
BOROUGH OF CHAMBERSBURG

100 South 2nd Street, Chambersburg, PA 17201

2025-2029 Analysis of Impediments to Fair Housing Choice

*In support of the Borough of Chambersburg's
FY 2025-2029 Five Year Consolidated Plan and
FY 2025 Annual Action Plan*

August 2025

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Executive Summary

The Borough of Chambersburg, Pennsylvania is an entitlement community under the U.S. Department of Housing and Urban Development’s (HUD) Community Development Block Grant Program (CDBG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must “Affirmatively Further Fair Housing.” In order to demonstrate that the entitlement community is “affirmatively furthering fair housing”, it has the option to conduct an Analysis of Impediments to Fair Housing Choice which identifies any impediments to fair housing choice and strategies to affirmatively further fair housing. The Analysis of Impediments to Fair Housing should also address the Fair Housing Act, Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Section 109 of Title I of the Housing and Community Development Act of 1974, Title II of the Americans with Disabilities Act of 1990, the Architectural Barriers Act of 1968, the Age Discrimination Act of 1975 and Title IX of the Education Amendments Act of 1972.

The Borough of Chambersburg has prepared this update of its Analysis of Impediments to Fair Housing Choice (AI) to coincide with its FY 2025-2029 Five-Year Consolidated Plan. As part of its Annual Action Plan, the Borough must sign certifications stating that it will “affirmatively further fair housing”. This means that the Borough will take appropriate actions to overcome the effects of any impediments identified through the AI and will maintain records reflecting what analysis and corrective actions were taken.

The Borough of Chambersburg previously prepared an Analysis of Impediments to Fair Housing Choice in 2020 and has prepared this new Analysis of Impediments to Fair Housing Choice for 2025-2029. The findings produced through this analysis will be further addressed in the Borough’s FY 2025-2029 Five-Year Consolidated Plan.

This analysis focuses on the status and interaction of six (6) fundamental conditions within the Borough of Chambersburg:

1. The sale or rental of dwellings (public or private);
2. The provision of housing brokerage services;
3. The provision of financial assistance for dwellings;
4. Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;



5. The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
6. Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.

The Fair Housing Act was originally passed in 1968 to protect buyers and renters from discriminatory actions from sellers and landlords by making it unlawful to refuse the sale or rental of a property to persons included under the category of a protected class. The Fair Housing Act prohibits discrimination against persons based on their race, color, religion, sex, national origin, disability, familial status, or sexual orientation in the sale, rental, and financing of housing.

The methodology employed to undertake this Analysis of Impediments included:

- **Research:**
 - A review was completed of the Borough's Zoning Ordinance, land use policies, and procedures, the Borough's Comprehensive Plan, and the FY 2025 - 2029 Five-Year Consolidated Plan and other planning documents.
 - A review was completed of the Franklin County Housing Authority's Annual Plans, the Public Housing Agency's Admission and Continued Occupancy Policy, the Housing Choice Voucher Administrative Plan, Family Self-Sufficiency Program Action Plan, and Section 504 Needs Assessment.
 - The most recent U.S. Census demographic data and estimates for the Borough was analyzed, which included general, demographic, housing, economic, social, and disability characteristics.
 - A review was undertaken of residential segregation data from the Brown University Diversity and Disparities Project.
 - A review was undertaken of the U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (CHAS) data.
 - A review was completed of financial lending institutions through the Home Mortgage Disclosure Act (HMDA) database.
 - A review was undertaken of real estate and mortgage practices in the Chambersburg area.
 - Home mortgage foreclosure data was reviewed.



- **Interviews & Meetings:**
 - Meetings and/or interviews were conducted with Borough staff, the Borough Manager, the Borough’s Land Use and Community Development Department, and other Borough and County agencies, social service providers, housing providers, homeless agencies, and community & economic development agencies, as well as private developers.
 - Surveys were sent to housing, social service, and community development agencies that were invited to roundtable discussions. Follow-up phone calls were made when an organization neither returned a survey nor attended a meeting.

- **Analysis of Data:**
 - Low- and Moderate-income areas were identified and mapped.
 - Concentrations of minority populations were identified and mapped.
 - Concentrations of the population 65 years and over were identified and mapped.
 - Concentrations of owner-occupied and renter-occupied housing units were identified and mapped.
 - Fair housing awareness in the community was evaluated.
 - Distribution by location of public and assisted housing units was analyzed and mapped.
 - The Borough’s Five-Year Strategic Plan and Priorities were reviewed.

- **Potential Impediments:**
 - Public sector policies that may be viewed as impediments were analyzed.
 - Private sector policies that may be viewed as impediments were analyzed.

- **Citizen Participation:**
 - Electronic and paper copies of the resident survey were made available on the Borough’s website and office, printed in English and Spanish.
 - A public meeting was held on Thursday, October 10, 2024, to discuss the Impediments to Fair Housing Choice in the Borough of Chambersburg.



The Borough of Chambersburg’s 2025 Analysis of Impediments to Fair Housing Choice has identified the following impediments, along with goals and strategies to address those impediments to affirmatively further fair housing in Chambersburg:

IMPEDIMENT 1: FAIR HOUSING EDUCATION AND OUTREACH

There is a continuing need to educate residents about their rights under the Fair Housing Act, the Americans with Disabilities Act, and the Rehabilitation Act, especially low- and moderate-income persons, minorities, the disabled and the elderly population in the community.

Goal: Increase the knowledge and awareness of an individual’s rights and the responsibilities of landlords in regard to fair housing, related laws, and Federal requirements to affirmatively further fair housing in Chambersburg.

Strategies: In order to achieve this goal, the following strategies should be undertaken:

- **1-A** – Promote fair housing awareness through the media, seminars, and training to educate and inform residents and landlords of their rights and responsibilities under the Fair Housing Act, and other Federal and State Housing Laws.
- **1-B** – Make literature and informational material available to explain the Fair Housing Act and distribute to individuals, groups and organizations to increase awareness of housing laws and regulations.
- **1-C** – Work with the local Board of Realtors to provide information on fair housing choices and ways to promote fair housing for persons who wish to rent or purchase housing in the community, outside areas of racial, ethnic, and income concentrations.
- **1-D** – Continue to affirmatively further fair housing in the enforcement of municipal policies, actions, and decisions by local elected officials, appointed officials, and borough employees.

IMPEDIMENT 2: HOUSING AFFORDABILITY

The approximate median cost to purchase a decent, safe, sound, sanitary, accessible and affordable single-family home in Chambersburg is \$157,300 and the monthly rental cost for a two-bedroom apartment is \$869, which limits the choice of housing and creates a high-cost burden for lower-income households.



Goal: Promote the development of additional affordable housing units, that would be available to lower income households, through new construction, in-fill housing, and rehabilitation of existing houses, as well as the conversion of vacant non-residential structures into housing.

Strategies: In order to achieve this goal, the following strategies should be undertaken:

- **2-A** – Continue to support and encourage plans from both private and non-profit developers to build mixed income housing with both market-rate and affordable housing.
- **2-B** – Continue to support and promote homeownership opportunities for lower income households by providing down payment and closing cost assistance, along with housing counseling programs.
- **2-C** – Continue to enforce local codes and ordinances to ensure the maintenance and upkeep of existing affordable homes and apartments in the Borough.
- **2-D** – Continue to support homebuyer education and training programs to improve homebuyer awareness and increase housing choice for lower income households outside areas of low-income concentration.

IMPEDIMENT 3: HOUSING ACCESSIBILITY

Over 20% of the Borough’s population has one or more disabilities and almost 20% of the Borough’s population is age 65 or over, which has created a demand for accessible housing that is decent, safe, sound, sanitary, accessible and affordable to persons with disabilities and the elderly.

Goal: Increase the supply of accessible housing for the disabled and elderly that meets the needs of this portion of the Borough’s population.

Strategies: In order to achieve this goal, the following strategies should be undertaken:

- **3-A** – Increase the supply of accessible housing through the rehabilitation of the existing housing stock by removal of architectural barriers in the home so individuals may continue to live in place.
- **3-B** – Increase the supply of accessible and visitable housing units through new construction of multi-family developments and enforcement of the accessibility provisions of the Fair Housing Act and the Americans with Disabilities Act.
- **3-C** – Promote the education and awareness on the part of landlords who are required to make “reasonable accommodations” for persons who are disabled, based on the Fair Housing Act.



IMPEDIMENT 4: ECONOMIC ISSUES AFFECTING HOUSING CHOICE

Companies in and around the Borough of Chambersburg are unable to fill employment positions due to low pay and an under-qualified workforce. There is a gap in the type of available employment opportunities and the employability of the Borough's labor force. Low-income households are prevented from improving their income and ability to live outside areas with concentrations of low-income households, thus creating a fair housing concern.

Goal: The local economy will improve, creating new job opportunities, which in turn will increase household income, and will promote fair housing choice.

Strategies: In order to reach this goal, the following activities and strategies should be undertaken:

- **4-A:** Support and enhance workforce development and technical skills training that result in a better-trained workforce. This will promote opportunities to earn a "livable" wage.
- **4-B:** Strengthen partnerships and program delivery which will enhance the Borough's economic base, expand its tax base, and create a more sustainable economy for residents and businesses.
- **4-C:** Support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income areas and minority neighborhoods.
- **4-D:** Promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.
- **4-E:** Explore opportunities for improving public transportation through expansion of existing routes and times, or partnerships with third parties to allow residents to access new employment opportunities.



I. Introduction

The Borough of Chambersburg is an entitlement community under the U.S. Department of Housing and Urban Development's (HUD's) Community Development Block Grant Program (CDBG). In accordance with the Housing and Community Development Act of 1974, as amended, each entitlement community must "affirmatively further fair housing." In order to "affirmatively further fairing housing" the Borough of Chambersburg has chosen to conduct an Analysis of Impediments to Fair Housing Choice which identifies any impediments to fair housing choice and what steps it will take to affirmatively further fair housing.

HUD defines "Fair Housing Choice" as:

"The ability of persons, regardless of race, color, religion, sex, national origin, familial status, or disability, of similar income levels to have available to them the same housing choices."

Fair Housing Analysis consists of the following six (6) conditions:

- The sale or rental of dwellings (public or private);
- The provision of housing brokerage services;
- The provision of financial assistance for dwellings;
- Public policies and actions affecting the approval of sites and other building requirements used in the approval process for the construction of publicly assisted housing;
- The administrative policies concerning community development and housing activities, which affect opportunities of minority households to select housing inside or outside areas of minority concentration; and
- Where there is a determination of unlawful segregation or other housing discrimination by a court or a finding of noncompliance by HUD regarding assisted housing in a recipient's jurisdiction, an analysis of the actions which could be taken by the recipient to remedy the discriminatory condition, including actions involving the expenditure of funds made available under 24 CFR Part 570.



The HUD Office of Fair Housing and Equal Opportunity suggests that communities conducting a fair housing analysis should also consider making units “visitable” per Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act. Housing that is “visitable” has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” housing has at least one accessible means of ingress/egress, and all interior and bathroom doorways have as a minimum 32-inch clear opening. Section 504 of the Rehabilitation Act (24 CFR Part 8), known as “Section 504” prohibits discrimination against persons with disabilities in any program receiving Federal funds. The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. The Fair Housing Act requires property owners to make reasonable modifications to units and/or public areas in order to allow a disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. In regard to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions or implementing land use policies that exclude or discriminate against persons of a protected class.

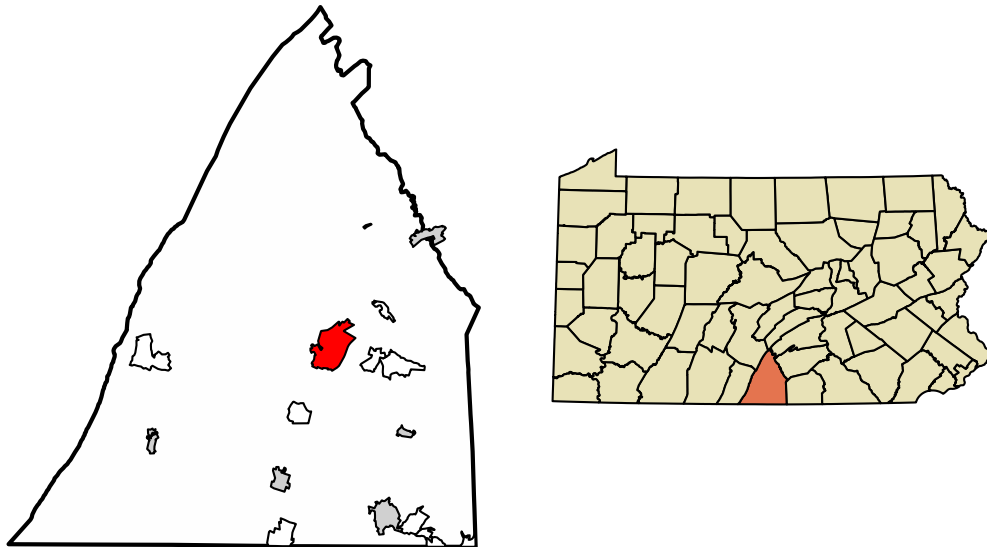
The Borough of Chambersburg previously prepared an Analysis of Impediments to Fair Housing Choice in 2020. The Borough of Chambersburg has prepared a 2025 Analysis of Impediments to Fair Housing Choice in conjunction with the Borough’s FY 2025 - 2029 Five-Year Consolidated Plan. The Analysis of Impediments is designed to act as a planning tool, providing the Borough of Chambersburg with the necessary framework to strategically reduce any identified impediments to fair housing choice over the next five (5) years, and to make modifications based on events and activities in the community during this period.

In order to affirmatively further fair housing in Chambersburg, the Borough must look beyond its boundaries and coordinate fair housing with Franklin County and the surrounding region. Fair Housing Choice is the goal of the Analysis of Impediments, and the opportunity should be made available to low-income residents and the members of the protected classes to live anywhere in Franklin County and the south-central region of Pennsylvania.



II. Background Data

The demographic, housing, economic, and social characteristics of the Borough of Chambersburg were evaluated as a basis for determining and identifying any existing impediments to fair housing choice. In addition to the 2020 US Census and 2018-2022 American Community Survey Five Year Data, the 2016-2020 American Community Survey Five Year Data offers estimates of general demographics of the Borough of Chambersburg that coincide with the most current CHAS data. This data has been used to evaluate the Borough of Chambersburg's demographic and socio-economic characteristics, as well as other conditions affecting fair housing choice.



Borough of Chambersburg, Franklin County, PA. By DemocraticLuntz at English Wikipedia, CC BY-SA 4.0, <https://commons.wikimedia.org/w/index.php?curid=63580443>

One of the earliest European settlements west of the Susquehanna River, Chambersburg was formed in 1730 as “Falling Spring” and later renamed for founder Benjamin Chambers. Mr. Chambers built a gristmill and sawmill at the confluence of Conococheague Creek and Falling Spring Creek in Iroquois League territory. The town grew in importance due to its location at the intersection of the Virginia Path/Great Wagon Road and Forbes Road (roughly analogous to today's I-81 and US-30) and the rich farmland in the surrounding Cumberland Valley. During the Civil War, Chambersburg was occupied three times by the Confederate Forces and played a key role in the events leading to the Battle of Gettysburg. It was burned in the war, but the Borough was rebuilt and has grown into a commercial center of the region.



Memorial Square, downtown Borough of Chambersburg. Public Domain,
<https://commons.wikimedia.org/w/index.php?curid=594564>

With an historic central business district, the Borough's history and opportunity make it unique. Serving as the county seat of Franklin County, Pennsylvania, Chambersburg is approximately fifty (50) miles from Harrisburg, twenty-five (25) miles from Gettysburg, and eighteen (18) miles from Hagerstown, Maryland. The municipal government was established in 1803 when Chambersburg was incorporated as a Borough by an Act of the State Legislature. The administration of the town's affairs was given to the Burgess (now Mayor) and the Town Council, the legislative and governing body who are elected by the registered voters in the community. In 1975, the Town Council created the office of the Borough Manager, who is the chief administrative officer of the Borough and is responsible to the Town Council.

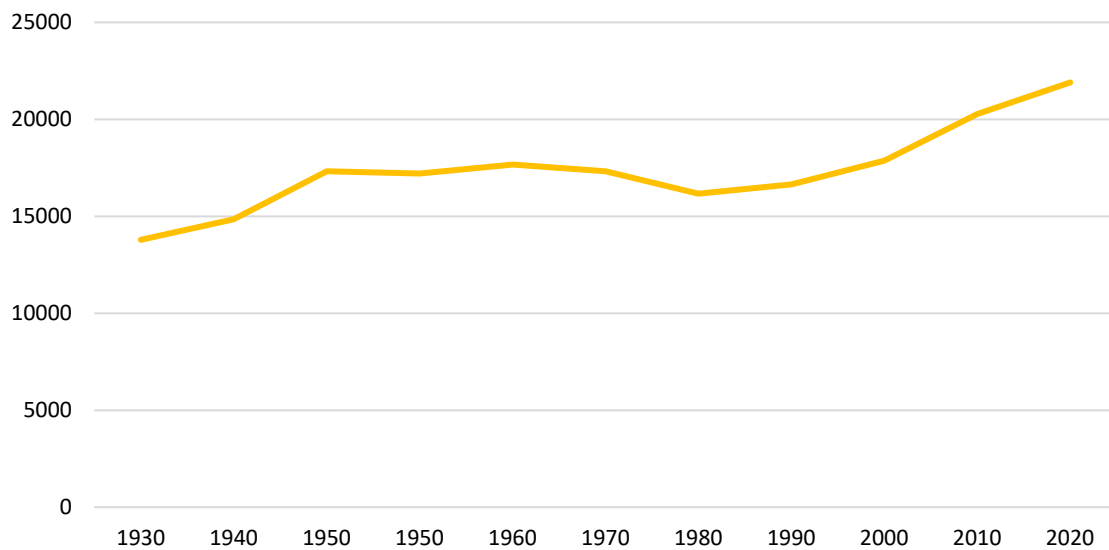


A. Population, Race, Ethnicity, and Religion:

Population -

The Borough of Chambersburg maintained a fairly stable population between 1950 and 2000, but experienced major growth between 2000 and 2020. Between 1950 and 2020 the Borough’s population increased from 17,212 to 20,519 people, or a population increase of approximately 19.2%. However, the vast majority of this increase occurred between 2000 and 2020, when Chambersburg’s population increased from 17,862 to 21,903, a 22.6% increase. Likewise, the population of Franklin County increased from 129,308 to 155,932 people, a 20.6% increase; the Commonwealth of Pennsylvania also experienced population growth, but a much smaller growth of 5.9% with an increase of 721,646 people between 2000 (population of 12,281,054) and 2020 (population of 13,002,700).

Chart II-1 – Population Change for the Borough of Chambersburg



Source: U.S. Census Data (1930-2020)

Race -

The following table highlights the racial composition of the Borough of Chambersburg as shown in the 2013-2017 and 2018-2022 American Community Survey estimates.



Table II-1 – Race and Hispanic or Latino Population in the Borough of Chambersburg

Race and Hispanic or Latino	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
White alone	16,975	82.2%	16,273	74.2%
Black or African American alone	2,212	10.7%	2,090	9.5%
American Indian and Alaska Native alone	88	0.4%	389	1.8%
Asian alone	305	1.5%	254	1.2%
Native Hawaiian and Other Pacific Islander alone	20	0.1%	0	0.0%
Some other race alone	435	2.1%	1,215	5.5%
Two or more races	605	2.9%	1,696	7.7%
Total	20,640	100%	21,917	100.0%
Total Not Hispanic or Latino	17,016	82.4%	17,611	80.4%
Total Hispanic or Latino	3,624	17.6%	4,306	19.6%

Source: 2013-2017 and 2018-2022 ACS Estimates table DP05

The Borough of Chambersburg’s population grew by an estimated 1,277 people between 2017 and 2022. During this period, the Borough’s White alone (not Hispanic or Latino) population decreased by 700 persons, from 82.2% of the Borough’s overall population to 74.2%. Smaller decreases were seen in the Black or African American population and Asian population of Chambersburg. Meanwhile, populations of American Indian or Alaska Native, Some Other Race, and Two or More Race residents increased substantially, as did the overall percentage of Hispanic or Latino residents. The same trends occurred in Franklin County and the Commonwealth of Pennsylvania, with both experiencing decreases in both White and Black populations and increases in Some Other Race, Two or More Races, and Hispanic or Latino populations.

Another way to consider racial distribution in a community is to look at the dissimilarity indices for an area. Dissimilarity indices measure the separation or integration of races across all parts of the borough, county, or state. The dissimilarity index is based on the data from the 2020 U.S. Census and was calculated as part of Brown University’s American Communities Project (<https://www.s4.brown.edu/>). The dissimilarity index measures whether one



particular group is distributed evenly across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. It compares the integration of racial groups with the White population of the borough, or MSA, on a scale from 0 to 100, with 0 being completely integrated and 100 being completely segregated. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low. The chart below highlights the dissimilarity indices for various racial and ethnic groups, as compared to the White population in the Borough of Chambersburg.

The Hispanic or Latino population is the largest minority group in the borough, making up approximately 24.0% of the population and with a dissimilarity index of 16.9. The Black or African American population has a dissimilarity index of 16.5. While the Asian population has an index of 15.9, it and all other minority groups have relatively small populations, which introduces some error into the calculation of the dissimilarity indices. More specifically, for populations under 1,000 people, the dissimilarity index may be high even if the population is evenly distributed across the Borough, MSA, or State.

All indices compared with Whites have decreased since the 2000 Census data and are indicative of a Borough that is becoming more integrated. The following indices provide greater analysis of racial integration; exposure indices refer to the racial/ethnic composition of the tract where the average member of a given group lives. For example, the average Hispanic in some metropolis might live in a tract that is 40% Hispanic, 40% non-Hispanic white, 15% black, and 5% Asian. (Note that these various indices must add up to 100%.) These are presented in two categories: exposure of the group to itself (which is called the Index of Isolation) and exposure of the group to other groups.

The isolation index is the percentage of the same-group population in the census tract where the average member of a racial/ethnic group lives. It has a lower number closer to 0 (for a very small group that is quite dispersed) than to 100 (meaning that group members are entirely isolated from other groups). It should be kept in mind that this index is affected by the size of the group -- it is almost inevitably smaller for smaller groups, and it is likely to rise over time if the group becomes larger. The isolation index of White to White in the Borough of



Chambersburg is 61.8, Black to Black is 12.6, Hispanic to Hispanic is 25.5, and Asian to Asian is 2.0.

Indices of exposure to other groups also range from 0 to 100, where a larger value means that the average group member lives in a tract with a higher percentage of persons from the other group. These indices depend on two factors: the overall size of the other group and each group's settlement pattern. The exposure to other groups index for Black to White in Chambersburg is 58.1, and for White to Black, 11.4. The index for Hispanic to White is 58.1, and Asian to White is 59.7.

Table II-2 – Dissimilarity and Exposure, Borough of Chambersburg

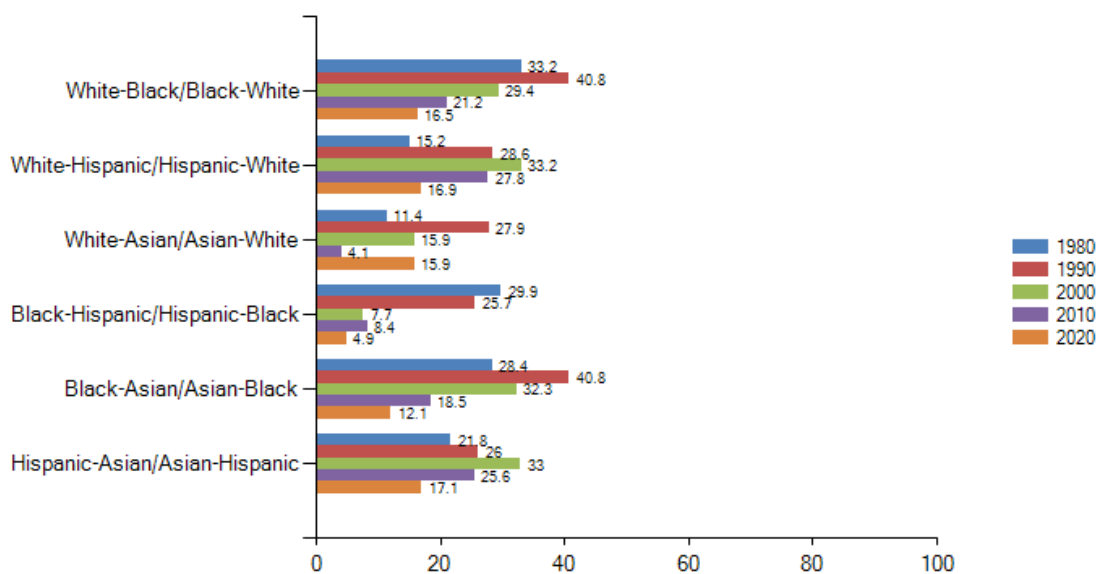
	Dissimilarity Index With Whites	Isolation Index	Exposure to Other Groups*
White	--	61.8	11.4**
Black	16.5	12.6	58.1*
Asian	15.9	2.0	59.7*
Hispanic	16.9	25.5	58.1*

Source: American Communities Project & 2020 U.S. Census

* Exposure of minorities to Whites

**Exposure of Whites to Blacks

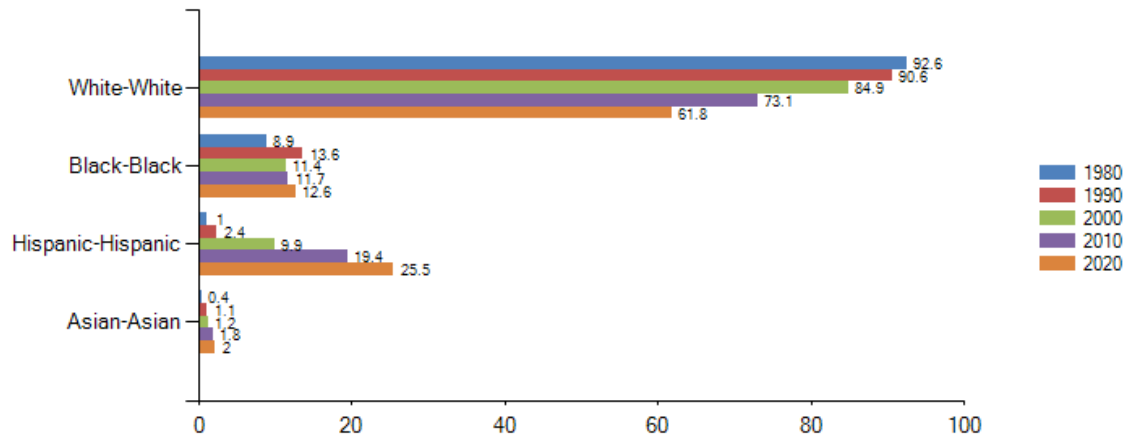
Chart II-2 – Dissimilarity Index in the Borough of Chambersburg



Source: American Communities Project & 2020 U.S. Census

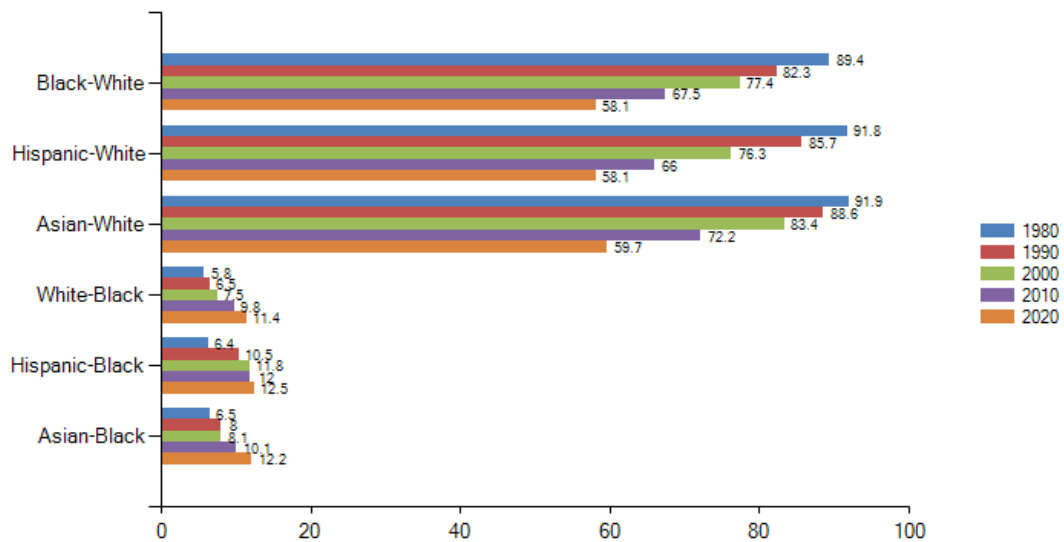


Chart II-3 – Isolation Index in the Borough of Chambersburg



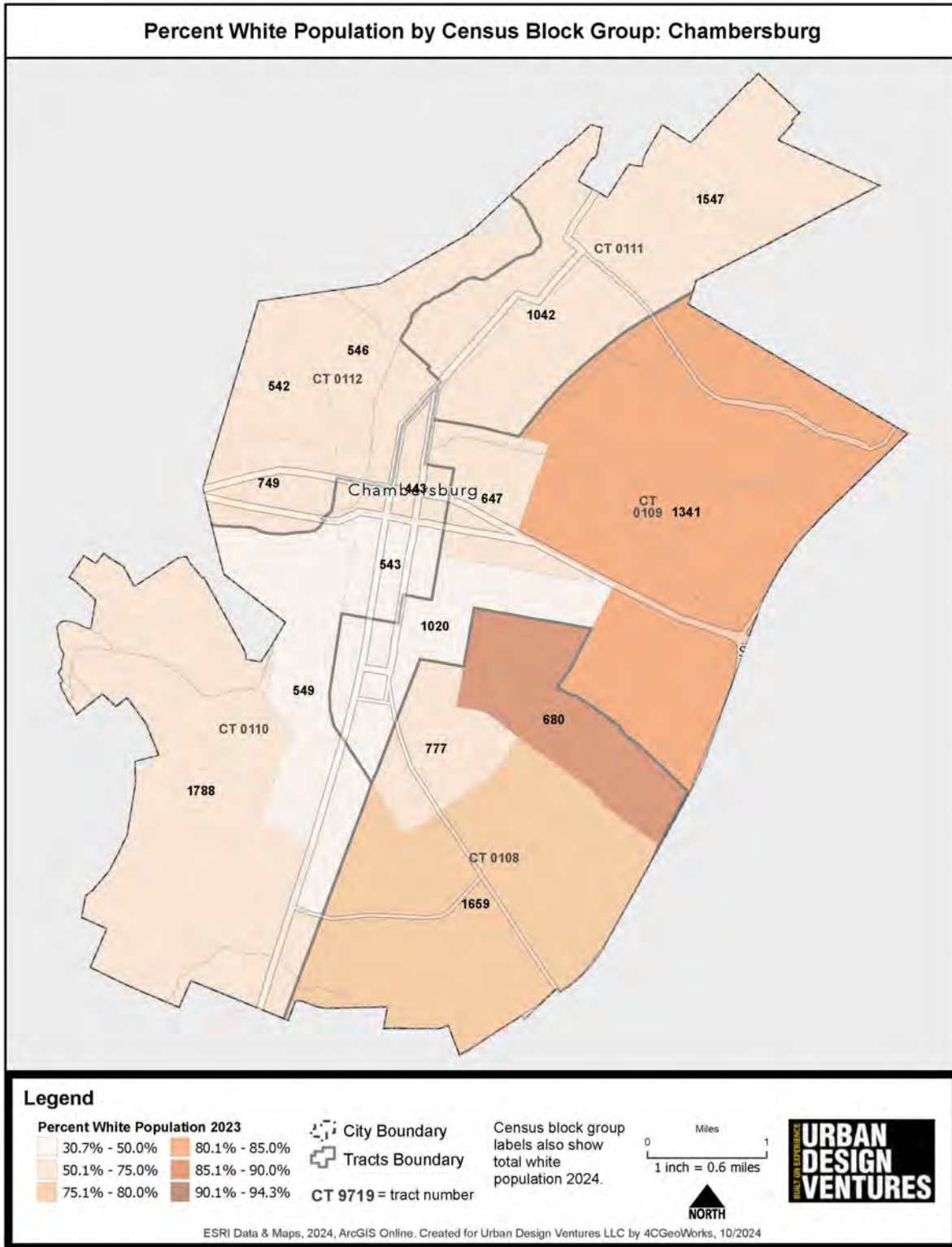
Source: American Communities Project & 2020 U.S. Census

Chart II-4 – Exposure Index in the Borough of Chambersburg

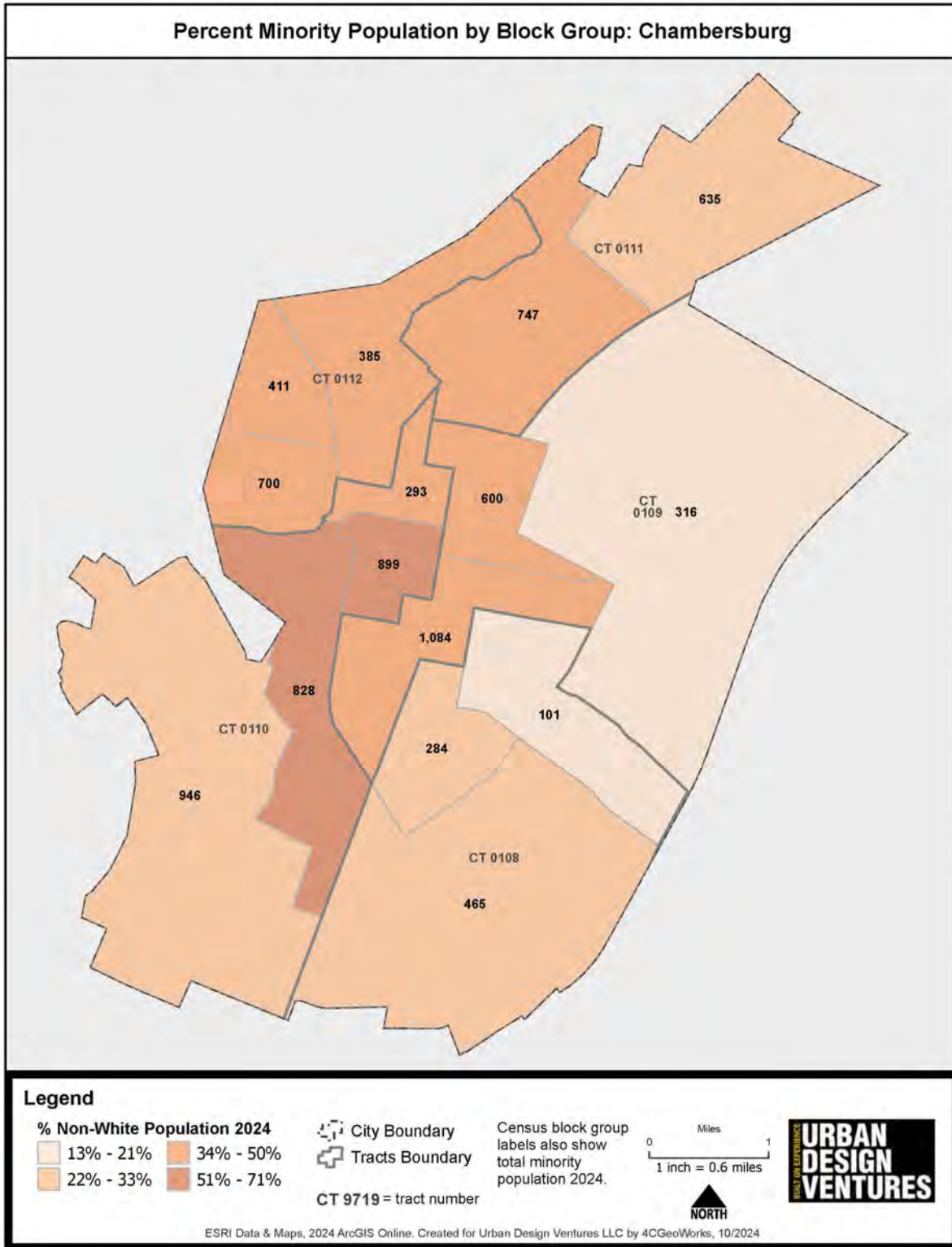


Source: American Communities Project & 2020 U.S. Census

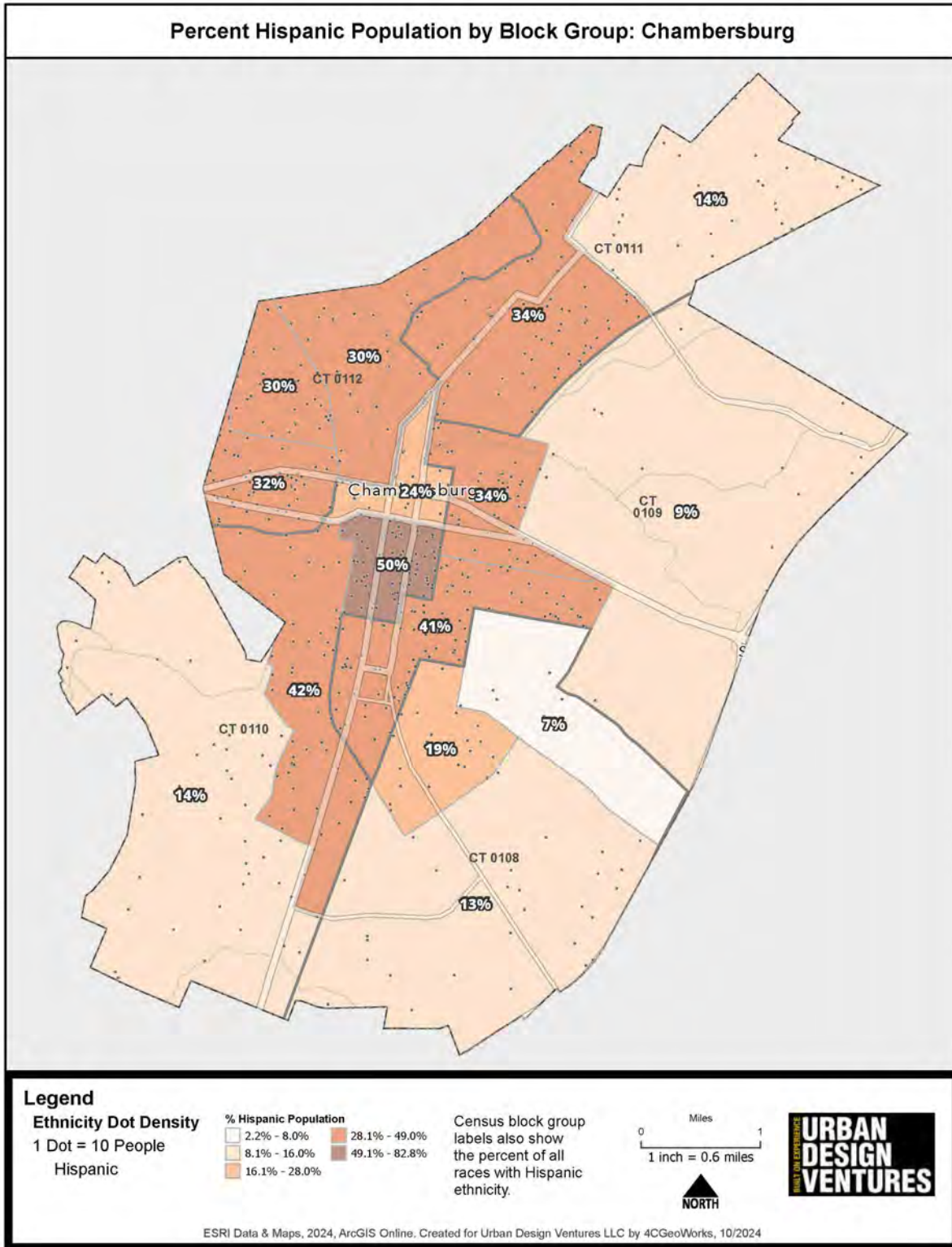
The following maps highlight the racial concentrations by census tracts in the Borough according to the 2018-2022 American Community Survey. The darkest shaded block groups indicate the highest concentration of each population group, and the lightest shaded block groups indicate the lowest concentration of each population group. The White population is primarily concentrated in the eastern half of the Borough. The majority of the racial and ethnic minority population is located in the central and western portions of the Borough.



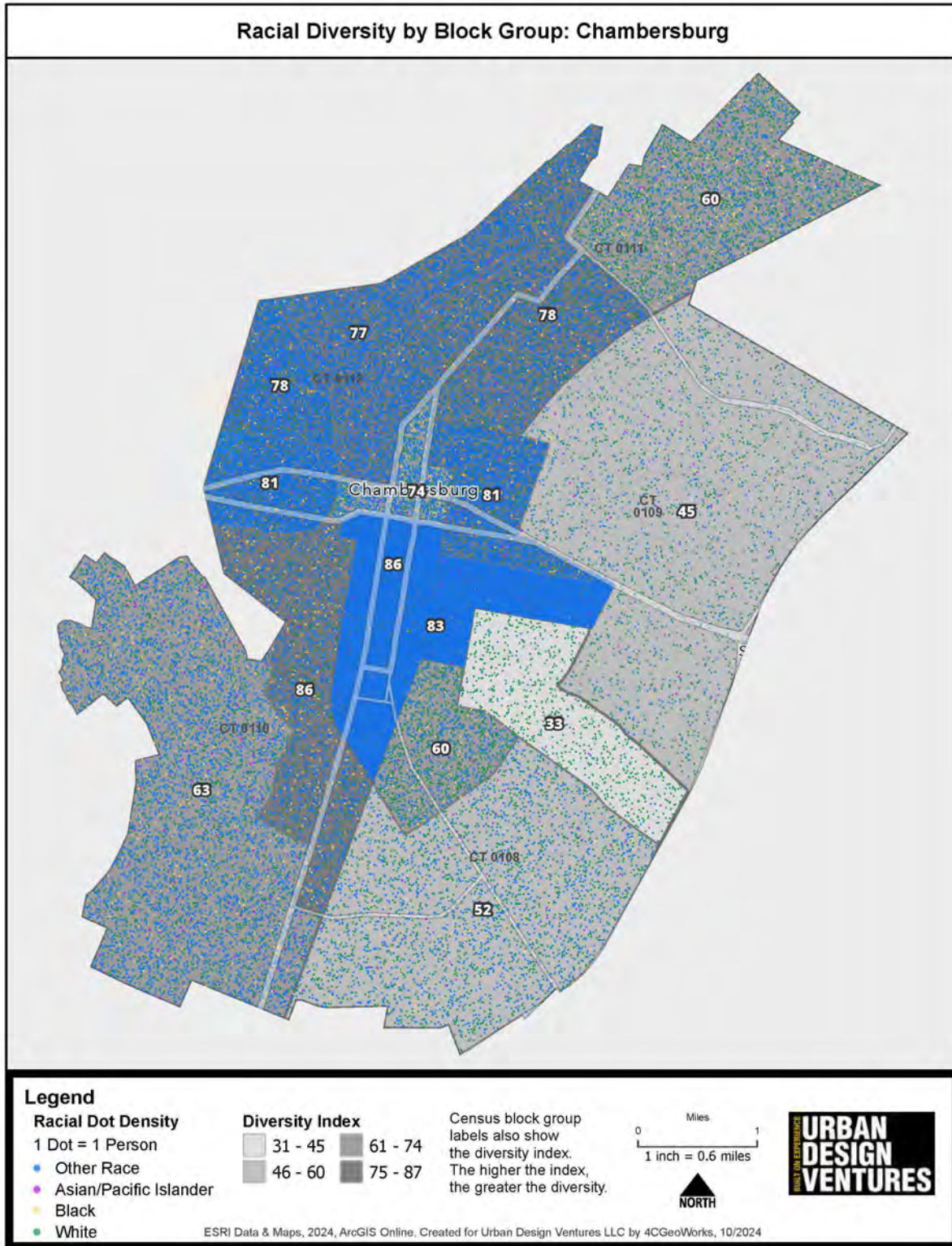
Source: 2018-2022 American Community Survey



Source: 2018-2022 American Community Survey



Source: 2018-2022 American Community Survey



Source: 2018-2022 American Community Survey



Ethnicity -

The following table highlights the ethnicities of Chambersburg residents at the time of the 2013-2017 and 2018-2022 American Community Surveys.

Table II-3 – Ethnicity and Ancestry in the Borough of Chambersburg

ANCESTRY	2013-2017 ACS		2018-2022 ACS	
	Number	Percent	Number	Percent
Total population	20,640	--	21,917	--
American	1,459	7.07%	1,388	6.33%
Arab	0	0.00%	46	0.21%
Czech	17	0.08%	0	0.00%
Danish	174	0.84%	0	0.00%
Dutch	181	0.88%	236	1.08%
English	1,296	6.28%	1,893	8.64%
French (except Basque)	188	0.91%	226	1.03%
French Canadian	27	0.13%	9	0.04%
German	5,473	26.52%	5,060	23.09%
Greek	58	0.28%	54	0.25%
Hungarian	113	0.55%	160	0.73%
Irish	2,535	12.28%	2,334	10.65%
Italian	691	3.35%	615	2.81%
Lithuanian	38	0.18%	13	0.06%
Norwegian	106	0.51%	101	0.46%
Polish	422	2.04%	271	1.24%
Portuguese	0	0.00%	0	0.00%
Russian	103	0.50%	195	0.89%
Scotch-Irish	329	1.59%	523	2.39%
Scottish	225	1.09%	546	2.49%
Slovak	75	0.36%	66	0.30%
Sub-Saharan African	50	0.24%	135	0.62%
Swedish	107	0.52%	102	0.47%
Swiss	190	0.92%	194	0.89%
Ukrainian	102	0.49%	20	0.09%
Welsh	189	0.92%	270	1.23%
West Indian (except Hispanic)	353	1.71%	865	3.95%

Source: 2013-2017 & 2018-2022 American Community Survey

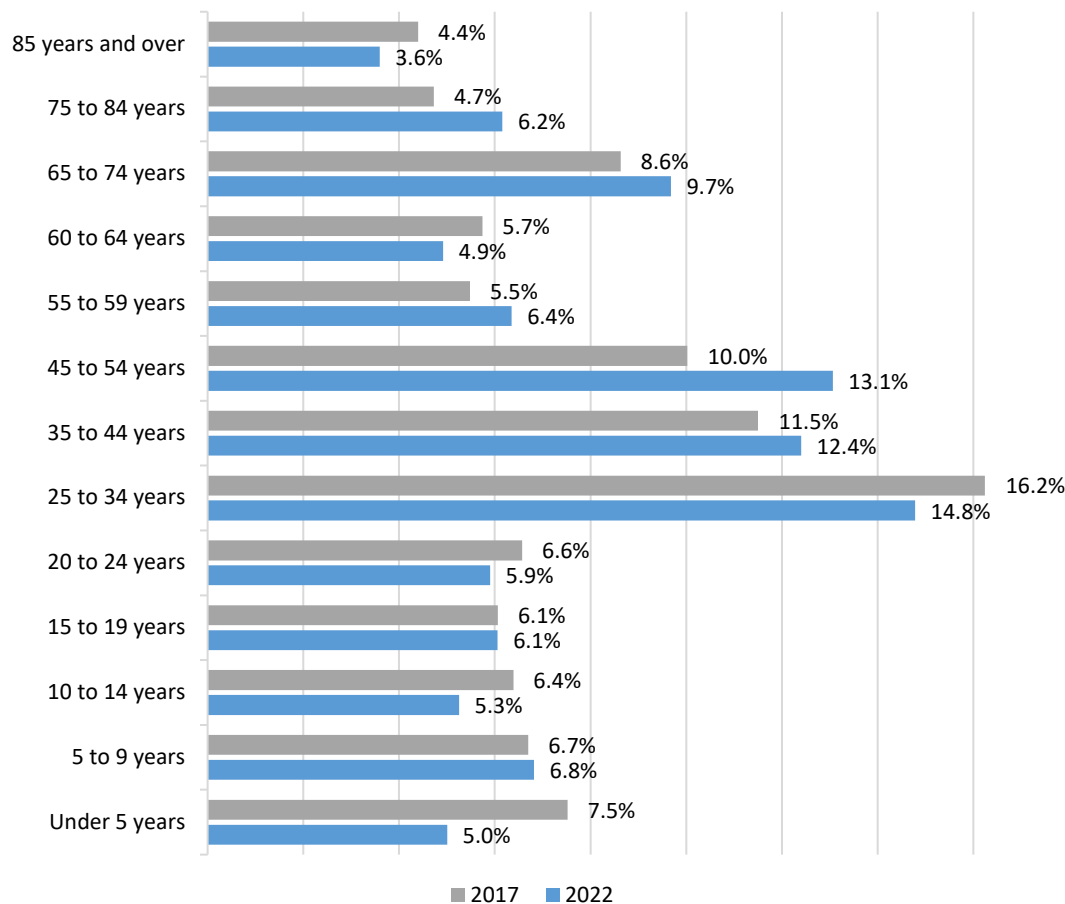


The most common ancestral group identified in Chambersburg in 2017 was German with 5,473 residents comprising 26.52% of the population, followed by Irish with 2,535 residents comprising 12.28% of the population. The most common and second-most common ancestral groups identified in Chambersburg in 2022 were still German with 5,060 residents comprising 23.09% of the population, and Irish with 2,821 residents comprising 12.28% of the population. However, 6,595 residents did not identify an ancestry. There was not any change in proportional representation in Chambersburg from 2017 to 2022 that was larger than 5.0 percentage points.

Age -

The following chart illustrates age distribution in Chambersburg at the time of the 2013-2017 ACS and 2018-2022 ACS.

Chart II-5 – Age of Population in Chambersburg

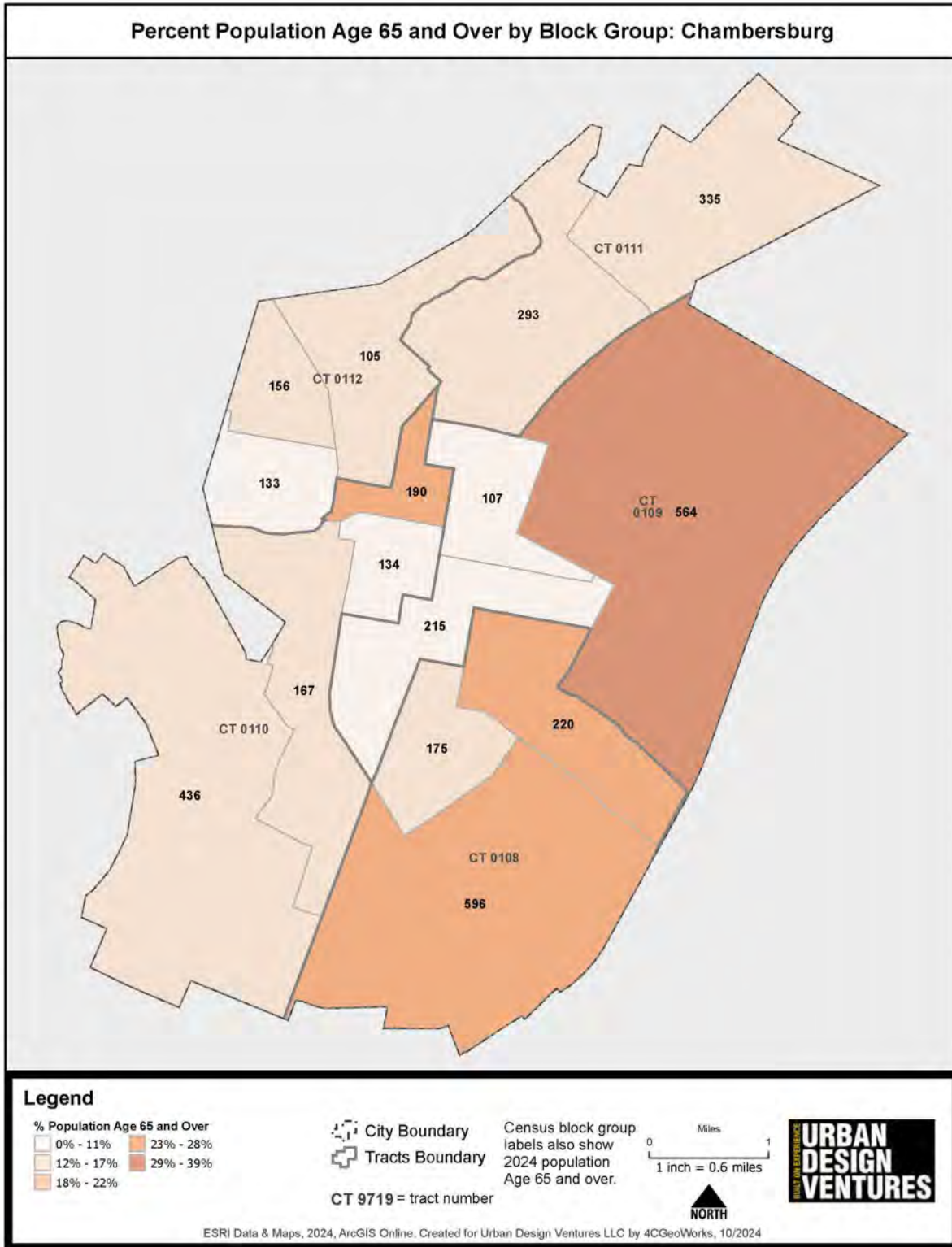


Source: 2013-2017 & 2018-2022 American Community Survey table DP05



The median age in the Borough of Chambersburg at the time of the 2013-2017 American Community Survey was 35.4 years. The median age in the Borough increased to 39.5 years at the time of the 2018-2022 American Community Survey. During this same time period, the median age in Franklin County increased from 41.3 to 42.2 years, and the median age for the Commonwealth of Pennsylvania increased from 40.7 to 40.8 years. The highest concentrations of persons aged 65 and over are in the eastern, southeastern, and Central Business District areas of the Borough.

The following map illustrates the percentage of Chambersburg's population that is age 65 or over, by block group.



Data Source: 2018-2022 American Community Survey



Religion -

The U.S. Census does not collect data on the religious affiliations of the population in the United States. In an effort to better understand the religious affiliations of the residents of Chambersburg, the Borough used the data made available by the Association of Religion Data Archives (ARDA). Religious affiliation data was available for Franklin County, but not for the Borough of Chambersburg. ARDA surveys congregation members, their children, and other people who regularly attend church services within counties across the country. Although this data appears to be the most comprehensive available data, it does not accurately include all denominations. The total number of regular attendees was adjusted in 2010 (the most recent year for which data is available) to represent the population including historic African American denominations. However, the total value cannot be disaggregated to determine the distribution across denominations.

The table below shows the distribution of residents of Franklin County who reported affiliation with a church.

Table II-4 – Religious Affiliation in Franklin County, PA

	1980		1990		2000		2010		2020	
	#	%	#	%	#	%	#	%	#	%
Black Protestant	311	0.6%	846	1.4%	0	0.0%	883	1.7%	1,158	2.3%
Evangelical Protestant	10,193	21.2%	24,751	40.7%	16,331	32.4%	19,930	38.4%	25,628	50.1%
Mainline Protestant	30,191	62.9%	26,608	43.7%	24,344	48.2%	19,147	36.9%	13,502	26.4%
Jehovah's Witnesses	0	0.0%	0	0.0%	0	0.0%	0	0.0%	618	1.2%
Latter-day Saints	519	1.1%	1,043	1.7%	751	1.5%	1,557	3.0%	1,422	2.8%
Catholic	6,713	14.0%	7,163	11.8%	8,551	16.9%	10,259	19.8%	8,707	17.0%



Orthodox	0	0.0%	0	0.0%	106	0.2%	120	0.2%	100	0.2%
Other Christian	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Judaism	67	0.1%	470	0.8%	370	0.7%	0	0.0%	0	0.0%
Other Non-Christian	0	0.0%	0	0.0%	2	0.0%	7	0.0%	13	0.0%
Total Adherents	47,994	42.2%	60,881	50.3%	50,455	39.0%	51,903	34.7%	51,148	32.8%
Total Census	113,629	--	121,082	--	129,313	--	149,618	--	155,932	--
Unaffiliated	65,635	57.8%	60,201	49.7%	78,858	61.0%	97,715	65.3%	104,784	67.2%

Source: The Association of Religion Data Archives; <http://www.thearda.com>

The number of recorded religious adherents experienced a small increase between 1980 and 2020, but the percentage of the population identifying with one of the listed religions has declined by nearly 10%.

In terms of Christian faiths, Franklin County has experienced a significant decrease in Mainline Protestant practitioners, from 26.3% of the overall population in 1980 to 8.7% by 2020. Members of Evangelical Protestant congregations fluctuated wildly, from only 9.0% of the population in 1980, soaring to 20.9% of the population in 1990, tapering to 13.3% in 2010 and rising again to 16.2% in 2020; today, Evangelical Protestants comprise over half of the religious adherents in the County. Between about 2,000 and 4,000 people within the Evangelical Protestant tradition practice faiths in the Mennonite and Amish families. The population of Catholics fluctuated from a low of 5.5% in 1980 to a high of 6.6% in 2010 and settled at 5.6% of the overall population in 2020. The number of Latter-day Saints members has nearly tripled over the last fifty-year period. There are no recorded “Other Christians”, likely due to those congregations not reporting their membership to the ARDA Census.

For non-Christian groups, the number of people recorded practicing Judaism decreased from 470 in 1990 to zero in 2020. A small but growing number of Baha’i practitioners is the only surveyed population of “Other Non-Christians” in Franklin County.



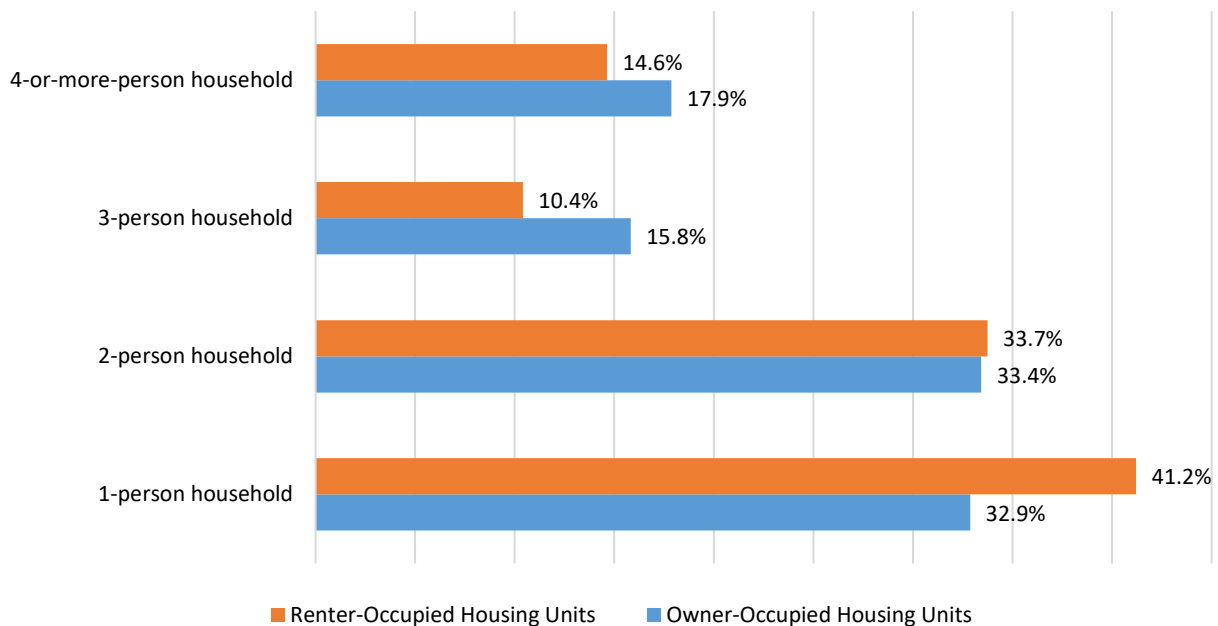
B. Households:

Household Tenure -

According to the 2013-2017 American Community Survey, there were 9,129 housing units in Chambersburg. Of these housing units, 8,428 (92.3%) were occupied and 701 (7.7%) were vacant. Of the occupied housing units, 3,724 (44.2%) were owner-occupied and 4,704 (55.8%) were renter-occupied. In the 2018-2022 American Community Survey, there were 10,265 housing units in Chambersburg. Of these housing units, 9,815 (95.6%) were occupied and 450 (4.4%) were vacant. Of the occupied housing units, 4,146 (42.2%) were owner-occupied and 5,669 (57.8%) were renter-occupied.

From 2017 to 2022 there was a 1,136-unit (12.4%) increase in the total number of housing units, a 1,387-unit (16.5%) increase in the number of occupied units, and a 251-unit (55.8%) decrease in the number of vacant units. The number of owner-occupied units increased by 422 units (11.3%) and the number of renter-occupied units increased by 965 units (20.5%). All of the above changes in Household Tenure in Chambersburg between 2017 and 2022 are significant changes (over 10% difference).

Chart II-6 – Household Tenure by Size in Chambersburg

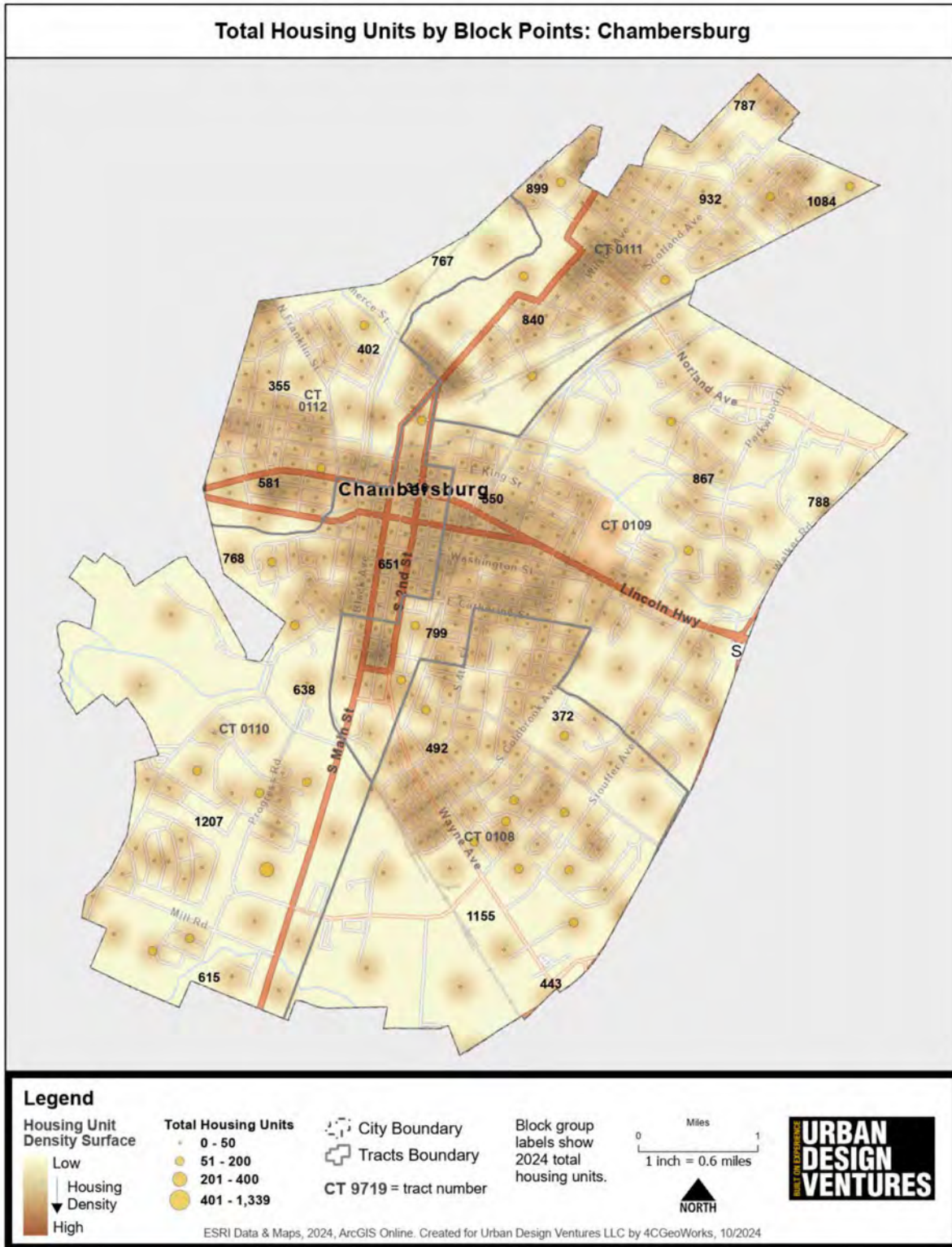


Source: 2018-2022 American Community Survey table S2501

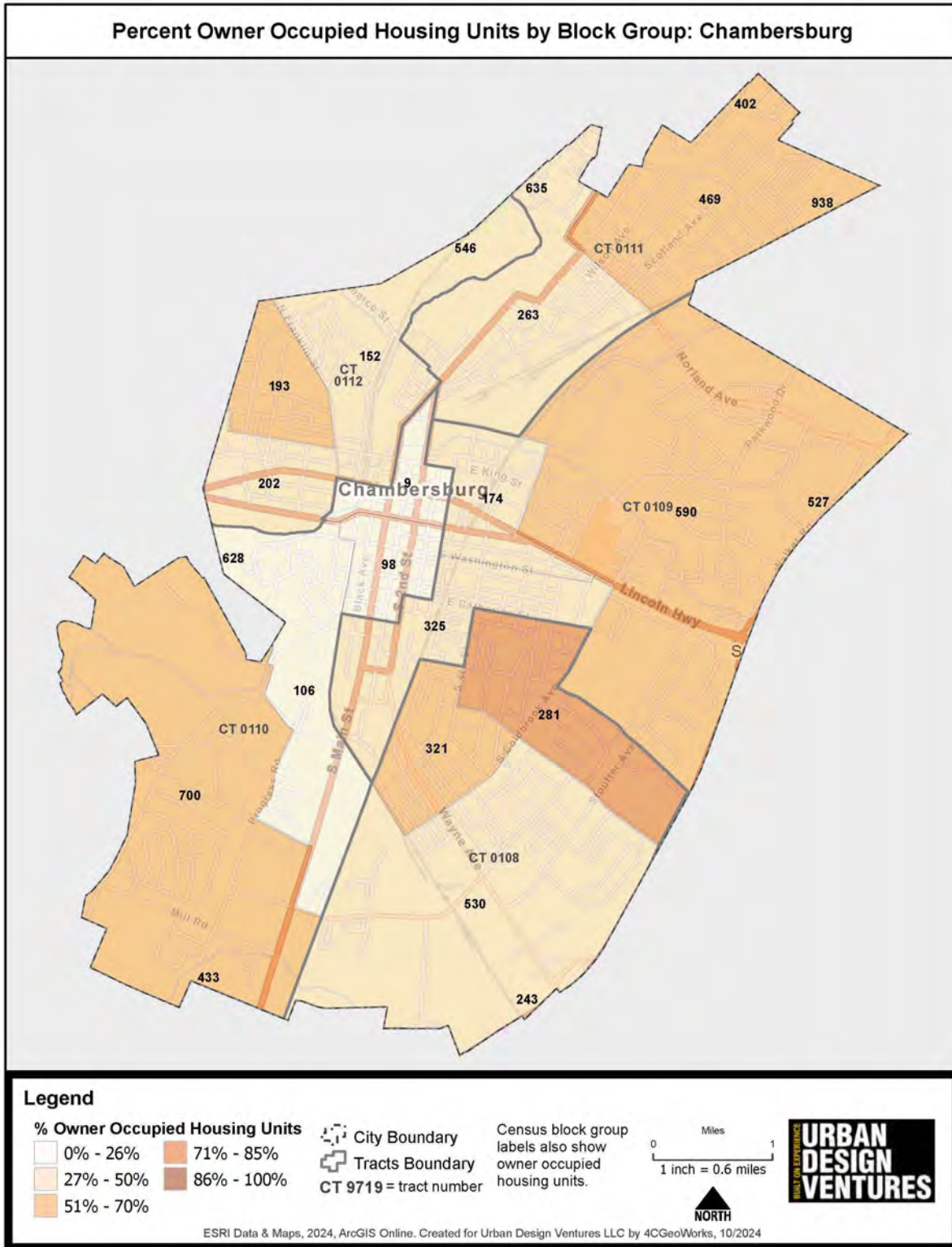


One-person renter-occupied households are the most common household types in Chambersburg, followed by two-person renter-occupied households and two-person owner-occupied households.

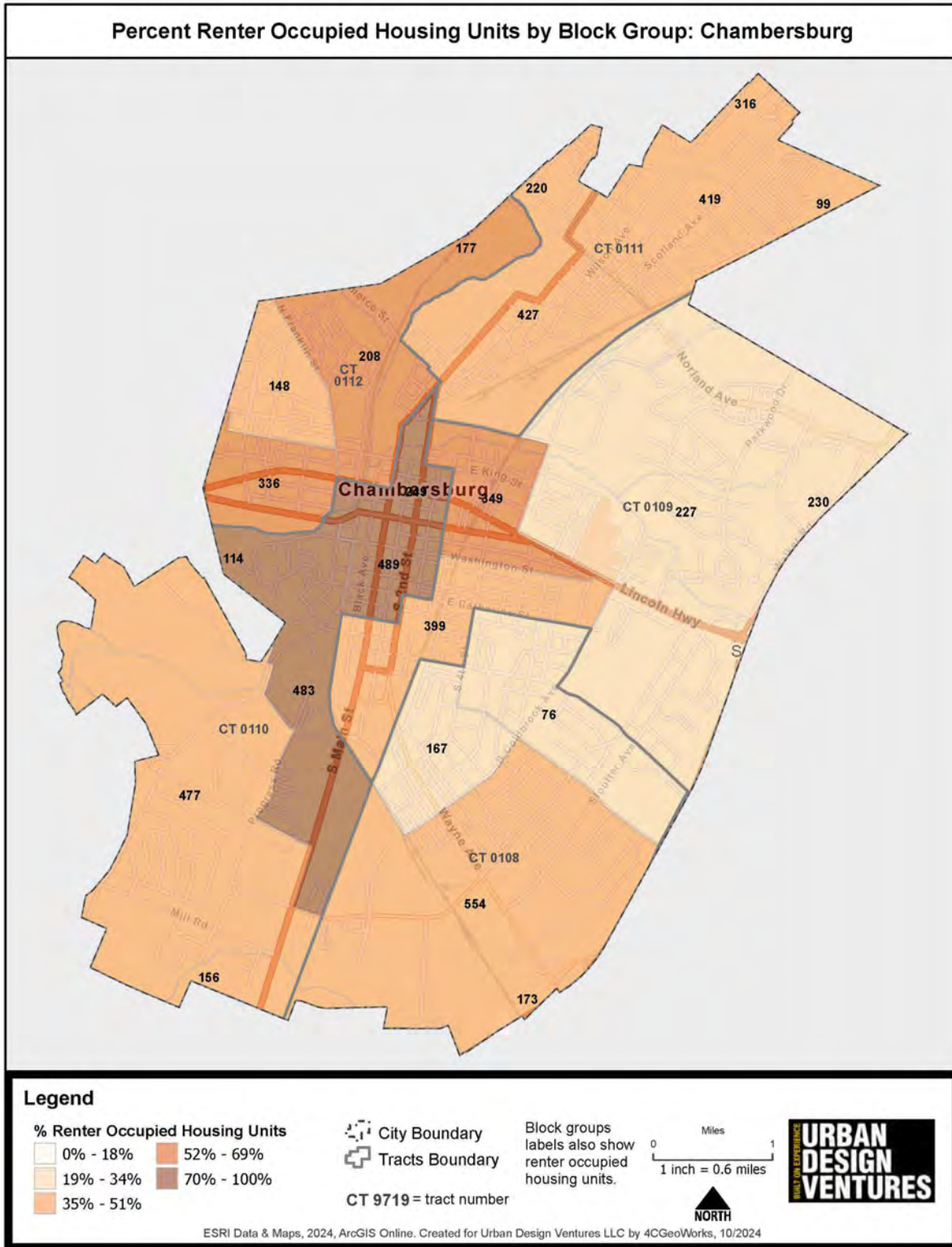
The following maps highlight the distribution of housing units across the Borough, as well as the distribution of owner-occupied, renter-occupied, and vacant housing units across the Borough. Owner-occupied units are concentrated in the eastern portion of the borough. The highest concentration of rental units is in the Central Business District.



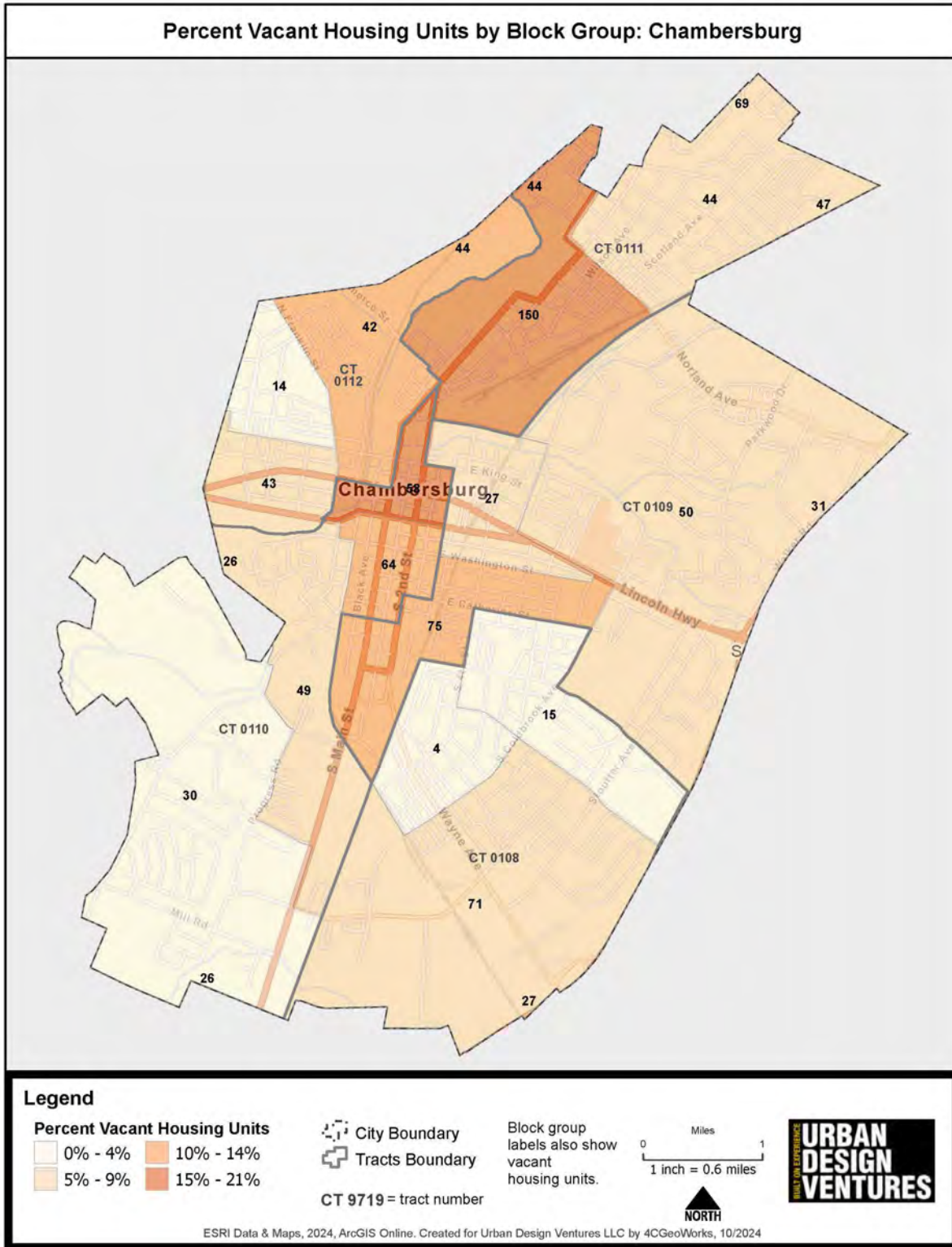
Data Source: 2018-2022 American Community Survey



Data Source: 2018-2022 American Community Survey



Data Source: 2018-2022 American Community Survey



Data Source: 2018-2022 American Community Survey



The table below compares homeowners and renters by race and ethnicity. White householders represent 91.0% of homeowners with Black or African-American householders comprising only 3.7% of total homeowners.

**Table II-5 – Household Tenure by Race and Ethnicity
in the Borough of Chambersburg**

Householder	2013-2017 ACS				2018-2022 ACS			
	Owner	%	Renter	%	Owner	%	Renter	%
White alone	3,532	94.8%	3,817	81.1%	3,774	91.0%	3,956	69.8%
Black or African American alone	96	2.6%	656	13.9%	152	3.7%	666	11.7%
American Indian and Alaska Native alone	7	0.2%	10	0.2%	0	0.0%	225	4.0%
Asian alone	0	0.0%	98	2.1%	43	1.0%	112	2.0%
Native Hawaiian/ Other Pacific Islander alone	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Some other race alone	29	0.8%	73	1.6%	48	1.2%	457	8.1%
Two or more races	60	1.6%	50	1.1%	129	3.1%	253	4.5%
Hispanic/Latino	203	5.5%	674	14.3%	236	5.7%	1,131	20.0%
Total Households	3,724	44.2%	4,704	55.8%	4,146	42.2%	5,669	57.8%

Source: 2013-2017 and 2018-2022 ACS table S2502

The relative homeownership rate decreased in the Borough between 2017 and 2022, though the number of homeowners increased. Homeowners represented 44.2% (3,724 households) of all households in 2017 and 42.2% (4,146 households) of all households in 2022. Renters represented 55.8% (4,704 households) of all households in 2017 and 57.8% (5,669 households) of all households in 2022.

There were no significant shifts in tenure for any cohort of residents from 2017 to 2022 in Chambersburg.

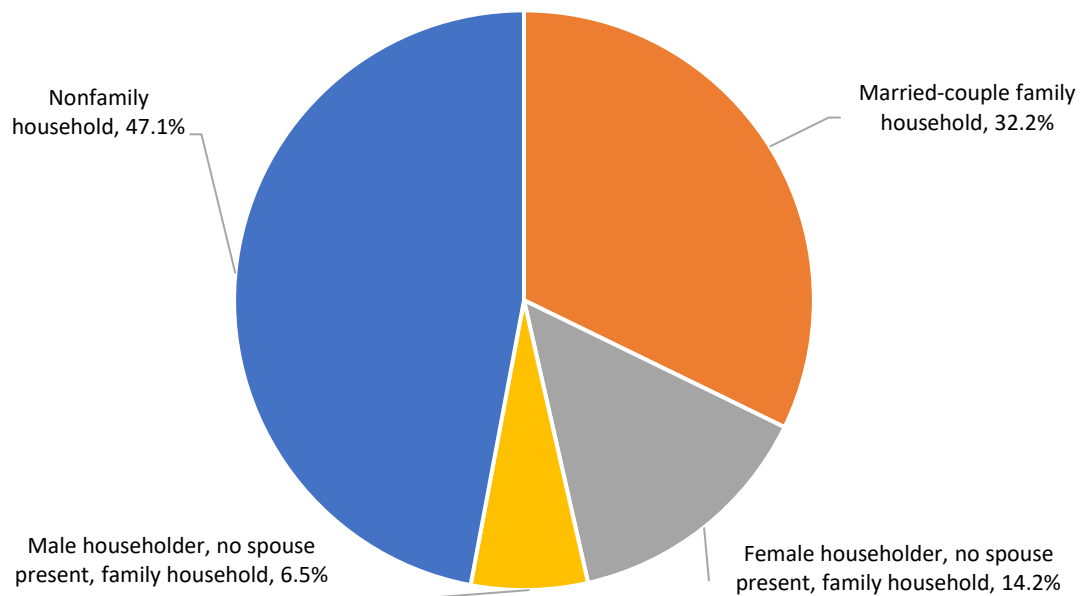


Families -

In 2017, there were a total of 8,428 households in Chambersburg. Of these, 4,735 (56.2%) were family households and 3,693 (43.8%) were non-family households. In 2022, Chambersburg had a total of 9,815 households, of which 5,197 (52.9%) were family households and 4,618 (47.1%) were non-family households. The total number of households in Chambersburg increased by 1,387 households from 2017 to 2022. The total number of family households increased by 462, but the percentage decreased by 3.3%. The number and percentage of non-family households increased by 925 households and 3.3%. A non-family household is defined as a householder living alone or with others not related by family.

In 2015, non-family households comprised 47.1% of all households, married couple family households comprised 32.2% of all households, female householders with no spouse present comprised 14.2% of all households, and male householders with no spouse present comprised 6.5% of all households in the Borough. The chart below illustrates the number of households by type using data from the 2018-2022 ACS.

Chart II-7 – Households in Chambersburg



Source: 2018-2022 ACS table DP02



C. Income and Poverty:

At the time of the 2013-2017 American Community Survey, the median household income for the Borough of Chambersburg was \$45,846, compared to \$58,267 for Franklin County and \$56,951 for the Commonwealth of Pennsylvania. The 2018-2022 American Community Survey estimates that the median household income increased to \$53,493 in the Borough of Chambersburg, \$71,808 in Franklin County, and \$73,170 in the Commonwealth. The following table compares the distribution of household income according to the 2013-2017 and 2018-2022 American Community Survey. Between 2017 and 2022, the Median Household Income of Chambersburg increased by \$7,647 or 16.7%.

Table II-6 – Household Income in the Borough of Chambersburg

	2013-2017 ACS		2018-2022 ACS	
	Households	%	Households	%
Total Households	8,428	--	9,815	--
Less than \$10,000	544	6.5%	587	6.0%
\$10,000 to \$14,999	445	5.3%	281	2.9%
\$15,000 to \$24,999	915	10.9%	834	8.5%
\$25,000 to \$34,999	1,331	15.8%	1,247	12.7%
\$35,000 to \$49,999	1,292	15.3%	1,560	15.9%
\$50,000 to \$74,999	1,832	21.7%	2,211	22.5%
\$75,000 to \$99,999	1,162	13.8%	1,183	12.1%
\$100,000 to \$149,999	541	6.4%	984	10.0%
\$150,000 to \$199,999	224	2.7%	636	6.5%
\$200,000 or more	142	1.7%	292	3.0%
Median Household Income	\$45,846		\$53,493	

Source: 2013-2017 and 2018-2022 ACS table DP03

The following table identifies the Section 8 Income Limits in the Chambersburg-Waynesboro MSA based on household size for FY 2024. The Median Income for a family of four (4) in Franklin County was \$92,700 for 2024.



Table II-7 – Chambersburg-Waynesboro PA MSA FY 2024 Income Limits

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	\$19,500	\$22,250	\$25,820	\$31,200	\$36,580	\$41,960	\$47,340	\$52,720
Very Low (50%) Income Limits	\$32,450	\$37,100	\$41,750	\$46,350	\$50,100	\$53,800	\$57,500	\$61,200
Low (80%) Income Limits	\$51,950	\$59,350	\$66,750	\$74,150	\$80,100	\$86,050	\$91,950	\$97,900

Data obtained from www.hud.gov

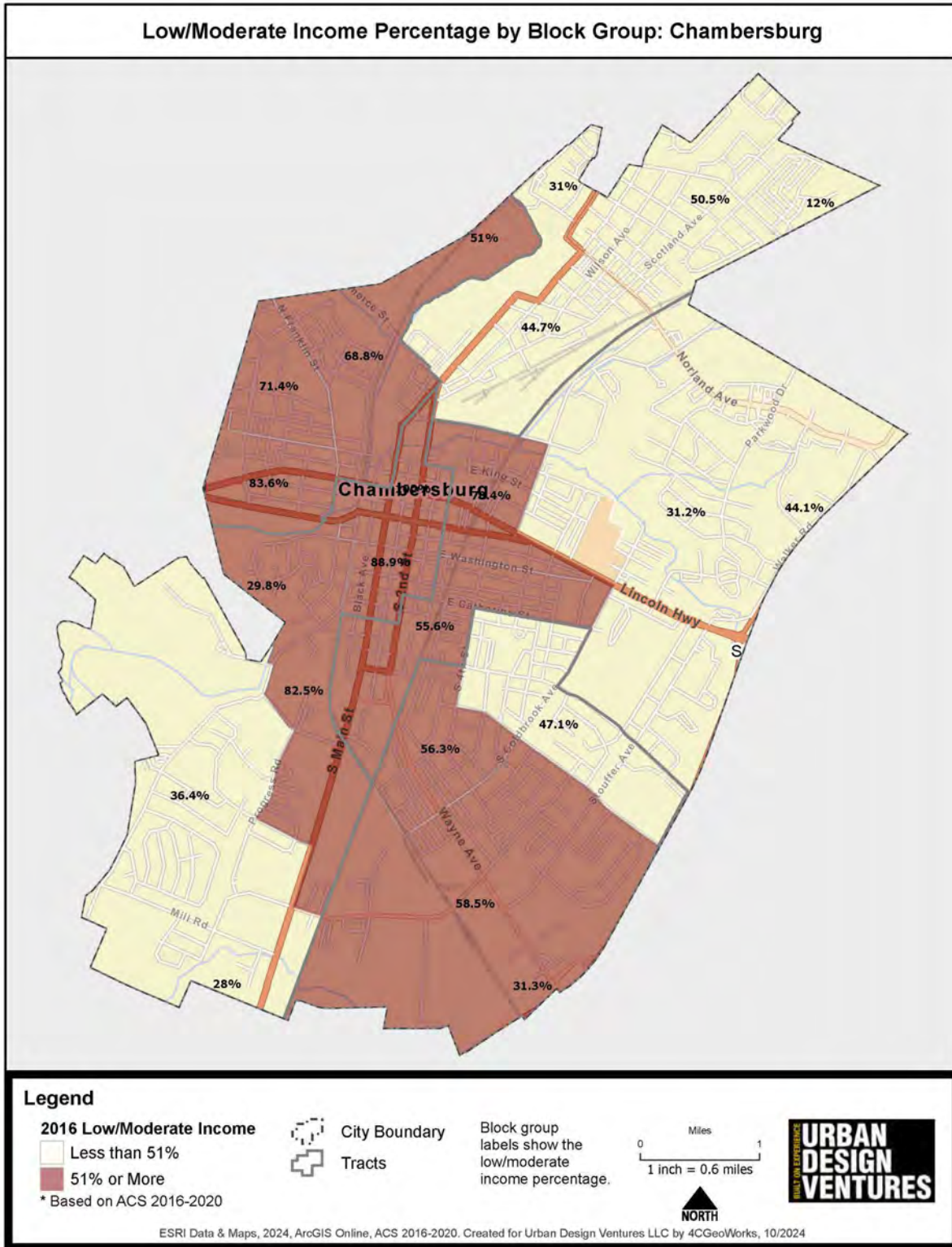
The following table highlights the current low- and moderate-income population in the Borough of Chambersburg. The block groups that have a population of more than 51% low- and moderate-income are shaded light blue. The Borough of Chambersburg has an overall low- and moderate-income population of 58.7%.

Table II-8 – FY 2024 Low- and Moderate-Income Population of the Borough of Chambersburg, PA

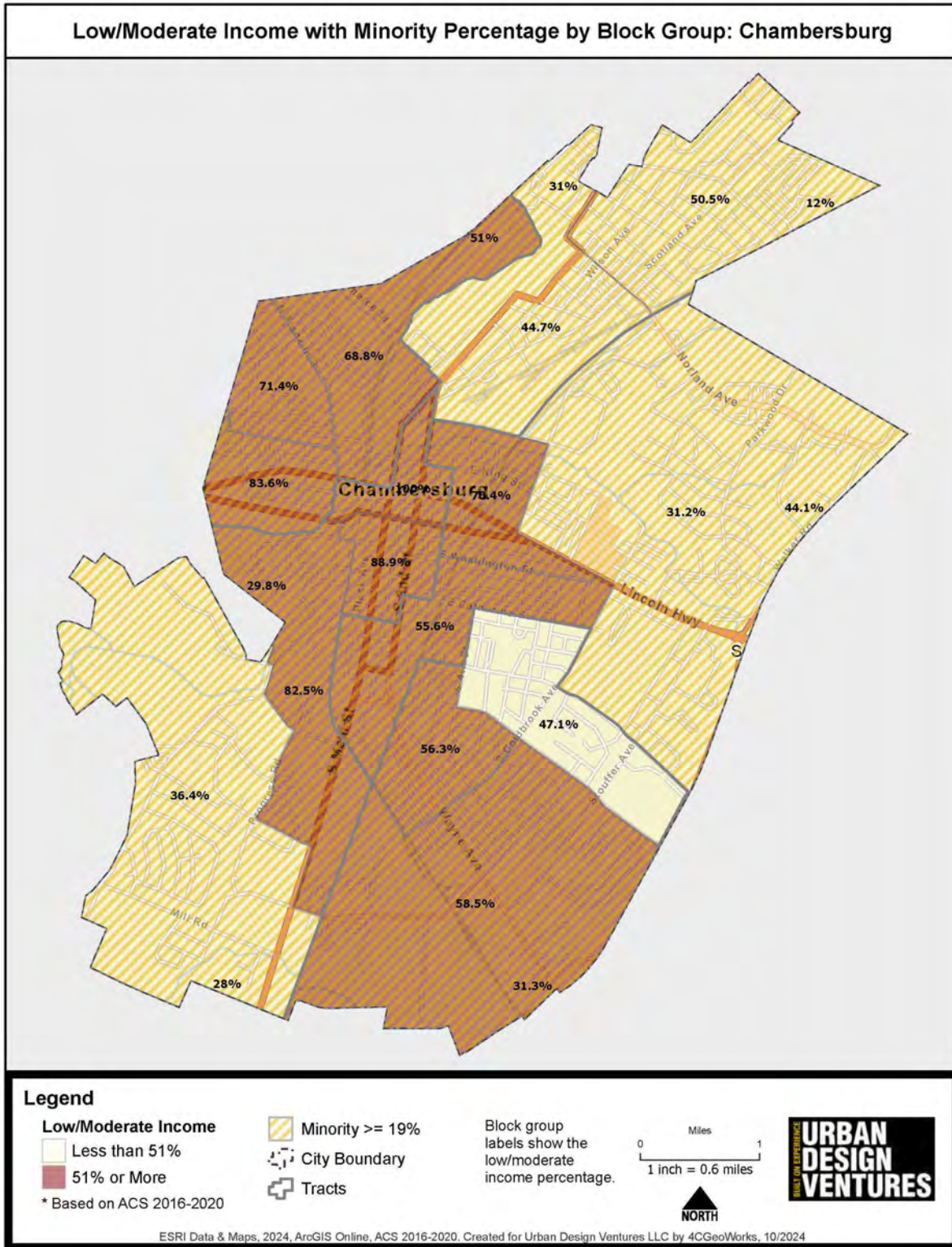
TRACT	BLKGRP	LOW	LOWMOD	LOWMODUNIV	LOWMODPCT
010800	1	190	330	700	47.1%
010800	2	350	490	870	56.3%
010800	3	520	1,170	2,000	58.5%
010900	1	215	615	1,970	31.2%
010900	2	365	820	1,165	70.4%
010900	3	730	1,040	1,870	55.6%
011000	1	215	275	275	100.0%
011000	2	1,020	1,765	1,985	88.9%
011000	3	495	635	770	82.5%
011000	4	360	700	1,925	36.4%
011100	1	595	1,030	2,040	50.5%
011100	2	250	635	1,420	44.7%
011200	1	540	770	1,120	68.8%
011200	2	315	1,135	1,590	71.4%
011200	3	90	535	640	83.6%
Total		6,250	11,945	15,735	58.7%

Data Source: HUD Low/Mod Data, www.hudexchange.info

The following maps represent the low- and moderate-income population in Chambersburg, which is concentrated in the central portions of the Borough.



Source: HUD 2024 Low/Mod Income Data, www.hudexchange.info

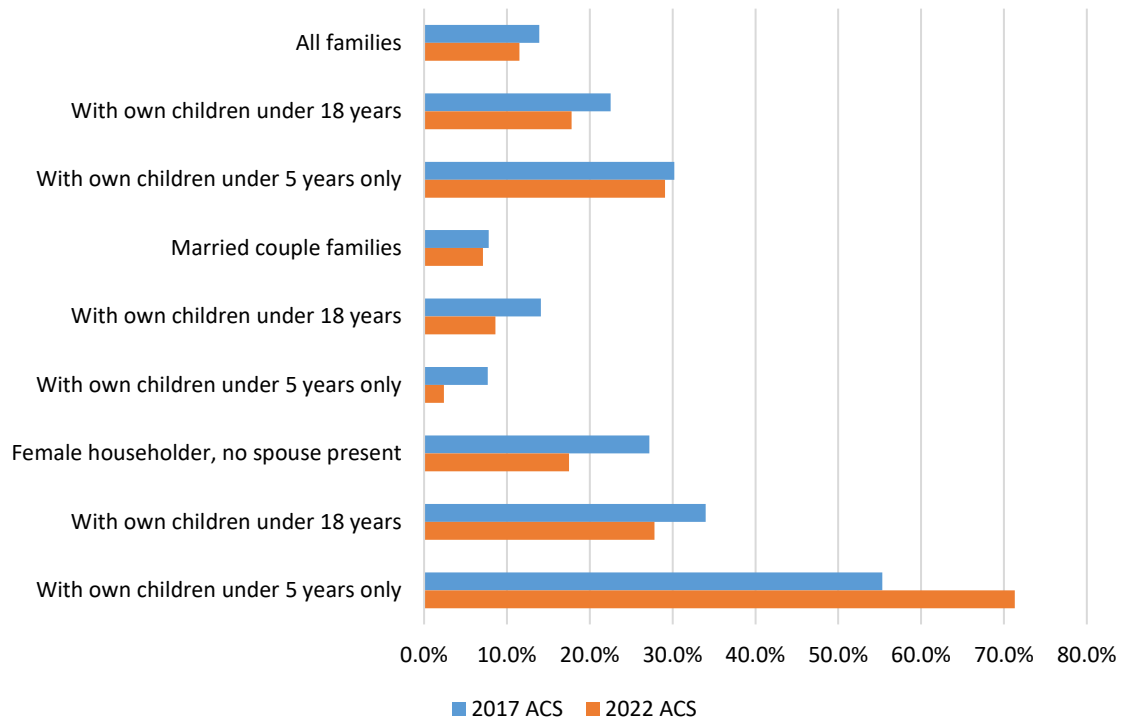


Source: HUD 2024 Low/Mod Income Data, www.hudexchange.info



In Chambersburg, the percentage of all families living in poverty decreased from 13.9% in 2017 to 11.5% in 2022. In fact, most categories saw a decrease in poverty. The largest decrease was in female-headed households with no spouse present, down almost 10 percentage points from 27.2% to 17.5%. The one major exception was in female-headed households with no spouse present and children under 5 years of age, whose poverty level increased from 55.3% in 2017 to 71.3% in 2022.

Chart II-8 – Percentage of Families and Female-Headed Households in Poverty in the Borough of Chambersburg



Source: 2013-2017 and 2018-2022 ACS table DP03

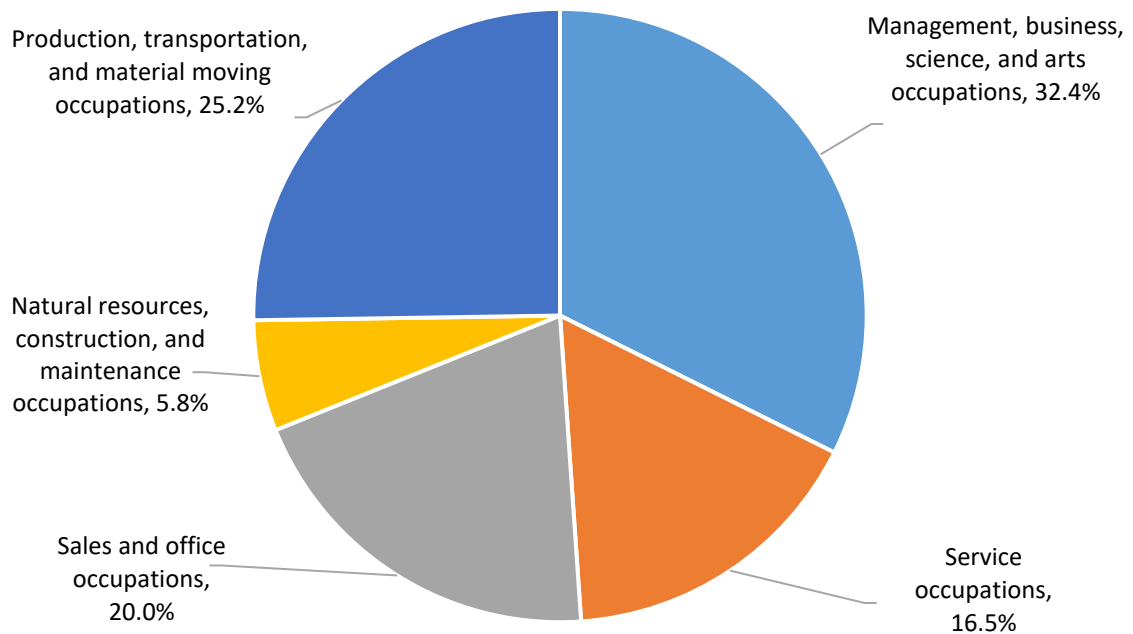


D. Employment:

In 2017, there were 16,088 Borough residents 16 years of age and over, of whom 10,105 (62.9%) were considered a part of the civilian labor force and 9,404 (58.5%) were employed. By 2022, the Borough had 17,977 residents 16 years of age and over, 11,041 (61.4%) were a part of the civilian labor force, and 10,513 (60.3%) were employed.

The following chart illustrates the occupation of Chambersburg workers. The highest proportions of Chambersburg occupations are in management, business, science, and arts occupations (32.4%), production, transportation, and material moving occupations (25.2%), and sales and office occupations (20.0%).

Chart II-9 – Occupations in the Borough of Chambersburg

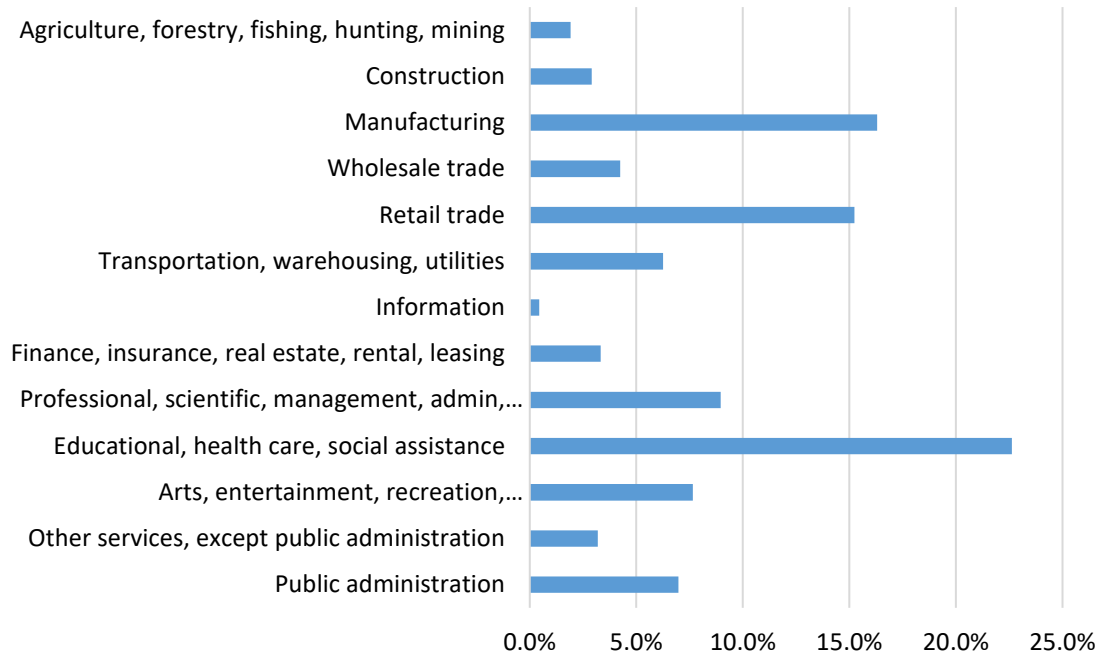


Source: 2018-2022 ACS table DP03

The next chart examines the industries of Chambersburg workers. The highest proportion is in the educational services, health care, and social assistance industry (22.6%), followed by the manufacturing (16.3%) and retail trade (15.2%) industries.



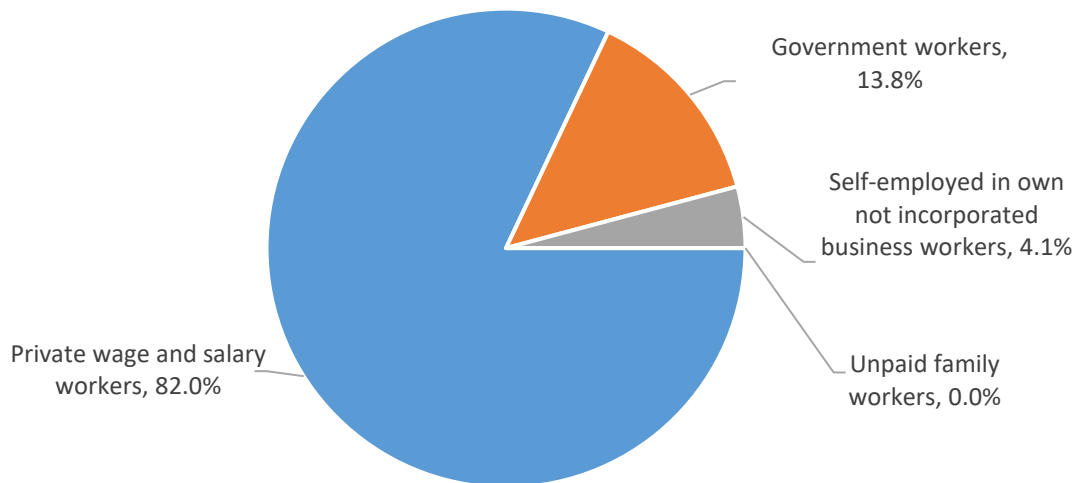
Chart II-10 – Worker Industry in the Borough of Chambersburg



Source: 2018-2022 ACS table DP03

The following chart shows the class of workers in Chambersburg. The large majority of workers are private wage and salary workers (82.0%), followed by government workers (13.8%).

Chart II-11 – Worker Class in the Borough of Chambersburg



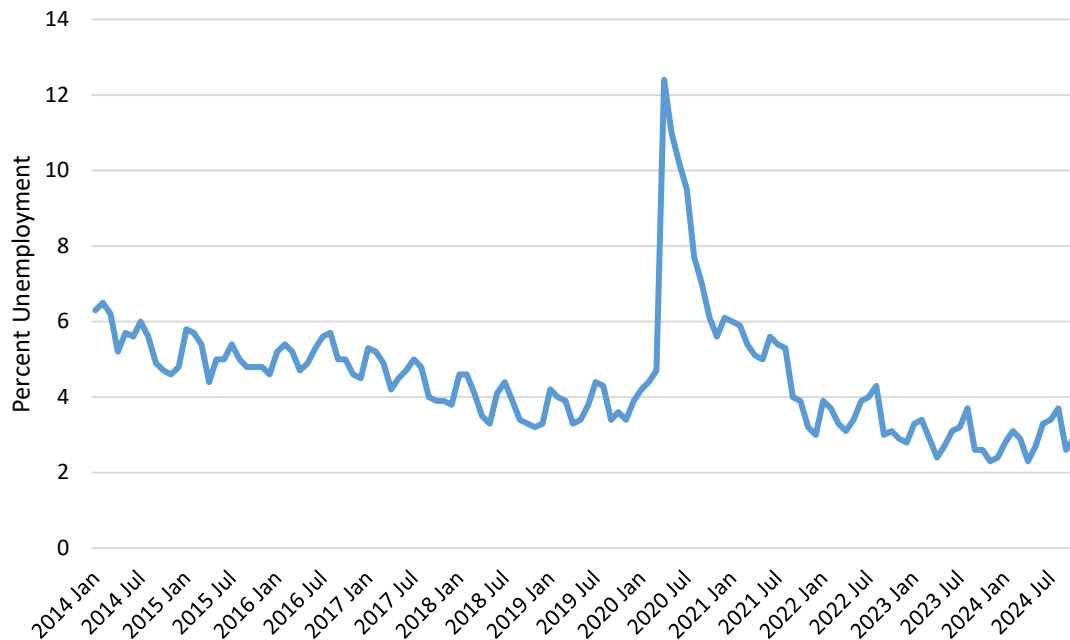
Source: 2018-2022 ACS table DP03



According to the 2018-2022 American Community Survey, an estimated 32.4% of households in the Borough of Chambersburg receive Social Security income, 24.5% receive retirement income, 6.6% receive Supplemental Security income, 3.3% receive cash public assistance, and 18.3% have received Food Stamp/SNAP benefits in the last 12 months.

The following chart illustrates the trends of the unemployment rate for the Chambersburg-Waynesboro MSA from January 2014 through October 2024 as reported by the Bureau of Labor Statistics (www.bls.gov).

Chart II-12 – Chambersburg-Waynesboro MSA Unemployment Rate



Source: data.bls.gov

Prior to the COVID pandemic, the Chambersburg-Waynesboro MSA experienced a slow decline in unemployment from 6.5% in February 2014 to 3.4% in November 2019. After the pandemic spike to 12.4% unemployment in April 2020, the unemployment rate in the Chambersburg-Waynesboro MSA continued its slow decline. From a low of 2.3% unemployment in April 2024, the October 2024 unemployment rate has risen slightly to 2.9%.

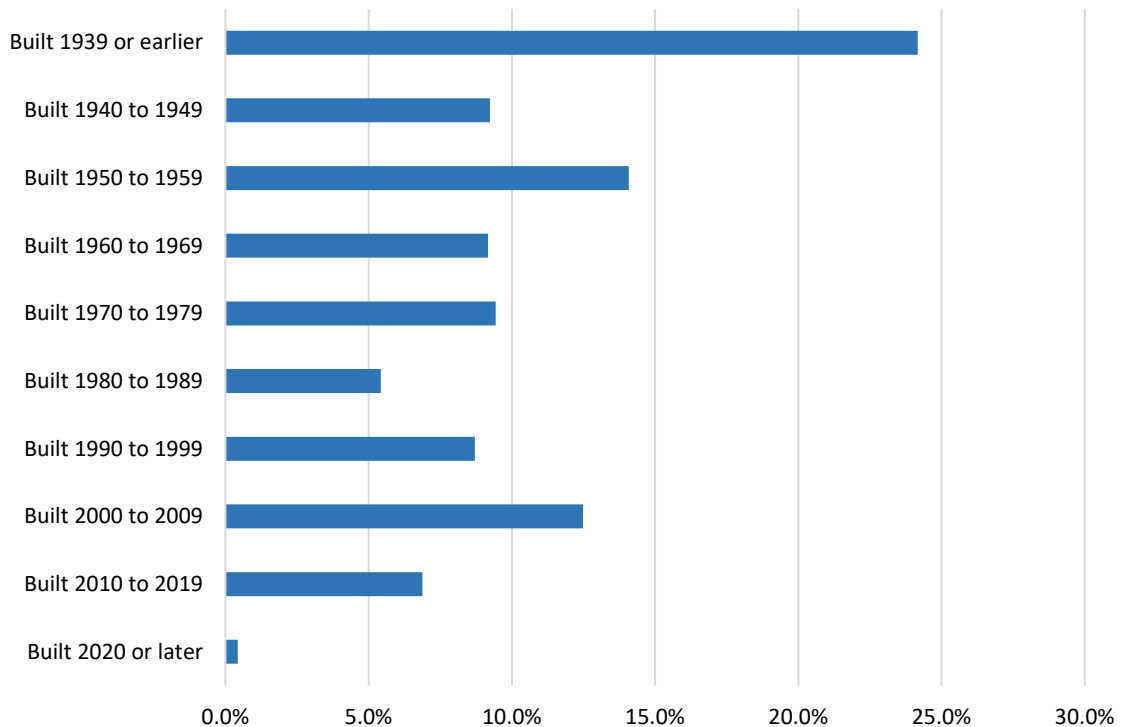
As of October 2024, Franklin County also had a preliminary unemployment rate of 2.9%. Both are lower than the statewide rate of 3.3%.



E. Housing Profile:

Almost half (47.5%) of the Borough’s housing stock was built prior to 1960, a third (33.4%) was built prior to 1950, and almost a quarter (24.2%) was built prior to 1940. Nearly two-thirds (66.1%) of the Borough’s housing stock was built prior to 1980 and is at high risk of containing lead-based paint, which was only banned in 1978. Only 19.8% of its housing stock was built in the last twenty-five years since 2000. The following chart illustrates the year that housing structures were built in the Borough of Chambersburg according to the 2018-2022 American Community Survey estimates.

Chart II-13 – Year Structure Built in the Borough of Chambersburg

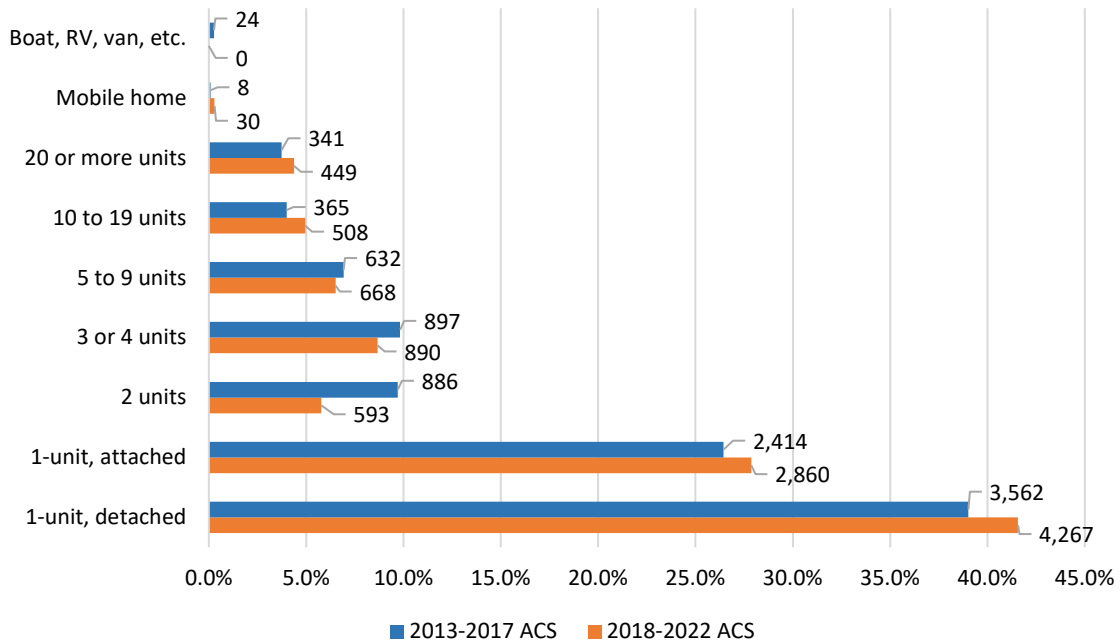


Source: 2018-2022 American Community Survey table DP04

The following chart outlines the composition of the housing stock in the Borough of Chambersburg at the time of the 2013-2017 and 2018-2022 American Community Survey estimates. In 2017 there were an estimated 9,129 total housing units in the Borough of Chambersburg, which increased to an estimated 10,265 housing units in 2022 (a 12.4% increase).



Chart II-14 – Housing Stock in the Borough of Chambersburg



Source: 2013-2017 and 2018-2022 ACS table DP04

While most categories experienced gains in total housing units between 2017 and 2022, the 1,100-unit increase was not evenly distributed between housing types. Single-unit detached houses remain the most prevalent and comprised about 1.5 times the number of single-unit attached homes during both periods, but the number of single unit dwellings increased substantially – the Borough added about 450 single-unit attached and about 700 single-unit detached homes over the last five years. Conversely, the number of 2-unit dwellings decreased significantly by about 300 units and about 4% of the Borough’s housing stock, as well as a very slight decrease in the number and 1% decrease in the percentage of 3–4-unit properties. Coupled with a moderate gain in the number of 5–9-unit, 10–19 unit, and 20+ unit properties, this suggests a shift away from duplex and small-scale apartment market preferences to either large apartment communities or potential homeownership.

The median estimated value of owner-occupied homes in the Borough of Chambersburg in 2017 was \$158,100 compared to \$175,800 for Franklin County and \$170,500 for the Commonwealth of Pennsylvania. In 2022, the estimated median value of owner-occupied homes in the Borough of Chambersburg had increased to approximately \$185,100, compared to \$222,000 in Franklin County and \$226,200 across Pennsylvania.



The table below outlines the number of new units for which building permits were filed annually in the Borough of Chambersburg and Franklin County.

**Table II-9 – Units Authorized by Building Permits,
Borough of Chambersburg and Franklin County**

Borough of Chambersburg, PA					
Year	Single Unit	Two Unit	Three/Four Unit	Five+ Unit	Total
2014	2	4	32	8	46
2015	12	0	0	0	12
2016	57	0	0	42	99
2017	50	0	0	50	100
2018	73	0	0	36	109
2019	7	0	0	7	14
2020	22	0	0	15	37
2021	24	0	0	20	44
2022	22	0	0	10	32
2023	365	0	0	0	365
Total	634	4	32	188	858
Franklin County, PA					
2014	251	12	32	61	356
2015	231	0	0	0	231
2016	285	0	0	42	327
2017	342	8	4	58	412
2018	349	4	0	70	423
2019	284	2	0	7	293
2020	281	30	4	15	330
2021	337	20	0	25	382
2022	312	30	12	56	410
2023	643	24	0	70	737
Total	3,315	130	52	404	3,901

Source: <https://socds.huduser.gov/permits/>



In Chambersburg, there was a peak in both single-unit and five+ unit building permits issued from 2016 to 2018, with a lull in building until a 2023 spike in single-family permits. There was a similar but less dramatic crest, valley, and peak pattern in the number of County-level building permits between 2016 and 2023. The number of five+ unit developments has remained more constant in Franklin County than in Chambersburg, and there are far more two-unit structures that received building permits in the County than in the Borough. Three- and four-unit structures appear to be relatively unpopular for builders within both jurisdictions.



F. Financing:

Owner Costs

The estimated median Selected Monthly Owner Cost for housing units with a mortgage in the Borough of Chambersburg for 2017 was \$1,158. By 2022, the monthly owner costs had increased by 12.3% while the median household income during the same time period increased by 16.7%. The percentage of housing units in Chambersburg with a mortgage increased by 3.1% and 380 units between 2017 and 2022. The following table illustrates mortgage status and selected monthly owner costs according to the 2013-2017 and 2018-2022 American Community Survey estimates.

Table II-10 – Selected Monthly Owner Costs (SMOC) in the Borough of Chambersburg

Selected Monthly Owner Costs	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Housing units with a mortgage:	2,236	60.0%	2,616	63.1%
Less than \$500	79	3.5%	9	0.3%
\$500 to \$999	741	33.1%	657	25.1%
\$1,000 to \$1,499	895	40.0%	970	37.1%
\$1,500 to \$1,999	317	14.2%	609	23.3%
\$2,000 to \$2,499	126	5.6%	194	7.4%
\$2,500 to \$2,999	39	1.7%	114	4.4%
\$3,000 or more	39	1.7%	63	2.4%
Median	\$1,158	--	\$1,301	--
Housing units without a mortgage:	1,488	40.0%	1,530	36.9%
Median	\$409	--	\$466	--

Source: 2013-2017 & 2018-2022 American Community Survey table DP04

In 2022, 21.5% of all owner-occupied households with a mortgage had monthly owner costs that exceeded 30% of their monthly income. Though this indicates a relatively high percentage of owners whose housing is not considered “affordable”, it is four percent lower than 2017 when 25.6% of owner-occupied households with a mortgage were in the same situation. Overall, 15.4% of homeowners regardless of mortgage status have monthly housing costs in excess



of 30% of their monthly income in 2022, a five percent decrease from 20.0% of all owner-occupied households in 2017.

The following table illustrates housing costs for owner-households according to the 2013-2017 and 2018-2022 American Community Surveys.

Table II-11 – Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI) in the Borough of Chambersburg

Selected Monthly Owner Costs as a Percentage of Household Income	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed):	2,236	--	2,616	--
Less than 20.0 percent	1,030	46.1%	1,261	48.2%
20.0 to 24.9 percent	436	19.5%	404	15.4%
25.0 to 29.9 percent	197	8.8%	389	14.9%
30.0 to 34.9 percent	107	4.8%	169	6.5%
35.0 percent or more	466	20.8%	393	15.0%
Not computed	0	--	0	--
Housing units without a mortgage (excluding units where SMOCAPI cannot be computed):	1,488	--	1,530	--
Less than 10.0 percent	766	52.4%	677	44.7%
10.0 to 14.9 percent	308	21.1%	380	25.1%
15.0 to 19.9 percent	133	9.1%	129	8.5%
20.0 to 24.9 percent	42	2.9%	122	8.1%
25.0 to 29.9 percent	41	2.8%	127	8.4%
30.0 to 34.9 percent	13	0.9%	37	2.4%
35.0 percent or more	159	10.9%	42	2.8%
Not computed	26	--	16	--

Source: 2013-2017 & 2018-2022 American Community Survey table DP04

According to Pen-Mar Realtors, between November 2023 and November 2024 the average sale price of a home in Franklin County increased from \$273,560 to \$282,141, but the median sale price decreased from \$260,000 to \$258,950. There was a 31% rise in sales year-over-year, with a 20% rise in single-unit detached



home sales and a 92% rise in attached-home sales (including both single-unit attached and multiple-unit condominium buildings).

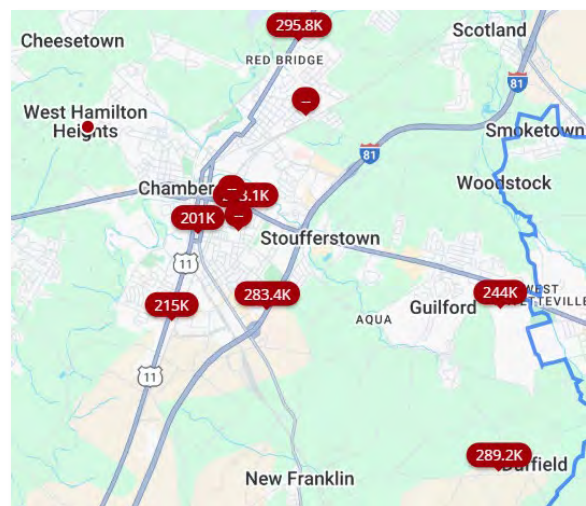
A majority of houses sold (55 detached houses and 15 attached homes, a total of 64.2%) had 3 bedrooms, with 23 homes having 2 or fewer bedrooms and 21 having 4 or more bedrooms. A majority of homes sold in 20 days or less after having been listed: only one lasted over six months on the market.

Of all 109 houses sold over the last twelve months, only 52 (47.7%) used a conventional mortgage loan. FHA and VA loans made up 28 (25.7%) of the purchases, but interestingly, 27 homes (24.8%) were purchased with cash. This reflects a trend in Chambersburg and other communities in which investment firms are able to purchase homes very quickly with cash offers, leaving potential family homeowners unable to buy without having financing immediately in order.

As of November 2024, there were 341 active listings (up 35% year-over-year), 189 new listings (up 67%), 146 new pending sales (up 26%) and 230 pending sales altogether (up 22%). There were no contract or contingency sales reported by Pen-Mar.

Foreclosures -

As of February 2024, Zillow showed a total of 13 distressed home listings in greater Chambersburg (of which 8 appear to be within the Borough). This included 9 homes to be auctioned, 3 foreclosed homes, and one home in the foreclosure process. Their estimated prices ranged from \$201,000 to \$339,500.





Rent Costs -

The estimated median monthly gross rent according to the 2013-2017 American Community Survey was \$799, which increased 29.5% to \$1,035 per month according to the 2018-2022 ACS. The following table illustrates rental rates within the Borough at the time of the 2013-2017 and 2018-2022 American Community Surveys.

Table II-12 – Gross Rent in the Borough of Chambersburg

Gross Rent	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Occupied units paying rent:	4,625	--	5,595	--
Less than \$500	733	15.8%	250	4.5%
\$500 to \$999	2,835	61.3%	2,305	41.2%
\$1,000 to \$1,499	911	19.7%	2,596	46.4%
\$1,500 to \$1,999	120	2.6%	433	7.7%
\$2,000 to \$2,499	26	0.6%	11	0.2%
\$2,500 to \$2,999	0	0.0%	0	0.0%
\$3,000 or more	0	0.0%	0	0.0%
Median	\$799	--	\$1,035	--
No rent paid	79	--	74	--

Source: 2013-2017 & 2018-2022 American Community Survey table DP04

The following table illustrates the gross rent as a percentage of household income (GRAPI) for renter-occupied households in the 2013-2017 and 2018-2022 American Community Survey estimates.



**Table II-13 – Gross Rent as a Percentage of Household Income (GRAPI)
in the Borough of Chambersburg**

Gross Rent as a Percentage of Household Income	2013-2017 ACS		2018-2022 ACS	
	#	%	#	%
Occupied units paying rent (excluding units where GRAPI cannot be computed)	4,587	--	5,487	--
Less than 15.0 percent	769	16.8%	982	17.9%
15.0 to 19.9 percent	779	17.0%	435	7.9%
20.0 to 24.9 percent	606	13.2%	931	17.0%
25.0 to 29.9 percent	604	13.2%	826	15.1%
30.0 to 34.9 percent	634	13.8%	442	8.1%
35.0 percent or more	1,195	26.1%	1,871	34.1%
Not Computed	117	--	182	--

Source: 2013-2017 & 2018-2022 American Community Survey table DP04

The previous table shows that 2,313 households (42.2% of households paying rent) pay more than 30% of their monthly income in housing costs, up from 1,829 (39.9%) households in the 2017 estimates.

The FY 2024 and 2025 Fair Market Rents for the Chambersburg-Waynesboro, PA MSA are shown in the table below.

**Table II-14 – Final FY 2024 and FY 2025 Fair Market Rents (FMRs)
by Unit Bedrooms in the Chambersburg-Waynesboro, PA MSA**

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2025 FMR	\$946	\$979	\$1,193	\$1,591	\$1,803
FY 2024 FMR	\$914	\$920	\$1,150	\$1,529	\$1,719

Source: www.hud.gov

According to the Zillow Observed Rent Index (ZORI) available at [zillow.com/research/data/](https://www.zillow.com/research/data/), the smoothed market-rate median rent for the Chambersburg-Waynesboro, PA MSA as of 10/31/2024 is \$1,149/month for all apartment types. This nearly matches the FY 2024 two-bedroom FMR of \$1,150/month. While ZORI does not specify the median number of bedrooms per



apartment in a given market, 72.8% of the MSA's apartments have two bedrooms according to the 2018-2022 ACS.

As of December 5, 2024, there were 50 Zillow listings for rental units in the Chambersburg, PA area. The advertised median rental rates for Studio (Efficiency) apartments were \$900/month, one-bedroom apartments were \$789/month, two-bedroom apartments were \$1,137/month, three-bedroom apartments were \$1,747/month, and four-bedroom apartments were \$1,950/month. A plurality (20) of the advertised apartments had two bedrooms, closely followed by three-bedroom units (18).

Market rental rents for smaller apartments appear to be somewhat lower than the HOME and Fair Market rents for Chambersburg, but market rates rise significantly above Fair Market rents for larger apartments and rental houses. This shows that housing affordability is still the biggest housing problem for low-income families and individuals according to the CHAS data, indicating a need for housing subsidies and assistance particularly to larger families attempting to find rental housing.



G. Household Types:

Based on a comparison between the 2017 and 2022 ACS population estimates, the Borough of Chambersburg experienced a 6.2% (1,277 person) increase in population, but the number of households increased by 16.5% (1,387 households) for a reduction in household size from 2.37 to 2.16 persons. The median household income of the Borough of Chambersburg increased 16.7% (\$7,647) over the same period.

The increase in median income represents a change in nominal dollars and not a change in real dollars. In order to calculate the change in real dollars, the Consumer Price Index is used to calculate the inflation rate for a given period. Between December 2017 and December 2022, the cumulative inflation rate was approximately 20.4%, meaning that the \$45,846 median income in 2017 would be \$55,195.24 if expressed in 2022 dollars. The median income in Chambersburg has not kept up with the rate of inflation.

Table II-15 – Population and Income Change in Chambersburg, 2017 to 2022

Demographics	2017	2022	% Change
Population	20,640	21,917	6.2%
Households	8,428	9,815	16.5%
Median Income	\$45,846	\$53,493	16.7%
Inflation, 2017 to 2022	--	--	20.4%

Data Source: 2013-2017 and 2018-2022 ACS tables DP05, S1101, and DP03

The US Department of Housing and Urban Development offers Comprehensive Housing Affordability Strategy (CHAS) data that correlates HUD area median family income (AMI) with factors such as resident age, housing type, and housing deficiencies such as lack of kitchens/plumbing or overcrowding.

Note: According to the U.S. Census Bureau the following notes were issued in regard to the CHAS (Comprehensive Housing Affordability Strategy) and the discrepancies in adding up the totals in the following tables. As with the CHAS and all other special tabulations of Census data, the Census Bureau requires that the CHAS data be rounded. The rounding scheme is as follows: 0 remains 0; 1-7 rounds to 4; 8 or greater rounds to nearest multiple of 5. This causes discrepancies when adding up smaller geographies and when adding up data within CHAS tables.



Consider a city where the CHAS data indicated 4 renter households with extremely low income and 4 owner households with extremely low income, but the CHAS table indicates that there were a total of 15 extremely low-income households. This appears contradictory but is the result of the rounding method used. The Borough could have 6 renter households with extremely low income and 7 owner households with extremely low income, which is a total of 13 extremely low-income households; under the CHAS methodology, these would be rounded to 4, 4, and 15 respectively.

The following statistics related to low- and moderate-income housing types were found in the HUD 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) data:

Table II-16 – Owner-Occupied Households by Type and Area Median Income

	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI
Total Owner-Occupied Households	270	360	865	485	2,160
Small Family Households (2 persons, neither aged 62 or older OR 3-4 persons total)	80	70	225	170	1,035
Large Family Households (5 or more persons)	15	4	160	20	75
Elderly Family Households (2 persons, at least one aged 62 or older)	25	65	140	125	530
Elderly Non-Family Households	120	185	215	90	280
Other Households (non-elderly non-family)	25	35	75	80	235

Data Source: 2017-2021 ACS via HUD CHAS data table 7

The 2017-2021 CHAS data indicates that the largest cohort of owner-occupied households in the Borough of Chambersburg is Small Family Households in the Greater than 100% AMI category, followed by Elderly Family Households in the Greater than 100% AMI category. Of owner-occupied households, 52.2% fall into the Greater than 100% AMI category; only 12.5% fall into the 0-30% AMI category.



Table II-17 – Renter-Occupied Households by Type and Area Median Income

	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI
Total Renter-Occupied Households	1,060	1,010	1,510	680	1,280
Small Family Households (2 persons, neither aged 62 or older OR 3-4 persons total)	215	340	395	320	460
Large Family Households (5 or more persons)	80	145	65	10	70
Elderly Family Households (2 persons, at least one aged 62 or older)	10	150	55	75	90
Elderly Non-Family Households	420	265	360	50	115
Other Households (non-elderly non-family)	330	115	635	220	540

Data Source: 2017-2021 HUD CHAS data table 7

The 2017-2021 CHAS data for the Borough of Chambersburg indicates that a plurality of renter-occupied households fall into the 50-80% AMI category, followed closely by those in the Greater than 100% AMI category. It can be seen that the renter-occupied category has a lower average AMI than the owner-occupied category; 64.6% of all renter-occupied households in the CHAS data fall into the 80% or lower AMI categories (moderate, low, or extremely low income) and only 23.1% are in the Greater than 100% AMI category. The largest single cohort of renters is Other Households (non-elderly non-family) in the >50-80% AMI category, and the most prevalent group across income levels is Other Households followed by Small Family Households.

The tables below discuss the incidence of selected housing problems.



Table II-18 – Housing Problems (Households with one of the listed needs)

	Owner-Occupied					
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI	Total
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
Severely Overcrowded - >1.51 people per room (and complete kitchen & plumbing)	0	0	0	0	0	0
Overcrowded - 1.01-1.5 people per room (no above problems)	35	0	0	0	0	35
Housing cost burden greater than 50% of income (no above problems)	120	75	85	0	10	290
Housing cost burden greater than 30% of income (no above problems)	60	85	135	50	30	355
Housing cost burden not computed (Zero/negative income, no above problems)	25	0	0	0	0	25
	Renter-Occupied					
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
Severely Overcrowded - >1.51 people per room (and complete kitchen & plumbing)	0	0	4	0	25	30
Overcrowded - 1.01-1.5 people per room (no above problems)	0	20	40	0	0	60
Housing cost burden greater than 50% of income (no above problems)	725	210	10	0	0	950
Housing cost burden greater than 30% of income (no above problems)	85	465	455	0	0	1,005
Housing cost burden not computed (Zero/negative income, no above problems)	145	0	0	0	0	145

Data Source: 2017-2021 HUD CHAS data table 3



**Table II-19 – Housing Problems: Lacks kitchen or complete plumbing,
>1 to 1.5 persons per room, or cost burden >30% to 50% of AMI**

	Owner-Occupied					
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI	Total
Has one of the four housing problems	215	155	220	50	40	680
Has none of the four housing problems OR cost burden not computed, none of the other three problems	55	205	645	440	2,120	3,460
	Renter-Occupied					
Has one of the four housing problems	815	695	515	0	25	2,045
Has none of the four housing problems OR cost burden not computed, none of the other three problems	250	315	995	680	1,225	3,495

Data source: 2017-2021 HUD CHAS data table 1



Table II-20 – Housing Cost Burden (>30% to 50% of Household Income)

	Owner-Occupied					Total
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI	
Small Family Households (2 persons, neither aged 62 or older OR 3-4 persons total)	4	0	60	0	10	74
Large Family Households (5 or more persons)	0	0	0	15	0	15
Elderly Family Households (2 persons, at least one aged 62 or older)	10	25	15	10	10	70
Elderly Non-Family Households	25	45	55	0	10	135
Other Households (non-elderly non-family)	15	15	0	25	0	55
	Renter-Occupied					
Small Family Households (2 persons, neither aged 62 or older OR 3-4 persons total)	60	210	60	0	0	330
Large Family Households (5 or more persons)	0	20	40	0	0	60
Elderly Family Households (2 persons, at least one aged 62 or older)	0	20	15	0	0	35
Elderly Non-Family Households	0	160	80	0	0	240
Other Households (non-elderly non-family)	25	55	300	0	0	380

Data Source: 2017-2021 HUD CHAS data table 1



Table II-21 – Severe Housing Cost Burden (>50% of Household Income)

	Owner-Occupied					Total
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI	
Small Family Households (2 persons, neither aged 62 or older OR 3-4 persons total)	35	30	10	0	0	75
Large Family Households (5 or more persons)	15	0	50	0	0	65
Elderly Family Households (2 persons, at least one aged 62 or older)	0	30	0	0	0	30
Elderly Non-Family Households	55	15	4	0	10	84
Other Households (non-elderly non-family)	10	0	15	0	0	25
	Renter-Occupied					
Small Family Households (2 persons, neither aged 62 or older OR 3-4 persons total)	70	110	0	0	0	180
Large Family Households (5 or more persons)	80	0	0	0	0	80
Elderly Family Households (2 persons, at least one aged 62 or older)	10	0	0	0	0	10
Elderly Non-Family Households	350	55	10	0	0	415
Other Households (non-elderly non-family)	210	40	0	0	0	250

Data Source: 2017-2021 HUD CHAS data table 1



Table II-22 – Overcrowding (>1 to 1.5 persons per room)

	Owner-Occupied					
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI	Total
One family with no subfamilies	35	0	0	0	0	35
One family with at least one subfamily OR more than one family	0	0	0	0	0	0
Non-family	0	0	0	0	0	0
	Renter-Occupied					
One family with no subfamilies	0	0	40	0	0	40
One family with at least one subfamily OR more than one family	0	20	0	0	0	20
Non-family	0	0	0	0	0	0

Data Source: 2017-2021 HUD CHAS data table 10



Table II-23 – Severe Overcrowding (>1.5 persons per room)

	Owner-Occupied					
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100% AMI	Total
Small Family Households (2 persons, neither aged 62 or older OR 3-4 persons total)	0	0	0	0	0	0
Large Family Households (5 or more persons)	0	0	0	0	0	0
Elderly Family Households (2 persons, at least one aged 62 or older)	0	0	0	0	0	0
	Renter-Occupied					
Small Family Households (2 persons, neither aged 62 or older OR 3-4 persons total)	0	0	4	0	25	30
Large Family Households (5 or more persons)	0	0	0	0	0	0
Elderly Family Households (2 persons, at least one aged 62 or older)	0	0	0	0	0	0

Data Source: 2017-2021 HUD CHAS data table 10



H. Cost Burden:

The largest housing problem in the Borough of Chambersburg is housing affordability. According to the 2017-2021 ACS data, an estimated 41.3% of all renter-occupied households are cost burdened by 30% or more, and an estimated 16.6% of all owner households are cost burdened by 30% or more. Approximately 24.3% of owner-occupied households with a mortgage are cost burdened by 30% or more, compared to only 6.2% of owner-occupied households without a mortgage.

In consultations, interviews and surveys, the lack of affordable, accessible housing for the elderly, disabled, and immigrant families is an unmet housing need and problem. Various social service, housing, homeless, and economic development agencies identified the impact of the age of the housing stock in the Borough. Most single-family residential structures are two stories in height due to the era in which they were constructed and therefore are not accessible to the elderly and people with disabilities.

Older properties are less expensive to buy, but there is limited financial assistance available for low- and moderate-income families to buy them because the after-rehabilitation value often does not exceed or even match the cost of rehabilitation. Many older homes are being sold for cash or through foreclosure to people who will “flip” them for sale; others are sold to corporations who either flip the houses or take them off the market altogether to artificially raise real estate prices. As a result, low-income people have an increasingly hard time affording to buy a home. The Borough’s Housing Rehabilitation Program for homeowners is a priority and needs more funding. Some stakeholders have expressed a need for a First Time Homebuyer Rehabilitation Program in the Borough to help potential homeowners with the cost of renovating older, more affordable homes.

Another need for rehabilitation is to help owners of rental housing in second and third floor walk-ups in the Business District. The quality of living for renters in these units is less than ideal because rehabilitation and maintenance are not being kept up, and some of these units have been left vacant despite the need for housing. In addition, many of these rentals are not accessible for the elderly and disabled because there are no elevators.



The table below discusses the cost burden faced by different racial and ethnic groups in the Borough of Chambersburg.

Table II-24 – Housing Cost Burden

Race or Ethnicity	0-30%	>30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	6,875	1,400	1,235	175
White	5,185	895	825	60
Black / African American	420	220	165	30
Asian	80	0	90	10
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	910	245	155	75
Other race	280	40	0	0

Data Source: 2017-2021 HUD CHAS data table 9

In terms of race or ethnicity versus cost burden, White and Asian householders as a whole are less cost burdened by 30-50% of household income than Black and Hispanic householders. Only 63.9% of the total households within the 30% to 50% cost burden category were White, though White householders make up 72.1% of total Chambersburg households. No households within the category were Asian, though they comprise 1.8% of all Borough households. These two groups are significantly less likely to face cost burdens.

In contrast, 15.7% of the total households in the 30-50% cost burden category were Black/African American, but Black householders comprise only 8.6% of all Borough households. 17.5% of households in the category were Hispanic, though they comprise 14.3% of all Borough households. These groups are significantly more likely to face cost burdens.

White and Hispanic householders are less likely to face a severe cost burden (>50% of household income) than Black or Asian householders. 66.8% of the total households within the >50% cost burden category were White, though White households make up 72.1% of total Chambersburg households. 12.6% of households within the >50% category were Hispanic, though they make up 14.3% of all Borough households.



In contrast, 13.4% of the total households in the 30-50% cost burden category were Black/African American, but Black householders comprise only 8.6% of all Borough households. 7.3% of the households in the >50% category were Asian, though they comprise only 1.8% of all Borough households. This suggests a disparate amount of severe cost burden.

“Other race” households comprised 2.9% of the 30-50% category, 0% of the >50% category, and 3.3% of Borough households, so there is not a significant disparity. There were no American Indian/Alaska Native or Pacific Islander households reported in this CHAS dataset.



I. Housing Problems:

During the planning process for the preparation of the Borough of Chambersburg’s Five-Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by housing problems in the Borough. A group is considered disproportionately affected if the number of households in that group with a housing problem is ten percent (10%) above the overall percentage of households in that income bracket. The four housing problems are: Lacks complete kitchen facilities, Lacks complete plumbing facilities; More than 1 person per room; and Cost Burden over 30%.

Data detailing information by racial group and Hispanic origin has been compiled from the 2017-2021 CHAS data and the 2017-2021 American Community Survey Five Year Estimates. The racial composition of the Borough’s households according to the 2017-2021 ACS was: 62.3% White; 10.2% African American/Black; 1.3% Asian; and 22.4% Hispanic or Latino.

The following tables illustrate disproportionate needs of ethnic and racial groups within the Borough of Chambersburg.

Table II-25 – 0-30% of Area Median Income

	One or more of four housing problems	Has none of the four housing problems OR cost burden not computed, none of the other three problems
Jurisdiction as a whole	1,030	305
White	670	195
Black / African American	120	30
Asian	90	10
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	140	75

Data Source: 2017-2021 HUD CHAS data table 1

Of the 1,335 households in the 0-30% AMI range, 77.1% have one or more of the four housing problems. Asian households are disproportionately affected, with 90% having at least one housing problem.



Table II-26 – 30-50% of Area Median Income

	One or more of four housing problems	Has none of the four housing problems OR cost burden not computed, none of the other three problems
Jurisdiction as a whole	850	520
White	435	400
Black / African American	160	0
Asian	0	0
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	255	105

Data Source: 2017-2021 HUD CHAS data table 1

Of the 1,370 households in the 30-50% AMI range, 62.0% have one or more of the four housing problems. Black/African American households are disproportionately affected, with 100% having at least one housing problem.

Table II-27 – 50-80% of Area Median Income

	One or more of four housing problems	Has none of the four housing problems OR cost burden not computed, none of the other three problems
Jurisdiction as a whole	735	1,640
White	530	890
Black / African American	125	200
Asian	0	0
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	50	325

Data Source: 2017-2021 HUD CHAS data table 1

Of the 2,375 households in the 50-80% AMI range, 30.9% have one or more of the four housing problems. There are no disproportionately affected groups in this income bracket.



Table II-28 – 80-100% of Area Median Income

	One or more of four housing problems	Has none of the four housing problems OR cost burden not computed, none of the other three problems
Jurisdiction as a whole	50	1,120
White	50	970
Black / African American	0	75
Asian	0	0
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	0	60

Data Source: 2017-2021 HUD CHAS data table 1

Of the 1,170 households in the 80-100% AMI range, 4.3% have one or more of the four housing problems. There are no disproportionately affected groups in this income bracket.

Table II-29 – Greater than 100% of Area Median Income

	One or more of four housing problems	Has none of the four housing problems OR cost burden not computed, none of the other three problems
Jurisdiction as a whole	65	3,375
White	40	2,795
Black / African American	25	100
Asian	0	80
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	0	380

Data Source: 2017-2021 HUD CHAS data table 1

Of the 3,440 households in the Greater than 100% AMI range, 1.9% have one or more of the four housing problems. Black/African American households are disproportionately affected, with 20.0% having at least one housing problem.



There is considerable potential error in these calculations due to the small percentage of non-White households in Chambersburg, but it appears that Black/African American households are disproportionately burdened at low- and high-income levels, and that Asian households are disproportionately affected at extremely low-income levels.



J. Severe Housing Problems:

During the planning process for the preparation of the Borough of Chambersburg's Five-Year Consolidated Plan, an evaluation and comparison was made to determine if any racial or ethnic group is disproportionately affected by severe housing problems in the Borough. A group is considered disproportionately affected if the number of households in that group with a housing problem is ten percent (10%) above the overall percentage of households in that income bracket.

The four severe housing problems are: Lacks complete kitchen facilities; Lacks complete plumbing facilities; More than 1.5 persons per room; and Cost Burden over 50%. Severe housing problems are distinguished from housing problems by a threshold of more than 1.5 persons per room as opposed to more than 1 persons per room for overcrowding, as well as a cost burden threshold of over 50% of income as opposed to over 30% of income.

Data detailing information by racial group and Hispanic origin has been compiled from the 2017-2021 CHAS data and the 2017-2021 American Community Survey Five Year Estimates. The racial composition of the Borough's households according to the 2017-2021 ACS was: 62.3% White; 10.2% African American/Black; 1.3% Asian; and 22.4% Hispanic or Latino.

The following tables illustrate disproportionate needs of ethnic and racial groups within the Borough of Chambersburg.



Table II-30 – 0-30% of Area Median Income

	One or more of four severe housing problems	Has none of the four severe housing problems OR cost burden not computed, none of the other three problems
Jurisdiction as a whole	880	450
White	620	245
Black / African American	95	55
Asian	90	10
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	75	135

Data Source: 2017-2021 HUD CHAS data table 1

Of the 1,330 households in the 0-30% AMI range, 66.2% have one or more of the four severe housing problems. Asian households are disproportionately affected, with 90% having at least one severe problem.

Table II-31 – 30-50% of Area Median Income

	One or more of four severe housing problems	Has none of the four severe housing problems OR cost burden not computed, none of the other three problems
Jurisdiction as a whole	305	1,065
White	170	665
Black / African American	20	140
Asian	0	0
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	115	245

Data Source: 2017-2021 HUD CHAS data table 1

Of the 1,370 households in the 0-30% AMI range, 22.3% have one or more of the four severe housing problems. There are no disproportionately affected groups in this income bracket.



Table II-32 – 50-80% of Area Median Income

	One or more of four severe housing problems	Has none of the four severe housing problems OR cost burden not computed, none of the other three problems
Jurisdiction as a whole	145	2,230
White	25	1,390
Black / African American	70	255
Asian	0	0
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	50	325

Data Source: 2017-2021 HUD CHAS data table 1

Of the 2,375 households in the 50-80% AMI range, 6.1% have one or more of the four severe housing problems. Black/African American households are disproportionately affected, with 21.5% having at least one severe housing problem.

Table II-33 – 80-100% of Area Median Income

	One or more of four severe housing problems	Has none of the four severe housing problems OR cost burden not computed, none of the other three problems
Jurisdiction as a whole	0	1,165
White	0	1,015
Black / African American	0	75
Asian	0	0
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	0	60

Data Source: 2017-2021 HUD CHAS data table 1

Of the 2,375 households in the 80-100% AMI range, none have one or more of the four severe housing problems.



Table II-34 – Greater than 100% of Area Median Income

	One or more of four severe housing problems	Has none of the four severe housing problems OR cost burden not computed, none of the other three problems
Jurisdiction as a whole	35	3,405
White	10	2,825
Black / African American	25	100
Asian	0	80
American Indian, Alaska Native	0	0
Pacific Islander	0	0
Hispanic	0	380

Data Source: 2017-2021 HUD CHAS data table 1

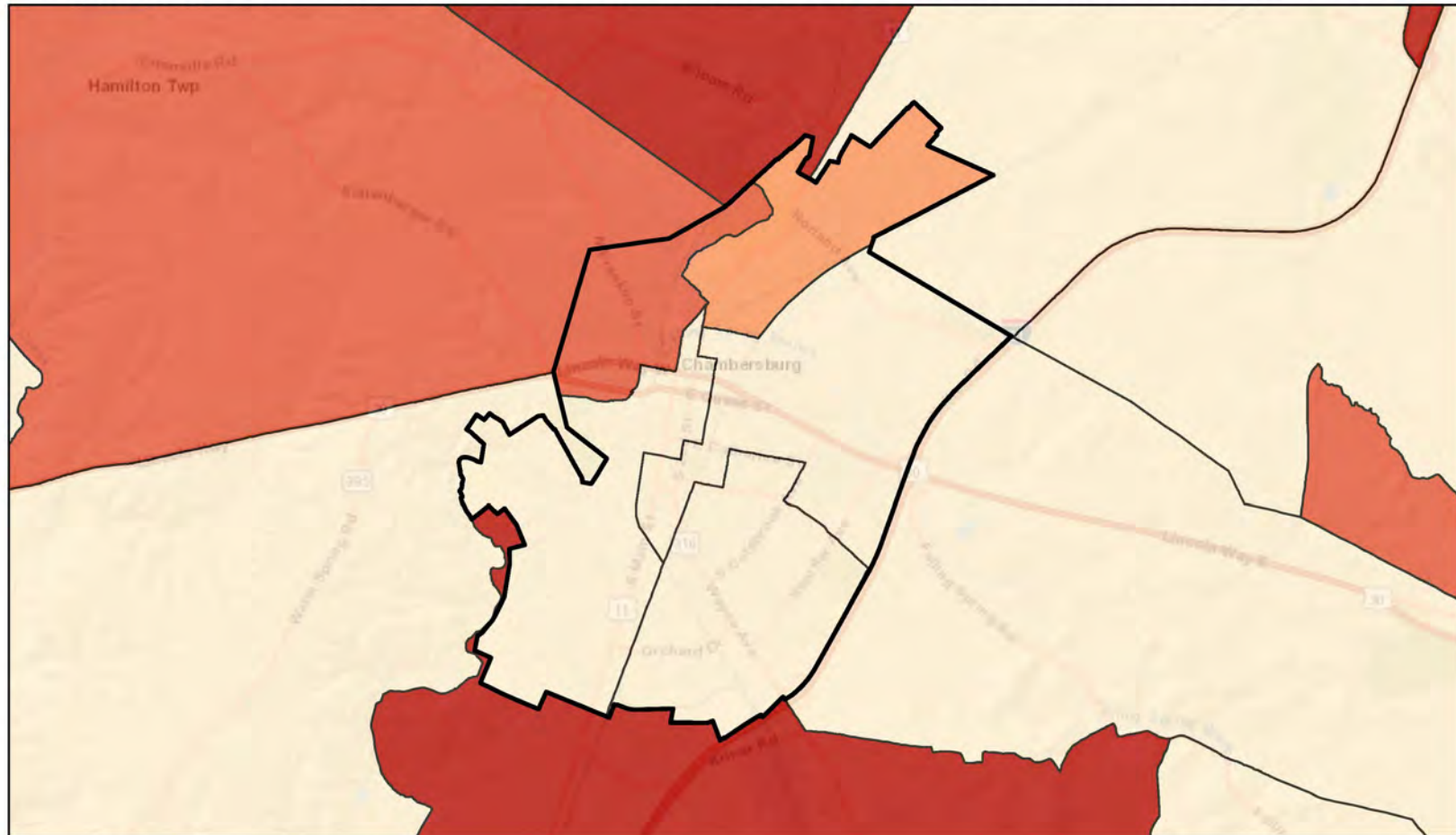
Of the 3,440 households in the Greater than 100% AMI range, 1.0% have one or more of the four severe housing problems. Black/African American households are disproportionately affected, with 20.0% at least one of the severe housing problems.

There are proportionally few non-White households in Chambersburg which introduces error into these estimates. However, it appears that extremely low-income Asian households, low-income Black/African American households, and high-income Black/African American households are disproportionately affected.

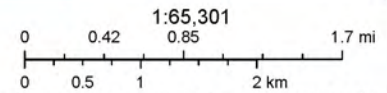
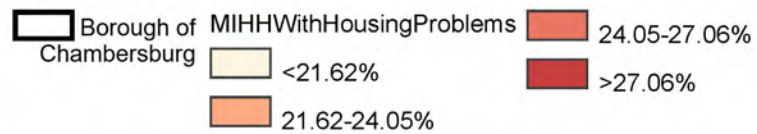
The following maps show the concentrations of Moderate-Income, Low-Income, and Extremely Low-Income Households with one or more of 4 severe housing problems. Concentration is defined as any Census Tract that has above average substandard housing percentage as compared to the Borough as a whole. According to these maps, Census Tracts 110 and 112 have the highest concentrations of severe housing problems for Moderate-Income Households. Low-Income and Extremely Low-Income Households present the same concentrations of problems in Census Tract 112 in the Borough.



Borough of Chambersburg - % Moderate Income Households with Severe Housing Problems



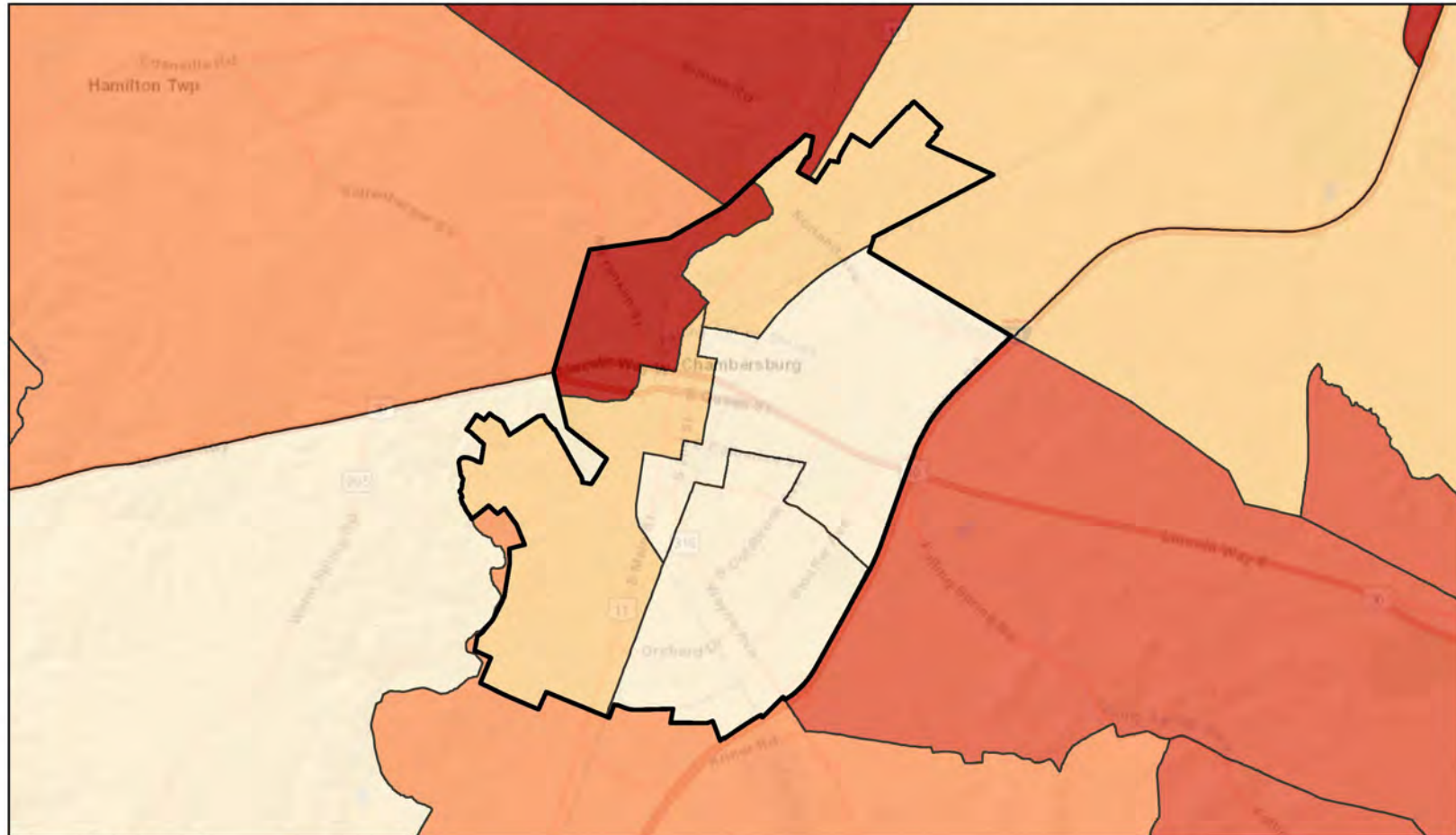
August 27, 2025



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



Borough of Chambersburg - % Low Income Households with Severe Housing Problems



August 27, 2025

Borough of Chambersburg

LIHHWithHousingProblems

<33.90%

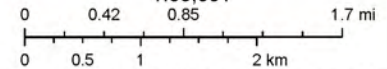
33.90-39.24%

39.24-42.31%

42.31-47.76%

>47.76%

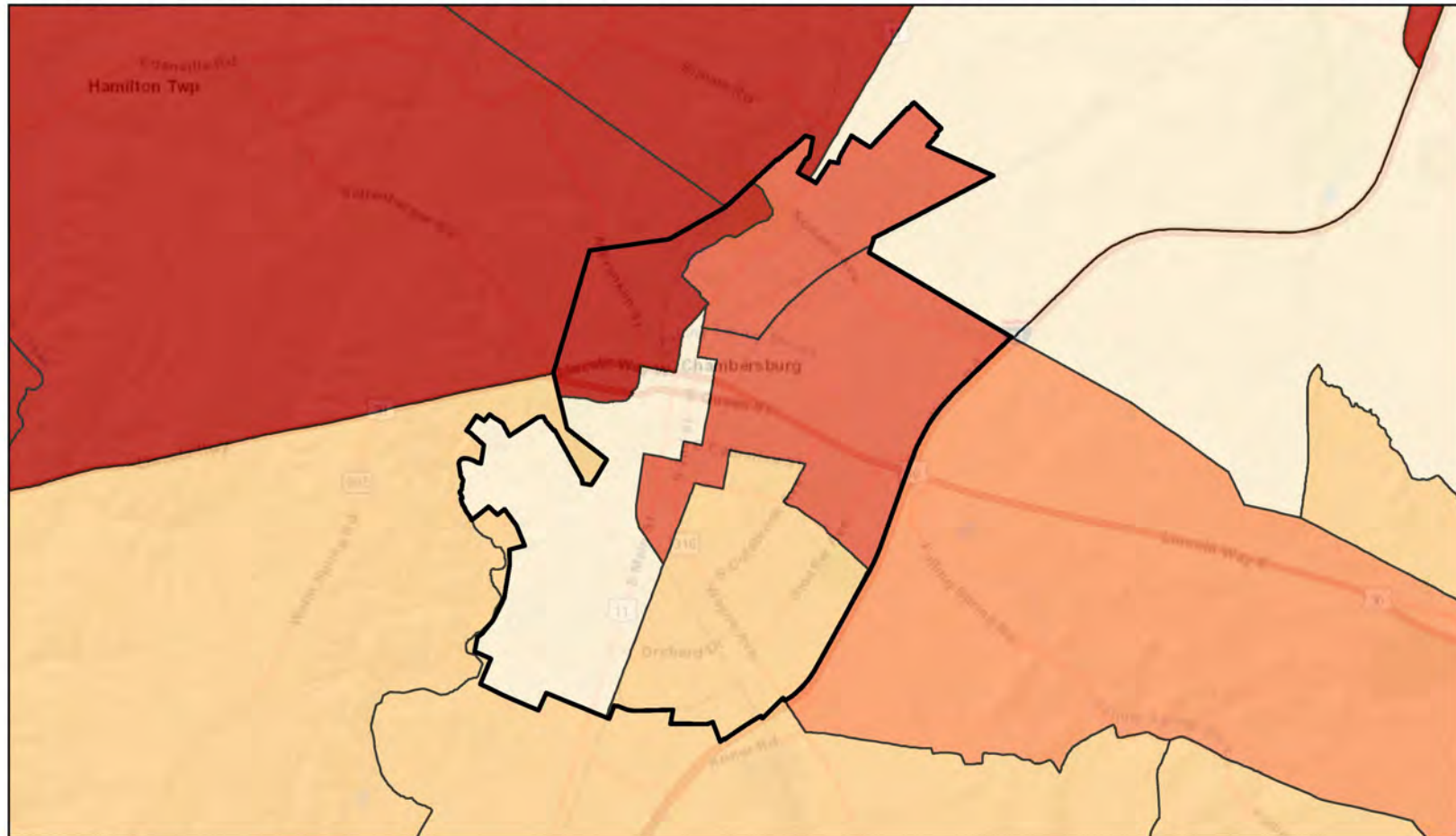
1:65,301



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



Borough of Chambersburg - % Extremely Low Income Households with Severe Housing Problems



August 27, 2025

Borough of Chambersburg

ELIHHWithHousingProblems

<40.54%

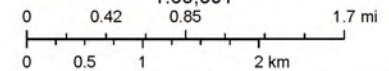
40.54-65%

65-69.70%

69.70-80%

>80%

1:65,301



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



K. Disabled Households:

Based on the 2018-2022 ACS data, a breakdown of the types of disability of the Borough’s total civilian non-institutionalized population is as follows:

- Hearing difficulty: 3.2%
- Vision difficulty: 2.9%
- Cognitive difficulty = 5.9%
- Ambulatory difficulty = 7.9%
- Self-care difficulty = 2.6%
- Independent living difficulty = 5.2%

The following table includes the 2013-2017 and 2018-2022 ACS estimates for the number of people with disabilities in Chambersburg. As of 2022, the total population of disabled persons in Chambersburg is estimated to be 4,395 persons, 20.4% of the total population. This is almost 1,300 more people with a disability (over 5% more) than in the 2013-2017 estimates. The two most common disabilities are ambulatory and cognitive difficulties.

Table II-35 – Disability Status for Chambersburg, PA

Disability Status	2013-2017 ACS			2018-2022 ACS		
	Total	With a disability	Disability percent	Total	With a disability	Disability percent
Total civilian non-institutionalized population	20,232	2,998	14.8%	21,495	4,395	20.4%
SEX						
Male	9,727	1,387	14.3%	10,365	2,049	19.8%
Female	10,505	1,611	15.3%	11,130	2,346	21.1%
RACE AND HISPANIC OR LATINO ORIGIN						
White alone	16,630	2,448	14.7%	15,894	3,254	20.5%
Black or African American alone	2,161	332	15.4%	2,073	499	24.1%
American Indian and Alaska Native alone	88	40	45.5%	389	0	0.0%



Asian alone	305	20	6.6%	254	61	24.0%
Native Hawaiian and Other Pacific Islander alone	20	0	0.0%	0	0	-
Some other race alone	430	93	21.6%	1,215	53	4.4%
Two or more races	598	65	10.9%	1,670	528	31.6%
White alone, not Hispanic or Latino	13,751	2,216	16.1%	14,194	3,027	21.3%
Hispanic or Latino (of any race)	3,619	356	9.8%	4,299	433	10.1%
AGE						
Under 5 years	1,553	0	0.0%	1,097	0	0.0%
5 to 17 years	3,373	229	6.8%	3,265	361	11.1%
18 to 34 years	5,269	272	5.2%	5,233	489	9.3%
35 to 64 years	6,634	1,373	20.7%	7,989	1,699	21.3%
65 to 74 years	1,719	358	20.8%	2,038	980	48.1%
75 years and over	1,684	766	45.5%	1,873	866	46.2%
DISABILITY TYPE BY DETAILED AGE						
Hearing difficulty	-	675	3.3%	-	888	4.1%
Under 5 years	1,553	0	0.0%	1,097	0	0.0%
5 to 17 years	3,373	55	1.6%	3,265	92	2.8%
18 to 34 years	5,269	12	0.2%	5,233	0	0.0%
35 to 64 years	6,634	241	3.6%	7,989	284	3.6%
65 to 74 years	1,719	120	7.0%	2,038	226	11.1%
75 years and over	1,684	247	14.7%	1,873	286	15.3%
Vision difficulty	-	590	2.9%	-	858	4.0%
Under 5 years	1,553	0	0.0%	1,097	0	0.0%
5 to 17 years	3,373	30	0.9%	3,265	79	2.4%
18 to 34 years	5,269	10	0.2%	5,233	58	1.1%
35 to 64 years	6,634	362	5.5%	7,989	358	4.5%
65 to 74 years	1,719	114	6.6%	2,038	240	11.8%
75 years and over	1,684	74	4.4%	1,873	123	6.6%
Cognitive difficulty	-	1,223	6.5%	-	1,630	8.0%



Under 18 years	3,373	145	4.3%	3,265	318	9.7%
18 to 34 years	5,269	182	3.5%	5,233	271	5.2%
35 to 64 years	6,634	632	9.5%	7,989	633	7.9%
65 to 74 years	1,719	34	2.0%	2,038	152	7.5%
75 years and over	1,684	230	13.7%	1,873	256	13.7%
Ambulatory difficulty	-	1,478	7.9%	-	2,281	11.2%
Under 18 years	3,373	12	0.4%	3,265	63	1.9%
18 to 34 years	5,269	9	0.2%	5,233	112	2.1%
35 to 64 years	6,634	796	12.0%	7,989	927	11.6%
65 to 74 years	1,719	183	10.6%	2,038	636	31.2%
75 years and over	1,684	478	28.4%	1,873	543	29.0%
Self-care difficulty	-	498	2.7%	-	671	3.3%
Under 18 years	3,373	7	0.2%	3,265	74	2.3%
18 to 34 years	5,269	8	0.2%	5,233	62	1.2%
35 to 64 years	6,634	246	3.7%	7,989	214	2.7%
65 to 74 years	1,719	72	4.2%	2,038	174	8.5%
75 years and over	1,684	165	9.8%	1,873	147	7.8%
Independent living difficulty	-	1,036	6.8%	-	1,320	7.7%
18 to 34 years	5,269	84	1.6%	5,233	242	4.6%
35 to 64 years	6,634	513	7.7%	7,989	505	6.3%
65 to 74 years	1,719	97	5.6%	2,038	300	14.7%
75 years and over	1,684	342	20.3%	1,873	273	14.6%

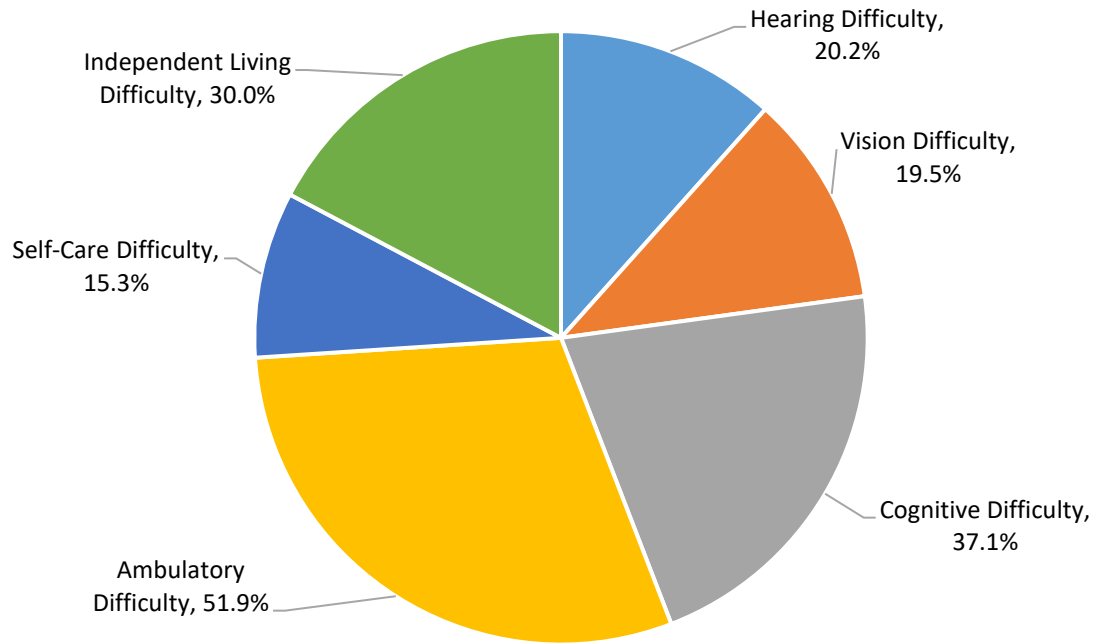
Source: 2013-2017 and 2018-2022 American Community Survey table S1810

Of the population aged 65 years and older, 47.2% have a disability, largely ambulatory difficulties (30.1%) and independent living difficulties (14.7%). The overall data shows slightly fewer males have a disability than females, with 19.8% versus 21.1% of the respective populations having disabilities.

89.7% of disabled persons ages 18 to 64 years old in the labor force are employed, whereas 95.2% of non-disabled persons in the labor force are employed. However, only 35.1% of disabled persons aged 18 to 64 years are in the labor force, as opposed to 85.5% of non-disabled persons.



**Chart II-16 – Type of Disability for Population 5 Years and Over
in the Borough of Chambersburg**



Source: 2018-2022 American Community Survey table S1810

The Franklin County Housing Authority recognizes the need for accessible and visitable housing units in the Borough. FCHA has two (2) communities that are currently designated as Housing for Elderly and Disabled Families, which are Village Green in Waynesboro with 59 units and Meadow Creek 1 in Chambersburg with 99 units. At this time, the FCHA does not plan to designate any additional public housing units in the housing authority inventory for occupancy only by elderly families or families with disabilities. The FCHA has been working to make reasonable accommodations to its public housing units to satisfy the Section 504 requirements for persons with physical disabilities such as mobility, visual, and hearing impairments.



III. Review/Update to Original Plan

The Borough of Chambersburg's current Analysis of Impediments to Fair Housing Choice was dated, accepted, and approved on August 24, 2020. Borough staff reviews the progress in addressing the goals of the AI twice a year during the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER). The Analysis of Impediments to Fair Housing Choice identified the following impediments, as well as created goals and strategies to address each impediment.

A. Summary of Impediments:

IMPEDIMENT 1: FAIR HOUSING EDUCATION AND OUTREACH

There is a continuing need to educate residents about their rights under the Fair Housing Act, the Americans with Disabilities Act, and the Rehabilitation Act, especially low- and moderate-income persons, minorities, the disabled and the elderly population in the community.

Goal: Increase the knowledge and awareness of individual's rights and the responsibilities of landlords in regard to fair housing, related laws, and requirements to affirmatively further fair housing in Chambersburg.

Strategies: In order to achieve this goal, the following strategies should be undertaken:

- **1-A** – Promote fair housing awareness through the media, seminars, and training to educate and inform residents and landlords of their rights and responsibilities under the Fair Housing Act, and other Federal and State Housing Laws.
- **1-B** – Make available literature and informational material to explain the Fair Housing Act and distribute to individuals, groups and organizations to increase awareness of housing laws and regulations.
- **1-C** – Work with the local Board of Realtors to provide information on fair housing choices and ways to promote fair housing for persons who wish to rent or purchase housing in the community.



- **1-D** – Continue to affirmatively further fair housing in the enforcement of municipal policies, actions, and decisions by local elected officials, appointed officials, and borough employees.
- **1-E** – Promote “English as a Second Language (ESL)” to minorities and persons with limited English who need assistance in dealing with landlords, financial institutions, and realtors.

During FY 2023, FY 2022, FY 2021 and FY 2020 the Borough of Chambersburg did not use its CDBG funds for housing projects, but rather prioritized infrastructure improvements including street reconstruction and accessibility improvements. The Borough continued to engage in code enforcement and remained an active participant in the Franklin County Housing Task Force.

The Borough of Chambersburg did not hold fair housing events between FY 2020 and FY 2023 because of Covid-19. The Borough promoted Fair Housing by having the Mayor proclaim April of each year as “Fair Housing Month”.

The Borough of Chambersburg’s Human Relations Commission (HRC) was tasked with reviewing discrimination in the Borough that included employment, public accommodation, housing and commercial property. The assignment included establishing procedures for filing complaints with the Borough HRC and providing a mediation process for filed complaints.

The Borough continued to monitor and review public policies for discriminatory practices as seen by the task force established to review policies.

In FY 2021 the Borough sent a mailer to all Landlords who own property in the Borough with information on Fair Housing and service animals.



IMPEDIMENT 2: HOUSING AFFORDABILITY

The median cost to purchase a single-family home in Chambersburg, that is decent, safe, sound, sanitary, accessible and affordable, is \$157,300, and the monthly rental cost for a two-bedroom apartment is \$869, which limits the choice of housing for lower income households.

Goal: Promote the development of additional housing units, that would be affordable to lower income households, through new construction, in-fill housing, and rehabilitation of existing houses, and the conversion of vacant structures to housing.

Strategies: In order to achieve this goal, the following strategies should be undertaken:

- **2-A** – Continue to support and encourage plans from both private and non-profit developers to develop and construct mixed income housing with affordable housing for lower income households.
- **2-B** – Continue to support and promote homeownership opportunities for lower income households through down payment and closing cost assistance, and housing counseling programs.
- **2-C** – Continue to enforce local codes and ordinances to ensure the maintenance and upkeep of existing affordable homes and apartments in the Borough.
- **2-D** – Continue to support homebuyer education and training programs to improve homebuyer awareness and increase housing choice for lower income households outside areas of low-income concentration.

During FY 2023, FY 2022, FY 2021 and FY 2020 the Borough of Chambersburg did not use its CDBG funds for housing projects, but rather prioritized infrastructure improvements including street reconstruction and accessibility improvements. The Borough continued to engage in code enforcement and remained an active participant in the Franklin County Housing Task Force.

The Borough did not fund any housing affordability projects/activities during this CAPER period.



IMPEDIMENT 3: HOUSING ACCESSIBILITY

Over 15% of the Borough’s population has one or more disabilities and 16.6% of the Borough’s population is elderly, which has created a demand for accessible housing that is decent, safe, sound, sanitary, accessible and affordable to persons with disabilities and the elderly.

Goal: Increase the supply of accessible housing for the disabled and elderly that meets the needs of this portion of the Borough’s population.

Strategies: In order to achieve this goal, the following strategies should be undertaken:

- **3-A** – Increase the supply of accessible housing through the rehabilitation of the existing housing stock by removal of architectural barriers in the home so individuals may continue to live in place.
- **3-B** – Increase the supply of accessible and visitable housing units through new construction of multi-family developments and enforcement of the accessibility provisions of the Fair Housing Act.
- **3-C** – Promote the education and awareness on the part of landlords who are required to make “reasonable accommodations” for persons who are disabled, based on the Fair Housing Act.

During FY 2023, FY 2022, FY 2021 and FY 2020 the Borough of Chambersburg did not use its CDBG funds for housing projects, but rather prioritized infrastructure improvements including street reconstruction and accessibility improvements. The Borough continued to engage in code enforcement and remained an active participant in the Franklin County Housing Task Force.

During the FY 2023 CAPER period, the Borough of Chambersburg did not hold a fair housing event because of Covid-19. During this CAPER period, the Borough promoted Fair Housing by having the Mayor on April 1, 2024, proclaim April as “Fair Housing Month”.

The Borough did not fund any housing accessibility projects/activities during this CAPER period.



IV. Impediments to Fair Housing 2025 - 2029

In order to determine if any impediments to fair housing choice exist, interviews and meetings were conducted, surveys were distributed, census data was reviewed, and an analysis of the fair housing complaints in the Borough of Chambersburg were undertaken.

A. Fair Housing Complaints:

1. Borough of Chambersburg Housing Commission

In 1967, the Borough of Chambersburg adopted Ordinance Number 67-38 to address Fair Housing concerns. The Borough recognizes the right of residents to obtain housing without discrimination as follows:

The opportunity for an individual to obtain facilities of housing without discrimination because of race, color, religious creed, ancestry, use of guide dogs because of blindness of the user, age, sex or national origin is hereby recognized as and declared to be a civil right which shall be enforceable as set forth in this chapter.



It is suggested that the Borough consider broadening the definitions in § 142-1 “Recognition of right to obtain housing” to include the broader use of service animals beyond “seeing eye” guide dogs solely for those with vision impairments, as well as adopting broader protections of gender identity and sexual orientation.

The Borough of Chambersburg Housing Commission is responsible for administering fair housing law in the Borough. It has the power to investigate Fair Housing complaints, adopt regulations, appoint and employ fair housing attorneys, hold hearings and subpoena witnesses, create partnerships with other organizations invested in fair housing, and publish reports about fair housing in the Borough. It can also secure enforcement of Fair Housing orders through the Court of Common Pleas of Franklin County, including issuing injunctions restraining the sale, rental, or other disposition of housing units under investigation, and can issue fines of up to \$300 for any person who interferes with a fair housing investigation.



2. Pennsylvania Human Relations Commission



The Pennsylvania Human Relations Commission (PHRC) enforces state laws that prohibit discrimination, such as: the Pennsylvania Human Relations Act, which covers discrimination in employment, housing, commercial property, education and public accommodations; and the Pennsylvania Fair Educational Opportunities Act, which is specific to post-secondary education and secondary vocational and trade schools.

Pennsylvania law prohibits discrimination based on race; color; religious creed; ancestry; age (40 and over); sex; national origin; familial status (only in housing); handicap or disability and the use, handling or training of support or guide animals for disability. Retaliation for filing a complaint, opposing unlawful behavior or assisting investigations is also illegal.

PA Human Relations Commission
Harrisburg Regional Office
Riverfront Office Center, 5th Floor
1101-1125 South Front Street
Harrisburg, PA 17104-2515
(717) 787-9784 (Voice)
(717) 787-7279 (TTY)

PHRC investigates employment and housing discrimination complaints on behalf of the U.S. Equal Employment Opportunity Commission (EEOC) and the U.S. Department of Housing and Urban Development (HUD), respectively. These partnerships protect the rights of complainants under both state and federal law. The law also empowers the commission to educate the public in order to prevent discrimination and foster equal opportunity; and to address incidents of bias that may lead to tension between racial, ethnic and other groups.

PHRC has administrative, legal and investigative staff, overseen by an executive director in Harrisburg and regional directors in Harrisburg, Philadelphia, and Pittsburgh. Eleven commissioners, appointed by the governor and confirmed by the PA Senate, act as public liaisons, establish policies and resolve cases that are not settled voluntarily. The commission is independent and nonpartisan, with no more than six commissioners from one political party. The chairperson is appointed by the governor, and a vice-chairperson, secretary and assistant secretary are elected by commissioners each year.



The PHRC organizes the PA Inter-Agency Task Force on Community Activities and Relations, a group of state agencies unified in preventing and stopping civil tension and violence stemming from conflicts between ethnic or cultural groups. In addition, the PHRC offers hotlines to report bias and hate crimes, as well as an on-line way of filing a complaint regarding discrimination; the current law protects citizens in matters of employment, education, public accommodations, housing, and commercial property.

The commission holds monthly public meetings, inviting the public to address issues of discrimination or civil tension in their communities. In addition, if an individual feels that they have experienced illegal discrimination, that individual has the right to file a complaint with PHRC, and the PA Human Relations Commission will investigate the complaint.

The PHRC received a total of 161 housing complaints made during the 2022-2023 program year according to its Annual Report. These complaints accounted for 13.96% of the total number of cases docketed by the PHRC. The top three housing complaint bases were: Disability, Retaliation, and Race/Color.

In 2023, the PHRC's Fair Housing and Commercial Property Division undertook the following Fair Housing education activities:

- 61 training courses provided to over 2,000 participants;
- Hosted the Fair Housing Month event "Beyond the Headlines: Coming Together to Address Appraisal Bias";
- Produced the 2023 Housing Equity Conference: Putting the ACT in Fair Housing;
- Produced Season 4 of PHRC Speaks: Fair Housing in the 21st Century; and
- Published the State of Fair Housing in the Commonwealth of PA white paper.

3. Fair Housing Assistance Program (FHAP) Agencies -

The Fair Housing Assistance Program offers grants to state and local agencies that have sufficiently demonstrated to HUD that they support or enforce a fair housing law that is substantially equivalent to the Fair Housing Act. Thirty-five (35) states and the District of Columbia all have at least one state or local agency serving as a FHAP. These funded FHAP agencies carry out fair housing activities such as



enforcement and education in order to protect families and individuals who believe that they have been the victims of housing discrimination.

Pennsylvania has a total of two (2) FHAP agencies. The Pennsylvania Human Relations Commission serves as the statewide FHAP and serves the Borough of Chambersburg.

4. Fair Housing & Equal Opportunity (FHEO-HUD) -

The U.S. Department of Housing and Urban Development's (HUD) Office of Fair Housing & Equal Opportunity (FHEO) receives complaints regarding alleged violations of the Fair Housing Act. These complaints can be filed directly via HUD's Housing Discrimination hotline or lodged with state and local fair housing agencies through the Fair Housing Assistance Program (FHAP).



According to the Fair Housing Act, Fair Housing violations may be alleged on the following bases:

- Race
- Color
- National Origin
- Religion
- Sex
- Familial Status
- Disability
- Retaliation*

*It is illegal to retaliate against any person for making an allegation, testifying, assisting, or participating in any manner in a proceeding under HUD's allegation process at any time, even after the investigation has been completed. The Fair Housing Act also makes it illegal to retaliate against any person because that person reported a discriminatory practice to a housing provider or other authority.

From January 2014 to October 2024, twelve (12) fair housing complaints originated in the Borough of Chambersburg and twenty-five (25) in the entirety of Franklin County. However, with such a small sample size, the results may be misleading. In the Borough of Chambersburg, disability was the most common basis for complaints in the last ten years, with race being the second most common cause of complaint. County-wide, disability was the most common basis,



followed by retaliation. It is important to note that several complaints identified multiple bases.

The following table entitled “Basis for Housing Complaints” summarizes all the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between January 2014 and October 2024 in the Borough of Chambersburg.

**Table IV-1 – Basis for Housing Complaints,
Borough of Chambersburg & Franklin County, Pennsylvania**

Year Filed	Borough of Chambersburg		Franklin County	
	Count	% of Borough Complaints	Count	% of County Complaints
Race	3	25%	4	16%
Disability	6	50%	15	60%
Familial Status	1	8.3%	2	8%
National Origin	1	8.3%	3	12%
Retaliation	1	8.3%	4	16%
Sex	0	0%	1	4%
Color	0	0%	1	4%
Religion	0	0%	0	0%
No Cause Stated	1	8.3%	1	4%
Ten Year Total	12	--	25	--

Source: U.S. Department of HUD-FHEO, Philadelphia Regional Office

**Note: Each complaint may include multiple bases, so the counts do not add up to the total number of complaints.*

The following table illustrates how complaints were closed over the last ten years between January 2014 and October 2024. Of the twelve (12) complaints filed in the Borough of Chambersburg, eight (8) were closed after a “No Cause” determination, one (1) was closed through FHAP Judicial Dismissal, one (1) was closed due to a failure of the complainant to cooperate, and one (1) was withdrawn by the complainant after having been resolved. None (0) of the complaints had a successful conciliation/ settlement. One (1) complaint is Not Closed.



**Table IV-2 – Housing Complaint Closure,
Borough of Chambersburg & Franklin County, Pennsylvania**

Basis	Borough of Chambersburg, PA					
	No Cause Determination	Complainant Failed to Cooperate	Conciliation/ Settlement Successful	Withdrawn After Resolution	FHAP Judicial Dismissal	Not Closed
Race	3	--	--	--	--	--
Familial Status	--	1	--	--	--	--
Disability	4	--	--	1	1	--
National Origin	1	--	--	--	--	--
Retaliation	--	--	--	1	--	--
Color	--	--	--	--	--	--
Sex	--	--	--	--	--	--
Religion	--	--	--	--	--	--
No Cause Stated	--	--	--	--	--	1
Total	8	1	0	2	1	1
	Franklin County, PA					
Race	3	--	--	--	--	1
Familial Status	1	1	--	--	--	--
Disability	7	--	4	2	1	1
National Origin	2	--	1	--	--	--
Retaliation	2	--	--	1	--	1
Color	--	--	--	--	--	1
Sex	1	--	--	--	--	--
Religion	--	--	--	--	--	--
No Cause Stated	--	--	--	--	--	1
Total	16	1	5	3	1	5

Source: U.S. Department of HUD-FHEO, Philadelphia Regional Office

**Note: Each complaint may include multiple bases, so the counts do not add up to the total number of complaints.*



The following table illustrates the years the complaints were filed with HUD. The largest number of complaints filed with HUD was in 2021, with five complaints filed in Chambersburg and nine in Franklin County overall.

**Table IV-3 – Complaints by Year Filed with HUD,
Borough of Chambersburg & Franklin County, Pennsylvania**

Year Filed	Borough of Chambersburg		Franklin County	
	Count	% of Borough Complaints	Count	% of County Complaints
2014	0	0%	0	0%
2015	0	0%	2	8%
2016	0	0%	2	8%
2017	0	0%	0	0%
2018	0	0%	0	0%
2019	1	10%	1	4%
2020	2	20%	4	16%
2021	5	50%	9	36%
2022	1	10%	4	16%
2023	1	10%	3	12%
2024*	0	0%	0	0%
Ten Year Total	10	--	25	--

Source: U.S. Department of HUD-FHEO, Philadelphia Regional Office

**Note: Year to date as of October 25, 2024*

The following table titled “HUD-FHEO Complaints” summarizes all of the complaints filed with the HUD Office of Fair Housing & Equal Opportunity between January 1, 2014, and October 25, 2024, in Franklin County, PA, including those filed in the Borough of Chambersburg (highlighted in blue).



Table IV-4 – HUD-FHEO Complaints in Franklin County, PA, 2014-2024

HUD / FHAP	City	ZIP Code	Filing Date	Closure Date	Closure Reason	Bases	Issues
FHAP	Waynesboro	17268	6/4/2015	9/1/2015	No cause determination	Disability	Discriminatory refusal to rent; Discriminatory terms, conditions, privileges, or services and facilities
FHAP	Waynesboro	17268	6/7/2016	8/29/2016	Complaint withdrawn by complainant after resolution	Disability	Discrimination in terms/conditions/privileges relating to rental
FHAP	Marion	17235	9/9/2016	9/26/2016	Conciliation/ settlement successful	Disability	Discriminatory refusal to rent
FHAP	Chambersburg	17201	8/16/2019	7/1/2024	FHAP judicial dismissal	Disability	Otherwise deny or make housing unavailable; Failure to make reasonable accommodation
FHAP	Chambersburg	17201	1/15/2020	4/25/2022	Complaint withdrawn by complainant after resolution	Disability, Retaliation	Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
FHAP	Chambersburg	17201	4/20/2020	10/12/2021	Complainant failed to cooperate	Familial Status	Discriminatory refusal to rent
FHAP	Mercersburg	17236	9/15/2020	10/13/2021	No cause determination	Sex, Familial Status	Discriminatory refusal to rent; Discriminatory advertising, statements and notices
FHAP	Fayetteville	17222	11/17/2020			Disability, Retaliation	Otherwise deny or make housing unavailable; Failure to make reasonable accommodation



HUD / FHAP	City	ZIP Code	Filing Date	Closure Date	Closure Reason	Bases	Issues
FHAP	Chambersburg	17201	2/19/2021	3/3/2022	No cause determination	Disability	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
FHAP	Fayetteville	17222	3/3/2021	12/6/2021	No cause determination	Disability, Retaliation	Discriminatory refusal to rent; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
FHAP	Chambersburg	17202	5/18/2021	10/13/2021	No cause determination	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation
FHAP	Chambersburg	17202	5/25/2021	10/13/2021	No cause determination	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation
FHAP	Chambersburg	17201	6/29/2021	11/8/2021	No cause determination	Race	Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities
HUD	Chambersburg	17201	6/30/2021	1/4/2022	No cause determination	Race	Discrimination in terms/conditions/privileges relating to rental
FHAP	Green Castle	17225	7/16/2021	12/6/2021	Conciliation/ settlement successful	National Origin, Disability	Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
HUD	Waynesboro	17268	9/13/2021			Race, Color	Discrimination in the appraising of residential real property
HUD	Waynesboro	17268	12/16/2021	6/17/2022	Conciliation/ settlement successful	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Failure to permit reasonable



HUD / FHAP	City	ZIP Code	Filing Date	Closure Date	Closure Reason	Bases	Issues
							modification; Failure to make reasonable accommodation
FHAP	Chambersburg	17201	1/22/2022	4/18/2022	No cause determination	Race	Discriminatory refusal to rent
FHAP	Fayetteville	17222	4/15/2022	5/17/2023	No cause determination	National Origin	Discriminatory advertising, statements and notices; Discriminatory acts under Section 818 (coercion, Etc.)
FHAP	Chambersburg	17201	4/21/2022	9/8/2022	No cause determination	Disability	Discriminatory terms, conditions, privileges, or services and facilities
FHAP	Waynesboro	17268	5/6/2022	7/1/2023	No cause determination	Disability	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable; Use of discriminatory indicators; Failure to make reasonable accommodation
HUD	Chambersburg	17201	1/24/2023	2/9/2024	No cause determination	National Origin	Discriminatory terms, conditions, privileges, or services and facilities
HUD	Ft. Loudon	17224	10/6/2023	1/16/2024	Conciliation/ settlement successful	Disability	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
HUD	Chambersburg		12/29/2023				Discriminatory advertising, statements and notices; Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.)

Source: U.S. Department of HUD FHEO, Philadelphia Regional Office



The housing complaints filed in the Borough of Chambersburg were primarily based on disability (despite the small sample size), which, along with race, are consistently the most common causes of complaints across the nation.

Note: the percentages for each year do not equal 100% and the number of complaints each year do not equal the total complaints across all areas, as there are often multiple bases for a fair housing complaint.

National Trends

The U.S. Department of Housing and Urban Development (HUD) releases annual reports on the basis of fair housing complaints nationwide. The following table compiled by the National Fair Housing Association highlights the frequency of HUD and FHAP housing complaints from 2019 to 2023 by basis of discrimination as defined by the Fair Housing Act. The FY 2023 data is the most recent nationwide housing complaint data available.

Table IV-5 – Nationwide Fair Housing Complaints, FY 2019-2023

Basis	FY 2019		FY 2020		FY 2021		FY 2022		FY 2023	
	#	%	#	%	#	%	#	%	#	%
Race	4,757	16.5%	4,821	16.8%	5,922	19.0%	5,819	17.6%	5,820	17.0%
Disability	17,010	58.9%	15,664	54.6%	16,758	53.7%	17,580	53.3%	17,968	52.6%
Familial Status	2,228	7.7%	2,276	7.9%	2,261	7.2%	2,147	6.5%	2,139	6.3%
Sex	1,948	6.7%	2,094	7.3%	2,309	7.4%	2,490	7.5%	2,588	7.6%
National Origin	1,730	6.0%	1,636	5.7%	1,774	5.7%	1,635	5.0%	1,693	5.0%
Color	646	2.2%	811	2.8%	734	2.4%	609	1.8%	824	2.4%
Religion	328	1.1%	333	1.2%	382	1.2%	353	1.1%	337	1.0%
Other	3,117	10.7%	3,744	13.0%	4,276	13.7%	5,622	17.0%	5,794	17.0%
Total Filed Complaints	28,880		28,712		31,216		33,007		34,150	

Source: National Fair Housing Association 2020-2024 Fair Housing Trends Reports

Note: Complaints often allege more than one (1) basis of discrimination, and each individual basis is counted as a complaint.



5. Housing and Human Services Agencies -

The Borough of Chambersburg interviewed agencies offering housing and human services within the Borough in order to obtain their input and gain insight into potential impediments to fair housing. The following agencies participated in the information gathering through roundtable discussions, individual meetings, or through surveys:

- Borough of Chambersburg:
 - Land Use & Community Development Department
 - Recreation Department
 - Police Department
- Franklin County:
 - Franklin County Area Agency on Aging
 - Franklin County Community Connections Division (HUD Assisted Housing administrator)
- The ARC of Franklin and Fulton Counties
- Chambersburg Area Development Corporation
- Chambersburg Area School District
- Downtown Chambersburg, Inc.
- Franklin County Coyle Free Library
- Habitat for Humanity of Franklin County
- Healthy Franklin County
- Homeless Matters of Franklin County
- Keystone Health
- Luminest Community Development
- N.E.T. Work Ministries
- Occupational Services, Inc.
- PA CareerLink Franklin County office
- PathStone Corporation
- Rabbittransit
- Salvation Army
- South Central Community Action Partnership (SCCAP)
- Tuscarora Managed Care Alliance
- WellSpan Health
- Wilson College



Each of these agencies provided feedback on their perception of housing-related issues in the Borough of Chambersburg. Complete meeting notes can be found in the Appendix. Below is a list of key points from each of the meetings.

- Housing costs are high and getting higher, and some residents need to share small housing units to afford the cost.
- There isn't enough middle-class housing and that causes employers to lose potential employees.
- Many landlords refuse to accept Housing Choice Voucher payment.
- Unscrupulous landlords are known to take application fees and large deposits, then kick out tenants after a month or two.
- There is insufficient space in the homeless shelter due to demand.
- It's difficult to get homeless or at-risk persons rehoused in places that meet code.
- With the Emergency Rental Assistance Program (ERAP) ending, there will be a high unmet demand for rent and utility assistance.
- The 3rd and 4th Wards could use improved recreation facilities.
- The Housing Authority should consider installing CCTV cameras to help deter crime and apprehend those responsible.
- The Borough badly needs affordable weatherization and housing rehabilitation programs.
- The Borough should consider providing assistance with closing costs.
- Residents are often not financially literate, which makes it difficult for them to purchase housing.
- Fair Market Rents have increased significantly, making it difficult for many households to afford housing.
- There are not enough mental health counselors in Chambersburg.
- Schools in Chambersburg, particularly Stevens Elementary, face difficulties in engaging parents who are low-income and don't speak English well.
- Childcare is at a critical tipping point.
- Many businesses are not equipped to accommodate older adults or disabled persons.
- Seniors are having an increasingly hard time finding accessible, decent, safe, sound, sanitary, accessible and affordable housing in which to age-in-place.
- Many sidewalks are uneven or have cracks large enough to cause fall risks for those with mobility devices.



B. Public Sector:

Part of the Analysis of Impediments is to examine the public policies of the jurisdiction and the impact on fair housing choice. The local government controls land use and development through its comprehensive plan, zoning regulations, subdivision regulations, and other laws and ordinances passed by the local governing body. These regulations and ordinances govern the types of housing that may be constructed, the density of housing, and the various residential uses in a community. Local officials determine the community's commitment to housing goals and objectives. The local policies therefore determine whether fair housing is to be promoted or passively tolerated.

This section of the Analysis of Impediments evaluates the Borough's policies to determine if there is a commitment to affirmatively further fair housing.

1. CDBG Program -

The Borough of Chambersburg receives CDBG funds from HUD as an entitlement community under the program. The Borough has been allocated \$291,250 in FY 2025 CDBG funds.

In its FY 2025 - 2029 Five-Year Consolidated Plan, the Borough of Chambersburg identified six (6) priorities and associated goals to prioritize funding and address housing needs during this five-year period. The priorities are as follows:

- **Housing Priority - (HS)**
There is a need to increase the amount of affordable, decent, safe, and sanitary housing for homebuyers, owners, and renters.
- **Homeless Priority - (HO)**
There is a need for services and housing opportunities for homeless persons and persons or families at-risk of becoming homeless.
- **Other Special Needs Priority - (SN)**
There is a need to increase housing opportunities, services, and facilities for persons with special needs.



- **Community Development Priority - (CD)**
There is a need to upgrade and improve community facilities, infrastructure, and public services, in order to rejuvenate socially and economically distressed neighborhoods and to improve the quality of life for residents.
- **Economic Development Priority - (ED)**
There is a need to increase employment, workforce development, self-sufficiency, educational training, and empowerment for residents of the Borough.
- **Administration, Planning, and Management Priority - (AM)**
There is a need for planning, administration, management, and oversight of Federal, State, and local funded programs to address the housing, community development and economic development needs.

The goals related to these priorities are outlined in the following table:

Table IV-6 – FY 2025-2029 Five-Year Consolidated Plan Goals

1.	Goal Name	HS-1 Housing Rehabilitation
	Goal Description	Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the community by addressing code violations, emergency repairs, utility improvements, and accessibility for persons with disabilities.
2.	Goal Name	HS-2 Housing Construction
	Goal Description	Increase the supply of decent, safe and sanitary accessible housing that is affordable to owners and renters in the Borough by assisting with acquisition, development fees, infrastructure improvements, construction, rehabilitation of vacant units, and redevelopment of vacant property.
3.	Goal Name	HS-3 Homeownership
	Goal Description	Continue to assist low- and moderate-income homebuyers to purchase homes through down payment / closing cost assistance, and associated housing counseling.



4.	Goal Name	HS-4 Rent and Utility Assistance
	Goal Description	Provide funds for utility payments, deposits, and rental fees for low-income households who are faced with the threat of eviction and who may be at risk of becoming homeless.
5.	Goal Name	HO-1 Housing Opportunities
	Goal Description	Increase the housing opportunities and living conditions of persons and families who are homeless or who are at risk of homelessness.
6.	Goal Name	HO-2 Support and Management Services
	Goal Description	Promote and assist supportive and management services for public and non-profit agencies and organizations which assist persons who are homeless or who are at risk of homelessness.
7.	Goal Name	HO-3 Homeless Prevention
	Goal Description	Promote and assist in anti-eviction and unfair housing practices which may contribute to homelessness.
8.	Goal Name	HO-4 Permanent Supportive Housing
	Goal Description	Promote and assist in the development of new permanent supportive housing opportunities for persons and families who are experiencing homelessness and who are exiting out of shelters and transitional housing programs.
9.	Goal Name	HO-5 Shelter Housing
	Goal Description	Support and assist in the development of shelters and supportive training and educational programs for sheltered residents.
10.	Goal Name	SN-1 Housing
	Goal Description	Increase the number of decent, safe, sound, sanitary, accessible and affordable units that is available and accessible to all sectors of special needs populations.
11.	Goal Name	SN-2 Accessibility
	Goal Description	Promote and assist in making accessibility improvements to existing housing units, including making reasonable accommodations for the physically disabled so they can remain in their housing accommodations.
12.	Goal Name	SN-3 Social Services
	Goal Description	Promote and support social service programs and facilities that address the special needs population.
13.	Goal Name	SN-4 Removal of Architectural Barriers
	Goal Description	Remove architectural barriers which restrict the mobility and access to public facilities and services for persons with physical disabilities.



14.	Goal Name	SN-5 Transportation
	Goal Description	Improve and expand access to transportation services for the elderly, persons with disabilities, and persons with other special needs.
15.	Goal Name	CD-1 Community Facilities
	Goal Description	Improve parks, recreational facilities, neighborhood facilities, and trails including accessibility improvements to public buildings and all community facilities in the Borough.
16.	Goal Name	CD-2 Infrastructure
	Goal Description	Improve the public infrastructure through rehabilitation, reconstruction, and new construction, of streets, sidewalks, bridges, curbs, walkways, water, storm water, sanitary sewer, lighting enhancements, handicap accessibility improvements/removal of architectural barriers, etc.
17.	Goal Name	CD-3 Public Services
	Goal Description	Improve and enhance public services, programs for youth, the elderly, persons with disabilities, and general social/welfare public service programs for low- and moderate-income Borough residents.
18.	Goal Name	CD-4 Nutritional Services
	Goal Description	Promote and support programs that provide assistance for food and nutritional programs to address the needs of the unemployed, underemployed and homeless.
19.	Goal Name	CD-5 Public Safety
	Goal Description	Improve and enhance public safety and the ability to respond to emergency situations through facility improvements, purchase new equipment, crime prevention, community policing, and other related activities.
20.	Goal Name	CD-6 Clearance/Demolition
	Goal Description	Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures.
21.	Goal Name	CD-7 Transportation
	Goal Description	Support the expansion of public transportation and improvements to pedestrian, bicycle, and vehicular transportation infrastructure, to assist low-income residents who are elderly, persons with disabilities, and persons with other special needs in accessing medical services, accessing work, childcare, training, and other essential needs.



22.	Goal Name	ED-1 Employment
	Goal Description	Support and encourage job creation, job retention, and job training opportunities.
23.	Goal Name	ED-2 Development
	Goal Description	Support business and commercial growth through expansion and new development including entrepreneurship and small business development.
24.	Goal Name	ED-3 Redevelopment
	Goal Description	Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial sites.
25.	Goal Name	ED-4 Financial Assistance
	Goal Description	Support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), Local Economic Revitalization Tax Assistance (LERTA), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, Opportunity Zones, Congressionally Directed Spending, etc.
26.	Goal Name	ED-5 Access to Transportation
	Goal Description	Support the expansion of public transportation and access to bus and automobile service to assist residents to get to work or training opportunities.
27.	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, annual action plans, five-year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports (CAPER), environmental reviews and clearances, fair housing, and compliance with all Federal, State, and local laws and regulations.

The Borough plans to allocate its CDBG funds as outlined in the table below.



Table IV-7 – FY 2025 CDBG Projects/Activities for the Borough of Chambersburg

1.	Project Name	Pleasant Street Reconstruction
	Target Area	Borough Wide
	Goals Supported	CD-2 Infrastructure
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$100,202.00
	Description	Funds will be used to reconstruct Pleasant Street from Elder Street to Franklin Street. This reconstruction includes installation of storm water improvements, curbing, cartway and sidewalks with ADA curb ramps with detectable warning plates. (Multi-year Activity)
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately 795 persons will benefit from this activity.
	Location Description	C.T. 112, B.G. 1.
	Planned Activities	The national objective is Low/Mod Area Benefit (LMA). The matrix code is 03K, Street Improvements.
2.	Project Name	Franklin County Housing Authority - Perishable Food Security
	Target Area	Borough Wide
	Goals Supported	CD-4 Nutritional Services
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$8,603
	Description	CDBG funds will be used for the purchase and installation of one (1) commercial refrigerator to enhance the Authority’s ability to provide fresh food for Authority residents and other low-mod neighborhood residents who are in need.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately 245 persons will benefit from this activity.
	Location Description	436 W. Washington St., Chambersburg, PA 17201



	Planned Activities	The national objective is Low/Mod Limited Clientele Benefit (LMC). The matrix code is 05W Food Banks.
3.	Project Name	New Visions - Clubhouse Kitchen Remodel
	Target Area	Borough Wide
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$50,000
	Description	New Visions, Inc., runs a nonprofit agency working with adults with serious, chronic and persistent mental illness. Our day program needs a kitchen remodel. We serve approximately 25 people each day, Monday through Friday. We serve a warm meal daily for a cost of \$1.00 per meal. All of the participants are low income, often living on fixed income. The program offers a place for adults to gather to learn skill building, participate in activities and groups which benefit their mental health recovery. This is a safe and supportive program and their kitchen is in need of repair. We would like to remodel the kitchen, remove and replace all the cabinets, and expand the area to accommodate ServSafe protocols. New appliances will be needed to accommodate the volume of those we serve.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately 25 persons will benefit from this activity.
	Location Description	152 S. Second Street, Chambersburg, PA 17201
	Planned Activities	The National Objective is Low/Mod Limited Clientele (LMC). The matrix code is 03B Facilities for Persons with Disabilities.
4.	Project Name	SCCAP - Disability Access at 533 S. Main Street Building
	Target Area	Borough Wide
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Priority
	Funding	CDBG: \$27,695



	Description	South Central Community Action Programs (SCCAP) operates a multi-purpose service administration building for our programs at 533 S. Main Street in Chambersburg. We are requesting assistance to install fully handicap accessible doors at our 3 major egresses.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately 5,025 persons will benefit from this activity.
	Location Description	533 S. Main Street, Chambersburg, PA 17201
	Planned Activities	The national objective is Low/Mod Limited Clientele (LMC). The matrix code is 03E Neighborhood Facilities.
5.	Project Name	TrueNorth - Chambersburg Facility Improvements
	Target Area	Borough Wide
	Goals Supported	SN-1 Housing
	Needs Addressed	Other Special Needs Priority
	Funding	CDBG: \$46,500
	Description	TrueNorth Wellness Services is requesting \$46,500 to improve living conditions at its psychiatric and mental disability residential sites in the Borough. The improvements include closing large holes in the walls from where old HVAC units were once installed, replacing each of the 12 entrance doors and trim, and painting the exterior of the building.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 12 households will benefit from this activity.
	Location Description	270 S. Main Street, Chambersburg, PA 17201
	Planned Activities	The national objective is Low/Mod Housing Benefit (LMH). The matrix code is 14B Rehab: Multi-Unit Residential.
6.	Project Name	General Administration
	Target Area	Borough Wide
	Goals Supported	AM-1 Overall Coordination



Needs Addressed	Administration, Planning, and Management Priority
Funding	CDBG: \$58,250
Description	General administrative costs, including staff salaries/benefits, consulting services, preparation of application, annual action plans, environmental review record, CAPERs, advertising, audit, special studies, planning and management.
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately 21,917 persons will benefit from this activity.
Location Description	Borough of Chambersburg 100 South Second Street Chambersburg, PA 17207
Planned Activities	The project matrix code is 21A General Program Administration.

Data Source: Borough of Chambersburg FY 2025-2029 Five-Year Consolidated Plan

All activities listed above meet one of the National Objectives of serving a low/mod area, low/mod clientele, job creation, or reducing slum/blight.

2. Public Housing, HUD Assisted Housing, and Low-Income Housing Tax Credits –

Public Housing –

The Franklin County Housing Authority’s mission is “Providing Homes That Build Hope and Create Neighborhoods”, and its vision is “People thriving in vibrant communities”. The Franklin County Housing Authority is not rated as a “troubled” agency by HUD and is recognized as a “high performer” for both PHAS (Public Housing Assessment System) and SEMAP (Section Eight Management Assessment Program).

According to their 5-Year and 2024 Annual Plan, the Franklin County Housing Authority is required to identify quantifiable goals and objectives that will enable them to serve the needs of low-income, very low-income, and extremely low-income families for the next five years. The FY 2025 through FY 2029 Goals and Objectives are as follows:



1. Crosstrain staff in pertinent roles to create continuity in workflow and skill sets to avoid disruptions in business processes and transactions and ensure FCHA continues to operate.
2. Assess all current residential programs and activities and align with mission and vision.
3. Continue to rehab current facilities to improve physical conditions.
4. Collaborate with other organizations to increase services to our residents/participants.
5. Update/create emergency plans to assist in anticipating outcomes, minimizing the consequences and potentially saving lives, and reducing risk and anxiety.
6. Develop a more efficient appeal/hearing process for residents/participants to increase objectivity, fairness and consistency in the appeal process in accordance with HUD requirements.
7. Create a resident/participant/landlord portal to increase functionality, better navigation, and more interaction and share pertinent information.
8. Encourage participation in volunteer and mentoring programs to build character and leadership qualities and to allow residents/participants opportunities to reach their full potential as productive, caring and responsible citizens.
9. Update and maintain Handbook and Maintenance Manual/Review annually with employees to convey policies, standards, expectations, and procedures to all levels of staff in a clear and concise manner and in accordance with state and federal laws.
10. Section 8 will expand the supply of assisted housing by applying for additional rental vouchers as funding of program permits.
11. FCHA will continue to work with the Public Housing residents to seek out new members and develop a strong Tenant Council Association.

The Franklin County Housing Authority owns and professionally manages family communities and elderly/disabled rental apartments. The apartments are located throughout Franklin County. FCHA has four (4) public housing developments with a total of 364 public housing units, with 206 units for family occupancy and 158 units for mixed populations (elderly or disabled). Of these developments, there



are two (2) located in Chambersburg - Meadow Creek 1 (Chambersburg elderly community) and Meadow Creek 2 (Chambersburg family community). Fifty percent (50%) of FCHA's units are accessible.

Public housing has site-based waiting lists, and all of the waiting lists remain open, as it is FCHA's policy to not close public housing waiting lists. The breakdown of the waiting lists are: 22 efficiency apartments; 106 one-bedroom apartments; 79 two-bedroom apartments; 41 three-bedroom apartments; 3 four-bedroom apartments; and 5 five-bedroom apartments. 146 households are waiting for family apartments while 96 households are waiting for elderly/disabled apartments. With public housing occupancy at 98% overall (96% for elderly/disabled apartments, 99% for family apartments), there is more demand than supply.

The Franklin County Housing Authority also assists families who wish to live in privately owned housing and receive rental subsidies through the Housing Choice Voucher Program. FCHA is allocated 304 Section 8 Vouchers, 20 Project Based Housing Vouchers, 5 VASH Vouchers, 62 Mainstream Vouchers and 9 Bridge Vouchers, with all vouchers currently in use except for 3 Bridge Vouchers. The final three Bridge Vouchers will be filled in 2025 by the Tuscarora Managed Care Alliance/Mental Health Alliance partnership as they choose who receives vouchers. The waiting list was opened in September 2024 and the Housing Authority received 303 HCV applications and 46 Mainstream applicants before closing the list again.

FCHA will ask all applicants and resident families if they require any type of accommodations, in writing, on the intake application, reexamination documents, and notices of adverse action by FCHA, by including the following language: "If you or anyone in your family is a person with disabilities, and you require a specific accommodation in order to fully utilize our programs and services, please contact the Housing Authority." A specific position and phone number will be provided as the contact person for requests for accommodation for persons with disabilities.

The most immediate needs of Public Housing residents are for employment, training, and transportation for shopping and medical services. The immediate needs of Housing Choice voucher holders are similar, but there is a lack of decent, safe, sound, sanitary, accessible and affordable housing units that are available for rent and within the FMR rent allowance.



These housing needs are similar to the population at large based on the fact that there is a shortage of decent, safe, sound, sanitary, accessible and affordable housing in the Borough. As part of the Five-Year Plan for FY 2025-2029, the Housing Authority was required to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the Housing Authority, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists.

- Maximize the number of affordable units available to the PHA within its current resources by employing effective management policies to minimize the number of public housing units offline, reducing turnover time for vacant public housing units, reducing the time to renovate public housing units and participating in the Consolidated Plan development process to ensure coordination with broader community strategies.
- Increase the number of affordable housing units by applying for additional Section 8 units should they become available and pursuing housing resources other than public housing or Section 8 tenant-based assistance.
- Target available assistance to families at or below 30% of AMI by continuing rent policies to support and encourage work.
- Target available assistance to families at or below 50% of AMI by employing admissions preference aimed at families who are working and continuing rent policies to support and encourage work.
- Target available assistance to the elderly by applying for special-purpose vouchers targeted for the elderly, should they become available.
- Target available assistance to families with disabilities by applying for special-purpose vouchers targeted for families with disabilities, should they become available.
- Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs by affirmatively marketing to races/ethnicities shown to have disproportionate housing needs.



- Conduct activities to affirmatively further fair housing by counseling Section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units.

Section 8 Housing Choice Vouchers (HCV) holders have the opportunity to set and reach goals that they set for themselves and their families as well as save a significant amount of money. Section 8 voucher holders may also use their vouchers to realize the American Dream of becoming a homeowner. Both of these opportunities are available to Section 8 holders who choose to become participants in Section 8's Family Self-Sufficiency (FSS) Program. There are two parts to the program. The first part of the program is the Self-Sufficiency program where participants have the opportunity to work toward and meet goals that they set for their families, as well as save money that will become theirs when they have completed their goals. The second part of the program is the Homeownership Program. In this part of the program, a Section 8 participant can choose to use his or her Section 8 voucher to assist with the purchase and payment of a home. Each part of the Self-Sufficiency Program is detailed below.

Family Self-Sufficiency (FSS) is a voluntary HUD program that encourages and assists families to become self-sufficient. Anyone currently on the Section 8 Housing Choice Voucher program is eligible for this program. FSS offers a financial incentive to families through an escrow account, which is based on an increase in a family's earned income. An example of an increase in earned income would be when a family member has a pay raise, obtains employment or has an increase in his or her working hours that results in an increase in the portion of rent that the family pays each month. For example, if a family member begins working 40 hours per week, and the family's rent increases by \$25.00 per month, that \$25.00 goes into an escrow account that the Housing Authority establishes for the family. This account becomes available to the family when the family successfully completes their FSS Contract of Participation. Depending upon each participant's situation, the FSS Program can connect tenants with job training, resource planning, credit repair resources, basic skills education, high school equivalency (GED) programs, post-secondary education, and assistance with securing meaningful employment. Advisors provide emotional support, case management, and personal assistance.

Current or former participants of the Family Self-Sufficiency Program with an eligible Section 8 voucher can use their vouchers to assist in the purchase of their own home through the Section 8 Homeownership Program. Voucher assistance



provides a partial payment toward the mortgage every month like the Section 8 Housing Choice Voucher program. Participants are assisted with budgeting and credit repair as needed, credit reporting and counseling and must complete homeownership education and financial management workshops. They are given support every step of the way as they purchase their home by the FSS Coordinator and partner agencies who specialize in the homeownership process.

Eligibility requirements for the Homeownership Program:

- Have a Section 8 Voucher.
- Be consistently employed for one year before homeownership assistance starts. (Elderly people and people with disabilities are exempt from this requirement.)
- Must earn at least \$14,400 per year; with exceptions as noted above.
- Must be a first-time homebuyer. (Not having owned a home in the past 3 years.)
- Be willing to utilize the voucher to purchase a home within Franklin County.
- Have good enough credit to qualify them for a mortgage loan.
- Be a current or former FSS participant (see below)

As of November 2024, there is one person utilizing the Homeownership Program, and 24 FSS participants have the opportunity for homeownership within the program if they meet the goals to do so.

The Franklin County Housing Authority has implemented Asset Management for each of its public housing developments. This provides for development/AMP-based accounting, personnel supervision at the AMP level, and short term and long-term maintenance needs by staff at AMP level including capital improvements.

Low Income Housing Tax Credit –

The Low-Income Housing Tax Credit (LIHTC) Program was created under the Tax Reform Act of 1986 and is intended to attract private investment to develop affordable rental housing for low- and moderate-income households. This



program provides a dollar-for-dollar tax credit to reduce the developer’s Federal Income Tax.

The Borough of Chambersburg is supportive of the use of Low-Income Housing Tax Credit (LIHTC) projects to provide housing that is affordable to low-income households. There were twelve (12) LIHTC projects completed through 2020 with 559 low-income units in the Borough of Chambersburg. According to HUD’s Low-Income Housing Tax Credit Database, there are a total of 607 Low Income Housing Tax Credit units in the Borough of Chambersburg, of which 559 are considered low-income units.

The following table illustrates which LIHTC projects were developed in the Borough of Chambersburg between 1989 and present day that include low-income units.

Table IV-8 – Borough of Chambersburg LIHTC Projects

HUD ID Number:	Project Name:	Project Address:	Project Borough:	Project State:	Project ZIP Code:	Total Units:	Low-Income Units:
PAA00000196	Orchard Run Apts	101 Macintosh Way	Chambersburg	PA	17201	48	
PAA19890495	Barclay Village	604 Heintzelman Ave	Chambersburg	PA	17201	86	86
PAA19890610	Greene Meadow I	100 Green Meadow Ln	Chambersburg	PA	17201	40	40
PAA19940155	Greene Meadow II	-	Chambersburg	PA	17201	40	40
PAA19980205	Orchard Run Apartments II	200 Apple Blossom Way	Chambersburg	PA	17201	40	40
PAA20030050	Cottage Green	740 Norland Ave	Chambersburg	PA	17201	51	51
PAA20060165	United Towers	200 N Main St	Chambersburg	PA	17201	104	96
PAA20080175	Sunset Terrace Townhomes	-	Chambersburg	PA	17202	40	40



PAA20100020	Chambersburg Senior Housing	78 W Washington St	Chambersburg	PA	17201	32	32
PAA20109146	Chambersburg Family Townhomes		Chambersburg	PA	17201	40	40
PAA20172030	Washington Square Town Homes	61 W Liberty St	Chambersburg	PA	17201	54	54
PAA20201010	Parkview Corner	121 E South St	Chambersburg	PA	17201	40	40

Source: <http://lihtc.huduser.org/>, accessed September 11, 2024

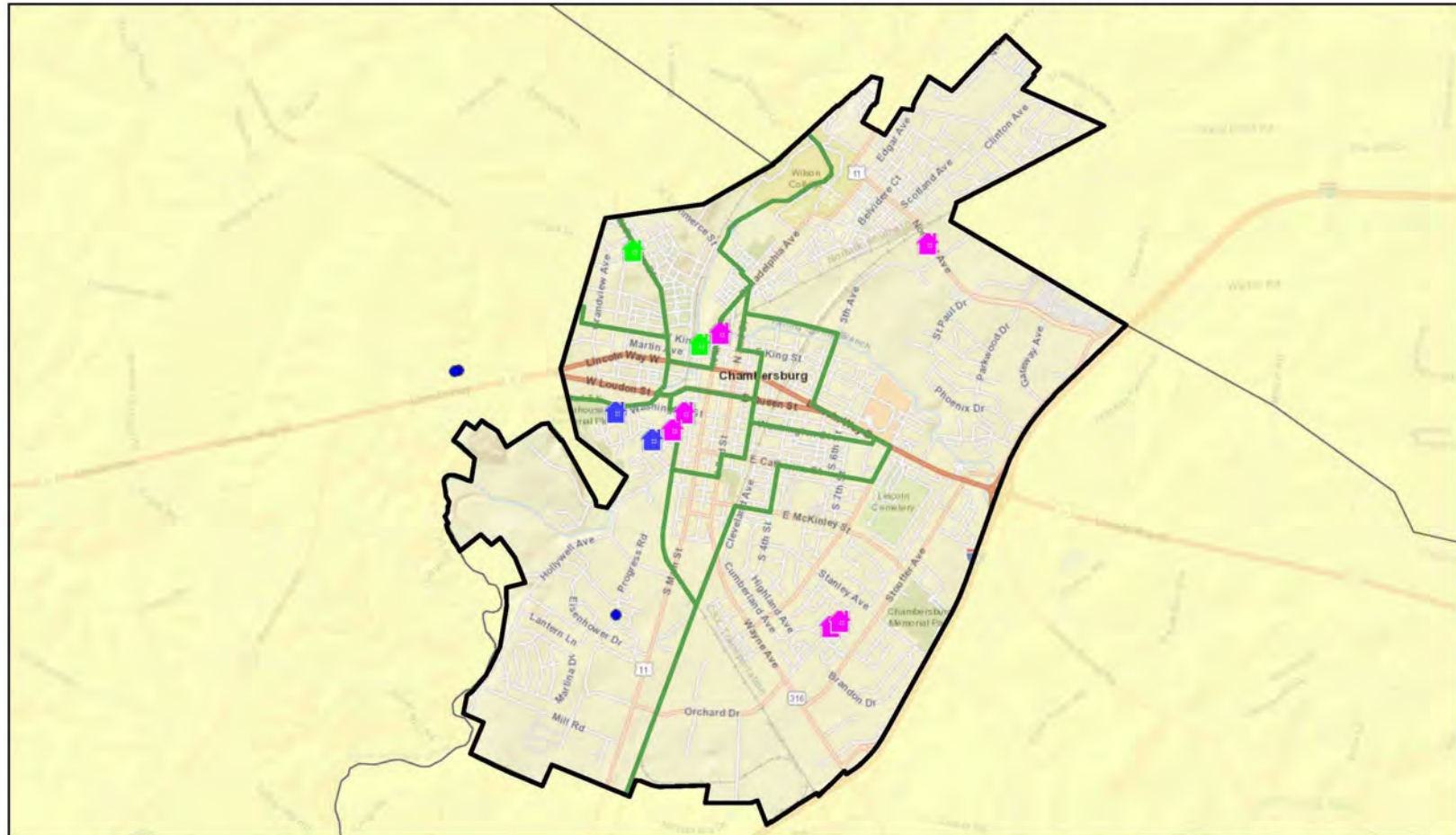
HUD Assisted Housing –

HUD funds the Section 202 and Section 811 Supportive Housing programs to encourage and support the development of assisted housing in cities across the Country. The Section 202 Supportive Housing for the Elderly Program provides financial support for the construction, rehabilitation, or acquisition of supportive housing for the elderly. Similarly, the Section 811 Supportive Housing for the Disabled provides financial assistance for nonprofit organizations seeking to develop affordable, supportive housing for low-income adults with disabilities. The Borough of Chambersburg is supportive of the use of Section 202 and Section 811 Supportive Housing developments to increase the supply of affordable supportive housing in the borough.

The following maps illustrate subsidized housing in the Borough of Chambersburg. The first map shows the locations of FCHA Public Housing, HUD Multifamily Assisted Housing, USDA Rural Housing, and LIHTC Properties relative to low- and moderate-income block groups, and the second map illustrates Housing Choice Voucher Usage relative to low- and moderate-income block groups.

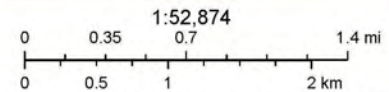


Borough of Chambersburg, PA - Public Housing with Low/Mod Block Groups



June 30, 2025

- USDA Rural Housing
- Public Housing Development
- LIHTC Property
- Multifamily Housing - Assisted
- Borough of Chambersburg
- Low Mod Block Groups
- UGLG Grantee



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

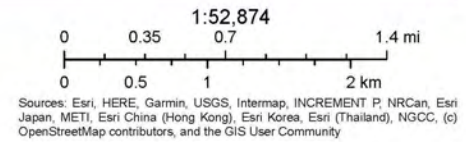


Borough of Chambersburg, PA - Voucher Concentration with Low/Mod Block Groups



June 30, 2025

- Borough of Chambersburg
- UGLG Grantee
- Low Mod Block Group
- VoucherConcentration**
- 0-7.26%





3. Planning, Zoning, and Building Codes –

Borough of Chambersburg –

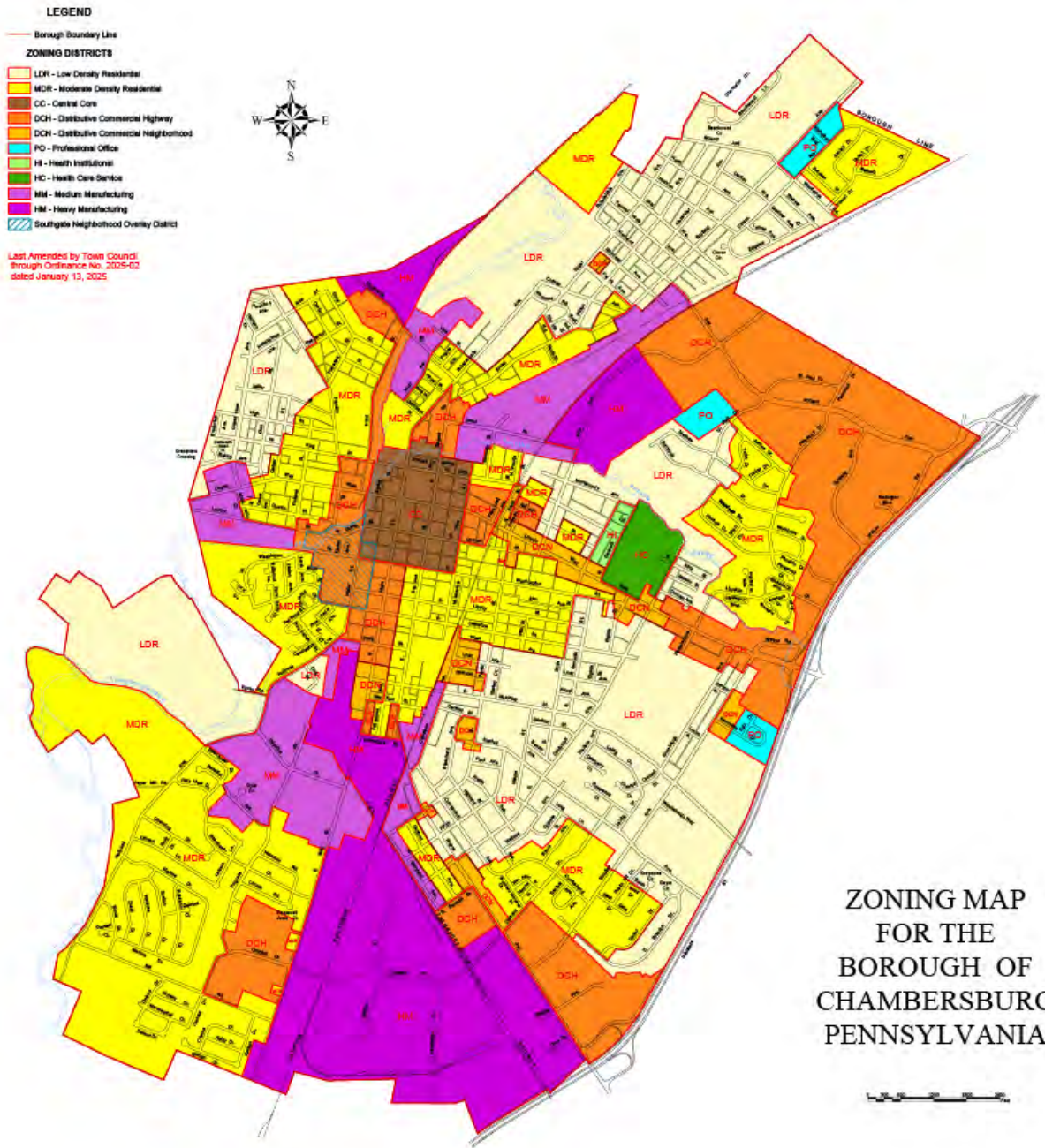
The Borough of Chambersburg, through its Department of Planning and Zoning, regularly reviews and updates its Zoning Ordinance to ensure that it offers accurate guidance for future development within the borough. The Borough adopted the Uniform Construction Code. The codes are enforced by the Borough's state-certified third-party code enforcement agency, Pennsylvania Municipal Code Alliance (PMCA).

The Borough has adopted the latest revisions to the following International Code Council model building and construction codes as incorporated into the Pennsylvania Uniform Construction Code:

- International Building Code, 2018 Edition
- International Existing Building Code, 2018 Edition
- International Property Maintenance Code, 2018 Edition
- International Mechanical Code, Latest Edition
- International Fuel Gas Code, Latest Edition
- International Residential Building Code, Latest Edition
- National Electric Code, Latest Edition
- International Energy Conservation Code, Latest Edition
- International Fire Code, Latest Edition
- International Plumbing Code, Latest Edition

Several revisions in the International Code Council's 2018 version of its model codes have significantly improved consistency with the Fair Housing Act, the regulations implementing that Act, and the Fair Housing Accessibility Guidelines.

The following is a copy of the Borough of Chambersburg's Zoning Map, last updated on January 13, 2025:



The Borough of Chambersburg adopted its Zoning Ordinance on June 23, 1982. It has been amended and updated periodically.

Previous recommendations were presented to the Borough, which they enacted as part of its commitment to affirmatively furthering fair housing. Under §300.7 –



Definitions, existing definitions were reviewed for compliance with the Fair Housing Act and new definitions were added to the Zoning Ordinance:

- “Affirmatively furthering fair housing”
- “Fair Housing Act”.
- “Americans with Disabilities Act”
- “Disabled”
- “Visitable” and “Accessible”

U.S. Department of Housing and Urban Development (HUD) –

HUD encourages its grantees to incorporate “visitable” principles into their designs. Housing that is “visitable” has the most basic level of accessibility that enables persons with disabilities to visit the home of a friend, family member, or neighbor. “Visitable” homes have at least one accessible means of egress/ingress for each unit, and all interior and bathroom doorways have 32-inch clear openings. At a minimum, HUD grantees are required to abide by all Federal laws governing accessibility for disabled persons. The Housing Authority of the Borough of Chambersburg appears to be in full compliance with the HUD visitable standards. In addition, the borough appears to be including the visitable standards in its Plan Review of new residential developments.

Federal Requirements –

Federal laws governing accessibility requirements include Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Fair Housing Act.

Section 504 of the Rehabilitation Act (24 CFR Part 8), known as “Section 504” prohibits discrimination against persons with disabilities in any program receiving Federal funds. Specifically, Section 504 concerns the design and construction of housing to ensure that a portion of all housing developed with Federal funds is accessible to those with mobility, visual, and hearing impairments.

The Americans with Disabilities Act (42 U.S.C. 12131; 47 U.S.C. 155, 201, 218, and 225) (ADA) prohibits discrimination against persons with disabilities in all programs and activities sponsored by state and local governments. Specifically,



ADA gives HUD jurisdiction over housing discrimination against persons with disabilities.

The Fair Housing Act was amended in 1988 to include persons with disabilities as a protected class, as well as to include design and construction requirements for housing developed with private or public funds. Specifically, this law requires property owners to make reasonable modifications to units and/or public areas in order to allow the disabled tenant to make full use of the unit. Additionally, property owners are required to make reasonable accommodations to rules or procedures to afford a disabled tenant full use of the unit. As it relates to local zoning ordinances, the Fair Housing Act prohibits local government from making zoning or land use decisions or implementing land use policies that exclude or discriminate against persons of a protected class.

The Borough of Chambersburg has adopted the Pennsylvania State Building Code, which is the International Building Code (IBC), latest edition. The international Building Code (new construction) and the International Existing Building Code (renovation/rehabilitation) are model codes and are in compliance with the Federal laws and regulations governing fair housing, accessibility, etc.

Building inspections are administered by the Borough's Code Inspections Department. The Building Codes are enforced through plan review and inspections. Interviews with the staff indicated that developers and contractors are abiding by the State and Federal accessibility regulations and there do not appear to be any blatant violations.

4. Taxes –

Real estate property taxes also impact housing affordability. This may not be an impediment to fair housing choice, but it does impact on the affordability of housing.

The tax millage rates are established by the individual taxing bodies and collected by the Borough's elected Tax Collector and Franklin County Area Tax Bureau. A "mill" is \$0.001, or a tenth of a cent. The current assessed value of real estate in Franklin County is 100% of the 1961 Market Value, which was the last County-wide reassessment. Additional taxes are also assessed by Franklin County, the Franklin



County Coyle Free Library, and the Chambersburg Area School District, which set their own mill rates. For Borough of Chambersburg residents, the 2024 tax millage rates are as follows:

- Franklin County 29.10 mills
- Franklin County Library 1.30 mills
- Borough of Chambersburg 32.50 mills
- Chambersburg Area School District (2024 - 2025) 132.493 mills
- **Total** **195.393 mills**

According to the American Community Survey, the median real estate property taxes paid for housing units with mortgages in 2022 was \$2,024. Meanwhile, the median real estate property taxes paid for housing units with no mortgage in 2022 was \$2,587. It is unclear whether the higher tax on houses without a mortgage results from higher actual values, or because those properties had a high value in 1961 while a house with a mortgage today may have been built on undeveloped land with a relatively low value.

5. Comprehensive Plan –

Vision 2035: Borough of Chambersburg Comprehensive Plan -

On September 12, 2022, the Borough of Chambersburg adopted the *Vision 2035* Borough Comprehensive Plan. It serves as the official policy guide for short-term and long-term decision making relative to priority investments in the Borough of Chambersburg over the next 10+ years. At its core purpose, a comprehensive plan is intended to answer the question, “What is the Borough’s plan and vision moving forward for the next decade?”. Through the planning process, comprehensive plans allow elected officials, staff, and residents to take a step back and look at the big picture to form a strategic and targeted plan for local initiatives and investments.

The Comprehensive Plan was developed over the course of 2021 with extensive public outreach and engagement, facilitated in a hybrid virtual and in-person format. Based on public input, a vision statement and five prominent areas of focus, or “issues”, were identified as community priorities for 2035. The issues are



stated as goals with recommendations for each and are not listed in any priority order.

The *Vision 2035* statement is as follows:

“Chambersburg is a thriving; cohesive community we are proud to call home. Our town has a high quality of life, a vibrant downtown, safe and healthy neighborhoods, excellent municipal services, many employment opportunities, and plentiful natural and cultural resources that extend throughout Franklin County. Our Borough works to collaborate with public and private partners to strengthen our quality of life as it continues to make both urban and social investments.”

The Plan offers specific goals and objectives to be achieved for the community through the year 2035:

- **Reinvestment:** Through public-private partnerships, the Borough of Chambersburg will support reinvestment in underutilized properties and public streetscapes to support the Borough’s vibrancy.
- **Housing:** The Borough will work collaboratively with property owners to encourage and incentivize reinvestment in its residential housing stock, adopt land use policies to allow for new housing to meet population growth, and support opportunities for homeownership.
- **Sense of Place:** The Borough will position itself as a destination for residents and visitors.
- **Borough Services:** The Borough will continue to invest in providing high quality municipal services.
- **Transportation:** Chambersburg will improve bicycle and pedestrian connections, invest in roadway improvement to improve safety and traffic flow, and explore restoring public transportation in the Borough.

Vision 2035 Borough of Chambersburg Comprehensive Plan

Vision 2035 is an update to the Borough’s former Comprehensive Plan, which was adopted in November 2008. Establishing goals for the future was done with community involvement and use of projections to identify population change. The Plan assumes that Hispanic residents will grow to a quarter of the Borough’s population and that non-White persons will comprise a third of the population by



2025. The Plan further estimates that the Chambersburg population will continue its population increase, with the highest growth rate in the Third and Fourth Wards in the west side of the Borough corresponding with the highest concentration of non-White and Hispanic persons.

The goals and objectives listed in *Vision 2035* are summarized at length, determining strategies, funding sources, programs, estimated costs, and lead agencies and partners for all goals. Many of the projects are related to the Southgate Shopping Center redevelopment into a mixed-use neighborhood with housing and retail, including utilities and roadways; others aim to increase connectivity and recreational opportunities centered around Downtown, the Elm Street Neighborhood, and the Borough's waterways. The Plan also recommends investing in bicycle infrastructure for commuting and for tourism, including adding US 11 and 30 to the US Bicycle Route System and extending the Chambersburg Rail Trail, and reinstating fixed-route transit which has been absent since 2002.

Imagine Franklin 2035: Franklin County Comprehensive Plan -

On September 27, 2023, Franklin County adopted its new *Imagine Franklin 2035* Comprehensive Plan, an update to the 2012 *Franklin Forward* Comprehensive Plan. *Imagine Franklin 2035* presents a series of strategies and policies that can help ensure that County residents enjoy an increased quality of life balanced with a stronger economic base and more attainable housing. As the title suggests, this plan will guide the County's development and conservation priorities through the year 2035.

Imagine Franklin 2035 is divided into four sections:

- **About the Plan:** the vision, mission, goals, and comprehensive planning process;
- **Focus Area Policy Report:** discussion of the County's resources, needs, and limitations, including natural resources, housing, workforce & education, community facilities, urban centers, and human services;
- **3-Year Implementation Strategy:** the methods by which the County will ensure its planned objectives are met; and
- **Appendix:** the community profiles, data sources, and resident surveys from which *Imagine Franklin 2035* draws its goals.



The Comprehensive Plan emphasizes the need to protect its agricultural land (comprising 44% of the County’s 772 square miles) from development and ensure the safety of its parks & public lands (13% of County acreage) for residents and visitors, while also welcoming new housing, retail, and commercial development in appropriate areas. It also prioritizes the County’s historic, transportation, community, and economic resources. Through extensive community survey and discussion with stakeholders, *Imagine Franklin 2035* outlines three overall goals:

Quality of Place

1. Create a strong sense of place within our historic urban centers by activating underutilized and vacant spaces and supporting economic vitality
2. Ensure our transportation network supports our goals

Quality of Life:

1. Provide community facilities in concert with our approach to future growth
2. Support human services that work to help people improve their lives and their livelihood
3. Provide access to quality housing that meets the needs of a growing community

Quality of Growth:

1. Expand attainable housing options
2. Strengthening opportunities to grow our workforce and educational assets
3. Balance growth opportunities that provide housing and business development to support future populations with preservation of the county’s scenic beauty and natural resources

6. Transportation –

Franklin County Transportation, along with other transportation providers, joined the Central Pennsylvania Transportation Authority when it became “rabbittransit” in April of 2016. rabbittransit now serves Adams, Columbia, Cumberland, Dauphin, Franklin, Montour, Northumberland, Perry, Snyder, Union, and York Counties, as well as the City of Harrisburg. The system does not offer fixed-route service in Chambersburg but does offer three variable-route services in the immediate area:



Shared Ride Paratransit, Franklin Veterans Transportation, and the “Stop Hopper” rideshare service.

Shared Ride Paratransit: Shared Ride paratransit is a bus service that provides consolidated trips between customers’ origins and destinations that are not well served by scheduled route bus service. It operates during limited hours and specific travel areas. Despite being an origin-to-destination service, Shared Ride does not provide “taxi” service, is not a non-stop ride for one person, and does not provide emergency medical transportation services. Different riders are grouped together depending upon their travel time and location(s). Fares for Shared Ride service depend on the area served, the miles traveled, the purpose for travel, and the rider’s age & disability status.

Table IV-9 - Shared Ride Paratransit Fare Structure

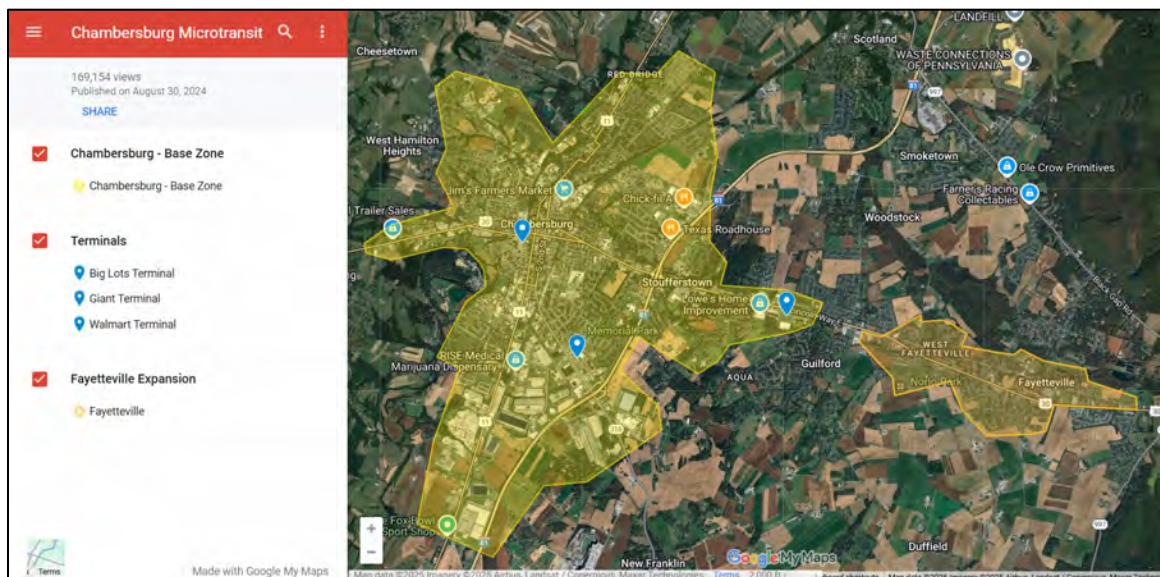
Paratransit Cash Fare Type	Zone 1 (0-9.99 mi)	Zone 2 (10-19.99 mi)	Zone 3 (20-29.99 mi)	Zone 4 (30+ mi)
Senior Shared Ride 65+, any other purpose	\$3.00	\$4.50	\$6.00	\$7.50
Senior Shared Ride 60+, necessary travel*	\$1.50	\$1.50	\$1.50	\$1.50
Senior Shared Ride 60-64, any other purpose	\$20.00	\$30.00	\$40.00	\$50.00
Persons with Disabilities	\$3.00	\$4.50	\$6.00	\$7.50
Medical Assistance Transportation	\$0.00	\$0.00	\$0.00	\$0.00
General Public (full fare)	\$20.00	\$30.00	\$40.00	\$50.00

**Necessary travel includes Grocery, Senior Center, Bank, Adult Day Care, Medical, Pharmacy, Dialysis, Social Services, Fitness/PT, Visit, or Work.*

Franklin Veterans Transportation: In partnership with Franklin County and the Franklin County Veterans Affairs Office, rabbitransit offers free service from Chambersburg to the Hagerstown VA Clinic and Martinsburg VA Hospital. This free service is only offered on Wednesdays. It departs Chambersburg at 8:15am, arrives in Hagerstown, MD at 9:00am, and arrives in Martinsburg, WV at 10:00am. It returns from Martinsburg at 12:00pm and arrives at Chambersburg at 1:30pm. Riders need to submit an application to rabbitransit in order to use the service

and must reserve a ride by 1:30pm the day before their ride, but it is free for all veterans and anyone escorting them.

Stop Hopper: Many smaller central Pennsylvania cities cannot justify fixed-route transit whether due to lack of demand or lack of funding but still have a need for public transportation. To fill these gaps, rabbittransit offers Stop Hopper “microtransit” service in municipalities around the region. The service began serving greater Chambersburg as a pilot program in 2022 with funds from PennDOT and the County, then expanded to Fayetteville with Franklin County IMPACT! Grant money. The service offers a one-way ride for only \$2 anywhere within the service area and is free for seniors with a registered Free Fare ID card (available with an application). Like commercial ride-share service, Stop Hopper uses an app for riders to book door-to-door service; it also allows users to call the rabbittransit offices to book rides. It is fully ADA-accessible and uses vans with wheelchair lifts. A map of the current service area is below:



Source: rabbittransit.org/services/stophopper/

The 2022-2025 rabbittransit Strategic Plan has the following four strategic priorities for its entire service area:

- **People First** – rabbittransit remains committed to its stakeholders and is dedicated toward fostering an equitable, diverse and inclusive environment for staff and volunteers that prioritize their development, training, upskilling and enhancement.



- **Customer Experience** – Continuously improving our customers’ experience involves a better understanding of them, mapping their desired experience(s) and creating meaningful ways to measure our performance against both internal and external standards while ensuring equity of service.
- **Excellence in Operations** – Our commitment to excellence in operations ensures that we will continually seek to be an organization looked to and modeled by agencies nationwide.
- **Agility & the Future of Transportation** – rabbittransit understands that the world is changing rapidly, and we are committed to evolving into a more agile organization that’s adept at peering around corners to position itself for what’s next instead of what’s now.

Source: rabbittransit 2022-2025 Strategic Plan

Other Transportation -

As of 2025, Chambersburg has two taxi companies. Commercial ride-share companies Uber and Lyft have presences in the Borough as well.

Downtown Chambersburg is at the intersection of two major US Highways, US 30 and US 11 that connect Chambersburg with Philadelphia, Pittsburgh, Harrisburg, and Hagerstown. Interstate Highway 81 runs along the Borough’s eastern boundary and is a major freight corridor between Northeast and Southern states. Several logistics facilities are located on the east and south side of the Borough. CSX Transportation and Norfolk Southern Railroad provide freight rail service. However, there is no intercity bus or passenger railroad service in Chambersburg; the nearest intercity bus stop is rabbittransit’s Route 81X in Shippensburg, eleven miles north, and the nearest train service is in Harrisburg or Martinsburg.

The Borough has developed the Chambersburg Rail Trail through downtown, which supporters hope to eventually connect to the Cumberland Valley Rail Trail between Carlisle and Shippensburg. It is primarily a local recreational walking and biking trail but also serves those commuting to work and shopping centers and is planned to be an economic driver for people visiting the Borough.

Franklin County Regional Airport (N68) is a general aviation airport without airline service. The nearest commercial service is twenty miles away at Hagerstown Regional Airport (HGR), which offers year-round service to Orlando-Sanford and seasonal service to St. Petersburg/Clearwater and Myrtle Beach. Harrisburg



International Airport (HIA) is about 65 miles from the Borough, and as of November 2024 offered flights to Atlanta, Boston, Charlotte, Chicago, Dallas-Ft. Worth, Detroit, Orlando, Philadelphia, Punta Gorda, Sarasota/Bradenton, and Washington-Dulles. The nearest major airports are each about 100 miles away: Washington-Dulles International Airport (IAD) in northern Virginia, Washington-Reagan National Airport (DCA) bordering the District of Columbia, and Baltimore-Washington International Airport (BWI) in Maryland.

7. Education –

Education is often an important factor influencing the opportunities for where people choose to live. Many families living in the Borough of Chambersburg send their children to the Chambersburg Area School District, especially if they cannot afford tuition to send their children to a private or parochial school. In addition to neighborhood schools, the Chambersburg Borough School District also has a “magnet” school. Magnet schools increase the educational choices and opportunities for children attending the Chambersburg School District.

The Chambersburg Area School District covers 250 square miles in Franklin County. According to the Future Ready PA Index, a service of the Pennsylvania Department of Education, the Chambersburg Area School District (CASD) is comprised of thirteen (13) elementary schools, two (2) middle schools, one (1) high school, and the Chambersburg Area Career Magnet School. The table below discusses demographic indicators:

Table IV-10 – Chambersburg Area School District Demographics

Demographic Category	Enrollment
Gender:	
Male	52.2%
Female	47.8%
Race/Ethnicity:	
American Indian/Alaskan Native, not Hispanic	0.1%
Asian, not Hispanic	1.9%
Black/African American, not Hispanic	7.3%



Native Hawaiian/Pacific Islander, not Hispanic	0.1%
Hispanic, any race	25.8%
White, not Hispanic	57.1%
2 or More Races, not Hispanic	7.8%
Student Groups:	
Economically Disadvantaged	52.8%
English Language Learner	12.3%
Special Education	15.8%
Foster Care	N/A
Homeless	2.6%
Military Connected	1.3%
Gifted Students	1.5%
Total Enrollment	9,301 students
Enrolled in Partnering Career and Technical Center(s)	178 students (1.9%)
Charter School Enrollment	424 students (4.6%)

Future Ready Index -

According to the Future Ready PA Index, the Chambersburg Area Senior High School did not meet its interim goal or improvement target for School Year 2023-2024 in all subject areas, regular attendance, four-year cohort graduation rate performance standards. The only area in which CASHS met its goal for the All-Student Group was in the Career Standards Benchmark.

The table below describes the different goals and improvement targets, as well as Chambersburg Area Senior High School’s various attendance and graduation measures by student group during the 2023-2024 School Year.



Table IV-11 – Attendance and Graduation Measures Chambersburg Area Senior High School (CASHS) – 2023-2024

	English Language Arts / Literature		Mathematics / Algebra		Science / Biology		English Language Growth & Attainment	Regular Attendance	Career Standards	Four Year Grad Rate	Five Year Grad Rate
	Proficient/Advanced	Meeting Growth	Proficient/Advanced	Meeting Growth	Proficient/Advanced	Meeting Growth					
Statewide 2033 Goal	81.1%	70.0	71.8%	70.0	83.0%	70.0	70.3%	94.1%	98.0%	92.4%	--
Statewide Average	53.9%	75.0	40.2%	75.3	59.2%	75.1	31.7%	78.1%	91.4%	87.6%	90.0%
All CASHS Students	50.5%	50.0	34.9%	50.0	40.0%	50.0	9.7%	70.3%	97.9%	83.5%	81.6%
American Indian / Alaskan Native	Insufficient Sample (IS)	IS	IS	IS	IS	IS	IS	IS	IS	IS	IS
Asian	IS	IS	IS	IS	IS	IS	IS	90.2%	IS	IS	IS
Hawaiian/Pacific Islander	IS	IS	IS	IS	IS	IS	IS	IS	IS	IS	IS
Black	31.7%	73.0	14.6%	71.0	19.5%	66.0	IS	61.4%	98.0%	87.1%	81.7%
Hispanic	29.4%	50.0	15.0%	50.0	21.3%	51.0	8.3%	62.6%	97.4%	68.4%	67.7%
White	65.9%	50.0	49.4%	59.0	53.7%	50.0	IS	76.2%	98.9%	90.9%	89.3%
2 or More Races	45.2%	71.0	26.2%	63.0	33.3%	62.0	IS	59.6%	93.5%	82.1%	72.0%
Economically Disadvantaged	33.8%	50.0	20.6%	50.0	26.0%	50.0	9.3%	61.7%	97.2%	79.2%	75.0%
English Learner	3.2%	50.0	3.2%	51.0	8.1%	58.0	9.7%	61.8%	95.5%	57.1%	55.4%
Students with Disabilities	17.1%	50.0	10.5%	50.0	14.5%	54.0	2.6%	60.1%	96.3%	73.2%	75.3%
Combined Ethnicity	32.5%	50.0	16.9%	50.0	23.0%	50.0	9.2%	62.0%	96.8%	75.0%	71.4%

Source: Future Ready PA Index, Pennsylvania Department of Education



The policies and procedures of the Chambersburg School District influence residents of the Borough of Chambersburg. The Borough does not have direct control over District policies and enrollment, but it has been an active participant in helping to mitigate unintended consequences of policies that might be detrimental to the long-term development of the Borough.

District Level Plan -

The School District has created a Comprehensive Plan for 2023-2026. The Comprehensive Plan was developed by several dozen representatives and continues the progress from the 2020-2023 Comprehensive Plan.

The Mission Statement reads: “Chambersburg Area School District will provide a safe, nurturing, and engaging environment where students will receive a rigorous and responsive education that will empower them to compete globally.” The Vision Statement reads: “Every child achieves in school and attains the skills needed to achieve success in the future in a highly collaborative culture of honesty, trustworthiness, and passion for our mission of bettering the lives of children.” Its Goals are as follows:

- **Goal 1: Strategic Use of Data** – By June 30, 2026, all grade levels will meet or exceed the interim targets in literacy achievement as established by PDE's 2030 goal. By June 30, 2026, all grade levels will meet or exceed the interim targets in math achievement as established by PDE's 2030 goal.
- **Goal 2: Instructional Leadership** – By June 30, 2026, 100% of school and district instructional leaders will be able to clearly express their role in improving instruction and reflect that they were given professional learning opportunities to provide impactful feedback, coaching, and professional development to their teachers.
- **Goal 3: Positive School Climate** – By June 30, 2026, the overall school climate average for CASD staff and students in each building will be 3.0 or higher.
- **Goal 4: Recruitment & Retention** – By June 30, 2026, CASD will recruit, interview, and hire 5% more teachers who reflect the CASD student demographics than it did in year one in order to develop hiring protocols and partnerships to employ high-quality professional staff and ultimately hire the most qualified candidates.



The School District is also in the process of creating a 2030 Blueprint for Schools of Distinction. It expects to recommend action plans to support the 2030 Blueprint in November 2024, which include hiring more teachers, realigning the two area middle schools to become 4/5th-6th and 7th-8th grade schools respectively, realigning the elementary school system to become K-4 or K-3 rather than the current K-5, and closing between two and four elementary schools. It also proposes physical additions to several schools and repurposing former elementary schools for early childhood education, daycare, and alternative programs run by third-party providers.

8. Section 3 –

HUD’s definition of Section 3 is:

Section 3 is a provision of the Housing and Urban Development Act of 1968. The purpose of Section 3 to ensure that employment and other economic opportunities generated by certain HUD financial assistance shall, to the greatest extent feasible, and consistent with existing Federal, State and local laws and regulations, be directed to low- and very low income persons, particularly those who are recipients of government assistance for housing, and to business concerns which provide economic opportunities to low- and very low-income persons.

The following is the Borough of Chambersburg’s guidelines that it uses to accomplish Section 3 compliance:

- When a contract or project is put out for bid, as part of the bid-package, the advertisement contains the Section 3 information describing the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701U (Section 3). The first three pages of this five-page document are the actual wording of Section 3, including 25 CFR Part 135. These three pages are to be read by and signed by all contractors bidding on Borough projects and contracts, stating that the contractor “will abide by and include in all subcontracts the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended.” Page four is the “Estimated Work Force Breakdown” sheet which requires the following: total estimated positions needed; number of positions occupied by permanent employees; number of positions not



occupied; and number of positions to be filled with Section 3 residents. Page four also is a signature page. Page five is the “Section 3 Business Utilization” sheet. This form asks for general contract information and requests the following: name of subcontractor; Section 3 business; address; trade/service or supply; contract amount; award date; and competitive or negotiated bid. It then asks for the total dollar amount awarded to Section 3 businesses. This form is then checked by the borough’s Labor Compliance Officer (DCP) to ensure that it was indeed filled out and signed by those contractors’ submitting bids.

- Once the contract is awarded to a contractor, a Pre-Construction Conference is then scheduled. At this conference the Labor Compliance Officer spends time going over all of the U.S. Department of Labor, U.S. Department of Housing and Urban Development, and Borough of Chambersburg regulations and requirements with the contractor. The above stated Section 3 document is given to the contractor during the conference for a second time, and must be filled out, signed and sent to the Labor Compliance Officer with all the other documents/paperwork involved in the Pre-Construction Conference. When this form is approved the second time with the contractor, additional information from HUD is covered regarding Section 3, amplifying and describing this effort in much more detail.
- Two other areas of concern are addressed during the Pre-Construction Conference: the requirement that contractors inform the Labor Compliance Officer (LCO) as to locations and times, once the work on a project begins, and a second piece that relates specifically to Section 3. Contractors are given a form with two sections to complete. The first requires the contractor to submit in writing where Section 3 “new hires” will be located and the source they were recruited from for the contract. The second section requires the contractor to confirm in writing if the crew size for all work done on a project is sufficient and no new hires of any kind will be needed. This is the case, as a number of borough construction contracts, use contractors which have crews as small as two to four long-time employees. This form is signed and returned to the LCO with all other requested written information for Section 3. The contractor is made aware that failure to submit all of the above will be considered non-compliance.



- Finally, in reference to the submission in writing that sufficient crew exists, and no new hires will be necessary, it is requested that contingency plans regarding the recruiting and hiring of Section 3 residents be considered.

During this Analysis of Impediments study, no impediments or complaints were mentioned or filed based on Section 3 Requirements.



C. Private Sector:

The private sector has traditionally been the greatest impediment to fair housing choice in regard to discrimination in the sale, rental or advertising of dwellings, the provision of brokerage services, or in the availability of financing for real estate purchases. The Fair Housing Act and local laws prohibits such practices as the failure to give the same terms, privileges, or information; charging different fees; steering prospective buyers or renters toward a certain area or neighborhood; or using advertising that discourages prospective buyers or renters because of race, color, religion, sex, disability, familial status, national origin, and sexual orientation.

1. Real Estate Practices -

The Pen-Mar Regional Association of REALTORS® is the local organization of real estate brokers operating in Washington County, Maryland, and Franklin and Fulton Counties, Pennsylvania. The Mission of Pen-Mar REALTORS® is to enhance and empower association members through professionalism, networking, education, advocacy, and community engagement. Members are bound by the Code of Ethics of the National Association of Realtors (NAR). This Code of Ethics obligates its members to maintain professional standards including efforts to affirmatively furthering fair housing.



Article 10 under “Duties to the Public” states that: “REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.”

Each year, the Pennsylvania Association of Realtors recognizes the significance of the anniversary of the 1968 Fair Housing Act and reconfirms their commitment to uphold fair housing laws as well as their commitment to offer equal professional service to all Pennsylvania residents in their search for real property by



participating in the Pennsylvania Human Rights Commission’s Annual Fair Housing Conference.

Realtors who receive fair housing complaints are required to send those complaints to the Pennsylvania Human Relations Commission. The Pennsylvania Association of Realtors requires that all licensees complete fourteen (14) hours of continuing education yearly, which includes two (2) hours in fair housing and three (3) hours in agency relationships.

2. Newspaper and Electronic Advertising –

Under Federal Law, no advertisement with respect to the sale or rental of a dwelling unit may indicate any preference, limitation, or discrimination because of race, color, religion, sex, disability, familial status, or national origin. Under the Fair Housing Act Amendments, descriptions are listed in regard to the use of words, photographs, symbols or other approaches that are considered discriminatory.



According to Pen-Mar Realtors, real estate booklets have ceased publication and the *Public Opinion* (the local newspaper of record) rarely, if ever, publishes real estate advertisements. Accordingly, a review of Zillow online real estate advertisements was undertaken. Zillow did not have ads that prohibited occupancy by any group, and all Zillow ads contain the equal housing opportunity logo, a link to the company’s Fair Housing page, and an analysis of local, county, and state human rights protections by the Movement Advancement Project.

Some rental ads posted on Zillow contained language prohibiting pets by size, by species, or altogether. Prohibiting pets is problematic for individuals with disabilities or other needs that require a trained and certified service animal. Statements prohibiting or limiting pets may discourage persons with disabilities that require service or therapeutic animals from applying for, or even inquiring about, these rental units. According to Fair Housing groups in the area, a “no pets policy” is not discriminatory, nor a barrier. Landlords have the right to disallow pets in their units, but the hope is that the potential tenant has some knowledge of their Fair Housing rights and knows they can request reasonable accommodation for a support or service animal. Education for landlords and tenants on support and service animals is key.



3. Private Financing –

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The HMDA data was obtained and is included in Appendix B of this Analysis of Impediments. The data that was available does not indicate any discriminatory lending patterns.

The tables on the following pages outline the disposition of loan applications by census tract and type of loan in the Borough of Chambersburg.

C.T. 110, one of the Borough’s two low-income census tracts, has the highest denial rates of loan applications at 19.0% and the lowest loan origination rate at 51.6%. However, the other low-income census tract, C.T. 112, has the highest origination rate at 66.7% and the second-lowest denial rate at 14.3%. Homebuyers and homeowners in C.T. 112 submit the fewest loan applications.

Table IV-12 – Disposition of Loans by Census Tract and Type (2024)

	Originated	Approved, Not Accepted	Denied	Withdrawn by Applicant	Closed for Incompleteness	Other	Total Received
Census Tract	Conventional Home Purchase Loans						
108	20	0	1	1	0	2	24
109	28	3	3	0	1	2	37
110	25	0	1	5	1	6	37
111	25	0	1	3	0	4	34
112	24	2	2	2	0	2	32
Borough-wide	122	5	8	11	2	16	164
Census Tract	FHA, FSA/RHS and VA Home Purchase Loans						
108	8	0	1	2	1	6	18



109	11	0	3	4	0	2	20
110	13	0	1	3	0	9	26
111	14	0	0	1	0	6	21
112	13	1	0	2	0	5	21
Borough-wide	59	1	5	12	1	28	106
Census Tract	Refinancing: All Lenders						
108	11	1	3	0	0	0	15
109	15	0	2	3	1	0	21
110	8	0	5	4	0	0	17
111	14	0	3	0	0	3	20
112	9	0	0	0	0	0	9
Borough-wide	57	1	13	7	1	3	82
Census Tract	Home Improvement: All Lenders						
108	11	2	6	0	0	0	19
109	10	1	7	1	0	0	19
110	9	1	6	0	0	0	16
111	10	0	5	1	0	0	16
112	5	1	2	0	0	0	8
Borough-wide	45	5	26	2	0	0	78
Census Tract	All Loan Applications						
108	61	5	17	6	4	9	102
109	76	4	19	9	5	5	118
110	65	2	24	17	1	17	126
111	81	1	13	8	6	13	122
112	56	4	12	5	0	7	84
Borough-wide	339	16	85	45	16	51	552

Source: HMDA Data Tables, <https://ffiec.cfpb.gov/>

Note: "Other" category includes "Purchased Loan", "Preapproval request denied", and "Preapproval request approved but not accepted".



The table below takes a closer look at the number and value of originated loans in the constituent census tracts of Chambersburg, the Borough overall, and the whole of Franklin County. For comparison with the below numbers and percentages of loans originated, according to the 2018-2022 American Community Survey the Borough of Chambersburg has an estimated population of 21,917 (14.0% of the estimated County population of 156,084) and an estimated 4,146 owner-occupied housing units (9.1% of the County's 45,631 owner-occupied housing units).

Table IV-13 – Loans Originated in Chambersburg and Franklin County

	Purchase: Conventional		Purchase: FHA, FSA/RHS, VA		Refinancing: All Lenders		Home Improvement: All Lenders		Total Loans Originated	
	#	x \$1,000	#	x \$1,000	#	x \$1,000	#	x \$1,000	#	x \$1,000
Census Tract 108	20	3,580	8	1,730	11	1,745	11	685	61	8,715
<i>Tract % of Borough</i>	16.4%	13.0%	13.6%	14.5%	19.3%	17.3%	24.4%	24.0%	18.0%	11.3%
Census Tract 109	28	4,970	11	2,145	15	2,225	10	780	76	11,490
<i>Tract % of Borough</i>	23.0%	18.1%	18.6%	18.0%	26.3%	22.1%	22.2%	27.3%	22.4%	14.9%
Census Tract 110	25	9,775	13	2,875	8	1,290	9	465	65	34,205
<i>Tract % of Borough</i>	20.5%	35.5%	22.0%	24.1%	14.0%	12.8%	20.0%	16.3%	19.2%	44.4%
Census Tract 111	25	5,155	14	2,870	14	3,350	10	710	81	14,275
<i>Tract % of Borough</i>	20.5%	18.7%	23.7%	24.1%	24.6%	33.3%	22.2%	24.9%	23.9%	18.5%
Census Tract 112	24	4,040	13	2,295	9	1,455	5	215	56	8,390
<i>Tract % of Borough</i>	19.7%	14.7%	22.0%	19.3%	15.8%	14.5%	11.1%	7.5%	16.5%	10.9%
Borough of Chambersburg	122	27,520	59	11,915	57	10,065	45	2,855	339	77,075
<i>Borough % of County</i>	11.9%	11.5%	11.3%	8.9%	13.0%	12.3%	9.9%	9.4%	10.9%	13.2%
Franklin County	1,025	240,215	520	133,740	437	82,035	453	30,485	3,101	585,855

Source: HMDA Data Tables, <https://ffiec.cfpb.gov>



The following tables show the dispositions of conventional home purchase loans disaggregated by minority status and income level for Chambersburg, as compared to the FY 2024 Chambersburg-Waynesboro, PA MSA Median Income (AMI) of \$92,700. The number of applications for conventional loans submitted by White, non-Hispanic applicants and originated for those applicants significantly outnumbers minority applicants in each income level analyzed; however, the percentage of loans originated out of the total applications by minority households is higher than the percentage of loans originated out of the total applications by White households in all income categories. The percentages are based on the number of applicants in each minority status category, and since the White, non-Hispanic applicants far outnumber the minority applicants in each category, the results may be slightly misleading.

Table IV-14 – Conventional Loan Disposition by Minority Status, Less Than 50% of Area Median Income

Minority Status	Total Received		Originated		Approved, Not Accepted		Denied		Withdrawn by Applicant		Closed for Incompleteness		Other	
	#	% Total	#	% Received	#	% Received	#	% Received	#	% Received	#	% Received	#	% Received
White, non-Hispanic	7	38.9%	6	85.7%	0	0%	1	14.3%	0	0%	0	0%	0	0%
Black, non-Hispanic	1	5.6%	0	0%	0	0%	0	0%	0	0%	1	100%	0	0%
Other, non-Hispanic	1	5.6%	1	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Hispanic or Ethnicity Not Available all races	9	50.0%	7	77.8%	1	11.1%	0	0%	1	11.1%	0	0%	0	0%
Borough Total	18	--	14	77.8%	1	5.6%	1	5.6%	1	5.6%	1	5.6%	0	0%

Source: HMDA Data Tables, <https://ffiec.cfpb.gov>



The number of Hispanic low-income applicants outnumbers White, non-Hispanic low-income applicants and significantly outnumbers other minority applicants. There are too few Black or Other Race applicants to accurately draw conclusions.

Table IV-15 – Conventional Loan Disposition by Minority Status, 50-79% of Area Median Income

Minority Status	Total Received		Originated		Approved, Not Accepted		Denied		Withdrawn by Applicant		Closed for Incompleteness		Other	
	#	% Total	#	% Received	#	% Received	#	% Received	#	% Received	#	% Received	#	% Received
White, non-Hispanic	21	52.5%	19	90.5%	0	0%	0	0%	1	4.8%	0	0%	1	4.8%
Black, non-Hispanic	5	12.5%	4	80.0%	0	0%	1	20.0%	0	0%	0	0%	0	0%
Other, non-Hispanic	2	5.0%	2	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Hispanic or Ethnicity Not Available, all races	12	30.0%	10	83.3%	0	0%	2	16.7%	0	0%	0	0%	0	0%
Borough Total	40	--	35	87.5%	0	0%	3	7.5%	1	2.5%	0	0%	1	2.5%

Source: HMDA Data Tables, <https://ffiec.cfbp.gov>

The number of White, non-Hispanic middle-income applicants significantly outnumbers the number of Hispanic, Black, or Other Minority applicants. All applicant groups have a relatively high origination rate in this income bracket, with White, non-Hispanic applicants and Other Minority applicants being approved at the highest rates. Black and Hispanic households have a lower origination rate and a higher denial rate.



Table IV-16 – Conventional Loan Disposition by Minority Status, 80-99% of Area Median Income

Minority Status	Total Received		Originated		Approved, Not Accepted		Denied		Withdrawn by Applicant		Closed for Incompleteness		Other	
	#	% Total	#	% Received	#	% Received	#	% Received	#	% Received	#	% Received	#	% Received
White, non-Hispanic	22	75.9%	18	81.8%	0	0%	1	4.5%	3	13.6%	0	0%	0	0%
Black, non-Hispanic	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Other, non-Hispanic	1	3.4%	1	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Hispanic or Ethnicity Not Available, all races	6	20.7%	5	83.3%	0	0%	0	0%	0	0%	0	0%	1	16.7%
Borough Total	29	--	24	82.8%	0	0%	1	3.4%	3	10.3%	0	0%	1	3.4%

Source: HMDA Data Tables, <https://ffiec.cfpb.gov>

The number of White, non-Hispanic upper middle-income applicants significantly outnumbers the number of Hispanic applicants. There were no Black, non-Hispanic applicants, and only one Other Minority, non-Hispanic applicant. In this income category, minority applicants have a higher origination rate and a lower negative outcome rate (denial and application withdrawal) than White applicants. However, the sample size is very small which introduces error.



Table IV-17 – Conventional Loan Disposition by Minority Status, 100-119% of Area Median Income

Minority Status	Total Received		Originated		Approved, Not Accepted		Denied		Withdrawn by Applicant		Closed for Incompleteness		Other	
	#	% Total	#	% Received	#	% Received	#	% Received	#	% Received	#	% Received	#	% Received
White, non-Hispanic	1	33.3%	0	0%	1	100%	0	0%	0	0%	0	0%	0	0%
Black, non-Hispanic	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Other, non-Hispanic	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Hispanic or Ethnicity Not Available, all races	2	66.7%	1	50.0%	0	0%	0	0%	1	50.0%	0	0%	0	0%
Borough Total	3	--	1	33.3%	1	33.3%	0	0%	1	33.3%	0	0%	0	0%

Source: HMDA Data Tables, <https://ffiec.cfbp.gov>

There were only three (3) applicants within this income range, so the sample size is too small to draw conclusions.



Table IV-18 – Conventional Loan Disposition by Minority Status, 120% or More of Area Median Income

Minority Status	Total Received		Originated		Approved, Not Accepted		Denied		Withdrawn by Applicant		Closed for Incompleteness		Other	
	#	% Total	#	% Received	#	% Received	#	% Received	#	% Received	#	% Received	#	% Received
White, non-Hispanic	28	77.8%	23	82.1%	0	0%	0	0%	3	10.7%	1	3.6%	1	3.6%
Black, non-Hispanic	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Other, non-Hispanic	1	2.8%	1	100%	0	0%	0	0%	0	0%	0	0%	0	0%
Hispanic or Ethnicity Not Available, all races	7	19.4%	4	57.1%	0	0%	1	14.3%	1	14.3%	0	0%	1	14.3%
Borough Total	36	--	28	77.8%	0	0%	1	2.8%	4	11.1%	1	2.8%	2	5.6%

Source: HMDA Data Tables, <https://ffiec.cfbp.gov>

The number of White, non-Hispanic high-income applicants significantly outnumbers the number of minority applicants. Hispanic applicants in all categories have a lower origination rate and a higher denial rate than White applicants, regardless of income. There were no Black applicants in the 120% or More income bracket, and one Other applicant. Additionally, 38 applications did not have income listed in the HMDA data and are not included in the above tables. This may mean the applicants had no income, that their income was not used in the processing of their loan applications, or that their income levels were not required to be reported.



Overall, the HMDA Data indicates that lower-income households have a higher rate of denial and lower origination rate than higher-income households.

The origination rate of all loans in the Borough is approximately 61.4%. White, non-minority applicants for conventional home purchase loans outnumber minority applicants in most categories except for <50% AMI, where they are outnumbered by Hispanic applicants. The percentage of total applications by Whites accounts for just under half (49.4%) of the total number of applications, regardless of income. Loan origination rates tend to be higher for White applicants than for minority applicants, excepting “Other Minority” applicants who may only have one or two applicants with both having applications approved.

Minority denial rates also tend to be higher than White denial rates. The disparity in the categories of results of the applications is not as great between Whites and minorities as it is when comparing the percentage of applications. Hispanic households have begun to apply for home purchase loans in larger numbers than in years past, but they also tend to be concentrated in the income brackets under 100% of AMI. These numbers support the finding that White owner-occupied households greatly outnumber Minority owner-occupied households in Chambersburg, and that this trend will likely continue for some time.



D. Citizen Participation:

The Borough of Chambersburg has followed its Citizen Participation Plan in the planning and preparation of the 2025 Analysis of Impediments to Fair Housing Choice. The Borough held a public hearing regarding the needs of the community and its residents Thursday, October 10, 2024, at 2:00 PM. This provided the residents, agencies and organizations with the opportunity to discuss housing conditions, needs, and impediments in the Borough. All comments were accepted and incorporated into this Analysis.

Resident Survey -

A resident survey was prepared and sent out to residents in English and Spanish. A link was placed on the Borough's website. The results of the survey were used to help determine the goals and outcomes. There were only three (3) surveys completed and returned. The following are characteristics and results of the survey:

- All three respondents (100%) are female. Two of the respondents are White, the third is Some Other Race; one of the three is Hispanic or Latina. There is one respondent from each of the 21-29, 30-39, and 40-49 age cohorts.
- One of the respondents has a two-person household, one has a three-person household, and one has a four-person household. Incomes range from below 30% of AMI (extremely low income) to above 100% of AMI.
- All three respondents are renters.

100% of respondents identified the following needs within Chambersburg:

Housing issues:

- decent, safe, sound, sanitary, accessible and affordable rental units
- Affordable housing

Social Services used (one respondent):

- Childcare

Employment issues (two respondents):

- Childcare



Transportation issues (one respondent):

- Transit reliability
- Transit service hours
- Walkability
- Bike Infrastructure

Crime issues (two respondents):

- Drugs

Blight issues (one respondent):

- Vacant commercial structures

When asked whether they thought residents of the Borough were aware of how to report Fair Housing violations or concerns, two people answered no and the third skipped the question. For the two who shared the primary reasons they felt violations weren't reported, one mentioned retaliation and the other stated they felt nothing would be done.

Two respondents filled in the following table presenting situations that result in further discrimination and/or barriers to fair housing in the Borough:

Table IV-19 – Reasons for Discrimination

	Strongly Agree	Agree	Neutral / Unsure	Disagree	Strongly Disagree
Concentration of subsidized housing in certain neighborhoods	0%	50%	50%	0%	0%
Lack of affordable housing in certain areas	50%	50%	0%	0%	0%
Lack of accessible housing for persons with disabilities	0%	50%	50%	0%	0%
Lack of accessibility in neighborhoods (i.e. curb cuts)	0%	50%	50%	0%	0%
Lack of fair housing education	50%	0%	50%	0%	0%
Lack of fair housing organizations in the Borough	0%	100%	0%	0%	0%



State or Local laws and policies that limit housing choice	0%	50%	50%	0%	0%
Lack of knowledge among residents regarding fair housing	0%	100%	0%	0%	0%
Lack of knowledge among landlords and property managers regarding fair housing	0%	50%	50%	0%	0%
Lack of knowledge among real estate agents regarding fair housing	50%	50%	0%	0%	0%
Lack of knowledge among bankers/lenders regarding fair housing	50%	50%	0%	0%	0%

Finally, one respondent expressed that there need to be fewer warehouses in the Borough and more housing.

Stakeholder Participation -

As part of the 2025 Analysis of Impediments as well as the FY 2025-2029 Five-Year Consolidated Plan, the Borough of Chambersburg reached out to agencies and organizations that provide housing and housing-related services, homeless shelter and services, services targeted to the elderly and persons with disabilities, community development, and economic development. They were invited to participate in the process through a series of meetings as well as stakeholder surveys. A summary of these meetings and surveys is available in Part IV, Section A, Subsection 5. Complete survey results and meeting minutes are available in the Appendices of the Borough of Chambersburg FY 2025-2029 Five-Year Consolidated Plan.



V. Actions and Recommendations

The Borough of Chambersburg's 2025 Analysis of Impediments to Fair Housing Choice has identified the following perceived impediments, along with goals and strategies to address those impediments which will affirmatively further fair housing in the Borough:

IMPEDIMENT 1: FAIR HOUSING EDUCATION AND OUTREACH

There is a continuing need to educate residents about their rights under the Fair Housing Act, the Americans with Disabilities Act, and the Rehabilitation Act, especially low- and moderate-income persons, minorities, the disabled and the elderly population in the community.

Goal: Increase the knowledge and awareness of an individual's rights and the responsibilities of landlords in regard to fair housing, related laws, and Federal requirements to affirmatively further fair housing in Chambersburg.

Strategies: In order to achieve this goal, the following strategies should be undertaken:

- **1-A** – Promote fair housing awareness through the media, seminars, and training to educate and inform residents and landlords of their rights and responsibilities under the Fair Housing Act, and other Federal and State Housing Laws.
- **1-B** – Make literature and informational material available to explain the Fair Housing Act and distribute to individuals, groups and organizations to increase awareness of housing laws and regulations.
- **1-C** – Work with the local Board of Realtors to provide information on fair housing choices and ways to promote fair housing for persons who wish to rent or purchase housing in the community, outside areas of racial, ethnic, and income concentrations.
- **1-D** – Continue to affirmatively further fair housing in the enforcement of municipal policies, actions, and decisions by local elected officials, appointed officials, and borough employees.



IMPEDIMENT 2: HOUSING AFFORDABILITY

The approximate median cost to purchase a decent, safe, sound, sanitary, accessible and affordable single-family home in Chambersburg is \$157,300 and the monthly rental cost for a two-bedroom apartment is \$869, which limits the choice of housing and creates a high-cost burden for lower-income households.

Goal: Promote the development of additional affordable housing units, that would be available to lower income households, through new construction, in-fill housing, and rehabilitation of existing houses, as well as the conversion of vacant non-residential structures into housing.

Strategies: In order to achieve this goal, the following strategies should be undertaken:

- **2-A** – Continue to support and encourage plans from both private and non-profit developers to build mixed income housing with both market-rate and affordable housing.
- **2-B** – Continue to support and promote homeownership opportunities for lower income households by providing down payment and closing cost assistance, along with housing counseling programs.
- **2-C** – Continue to enforce local codes and ordinances to ensure the maintenance and upkeep of existing affordable homes and apartments in the Borough.
- **2-D** – Continue to support homebuyer education and training programs to improve homebuyer awareness and increase housing choice for lower income households outside areas of low-income concentration.



IMPEDIMENT 3: HOUSING ACCESSIBILITY

Over 20% of the Borough's population has one or more disabilities and almost 20% of the Borough's population is age 65 or over, which has created a demand for accessible housing that is decent, safe, sound, sanitary, accessible and affordable to persons with disabilities and the elderly.

Goal: Increase the supply of accessible housing for the disabled and elderly that meets the needs of this portion of the Borough's population.

Strategies: In order to achieve this goal, the following strategies should be undertaken:

- **3-A** – Increase the supply of accessible housing through the rehabilitation of the existing housing stock by removal of architectural barriers in the home so individuals may continue to live in place.
- **3-B** – Increase the supply of accessible and visitable housing units through new construction of multi-family developments and enforcement of the accessibility provisions of the Fair Housing Act and the Americans with Disabilities Act.
- **3-C** – Promote the education and awareness on the part of landlords who are required to make “reasonable accommodations” for persons who are disabled, based on the Fair Housing Act.



IMPEDIMENT 4: ECONOMIC ISSUES AFFECTING HOUSING CHOICE

Companies in and around the Borough of Chambersburg are unable to fill employment positions due to low pay and an under-qualified workforce. There is a gap in the type of available employment opportunities and the employability of the Borough's labor force. Low-income households are prevented from improving their income and ability to live outside areas with concentrations of low-income households, thus creating a fair housing concern.

Goal: The local economy will improve, creating new job opportunities, which in turn will increase household income, and will promote fair housing choice.

Strategies: In order to reach this goal, the following activities and strategies should be undertaken:

- **4-A:** Support and enhance workforce development and technical skills training that result in a better-trained workforce. This will promote opportunities to earn a "livable" wage.
- **4-B:** Strengthen partnerships and program delivery which will enhance the Borough's economic base, expand its tax base, and create a more sustainable economy for residents and businesses.
- **4-C:** Support programming that enhances entrepreneurship and small business development, expansion, and retention within low- and moderate-income areas and minority neighborhoods.
- **4-D:** Promote and encourage economic development with local commercial and industrial firms to expand their operations and increase employment opportunities.
- **4-E:** Explore opportunities for improving public transportation through expansion of existing routes and times, or partnerships with third parties to allow residents to access new employment opportunities.



VI. Certification

Signature Page:

I hereby certify that this 2025 Analysis of Impediments to Fair Housing Choice is in compliance with the intent and directives of the Community Development Block Grant (CDBG) Program regulations.

Allen B. Coffman, President of Council, Borough of Chambersburg, PA

Date



VII. Appendix

Appendix A – Demographic Data

See the Borough of Chambersburg’s FY 2025-2029 Five-Year Consolidated Plan and appendices for demographic data and sources relied upon in the preparation of the Borough’s 2025 Analysis of Impediments to Fair Housing Choice.

Appendix B – Citizen Participation

See the Borough of Chambersburg’s FY 2025-2029 Five-Year Consolidated Plan and appendices for citizen participation documentation including: notices, summaries of stakeholder interviews, meetings, and hearings; resident survey responses; stakeholder questionnaire responses; and public comment.