requirements, monitoring program performance, and coordinating the citizen participation process.

Consolidated Plan Public Contact Information

Tammy Harvey-Bethea

Interim Director

Economic and Community Development (DECD)

101 S. George St. - 2nd Floor

DRAFT

York, PA 17401

(717) 849-2305

tharvey@yorkcity.org

DRAFT

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

1. Introduction

The City of York works with local government agencies, housing providers, nonprofit organizations, and social service agencies to identify housing and community development needs. Consultation with these organizations, along with public input and priorities established in the 2025–2029 Consolidated Plan, helps guide the City's proposed use of CDBG and HOME funds for FY 2027.

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

The City of York coordinates with the Housing Authority of the City of York, the Redevelopment Authority, nonprofit housing organizations, and local service providers to address housing needs and improve access to services. These partnerships support affordable housing development, homeownership opportunities, neighborhood improvements, and assistance for low-to-moderate income residents. In addition to public services, the City has allocated funding to the Redevelopment Authority as a continued partner.

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 City of York works with the local Continuum of Care and homeless service providers to address the needs of individuals and families experiencing homelessness or at risk of losing their housing. Through these partnerships, residents can be connected with emergency shelter, coordinated entry, housing assistance, case management, and supportive services. The City will continue to support coordination among housing and service providers, including efforts to assist chronically homeless individuals, families with children, veterans, and unaccompanied youth.

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

The City of York does not receive a direct Emergency Solutions Grant (ESG) allocation. York County receives ESG funding that supports homelessness prevention and related services within the City. The County is responsible for establishing ESG funding priorities, performance standards, program outcomes, and administrative procedures. The City participates in the York City/County Continuum of Care and coordinates with local partners to address homelessness and housing instability.

DRAFT

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

Commented [SW3]: I will include Public Service recipients in this section once I have the names

DRAFT

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	York Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted to obtain information on the needs/plans of the PHA for the upcoming program year.

DRAFT

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

No specific agency types have been identified as intentionally excluded from the consultation process.

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		

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

The City of York consulted with a variety of nonprofit organizations, social service providers, housing providers, community organizations, residents, and governmental agencies throughout the year. For development of the FY 2027 Annual Action Plan, invitations to participate in the initial public hearing were distributed to local agencies and organizations to encourage input regarding housing and community development needs and priorities. The City also maintains communication with affordable and special needs housing providers, homeless service providers, business organizations, and health and human service agencies. Information obtained through these consultations, along with public input, was considered in identifying community needs and determining priorities for the use of CDBG and HOME funds.

DRAFT

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	Non-targeted/broad community	A newspaper ad was placed in the York Daily Record on **DATE** advertising the first of two public hearings.	No comments were received.	No comments were received; therefore, no comments were not accepted.	

Commented [SW4]: Need date and proof of publication for first ad

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)
2	Public Hearing	Non-targeted/broad community	A Public Hearing was held on July 8, 2026 to obtain input from residents, organizations, nonprofit agencies, and City departments regarding the City's housing and community development needs.	No comments were received.	No comments were received; therefore, no comments were not accepted.	

Table 4 – Citizen Participation Outreach

Commented [SW5]: Did anyone attend? Were there comments?

DRAFT

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,283,257.00	0.00	0.00	1,283,257.00	2,400,000.00	Funds will be used for eligible- activities. This is the third year of the Consolidated Plan cycle.

DRAFT

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	412,830.70	0.00	0.00	412,830.70	824,000.00	Funds will be used for eligible activities. This is the third year of the Consolidated Plan cycle.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	0.00	0.00	0.00	0.00	0.00	

Table 5 - Expected Resources – Priority Table

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

DRAFT

matching requirements will be satisfied

The City has continuously sought public and private resources to leverage its entitlement funds in assisting with implementation of policies and programs to create the vision. The City administers a Real Estate Tax Abatement Program for substantial improvements to residential properties. In agreement with State legislation, York also has established zones that provide tax abatement for industrial uses in support of economic revitalization. The City of York is exempt from match requirements.

Commented [SW6]: I pulled this information from a previous plan. Is this still correct?

DRAFT

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

The Redevelopment Authority owns 200 parcels of land Citywide that can be made available to developers to construct market rates and low-to-moderate income housing in the City of York.

Discussion

DRAFT

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create New Affordable Housing	2025	2029	Affordable Housing	Citywide	Increase Access and Quality of Affordable Housing	HOME: $321,547.70	Homeowner Housing Added: 1 Household Housing Unit
2	Improve Access to Quality Affordable Housing	2025	2029	Affordable Housing	Citywide	Increase Access and Quality of Affordable Housing	CDBG: $125,000.00 HOME: $50,000.00	Homeowner Housing Rehabilitated: 20 Household Housing Unit Direct Financial Assistance to Homebuyers: 15 Households Assisted
3	Improve Public Services	2025	2029	Non-Housing Community Development	Citywide	Improve Public Services	CDBG: $202,077.00	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
4	Improve Public Facilities and Infrastructure	2025	2029	Non-Housing Community Development		Improve Public Facilities and Infrastructure Removal of Slum and Blight	CDBG: $239,529.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted

DRAFT

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Code Enforcement	2025	2029	Non-Housing Community Development	Citywide	Code Enforcement	CDBG: $260,000.00	Housing Code Enforcement/Foreclosed Property Care: 1200 Household Housing Unit
6	Economic Development	2025	2029	Non-Housing Community Development	Citywide	Section 8 Loan Repayment	CDBG: $200,000.00	Other: 1 Other
7	Planning and Administration	2025	2029	Administration	Citywide	Planning and Administration	CDBG: $256,651.00 HOME: $41,283.00	Other: 2 Other

Table 6 – Goals Summary

DRAFT

Goal Descriptions

1	**Goal Name**	Create New Affordable Housing
	Goal Description	Affordable Housing Development Project Community Housing Development Organization (CHDO) Affordable Housing Development
2	**Goal Name**	Improve Access to Quality Affordable Housing
	Goal Description	Housing Rehabilitation Down Payment & Closing Cost Homeownership Program
3	**Goal Name**	Improve Public Services
	Goal Description	Public Services

4	**Goal Name**	Improve Public Facilities and Infrastructure
	Goal Description	Public Works RDA Stabilization
5	**Goal Name**	Code Enforcement
	Goal Description	Code Enforcement
6	**Goal Name**	Economic Development
	Goal Description	Repayment of Section 108 Loan
7	**Goal Name**	Planning and Administration
	Goal Description	Planning and Administration

DRAFT

Projects

AP-35 Projects – 91.220(d)

Introduction

The City's FY 2027 planned activities will address all of the City's priority housing, community development, and economic development needs identified in the 2025-2029 Consolidated Plan.

Projects

#	Project Name
1	Homeowner Housing Rehabilitation
2	Section 108 Loan Repayment
3	Code Enforcement
4	Public Work Improvements
5	Public Services
6	Down Payment/Closing Cost Assistance
7	RDA Stabilization
8	CHDO Project
9	General Affordable Housing Project
10	CDBG Administration
11	HOME Administration

Table 7 - Project Information

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

The City of York's FY 2027 funding priorities are based on the housing and community development needs identified in the current Consolidated Plan, anticipated funding availability, and the City's commitment to improving living conditions for low-to-moderate income residents. Funding has been prioritized for affordable housing development and rehabilitation, homeownership assistance, neighborhood stabilization, code enforcement, public infrastructure improvements, and essential public services. These investments are intended to preserve and expand affordable housing opportunities, address deteriorating neighborhood conditions, improve public infrastructure, and provide supportive services that promote economic stability and self-sufficiency.

The primary obstacle to addressing underserved needs is the limited availability of federal funding relative to the City's extensive housing, infrastructure, and community development needs. Rising construction and rehabilitation costs, the shortage of affordable housing, and increasing demand for

DRAFT

public services further limit the number of households and individuals that can be assisted.

DRAFT

AP-38 Project Summary

Project Summary Information

Commented [SW7]: For all projects, I used the estimated numbers served from the 2026 AAP. Any changes?
RDA stabilization was new so I did not have an accurate estimate. Do you have a number you'd like to use?

DRAFT

1	**Project Name**	Homeowner Housing Rehabilitation
	Target Area	Citywide
	Goals Supported	Improve Access to Quality Affordable Housing
	Needs Addressed	Increase Access and Quality of Affordable Housing
	Funding	CDBG: $125,000.00
	Description	Assistance provided to homeowners to make repairs to the home; funds will be prioritized to the elderly and those needing accessibility modifications.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project is estimated to benefit 20 households.
	Location Description	City-wide
	Planned Activities	Assistance provided to homeowners to make repairs to the home; funds will be prioritized to the elderly and those needing accessibility modifications.
2	**Project Name**	Section 108 Loan Repayment
	Target Area	Citywide
	Goals Supported	Economic Development
	Needs Addressed	Section 8 Loan Repayment
	Funding	CDBG: $200,000.00
	Description	Payments made on the City's Section 108 Loans.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	This project is for the City of York's Section 108 Loan Repayment
3	**Project Name**	Code Enforcement
	Target Area	Citywide
	Goals Supported	Code Enforcement

	Needs Addressed	Code Enforcement
	Funding	CDBG: $260,000.00
	Description	Private, systematic code enforcement in low-moderate- income areas of the City of York.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project is estimated to serve 1,200 units/households.
	Location Description	CDBG-funded Code Enforcement will target low-to-moderate income areas of the City.
	Planned Activities	Inspection of code violations in eligible neighborhoods City-wide by the City of York Bureau of Permits, Planning and Zoning.
4	**Project Name**	Public Work Improvements
	Target Area	Citywide
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Improve Public Facilities and Infrastructure
	Funding	CDBG: $164,529.00
	Description	Public infrastructure improvements and street reconstruction including milling, paving, and drainage improvements, as well as sidewalk and curb improvements.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project is estimated to serve 2,000 people.
	Location Description	City-wide
	Planned Activities	Public infrastructure improvements and street reconstruction including milling, paving, drainage improvements, and sidewalk and curb improvements.
5	**Project Name**	Public Services
	Target Area	Citywide
	Goals Supported	Improve Public Services

	Needs Addressed	Improve Public Services
	Funding	CDBG: $202,077.00
	Description	Provide funding for public services to support homeownership, financial literacy, youth programs, work readiness, employment, education, and GED preparation.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project is estimated to serve 1,000 persons.
	Location Description	City-wide
	Planned Activities	Provide funding for public services to support homeownership, financial literacy, youth programs, work readiness, employment, education, and GED preparation.
6	**Project Name**	Down Payment/Closing Cost Assistance
	Target Area	Citywide
	Goals Supported	Improve Access to Quality Affordable Housing
	Needs Addressed	Increase Access and Quality of Affordable Housing
	Funding	HOME: $50,000.00
	Description	The City of York provides reimbursements to individuals using the York Homebuyers Assistance Program.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project is estimated to serve 15 low-to-moderate income households.
	Location Description	City-wide
	Planned Activities	Down payment and closing cost assistance for qualified low-to-moderate income homebuyers
7	**Project Name**	RDA Stabilization
	Target Area	Citywide
	Goals Supported	Improve Access to Quality Affordable Housing
	Needs Addressed	Removal of Slum and Blight

	Funding	CDBG: $75,000.00
	Description	The Redevelopment Authority of the City of York (RDA) Stabilization Project will use CDBG funding to address blighted and deteriorating properties, and prepare properties for future redevelopment.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	To be determined
	Location Description	City-wide
	Planned Activities	The Redevelopment Authority of the City of York (RDA) Stabilization Project will use CDBG funding to address blighted and deteriorating properties, and prepare properties for future redevelopment.
8	**Project Name**	CHDO Project
	Target Area	Citywide
	Goals Supported	Create New Affordable Housing
	Needs Addressed	Increase Access and Quality of Affordable Housing
	Funding	HOME: $61,925.00
	Description	Funds reserved for a CHDO qualified non-profit housing partner to develop affordable rental housing for a project yet to be determined.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project is estimated to serve one household.
	Location Description	Location has not been identified at this time.
	Planned Activities	CHDO project to support the creation of new affordable housing.
9	**Project Name**	General Affordable Housing Project
	Target Area	Citywide
	Goals Supported	Create New Affordable Housing
	Needs Addressed	Increase Access and Quality of Affordable Housing

	Funding	HOME: $259,622.70
	Description	A specific affordable housing development project has not yet been identified
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	This project is estimated to serve several low-to-moderate income individuals; however, an exact number is unknown at this time.
	Location Description	City-wide - Specific location not identified at this time
	Planned Activities	HOME funding is set aside for an undetermined affordable housing development project
10	**Project Name**	CDBG Administration
	Target Area	Citywide
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: $256,651.00
	Description	General program management and administration
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A - Planning and Administration
	Planned Activities	Planning and Administration for the City of York's CDBG Program
11	**Project Name**	HOME Administration
	Target Area	
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	HOME: $41,283.00
	Description	Administration of HOME funds to support the development of decent, safe, affordable housing
	Target Date	12/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A - Planning and Administration
	Planned Activities	Planning and Administration for the City of York HOME funds.

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 City of York does not have a designated geographic target area for the expenditure of FY 2027 CDBG and HOME funds. Activities will be undertaken throughout the City based on identified community needs, program eligibility, and funding availability. While housing programs and public services will be available citywide to eligible residents, activities such as code enforcement and public infrastructure improvements will be directed toward eligible low-to-moderate income areas.

The City will continue to prioritize investments that benefit LMI residents and address housing and neighborhood conditions throughout the community.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City does not allocate a predetermined percentage of CDBG or HOME funding to specific geographic areas. Instead, funding decisions are based on the priority needs identified in the City's 2025–2029 Consolidated Plan, the availability of resources, and the eligibility of proposed activities. This approach provides flexibility to address housing, infrastructure, and community development needs throughout the City while directing resources toward areas and populations with the greatest demonstrated need.

Discussion

The City of York will continue to evaluate community needs and opportunities for investment throughout the City. Although no specific geographic target areas or funding percentages have been established, the City remains committed to ensuring that CDBG and HOME resources primarily benefit eligible LMI residents and support the goals identified in the Consolidated Plan.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of York will continue to support the preservation, improvement, and development of affordable housing opportunities for low-to-moderate income households during FY 2027. Through its CDBG and HOME programs, the City will provide homeowner rehabilitation assistance, down payment and closing cost assistance, and funding for affordable housing development. These activities are intended to improve existing housing conditions, promote homeownership, and expand the availability of decent, safe, and affordable housing throughout the City.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	36
Special-Needs	0
Total	36

Table 9 - 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	1
Rehab of Existing Units	20
Acquisition of Existing Units	15
Total	36

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

Discussion

The City of York anticipates assisting approximately 36 low-to-moderate income households through its planned affordable housing activities. CDBG funding will support rehabilitation assistance for approximately 20 homeowner households, with priority given to elderly homeowners and those requiring accessibility modifications. HOME funding will provide down payment and closing cost assistance to approximately 15 eligible homebuyers through the York Homebuyers Assistance Program.

Additionally, the City has reserved HOME funding for a Community Housing Development Organization (CHDO) project anticipated to create one affordable housing unit. Additional HOME resources have been allocated for an affordable housing development project that has not yet been identified. The number of households expected to benefit from this activity will be determined once a specific project is selected.

AP-60 Public Housing – 91.220(h)

Introduction

The City of York recognizes the importance of public housing in providing safe, decent, and affordable housing opportunities for low-income residents. The City will continue to coordinate with the Housing Authority of the City of York (YHA) and other housing partners to support affordable housing opportunities, address the needs of public housing residents, and promote neighborhood stability.

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

During FY 2027, the City of York will continue to coordinate with YHA to identify and address the housing needs of low-income residents. Although the City has not identified a specific CDBG or HOME allocation for public housing improvements in its FY 2027 Annual Action Plan, planned investments in affordable housing development, homeowner rehabilitation, neighborhood stabilization, public infrastructure, and public services will support broader efforts to improve housing conditions and quality of life throughout the community.

The City will continue to maintain communication with YHA and other housing partners to identify opportunities for collaboration and leverage available resources to address affordable housing needs.

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

The City will continue to encourage public housing residents to participate in community planning activities, public hearings, and other opportunities to provide input on housing and community development needs. The City will also promote awareness of available homeownership resources, including the York Homebuyers Assistance Program, which provides down payment and closing cost assistance to eligible low-to-moderate income households. These efforts are intended to encourage resident participation, increase access to homeownership opportunities, and support greater housing stability.

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

The Housing Authority of the City of York is not designated as troubled.

Discussion

The City of York remains committed to working with YHA and other community partners to address affordable housing needs and improve housing opportunities for low-income residents. Through continued coordination and investments in housing and community development activities, the City will

support efforts to maintain stable neighborhoods and expand access to decent, safe, and affordable housing.

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

Introduction

The City of York recognizes the ongoing need to address homelessness, prevent housing instability, and support individuals and families with special needs. The City will continue to collaborate with the local Continuum of Care, housing providers, nonprofit organizations, and social service agencies to coordinate resources and connect vulnerable populations with housing and supportive services. Through its CDBG and HOME programs, the City will support affordable housing opportunities, neighborhood improvements, and public services that contribute to housing stability and improved quality of life for low-to-moderate income residents.

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

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

During FY 2027, the City of York will continue to coordinate with the local Continuum of Care and community service providers to support outreach and assessment efforts for individuals and families experiencing homelessness, including unsheltered persons. The City will rely on partnerships with organizations providing street outreach, coordinated entry, case management, and supportive services to help identify individuals in need and connect them with appropriate housing and assistance programs.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will continue to work with the local Continuum of Care, emergency shelter providers, and nonprofit organizations to identify and address the needs of individuals and families experiencing homelessness. These partnerships support coordination of emergency shelter, transitional housing, and related supportive services for vulnerable populations.

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

The City of York will continue to support efforts to transition individuals and families experiencing homelessness into permanent housing through coordination with the local Continuum of Care, housing providers, and social service organizations. These partnerships help connect individuals and families,

including chronically homeless persons, families with children, veterans, and unaccompanied youth, with available housing assistance, case management, and supportive services.

The City's FY 2027 HOME-funded affordable housing development activities will support efforts to expand the availability of affordable housing within the community. The City will also continue to encourage coordination among housing and service providers to promote long-term housing stability, reduce barriers to permanent housing.

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

The City of York will continue to support homelessness prevention efforts through affordable housing initiatives, public services, and coordination with community organizations. FY 2027 activities include homeowner rehabilitation assistance, down payment and closing cost assistance, affordable housing development, and public services supporting financial literacy, employment readiness, education, and youth development. These activities are intended to improve housing stability and strengthen the economic self-sufficiency of low-to-moderate income households.

Discussion

The City of York recognizes that homelessness and housing instability require coordinated efforts among local government, housing providers, and community service organizations. Although available federal resources are limited, the City will continue to support affordable housing opportunities and collaborate with community partners to address homelessness, prevent housing instability, and improve access to supportive services for vulnerable residents.

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

Introduction:

The City of York recognizes that barriers to affordable housing continue to limit housing opportunities for low-to-moderate income residents. The City's April 2025 Analysis of Impediments to Fair Housing Choice identified several challenges, including high poverty rates, low homeownership rates, limited availability of quality affordable housing, and a concentration of multifamily housing in areas with fewer economic and educational opportunities. The analysis also identified the need to evaluate zoning and development policies to ensure they do not unnecessarily restrict housing choice. The City will continue to address these barriers through affordable housing development, homeowner rehabilitation, homebuyer assistance, and coordination with housing providers and community partners.

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 continues to address barriers to affordable housing identified in its 2025 Analysis of Impediments to Fair Housing Choice by reviewing zoning and development policies to identify regulations that may limit housing options, particularly multifamily housing in areas with access to employment, transportation, and other resources.

To help address these barriers, the City will use HOME funds to provide down payment and closing cost assistance to approximately 15 eligible households. CDBG funds will support public services, including financial literacy and homeownership education, to help residents prepare for homeownership.

The City will also provide CDBG assistance to rehabilitate approximately 20 owner-occupied homes, with priority given to elderly homeowners and those needing accessibility improvements. HOME funds have also been set aside for affordable housing development, including a CHDO project expected to create one affordable housing unit and an additional development project that has not yet been identified.

Discussion:

The City will continue working with local housing organizations, developers, and other community partners to preserve existing affordable housing, encourage new development, and improve housing opportunities for low-to-moderate income residents.

AP-85 Other Actions – 91.220(k)

Introduction:

During FY 2027, the City of York will continue working to improve housing conditions, strengthen neighborhoods, and address the needs of low-to-moderate income residents. Through its CDBG and HOME programs, the City will support affordable housing development, homeowner rehabilitation, homebuyer assistance, code enforcement, public infrastructure improvements, and public services. The City will also continue working with local organizations and housing providers to make the most of available resources and address community needs.

Actions planned to address obstacles to meeting underserved needs

Limited funding remains one of the City's greatest challenges in meeting the needs of underserved residents. The demand for affordable housing, public services, and neighborhood improvements continues to exceed available resources. Rising housing and construction costs, aging housing stock, and financial challenges faced by low-income households further limit the number of residents that can be assisted.

During FY 2027, the City will prioritize CDBG and HOME funding for activities that address these needs, including housing rehabilitation, affordable housing development, public infrastructure improvements, and services supporting financial literacy, employment readiness, education, and youth development. The City will also continue working with community organizations and service providers to coordinate resources and reach residents in need of assistance.

Actions planned to foster and maintain affordable housing

The City will continue to preserve existing affordable housing and support the development of new affordable housing opportunities. The City anticipates assisting approximately 20 homeowners with needed repairs, with priority given to elderly residents and those requiring accessibility modifications.

HOME funding will provide down payment and closing cost assistance to approximately 15 eligible households through the York Homebuyers Assistance Program. The City has also reserved HOME funding for a CHDO project anticipated to create one affordable housing unit, along with additional funding for an affordable housing development project that has not yet been identified.

CDBG funding will also support neighborhood stabilization efforts through the Redevelopment Authority of the City of York to address blighted and deteriorating properties and prepare properties for future redevelopment. These activities will help maintain existing housing, encourage reinvestment, and

increase affordable housing opportunities throughout the City.

Actions planned to reduce lead-based paint hazards

The City will continue to address lead-based paint hazards through its housing rehabilitation and code enforcement programs. CDBG and HOME assisted housing activities will comply with applicable HUD lead-based paint requirements. The City will also continue coordinating with local and state health agencies to promote lead hazard awareness and prevention.

Actions planned to reduce the number of poverty-level families

The City will support programs that help low-income residents improve their financial stability and access employment opportunities. FY 2027 CDBG funding will support financial literacy, job readiness, education, GED preparation, and youth programs. Housing assistance programs will also help eligible households maintain stable housing and pursue homeownership.

Actions planned to develop institutional structure

The City will continue working with public agencies, nonprofit organizations, housing providers, and community partners to implement its housing and community development programs. The City will oversee funded activities, monitor program performance, and provide coordination and assistance to ensure compliance with HUD requirements.

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

The City will continue to coordinate with public and private housing providers, nonprofit organizations, and social service agencies to address housing and community development needs. This includes working with the Housing Authority of the City of York, the Redevelopment Authority, affordable housing developers, and other community partners to preserve and expand housing opportunities for low-to-moderate-income residents.

The City will also maintain relationships with the local Continuum of Care and organizations providing homeless assistance, housing counseling, employment services, education, and other supportive services. These partnerships help connect residents with available resources, identify unmet needs, and coordinate services for individuals and families experiencing housing instability.

Through continued communication, consultation, and participation in community planning efforts, the City will work to improve coordination among agencies and make the most effective use of available

funding.

Discussion:

The City of York will continue to use its CDBG and HOME resources to address priority housing and community development needs identified in the 2025–2029 Consolidated Plan. Through housing assistance, neighborhood improvements, public services, and partnerships with local organizations, the City will work to improve living conditions and expand opportunities for low-to-moderate income residents.

Program Specific Requirements

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

Introduction:

The following information provides an overview on the program specific requirements for the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME).

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

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

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

Commented [SW8]: Is there anything I need to add here?

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

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

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

   The City of York does not anticipate using HOME funds for forms of investment other than those

permitted under 24 CFR 92.205 during FY 2027. HOME funds will be used for down payment and closing cost assistance, CHDO affordable housing development, and other eligible affordable housing development activities.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

   The City of York utilizes the recapture method for HOME-funded homebuyer assistance activities in accordance with its adopted HOME Recapture Policy, revised May 19, 2020. Under this policy, HOME assistance is forgiven at a rate of 20% annually over a five-year affordability period, with forgiveness prorated monthly when a sale occurs between anniversary dates.

   Recapture may be required if the homeowner sells or transfers the property, ceases to occupy the property as their primary residence, refinances the mortgage obligation, defaults on the loan or other mortgage obligations, or fails to occupy the property within 60 days of settlement.

   If the property is sold or foreclosed upon during the affordability period, the City will recapture the remaining unforgiven portion of the HOME assistance, subject to the availability of net proceeds. The amount recaptured will not exceed the net proceeds available from the sale after repayment of superior loans and applicable closing costs. The City's adopted HOME Recapture Policy establishes the specific repayment and forgiveness requirements applicable to assisted homebuyers.

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:

   The City of York will ensure compliance with HOME affordability requirements through its adopted recapture provisions. HOME-assisted homebuyers are required to occupy the assisted property as their primary residence during the applicable affordability period.

   Under the City's Recapture Policy, assistance is forgiven at a rate of 20% per year over five years, with monthly proration for sales occurring between anniversary dates. If the homeowner sells, transfers, or otherwise disposes of the property during the affordability period, the remaining unforgiven assistance becomes subject to recapture.

   In the event of a sale or foreclosure, the amount recaptured will be limited to the available net proceeds, defined as the sales price less repayment of superior loans and applicable closing costs. If net proceeds are insufficient to repay the outstanding balance, the City will recapture only the available net proceeds.

   These requirements are intended to ensure that HOME-assisted homebuyers comply with the

applicable affordability and repayment provisions established by the City.

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:

   The City of York does not anticipate using HOME funds to refinance existing debt secured by multifamily housing during FY 2027.

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

   N/A

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

   N/A

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

   N/A

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

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

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

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

5. Describe performance standards for evaluating ESG.