

Draft for Public Display and Comment

2020-2024 Consolidated Plan, Annual Action Plan

Community Development Block
Grant Program

Township of Bensalem, Pennsylvania

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Executive Summary

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

1. Introduction

Bensalem Township is a federal entitlement community under the U.S. Department of Housing and Urban Development's Community Development Block Grant (CDBG) Program. As a HUD entitlement community, the Township is required to prepare a Five-Year Consolidated Plan (CP) in order to implement any federal programs that fund housing, community development and economic development within the community. The Bensalem Township CP covers the period FY 2020 through FY 2024 (January 1, 2020 through December 31, 2024). This CP will be submitted to HUD for approval.

The lead entity responsible for the preparation of the CP is the Bensalem Township Community Development Office.

Bensalem Township has, through the CP, developed a single, consolidated planning and application document in consultation with public and private agencies. The CP for Bensalem Township will serve the following functions:

- A planning document that enables the Township to view its HUD funding, not in isolation, but as one tool in a comprehensive strategy to address housing, community development, and economic development needs;
- An application for CDBG Program funds under HUD's formula grant;
- A strategy document to be followed in carrying out HUD programs; and
- An action plan that provides a basis for assessing performance in the investment of CDBG funds.

Purpose of the Consolidated Plan

The purpose of the Consolidated Plan (CP) is to guide federal funding decisions in the next five years. The CP is guided by three overarching goals that are applied according to a community's needs. The goals are:

- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning homeless persons and families into housing.
- To provide a suitable living environment through safer, more livable neighborhoods, greater integration of low- and moderate- income residents throughout the Township, increased housing opportunities, and reinvestment in deteriorating communities.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low- and moderate- income persons to achieve self-sufficiency.

The overall priority for the investment of federal funds is to increase self-sufficiency and economic opportunity for lower income residents and individuals with special needs so that they can achieve a reasonable standard of living.

Bensalem Township will receive the following estimated federal resources in FY 2020; estimated projections for five years follow in parentheses:

CDBG: \$345,353 (\$1,726,765)

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Strategic Plan provides a framework to address the needs of the Township for the next five years using CDBG funds. The three overarching objectives guiding the proposed activities are:

- Providing Decent Affordable Housing
- Creating Suitable Living Environments
- Creating Economic Opportunities

Outcomes show how programs and activities benefit a community or the people served. The three outcomes that will illustrate the benefits of each activity funded by the CDBG program are:

- Improve Availability/Accessibility
- Improve Affordability
- Improve Sustainability

All future activities funded in the next five years will support at least one objective and one outcome. The Township's framework for realizing the objectives and outcomes include the following goals:

- Provide Decent, Affordable Housing
- Provide a Suitable Living Environment
- Increase Homeownership
- End Chronic Homelessness

3. Evaluation of past performance

The following evaluation of past performance is from the 2018 Program Year (July 1, 2018 – June 30, 2019) Consolidated Annual Performance and Evaluation Report (CAPER). The accomplishments that follow are those achieved through the expenditure of CDBG funds.

During FY 2018 the Township undertook the following activities:

CDBG Program: A total of \$309,936 in CDBG funds was expended on nine (9) municipal projects in 2018, as reflected below. Specific information regarding these projects is as follows:

- The Township continued to fund the Homeless Shelter, operated by Family Service Association of Bucks County. There were 468 persons assisted from 7/1/18-6/30/19
- The Township focused financial resources on improving public infrastructure through the curb cut program. Funding was also provided for removal of architectural barriers to the handicapped through its ramp program. In FY 2018, the Township completed the installation handicapped ramps along Neshaminy Boulevard from Third Avenue to Durham Place.

- CDBG funds were used to operate its Housing Rehabilitation Program with the assistance of the County Redevelopment Authority. The program assisted 3 households in PY 2018 and were pending completion.

4. Summary of citizen participation process and consultation process

The Bensalem Township Community Development Office developed an outreach effort to maximize input from a large cross-section of stakeholders. This outreach effort included public meetings, published meeting notices, and stakeholder meetings.

5. Summary of public comments

To be updated following public display and comment period.

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

To be updated following public display and comment period.

7. Summary

This plan outlines the goals of the Township of Bensalem for its CDBG funds. Following extensive outreach and public input, the Consolidated Plan and Annual Action Plan clearly outline programs and activities that will address the identified needs. Despite the number of needs identified by stakeholders and the public, the Township's CDBG program is limited in its funding. Still, the document outlines the Township's plans to maximize the investment of federal resources.

The Process

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator		Community Development Office

Table 1– Responsible Agencies

Narrative

Bensalem Township’s Community Development Office is the lead agency responsible for the preparation of the Consolidated Plan and administration of the CDBG program.

Recommendations are made to the mayor and Township Council in August, with submittal of a final program budget to HUD by mid-November. The Community Development Office administers the CDBG and HOME programs on behalf of Bensalem Township.

Consolidated Plan Public Contact Information

Bensalem Township Municipal Building
Community Development Office
2400 Byberry Road
Bensalem Township, PA 19020
Contact: William Cmorey, Director of Administration
Phone: 215.633.3602
Email: wcmorey@bensalempa.gov
Website: www.bensalempa.gov

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

Bensalem Township places emphasis on coordinated action within and between Township departments, local and regional public agencies, and local nonprofit organizations. Coordinated actions include programmatic linkages between departments as well as budget allocation process coordination. In addition, the Township implemented an outreach effort to maximize input from stakeholders. This outreach effort included public meetings, published meeting notices, and telephone interviews.

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)).

Bensalem Township's Community Development Office staff collaborate actively with other departments, Bucks County, and other agencies to determine community needs and better allocate entitlement resources. The Township, through its Office of Community Development, maintains contact with county housing agencies. The Community Development Office works closely with the County Redevelopment Authority, Bucks County Housing Authority and the Bucks County Housing Development Corporation to provide decent and safe housing. The Township is also working with various local municipalities, the Redevelopment Authority, and the Bucks County Industrial Development Corporation in its effort to promote economic development through the Enterprise Zone Program.

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

As part of the Housing Continuum of Care-Bucks County (HCoC-BC), the Township cooperates with Bucks County's Office of Community Development in its implementation of a Continuum of Care Plan to assist local homeless populations. The Township cooperates with the County in providing support on a local level for those programs, which provide transitional housing and support for new, low-cost permanent housing. Additionally, the Township works with the Bucks County Redevelopment Authority on various housing initiatives, including compliance with lead-based paint hazard regulations. The Township will continue to support the HCoC-BC strategy to meet the needs of homeless persons and those at risk of becoming homeless.

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

The Township does not receive ESG funds.

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

A wide variety of stakeholders were consulted to determine the Township’s housing and community development needs. The parties consulted included housing and social service agencies and private nonprofit organizations whose missions include the provision of affordable housing and human services to low- and moderate-income residents.

1	Agency/Group/Organization	BUCKS COUNTY HOUSING GROUP
	Agency/Group/Organization Type	Housing Services – Housing Services – Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs – Chronically homeless Homeless Needs – Families with children Homelessness Needs – Veterans Homelessness Needs – Unaccompanied youth Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The group was consulted via telephone interviews. The goal of the interview was to obtain information concerning the affordable housing needs of the Township.
2	Agency/Group/Organization	BUCKS COUNTY OFFICE OF EMPLOYMENT
	Agency/Group/Organization Type	Services – Employment
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted via telephone interviews. The goal of the interview was to obtain information concerning the affordable housing needs of the Township.

3	Agency/Group/Organization	BUCKS COUNTY REDEVELOPMENT AUTHORITY
	Agency/Group/Organization Type	Housing Other government – County Other: Business development
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted via telephone interviews. The goal of the interview was to obtain information concerning the affordable housing needs of the Township.
4	Agency/Group/Organization	FAMILY SERVICE ASSOCIATION
	Agency/Group/Organization Type	Housing Services – Housing Services – Persons with HIV/AIDS Services – Homeless Services – Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs – Chronically homeless Homeless Needs – Families with children Homelessness Needs – Veterans Homelessness Needs – Unaccompanied youth Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted via telephone interviews. The goal of the interview was to obtain information concerning the affordable housing needs of the Township.

Table 2– Agencies, groups, organizations who participated

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

The Township consulted with a wide range of stakeholders, either through focus group meetings, personal interviews, and/or questionnaires.

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	Housing Continuum of Care – Bucks County (HCoC-BC)	The goals in the 10-year Plan provided a framework for the homeless needs section.
Bucks County Hazard Mitigation Plan	Bucks County Department of Emergency Services	Natural disaster risks for evaluated for the plan.
2018 Bucks County Local Plan	Bucks County Department of Community and Economic Development	The Local Plan provided information on the workforce and infrastructure needs of the area.
2017 CEDS Report	Delaware Valley Regional Planning Commission’s (DVRPC) Greater Philadelphia CEDS	The goals in the CEDS provided a framework for the economic development and anti-poverty strategy sections.
2009 Action Plan for Progress	Bucks County Economic Development Advisory Board	The goals of the Action Plan were reviewed and incorporated as applicable to the CP.

Table 3– Other local / regional / federal planning efforts

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

In accordance with 24 CFR 91.100(4), Bensalem Township notified adjacent units of local government of the non-housing community development needs included in its CP. The Township will continue to interact with public entities at all levels to ensure coordination and cooperation in the implementation of the Consolidated Plan and thereby maximize the benefits of the Township’s housing and community development activities for the residents being served.

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

In agreement with 24 CFR 91.115(e), Bensalem Township has adopted a Citizen Participation Plan describing the citizen participation requirements of its CDBG program. The Citizen Participation Plan is on file at the Community Development Office.

A public needs hearing was held on January 7, 2020, and a final public meeting was held on April 21, 2020. All public hearings were held at the Municipal Building. The public hearings were advertised in the Bucks County Courier Times. Notification of the hearings was also posted at the Township Clerk’s Office in Township Hall, and on-line via the Township’s website: <http://bensalempa.gov>.

Copies of the FY 2020-2024 Consolidated Plan and the FY 2020 Action Plan were placed on display in public locations for public review and comment. A copy of the CP was placed on the Township’s web site and was available at the Municipal Building and the Bucks County Housing Authority.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public hearing: January 7, 2020	Township-wide	0 people attended	No comments were received	No comments were received	N/A
2	Final Public Hearing: April 21, 2020	Township-wide	X people attended	X comments were received	TBD	N/A

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Bensalem Township is a member of the Bucks County HOME Consortium, and as such the full Needs Assessment Section is in the Bucks County HOME Consortium Consolidated Plan. No separate Needs Assessment is available specifically for Bensalem Township. To provide an overview on housing problems, housing cost burden, and severe housing cost burden for the Township, the HUD CPD Maps tool was utilized. The maps on the following pages provide a visual overview of the three housing issues.

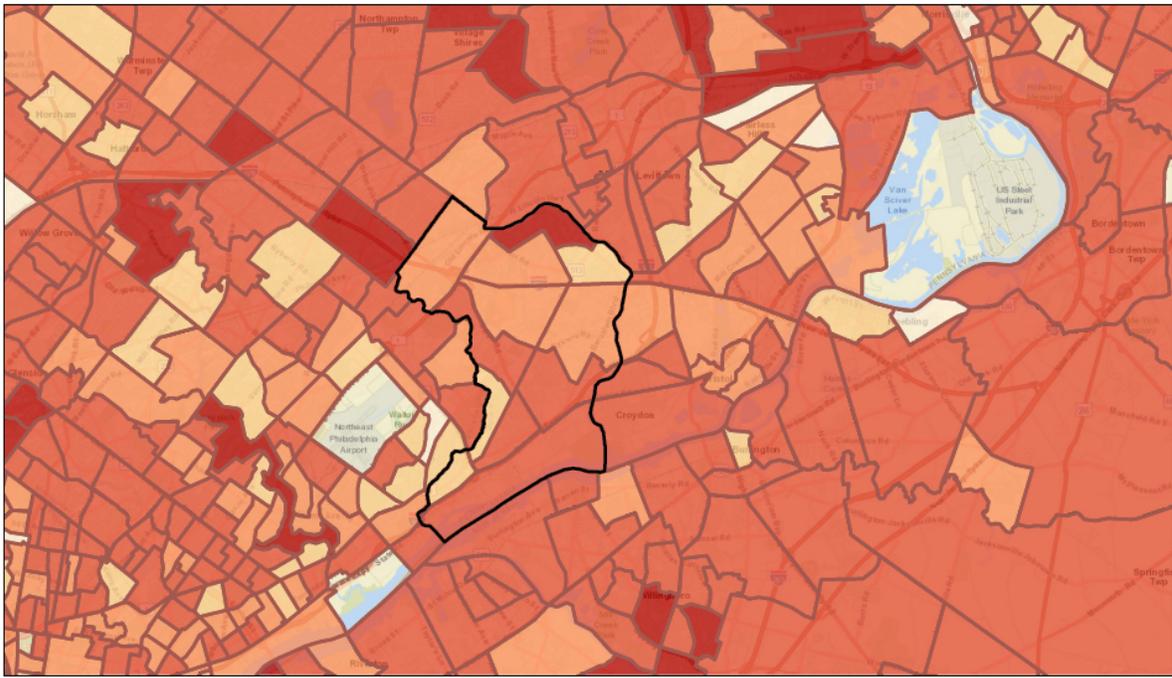
Severe Housing Problems: Low-Income Households

HUD defines a disproportionately greater housing need when a household experiences housing problems at a rate greater than for the income level as a whole. The distinction between housing problems and severe housing problems is the degree of cost burden and overcrowding. The data is based on low-income households (30%-50% median household income) experiencing severe housing problems by HUD Adjusted Median Family Income (AMI) levels. The map below was created in CPD Maps (ESRI) based on 2011-2015 CHAS data. Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than 1.5 persons per room)
- Cost burden greater than 50%

According to data from the map below, Census Tracts 1002.11, 1002.06, 1002.08, 1001.05, 1002.09, and 1001.02 contain the largest number of low-income households with severe housing problems in Bensalem Township, ranging from 50% to greater than 80% of low-income households. Census Tract 1002.08 contains designated LMI block groups.

Bensalem Twp, PA - Severe Housing Problems: Low-Income Households



January 9, 2020

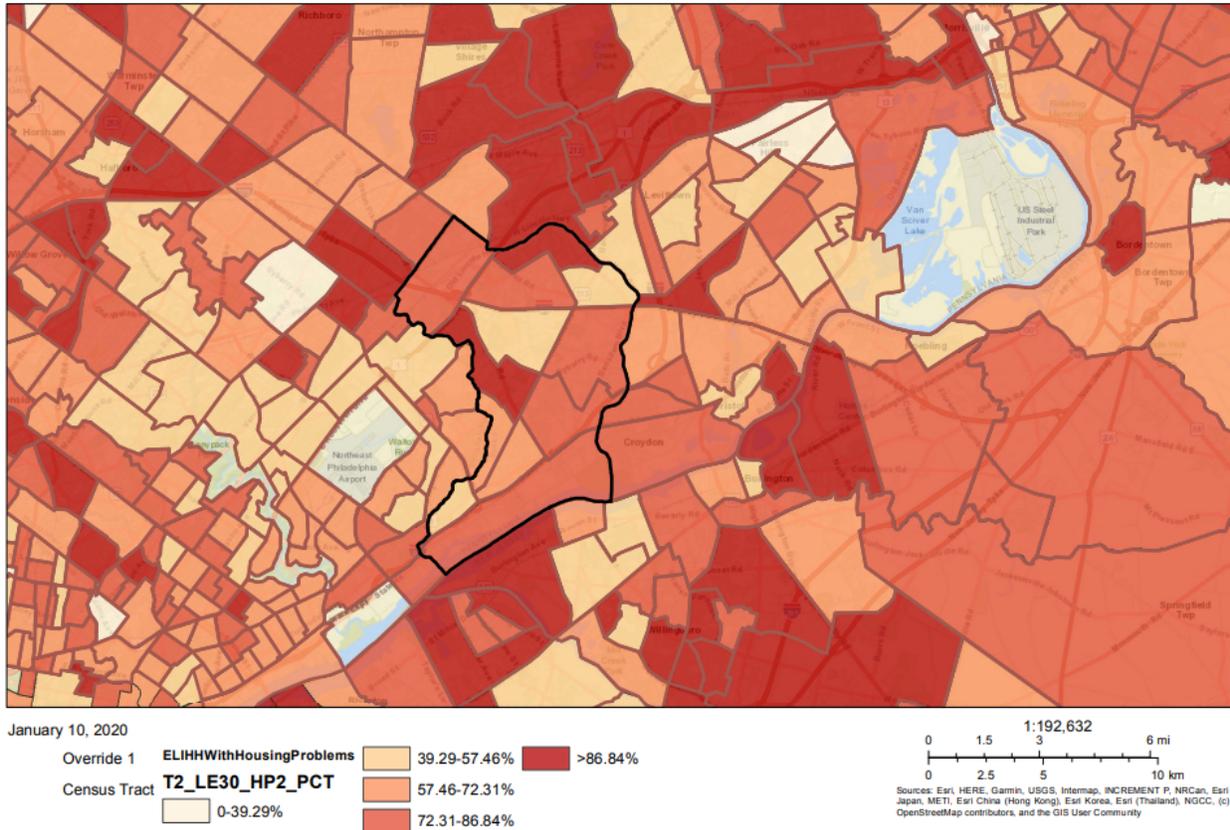
Override 1 LIHHWithHousingProblems 30-40% >80%
 Census Tract T2_LE50_HP2_PCT 40-50%
 <30% 50-80%

1:190,291
 0 1.5 3 6 mi
 0 2.5 5 10 km
 Sources: Esri, HERE, Garmin, UGG, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, ICI, OpenStreetMap contributors, and the GIS User Community

Severe Housing Problems: Extremely Low-Income Households

Similar to the definition above, extremely low-income households consist of those with incomes between 0-30% of median household income. According to data from the map below, Census Tracts 1002.11 and 1002.08 contain the largest number of households with severe housing cost burden for extremely low-income households in Bensalem Township, with 86.84% and over of extremely low-households paying more than 50% of their income on housing costs, resulting in severe housing problems. Census Tract 1002.08 contains designated LMI block groups.

Bensalem Twp, PA - Severe Housing Problems: Extremely Low-Income Households

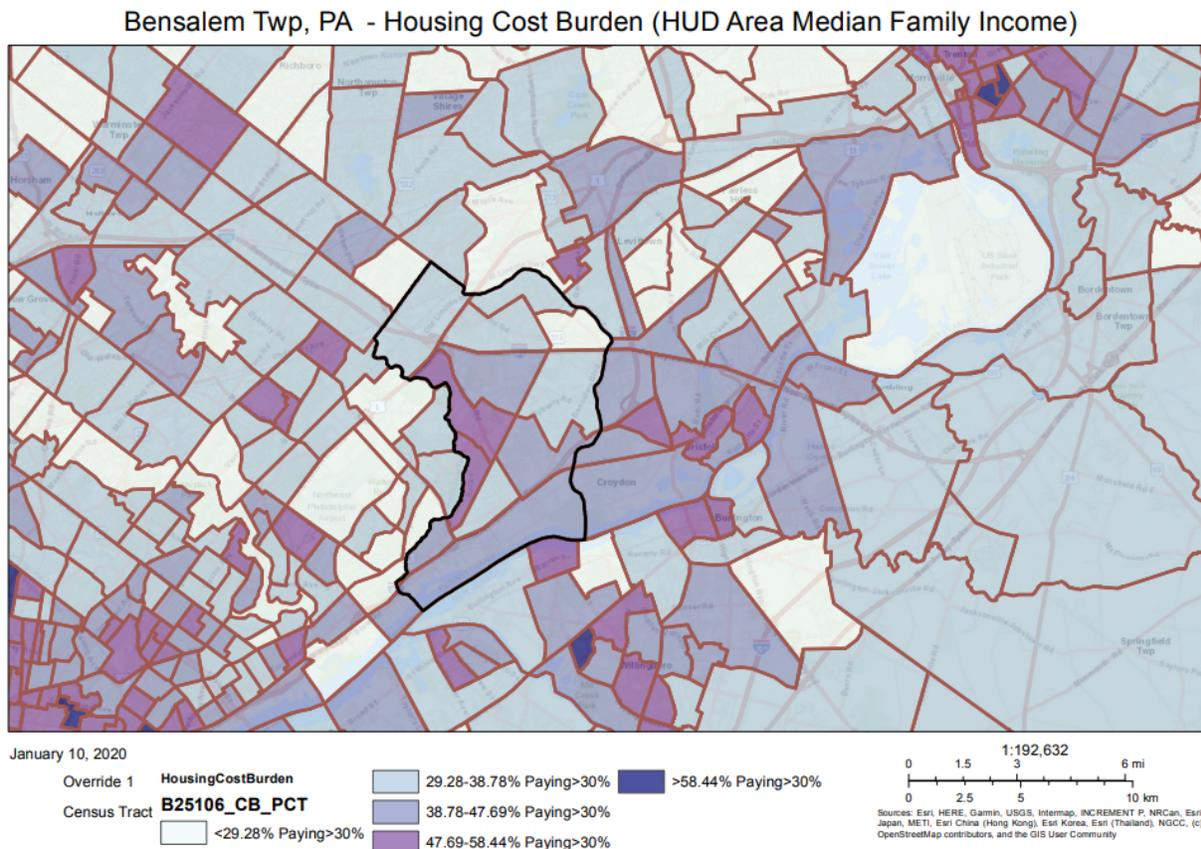


Housing Cost Burden

HUD defines a disproportionately greater housing need as a household experiencing housing problems at a rate greater than that of the income level as a whole. The map below was created in CPD Maps (ESRI) based on 2012-2016 CHAS data. The data is based on households experiencing housing problems according to HUD Adjusted Median Family Income (AMI) levels. Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than one person per room)
- Cost burden greater than 30%

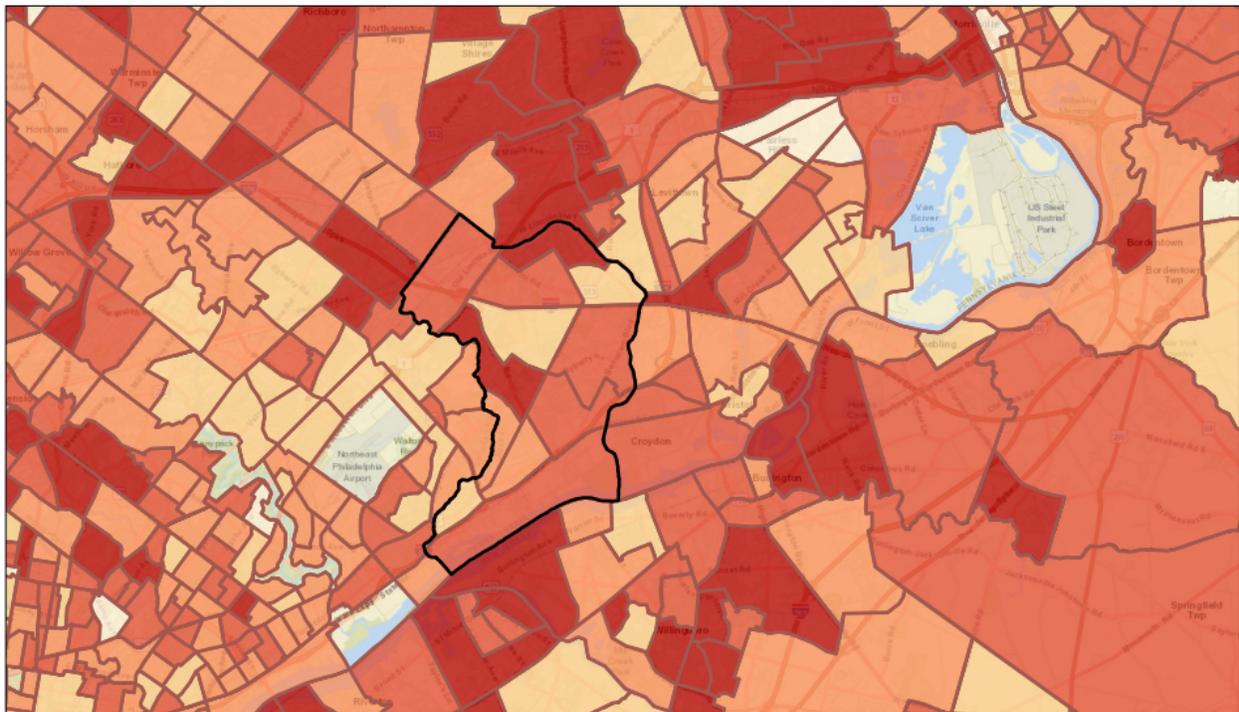
According to data from the map below, Census Tract 1002.08 contains the largest number of households with housing cost burden in Bensalem Township, ranging from 47.69% to 58.44% of households paying more than 30% of their income on housing costs, resulting in housing cost burden. Census Tract 1002.08 contains designated LMI block groups.



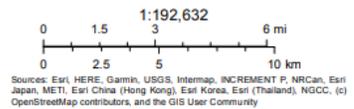
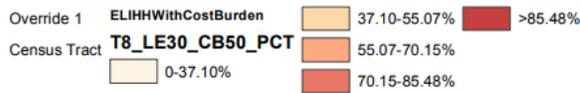
Severe Housing Cost Burden: Extremely Low-Income Households

Similar to the definition above, severe housing cost burden is the point at which extremely low-income households spend more than 50% of their gross income on housing costs. According to data from the map below, Census Tracts 1002.08 and 1002.11 contain the largest number of households with severe housing cost burden for extremely low-income households in Bensalem Township, with 85.48% or more of extremely low-households paying more than 50% of their income on housing costs in these two census tracts, resulting in severe housing cost burden. Census Tract 1002.08 contains designated LMI block groups.

Bensalem Twp, PA - Severe Cost Burden



January 10, 2020



NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Public facility improvements in Bensalem Township are important to supporting quality of life by providing adequate space for the provision of services, holding events that bring the community together, and addressing public safety concerns. In addition, Bensalem's various public facilities also support the need for open space and recreation amidst the Township's suburban setting. The Township will continue to support its various community development needs through public facilities improvements. The Township recognizes the need to improve its infrastructure and has taken a pro-active approach to addressing those needs. CDBG funds will not be used to address the public facility needs due to the limited federal allocation. General Township tax revenues will be used to address public facility needs.

Short-Term Goals: Bensalem Township will maintain and improve, where feasible, the quality of local public facilities to ensure their continued availability to all residents.

Long-Term Goals: Bensalem Township will support improvement projects that include rehabilitation, accessibility improvements, and other enhancements to public facilities, such as parks and playgrounds safety replacements, police and fire stations, parking facilities, parks, and municipal facilities.

How were these needs determined?

Public facility needs were determined through discussions with Township government departments and staff.

Describe the jurisdiction's need for Public Improvements:

As an older community, the infrastructure in Bensalem Township is in need of constant upgrades and improvements. Maintaining and improving the Township's infrastructure is important to the long-term viability of Bensalem Township as a place to live, work, play, and operate a business.

Public improvements are needed in many CDBG-eligible areas of Bensalem Township. Priority projects in the infrastructure category include the reconstruction of streets and sidewalks that are heavily traveled (including curb cut improvements, repaving, streetscape beautification, and tree planting). In addition, water and sewer improvements and storm water management improvements are a high priority in the Township. Infrastructure improvement projects will contribute to the safety and quality of life of neighborhoods throughout Bensalem Township and will benefit LMI persons.

Short-Term Goals: The Township will continue to support curb cut improvements to remove architectural barriers for disabled persons.

Long-Term Goals: Bensalem Township will provide financial assistance to improve the existing infrastructure in the Township, including street reconstruction, sidewalk improvements, streetscape enhancements, storm water management, sanitary sewer service, and reduced flooding. Most of these improvements will be funded with the use of Township tax revenues and other county, state, or federal resources that may be available to fund large-scale public improvement projects.

How were these needs determined?

Public improvement needs were determined through discussions with Township government departments and staff.

Describe the jurisdiction’s need for Public Services:

There are a variety of public services available in Bensalem Township to address human service needs. In addition, there continues to be service needs that are important to the long-term ability of persons in Bensalem to live independently and to improve their economic status. Bensalem Township will continue to support innovative services that address outstanding needs that provide a benefit to wide sectors of the community.

Short-Term Goals: The Township will support the operational cost of Family Services of Bucks County, a program that addresses the needs of the homeless.

Long-Term Goals: Bensalem will support vital public services that address both the needs of the homeless and homelessness prevention, including providing guidance and assistance in securing permanent housing for individuals and families.

How were these needs determined?

Public service needs were determined through discussions with Township government departments and staff, in addition to discussions with the HCoC-BC.

Based on the needs analysis above, describe the State's needs in Colonias

Not applicable.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This market analysis identifies the need to preserve existing affordable housing opportunities while advancing efforts to create a diverse supply of additional affordable units. Ideally, Bensalem Township will have a mix of housing types to accommodate households of all types and income levels. The Township's housing strategies will be particularly guided by the increasing mismatch between incomes and housing costs, as well as the specific accommodations necessary to ensure that special needs populations have adequate affordable housing options with appropriate services where needed.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

According to data by occupation, the Sales and Office sector is the largest, with 31.2% of Township residents working in this sector. The Management, Business, and Financial sector was a close second, with 30% of Township residents employed in this sector. The Education and Health Care Services sector has the largest number of workers who live in the Township, pursuant to the Business Activity table below. Education and health care are the main drivers of the area's economy, representing 22.4% of employment for Township residents. All of the above is consistent with the types of employment opportunities available for area residents given the Neshaminy Mall and presence of education and health care facilities in the Township.

Economic Development Market Analysis

The following HUD-generated tables contain data pertinent to economic development in Bensalem Township. Discussion and analysis of the data follows the Educational Attainment table.

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	55	3	0	0	0
Arts, Entertainment, Accommodations	2,992	5,875	11	16	5
Construction	1,439	3,461	5	9	4
Education and Health Care Services	5,717	4,292	21	12	-9
Finance, Insurance, and Real Estate	1,872	2,129	7	6	-1
Information	613	1,497	2	4	2
Manufacturing	2,855	3,801	10	10	0
Other Services	1,027	935	4	3	-1
Professional, Scientific, Management Services	2,479	2,862	9	8	-1
Public Administration	0	0	0	0	0
Retail Trade	3,753	5,255	14	14	1
Transportation and Warehousing	955	1,049	3	3	-1
Wholesale Trade	1,761	3,632	6	10	3
Total	25,518	34,791	--	--	--

Table 5 - Business Activity

Data 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Source:

Labor Force

Total Population in the Civilian Labor Force	34,114
--	--------

Civilian Employed Population 16 years and over	31,390
Unemployment Rate	8.03
Unemployment Rate for Ages 16-24	33.97
Unemployment Rate for Ages 25-65	5.20

Table 6 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector		Number of People
Management, business and financial	7,175	
Farming, fisheries and forestry occupations	1,225	
Service	2,915	
Sales and office	7,510	
Construction, extraction, maintenance and repair	2,870	
Production, transportation and material moving	2,244	

Table 7 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	19,163	64%
30-59 Minutes	8,140	27%
60 or More Minutes	2,685	9%
Total	29,988	100%

Table 8 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,280	85	700
High school graduate (includes equivalency)	8,220	665	2,780

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Some college or Associate's degree	7,775	690	1,750
Bachelor's degree or higher	8,845	320	915

Table 9 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	59	130	135	190	514
9th to 12th grade, no diploma	435	230	205	1,170	1,245
High school graduate, GED, or alternative	1,605	2,350	2,480	6,835	3,595
Some college, no degree	1,730	2,110	2,045	3,195	1,340
Associate's degree	245	670	655	1,600	645
Bachelor's degree	785	2,435	1,390	2,720	975
Graduate or professional degree	25	1,040	1,195	1,315	690

Table 10 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	45,837
High school graduate (includes equivalency)	95,339
Some college or Associate's degree	117,407
Bachelor's degree	128,210
Graduate or professional degree	168,946

Table 11 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

According to the tables above, the major employment sectors within Bensalem Township and their respective shares of the jurisdiction's jobs are: Arts, Entertainment, Accommodations (16%); Retail Trade (14%); Education and Health Care Services (12%).

Describe the workforce and infrastructure needs of the business community:

The 2018 Bucks County Local Plan analyzed labor market trends for 2014-2024, finding that total employment in Bucks County is projected to increase by 6.4% or 17,540 workers, with the construction, restaurants, and individual and family services experiencing the greatest growth. Jobs in information, government, and manufacturing are projected to decline during this time period. The Local Plan identified an aging workforce and skills shortages in manufacturing as particular challenges faced by the County, noting that retiring workers make skill shortages more acute, particularly in the manufacturing industry.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The following projects will have a positive economic impact on private (and public) investment on Bensalem Township and result in job and business growth over the next five years:

1. **Waterside Development:** Bensalem Township has been actively working over the past 20 years to develop the five-mile riverfront area next to the Delaware River. This long-term development, now called Waterside, will involve multiple phases over the next 30-40 years. The first phase has been constructed and consists of 176 neo-traditional townhomes and twin and detached homes, with 25 percent of the land preserved for a park and trails. In addition, an eight-acre park, public square, street-level shops, a restaurant, food store, and marina have also been constructed. Phase II of the Waterside Development has recently been approved, which will provide for approximately 273 homes. The plan covers 675 acres located between I-95 and the Delaware River from Station Avenue to Street Road. The area currently contains 25 acres of wetlands, 72 acres of floodplain, and 172 acres of fabrication facilities. In addition, the site is located between SEPTA's Cornwell's Heights and Eddington Stations.
2. **Town Center Redevelopment:** This area comprises approximately 30 acres of former school district property. The Township is considering proposals for development of this area, including housing, and various types of commercial/retail development.
3. **Bensalem Renaissance Area:** Through a cooperative agreement with the Bucks County Redevelopment Authority, Bensalem Township has received two RACP grants from the Commonwealth of Pennsylvania totaling \$1,750,000, to which the Township will provide an equal match. These funds will be used for infrastructure improvements in this project area. This funding is planned to be used to develop an interior roadway.

It is unknown at this time what impact CDBG funds will have in assisting these projects.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

According to the 2018 Bucks County Local Plan, over half of occupations are projected to require on the job training (53.6%), while 16.8% will need a bachelor's degree and 18.2% will require post-secondary education or experience. Bucks County has a college attainment rate that is higher than the region's and the state's and therefore enough educated citizens to meet demand. Yet many of the jobs projected in

the county over the next five years require combinations of on-the-job training and credentials that are less than college degrees. The challenge will be to fill these gaps with micro-credentials and work-based learning.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The WIB provides several programs to train youths for employment in addition to enhancing the skills of the current workforce:

1. On-the-Job (OJT) training subsidy program for new hires: The program subsidizes 50% of certain job positions for up to six months. The OJT initiative gives new employees an opportunity to earn while they learn new skills, while providing employers the prospect of defraying the costs associated with training new employees.
2. "180" Program: The WIB partners with employers to bring meaningful job opportunities to youths. By mentoring or employing one of these kids, they can gain the skills they need to start a career. Job shadowing and OJT are also potential components of the program.
3. Customized Job Training (CJT) contract: Allows an Employer to hire a cohort/group of PA CareerLink Bucks County job seeker customers who would not be qualified for the position without additional, specific skill training. An On-the-Job Training (OJT) contract allows specific training (for up to five new hires at one time per company); an OJT differs from a CJT based on volume (an Employer requiring more than five of the same/similar positions filled) and complexity (CJT trains for the same, not individualized, skill set). The employer receives the referral from the PA CareerLink Bucks County from the pool of eligible customers and then provides training for the skills needed to perform the job.
4. Metal Fabrication Training Program: The County of Bucks has partnered with Bucks County Community College to deliver a this program with the following components:
 - 12-Week, Grant-Funded Training
 - Employer Led, Entry Level
 - Gain Skills for Lucrative, In-Demand Fields
 - Veterans Strongly Encouraged to Apply

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDs)?

Bucks County is a participant in the Delaware Valley Regional Planning Commission's (DVRPC) Greater Philadelphia CEDs. According to the most recent (September 2017) report, the lead partner for economic development in Bucks County is the Bucks County Industrial Development Authority (IDA), which manages nearly \$10 million in low-interest loan funds on behalf of the County and provides tax-free financing to new and expanding businesses. In 2009, the Bucks County Economic Development Advisory Board developed an "Action Plan for Progress," which identified six goals:

- Centralize the county economic development function.

- Adopt guiding principles of economic development.
- Make better use of existing economic development resources.
- Help existing businesses.
- Engage municipal partners.
- Enhance workforce development efforts.

The county commissioner’s Economic Development Council, established in 2012, is responsible for implementation of the Action Plan. The county’s economic development loan programs are now centralized under its Bucks 2 Invest program, administered through the IDA. Bucks 2 Invest programs include:

- Bucks Guaranteed, which provides for the use of county Community Development Block Grant CDBG funds and other assets to guarantee loans for major job-creating projects.
- Bucks Rebuilt, which provides funding to promote the revitalization and reuse of underutilized industrial and commercial sites.
- Bucks Renewed, which provides innovative financing options to leverage private investment in downtowns and main streets.
- Core Industry Fund, which provides direct financial resources to entrepreneurs and small-to-medium sized companies that create jobs for low-to-moderate income workers.
- New Economy Fund, which directs public-sector investments into public/private partnerships.
- Tax Free Financing, which provides capital financing through the Industrial Revenue Bond and Mortgage Program.
- Taste and Tour Bucks County, which provides financing for family farmers, agri-businesses, farmers’ markets, tourism, and cultural institutions.
- Innovation Bucks County, an innovation/entrepreneurial center for start-up ventures.
- VC4BC, a venture capital fund administered by Ben Franklin technology partners.

Additionally, the Bucks County Municipal Economic Development Initiative assists municipal governments by devoting resources to ensure the county’s continued economic vitality and health. Through this program, the Bucks County Planning Commission provides guidance, data, and expertise on commerce, zoning, land use planning, smart growth initiatives, transportation, community goals, and community character to municipalities that request assistance. Recognizing that economic development means different things to different communities, the goals of the program include revitalizing downtowns and enhancing main streets; supporting brownfield development and the adaptive reuse of older buildings; enhancing existing technology centers; building on successful village centers; supporting food, farming, and tourism; improving older shopping centers; and promoting smart growth around transportation centers.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Bensalem Township is actively working on the planning and development of the riverfront area of the Township. This long-term project will involve multiple funding sources, both state and federal. It is unlikely over the next five years that the limited CDBG funds will be allocated directly for the riverfront development, although funding might be used for street and curb improvements in addition to public infrastructure enhancements.

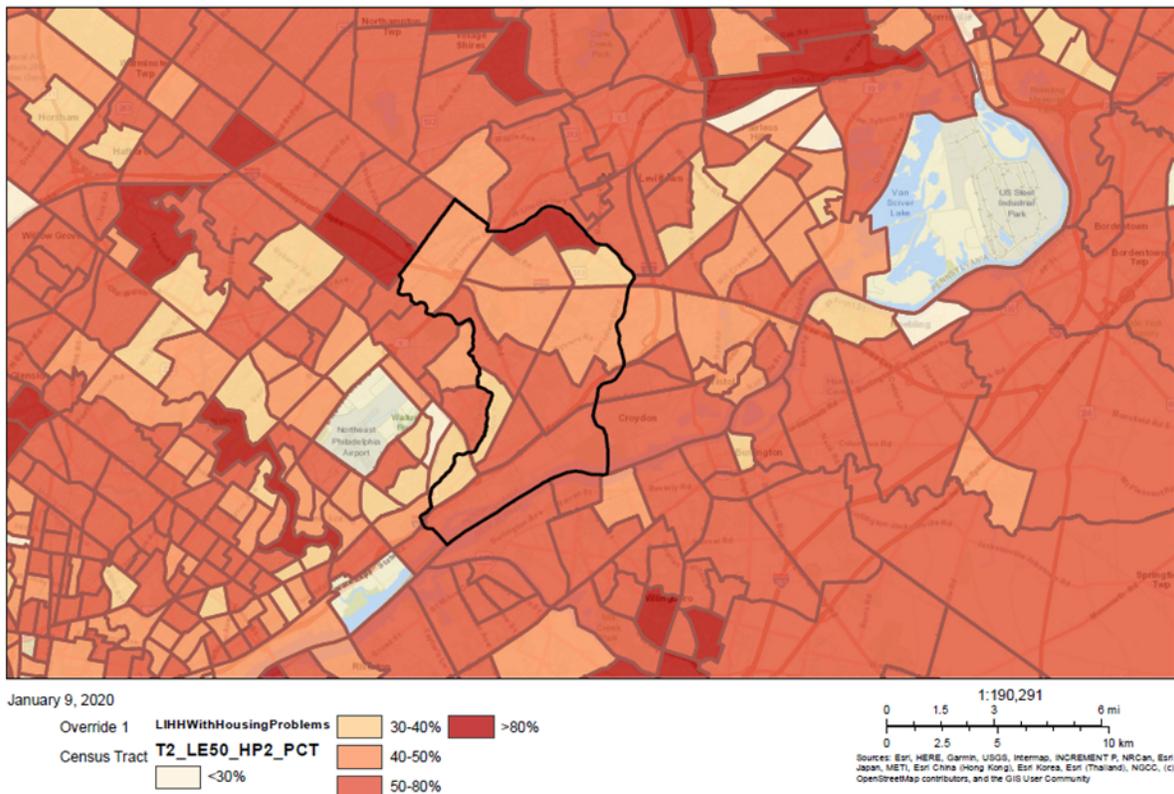
MA-50 Needs and Market Analysis Discussion

**Are there areas where households with multiple housing problems are concentrated?
(include a definition of "concentration")**

The Township defines areas of concentration as areas where 25% or more of the units in a census tract are in substandard condition. As evidenced by the map below, a significant portion of the Township experiences multiple housing problems. Census Tracts 1002.11, 1002.06, 1002.08, 1001.05, 1002.09, and 1001.02 contain the largest number of low-income households with severe housing problems in Bensalem Township, ranging from 50% to greater than 80% of low-income households. Census Tract 1002.08 contains designated LMI block groups.

The data mapped below by census tract is based on housing quality indicators (selected conditions). Selected conditions include the following: (1) the lack of complete plumbing facilities, (2) the lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%.

Bensalem Twp, PA - Severe Housing Problems: Low-Income Households



Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For the purposes of this Consolidated Plan, concentration is defined by a census tract where a minority group’s population is ten percentage points higher in that census tract than its proportion in the County’s population. In Bensalem Township, minorities comprised 22.3% of the population. Therefore, an area of minority concentration includes census tracts where the percentage of minority persons is 32.3% or higher. There were two census tracts where the 32.3 % threshold was met: Census Tracts 1001.04 (36.1%) and 1002.09 (33.0%). Persons of Hispanic origin comprised 9.4% of the population, an increase from 5% in the prior CP. An area of ethnic concentration includes census tracts in which the percentage of Hispanics is 19.4% or higher. Census Tract 1002.08 met this threshold.

The table below presents the Bensalem Township population by race and Hispanic origin by census tract. Areas in which racial or ethnic minorities are concentrated are highlighted:

Census Tract	Total Population	White	Black	Native American	Asian	Other	Two or more races	Minority Total	% Minority	Hispanic	% Hispanic
Census Tract 1001.02	3030	2106	95	0	577	0	40	712	23.5%	212	7.0%
Census Tract 1001.03	2491	2134	93	2	22	7	94	218	8.8%	139	5.6%
Census Tract 1001.04	4330	2064	650	0	798	0	115	1563	36.1%	703	16.2%
Census Tract 1001.05	3186	2714	31	0	64	0	104	199	6.2%	273	8.6%
Census Tract 1002.01	4362	3080	595	5	350	0	90	1040	23.8%	242	5.5%
Census Tract 1002.06	5282	3475	325	0	835	0	232	1392	26.4%	415	7.9%
Census Tract 1002.07	4167	3038	363	0	424	0	62	849	20.4%	280	6.7%
Census Tract 1002.08	6160	3191	733	26	650	0	91	1500	24.4%	1469	23.8%
Census Tract 1002.09	9276	5528	429	35	1803	112	680	3059	33.0%	689	7.4%
Census Tract 1002.10	7472	5398	404	0	723	0	458	1585	21.2%	489	6.5%
Census Tract 1002.11	6866	5617	240	0	499	0	96	835	12.2%	414	6.0%
Census Tract 1002.12	3796	2932	184	0	257	18	80	539	14.2%	325	8.6%
Bensalem Township (Total)	60418	41277	4142	68	7002	137	2142	13491	22.3%	5650	9.4%

Within Bensalem Township, there are 12 census block groups which contain a majority of low- and moderate-income (LMI) persons. These 12 census block group areas are so designated because the percentage of LMI persons within each block group is greater than 51.0%. These are highlighted in the table below:

Census Tract	Block Group	LOWMOD	LOWMOD UNIV	% LMI
1001.02	1	430	735	58.50%
	2	835	2170	38.48%
1001.03	1	465	945	49.21%
	2	1125	1500	75.00%
1001.04	1	320	1720	18.60%
	2	1705	2620	65.08%
1001.05	1	210	625	33.60%
	2	510	1310	38.93%
	3	380	1285	29.57%
1002.01	1	420	940	44.68%
	2	420	1340	31.34%
	3	645	1170	55.13%
	4	430	1005	42.79%
1002.06	1	555	1935	28.68%
	2	605	2345	25.80%
	3	220	920	23.91%
1002.07	1	590	1995	29.57%
	2	1810	2300	78.70%
1002.08	1	1290	2085	61.87%
	2	875	1310	66.79%
	3	590	890	66.29%
	4	1395	1445	96.54%
1002.09	1	1620	2900	55.86%
	2	275	925	29.73%
	3	405	1025	39.51%
	4	975	2895	33.68%
	5	600	1245	48.19%
1002.10	1	390	1760	22.16%
	2	210	670	31.34%
	3	655	1225	53.47%
	4	1035	1480	69.93%
	5	200	2460	8.13%
1002.11	1	405	1010	40.10%
	2	585	1525	38.36%
	3	385	2170	17.74%
	4	820	2255	36.36%
1002.12	1	395	1980	19.95%
	2	500	1975	25.32%

There are two census tracts in Bensalem Township where the two factors overlap: Census Tract 1001.04 and Census Tract 1002.08.

What are the characteristics of the market in these areas/neighborhoods?

The census tracts home to populations experiencing housing problems are generally located in areas of the Township that contain more rental units. Housing cost burden in these areas is greater than in other areas of the Township, rental occupancy is higher, and the housing stock also tends to be older in these areas as well. The housing market appreciation in these areas tends to be slower than the Township as a whole.

Are there any community assets in these areas/neighborhoods?

There are numerous and diverse assets in these areas, including employment centers, close proximity to transportation centers, including the SEPTA line to Philadelphia and New Jersey, access to I-95, shopping centers, churches and schools, and industrial companies.

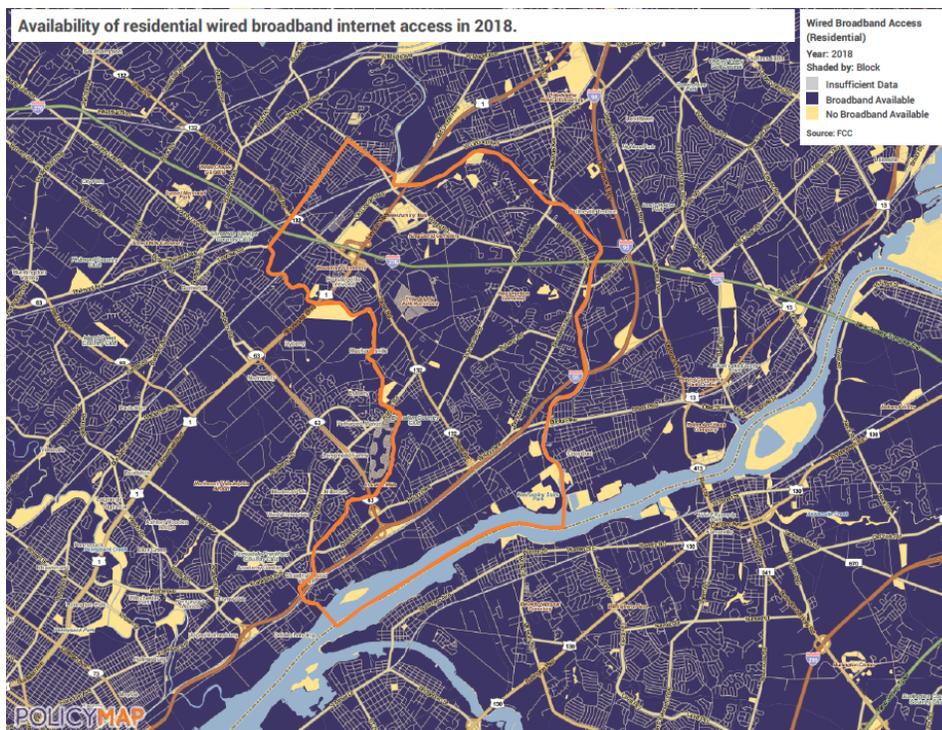
Are there other strategic opportunities in any of these areas?

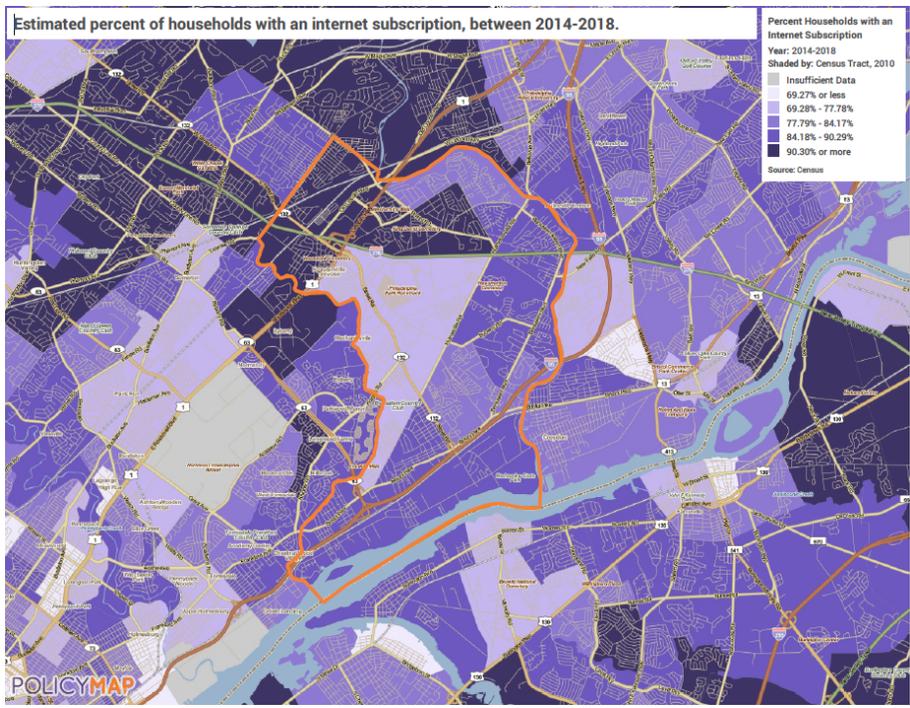
There are opportunities for greater housing and business development to leverage the strengths of the current economy. In addition, the Waterfront development will create more employment opportunities for area residents, in addition to housing units and shopping options.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

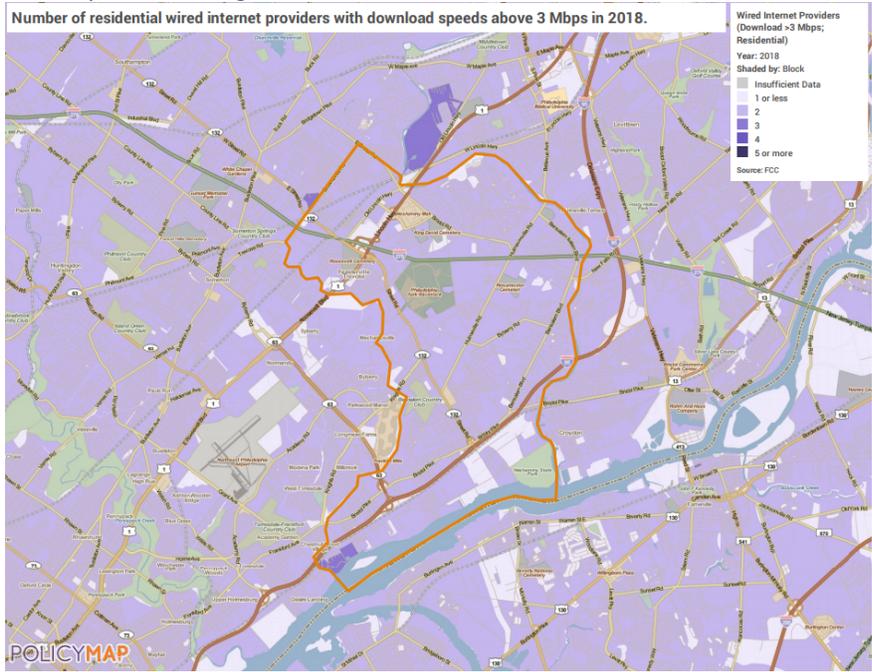
As shown on the following map generated by PolicyMap, the vast majority of Bensalem Township has access to broadband service, indicating that there is not a digital divide among lower- and higher- income neighborhoods. The second map, however indicates the number of households with an internet subscription. Particularly in the western half of the Township, there are fewer subscriptions, which could point to an affordability issue.





Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The map below shows the number of broadband Internet providers in the Township. Two or fewer providers in much of Bensalem indicates a lack of competition among providers and as a result expected higher costs. This may account for the large number of households without internet subscriptions, particularly in the western half of the Township. Increased competition could reduce prices for subscriptions throughout the area.



MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The Bucks County Department of Emergency Services updated its Hazard Mitigation Plan in 2016. The plan identified the following high ranked hazards:

- Flood, flash flood, ice jam;
- Winter storm;
- Environmental hazards;
- Utility interruption; and
- Hurricane, tropical storm, nor'easter.

The National Flood Insurance Program (NFIP) identifies the 1% annual chance flood. This 1% annual chance flood event is used to delineate the Special Flood Hazard Area (SFHA) that serves as the primary regulatory boundary used by FEMA, the Commonwealth of Pennsylvania and Bucks County local governments. Nearly 3% of Bensalem's population resides within an SFHA. Bensalem Township has 59 flood prone critical facilities, and four of those are also located in steeply sloped areas with landslide vulnerability. A total of 1,187 structures within the Township are located in landslide zones.

The County will continue to prioritize infrastructure improvements that will help to alleviate flooding caused by increased rain events and rising sea levels. In addition, energy efficiency improvements will be considered in all rehabilitation activities, as well as other public facility projects (such as community centers and senior centers).

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

In all of these cases, damage or loss sustained as a result of the disaster is likely to leave low-income households less likely to have resources or access to resources to aid in resiliency and recovery. The County's rehabilitation programs can provide resources to assist in recovery.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The purpose of the Strategic Plan is to guide the use of CDBG funds in Bensalem Township over the next five years. The plan is guided by three overarching goals that are applied according to the Township's needs. The goals are:

- To provide decent housing by preserving the affordable housing stock in both the rental and homeowner markets and increase the availability of affordable housing by reducing barriers due to development and increasing the number of accessible units.
- To improve the quality of life and living conditions for low- and moderate-income persons through improvements in public facilities and infrastructure.
- To generate economic opportunities by supporting efforts to increase homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low- and moderate- income persons to achieve self-sufficiency.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

General Allocation Priorities

Federal CDBG funds are intended to provide low and moderate income (LMI) households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration.

The system for establishing the priority for the selection of these projects in Bensalem Township is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of LMI residents
- Focusing on LMI areas or neighborhoods
- Coordinating and leveraging of resources
- Responding to expressed needs
- Sustainability and/or long-term impact
- The ability to demonstrate measurable progress and success

Priority CDBG funding areas include areas where the percentage of LMI persons is 51% or higher.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

The following is a framework for priorities, needs and goals to address the Township’s identified needs during the next five years. The final determination on funded activities will occur during the review process for the prioritization of projects.

The priorities presented were developed by:

- Weighing the severity of the need among all groups and sub-groups;
- Analyzing current social, housing, and economic conditions;
- Analyzing the relative needs of low- and moderate-income families;
- Assessing the resources likely to be available over the next five years; and
- Evaluating input from focus group sessions, interviews, service provider surveys, Township department staff and public hearings.

1	Priority Need Name	Improve the Housing Stock
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Township-wide for qualified low- and moderate-income households.
	Associated Goals	Improve housing stock and expand housing opportunities
	Description	Protection of the housing stock through rehabilitation helps to stabilize neighborhoods, eliminate blighting influences, and preserve the local tax base. With a significant portion of the Township’s housing stock constructed prior to 1950, there is a considerable need for housing rehabilitation. In addition to the age of housing, the potential for lead-based paint hazards threatens over half of all housing units affordable to persons at 80% or less of MFI.
	Basis for Relative Priority	Preserving and improving the existing housing stock continues to be a high priority for the Township.

2	Priority Need Name	Public Infrastructure Improvements
	Priority Level	High
	Population	Persons with Physical Disabilities Non-housing Community Development
	Geographic Areas Affected	Township-wide
	Associated Goals	Improve public infrastructure and facilities
	Description	Public infrastructure in many CDBG-eligible areas of Bensalem is inadequate for current demands. Priority projects in the infrastructure category include curb cut improvements to remove architectural barriers for the disabled.
	Basis for Relative Priority	Maintaining and improving the aging infrastructure, including water, sewer, streets, sidewalks, and storm water, and making handicap accessibility improvements at curb intersections and other locations as needed continues to be a high priority.
3	Priority Need Name	Provide support for homeless individuals and families
	Priority Level	High
	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Persons with HIV/AIDS Victims of Domestic Violence
	Geographic Areas Affected	County-wide (The facility is located in the Levittown section of Bucks County).
	Associated Goals	Housing and services for persons experiencing homelessness
	Description	Bensalem Township will provide CDBG funds to support the operational cost of Family Services of Bucks County. This program addresses the needs of the homeless and provides guidance and assistance in securing permanent housing for individuals and families.

	Basis for Relative Priority	Providing assistance to address homelessness continues to be a high priority.
4	Priority Need Name	Planning/Administration
	Priority Level	High
	Population	Other
	Geographic Areas Affected	Township-wide
	Associated Goals	Planning/Administration
	Description	Administrative and planning costs to operate the CDBG Program.
	Basis for Relative Priority	Effective and efficient implementation of CDBG funding in accordance with federal regulations requires adequate resources for program planning and administration.
5	Priority Need Name	Provide facilities and services in support of the pandemic response
	Priority Level	High
	Population	Non-housing community development
	Geographic Areas Affected	Township-wide
	Associated Goals	Provide facilities and services in support of the pandemic response
	Description	To assist in providing public facilities (new, expanded, retrofitted, etc.), special economic development assistance to businesses, public services and/or planning (in some limited cases) that could enhance Bensalem’s response to the impact of the pandemic, the Township will place a high priority on providing facilities and services in support of a coordinated pandemic response.
	Basis for Relative Priority	In light of the increasing severity of the COVID-19 pandemic, Bensalem Township is interested in making available CDBG funding to program eligible projects and activities. While the level of severity in Bensalem is not fully known at this time, the number of confirmed cases is expected to rise as testing becomes more readily available.

Table 12 – Priority Needs Summary

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The following federal resources will be used to address the identified needs in Bensalem Township in FY 2020:

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	\$345,353			\$345,353	\$1,381,412	Funds for housing and non-housing community development needs. Remainder available is approximately four times projected annual allocation.

Table 13 - Anticipated Resources

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

Bensalem Township continues to leverage public and private resources where possible to expand the supply of decent, affordable housing available to the area’s lowest-income households. While the Township does not directly provide public housing units, it continues to work with landlords and other local stakeholders to ensure that well-maintained and affordable properties are available to Section 8 voucher holders. Additionally, the Township and Bucks County offer a wide spectrum of supportive services available to assist lower-income households. The Township will continue to work with county agencies, other assisted housing providers and social service agencies in efforts to coordinate programs and services.

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

Not applicable.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Bensalem Township Department of Planning	Government Agency	Coordinator	Township
Housing Continuum of Care-Bucks County (HCoC-BC)	Coalition of agencies	Coordinator	County
Bucks County Division of Human Services	Government	Senior Services, Children and Youth, Mental Health, Homelessness	Other-County
Bensalem Township Planning Commission	Government	Planning	Other-Township
Bensalem Economic Development Corporation	Regional organization	Community development: economic development	Other-Township

Table 14 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The following table provides a description of strengths and weaknesses associated with agencies involved in the administration of the program process.

Assessment of Institutional Structure

Agency	Strength	Weakness
Public		
Office of Community Development	<ul style="list-style-type: none"> • Coordination of programs. • Capacity to conduct varied activities. • Technical expertise. 	<ul style="list-style-type: none"> • Limited resources. • Limited staff.
Bucks County Housing Authority	Housing for extremely low income including elderly and disabled.	<ul style="list-style-type: none"> • Limited resources. • Excessive land costs and lack of land to expand inventory.
County Agencies	One-stop resource for many social service, education, and employment resources.	<ul style="list-style-type: none"> • Limited resources. • Limited staff.

State Agencies (PHFA, DCED)	Varied programs to address varied housing and community development needs.	Extremely competitive process for limited resources.
Non-profit		
Non-profit Organizations	Support services	<ul style="list-style-type: none"> • Long-term financial stability. • Technical expertise.
Private		
Lenders	Underwriting, funding, servicing	<ul style="list-style-type: none"> • Adverse to risk. • Timeliness • Rate variation.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse			
Child Care			
Education	X		
Employment and Employment Training	X		
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation	X		
Other			
Other			

Table 15 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The County and the CoC maintain established goals to increase the number of persons who move from emergency shelter and transitional housing to permanent housing and independent living. Special populations, including chronically homeless, mental health, substance abuse, domestic violence victims, veterans, and youth also have been targeted for permanent housing programs. Bucks County has prioritized rapid re-housing programs that provide short, medium, and long-term rental assistance and case management to increase the number of households obtaining and maintaining permanent housing.

The non-profit youth services partner Valley Youth House continues to administer a rapid re-housing program for youth, operates a shelter, and conducts street outreach as well. In addition, the CoC's coordinated entry process utilizes the Youth VI-SPDAT to better target and address the contributing factors that led to homelessness, creating a blueprint for case management services. Use of the VI-SPDAT for homeless individuals in the emergency shelter has allowed for more targeted case management services in the areas where clients are the most vulnerable in order to reduce the rate of returns to homelessness.

Additionally, the pursuit and distribution of mainstream and family unification vouchers has secured a vital resource to support long term housing stability for low-income families. For those with the ability to increase earned income potential, CoC partners are better coordinating with work force development to ensure those enrolled in homeless service programs receive targeted support. There have been increased efforts to fund, develop, and administer workforce development programs at Bucks County Community College, the Office of Community and Economic Development, and in the local non-profit sector.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The County is working with multiple systems to reduce the number of residents that experience homelessness. To strengthen the system, the CoC has initiated a Centralized Intake/ Coordinated Assessment planning process that includes a heavy marketing and outreach campaign to landlords, district judges, other institutions, and renters so that residents can take advantage of diversion and prevention options before becoming homeless. In addition, HAP funding from PA DPW continues to be targeted towards preventing evictions and helping homeless persons move into permanent housing. HAP program parameters have been modified in order to provide assistance to more residents as demand increases.

Discharge planning from institutions is a cross-systems issue that has been explored through new housing projects and collaboration on service- based training. For example, Corrections is increasing collaboration with the CoC in order to provide more housing opportunities for persons who would be homeless upon discharge and has participated in CoC-wide SOAR training. The Housing Services Department and a local non-profit have produced a program to assist the forensic population that has difficulty transitioning out of the prison due to a lack of stable housing and the barriers to attaining that housing.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Because the primary gaps are related to services that are lacking in the system, the Township will continue to support homeless agencies and service providers to leverage federal and non-federal funding sources to expand services. The Township will also continue to support and encourage the development and rehabilitation of affordable housing units.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve housing stock and expand housing opportunities	2020	2024	Affordable Housing	Township-wide CDBG-eligible	Improve the Housing Stock	CDBG: \$80000	Homeowner Housing Rehabilitated: 5 housing units
2	Improve public infrastructure and facilities	2020	2024	Non-Housing Community Development	Township-wide CDBG-eligible	Public Infrastructure Improvements	CDBG: \$185353	Public Facility or Infrastructure other than Low/Moderate Income Housing Benefit: 6678 persons
3	Housing and services for persons experiencing homelessness	2020	2024	Homeless	County-wide CDBG-eligible	Provide Support for Homeless Individuals and Families	CDBG: \$40000	Homeless Person Overnight Shelter: 203 persons
4	Planning/Administration	2020	2024	Other	Township-wide	Planning/Administration	CDBG: \$40000	Other: 1 Other
5	Provide facilities and services in support of the pandemic response	2020	2024	Non-Housing Community Development	Township-wide CDBG-eligible	Provide facilities and services in support of the pandemic response		

Table 16 – Goals Summary

Goal Descriptions

1	Goal Name	Improve housing stock and expand housing opportunities
	Goal Description	The housing rehabilitation program provides up to \$15,000 in deferred loans for low- and moderate-income residents. The program is run with the assistance of the Bucks County Redevelopment Authority.
2	Goal Name	Improve public infrastructure and facilities
	Goal Description	The Township will support curb cut improvements to remove architectural barriers for disabled persons.

3	Goal Name	Housing and services for persons experiencing homelessness
	Goal Description	The Township will continue to fund the homeless shelter now operated by Family Services of Bucks County.
4	Goal Name	Planning/Administration
	Goal Description	Funds to administer and implement the CDBG Program in accordance with all federal regulations.
5	Goal Name	Provide facilities and services in support of the pandemic response
	Goal Description	To assist in providing public facilities (new, expanded, retrofitted, etc.), special economic development assistance to businesses, public services and/or planning (in some limited cases) that could enhance Bensalem’s response to the impact of the pandemic, the Township will place a high priority on providing facilities and services in support of a coordinated pandemic response.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Bensalem Township is part of the Bucks County HOME consortium. The Bucks County Consolidated Plan contains estimates for the number of affordable housing units.

Bensalem Township will provide housing rehabilitation assistance to approximately 25 households over the next five years. The housing rehabilitation program provides support to low and moderate income homeowners. The breakout for extremely low -, low- and moderate- income homeowners is unknown.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The guidelines for the Township's Housing Rehabilitation Program comply with the lead-based paint hazards at 24 CFR Part 35. It is the Township's policy to notify affected homeowners if lead based paint hazards exist in their homes. The Township often discovers these hazards while conducting rehabilitation of owner-occupied housing.

The Bucks County Health Department responds to persons who have concerns about lead based paint, provides counsel to individuals on the medical problems associated with elevated lead levels in the blood, and dispenses information on trained and approved contractors and testing laboratories. The Health Department has implemented a program to screen young children for elevated levels of lead in the blood within their Well Child and WIC clinic programs and does in-home screening in targeted neighborhoods.

How are the actions listed above integrated into housing policies and procedures?

See above. The Township's Single-Family Owner-Occupied Rehabilitation Program is run with the assistance of the Bucks County Redevelopment Authority, and therefore works closely with the Bucks County Health Department to address potential lead-based paint hazards.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Poverty is a function of income, which is related to education, job training and employment. Since poverty is based upon income, its effect on housing opportunity and choice is apparent. Conversely, without adequate, stable housing and employment opportunities, alleviating poverty is difficult. Bensalem Township has limited resources with which to reduce the number of persons with incomes below poverty level. Annually Bensalem Township provides limited CDBG funds to support housing rehabilitation, curb cut improvements, and homeless assistance.

The Township supports economic development efforts through its general tax revenue for the Bucks County Redevelopment Authority and the Bensalem Economic Development Corporation with the development and operation of a state Enterprise Zone program, in partnership with other municipalities. In addition, major economic development efforts in support of business development and job creation are being undertaken by Bensalem Township, such as the Waterfront development. The Township will continue to pursue and support various economic development and housing activities to provide an environment that will attract or retain businesses or facilitate the expansion of existing businesses thereby securing employment and increased incomes for Township residents.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Bensalem Township's economic development goals, programs, and policies will increase the incomes of Township residents and reduce the number of people who are living in poverty. Increased income makes housing more affordable by reducing housing cost burden and increasing the number of people who can improve their homes through the housing rehabilitation program.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

This section describes the monitoring standards and procedures that the Bensalem Township Office of Community Development (OCD) will follow during the implementation of the FY 2020-2024 Consolidated Plan. Performance monitoring is an important component in the long-term success of the Township's CDBG Program. The OCD is responsible for ensuring that the recipients of federal funds meet the purposes of the appropriate legislation and regulations, and that funds are disbursed in a timely manner.

OCD will monitor activities carried out to further the 5-year Consolidated Plan and to ensure long-term compliance with program requirements. The objectives of this monitoring are to make sure that activities:

- 1) Comply with all regulations governing their administrative, financial, and programmatic operations;
- 2) Achieve their performance objectives within schedule and budget; and
- 3) Comply with the Consolidated Plan.

Internal controls have been designed to ensure adequate segregation of duties. OCD prepares agreements for housing and non-housing activities supported by CDBG funds. Invoices are monitored for compliance with the approved spending plan and federal regulations. The OCD administers the Integrated Disbursement and Information System (IDIS). OCD is also primarily responsible for setting up and administering activities. The Township's monitoring standards and procedures ensure that statutory and regulatory requirements are being met and the information submitted to HUD is correct and complete.

The monitoring procedures and requirements of the CP will be an extension of the OCD's existing monitoring system and experience in administering State and federal programs. The standards and procedures established by the OCD for monitoring the implementation of the CP ensure that:

- The objectives of the National Affordable Housing Act are met;
- Program activities are progressing in compliance with timely parameters;
- The use of all funds is consistent with HUD guidelines; and,
- All participating agencies are in compliance with applicable laws implementing regulations, and in particular, with requirements to affirmatively further fair housing and minimize displacement of LMI persons.

OCD monitors the various programs and activities that are funded with CDBG dollars. A subrecipient monitoring plan has been put in place to ensure compliance by agencies funded with the CDBG public service and public facilities funding. The following key components of the monitoring process ensure that the Township's CP goals are being met in a timely and efficient manner:

- Record-keeping Systems – Record-keeping requirements outline in 24 CFR Part 570.506 are adhered to. Each project file is documented as to eligibility and national objective, the beneficiaries of the activity, procurements, agreements and related compliance issues.
- Financial Management – All financial transactions are carefully recorded and reconciled between the in-house system and IDIS.
- Audit Management – All audits are conducted in accordance with federal and State regulations, specifically federal requirements of 2 CFR Part 200.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The following federal resources will be used to address the identified needs in Bensalem Township in FY 2020.

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	\$345,353			\$345,353	\$1,381,412	Funds for housing and non-housing community development needs. Remainder available is approximately four times projected annual allocation.

Table 17 - Expected Resources – Priority Table

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

Bensalem Township continues to leverage public and private resources where possible to expand the supply of decent, affordable housing available to the area's lowest-income households. While the Township does not directly provide public housing units, it continues to work with landlords and other local stakeholders to ensure that well-maintained and affordable properties are available to Section 8 voucher holders. Additionally, the Township and Bucks County offer a wide spectrum of supportive services available to assist lower-income households. The Township will continue to work with county agencies, other assisted housing providers and social service agencies in efforts to coordinate programs and services.

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

Not applicable.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve housing stock and expand housing opportunities	2020	2021	Affordable Housing	Improve the Housing Stock	CDBG: \$80,000	Homeowner Housing Rehabilitated: 5 Household Housing Unit
2	Improve public infrastructure and facilities	2020	2021	Non-Housing Community Development	Public Infrastructure Improvements	CDBG: \$185,353	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6678 Persons Assisted
3	Housing and services for persons experiencing homelessness	2020	2021	Homeless	Provide support for homeless individuals and families	CDBG: \$40,000	Homeless Person Overnight Shelter: 203 Persons Assisted
4	Planning/Administration	2020	2021	Other – Admin	Planning/Administration	CDBG: \$40,000	Other: 1

Table 18 – Goals Summary

Goal Descriptions

1	Goal Name	Improve housing stock and expand housing opportunities
	Goal Description	The housing rehabilitation program provides up to \$15,000 in deferred loans for low- and moderate-income residents. The program is run with the assistance of the Bucks County Redevelopment Authority.
2	Goal Name	Improve public infrastructure and facilities
	Goal Description	The Township will support curb cut improvements to remove architectural barriers for disabled persons.
3	Goal Name	Housing and services for persons experiencing homelessness
	Goal Description	The Township will continue to fund the homeless shelter now operated by Family Services of Bucks County.
4	Goal Name	Planning/Administration
	Goal Description	Funds to administer and implement the CDBG Program in accordance with all federal regulations.

AP-35 Projects - 91.420, 91.220(d)

Introduction

#	Project Name
1	Housing Rehabilitation Program
2	Curb Cut Program
3	Homeless Shelter Assistance
4	Planning/Administration

Table 19 – Project Information

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

Bensalem Township’s Action Plan is based on its FY 2020 CDBG allocation. The priorities addressed by this Action Plan were developed during extensive stakeholder outreach and community input. The Township anticipates that at 100% of its CDBG resources this year, other than those allocated for administration/planning, will be spent to benefit low- and moderate-income residents.

The primary obstacle to meeting underserved needs is a lack of adequate funding. The allocation of federal CDBG funds is well below levels required to meet the needs of the Township’s LMI households and neighborhoods. In addition, funds have declined over the last five years. The two most outstanding needs in Bensalem Township continue to be safe, decent, affordable housing and jobs that pay living wages. Bensalem Township continues to focus on improving housing and expanding economic opportunities in the Township. Other obstacles that are evident in Bensalem Township, particularly related to housing and economic development, include the limited amount of vacant developable sites, cost-prohibitive cleanup expenses associated with abandoned buildings and former industrial sites, and a dated infrastructure that needs to be upgraded.

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing Rehabilitation
	Target Area	Township-wide
	Goals Supported	Improve housing stock and expand housing opportunities
	Needs Addressed	Improve the Housing Stock
	Funding	CDBG: \$80,000
	Description	Deferred Payment loans of up to \$15,000 for low and moderate-income residents Township wide, for rehabilitation of single-family, owner-occupied units.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	5 housing units
	Location Description	Township-wide, CDBG-eligible
	Planned Activities	Housing rehabilitation assistance in conjunction with the assistance of the county redevelopment authority for up to 5 households annually. Matrix Code: 14A
2	Project Name	Curb Cut Program
	Target Area	Township-wide
	Goals Supported	Improve public infrastructure and facilities
	Needs Addressed	Public Infrastructure Improvements
	Funding	CDBG: \$185,353

	Description	Removal of architectural barriers for the disabled in streets throughout the Township.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	6,678 disabled persons
	Location Description	Township-wide, CDBG-eligible
	Planned Activities	This project involves curb cuts for streets throughout the township to remove architectural barriers for the disabled and improve accessibility. Matrix Code O3L
3	Project Name	Homeless Shelter
	Goals Supported	Housing and services for persons experiencing homelessness
	Needs Addressed	Provide support for homeless individuals and families
	Funding	CDBG: \$40,000
	Description	Operating cost for the continuation of a program to assist Persons who are Homeless
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	203 homeless adults and children
	Location Description	County-wide, CDBG-eligible
	Planned Activities	The activity involves providing operating support to Family Support Services of Bucks County. The facility provides emergency shelter, food, clothing, and general information referrals for families and individuals. Matrix Code: O3T

4	Project Name	Planning/Administration
	Goals Supported	Planning/Administration
	Needs Addressed	Planning/Administration
	Funding	CDBG: \$40,000
	Description	The administration of CDBG funds in accordance with all federal regulations. Matrix Code 21A
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	Township-wide
	Planned Activities	The administration of CDBG funds in accordance with all federal regulations. Matrix Code: 21A

AP-50 Geographic Distribution - 91.420, 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 Township does not target specific geographic areas when allocating CDBG dollars. Generally, proposed activities occur in Census Tracts and Block Groups where there is a majority of low-income persons/households. All the non-administrative CDBG activities for FY2020 have a township-wide benefit.

Geographic Distribution

Target Area	Percentage of Funds
Township-wide	100%

Table 20 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

CDBG funds are intended to provide low- and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities to be funded with CDBG funds include public improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration.

The system for establishing the priority for the selection of these projects is based on the following criteria:

- Meeting the statutory requirements of the CDBG program;
- Meeting the needs of very-low, low-, and moderate-income residents;
- Focusing on low- and moderate-income persons, areas, or neighborhoods;
- Coordinating and leveraging of resources;
- Responding to expressed needs;
- Achieving sustainability and/or long-term impact;
- Having the ability to measure or demonstrate progress and success.

Most of the proposed projects are located in areas of the Township with concentrations of low- and extremely low-income households.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

In FY 2020, Bensalem Township plans the following actions to help address the housing and community development needs of Township residents, especially low- and moderate-income residents:

Actions planned to address obstacles to meeting underserved needs

The chief obstacle to meeting underserved needs is a lack of, or inadequate, resources; both financial and human (staffing). Bensalem Township will continue to collaborate with human and social service agencies and the Continuum of Care to identify potential resources for meeting the service needs of Township residents.

Actions planned to foster and maintain affordable housing

Bensalem Township will support its goal of improving housing stock and expanding housing opportunities by allocating \$80,000 of FY 2020 CDBG funds for the Township's Housing Rehabilitation program, which will rehabilitate approximately 5 housing units.

Actions planned to reduce lead-based paint hazards

The Township's Housing Rehabilitation Program is run with the assistance of the Bucks County Redevelopment Authority, and therefore works closely with the Bucks County Health Department to address potential lead-based paint hazards.

Actions planned to reduce the number of poverty-level families

Bensalem Township's economic development goals, programs and policies will increase the incomes of Township residents and reduce the number of people who are living in poverty. Increased income makes housing more affordable by reducing housing cost burden and by increasing the number of people who can improve their homes through the housing rehabilitation program.

Actions planned to develop institutional structure

Bensalem Township relies on a network of public sector, private sector, and non-profit organizations to deliver needed housing and community development services to Township residents, particularly homeless and special needs populations.

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

The Township plans to improve coordination among its partners to promote a broadly shared understanding of community needs, collaborative and complementary approaches to addressing needs, and responsiveness to changes in conditions.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

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

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
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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%