

Previously, Lehigh County had a robust program to assist veterans experiencing homelessness that received SSVF funding. Because of the success of the program and the resulting lower numbers of veteran homelessness, the Federal government cut funding for the program.

Discussion

The CoC allocated funding to the following projects under its multi-year program:

- Resources for Human Development, Inc. – LV ACT Housing Supports - \$90,031
- Lehigh County Conference of Churches – Outreach and Case Management for the Disabled, Chronically Homeless - \$97,559
- Lehigh County Conference of Churches – Pathways Housing 2 - \$185,277
- Lehigh County Conference of Churches – Tenant-Based Rental Assistance for the Disabled, Chronically Homeless - \$225,337
- Lehigh County Conference of Churches – Pathways Housing - \$198,874
- Lehigh County Housing Authority – LCHA S+C 2017 - \$204,168
- Valley Housing Development Corporation – VHDC SHP #2 2017 - \$131,657
- Valley Housing Development Corporation – VHDC SHP #3 2017 - \$66,828
- Lehigh County Conference of Churches – Pathways TBRA for Families, Youth, and Veterans - \$245,444
- Northampton County Housing Authority – NCHA S+C 2017 - \$105,513
- Catholic Charities of the Diocese of Allentown – Permanent Housing Program - \$71,863
- The Salvation Army, a New York Corporation – Allentown Hospitality House Permanent Housing Program - \$159,766
- Third Street Alliance for Women and Children – Lehigh Valley Rapid Re-Housing Program - \$148,164
- Valley Youth House Committee, Inc. – Lehigh Valley RRH for Families - \$284,072
- Valley Youth House Committee, Inc. – TH-RRH for Lehigh Valley Youth - \$479,930
- Valley Youth House Committee, Inc. – RRH Expansion Lehigh Valley - \$85,657
- Valley Housing Development Corporation – VHDC SHP \$4 2017 - \$113,486

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

Introduction:

Lehigh County's 2018 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with goals and strategies to address those impediments and affirmatively further fair housing in the County:

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

Impediment 1: Lack of Affordable Housing - There is a lack of affordable housing in Lehigh County due to the influx in the number of unskilled and semi-skilled workers who have moved into the County, which has created a high demand and a corresponding increase in the cost of rental and sales housing.

Goal: Increase the supply of affordable housing by new construction and rehabilitation of various types of housing that is affordable to lower income households.

Strategies: In order to address the need and achieve the goal for more affordable housing, the following activities and strategies should be undertaken:

- **1-A:** Continue to promote the need for affordable housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is affordable.
- **1-B:** Encourage and promote the development, construction, and/or rehabilitation of mixed-income housing in areas of the County which do not have a concentration of low-income households.
- **1-C:** Encourage and promote the development, construction, and/or rehabilitation of affordable housing in mixed-use properties with retail/office space on the lower levels and residences above.
- **1-D:** Support financially, the rehabilitation of existing housing owned by seniors and lower-income households to conserve the existing affordable housing stock in the County.
- **1-E:** Provide financial and development incentive to private developers and non-profits to construct and/or rehabilitate affordable housing.
- **1-F:** Continue to work with the Lehigh Valley Planning Commission Housing Study Group to promote the development, construction, and rehabilitation of affordable housing.

Impediment 2: Lack of Accessible Housing - There is a lack of accessible housing in Lehigh County since the supply of accessible housing has not kept pace with the demand caused by the increase in the percentage of elderly persons in Lehigh County and more disabled persons desiring to live independently.

Goal: Increase the supply of accessible housing by new construction and rehabilitation of accessible housing for persons who are disabled.

Strategies: In order to address the need and achieve the goal for more accessible housing, the following activities and strategies should be undertaken:

- **2-A:** Continue to promote the need for accessible housing by supporting and encouraging private developers and non-profits to develop, construct, and/or rehabilitate housing that is accessible to persons who are disabled.
- **2-B:** Support financially, improvements to single-family owner-occupied homes to make them accessible for the elderly and/or disabled so they can continue to live in their homes.
- **2-C:** Encourage and promote the development of accessible housing units in multi-family buildings as a percentage of the total number of housing units.
- **2-D:** Encourage and financially support landlords to make accommodations to units in their building so persons who are disabled can reside in their apartments.
- **2-E:** Enforce the Americans with Disabilities Act (ADA) and the Fair Housing Act (FHA) in regard to making new multi-family housing developments accessible and visitable for persons who are physically disabled.

Impediment 3: Barriers Limiting Housing Choice - There are physical, economic, and social barriers in Lehigh County which limit housing choices and housing opportunities for low-income households, minorities, and the disabled members of the County's population.

Goal: Eliminate physical, economic, and social barriers in Lehigh County and increase housing choices and opportunities for low-income households and members of the protected classes throughout Lehigh County.

Strategies: In order to achieve the goal for more housing choice, the following activities and strategies should be undertaken:

- **3-A:** Deconcentrate pockets of racial and ethnic poverty by providing affordable housing choices for persons and families to move outside of these areas.
- **3-B:** Support and promote the development of affordable housing in areas of opportunity where low-income persons and families may move.
- **3-C:** Support and promote the planning and model zoning efforts of the Lehigh Valley Planning Commission to eliminate "exclusionary zoning" and land development ordinances which restrict the development of affordable housing.
- **3-D:** Eliminate architectural barriers in public accommodations, public facilities, and multi-family new housing developments.
- **3-E:** Encourage LANta (the public transportation system) to develop additional routes to provide better access to job opportunities for low-income households.

Impediment 4: Lack of Housing Awareness - There is a lack of knowledge and understanding concerning the rights of individuals, families, and members of the protected classes in regard to the Fair Housing Act (FHA) and awareness of discriminatory practices.

Goal: Improve knowledge and awareness of the Fair Housing Act (FHA), related housing and discriminatory laws, and regulations, so that the residents in Lehigh County can Affirmatively Further Fair Housing (AFFH).

Strategies: In order to address the need and achieve the goal of promoting open and fair housing, the following activities and strategies should be undertaken:

- **4-A:** Continue to educate and make residents aware of their rights under the Fair Housing Act (FHA) and the Americans with Disabilities Act (ADA).
- **4-B:** Continue to educate and make realtors, bankers, and landlords aware of discriminatory housing policies and to promote fair housing opportunities for all County residents.
- **4-C:** Sponsor and participate in a “Regional Housing Summit” to discuss housing needs and approaches to achieve more affordable housing in the County.
- **4-D:** Continue to financially support the Fair Housing organizations and legal advocacy groups to assist persons who may be victims of housing discrimination and/or not aware of how to file a housing complaint.
- **4-E:** Continue to monitor the data from the Home Mortgage Disclosure Act (HMDA) to ensure that discriminatory practices in home mortgage lending not take place.

Impediment 5: Lack of Economic Opportunities - There is a lack of economic opportunities in the County for lower-income households to increase their income and thus improve their choices of housing.

Goal: Improve the job opportunities in the County, which will increase household income and make it financially feasible to live outside concentrated areas of poverty.

Strategies: In order to address the need and achieve the goal for better economic opportunities, the following activities and strategies should be undertaken:

- **5-A:** Encourage and strengthen partnerships between public and private entities to promote economic development, improve the local tax base, and create a sustainable economy.
- **5-B:** Promote and encourage the expansion of existing commercial and light industrial enterprises, which will create more employment opportunities.
- **5-C:** Provide financial and development assistance to enterprises, which will create new job opportunities and higher wages for County residents.
- **5-D:** Identify development sites for potential private investment and/or expansion of existing enterprises.
- **5-E:** Continue to improve the infrastructure to underdeveloped areas of the County to promote new development and create new job opportunities.

- **5-F:** Continue to partner with Lehigh Career & Technical Institute to develop training programs for unemployed and underemployed persons in the County.

Discussion:

Lehigh County recently completed its Analysis of Impediments to Fair Housing Choice and will fund and encourage projects that make progress toward the goals determined in the AI.

AP-85 Other Actions – 91.220(k)

Introduction:

Lehigh County has developed the following actions planned to: address obstacles to meeting the underserved needs; foster and maintain affordable housing; reduce lead-based hazards; reduce the number of poverty-level families; develop institutional structures; and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Despite efforts made by Lehigh County and social service providers in the County, a number of significant obstacles to meeting underserved needs remain. Funding becomes the greatest obstacle for Lehigh County to meet its underserved needs. Insufficient funding lessens the ability to fund many worthwhile public service programs, activities, agencies, and the needs of local municipalities. Lehigh County will use its CDBG funds to provide assistance to activities that meet the underserved needs of the communities participating in the program. The most difficult obstacle to meeting the needs for affordable housing is a considerable lack of public and private finances to fully address the priorities identified in the Five-Year Strategic Plan. Building the organizational infrastructure to undertake projects and programs that rehabilitate and expand the housing supply is also challenging. In the Lehigh Valley Housing Needs Assessment, the following findings were identified:

- There are opportunities available for more collaborative initiatives between for-profit developers and non-profit organizations in the Lehigh Valley. By partnering with an experienced for-profit developer, a smaller non-profit can enhance its capacity in budgeting, planning, financing, and construction management skills.
- There are also opportunities for public housing authorities to create new affordable housing using LIHTCs or other funding sources.

The Lehigh Valley Planning Commission has developed various model zoning and land use controls to encourage affordable housing. Lehigh County will continue its work with the Lehigh Valley Planning Commission (LVPC) to develop and promote model ordinances for inclusionary zoning. Lehigh County has an Affordable Housing Trust Fund. The fund provides support for affordable housing projects in the County.

Actions planned to foster and maintain affordable housing

Under its FY 2019-2023 Five Year Consolidated Plan, Lehigh County proposes to foster and maintain affordable housing through the following Five Year goals and Strategies:

HOUSING STRATEGY – HSS

Goal:

Improve, preserve, and expand the supply of affordable housing for low- and moderate-income persons and families in Lehigh County.**Strategies:**

- **HSS-1 Home Ownership** - Promote and assist in developing homeownership opportunities for low- and moderate-income persons & families.
- **HSS-2 Mixed Income Housing** - Promote and assist in the development of mixed income housing, both rental housing and housing for homebuyers.
- **HSS-3 Housing Rehabilitation** - Promote and assist in the preservation of existing owner and renter occupied housing stock in the County.
- **HSS-4 Housing Construction** - Promote and assist in the development of affordable housing, both rental and sales housing.
- **HSS-5 Revitalization** - Promote and assist in the stabilization of residential neighborhoods by removing slums and blight, assembling sites for new housing, rehabilitation of existing housing, and code enforcement.
- **HSS-6 Fair Housing** - Affirmatively further fair housing by promoting fair housing choice throughout Lehigh County.
- **HSS-7 Housing Support** - Promote and assist in housing counseling and support services to low- and moderate-income persons and families.

Lehigh County will address the following goal in the FY 2019 Annual Action Plan:

- **HSS-3 Housing Rehabilitation** – Lehigh County will assist three (3) families through its Countywide Housing Rehabilitation (CWHR) Program.

Actions planned to reduce lead-based paint hazards

When accepting applicants for its housing rehabilitation program, Lehigh County will ensure that:

- Applicants for homeownership assistance receive adequate information about lead-based paint requirements.
- Staff properly determines whether proposed projects are exempt from some or all lead based paint requirements.
- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soil.
- Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35.

The home purchaser receives the required lead-based paint pamphlet and notices.

Actions planned to reduce the number of poverty-level families

Approximately 13.3% of Lehigh County's residents live in poverty, while 13.1% of the Commonwealth of Pennsylvania residents live in poverty. 27.3% of the City of Allentown's residents live in poverty. Female-headed households in the County with children are particularly affected by poverty at 36.8%.

Poverty is related to education, job training, and employment. Lehigh County remains committed to addressing the needs of its residents who live at or below the poverty level. The presence of poverty and the related social and economic problems can be a destabilizing element in communities.

In Lehigh County, the Community Action Committee of the Lehigh Valley (CACLV) is the official anti-poverty agency. CACLV provides rent and utility assistance, case management, and counseling services to assist with financial management, benefit entitlement assistance, home weatherization to reduce utility costs, furniture and household goods, alcohol and mental health counseling, foreclosure mitigation counseling, child care, transportation to work for up to six (6) months and assistance in purchasing a dependable vehicle, and other various programs that empower low-income households by assisting them to develop the skills needed for independent living.

Lehigh County provides CDBG funds to public service agencies to assist households below the poverty level with services and program support. The County will work with service providers to pursue resources and innovative partnerships to support the development of affordable housing, homelessness prevention, and emergency food and shelter.

Lehigh County funded several projects with FY 2018 CDBG funds to assist residents and families living in poverty:

- Catholic Charities – Self-sufficiency & Intervention Program – \$29,700.00
- Communities in Schools of the Lehigh Valley – School-to-Career Program – \$25,000.00
- Lehigh Career & Technical Institute – Scholarships for Low-Income Residents – \$19,500.00
- Lehigh Carbon Community College Foundation – ESL for Communication Success - \$6,000.00
- Lehigh Valley Center for Independent Living – People Living in Accessible Community Environments (PLACE) Program – \$15,062.00
- The Literacy Center – ESL & ABE Courses – \$15,000.00
- Meals on Wheels – Meal Preparation and Delivery – \$20,000.00
- North Penn Legal Services – LMI Legal Help – \$10,000.00

To assist with economic development and to promote job creation, Lehigh County administers various programs and supports agencies for economic development:

- Lehigh County works in conjunction with Lehigh Valley Economic Development Corporation (LVEDC), community organizations, other economic development groups and the Workforce

Investment Board to help enhance programs and create opportunities in the County.

- Lehigh County Economic Development Corporation (LVEDC) is able to provide manufacturing, industrial, and nonprofit organizations with low-interest financing generated through tax exempt revenue bonds.

Pennsylvania CareerLink® Lehigh Valley offers job search counseling, skills assessment programs, GED courses, information on training programs and workshops on many subjects, including resume writing and interview skills. Considered a one-stop location for all employment needs, CareerLink® offers a multi-faceted approach to the job market.

Actions planned to develop institutional structure

The primary responsibility for the administration of the Annual Action Plan is assigned to the Lehigh County Department of Community and Economic Development. This agency coordinates activities among local municipal governments, public and private organizations, in their efforts to implement different elements and to realize the prioritized goals of the Annual Action Plan.

In order to address the County's housing and community development needs, the County has established an extensive public-private partnership aimed at revitalization in the County. In 2019, the partnership includes the following agencies:

- North Penn Legal Services
- Catholic Charities, Diocese of Allentown
- Lehigh Career & Technical Institute
- Meals on Wheels of the Greater Lehigh Valley
- Lehigh Valley Center for Independent Living (LVCIL)
- Lehigh Carbon Community College Foundation
- The Literacy Center
- Lehigh Valley Regional Homeless Advisory Board
- Lehigh Valley Community Land Trust (LVCLT)
- Communities in Schools of the Lehigh Valley

Lehigh County consults with business and civic leaders during its planning process for the preparation of its Annual Action Plan and Five Year Consolidated Plan. This includes, but is not limited to, the following:

- The Greater Lehigh Valley Chamber of Commerce
- Community Action Committee of the Lehigh Valley
- Lehigh Valley Workforce Development Board
- Local elected officials

The County hired a third-party vendor, Community Grants, Planning & Housing, LLC (CGP&H) to implement its County-wide housing rehabilitation program. CGP&H is continuing its work with the

County to ensure that the housing rehabilitation program provides assistance to lower income homeowners.

Lehigh County is part of the Lehigh Valley Regional Housing Advisory Board. To promote a more local approach, the City of Allentown has initiated a planning process that will require regional support. Lehigh County has been supportive of this initiative.

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

The primary responsibility for the administration of the Annual Action Plan is assigned to Lehigh County's Department of Community and Economic Development. This agency will coordinate activities among local municipalities, public, and private organizations in their efforts to implement different elements and to realize the prioritized goals of the Annual Action Plan. The County is committed to continuing its participation and coordination with public, housing, and social service organizations. The County solicits applications for CDBG funds. In addition, the County sends out applications to a list of agencies, organizations, housing providers, and local municipalities that have previously submitted an application or which have expressed an interest in submitting an application. The applications are reviewed by the Department of Community and Economic Development staff and any questions are discussed with the applicant.

Lehigh County will continue efforts to enhance coordination between agencies by creating partnerships such as in the implementation of the Section 3 and MBE-WBE outreach initiatives. The Section 3 outreach effort will partner with the PA CareerLink®, the Lehigh County Housing Authority and LCTI to identify Section 3 residents and businesses and to provide feedback on available job opportunities. Such partnerships help to develop a better understanding of community needs. The County budgeted \$19,500.00 in FY 2019 for the Lehigh Career & Technical Institute – Scholarships for Low-Income Residents project, which will provide four (4) scholarships for low- and moderate-income individuals, including Section 3 individuals, to attain a CDL-A and/or HEO certification.

The Affordable Housing Task Force is a regional group that includes Lehigh County. This group is developing the tools for and interest of the local municipalities for inclusionary zoning, cottage housing development, density bonuses, and transit-oriented development.

Discussion:

Not Applicable.

Program Specific Requirements

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

Introduction:

Lehigh County receives an annual allocation of CDBG funds. Since the County receives this federal allocation the questions below have been completed, as they are applicable.

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0.00
	\$0.00
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	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
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.	\$0.00
5. The amount of income from float-funded activities	\$0.00
Total Program Income	\$0.00

Other CDBG Requirements

1. The amount of urgent need activities	\$0.00
-----------------------------------------	--------

CDBG Percentage:

- Administrative Percentage: 20.0%
- Public Service Percentage: 8.3%
- Low and Moderate Income Percentage: 100%

Public Participation Documents
FY 2019-2023 Five Year Consolidated
Plan - Amendment #4 for HOME

Comment Period and Public Hearing Notification

Public Hearing Comments

**NOTICE OF PUBLIC HEARING
LEHIGH COUNTY, PENNSYLVANIA
FY 2019-2023 FIVE YEAR CONSOLIDATED PLAN –
SUBSTANTIAL AMENDMENT**

Notice is hereby given that Lehigh County, Pennsylvania will hold a public hearing on **Tuesday, July 19, 2022 at 12:30 PM**, prevailing time, in Room 524 of the Government Center, 17 South Seventh Street, Allentown, PA.

The Government Center and the Public Hearing Room are accessible to persons with physical disabilities. If special arrangements need to be made to accommodate residents in order for them to participate in the public hearing, please call Ms. Laurie A. Moyer, Grants & Housing Manager, at (610) 871-1964 or contact her by email at lauriemoyer@lehighcounty.org to make those arrangements. Persons with hearing and/or speech impediments may contact Lehigh County through the "Pennsylvania Relay Service" by dialing "7-1-1" or going online to www.parelay.net. If requested, a foreign language and/or sign language interpreter will be provided if the County is notified three (3) days in advance of the meeting.

The purpose of this public hearing is to present a Substantial Amendment to the FY 2019-2023 Five Year Consolidated Plan. Lehigh County has been notified by the U.S. Department of Housing and Urban Development (HUD) that it is eligible to receive HOME Investment Partnership (HOME) funds as a Federal entitlement community. To accept these funds the County needs to amend its FY 2019-2023 Five Year Consolidated Plan to add the HOME funds into this document. The FY 2019-2023 Five Year Consolidated Plan – Substantial Amendment is to be submitted to HUD on or before August 15, 2022.

In order to obtain the views of residents, public agencies and other interested parties, Lehigh County has placed the FY 2019-2023 Five Year Consolidated Plan – Substantial Amendment on display from July 8, 2022 through August 8, 2022 at the following locations in Lehigh County, as well as the Lehigh County website - <http://www.lehighcounty.org/Departments/Community-Economic-Development>:

- **Lehigh County Department of Community and Economic Development** - Lehigh County Government Center, 17 South 7th Street, Allentown, PA 18101
- **Catasauqua Public Library** - 302 Bridge Street, Catasauqua, PA 18032
- **Coplay Library** - 49 South 5th Street, Coplay, PA 18037
- **Emmaus Public Library** - 11 East Main Street, Emmaus, PA 18049
- **Lower Macungie Library** - 3400 Brookside Road, Macungie, PA 18062
- **Parkland Community Library** - 4422 Walbert Avenue, Allentown, PA 18104
- **Slatington Library** - 650 Main Street, Slatington, PA 18080
- **Southern Lehigh Public Library** - 3200 Preston Lane, Center Valley, PA 18034
- **Whitehall Township Public Library** - 3700 Mechanicsville Road, Whitehall, PA 18052

These documents will be available to the public during normal hours of operation for a period of thirty (30) days until August 8, 2022 after which time the FY 2019-2023 Five Year Consolidated Plan – Substantial Amendment will be submitted to HUD on or before August 15, 2022 for approval.

All interested residents are encouraged to attend this public hearing and they will be given the opportunity to present oral or written testimony concerning the proposed substantial amendment to the FY 2019-2023 Five Year Consolidated Plan. Written comments may be addressed to Ms. Laurie A. Moyer, Grants & Housing Manager, Government Center, 17 South Seventh Street, Allentown, PA 18101, or by email at lauriemoyer@lehighcounty.org or oral comments may be made by calling (610) 871-1964.

Laurie A Moyer
Grants & Housing Manager
Lehigh County

Run in the Morning Call on Thursday, July 7, 2022, legal ad. Affidavit required.

Proof of Publication Notice in the *Morning Call*

Under Act No. 587, Approved May 16, 1929 and its amendments

Sold To:

Lehigh County Community Development - CU00164605
17 S 7th St
Allentown, PA 18101-2401

Bill To:

Lehigh County Community Development - CU00164605
17 S 7th St
Allentown, PA 18101-2401

STATE OF PENNSYLVANIA)
COUNTY OF LEHIGH) SS:

Timothy Titus

of THE MORNING CALL, LLC. of the County of Lehigh and State of Pennsylvania, being duly sworn, deposes and says that THE MORNING CALL is a newspaper of general circulation as defined by the aforesaid Act, whose place of business is in the City of Allentown, County of Lehigh and State of Pennsylvania, and that the said newspaper was established in 1888 since which date THE MORNING CALL has regularly issued in said County, and that the printed notice or advertisement attached hereto is exactly the same as was printed and published in regular editions and issues of the said THE MORNING CALL on the following dates, viz::

Jul 07, 2022.

Affiant further deposes that he is the designated agent duly authorized by THE MORNING CALL, LLC., a corporation, publisher of said THE MORNING CALL, a newspaper of general circulation, to verify the foregoing statement under oath, and the affiant is not interested in the subject matter of the aforesaid notice or advertisement, and that all allegations in the foregoing statements as to time, place and character of publication are true.

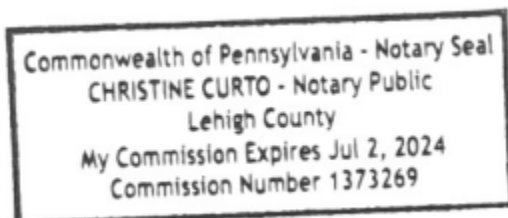


Designated Agent, THE MORNING CALL, LLC.

Sworn to and subscribed before me on this 8 day of July, 2022



Notary Public



Order # - 7244161

Proof of Publication Notice in the *Morning Call*

NOTICE OF PUBLIC HEARING LEHIGH COUNTY, PENNSYLVANIA FY 2019-2023 FIVE YEAR CONSOLIDATED PLAN - SUBSTANTIAL AMENDMENT

Notice is hereby given that Lehigh County, Pennsylvania will hold a public hearing on Tuesday, July 19, 2022 at 12:30 PM, prevailing time, in Room 524 of the Government Center, 17 South Seventh Street, Allentown, PA.

The Government Center and the Public Hearing Room are accessible to persons with physical disabilities. If special arrangements need to be made to accommodate residents in order for them to participate in the public hearing, please call Ms. Laurie A. Moyer, Grants & Housing Manager, at (610) 871-1964 or contact her by email at lauriemoyer@lehighcounty.org to make those arrangements. Persons with hearing and/or speech impediments may contact Lehigh County through the "Pennsylvania Relay Service" by dialing "7-1-1" or going online to www.parelay.net. If requested, a foreign language and/or sign language interpreter will be provided if the County is notified three (3) days in advance of the meeting.

The purpose of this public hearing is to present a Substantial Amendment to the FY 2019-2023 Five Year Consolidated Plan. Lehigh County has been notified by the U.S. Department of Housing and Urban Development (HUD) that it is eligible to receive HOME Investment Partnership (HOME) funds as a Federal entitlement community. To accept these funds the County needs to amend its FY 2019-2023 Five Year Consolidated Plan to add the HOME funds into this document. The FY 2019-2023 Five Year Consolidated Plan - Substantial Amendment is to be submitted to HUD on or before August 15, 2022.

In order to obtain the views of residents, public agencies and other interested parties, Lehigh County has placed the FY 2019-2023 Five Year Consolidated Plan - Substantial Amendment on display from July 8, 2022 through August 8, 2022 at the following locations in Lehigh County, as well as the Lehigh County website - <http://www.lehighcounty.org/Departments/Community>

Proof of Publication Notice in the *Morning Call*

org/Departments/Community-Economic-Development:

- Lehigh County Department of Community and Economic Development - Lehigh County Government Center, 17 South 7th Street, Allentown, PA 18101
- Catasauqua Public Library - 302 Bridge Street, Catasauqua, PA 18032
- Coplay Library - 49 South 5 th Street, Coplay, PA 18037
- Emmaus Public Library - 11 East Main Street, Emmaus, PA 18049
- Lower Macungie Library - 3400 Brookside Road, Macungie, PA 18062
- Parkland Community Library - 4422 Walbert Avenue, Allentown, PA 18104
- Slatington Library - 650 Main Street, Slatington, PA 18080
- Southern Lehigh Public Library - 3200 Preston Lane, Center Valley, PA 18034
- Whitehall Township Public Library - 3700 Mechanicsville Road, Whitehall, PA 18052

These documents will be available to the public during normal hours of operation for a period of thirty (30) days until August 8, 2022 after which time the FY 2019-2023 Five Year Consolidated Plan – Substantial Amendment will be submitted to HUD on or before August 15, 2022 for approval.

All interested residents are encouraged to attend this public hearing and they will be given the opportunity to present oral or written testimony concerning the proposed substantial amendment to the FY 2019-2023 Five Year Consolidated Plan. Written comments may be addressed to Ms. Laurie A. Moyer, Grants & Housing Manager, Government Center, 17 South Seventh Street, Allentown, PA 18101, or by email at lauriemoyer@lehighcounty.org or oral comments may be made by calling (610) 871-1964.
Laurie A Moyer
Grants & Housing Manager
Lehigh County
7244161 7/7/22

Order # - 7244161

Proof of Publication Notice in the *Morning Call*

Attendance Sheet

COUNTY OF LEHIGH

PUBLIC HEARING

5 Year Consolidated Plan - Amendment #4 for HOME

July 19, 2022

12:30 pm, Room 524, Lehigh County Government Center

<u>Name</u>	<u>Title</u>	<u>Organization</u>	<u>Phone</u>
Laurie Moyer	Grants Management Specialist	Lehigh County	610.871.1964

No comments were received at the public hearing and during the public comment period.

**RESALE AND
RECAPTURE
POLICY**

RESALE/RECAPTURE POLICY FOR LEHIGH COUNTY, PA HOME INVESTMENT PARTNERSHIP PROGRAM (HOME)

Lehigh County has prepared the following policy which addresses the issues of sale or transfer of ownership of property financed with HOME assisted funding. This policy is in accordance with the HUD Regulations found in 24 CFR Part 92.254. The issue of recapture arises when a homeowner that received homebuyer assistance under the HOME Program decides to sell the property. If the property is sold after the period of affordability has expired, there are no restrictions in terms of recapture of HOME funds that apply to such a transaction. However, if the sale occurs before the period of affordability has expired, certain regulatory limitations apply.

The regulations at 24 CFR 92.254(a)(5) give the participating jurisdiction two (2) broad options relative to the treatment of properties that are sold before the period of affordability has expired:

- The owner that received HOME assistance must sell the home to a low-income household that will use the property as their principal residence; or
- The participating jurisdiction must recapture some or all of the HOME investment that was initially extended to the homeowner.

A low-income household is defined as a household whose gross annual income does not exceed 80% of the median household income.

A home is considered to be affordable if a household earns 80% or less of the median income and they do not pay more than 30% of their income for housing and related housing costs.

It is the policy of the County, wherever possible to recapture the appropriate amount of the HOME investment rather than restricting the sale to a qualified low-income household that will use the property as its principal residence. The guidelines for recapture for the homebuyer program that the Lehigh County has established, are as follows:

1. Sale of Property Before the End of the Period of Affordability - Lehigh County guidelines for recapture are:

- The County will place a lien on the property in its favor for the full amount of the HOME investment.
- Upon sale or transfer of ownership of the home by the HOME assisted household before the period of affordability expires, the County will make every effort to recapture its pro rata share of the HOME investment from the net proceeds of the sale.
- The County will give the homeowner credit for the amount of the homeowner's down payment, closing costs, principal payments made, and

any capital improvement investments, which will reduced from the net proceeds.

- After totaling the amounts above, if the net proceeds are not sufficient to recapture the full amount of the HOME investment, the HOME investment amount may be reduced and prorated based on the time the homeowner has owned and occupied the unit, measured against the required period of affordability.
- If the net proceeds are not sufficient to recapture the full HOME investment, the homeowner may not recover more than the amount of the homeowner's down payment, principal payments, and any capital improvements invested in the property.
- The County will use HOME funds that are recaptured to assist other income eligible homebuyers.

In the event the mortgaged property is sold or otherwise transferred prior to the expiration period of affordability, as established by the amount of HOME assistance received from the date of the initial sale, then the pro rata share of the net proceeds from the sale or transfer shall be paid to Lehigh County.

Lehigh County may reduce the amount of the direct HOME subsidy on a pro rata basis for the time the homebuyer has owned and occupied the house, measured against the required affordability period. The resulting ratio would be used to determine how much of the direct HOME subsidy the County would recapture. The pro rata amount recaptured by the County cannot exceed what is available from net proceeds.

The following formula will be used to determine the amount of the HOME Subsidy the County will recapture. The pro rata amount recaptured by the County cannot exceed what is available from the net proceeds.

$$\frac{\text{Number of Years Homebuyer Occupied the Home}}{\text{Number of Years Period of Affordability}} \times \text{Total Direct HOME Subsidy} = \text{Recapture Amount}$$

The total amount payable by the borrower under the following paragraphs shall never exceed the face amount of the HOME subsidy.

To the extent that the net proceeds are less than the outstanding principal balance of the lien, the remainder shall be forgiven.

If the net proceeds are not sufficient to recapture the full HOME investment [or a reduced amount as provided for in 24 CFR Sub-Part 92.254 (a)(5)(ii)(A)(2)] and also enable the homeowner to recover the amount of his/her down payment, closing costs, and any capital improvement investments made by the homeowner since the purchase, the County may share the net proceeds. The net proceeds are

the sales price minus loan repayments (other than HOME funds) and closing costs. The net proceeds may be divided proportionally as set forth in the following mathematical formulas:

$$\frac{\text{Direct HOME Subsidy Amount}}{\text{HOME Subsidy} + \text{Homeowner Investment}} \times \text{Net Proceeds} = \text{HOME Recapture Amount}$$

$$\frac{\text{Homeowner's Amount of Investment}}{\text{HOME Subsidy} + \text{Homeowner Investment}} \times \text{Net Proceeds} = \text{Amount to Homeowner}$$

Lehigh County will be responsible for ensuring that the homeowner maintains the house, assisted with HOME funds, as their principal residence for the duration of the period of affordability. If the house is sold or ownership is transferred, during the period of affordability, the County must be notified of the sale, or transfer, and the recapture provisions will be in effect. The County will enter into a written agreement with the homeowner, as well as a mortgage and lien document will be recorded that outlines the recapture provisions.

Public Participation Documents
FY 2019 Amendment #3 for CDBG-CV

Comment Period and Public Hearing Notification

Public Hearing Comments

Proof of Publication Notice in the *Morning Call*

Under Act No. 587, Approved May 16, 1929 and its amendments

Sold To:

Lehigh County Community Development - CU00164605
17 S 7th St
Allentown, PA 18101-2401

Bill To:

Lehigh County Community Development - CU00164605
17 S 7th St
Allentown, PA 18101-2401

STATE OF PENNSYLVANIA)
COUNTY OF LEHIGH) SS:

Timothy Titus

of THE MORNING CALL, LLC. of the County of Lehigh and State of Pennsylvania, being duly sworn, deposes and says that THE MORNING CALL is a newspaper of general circulation as defined by the aforesaid Act, whose place of business is in the City of Allentown, County of Lehigh and State of Pennsylvania, and that the said newspaper was established in 1888 since which date THE MORNING CALL has regularly issued in said County, and that the printed notice or advertisement attached hereto is exactly the same as was printed and published in regular editions and issues of the said THE MORNING CALL on the following dates, viz.:

Jul 27, 2022.

Affiant further deposes that he is the designated agent duly authorized by THE MORNING CALL, LLC., a corporation, publisher of said THE MORNING CALL, a newspaper of general circulation, to verify the foregoing statement under oath, and the affiant is not interested in the subject matter of the aforesaid notice or advertisement, and that all allegations in the foregoing statements as to time, place and character of publication are true.

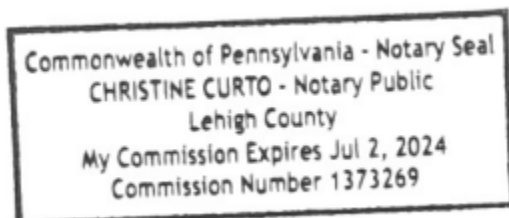


Designated Agent, THE MORNING CALL, LLC.

Sworn to and subscribed before me on this 28 day of July, 2022



Notary Public



Order # - 7257119

Proof of Publication Notice in the *Morning Call*

PUBLIC NOTICE PUBLIC HEARING AND SUBSTANTIAL AMENDMENT Lehigh County FY 2019 Annual Action Plan for CDBG-CV Programming

Lehigh County invites public comment on the Substantial Amendment to the Fiscal Year 2019 Annual Action Plans for Community Development Block Grant – CV programming. The public comment period will end on August 1, 2022.

The amendment will be on display at <https://www.lehighcounty.org/Departments/Community-Economic-Development> until the end of the public comment period.

A public hearing will be held on July 29, 2022 at 11:30 am EDT in Room 519 of the Lehigh County Government Center, 17 South 7th Street, Allentown, PA 18101. For additional information about the meeting or to arrange for special accommodations or alternative document formats contact lauriemoyer@lehighcounty.org.

Proposed Amendments

Technology Adaptations Program – Funding for the purchase and implementation of technology to address alternative service needs for populations impacted by COVID-19.

- Decrease original budget of \$315,085 by \$252,699.30
- New budget of \$62,385.70

Food Security Program – Funding towards the purchase, storage, and distribution of food and toiletries to banks and pantries.

- Increase original budget of \$250,000 by \$450,000
- New budget of \$700,000

Financial and Legal Counseling Program – Funding for foreclosure, unemployment compensation, legal and Fair Housing counseling for COVID-19 impacted households.

- Decrease original budget of \$250,000 by \$250,000
- New budget of \$0. This project will be canceled.

Housing Stabilization Program – Funding for security deposits, 6 months of rental, mortgage, and utility assistance, mortgage arrears, case management, emergency expenses, and housing search for LMI households impacted by COVID-19.

- Decrease original budget of \$750,000 by \$77,300.70
- New budget of \$672,699.30

COVID Support Program – Funding for projects offering health- and service-related information and support to households impacted by COVID-19.

- Program start-up with a budget of \$120,000

Lehigh Career & Technical Institute – COVID-19 Hardship Scholarships for low- to moderate-income households impacted by COVID-19 and requiring training to join the workforce and/or increase household income.

- Increase original budget of \$30,000 by \$30,000
- New budget of \$60,000

The purpose of the hearing is to discuss the proposed amendments. Lehigh County plans to create and/or modify the listed programs using its allocation of CDBG-CV funding. All programs will fulfill the CDBG-CV requirement of preparing, planning for, and/or responding to COVID-19, as well as provide assistance to low to moderate income households. Comments on the Substantial Amendment may be submitted to lauriemoyer@lehighcounty.org or by participating in the public hearing described above. All comments received on or by August 1, 2022 will be considered.

Lehigh County intends to submit the Substantial Amendments to the US Department of Housing and Urban Development (HUD) on or about August 5, 2022.

7257119 7/27/22

Proof of Publication Notice in the *Morning Call*

Order # - 7257119

PUBLIC NOTICE
PUBLIC HEARING AND SUBSTANTIAL AMENDMENT
Lehigh County FY 2019 Annual Action Plan for CDBG-CV Programming

Lehigh County invites public comment on the Substantial Amendment to the Fiscal Year 2019 Annual Action Plans for Community Development Block Grant – CV programming. The public comment period will end on August 1, 2022.

The amendment will be on display at <https://www.lehighcounty.org/Departments/Community-Economic-Development> until the end of the public comment period.

A public hearing will be held on July 29, 2022 at 11:30 am EDT in Room 519 of the Lehigh County Government Center, 17 South 7th Street, Allentown, PA 18101. For additional information about the meeting or to arrange for special accommodations or alternative document formats contact lauriemoyer@lehighcounty.org.

Proposed Amendments

Technology Adaptations Program – Funding for the purchase and implementation of technology to address alternative service needs for populations impacted by COVID-19.

- Decrease original budget of \$315,085 by \$252,699.30
- New budget of \$62,385.70

Food Security Program – Funding towards the purchase, storage, and distribution of food and toiletries to banks and pantries.

- Increase original budget of \$250,000 by \$450,000
- New budget of \$700,000

Financial and Legal Counseling Program – Funding for foreclosure, unemployment compensation, legal and Fair Housing counseling for COVID-19 impacted households.

- Decrease original budget of \$250,000 by \$250,000
- New budget of \$0. This project will be canceled.

Housing Stabilization Program – Funding for security deposits, 6 months of rental, mortgage, and utility assistance, mortgage arrears, case management, emergency expenses, and housing search for LMI households impacted by COVID-19.

- Decrease original budget of \$750,000 by \$77,300.70
- New budget of \$672,699.30

COVID Support Program – Funding for projects offering health- and service-related information and support to households impacted by COVID-19.

- Program start-up with a budget of \$120,000

Lehigh Career & Technical Institute – COVID-19 Hardship Scholarships for low- to moderate-income households impacted by COVID-19 and requiring training to join the workforce and/or increase household income.

- Increase original budget of \$30,000 by \$30,000
- New budget of \$60,000

The purpose of the hearing is to discuss the proposed amendments. Lehigh County plans to create and/or modify the listed programs using its allocation of CDBG-CV funding. All programs will fulfill the CDBG-CV requirement of preparing, planning for, and/or responding to COVID-19, as well as provide assistance to low to moderate income households. Comments on the Substantial Amendment may be submitted to lauriemoyer@lehighcounty.org or by participating in the public hearing described above. All comments received on or by August 1, 2022 will be considered.

Lehigh County intends to submit the Substantial Amendments to the US Department of Housing and Urban Development (HUD) on or about August 5, 2022.

Morning Call Ad 7/27/22

RESALE/RECAPTURE POLICY FOR LEHIGH COUNTY, PA HOME INVESTMENT PARTNERSHIP PROGRAM (HOME)

Lehigh County has prepared the following policy which addresses the issues of sale or transfer of ownership of property financed with HOME assisted funding. This policy is in accordance with the HUD Regulations found in 24 CFR Part 92.254. The issue of recapture arises when a homeowner that received homebuyer assistance under the HOME Program decides to sell the property. If the property is sold after the period of affordability has expired, there are no restrictions in terms of recapture of HOME funds that apply to such a transaction. However, if the sale occurs before the period of affordability has expired, certain regulatory limitations apply.

The regulations at 24 CFR 92.254(a)(5) give the participating jurisdiction two (2) broad options relative to the treatment of properties that are sold before the period of affordability has expired:

- The owner that received HOME assistance must sell the home to a low-income household that will use the property as their principal residence; or
- The participating jurisdiction must recapture some or all of the HOME investment that was initially extended to the homeowner.

A low-income household is defined as a household whose gross annual income does not exceed 80% of the median household income.

A home is considered to be affordable if a household earns 80% or less of the median income and they do not pay more than 30% of their income for housing and related housing costs.

It is the policy of the County, wherever possible to recapture the appropriate amount of the HOME investment rather than restricting the sale to a qualified low-income household that will use the property as its principal residence. The guidelines for recapture for the homebuyer program that the Lehigh County has established, are as follows:

1. Sale of Property Before the End of the Period of Affordability - Lehigh County guidelines for recapture are:

- The County will place a lien on the property in its favor for the full amount of the HOME investment.
- Upon sale or transfer of ownership of the home by the HOME assisted household before the period of affordability expires, the County will make every effort to recapture its pro rata share of the HOME investment from the net proceeds of the sale.
- The County will give the homeowner credit for the amount of the homeowner's down payment, closing costs, principal payments made, and

any capital improvement investments, which will reduced from the net proceeds.

- After totaling the amounts above, if the net proceeds are not sufficient to recapture the full amount of the HOME investment, the HOME investment amount may be reduced and prorated based on the time the homeowner has owned and occupied the unit, measured against the required period of affordability.
- If the net proceeds are not sufficient to recapture the full HOME investment, the homeowner may not recover more than the amount of the homeowner's down payment, principal payments, and any capital improvements invested in the property.
- The County will use HOME funds that are recaptured to assist other income eligible homebuyers.

In the event the mortgaged property is sold or otherwise transferred prior to the expiration period of affordability, as established by the amount of HOME assistance received from the date of the initial sale, then the pro rata share of the net proceeds from the sale or transfer shall be paid to Lehigh County.

Lehigh County may reduce the amount of the direct HOME subsidy on a pro rata basis for the time the homebuyer has owned and occupied the house, measured against the required affordability period. The resulting ratio would be used to determine how much of the direct HOME subsidy the County would recapture. The pro rata amount recaptured by the County cannot exceed what is available from net proceeds.

The following formula will be used to determine the amount of the HOME Subsidy the County will recapture. The pro rata amount recaptured by the County cannot exceed what is available from the net proceeds.

$$\frac{\text{Number of Years Homebuyer Occupied the Home}}{\text{Number of Years Period of Affordability}} \times \text{Total Direct HOME Subsidy} = \text{Recapture Amount}$$

The total amount payable by the borrower under the following paragraphs shall never exceed the face amount of the HOME subsidy.

To the extent that the net proceeds are less than the outstanding principal balance of the lien, the remainder shall be forgiven.

If the net proceeds are not sufficient to recapture the full HOME investment [or a reduced amount as provided for in 24 CFR Sub-Part 92.254 (a)(5)(ii)(A)(2)] and also enable the homeowner to recover the amount of his/her down payment, closing costs, and any capital improvement investments made by the homeowner since the purchase, the County may share the net proceeds. The net proceeds are

the sales price minus loan repayments (other than HOME funds) and closing costs. The net proceeds may be divided proportionally as set forth in the following mathematical formulas:

$$\frac{\text{Direct HOME Subsidy Amount}}{\text{HOME Subsidy} + \text{Homeowner Investment}} \times \text{Net Proceeds} = \text{HOME Recapture Amount}$$

$$\frac{\text{Homeowner's Amount of Investment}}{\text{HOME Subsidy} + \text{Homeowner Investment}} \times \text{Net Proceeds} = \text{Amount to Homeowner}$$

Lehigh County will be responsible for ensuring that the homeowner maintains the house, assisted with HOME funds, as their principal residence for the duration of the period of affordability. If the house is sold or ownership is transferred, during the period of affordability, the County must be notified of the sale, or transfer, and the recapture provisions will be in effect. The County will enter into a written agreement with the homeowner, as well as a mortgage and lien document will be recorded that outlines the recapture provisions.

Community & Economic Development | +

lehighcounty.org/Departments/Community-Economic-Development

Suggested Sites Imported From IE Protections for rent... PA DCED Play Crossword | Pu... JetPay ERAP CDBG COVID-19 Re... Other bookmarks

General Information

Annual Action Plans

- 2019 Annual Action Plan - see link below
- [2020 Annual Action Plan](#)
- [2021 Annual Action Plan](#)

FY 2019 - 2023 Five Year Consolidated Plan & FY 2019 Annual Action Plan -

SUBSTANTIAL AMENDMENT #3 [All Parts](#)

SUBSTANTIAL AMENDMENT #4 [Part 1](#) [Part 1a](#) [Part 2](#)

Section 3 Plan

- [Section 3](#)
- [Section 3 - Resident Certification Form](#)
- [Section 3 - Business Registry](#)
- If you are interested in learning more about local opportunities, e.g. Section 3 job opportunities, with our Section 3 partner, Lehigh County Housing Authority, go to their website: www.Lehighcountyha.org

CAPER

- [2018 CAPER](#)

Windows Taskbar: Community & Econo... Inbox - LaurieMoyer... George Taylor House ... George Taylor House ... RE: Amendment #3 - ... 2:11 PM 7/27/2022

Attendance Sheet
COUNTY OF LEHIGH
PUBLIC HEARING FOR CDBG-CV Substantial Amendment #3
July 29, 2022
11:30 am, Room 519, Lehigh County Government Center

<u>Name</u>	<u>Title</u>	<u>Organization</u>	<u>Phone</u>
Laurie Moyer	Grants Management Specialist	Lehigh County	610.871.1964

Substantial Amendment #3

Public Hearing

July 29, 2022 at 11:30 am

No comments were received at the public hearing.

No comments were received during the public comment period.

**NOTICE OF PUBLIC HEARING
LEHIGH COUNTY, PENNSYLVANIA
FY 2019-2023 FIVE YEAR CONSOLIDATED PLAN –
SUBSTANTIAL AMENDMENT**

Notice is hereby given that Lehigh County, Pennsylvania will hold a public hearing on **Tuesday, July 19, 2022 at 12:30 PM**, prevailing time, in Room 524 of the Government Center, 17 South Seventh Street, Allentown, PA.

The Government Center and the Public Hearing Room are accessible to persons with physical disabilities. If special arrangements need to be made to accommodate residents in order for them to participate in the public hearing, please call Ms. Laurie A. Moyer, Grants & Housing Manager, at (610) 871-1964 or contact her by email at lauriemoyer@lehighcounty.org to make those arrangements. Persons with hearing and/or speech impediments may contact Lehigh County through the "Pennsylvania Relay Service" by dialing "7-1-1" or going online to www.parelay.net. If requested, a foreign language and/or sign language interpreter will be provided if the County is notified three (3) days in advance of the meeting.

The purpose of this public hearing is to present a Substantial Amendment to the FY 2019-2023 Five Year Consolidated Plan. Lehigh County has been notified by the U.S. Department of Housing and Urban Development (HUD) that it is eligible to receive HOME Investment Partnership (HOME) funds as a Federal entitlement community. To accept these funds the County needs to amend its FY 2019-2023 Five Year Consolidated Plan to add the HOME funds into this document. The FY 2019-2023 Five Year Consolidated Plan – Substantial Amendment is to be submitted to HUD on or before August 15, 2022.

In order to obtain the views of residents, public agencies and other interested parties, Lehigh County has placed the FY 2019-2023 Five Year Consolidated Plan – Substantial Amendment on display from July 8, 2022 through August 8, 2022 at the following locations in Lehigh County, as well as the Lehigh County website - <http://www.lehighcounty.org/Departments/Community-Economic-Development>:

- **Lehigh County Department of Community and Economic Development** - Lehigh County Government Center, 17 South 7th Street, Allentown, PA 18101
- **Catasauqua Public Library** - 302 Bridge Street, Catasauqua, PA 18032
- **Coplay Library** - 49 South 5th Street, Coplay, PA 18037
- **Emmaus Public Library** - 11 East Main Street, Emmaus, PA 18049
- **Lower Macungie Library** - 3400 Brookside Road, Macungie, PA 18062
- **Parkland Community Library** - 4422 Walbert Avenue, Allentown, PA 18104
- **Slatington Library** - 650 Main Street, Slatington, PA 18080
- **Southern Lehigh Public Library** - 3200 Preston Lane, Center Valley, PA 18034
- **Whitehall Township Public Library** - 3700 Mechanicsville Road, Whitehall, PA 18052

These documents will be available to the public during normal hours of operation for a period of thirty (30) days until August 8, 2022 after which time the FY 2019-2023 Five Year Consolidated Plan – Substantial Amendment will be submitted to HUD on or before August 15, 2022 for approval.

All interested residents are encouraged to attend this public hearing and they will be given the opportunity to present oral or written testimony concerning the proposed substantial amendment to the FY 2019-2023 Five Year Consolidated Plan. Written comments may be addressed to Ms. Laurie A. Moyer, Grants & Housing Manager, Government Center, 17 South Seventh Street, Allentown, PA 18101, or by email at lauriemoyer@lehighcounty.org or oral comments may be made by calling (610) 871-1964.

Laurie A Moyer
Grants & Housing Manager
Lehigh County

Run in the Morning Call on Thursday, July 7, 2022, legal ad. Affidavit required.

RESALE/RECAPTURE POLICY FOR LEHIGH COUNTY, PA HOME INVESTMENT PARTNERSHIP PROGRAM (HOME)

Lehigh County has prepared the following policy which addresses the issues of sale or transfer of ownership of property financed with HOME assisted funding. This policy is in accordance with the HUD Regulations found in 24 CFR Part 92.254. The issue of recapture arises when a homeowner that received homebuyer assistance under the HOME Program decides to sell the property. If the property is sold after the period of affordability has expired, there are no restrictions in terms of recapture of HOME funds that apply to such a transaction. However, if the sale occurs before the period of affordability has expired, certain regulatory limitations apply.

The regulations at 24 CFR 92.254(a)(5) give the participating jurisdiction two (2) broad options relative to the treatment of properties that are sold before the period of affordability has expired:

- The owner that received HOME assistance must sell the home to a low-income household that will use the property as their principal residence; or
- The participating jurisdiction must recapture some or all of the HOME investment that was initially extended to the homeowner.

A low-income household is defined as a household whose gross annual income does not exceed 80% of the median household income.

A home is considered to be affordable if a household earns 80% or less of the median income and they do not pay more than 30% of their income for housing and related housing costs.

It is the policy of the County, wherever possible to recapture the appropriate amount of the HOME investment rather than restricting the sale to a qualified low-income household that will use the property as its principal residence. The guidelines for recapture for the homebuyer program that the Lehigh County has established, are as follows:

1. Sale of Property Before the End of the Period of Affordability - Lehigh County guidelines for recapture are:

- The County will place a lien on the property in its favor for the full amount of the HOME investment.
- Upon sale or transfer of ownership of the home by the HOME assisted household before the period of affordability expires, the County will make every effort to recapture its pro rata share of the HOME investment from the net proceeds of the sale.
- The County will give the homeowner credit for the amount of the homeowner's down payment, closing costs, principal payments made, and

any capital improvement investments, which will reduced from the net proceeds.

- After totaling the amounts above, if the net proceeds are not sufficient to recapture the full amount of the HOME investment, the HOME investment amount may be reduced and prorated based on the time the homeowner has owned and occupied the unit, measured against the required period of affordability.
- If the net proceeds are not sufficient to recapture the full HOME investment, the homeowner may not recover more than the amount of the homeowner's down payment, principal payments, and any capital improvements invested in the property.
- The County will use HOME funds that are recaptured to assist other income eligible homebuyers.

In the event the mortgaged property is sold or otherwise transferred prior to the expiration period of affordability, as established by the amount of HOME assistance received from the date of the initial sale, then the pro rata share of the net proceeds from the sale or transfer shall be paid to Lehigh County.

Lehigh County may reduce the amount of the direct HOME subsidy on a pro rata basis for the time the homebuyer has owned and occupied the house, measured against the required affordability period. The resulting ratio would be used to determine how much of the direct HOME subsidy the County would recapture. The pro rata amount recaptured by the County cannot exceed what is available from net proceeds.

The following formula will be used to determine the amount of the HOME Subsidy the County will recapture. The pro rata amount recaptured by the County cannot exceed what is available from the net proceeds.

$$\frac{\text{Number of Years Homebuyer Occupied the Home}}{\text{Number of Years Period of Affordability}} \times \text{Total Direct HOME Subsidy} = \text{Recapture Amount}$$

The total amount payable by the borrower under the following paragraphs shall never exceed the face amount of the HOME subsidy.

To the extent that the net proceeds are less than the outstanding principal balance of the lien, the remainder shall be forgiven.

If the net proceeds are not sufficient to recapture the full HOME investment [or a reduced amount as provided for in 24 CFR Sub-Part 92.254 (a)(5)(ii)(A)(2)] and also enable the homeowner to recover the amount of his/her down payment, closing costs, and any capital improvement investments made by the homeowner since the purchase, the County may share the net proceeds. The net proceeds are

the sales price minus loan repayments (other than HOME funds) and closing costs. The net proceeds may be divided proportionally as set forth in the following mathematical formulas:

$$\frac{\text{Direct HOME Subsidy Amount}}{\text{HOME Subsidy} + \text{Homeowner Investment}} \times \text{Net Proceeds} = \text{HOME Recapture Amount}$$

$$\frac{\text{Homeowner's Amount of Investment}}{\text{HOME Subsidy} + \text{Homeowner Investment}} \times \text{Net Proceeds} = \text{Amount to Homeowner}$$

Lehigh County will be responsible for ensuring that the homeowner maintains the house, assisted with HOME funds, as their principal residence for the duration of the period of affordability. If the house is sold or ownership is transferred, during the period of affordability, the County must be notified of the sale, or transfer, and the recapture provisions will be in effect. The County will enter into a written agreement with the homeowner, as well as a mortgage and lien document will be recorded that outlines the recapture provisions.

Public Participation Documents
FY 2019 Amendment #2 for CDBG-CV

Comment Period and Public Hearing Notification

Public Hearing Agenda

Public Hearing Comments

Public Hearing Participants

Proof of Posting – Dated Screen Shot

PUBLIC NOTICE
PUBLIC HEARING AND SUBSTANTIAL AMENDMENT
Lehigh County FY 2019 Annual Action Plan

Lehigh County invites public comment on the Substantial Amendment to the Fiscal Year 2019 Annual Action Plan. The public comment period will end on February 24, 2021.

A virtual public hearing will be held on February 22, 2021 at 11:00 am EDT. To participate in the teleconference, dial (425) 436-6348 and enter access code 289060. For additional information about the meeting or to arrange for special accommodations or alternative document formats contact lauriemoyer@lehighcounty.org.

Programs	Description	Fiscal Year	Original Budget	New Budget	Change
Reserved	Funding held in reserve	2019	\$315,085	\$0	-\$315,085
Technology Adaptations	Funding for the purchase and implementation of technology to address alternative service delivery needs.	2019	\$0	\$315,085	\$315,085
Food Security	Funding towards the purchase, storage, and distribution of food to banks and pantries.	2019	\$0	\$250,000	\$250,000
Financial and Legal Counseling	Foreclosure, unemployment compensation, legal and Fair Housing counseling.	2019	\$0	\$250,000	\$250,000
Housing Stabilization	Funding for security deposits, 6 months of rental, mortgage, and utility assistance, mortgage arrears, case management, emergency expenses, and housing search for LMI households.	2019	\$0	\$750,000	\$750,000
Administration	Administration for Lehigh County Operations	2019	\$73,795	\$91,705	\$17,910

The purpose of the hearing is to discuss the proposed amendments. Lehigh County plans to create the listed programs using its allocation of CDBG-CV funding. All programs will fulfill the CDBG-CV requirement of preparing, planning for, and/or responding to COVID-19, as well as provide assistance to low to moderate income households. Comments on the Substantial Amendment may be submitted to lauriemoyer@lehighcounty.org or by participating in the public hearing described above. All comments received on or by February 24, 2021 will be considered.

Lehigh County intends to submit the Substantial Amendment to the US Department of Housing and Urban Development (HUD) on or about February 25, 2021.

Posted on Lehigh County's website on 2/19/21, and remained on the website through 2/24/21.

Public Hearing
CDBG-CV Funding
Second Amendment to FY 2019
February 22, 2021 at 11:00 am

Housekeeping

- All of you are on mute. To unmute hit *6. To mute again hit *6.
- Attendance

What is CDBG-CV?

CDBG-CV funding guidelines are the same as CDBG, with a few key differences.

- Similarities
 - Projects must benefit households living outside the city limits of Allentown and Bethlehem.
 - Projects must fundable, meaning they must meet a national objective test.
 - These objectives are found on the LCDCED website. www.lehighcounty.org, under departments click on Community & Economic Development, under section links click CDBG Grant Application
 - Projects must be eligible, meaning the activity is listed on the CDBG Eligible Activities list.
 - Public service projects must still substantiate that they are providing either a new service or can prove a quantifiable increase in the level of need for an existing service.

Differences

- Projects funded under CDBG-CV must qualify for either the low- to moderate-income national objective or urgent need.
- All projects eligible under CDBG-CV must prevent, prepare for, and/or respond to the coronavirus.
- CDBG-CV does not limit the amount Lehigh County can award to public service projects.
- CDBG-CV allows for a two year spending window.
- CDBG-CV is gap filler funding.

Lehigh County was awarded two allocations of CDBG-CV. The CDBG-CV not yet allocated shall be divided into programs. Applicants can submit applications on a rolling basis until all funding has been awarded.

- Programs
 - Technology Adaptations - \$315,085
 - Food Security - \$250,000
 - Financial and Legal Counseling - \$250,000
 - Housing Stabilization - \$750,000

Lehigh County is proposing the increase of administration from \$247,619 to \$265,529.

Lehigh County will submit the substantial amendment to HUD no earlier than February 25, 2021.

Questions and Comments

lauriemoyer@lehighcounty.org

Amendment Comments

FY 2019 – Second Amendment for CDBG-CV

One question was posed regarding the ability of Lehigh County to modify the program allocations in the future. Lehigh County agreed that funding will be adjusted, and/or programs added or modified, based on need as voiced by applicants.

No additional comments were received during the comment period.

From: [Cyndi King](#)
To: [Laurie A Moyer](#)
Subject: FW: FreeConferenceCall Detail Report
Date: Monday, February 22, 2021 11:27:03 AM
Attachments: [image001.png](#)

From: FreeConferenceCall Services <noreply@freeconferencecall.com>
Sent: Monday, February 22, 2021 11:26 AM
To: Cyndi King <CyndiKing@lehighcounty.org>
Subject: FreeConferenceCall Detail Report

County of Lehigh Warning: This is an external email. Please exercise caution.



See The Top 3 Reasons People Contribute and Learn How Our Community Helps Us Keep FreeConferenceCall.com Free

[Learn More](#)

[Learn More](#)

Account Information

Date: February 22, 2021 10:55:01 AM
Dial-in number: (425) 436-6348
Access code: 289060
Account: #s12113812

Audio

Caller	Service Type	Start Time	End Time	Duration
+1 610 435 5334 - HAO		10:55:01 AM	11:25:50 AM	31m
+1 484 357 4908 - SHARON TREXLER		10:59:19 AM	11:25:40 AM	27m
+1 610 709 7544 - ALLENTOWN, PA		10:59:31 AM	11:25:44 AM	27m
+1 484 232 8654 - EMMAUS, PA		11:00:06 AM	11:25:44 AM	26m
+1 484 541 2195 - BRAIN PEDERSEN		11:00:14 AM	11:25:46 AM	26m
+1 215 275 9486 - TRIMBLE K		11:01:14 AM	11:25:47 AM	25m
+1 610 782 3000 - LEHIGH COUNTY C		11:02:38 AM	11:25:40 AM	24m
+1 610 837 7699 - GOVAN, DEIRDRE		11:03:46 AM	11:04:43 AM	1m
+1 610 837 7699 - GOVAN, DEIRDRE		11:05:14 AM	11:25:44 AM	21m

Number of attendees: 9
Toll minutes: 208m

Note: All times in Eastern Time

Thank you for choosing [FreeConferenceCall.com](#), the most recognized conferencing brand on the planet. Enjoy the conference? [Refer A Friend](#) today.

If you have any questions, please call our Customer Service Department at (844) 844-1322 or email us at support@freeconferencecall.com.

FreeConferenceCall.com

P O Box 41069 Long Beach, CA 90853

Tel: (844) 844-1322

Fax: (562) 432-5250

Attendees included:

George Samuelson, Lehigh County

Brian Peterson, LVCIL

Mike Shaffer, Pinebrook Family Answers

Maria Cruz, Hispanic American Organization

Kathy Trembel, Pinebrook Family Answers

Sharon Trexler, Alburtis Borough

Laurie Moyer, Lehigh County

Comments:

None

PUBLIC NOTICE

PUBLIC HEARING AND SUBSTANTIAL AMENDMENT

Lehigh County FY 2019 and FY 2020 Annual Action Plans Lehigh County invites public comment on the Substantial Amendment to the Fiscal Year 2019 and 2020 Annual Action Plans. The public comment period will end on February 24, 2021.

A virtual public hearing will be held on February 22, 2021 at 11:00 am EDT. To participate in the teleconference, dial (425) 436-6348 and enter access code 289060. For additional information about the meeting or to arrange for special accommodations or alternative document formats contact lauriemoyer@lehighcounty.org

Programs	Description	Fiscal Year	Original Budget	New Budget	Change
Reserved	Funding held in reserve	2019	\$315,085	\$0	-\$315,085
Technology Adaptations	Funding for the purchase and implementation of technology to address alternative service delivery needs.	2019	\$0	\$315,085	\$315,085
Food Security	Funding towards the purchase, storage, and distribution of food to banks and pantries.	2020	\$0	\$250,000	\$250,000
Financial and Legal Counseling	Foreclosure, unemployment compensation, legal and Fair Housing counseling.	2020	\$0	\$250,000	\$250,000
Housing Stabilization	Funding for security deposits, 6 months of rental, mortgage, and utility assistance, mortgage arrears, case management, emergency expenses, and housing search for LMI households.	2020	\$0	\$750,000	\$750,000
Administration	Administration for Lehigh County Operations	2020	\$247,619	\$265,529	\$17,910

The purpose of the hearing is to discuss the proposed amendments. Lehigh County plans to create the listed programs using its allocation of CDBG-CV funding. All programs will fulfill the CDBG-CV requirement of preparing, planning for, and/or responding to CO VID- 19, as well as provide assistance to low to moderate income households. Comments on the Substantial Amendments may be submitted to lauriemoyer@lehighcounty.org or by participating in the public hearing described above. All comments received on or by February 24, 2021 will be considered.

Lehigh County intends to submit the Substantial Amendments to the US Department of Housing and Urban Development (HUD) on or about February 25, 2021.

Annual Action Plans



ager/

tion &

ordinator

rtment and

Public Participation Documents
FY 2019 Amendment for CDBG-CV

Public Hearing 1A and 1B Agenda and Comments

Public Hearing 1A Attendee List

Public Hearing 1B Attendee List

Proof of Publication Notice – CDBG-CV Notice of Funding Availability

Proof of Publication – Amendment of FY 2019 Annual Plan for CDBG-CV Awards

Amendment Comments

Public Hearing 1A and 1B

CDBG-CV Funding

Welcome

Housekeeping

- All of you are on mute. To unmute hit *6. To mute again hit *6.
- Attendance

What is CDBG-CV?

CDBG-CV funding guidelines are the same as CDBG, with a few key differences.

- Similarities
 - Projects must benefit households living outside the city limits of Allentown and Bethlehem.
 - Projects must fundable, meaning they must meet a national objective test.
 - These objectives are found on the LCDCED website. www.lehighcounty.org, under departments click on Community & Economic Development, under section links click CDBG Grant Application
 - Projects must be eligible, meaning the activity is listed on the CDBG Eligible Activities list.
 - Public service projects must still substantiate that they are providing either a new service or can prove a quantifiable increase in the level of need for an existing service.

Differences

- Projects funded under CDBG-CV must qualify for either the low- to moderate-income national objective or urgent need.
- All projects eligible under CDBG-CV must prevent, prepare for, and/or respond to the coronavirus.
- CDBG-CV does not limit the amount Lehigh County can award to public service projects.
- CDBG-CV allows for a two year spending window.
- CDBG-CV is gap filler funding.

How to Apply

- The application is available on the department's website.
 - www.lehighcounty.org, under departments click on community & economic development. On that page, scroll to Latest news and first thing is the notice for this public hearing. AT the bottom of the notice, click on read more. That will bring up the application.
- The application must be submitted via email or mail. It can't be uploaded via the department website, like the CDBG application.
- The deadline for submitting the application is 4 pm, May 15th.

Timeline for Release of Funds

- We plan to announce awards by May 19th.
- Seek Commissioner approval on May 28th and June 11th.
- If we have a contract from HUD, the subrecipient agreements will be executed by June 22nd.

- Contracts will be back dated to May 20th to enable you to encumber expenses prior to executing your contract.

Questions and Comments

Laurie Moyer

lauriemoyer@lehighcounty.org

Hearing 1A - no questions or comments were voiced.

Hearing 1B - no questions or comments were voiced.

Laurie A Moyer

From: FreeConference.com <support@freeconference.com>
Sent: Thursday, May 07, 2020 12:20 PM
To: Laurie A Moyer
Subject: FreeConference.com call summary

County of Lehigh Warning: This is an external email. Please exercise caution.

FreeConference.com call summary



FreeConference.com call summary

CDBG-CV Allocation Public Hearing – 1A
Thursday, May 7 2020 12:00 PM - 12:19 PM EDT
197 free minutes | 16 attendees

Rate this call

Please take a moment to rate the audio quality and experience.



Important business clients? Present a professional image with affordable toll-free 800 numbers and brand free greetings.



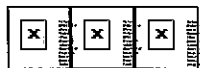
Agenda

The purpose of the public hearing is to discuss Lehigh County's Community Development Block Grant - CV Program (CDBG-CV), and how it could be used to meet the needs of Lehigh County residents and businesses in response to, prepare for, and prevention of, coronavirus

Attendees

Caller	Duration
Sapan Shah <i>Internet</i>	11:47 AM - 12:19 PM

1 (610) 533-**** 17128328330	11:48 AM - 12:19 PM
Laurie Moyer 17128328330	11:55 AM - 12:18 PM
1 (908) 399-**** 17128328330	11:55 AM - 12:18 PM
1 (610) 767-**** 17128328330	11:57 AM - 11:59 AM
1 (484) 541-**** 17172758940	11:58 AM - 12:14 PM
1 (610) 767-**** 17128328330	11:59 AM - 12:19 PM
1 (610) 282-**** 17128328330	12:00 PM - 12:18 PM
1 (484) 477-**** 17172758940	12:00 PM - 12:15 PM
Seth <i>Internet</i>	12:04 PM - 12:08 PM
1 (610) 390-**** 17172758940	12:09 PM - 12:10 PM
Sapan <i>Internet</i>	12:10 PM - 12:11 PM
Seth Hoderewski <i>Internet</i>	12:13 PM - 12:13 PM
1 (484) 541-**** 17172758940	12:14 PM - 12:19 PM



[Login](#) • [Support](#) • [Unsubscribe](#)

© 2020 lotum Inc., all rights reserved.

7080 Hollywood Blvd · Suite 903 · Los Angeles, CA 90028 · USA

- May 7 2020 12:00 PM EDT
- Access code: 7049527
- [Copy details](#)

Add to calendar:

[Outlook](#) [Mac](#) [Google](#) [Yahoo](#)

Description

The purpose of the
public hearing is
to discuss Lehigh



Participants (7)

[Show all](#)

LM

Laurie Moyer

lauriemoyer@lehighcounty.org

Attending

BP

Brian Pedersen

brianpedersen@lvcil.org

Attending

SH

Seth Hoderewski

sethhoderewski@lvcil.org

Attending

PA

paulettegilfoil@lehighcounty.org

paulettegilfoil@lehighcounty.org

Attending

DS

Dan Stevens

dstevens@slatington.org

Attending

DC

Dane Carroll

dc25@ustpd.org

Attending

SS

Sapan Shah

sapan@lvsolve.org

Invited

[Close](#)

Mary Kovalchick, LCCC