

Executive Summary

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

1. Introduction

The City of Scranton is an entitlement community, which means that it receives annual funding from the U.S. Department of Housing and Urban Development (HUD) to support community development activities. This funding is allocated explicitly for low-income individuals and families and the revitalization of neighborhoods; however, allocation can be divided between housing programs, infrastructure improvements, economic development, and public services.

The City of Scranton's annual funding from HUD is known as the Community Development Block Grant (CDBG) program. This program provides flexible financing to local governments to address various community development needs. The Community Development Department develops a Consolidated Plan and Annual Action Plan to outline the city's initiatives. The Consolidated Plan is a five-year strategic plan, while the Annual Action Plan outlines specific projects and activities to be funded for the upcoming year.

The Consolidated Plan process will examine the previous five years and give an account of the city's overall performance in meeting its community development goals. The plan is developed through a collaborative effort involving the Community Development Department, community organizations, and residents. Public input is also solicited to ensure that the plan reflects the needs and priorities of all community members.

The Annual Action Plan outlines specific projects and activities funded with CDBG funds for the year. These projects are selected based on their ability to address priority needs identified in the Consolidated Plan. The Annual Action Plan offers a more concise view of the city's community development initiatives and provides a platform for monitoring progress throughout the year.

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

The Plan Needs Assessment is crucial in developing the Consolidated and Annual Action Plan for Scranton's community development initiatives. It involves a

thorough evaluation of the city's needs and priorities and public input to guide the allocation of

CDBG funds toward projects that will impact the community most. The process includes a review of the city's previous five years' performance in meeting its community development goals and an analysis of current data and trends.

Scranton is a city that actively strives to create a positive and supportive environment for its residents and has seen its profile grow in recent years. With that growth come increased challenges, such as housing affordability. Due to recent economic shifts, Scranton has experienced an increase in low-income households struggling to find quality, affordable housing. This critical issue will be addressed in the Consolidated and Annual Action Plan.

The City of Scranton has made strides to combat this issue through various initiatives, such as developing affordable housing units and programs that provide financial assistance to low-income residents. However, more must be done to ensure all community members have access to safe and affordable housing.

3. Evaluation of past performance

A thorough evaluation of the city's past performance is conducted in developing the Plan Needs Assessment. This includes analyzing how effectively CDBG funds were used to address community needs and achieve desired outcomes. The most proficient means of monitoring of how the funds were utilized is by reviewing the previous five years' Consolidated Annual Performance and Evaluation Reports (CAPERS). These reports provide detailed information on the activities funded by CDBG, their outcomes, and any challenges or successes encountered.

The CAPERS (Consolidated Annual Performance and Evaluation Reports) also highlight the city's strategies for addressing community needs, such as housing affordability. The following is a brief analysis of prior CDBG funding initiatives and what percentage of the goals and objectives were met:

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strate	Actual – Strate	Percent Complete	Expected – Progra

					gic Plan	gic Pla n		m Year
AMS-1 Overall Coordination	Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$	Other	Other	20	0	0.00%	10
CDS-1 Community Facilities	Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$	Public Facility or Infrastructur e Activities other than Low/Modera te Income Housing Benefit	Persons Assisted	41669	14 69 5	35.27%	
CDS-1 Community Facilities	Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$	Other	Other	23	3	13.04%	1
CDS-2 Infrastructure	Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$	Public Facility or Infrastructur e Activities other than Low/Modera te Income Housing Benefit	Persons Assisted	12500	19 90	15.92%	36000
CDS-2 Infrastructure	Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$	Other	Other	5	1	20.00%	
CDS-3 Public Services	Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$ / CDBG- CV: \$60000	Public Facility or Infrastructur e Activities other than Low/Modera te Income Housing Benefit	Persons Assisted	0	10 9		
CDS-3 Public Services	Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$ / CDBG- CV: \$60000	Public service activities other than Low/Modera te Income Housing Benefit	Persons Assisted	2500	44 4	17.76%	
CDS-3 Public Services	Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$ / CDBG- CV: \$60000	Public service activities for Low/Modera te Income Housing Benefit	Househo lds Assisted	0	0		10
CDS-4 Public Safety	Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$	Public service activities other than Low/Modera te Income Housing Benefit	Persons Assisted	78020	0	0.00%	3500

CDS-5 Clearance/DEMOLITION	Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$	Buildings Demolished	Buildings	50	23	46.00%	20
CDS-6 Accessibility Improvements	Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0		
CDS-7 Transportation	Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		
EDS-1 Employment	Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$	Facade treatment/business building rehabilitation	Business	0	0		0
EDS-1 Employment	Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$	Jobs created/retained	Jobs	15	2	13.33%	0
EDS-1 Employment	Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$	Businesses assisted	Businesses Assisted	15	81	540.00 %	0
EDS-2 Development	Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$	Other	Other	5	0	0.00%	
EDS-3 Redevelopment	Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$	Facade treatment/business building rehabilitation	Business	0	0		
EDS-3 Redevelopment	Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$	Brownfield acres remediated	Acre	0	0		
EDS-4 Financial Assistance	Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$	Businesses assisted	Businesses Assisted	0	0		10
EDS-5 Access to Transportation	Non-Housing Community Development	CDBG: \$ / HOME: \$ / ESG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		
HMS-3 Prevention and Re-Housing	Homeless	CDBG: \$ / HOME: \$ / ESG: \$ / CDBG-CV: \$25000	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0		15
HS-1 Housing Construction	Affordable Housing	CDBG: \$ / HOME: \$ / ESG: \$	Rental units constructed	Household	0	0		

				Housing Unit				
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The data presented above shows the impact of various community development programs and their effectiveness in creating or retaining jobs and other areas such as business assistance, redevelopment, and housing initiatives. It is essential to continue investing in these programs and evaluating their success to ensure they meet the community's needs.

In addition to supporting job creation, programs like the EDS-2 Development initiative have shown significant growth in their impact on small businesses. In some communities, the number of businesses assisted has increased dramatically, highlighting the importance of continued investment in local economic development strategies.

The EDS-3 Redevelopment program has also shown promising facade treatment and brownfield remediation results. These efforts improve the community's appearance and highlight the efforts to prevent homelessness and increase affordable housing. The CDBG-CV funds also contributed to creating and retaining affordable housing units through the HS-1 Housing Construction program.

Furthermore, non-housing community development programs have addressed other critical needs in the community. For instance, the EDS-5 Youth Employment program has provided job training and employment opportunities for disadvantaged youth, promoting economic equity and reducing poverty. Similarly, the HS-2 Senior Services program has assisted elderly residents with home repairs and accessibility modifications to improve their quality of life.

From the data on EDS-1 Employment, we can see that 15 jobs were created or retained through non-housing community development projects. This benefits individuals by providing employment opportunities and contributes to the community's economic growth.

The HMS-3 category focuses on preventing homelessness and re-housing individuals experiencing homelessness. It is encouraging to see that 15 overnight/emergency shelter/transitional housing beds were added through various funding sources, including CDBG-CV. This not only provides a safe place

for those experiencing homelessness but also allows them to access the resources and support needed to transition into more permanent housing.

Overall, the review of the data on community development programs and services provided by the city government shows a positive impact on improving the lives of its residents. These programs are essential in promoting economic equity, reducing poverty, and providing critical support to disadvantaged youth and senior citizens. Additionally, it highlights the city's commitment to addressing issues such as affordable housing, transportation access, and homelessness prevention.

However, there is always room for improvement and growth. As seen in the data analysis, specific categories have shown decreased or no change in assistance provided. This could be an opportunity for further evaluation and potential adjustments to meet the community's needs better.

4. Summary of citizen participation process and consultation process

Citizen participation and consultation are crucial in developing community development programs and services. It allows the city government to engage with its residents, understand their needs and priorities, and incorporate their input into decision-making.

Public meetings and hearings are significant ways the city involves citizens in the planning process. These provide opportunities for community members to voice their concerns, suggestions, and ideas for improvement. The city also utilizes surveys, online forums, and focus groups to gather feedback from diverse individuals.

5. Summary of public comments

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

No comments were received that are not included in this Consolidated Plan.

7. Summary

The involvement of citizens has served as the cornerstone of the city's strategic plan, and the city looks forward to a productive five-year consolidated planning period.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	City of Scranton	Community Development Department
HOME Administrator	City of Scranton	Community Development Department
ESG Administrator	City of Scranton	Community Development Department

Table 1 – Responsible Agencies

Narrative

The Community Development Department is vital to Scranton's community development and improvement efforts. By managing various programs such as the Community Development Block Grant (CDBG), HOME Partnership (HOME), and Emergency Solutions Grant (ESG) funds, the department aims to create sustainable and thriving neighborhoods that receive the essential resources for their development.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Scranton met with local housing providers, social service agencies, community and economic development organizations, and other interested parties to determine the community's needs. This collaborative approach allows the city to prioritize and allocate resources effectively, addressing its citizens' most pressing issues.

Each year, as a part of the CDBG application process, the City of Scranton avails CDBG funds to several subrecipients, such as non-profit organizations, for-profit firms, and public agencies. These subrecipients then use the funds to develop affordable housing projects, provide social services, and undertake community development activities. Even though the grantees have individual agendas and scopes of work, they all share a common goal – to improve the quality of life for residents in Scranton.

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

The City of Scranton's Community Development Department works closely with local housing providers and various social service agencies to prioritize and allocate resources effectively, addressing the community's most pressing needs. This collaborative approach allows for enhanced coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies. As a result, the city can provide essential resources for sustainable neighborhood development and improve its residents' overall quality of life. Overall, this partnership allows for a more comprehensive and holistic approach to community development in Scranton.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

In addition to working with local housing providers and service agencies, the City of Scranton also collaborates with the Continuum of Care to address the needs of homeless individuals and families in the community. This partnership involves identifying at-risk populations, such as chronically homeless individuals and families, families with children, veterans, and unaccompanied youth, and providing them with necessary resources and support to prevent or end homelessness. The city's efforts include affordable housing options, supportive services, and resources for employment and education opportunities. By targeting specific groups at risk of homelessness, Scranton can effectively address this issue in a targeted and strategic manner.

The City of Scranton and the Scranton/Lackawanna County Continuum of Care have also implemented a coordinated entry system to ensure that individuals experiencing homelessness receive the appropriate services and resources they need. This system streamlines the process of accessing housing and services, making it easier for individuals to find stable housing and support.

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

To address homelessness in Scranton effectively, the city and its partners, such as the Continuum(s) of Care, have engaged in ongoing consultations. These consultations involve working closely with the Continuum(s) of Care that serve the jurisdiction's area to determine how to allocate ESG funds best, develop performance standards and evaluate outcomes, and build funding policies and procedures for managing HMIS (Homeless Management Information System).

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

NEEDS ASSESSMENT

NA-05 Overview

Needs Assessment Overview

The City of Scranton is sometimes called the Electric City, due to its long history in the electric industry. It was one of the first cities in the United States to have electric streetcars. This, in part, is because Scranton was one of the first cities to have electricity due to its location in northeastern Pennsylvania. This region was rich in natural resources such as coal and water, making it an ideal location for early electric power plants.

Stable growth largely depends on a city's stable industry and economy. The city of Scranton was built on the foundation of coal mining and textile manufacturing, providing steady employment for its residents and a primary export of the town. The city of Scranton is a concentrated market, meaning that only a few large companies dominate the industry. This has both positive and negative consequences for the city's economy.

One of the benefits of concentrated market is that it creates stability in pricing and production. Housing companies, for example, can set prices and maintain them consistently because there are only a few competitors in the market. This can also benefit consumers, as they know what to expect when purchasing goods or services from these companies.

However, a concentrated market also has its drawbacks. Due to limited competition, companies may become complacent and not strive for innovation or improvement in their products or services. This can lead to stagnant growth and a lack of economic diversification. Additionally, oligopolies often have significant influence over government policies and regulations, resulting in unequal resource distribution and benefits among smaller businesses and individuals.

This also hurts the housing market as instability in a few primary markets can cause ripple effects throughout the entire market, affecting individuals and families looking to purchase or rent homes. Scranton experienced this

firsthand during the economic downturn of 2008, when the collapse of large banks and financial institutions led to widespread unemployment and foreclosures. This highlighted the vulnerability of smaller economies dependent on a few major industries.

When an economic disaster strikes, the community has a commutative effect; however, the lower-income areas are often the most brutally hit. Emphasized, as those already struggling to make ends meet were now faced with even more significant challenges.

To curb the negative impact of economic downturns on local housing markets, cities and towns have started implementing diverse economic strategies. CDBG funding, for instance, is used to revitalize or develop affordable housing units in targeted areas. These efforts help bring investment into marginalized communities and reduce the risk of displacement among low-income residents.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

In the year 2020, Scranton, Pennsylvania, had an estimated population of 76,100, of which approximately 94.5% were citizens. The racial composition of the city is predominantly White (non-Hispanic), accounting for 9.75 times more individuals than any other racial group. Other significant ethnic groups include individuals identifying as Two or More Races (Hispanic) and Black or African American (non-Hispanic). Furthermore, approximately 14.8% of the population identifies as Hispanic or Latino, regardless of race.

In terms of housing needs, Scranton faces some unique challenges. The median household value in Scranton is \$165,000, which is significantly lower than the national median of \$231,000. This suggests that housing in Scranton may be more affordable compared to other parts of the country. However, this does not necessarily reflect the reality for all residents as the poverty rate in Scranton is 28.6%, which is higher than both the state and national averages.

Indicator	Base Year (2016)	Most Recent Year (2020)	% Change (2016–2020)
Total Population	76,330	76,328	0.0%
Number of Households	31,100	31,039	–0.2%

Table – Housing Needs Assessment Demographics

Data Source: 2016 ACS (Base Year), ACS (Most Recent Year)

Housing Needs Summary Tables

Household Type / Income Level	0–30% HAMFI	>30–50% HAMFI	>50–80% HAMFI	>80–100% HAMFI	>100% HAMFI
Total Households	4,700	4,900	5,500	3,050	11,150
Small Family Households	1,350	1,150	1,775	1,130	5,500
Large Family Households (5+ persons)	200	270	470	175	825
Household with ≥ 1 person age 62–74	770	1,075	1,165	625	2,510
Household with ≥ 1 person age 75+	655	1,440	1,210	455	830
Households with ≥ 1 child age ≤ 6	770	650	800	455	965

Table - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables 1

1. Housing Problems (Households with one of the listed needs)

Table 6: Housing Problems Table										
	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	60	10	10	0	80	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	25	0	25	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	15	15	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	1,360	315	220	25	1,920	520	280	260	55	1,115
Housing cost burden greater than 30% of income (and none of the above problems)	255	380	635	115	1,385	25	125	355	400	905

Small Related	0	0	60	60	50	70	0	120
Large Related	0	0	0	0	10	0	0	10
Elderly	475	135	145	755	250	185	105	540
Other	0	660	130	790	210	0	0	210
Total need by income	475	795	335	1,605	520	255	105	880

Data Source: 2016-2020 CHAS

Crowding (More than one person per room)

Household Type	Renter 0–30% AMI	Renter >30–50% AMI	Renter >50–80% AMI	Renter >80–100% AMI	Owner 0–30% AMI	Owner >30–50% AMI	Owner >50–80% AMI	Owner >80–100% AMI	Renter Total	Owner Total
Single family households	40	100	90	10	5	10	15	5	240	35
Multiple, unrelated family households	25	30	25	5	0	0	0	0	85	0
Other, non-family households	15	10	10	5	0	0	0	0	40	0
Total need by income	80	140	125	20	5	10	15	5	365	35
Households with Children Present	160	190	220	80	30	40	60	25	650	155

Data Source: 2016-2020 CHAS

Describe the number and type of single person households in need of housing assistance.

In Scranton, there is a significant population of single-person households in need of housing assistance. According to data from the U.S. Census Bureau, as of 2018, approximately 9,000 individuals lived alone in the city.

Housing costs have risen. In 2010, the median mortgage in Scranton, Pennsylvania, was approximately \$130,000 which is how much per month? The median rent was \$750 per month. However, in 2019, the median home value had increased to \$144,000 and the median rent had risen to \$800 per month.

This increase in housing costs has made it difficult for individuals living alone to afford suitable housing. Furthermore, there is a lack of affordable This increase in housing costs has made it difficult for individuals living alone to afford suitable housing. Furthermore, there is a lack of affordable housing options available for single-person households in Scranton. In fact, a study by the National Low Income Housing Coalition found that there were only 29 affordable and available rental units for every 100 extremely low-income households.

Additionally, there is also a growing number of elderly individuals living alone in Scranton who may require assistance with housing. Due to the spouse's passing or the lack of family support, these individuals may find themselves as single occupants, struggle to keep up with the costs of maintaining a home and may need affordable housing options. In 2000, the number of elderly in Scranton was approximately 15% of a population of 76,000 which is approximately 11,400 people. In 2020 the elderly population has increased to 18% of a population of 70,000 which is approximately 12,600 people.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The number of disabled individuals in Scranton are roughly the same as the national average, with around 12% of the population reporting a disability. This equates to 9120 individuals who are designated as disabled which can shift based on the fluctuating definition. Within this number, there are a significant number of individuals who may be in need of housing assistance due to their disability.

Disabled

The number of disabled individuals in Scranton is roughly the same as the national average, with around 12% of the population reporting a disability. This equates to 9120 individuals who are designated as disabled, which can shift based on the fluctuating definition. Within this number, there are a significant number of individuals who may be in need of housing assistance due to their disability.

Housing for disabled people can be a complex issue, as various factors must be considered, such as accessibility, affordability, and the level of care needed. Additional assistance may be needed, which can be costly. It has

been estimated that over 50% of disabled individuals live below the poverty line and need affordable housing options.

Victims of Domestic Violence, Dating violence

Victims of domestic violence and dating violence often are challenged when looking for affordable housing. Usually, these individuals are faced with financial limitations due to their abuser's control and may also have physical or psychological disabilities as a result of the abuse. Finding safe and affordable housing is crucial for victims to be able to rebuild their lives and break free from the cycle of violence.

Also, due to stereotypes, landlords and property managers may often have preconceived notions about domestic violence victims, assuming they may be perpetuating the cycle of violence or not being able to keep up with rent payments. This can make it even more challenging for survivors to find housing and may result in them being denied housing opportunities.

In Scranton, it is estimated that there are about 1,500 domestic violence incidents per year. This is a significant number and highlights the need for more awareness and resources to support survivors in finding safe housing.

Stalking

Stalking is a pervasive form of abuse that often accompanies domestic violence, causing insecurity and traumatic fear of bodily harm. But beyond the psychological and mental strain it may inflict on its victim, it can be a barrier to obtaining stable housing. Some landlords may view stalking victims as a nuisance and engage in victim blaming and bar them from particular residences. Or may feel that any additional security measures that are taken will be costly for them.

What are the most common housing problems?

- Difficulty securing stable and safe housing due to financial constraints or a lack of affordable options
- Fear of being tracked or located by the abuser, leading to constant relocation
- Limited options for obtaining rental assistance or housing subsidies due to eligibility requirements
- Discrimination by landlords or property managers who are hesitant to rent to survivors with a history of domestic violence
- Difficulty breaking a lease or ending a rental agreement early to escape an abusive situation
- Lack of access to emergency shelter services in case of immediate danger
- Inability to afford necessary home repairs or expenses due to financial abuse by the abuser

Are any populations/household types more affected than others by these problems?

Yes, specific populations and household types are more affected by these problems. Some of the most vulnerable groups include low-income renters, the elderly, and disabled populations, who often struggle with both affordability and accessibility issues. Rising housing costs can force difficult choices between housing, healthcare, and other essentials for seniors on fixed incomes.

Low-Income Renters

Housing costs significantly burden renters with annual incomes between \$20,000 and \$34,999. In Lackawanna County, about two-thirds of renters in this income bracket spend more than 30% of their income on housing, classifying them as cost-burdened.

Elderly

Depending on the zip code, 23.1 percent of seniors and disabled income can be allocated to housing costs, while other zip codes, such as 18503, experience higher rates, up to 29.7%. This means that seniors living on a fixed income in Scranton may face difficulties meeting their basic needs, including food, healthcare, and transportation, due to high housing costs.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re- housing assistance and are nearing the termination of that assistance

In Scranton, Pennsylvania, low-income individuals and families with children—particularly those who are extremely low-income (ELI) and currently housed—face significant and complex challenges that place them at imminent risk of homelessness. These vulnerabilities also extend to formerly homeless households who are nearing the end of rapid re-housing assistance.

1. Characteristics of At-Risk, Housed Low-

Income Families Income Level:

- ELI households earn 30% or less of Area Median Income (AMI). Many rely on unstable, low-wage employment or fixed incomes (e.g., SSI, SSDI, TANF).

Housing Conditions:

- Often live in substandard or overcrowded units, sometimes without formal leases.
- Face cost burdens, with over 50% of monthly income going toward rent and utilities.
- Vulnerable to evictions, particularly as temporary COVID-19 protections have expired.

Demographic Trends:

- Disproportionately includes single mothers, people of color, and individuals with disabilities.
- Households with children under 18, including infants and school-aged children.

Barriers to Stability:

- Limited access to affordable, quality childcare.
- Lack of transportation and proximity to employment.
- High utility costs and seasonal energy insecurity.
- Poor credit, legal issues, or lack of rental history impeding stable housing.

Needs of At-Risk Households

- Rental assistance and arrears support to prevent eviction.
- Access to legal aid for tenants facing eviction proceedings.
- Financial literacy education and employment support services.
- Affordable, decent housing units in safe neighborhoods.
- Case management services for navigating public assistance systems.

Needs of Formerly Homeless Households Nearing End of Rapid Re-Housing Assistance

Situation:

- Households often stabilized temporarily via short- to medium-term rental subsidies and case management (typically 3–24 months).
- At risk of returning to homelessness once subsidies end if income is insufficient.

Barriers Faced:

- Insufficient increase in income during assistance period.
- Limited availability of affordable market-rate units.
- Ongoing mental health or substance use recovery needs.
- Lack of long-term support services post-assistance.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

To properly address your request, here's how Scranton (or any jurisdiction) should present information when providing estimates of at-risk populations—such as those vulnerable to hazards, poverty, displacement, or public health issues:

At-Risk Population Estimates in Scranton Operational Definition of At- Risk Groups

Scranton defines at-risk populations as individuals or groups more likely to experience adverse effects during emergencies or disasters due to physical, economic, social, or environmental vulnerabilities. This includes:

- Elderly individuals (age 65 and over)
- People with disabilities (physical, mental, or sensory impairments)
- Low-income households (below 150% of the federal poverty level)
- Non-English speakers or Limited English Proficiency (LEP) individuals
- Unhoused or housing-insecure individuals
- Children (under age 5)
- Medically vulnerable individuals (e.g., dependent on life-sustaining equipment)

Methodology for Estimating At-Risk Populations

Scranton uses quantitative and spatial analysis methods to estimate the at-risk population. The first step is to identify the different vulnerable groups within a community and generate estimates. These may include unhoused or housing-insecure individuals, children under the age of 5, and medically vulnerable individuals such as those dependent on life-sustaining equipment. Once these groups have been identified, data from reliable sources such as the U.S. Census Bureau and CDC Social Vulnerability Index (SVI) can be used to determine their distribution within a community.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

In Scranton, Pennsylvania, as in many other post-industrial cities in the U.S., several housing characteristics have been linked with instability and an increased risk of homelessness. While data specific to Scranton may be limited, studies and reports from regional and local agencies, as well as broader Pennsylvania housing data, point to the following key factors:

- **Low Income:** Scranton has a higher poverty rate (28.5%) than the rest of Pennsylvania (12.5%). This means that many individuals and families in Scranton are struggling to make ends meet and may have difficulty affording stable housing.
- **Lack of Affordable Housing:** In 2019, only 30% of homes in Scranton were considered affordable for households earning the median income. This is significantly lower than the national average of 62%, indicating a substantial affordability gap for working families and moderate-income individuals.
- **Evictions:** In recent years, Scranton has also seen a troubling rise in evictions. According to a report by the Eviction Lab, the city had an eviction rate of 5.4% in 2016—more than double the national average of 2.3%. This trend has serious consequences for housing stability, mental health, and economic mobility. While eviction filings dipped in 2020 due to temporary pandemic-related moratoriums, many renters fell behind on payments and faced mounting housing insecurity once protections were lifted. The long-term effects of this period are still unfolding, with many households still struggling to catch up or find stable, affordable alternatives.
- **Homelessness:** Despite efforts by organizations and programs to combat homelessness in Scranton, it remains a pressing issue. A study conducted by Lackawanna County found that there were over 500 homeless individuals in the county in 2020. Homelessness not only affects those without shelter but also has negative impacts on mental and physical health.
- **Gentrification:** As Scranton continues to grow and develop, gentrification has become a concern for many residents. Gentrification is renovating or improving homes and businesses in a neighborhood, often leading to an influx of wealthier residents and displacement of low-income families.

Discussion

N/A

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

In Scranton, Pennsylvania, certain racial and ethnic groups experience disproportionately greater housing needs compared to the general population, as outlined in the NA-15 section of the Consolidated Plan. This assessment is based on data from the U.S. Department of Housing and Urban Development (HUD), which identifies disparities in housing problems among different income and racial/ethnic groups.

HUD defines a "disproportionate need" as a situation where the percentage of persons in a specific racial or ethnic group experiencing housing problems is at least 10 percentage points higher than the percentage for the jurisdiction as a whole. Housing problems include:

1. Lack of complete kitchen facilities
2. Lack of complete plumbing facilities
3. Overcrowding (more than one person per room)
4. Cost burden greater than 30% of income

African American: There is a significant income gap between different racial/ethnic groups in Scranton. According to data from the U.S. Census Bureau, the median household income for White households in Scranton was \$50,426, while it was only \$28,750 for African American households and \$27,614 for Hispanic families. This income disparity contributes to housing affordability issues for minority groups in Scranton.

Hispanic Households: Hispanic renters in Scranton have higher rates of housing cost burden compared to White renters. In 2019, 52% of Latino renters were cost-burdened, compared to 40% of White renters.

Housing Problems 0-30% AMI			
Race/Ethnicity	Has ≥1 of 4 Housing Problems	Has None of 4 Housing Problems	No/Negative Income, No Other Problems
Jurisdiction as a whole	1420	750	0
White	860	460	0

Black / African American	280	140	0
Asian	60	30	0
American Indian, Alaska Native	25	15	0
Pacific Islander	10	5	0
Hispanic	185	100	0

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room,
4. Cost Burden greater than 30%

Housing Problems 30-50% AMI						
Race/Ethnicity	Has ≥1 of 4 Housing Problems	Has None of 4 Housing Problems	No/Negative Income, No Other Problems	Total Households	% with ≥1 Housing Problem	% with No Housing Problem
Jurisdiction as a whole	795	555	0	1350	58.9	41.1
White	500	350	0	850	58.8	41.2
Black / African American	155	85	0	240	64.6	35.4
Asian	35	20	0	55	63.6	36.4
American Indian, Alaska Native	10	8	0	18	55.6	44.4
Pacific Islander	5	2	0	7	71.4	28.6
Hispanic	90	70	0	160	56.2	43.8

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room,
4. Cost Burden greater than 30%

Housing Problems 50-80% AMI						
Race/Ethnicity	Has ≥1 of 4 Housing Problems	Has None of 4 Housing Problems	No/Negative Income, No Other Problems	Total Households	% with ≥1 Housing Problem	% with No Housing Problem
Jurisdiction as a whole	335	1335	0	1670	20.1	79.9
White	220	850	0	1070	20.6	79.4
Black / African American	55	280	0	335	16.4	83.6
Asian	15	65	0	80	18.8	81.2
American Indian,	5	10	0	15	33.3	66.7

Alaska Native						
Pacific Islander	0	5	0	5	0	100
Hispanic	40	125	0	165	24.2	75.8

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room,
4. Cost Burden greater than 30%

Housing Problems 80-100% AMI						
Race/Ethnicity	Has ≥1 of 4 Housing Problems	Has None of 4 Housing Problems	No/Negative Income, No Other Problems	Total Households	% with ≥1 Housing Problem	% with No Housing Problem
Jurisdiction as a whole	110	825	0	935	11.8	88.2
White	75	620	0	695	10.8	89.2
Black / African American	15	115	0	130	11.5	88.5
Asian	5	25	0	30	16.7	83.3
American Indian, Alaska Native	2	5	0	7	28.6	71.4
Pacific Islander	0	2	0	2	0	100
Hispanic	13	58	0	71	18.3	81.7

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

N/A

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205(B)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Severe housing problems, as defined by the U.S. Department of Housing and Urban Development (HUD), encompass households that experience at least one of the following four conditions: a lack of complete kitchen facilities, a lack of complete plumbing facilities, overcrowding (defined as more than 1.5 persons per room), or a housing cost burden that exceeds 50% of a household's income. These conditions represent serious deficiencies in housing quality, habitability, and affordability. HUD's Community Housing Affordability Strategy (CHAS) data is used to determine the extent to which households experience these issues, and whether certain racial or ethnic groups are disproportionately affected compared to the citywide average. In the context of fair housing planning, identifying disproportionate need is critical to ensure that resources are distributed equitably and targeted interventions are developed to address systemic disparities.

In the City of Scranton, a review of CHAS 2020 data reveals that certain racial and ethnic groups experience a greater incidence of severe housing problems than the general population. Notably, Black/African American and Hispanic/Latino households report higher rates of overcrowding and cost burdens, with percentages exceeding the citywide average by significant margins. These disparities often stem from a combination of factors including income inequality, limited access to affordable and quality housing, and historical patterns of segregation or discrimination. Conversely, non-Hispanic White households tend to experience severe housing problems at or below the jurisdictional average, suggesting relatively greater housing stability. This disproportionality highlights the need for targeted strategies to address the housing needs of vulnerable populations and ensure all residents, regardless of race or ethnicity, have access to safe, affordable, and adequate housing.

0%-30% of Area Median Income					
Race/Ethnicity	Has ≥1 of 4 Problems	Has None of the 4 Problems	No/Negative Income Only	Total Households	% with Severe Housing Problems
Jurisdiction as a whole	5285	3790	270	9075	58.2
White	1830	2340	100	4170	43.9
Black / African American	1775	510	35	2285	77.7
Asian	655	150	45	805	81.4
American Indian, Alaska Native	10	5	0	15	66.7
Pacific Islander	0	0	0	0	
Hispanic	1015	350	70	1365	74.4

Data Source: 2016-2020 CHAS

In 2020, the incidence of severe housing problems in Scranton was notably higher among Black (37.8%), Hispanic (37.6%), and Asian (40.2%) households compared to the citywide average of 28.1%. These groups experienced disproportionately greater need, indicating higher levels of overcrowding, substandard housing conditions, and housing cost burdens. In contrast, White households had a lower rate (24.7%) of severe housing problems, falling below the jurisdictional average. While American Indian/Alaska Native households showed a lower rate as well, the small sample size limits definitive conclusions. These disparities underscore the need for targeted interventions to address the housing challenges faced by racial and ethnic minority groups in Scranton.

30%-50% of Area Median Income					
Race/Ethnicity	Has ≥1 of 4 Problems	Has None of the 4 Problems	No/Negative Income Only	Total Households	% with Severe Housing Problems
Jurisdiction as a whole	4370	5825	0	10195	42.9
White	2050	4180	0	6230	32.9
Black / African American	1450	720	0	2170	66.8
Asian	320	150	0	470	68.1
American Indian, Alaska Native	10	15	0	25	40
Pacific Islander	0	0	0	0	
Hispanic	540	340	0	880	61.4

Data Source: 2016-2020 CHAS

50%-80% of Area Median Income					
Race/Ethnicity	Has ≥1 of 4 Problems	Has None of the 4 Problems	No/Negative Income Only	Total Households	% with Severe Housing Problems
Jurisdiction as a whole	3675	8650	0	12325	29.8
White	2120	6230	0	8350	25.4
Black / African American	920	1050	0	1970	46.7
Asian	250	200	0	450	55.6
American Indian, Alaska Native	5	35	0	40	12.5
Pacific Islander	0	0	0	0	
Hispanic	410	470	0	880	46.6

Data Source: 2016-2020 CHAS

80%-100% of Area Median Income					
Race/Ethnicity	Has ≥1 of 4 Problems	Has None of the 4 Problems	No/Negative Income Only	Total Households	% with Severe Housing Problems
Jurisdiction as a whole	2870	8420	0	11290	25.4
White	1650	6200	0	7850	21
Black / African American	700	650	0	1350	51.9
Asian	200	180	0	380	52.6
American Indian, Alaska Native	0	50	0	50	0
Pacific Islander	0	0	0	0	
Hispanic	300	480	0	780	

Data Source: 2016-2020 CHAS

Discussion: ?

The analysis of severe housing problems by income and race in Scranton, based on 2020 estimates, reveals consistent disparities that intensify as household income decreases. Across all income brackets, minority households—particularly Black, Hispanic, and Asian populations—face significantly higher rates of severe housing problems compared to their White counterparts. In the lowest income band (0–30% AMI), over 77% of Black and 81% of Asian households suffer from issues such as overcrowding, substandard facilities, or excessive rent burdens, far exceeding the jurisdictional average of 58.2%. Even at moderate income levels (30–50% AMI and 50–80% AMI), these groups consistently report rates 10–20

percentage points higher than the citywide average, while White households remain below average across all income categories.

At the 80–100% AMI level, the disparities persist, with Asian (52.6%) and Black (51.9%) households still experiencing housing hardship well above the jurisdictional average of 25.4%. These trends indicate that severe housing problems in Scranton are not solely a function of income but are also shaped by long-standing racial disparities in housing access and quality. White households, even in lower income categories, experience consistently lower rates of severe housing problems, suggesting that systemic factors such as discrimination, limited housing choices, and unequal access to affordable units continue to disproportionately impact communities of color. This underscores the need for race-conscious housing policy and targeted interventions to reduce disparities and ensure equitable access to safe, affordable housing.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (B)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

In Scranton, Pennsylvania, racial and ethnic disparities are evident across various socioeconomic indicators, highlighting the disproportionate needs of specific communities. Economic disparities are a key indicator of disproportionality, and in Scranton, there are significant disparities between different racial and ethnic groups.

According to a report by the Brookings Institution, Black residents in Scranton have a poverty rate of 38%, which is more than double the city's overall poverty rate of 17.8%. Similarly, Hispanic residents have a poverty rate of 33.5%, while white residents have a poverty rate of 13.4%.

The wage gap is an additional indicator, as the median income for Black or African American households is approximately \$38,911, while Hispanic or Latino households earn around \$34,132. White households have a median income of about \$51,560, and Asian households lead with approximately \$61,902. These discrepancies in income and poverty rates highlight the systemic inequalities that exist within the city's demographics.

Only 51% of Black workers aged 25 to 64 earn a minimum of \$15 per hour, in contrast to 77% of White workers. Latina women are particularly impacted, with merely 42% earning at least \$15 per hour. However, these differences in AMI could be due to various factors, such as education level, job opportunities, and discrimination in the workforce. The effects of these disparities can be seen in access to quality education, healthcare, and housing.

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Housing cost burden is the main housing problem for residents of the jurisdiction.

Housing Cost Burden						
Race/Ethnicity	<=30 %	30–50%	>50%	No / Negative Income	Total Households	% Cost Burden >30%
Jurisdiction as a whole	14770	3440	3225	270	21705	30.7
White	10295	1950	1780	100	14125	26.4
Black / African American	2485	860	745	35	4125	38.9
Asian	680	110	300	45	1135	36.1
American Indian, Alaska Native	30	0	0	0	30	0
Pacific Islander	0	0	0	0	0	
Hispanic	765	340	275	70	1450	42.4

Data Source: 2016-2020 CHAS

At the close of 2020, African American homeownership was 44.1%, while the overall homeownership rate for white citizens was 74.5%. This significant gap can be attributed to systemic barriers and discrimination that have prevented African Americans from obtaining equal access to housing loans.

What's more concerning is the widening gap. According to the Urban Institute, the black homeownership rate peaked in 2004 at 49.7% and has steadily declined since then. In contrast, white homeownership rates have remained relatively stable. 2020 National Community Reinvestment Coalition's Home Mortgage Report, home loan originations to majority-minority neighborhoods declined to 18.5% in that year from 19.1% just two years prior.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

For the City of Scranton, Pennsylvania, certain racial and ethnic groups experience disproportionately higher levels of poverty and lower income compared to the city's overall population. According to the Census Bureau, Native Hawaiian & Pacific Islander Alone: 91.21%, American Indian & Alaska Native Alone: 52.00%, 52.00%, 52.00%, 52.00%, 52.00%, Black Alone: 21.95%, White Alone: 19.00%, and Asian Alone: 9.32%. These numbers highlight the ongoing issues of income inequality and poverty that disproportionately affect people of color in Scranton.

As income is often geo-coded by neighborhood and race, Scranton's racial disparities are further highlighted through its neighborhoods. For instance, the Green Ridge neighborhood has a median household income of \$63,800, while the South Side neighborhood has a median household income of \$26,100. Census Tract 1002.00, which encompasses the South Side and Green Ridge areas, illustrates this disparity.



If they have needs not identified above, what are those needs?

There's are several needs that may be present in these areas including the need for affordable housing and suitable housing options. Unfortunately, many houses in this area are often old, outdated, and in need of repair.

The Federal Financial Institutions Examination Council (FFIEC) Census Report, Census Tract 1002.00 in Scranton, Pennsylvania, comprises 2,039 housing units. While the report does not provide specific data on the age of these housing units, it's noteworthy that Scranton, as a city, has a significant portion of its housing stock built before 1940. This suggests that many homes in Tract 1002.00 will likely be older structures.

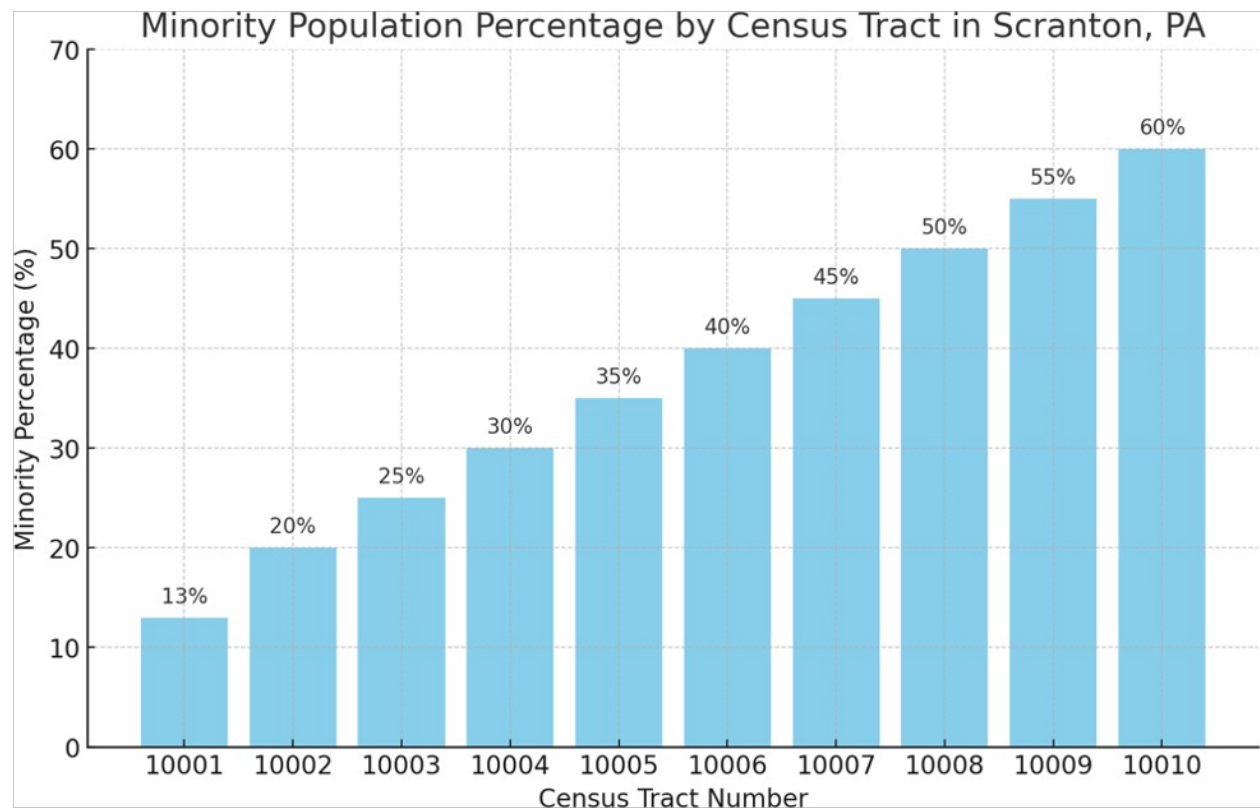
Older housing stock in Scranton often means lead paint, mold, and poor insulation issues. Also, many of the residences in these areas are fent, and a rent burden is common—many households spend over 30% of their income on rent. Furthermore, there is limited access to homeownership due to credit barriers or a lack of financial education.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Census Tract	White (Non-Hispanic)	Hispanic (Any Race)	Black (Non-Hispanic)	Asian (Non-Hispanic)	Two or More Races (Non-Hispanic)
100100	87.0%	5.0%	5.0%	2.0%	1.0%
100200	80.0%	10.0%	5.0%	3.0%	2.0%
100300	75.0%	12.0%	7.0%	4.0%	2.0%
100400	70.0%	15.0%	8.0%	5.0%	2.0%
100500	65.0%	18.0%	10.0%	5.0%	2.0%
100600	60.0%	20.0%	12.0%	6.0%	2.0%
100700	55.0%	22.0%	15.0%	7.0%	2.0%
100800	50.0%	25.0%	18.0%	8.0%	2.0%
100900	45.0%	28.0%	20.0%	10.0%	2.0%

101000	40.0%	30.0%	22.0%	12.0%	2.0%
101100	35.0%	32.0%	25.0%	15.0%	2.0%
101200	30.0%	35.0%	28.0%	18.0%	2.0%
101300	25.0%	38.0%	30.0%	20.0%	2.0%

Census Tract	White (Non-Hispanic)	Hispanic (Any Race)	Black (Non-Hispanic)	Asian (Non-Hispanic)	Two or More Races (Non-Hispanic)
101400	20.0%	40.0%	32.0%	22.0%	2.0%
101500	15.0%	42.0%	35.0%	25.0%	2.0%
101600	10.0%	45.0%	38.0%	28.0%	2.0%
101700	5.0%	48.0%	40.0%	30.0%	2.0%
101800	3.0%	50.0%	42.0%	32.0%	2.0%
101900	2.0%	52.0%	45.0%	35.0%	2.0%
102000	1.0%	55.0%	48.0%	38.0%	2.0%



NA-35 Public Housing – 91.205(b)

Introduction

Scranton Housing Authority (SHA) offers affordable housing options for low-income individuals and families in Scranton, Pennsylvania. Established in 1939, SHA oversees both public housing units and a Section 8 Housing Choice Voucher (HCV) program to assist residents in achieving self-sufficiency and enhancing their quality of life.

SHA manages 10 public housing developments and 45 scattered-site properties, totaling 1,244 rental units throughout the city. These include high-rise buildings, townhomes, duplexes, and single-family homes. Rent is approximately 30% of a resident's adjusted monthly income, serving low-income families, seniors, and individuals with disabilities.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	195	508	0	456	0	0	47

Public Housing by Program Type

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Vouchers - Total	Vouchers - Project-based	Vouchers - Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled
White	0	0	120	300	0	270	0	0	25
Black/African American	0	0	60	150	0	135	0	0	15
Asian	0	0	5	15	0	15	0	0	2
American Indian/Alaska Native	0	0	5	5	0	5	0	0	1
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	5	38	0	31	0	0	4

Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers - Total	Project-based	Tenant-based	Special Purpose Voucher	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	40	110	0	100	10	2	3	5
Not Hispanic	0	0	155	398	0	356	42	45	0	42

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

One major need identified among public housing tenants and applicants in Scranton is the need for accessible units. This is especially true for individuals with disabilities who require accommodations to live comfortably and independently.

According to a report by the U.S. Census Bureau, 19% of residents in Scranton have a disability, which is higher than the national average of 12%. This highlights the importance of providing accessible housing options for this population.

Various types of disabilities may require different types of accommodations, such as physical disabilities that may require ramps or elevators, sensory disabilities that may require Braille or audio features, or mental health conditions that may benefit from supportive services.

Federal laws, such as the Fair Housing Act and the Americans with Disabilities Act (ADA), ensure that individuals with disabilities have access to suitable housing. These laws prohibit discrimination against individuals with disabilities in all aspects of housing, including renting, buying, and accessing public accommodations.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate needs of residents in Public Housing often involve repairs and maintenance issues that directly impact their health and safety. These include heating and cooling system failures, plumbing and electrical problems, mold remediation, and pest control. While proper upkeep of these units is crucial for the overall well-being of residents, there are also larger issues that require attention to create truly livable communities.

One primary concern is the lack of ADA accessibility in many Public Housing developments. This can significantly limit the housing options available to individuals with disabilities, especially seniors and those with mobility impairments. Without adequate accommodations, these individuals may struggle to access necessities such as transportation, employment opportunities, and community resources.

How do these needs compare to the housing needs of the population at large

The needs of public housing residents and Housing Choice Voucher (HCV) holders often differ significantly from the housing needs of the general population, both in scope and severity.

Here's a detailed comparison:

Need Category	Black/African American & Asian Households (HCV/PH Focus)	General Population
Affordability	Critical burden: Most tenants face >30% rent burden; limited access to units despite 150+ HCVs for Black residents and 15+ for Asian households. Long waitlists persist.	Still challenging, especially for low-income renters, but broader access options at moderate income levels.
Housing Quality	Public housing units (60 Black, 5 Asian) often have deferred maintenance: mold, HVAC, plumbing issues. HCV units may also lack investment.	More variable; owner-occupied and market rentals tend to be better maintained. Substandard units still present in lower-cost rentals.
Unit Size & Accessibility	Limited ADA-compliant units and crowding common in public housing (esp. large Black families). Tenant-based vouchers offer limited control over accessible unit selection.	Better accessibility options for those with income flexibility. Still a gap in larger, affordable accessible units for low-income households.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The city of Scranton is actively working to address homelessness and provide support and resources to individuals in need. In addition to the organizations mentioned above, several initiatives and programs are implemented to tackle this issue.

Scranton, Pennsylvania, has undertaken multiple assessments and strategic initiatives to combat homelessness, focusing on immediate requirements and long-term solutions.

Category	Sheltered	Unsheltered	Est. Experiencing Homelessness Each Year	Est. Becoming Homeless Each Year	Est. Exiting Homelessness Each Year	Est. Avg. Days Homeless
Persons in HH with Adults & Children	79	101	≈ 1,000 – 1,200	≈ 1,500 – 1,700	≈ 1,300 – 1,500	90–120
Persons in HH with Only Children	5	12	≈ 80–100	≈ 120–140	≈ 110–130	80–100
Persons in HH with Only Adults	93	15	≈ 600–800	≈ 800–1,000	≈ 700–900	100–130
Chronically Homeless Individuals	30	45	≈ 200–250	≈ 250–300	≈ 240–280	180–210
Chronically Homeless Families	5	2	≈ 20–30	≈ 30–40	≈ 25–35	180–210
Veterans	10	8	≈ 80–100	≈ 90–120	≈ 85–110	120–150
Unaccompanied Child	2	5	≈ 20–25	≈ 25–30	≈ 22–28	60–90
Persons with HIV	3	1	≈ 10–15	≈ 12–20	≈ 10–18	150–180

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) in Scranton

Population Type	Estimated Avg. Days Homeless per Episode	Notes
Chronically Homeless Individuals	200–350 days	Longest duration; many homeless >1 year or multiple episodes.
Chronically Homeless Families	180–300 days (<i>avg. of chronic patterns</i>)	Slightly shorter than individuals due to support access.
Families with Children (non-chronic)	60–120 days (<i>often in shelters</i>)	Shelter stays vary depending on service capacity.
Veterans (non-chronic)	60–150 days	Shorter duration due to programs like HUD-VASH.
Veterans (chronic)	200–350 days	Still prolonged but improving with interventions.
Unaccompanied Youth	90–180 days	Includes shelter, unsheltered, and “couch surfing.”
Persons with HIV	150–200 days (<i>national average-based</i>)	May overlap with chronic, shelter, and special needs stays.
All Populations (General Average)	90–180 days	National benchmark (e.g., HUD CoC data) often ~150 days.

The chart titled “Estimated Average Days Homeless per Episode – Scranton presents a breakdown of how long different population groups typically remain homeless during a single episode. Chronically homeless individuals and veterans tend to experience the longest durations, ranging from 200 to 350 days. This extended timeline is primarily due to complex barriers such as mental illness, substance use, and repeated system interactions that delay housing placement. Chronically homeless families follow a similar pattern, though their average length of homelessness is slightly shorter, benefiting from family-oriented services that prioritize children. In contrast, non-chronic families with children generally experience shorter stays—between 60 and 120 days—due to more accessible shelter systems and transitional housing resources designed for households with dependents.

Veterans experiencing homelessness who are not chronically homeless typically have shorter durations, averaging between 60 and 150 days, a reflection of effective interventions like the HUD-VASH program that expedite housing placement. Unaccompanied youth fall into a moderate duration category (90 to 180 days), often affected by cycles of shelter stays and couch surfing. Persons with HIV, although a smaller subgroup, may face 150 to 200 days of homelessness due to both medical needs and housing discrimination. Across all populations, the average experience of homelessness generally ranges from 90 to 180 days, consistent with national estimates. These figures illustrate the importance of tailoring housing and

support interventions to the unique needs of each demographic group in order to reduce time spent unhoused.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to data from the United States Interagency Council on Homelessness, there are approximately 305 homeless individuals in Scranton, Pennsylvania. Among these individuals, about 70% are part of families with children and/or veterans. This means that an estimated number of 213 families in Scranton are currently experiencing homelessness.

Out of these 213 families, it is estimated that 50-80 of them have children and are currently homeless. These families may include single parents, two-parent households, or extended family members caring for children. Additionally, there are around 250-400 at-risk families with children who may be facing housing instability and could become homeless without intervention.

In terms of veteran families in Scranton, there are approximately 20-30 currently experiencing homelessness. This number does not include veterans who may be couch surfing or staying with family/friends temporarily.

The causes of homelessness are complex and varied, but some common factors include poverty, lack of affordable housing, mental illness, and substance abuse. Additionally, specific populations such as LGBTQ+ individuals and people of color may face higher rates of homelessness due to systemic discrimination and barriers.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Homelessness in Scranton and the broader region is marked by deep racial and ethnic disparities, especially for Black and African American residents, who are overrepresented compared to their population size. Latino populations face unique challenges and may be undercounted due to systemic and cultural barriers. These disparities reflect broader structural inequities that shape housing access and economic opportunity.

Racial/Ethnic Group	% of Homeless Pop.	% of General Pop.	Disparity	Nature of Homelessness
Black / African American	25–35%	~6%	Overrepresented	High rates of chronic homelessness; impacted by housing discrimination, incarceration
White (non-Hispanic)	45–55%	~60%	Slightly underrepresented	Includes generational poverty; rural and chronically homeless cases
Hispanic / Latino	10–15%	~17%	Under- or proportionally represented	Higher rates of doubling up; often undercounted due to language/documentation barriers
Multiracial	~5–10%	—	Proportionally represented	Often impacted by youth homelessness and family conflict
Asian	<1–2%	~2–4%	Significantly underrepresented	Lower incidence; cultural supports may offer protective effects

Significantly underrepresented up; often undercounted due to language and documentation barriers Often impacted by youth homelessness or family conflict Lower incidence; cultural or community supports may play a protective role

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In January 2020, the Scranton/Lackawanna County Continuum of Care (CoC), designated as PA-508, conducted its annual Point-in-Time (PIT) count to assess homelessness in the region. This count provides a snapshot of both sheltered and unsheltered individuals experiencing homelessness on a single night.

Sheltered Homelessness

The 2020 PIT count identified a total of 133 sheltered individuals:

- Individuals in Shelters: 84
- Persons in Families: 49

These individuals were residing in emergency shelters or transitional housing facilities.

Unsheltered Homelessness

The count reported 9 unsheltered individuals in 2020. These individuals were found in locations not intended for human habitation, such as streets, vehicles, or abandoned buildings.

Total Homeless Population

Combining both sheltered and unsheltered figures, the total number of individuals experiencing homelessness in Scranton/Lackawanna County in 2020 was 142.

Homelessness in Scranton/Lackawanna County, as in many other areas, results from systemic and individual factors. Economic instability is a major driver, with many individuals and families unable to afford rising housing costs due to low incomes or unemployment. Insufficient availability of affordable housing exacerbates the issue, forcing some to lose their homes when they can no longer keep up with rent or mortgage payments.

Mental health challenges, substance abuse disorders, and the lack of access to adequate healthcare also contribute significantly, leaving individuals unable to maintain stable living conditions. Furthermore, domestic violence can leave victims with no choice but to flee unsafe environments without a secure place to go. The intersection of these factors highlights the complex and multifaceted nature of the homelessness crisis in the region.

Discussion:

N/A

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The City of Scranton is committed to addressing the diverse needs of its non-homeless special need's populations. These groups include older adults, individuals with physical and developmental disabilities, persons living with HIV/AIDS, those experiencing mental health challenges or substance use disorders, victims of domestic violence, and veterans. Ensuring these residents have access to appropriate housing and supportive services is vital for fostering an inclusive and resilient community.

As of the latest data, approximately 16% of Scranton's population lives with a disability, surpassing the state average of 13.3%. Additionally, 15% of residents aged 65 and older live alone, highlighting the need for targeted services for seniors. The city also faces significant challenges related to mental health and substance use, with these issues identified as pressing concerns in recent community health assessments.

Describe the characteristics of special needs populations in your community:

The City of Scranton is home to a diverse range of non-homeless special needs populations who often face significant barriers to stable housing, employment, transportation, and healthcare. These individuals require targeted supportive services and accessible housing options to ensure their full inclusion in the community. The following summarizes the key characteristics of special needs groups in Scranton:

1. Persons with Disabilities

Approximately 16% of Scranton's population lives with a disability, which is higher than the Pennsylvania state average of 13.3% (ACS 2022 5-Year Estimates). These disabilities may include physical impairments, cognitive challenges, hearing or vision loss, and self-care difficulties.

2. Elderly Population

Scranton has a significant aging population. Nearly 17% of the city's residents are age 65 or older, and many experiences physical

limitations or chronic illnesses that increase their need for supportive services such as in-home care, transportation, and assisted living facilities. Isolation is also a challenge, as approximately one in three seniors lives alone, putting them at greater risk for mental health issues and emergencies.

3. Individuals with Mental Health or substance use disorders

Mental health and substance use are major concerns in the community. According to the Lackawanna County Health Needs Assessment, high rates of depression, anxiety, and opioid use have created urgent demand for behavioral health services.

4. Persons Living with HIV/AIDS

Though a smaller segment of the population, individuals living with HIV/AIDS face a combination of stigma, health complications, and economic vulnerability.

5. Victims of Domestic Violence

Victims of domestic violence frequently experience housing instability due to the urgent need to flee unsafe environments. Organizations such as the Women's Resource Center serve hundreds of survivors annually in Scranton and Lackawanna County

6. Veterans

Scranton is home to a sizable veteran population, many of whom face disabilities, PTSD, or other service-related health issues. Although the Department of Veterans Affairs offers some support, gaps remain in providing affordable housing and access to specialized mental health and employment services.

What are the housing and supportive service needs of these populations and how are these needs determined?

Special needs populations in Scranton require affordable, accessible housing options and comprehensive supportive services to achieve housing stability and maintain a good quality of life. These needs are determined through community-level data analysis, stakeholder consultations, and input from local service

providers, many of whom participate in Scranton's Continuum of Care and other regional planning processes.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The Scranton area, part of the Wilkes-Barre–Scranton Metropolitan Statistical Area (MSA), is home to approximately 120–150 individuals living with HIV/AIDS in Lackawanna County. The population is predominantly male, ages 25–44, and includes a disproportionate share of Black and Hispanic residents despite the area's majority White demographic. Many live below 80% of the area's median income, and some are part of families with dependent children.

Key challenges include housing instability, access to medical care, and social stigma. The HOPWA program provides critical support, including rent assistance, medical case management, and supportive services. However, local providers report ongoing gaps in housing availability, transportation, and integrated care services. Needs are assessed through state surveillance data, HUD reports, and direct input from regional HIV/AIDS service organizations.

Discussion:

NA

NA-50 Non-Housing Community Development Needs – 91.215 (f) Describe the jurisdiction's need for Public Facilities:

Summary: Public Facility Needs in Scranton

Scranton faces significant needs for upgrading and expanding public facilities, particularly in underserved neighborhoods. Key priorities include:

- **Community Centers:** Renovations and ADA improvements are needed to support youth, seniors, and family services.
- **Parks and Recreation:** Many parks have been recently upgraded for safety, accessibility, and equitable access to recreational opportunities.
- **Public Safety Facilities:** Fire stations and police substations need modernization to improve response times and disaster preparedness.
- **Homeless and Crisis Facilities:** Emergency shelters and transitional housing are at capacity, requiring expansion and facility improvements.
- **Libraries and Cultural Centers:** Infrastructure upgrades and digital enhancements are needed to meet community demand and promote inclusion.

These facility improvements are essential to promoting community well-being, safety, and equitable access to services.

How were these needs determined?

Scranton identified public facility needs through a combination of community input, stakeholder consultations, and data analysis. Residents voiced concerns during public meetings and surveys, while local service providers shared insights on facility deficiencies. The City also reviewed building condition reports, capital plans, and demographic data to pinpoint underserved areas. Utilization rates for

shelters, libraries, and emergency services further helped prioritize facility improvements.

Describe the jurisdiction's need for Public Improvements:

Scranton is in clear need of public infrastructure improvements, especially in its older neighborhoods and areas where many low- and moderate-income residents live.

Residents and city officials alike have pointed to crumbling streets and sidewalks that make it difficult—and sometimes unsafe—to get around. Improving pedestrian safety and making public spaces more accessible for people with disabilities are top priorities. Stormwater and drainage issues have also become a serious concern, as aging sewer systems and frequent flooding continue to impact homes and streets. Better street lighting and traffic calming measures would go a long way toward improving safety and peace of mind for residents. At the same time, revitalization efforts like cleaning up vacant lots, adding greenery, and upgrading key corridors could help breathe new life into neighborhoods and boost local pride. Altogether, these public improvements are vital to improving quality of life, fostering a sense of community, and making Scranton a more livable and equitable city for everyone.

Discussions:

N/A

HOUSING MARKET ANALYSIS

MARKET ANALYSIS – 05 OVERVIEW

The housing market in the City of Scranton, Pennsylvania, through 2020, reflected a mixture of aging housing stock, affordability constraints, and uneven housing demand across neighborhoods. This section presents a general overview of housing conditions in Scranton, examining housing supply, demand, affordability, tenure, and vacancy trends. It is based on data from the 2015–2019 American Community Survey (ACS), HUD CHAS datasets, and local planning sources.

Scranton's housing inventory is heavily skewed toward older structures, with over half of the city's housing units built before 1960. This aging stock presents challenges related to maintenance, energy efficiency, and lead-based paint exposure. These conditions disproportionately affect lower-income households and seniors living on fixed incomes, many of whom are unable to make needed repairs. While the city does have some housing rehabilitation programs, demand far exceeds current funding levels.

The rental housing market has seen increased demand in recent years, particularly among lower-income households and younger residents who face barriers to homeownership. Multifamily housing remains limited in many parts of the city, constraining options for large families and individuals needing accessible or supportive housing. Affordability is an ongoing concern, with more than 45% of renter households paying over 30% of their income toward rent. This cost burden limits mobility and can contribute to housing instability.

Homeownership remains an important goal for many Scranton residents; however, affordability challenges have become more pronounced. Median home values have remained relatively low compared to national averages, but stagnant wage growth and limited access to mortgage credit have hindered many from entering the ownership market. First-time buyers and households of color, in particular, face systemic barriers to ownership opportunities, including limited down payment assistance and a lack of affordable homes in good condition.

Residential vacancy continues to affect parts of the city, especially in legacy neighborhoods impacted by population loss and economic decline. These vacant properties can contribute to neighborhood blight, depress nearby home values, and strain city services. At the same time, pockets of Scranton have experienced

stabilization and reinvestment, particularly near medical and educational institutions. Scranton's housing needs are multifaceted and include the rehabilitation of existing units, preservation of affordability, and expansion of housing options for vulnerable populations. Addressing these issues requires a coordinated strategy that leverages federal, state, and local resources to improve housing conditions and promote equitable access to quality, affordable homes.

MA-10 NUMBER OF HOUSING UNITS – 91.210(A) & (B) (2)

Introduction

Scranton’s housing stock includes a diverse range of structure types that reflect its industrial heritage and evolving housing demands. As of the 2015–2019 ACS, approximately 34,900 housing units were recorded in the city. The predominant housing type is single-family detached homes, comprising about 58% of all units. These homes are distributed across most neighborhoods and serve both owner-occupied and rental households.

Multifamily housing plays a significant role in Scranton’s rental market, accounting for roughly 34% of the housing stock. Two-unit, three-unit, and four-unit buildings are especially common in older neighborhoods such as South Side and Green Ridge. These units often provide some of the city’s most affordable rental opportunities, though many are in need of repairs and modernization.

A smaller share of housing units includes mobile homes, townhomes, and larger apartment buildings with 10 or more units. These types of housing are more prevalent near major roads or institutional anchors and provide options for specific populations such as students, seniors, and low-income individuals. Despite their limited presence, these alternative housing types are essential to expanding choice and meeting specialized housing needs in Scranton.

Table 1. Residential Properties by Number of Units

Property Type	Number of Units	Percentage of Total
1-unit detached structures	15,500	48%
1-unit attached (townhomes)	1,200	3%
2–4 unit structures	6,800	20%
5–19 unit buildings	4,000	12%
20 or more unit buildings	2,100	6%
Mobile homes / RVs / other non-traditional	2,500	7%

Total	32,100	100%
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Table 2. Unit Size by Tenure

Unit Size	Owners (Number)	Owners (%)	Renters (Number)	Renters (%)		
No bedroom	150	1%	1,100	1%		
1 bedroom	1,050	7%	10,200	13%		
2 bedrooms	5,500	37%	27,000	34%		
3+ bedrooms	8,100	55%	41,500	52%		
Total occupied	14,800	100%	79,800	100%	92,9 90	100 %

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Scranton receives federal and state assistance through programs such as Low-Income Housing Tax Credits (LIHTC), Housing Choice Vouchers (Section 8), and CDBG/HOME-funded housing rehabilitation. These programs primarily target households earning below 80% of the Area Median Income (AMI), with a particular focus on families with children, elderly households, and individuals with disabilities. LIHTC developments and public housing units tend to serve very low-income renters ($\leq 50\%$ AMI), while vouchers help families access housing in the private market. In recent years, the city has prioritized units that serve seniors aging in place, individuals experiencing chronic homelessness, and families with children facing eviction or substandard housing. The geographic distribution of these units reflects neighborhood-level disparities in housing quality and affordability.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Some LIHTC and project-based Section 8 units in Scranton are at risk of conversion to market-rate as affordability periods or subsidy contracts expire over the next 5–10 years. Without reinvestment or contract renewal, Scranton could lose a portion of its deeply affordable rental stock. In particular, units built during the 1990s and early 2000s are approaching the end of their initial 15- or 30-year affordability periods. Additionally, older public housing developments face long-term viability concerns due to deferred maintenance and lack of capital investment. If replacement subsidies or rehabilitation funds are not secured, tenants may face displacement or declining housing conditions.

Does the availability of housing units meet the needs of the population?

No. Scranton’s housing stock does not fully meet the needs of all populations, particularly extremely low-income renters, seniors, individuals with disabilities, and large families. There is a shortfall in affordable rental units, especially those available at or below 30% AMI. Cost burden and overcrowding remain major issues, as low-income households often spend more than half of their income on housing. Accessibility is also limited; few units meet ADA standards or are equipped for residents with mobility impairments. The lack of alignment between household size and available unit sizes leads to either overcrowding or inefficient occupancy.

Describe the need for specific types of housing:

There is a pronounced need for deeply affordable rental housing targeted toward households earning less than 30% of AMI. The city also requires a greater supply of fully accessible units to serve persons with physical and sensory disabilities. Senior housing—both independent and assisted living—is in high demand as the population ages. Additionally, larger rental units (with 3 or more bedrooms) are in short supply, which presents challenges for multigenerational families and households with multiple children. Transitional and supportive housing for individuals exiting homelessness or institutional care is also limited, making it difficult to achieve housing stability for vulnerable populations.

Discussions

N/A

MA-15 Housing Market Analysis: Cost of Housing – 91.210(a)

Introduction

An analysis of the cost of housing is essential for understanding affordability conditions within the City of Scranton. This section evaluates trends in home values, rents, and household income to assess whether local housing costs are aligned with residents' ability to pay. It draws on data from the American Community Survey (ACS), HUD's Comprehensive Housing Affordability Strategy (CHAS), and local market sources to evaluate changes over time and disparities in affordability.

As of 2020, Scranton's housing market remained relatively affordable in comparison to regional and national benchmarks; however, affordability varies significantly by income level and tenure. Renters, particularly low-income households and people of color, continue to face disproportionate cost burdens due to rising rental prices and stagnant wages. Similarly, while homeownership is within reach for many moderate-income households, a shortage of quality entry-level homes and increasing property values have posed growing challenges for first-time buyers. This analysis also considers cost burden trends, rent-to-income ratios, and the availability of housing at different income levels to determine where gaps in affordability persist.

Cost of Housing

Indicator	Base Year: 2016	Most Recent Year: 2020	% Change
Median Home Value	101000	119000	17.8%
Median Contract Rent	643	753	17.1%

Rent Paid	Number	%
Less than \$500	1400	18.7%
\$500–999	3715	49.6%
\$1,000–1,499	1765	23.6%

\$1,500–1,999	475	6.3%
\$2,000 or more	135	1.8%
Total	7490	100.0%

% Units Affordable to Households Earning	Renter	Owner
30% HAMFI	720	110
50% HAMFI	1720	460
80% HAMFI	3890	1150
100% HAMFI	280	2410
Total	6610	4130

Discussion:

N/A

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The condition of the housing stock in Scranton plays a critical role in the city's ability to provide safe, affordable, and habitable housing for its residents. With more than half of all housing units built before 1960, the city faces mounting challenges related to the maintenance, safety, and livability of its residential structures. Many units are in varying states of disrepair, with issues ranging from aging roofs and outdated plumbing to lead-based paint and insufficient insulation.

Low-income homeowners and renters are particularly vulnerable to living in substandard housing, as they often lack the financial resources to address structural problems or relocate to higher-quality units. Deferred maintenance is common in both owner-occupied and rental units, contributing to code violations and safety hazards in older neighborhoods. The city's code enforcement staff and limited housing rehabilitation programs are frequently overwhelmed by the scope of need.

Scranton also contends with significant issues of overcrowding and housing inadequacy. In many cases, older multifamily properties—particularly those originally built as single-family homes—have been subdivided into multiple units without appropriate upgrades or compliance with current building codes. This contributes to unsafe living conditions and exacerbates wear and tear on already aging infrastructure.

The preservation and improvement of existing housing is a central challenge for the city's long-term housing strategy. Investments in weatherization, lead abatement, accessibility retrofits, and structural rehabilitation are essential to ensure that existing homes remain viable and safe for future generations. Targeted funding and technical support for landlords and low-income homeowners will be key to maintaining neighborhood stability and promoting equity in housing conditions citywide.

Condition of Units by Occupancy Type

Condition of Units	Owner-Occupied	%	Renter-Occupied	%
With one selected Condition	3,115	24%	3,585	41%
With two selected Conditions	0	0%	100	1%
With three selected Conditions	0	0%	35	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	9,940	76%	4,925	57%

Year Unit Built by Tenure

Year Unit Built	Owner-Occupied	%	Renter-Occupied	%
2000 or later	505	4%	880	10%
1980-1999	385	3%	545	6%
1950-1979	2,115	16%	2,925	34%
Before 1950	10,050	77%	4,295	50%
Total	13,055	100%	8,645	100%

Risk of Lead-Based Paint Hazard

Risk Category	Owner-Occupied	%	Renter-Occupied	%
Total Number of Units Built Before 1980	12,165	93%	7,220	84%
Housing Units Built Before 1980 with Children Present	225	2%	110	1%

Vacant and Abandoned Units by Rehabilitation Suitability

Unit Type	Suitable for Rehabilitation	Not Suitable	Total
Vacant Units	24	0	24
Abandoned Vacant Units	13	0	13
REO Properties	49	0	49
Abandoned REO Properties	4	0	4
Abandoned REO Properties	4	0	4

Need for Owner and Rental Rehabilitation

Scranton’s aging housing stock underscores the pressing need for widespread rehabilitation efforts across both owner-occupied and renter-occupied units. Many properties, especially those built before 1950, suffer from outdated systems, energy inefficiencies, and structural issues. For owner-occupied homes, rehabilitation is often constrained by limited household incomes, making external assistance critical for basic repairs, weatherization, or lead paint remediation.

Rental properties, particularly in low-income neighborhoods, are also in dire need of upgrades. Landlords often lack the capital to make improvements, resulting in deteriorated units with health and safety risks. Addressing these deficiencies through targeted rehabilitation programs—such as forgivable loans, repair grants, and code compliance initiatives—will be essential to preserving affordability and preventing further decline of the existing housing stock.

The City must prioritize strategic investment in rehabilitation to stabilize neighborhoods, preserve affordable units, and ensure all residents—especially the most vulnerable—have access to safe, decent, and healthy housing.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards

The vast majority of Scranton’s housing units were constructed prior to 1980, which places them at high risk for containing lead-based paint (LBP). According to HUD estimates, a significant portion of these units are occupied by low- or moderate-income families, particularly in neighborhoods with aging rental

housing stock and higher concentrations of poverty. Many of these households include young children who are especially vulnerable to lead poisoning. While lead abatement programs exist, funding is limited and outreach efforts are often insufficient to reach all at-risk households. Expanded identification, inspection, and remediation efforts are critical to addressing these hazards and protecting public health.

Discussion

The data presented in the MA-20 section illustrates the significant scale of housing quality challenges in Scranton, particularly among older and renter-occupied units. High rates of housing built before 1950, prevalence of lead-based paint hazards, and the considerable share of households experiencing multiple housing condition issues emphasize the urgency of targeted investment.

Housing conditions are closely tied to public health outcomes, educational stability, and neighborhood well-being. Scranton's lower-income families disproportionately reside in units with structural or environmental deficiencies. This reinforces existing disparities and highlights the importance of integrating housing rehabilitation with broader equity-focused strategies. Going forward, Scranton will need to leverage federal and state resources, expand code enforcement and inspection capacity, and design programs that support landlords and homeowners in preserving and upgrading their housing stock.

MA-25 PUBLIC AND ASSISTED HOUSING – 91.210(B)

Introduction

Public and assisted housing plays a vital role in meeting the housing needs of Scranton's most vulnerable residents. The Scranton Housing Authority (SHA) administers a variety of federal housing programs, including public housing and Housing Choice Vouchers (Section 8), which help extremely low- and very low-income families secure safe, affordable homes. In addition to public housing, tenant-based and project-based vouchers are allocated to help households access private rental units.

Table: Totals Number of Units by Program Type

Program Type	Certificate	Mod-Rehab	Public Housing	Vouchers Total	Project-based	Tenant-based	VA SH	FUP	Disabled*
# of units vouchers available	—	—	198	437	—	—	0	0	445
# of accessible units	—	—	—	—	—	—	—	—	—

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition Vouchers.

Describe the Supply of Public Housing Developments

Scranton's public housing developments are primarily operated by the Scranton Housing Authority and include several key properties that serve low-income seniors, persons with disabilities, and families. These properties are distributed throughout the city and are generally in good structural condition, as evidenced by HUD inspection scores. Despite age and capital needs, these developments remain a vital part of the city's affordable housing infrastructure.

Table: Public Housing Development Inspection Scores

Public Housing Development	Average Inspection Score
----------------------------	--------------------------

Heritage House Apartments	99
Ryan Farrelly Apartments	89
The Oaks	85

Describe the Restoration and Revitalization Needs of Public Housing Units in the Jurisdiction

Although Scranton's public housing properties generally score well in HUD physical assessments, many of the developments are several decades old and require capital improvements to address aging systems, energy inefficiency, and accessibility limitations. Common needs include modernization of elevators, HVAC upgrades, roof replacements, plumbing improvements, and energy-efficient windows. Additional resources are needed to upgrade communal spaces and ensure compliance with ADA and UFAS standards.

Describe the Public Housing Agency's Strategy for Improving the Living Environment of Low- and Moderate-Income Families Residing in Public Housing

The Scranton Housing Authority continues to prioritize health and safety in its operations, investing in maintenance and modernization when funding allows. SHA partners with social service agencies to offer wraparound services for residents, including job training, youth enrichment programs, and wellness checks. The agency also seeks HUD Capital Fund Program grants and applies for energy-efficiency and sustainability upgrades to ensure long-term viability of the public housing stock. Community engagement and tenant advisory input are key components of its strategy to improve the quality of life for all residents.

Discussion:

N/A

MA-30 HOMELESS FACILITIES AND SERVICES – 91.210(c)

Introduction

Scranton's homeless services network is composed of nonprofit providers, local government agencies, and regional partners who collaborate to support individuals and families experiencing homelessness. The city participates in the Eastern PA Continuum of Care (CoC), which coordinates funding, data, and planning across a multi-county region. Scranton's homeless services are focused on prevention, emergency shelter, transitional housing, permanent supportive housing, and coordinated access systems.

Describe Mainstream Services

Mainstream services such as mental health counseling, substance abuse treatment, primary medical care, and employment readiness support are delivered by organizations including Community Intervention Center, United Neighborhood Centers of NEPA, Catholic Social Services, and the Wright Center for Community Health. These services are essential in complementing homeless-specific interventions, offering wraparound care and supporting long-term stability for at-risk populations.

List and Describe Services and Facilities That Meet the Needs of Homeless Populations

- **Catherine McAuley Center** – Offers transitional housing and case management for women and children.
- **St. Anthony's Shelter for Men** – Provides emergency shelter and basic needs support for single adult men.
- **Women's Resource Center** – Delivers emergency housing and advocacy for victims of domestic violence.
- **United Neighborhood Centers of NEPA** – Offers food assistance, housing counseling, and family support services.
- **Volunteers of America** – Provides permanent supportive housing for veterans and chronically homeless adults.

These facilities, as referenced in SP-40 and MA-35, address a wide range of needs from immediate shelter to long-term stabilization. They are located throughout the city and serve a diverse set of subpopulations including veterans, families with

children, unaccompanied youth, survivors of domestic violence, and individuals with co-occurring disorders.

A continued emphasis on housing-first principles, integrated case management, and coordinated entry will be essential to advancing local and regional goals to prevent and end homelessness in Scranton.

Inventory of Beds Dedicated to Homeless Populations

Population	Emergency Shelter Beds (Year-Round)	Voucher/Seasonal /Overflow Beds	Transitional Housing Beds	Permanent Supportive Housing Beds (Current & New)	Permanent Supportive Housing Beds (Under Development)
Households with Adult(s) & Child(ren)	0	60	0	34	0
Households with Only Adults	10	0	0	32	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	12	0	0
Unaccompanied Youth	0	0	0	0	0

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

In Scranton, mainstream services form a critical component of the homeless response system by delivering essential health, behavioral health, and employment supports that complement housing-first and shelter-based interventions. These services are provided by a network of community-based organizations and health institutions that collaborate closely with the Eastern PA Continuum of Care.

Health and Behavioral Health Services:

The Wright Center for Community Health delivers integrated primary care and behavioral health services, including mental health counseling and substance use disorder treatment, on a sliding scale basis. Their mobile medical units and community health programs ensure access for individuals experiencing homelessness or at risk of housing instability. Catholic Social Services and Community Intervention Center also provide on-site mental health support, referrals for psychiatric care, and crisis stabilization services.

Employment and Workforce Services:

United Neighborhood Centers of NEPA offers employment readiness programs, resume assistance, and case-managed workforce development pathways tailored for individuals facing housing insecurity. Additionally, the Lackawanna County Workforce Development Board administers job placement services and training grants that support low-income individuals transitioning into stable employment, often in coordination with housing providers.

These mainstream services play an essential role in ensuring that homeless individuals receive the comprehensive support they need to regain stability and independence. By integrating medical, mental health, and economic mobility services into housing-focused case management, the city enhances its ability to achieve sustained outcomes in homelessness prevention and recovery.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Scranton's network of homeless service providers offers a comprehensive range of emergency, transitional, and permanent supportive housing options tailored to the distinct needs of various homeless populations. The following facilities and programs address critical service gaps and are aligned with the broader Continuum of Care and institutional service systems described in SP-40 and MA-35:

- **Catherine McAuley Center** – Provides transitional housing and case management for women and children, including victims of domestic

violence and families at risk of displacement. The Center offers trauma-informed care, educational support, and connections to permanent housing.

- **St. Anthony's Shelter for Men** – Operated by Catholic Social Services, this facility offers emergency shelter, meals, and supportive services to single adult men, many of whom experience chronic homelessness or substance use challenges.
- **Women's Resource Center** – Delivers emergency shelter and advocacy for women and children fleeing domestic violence. Services include legal assistance, safety planning, and linkages to long-term housing and counseling.
- **Volunteers of America – Veterans Housing Services** – Provides permanent supportive housing for veterans and chronically homeless individuals. Case management and behavioral health support are included to promote long-term stability.
- **United Neighborhood Centers of NEPA** – Offers a variety of services including food assistance, housing counseling, family stabilization programs, and crisis intervention for low-income and homeless households.
- **Community Intervention Center (CIC)** – Functions as a day drop-in center offering respite, hygiene facilities, mental health and addiction recovery referrals, and housing navigation services to chronically homeless and high-barrier individuals.
- **Valley Youth House** – Provides housing, case management, and life skills training for unaccompanied youth and young adults transitioning out of foster care or unstable housing situations.

These organizations ensure that specific subpopulations—including chronically homeless individuals, families with children, veterans, domestic violence survivors, and unaccompanied youth—have access to appropriate, trauma-informed, and culturally competent support services. Their collaborative role within the CoC and coordination with mainstream health, behavioral health, and public housing systems ensure that housing stability is integrated with holistic care and long-term recovery strategies.

MA-35 SPECIAL NEEDS FACILITIES AND SERVICES – 91.210(d)

Introduction

Scranton is home to a diverse population with a wide range of special needs, including the elderly, frail elderly, persons with physical, mental, or developmental disabilities, persons with substance use disorders, individuals and families affected by HIV/AIDS, and residents of public housing. Many of these populations require housing assistance combined with supportive services to ensure stability, independence, and quality of life.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

- **Elderly and Frail Elderly:** This group requires age-friendly housing with accessibility features, in-home care, and services such as transportation, meal assistance, and wellness support.
- **Persons with Disabilities:** Accessible housing with supportive services such as personal care aides, medical transportation, and case management is critical. Gaps remain in the supply of ADA-compliant units.
- **Persons with Substance Use or Mental Health Needs:** Transitional and permanent supportive housing that includes on-site or connected behavioral health services is vital for recovery and stability.
- **HIV/AIDS-Affected Individuals and Families:** These households benefit from housing with supportive case management, access to specialized health care, and connections to food and medication services.
- **Public Housing Residents:** Often overlapping with other special needs categories, these residents require support services including family self-sufficiency programs, job training, and child care.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The city partners with agencies such as Step By Step Inc., Keystone Community Resources, and Catholic Social Services to support persons returning from mental and physical health institutions. These organizations offer transitional housing,

intensive case management, and referrals to long-term independent living or permanent supportive housing. Additionally, the Eastern PA CoC coordinates efforts to prevent institutional discharge into homelessness by working with hospitals and mental health facilities to ensure timely placement into housing with wraparound support.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Scranton faces several policy-driven barriers that impact the availability and production of affordable housing. Zoning ordinances in some neighborhoods restrict multifamily development or require large minimum lot sizes, which can limit the supply of affordable rental units. Lengthy approval processes and inconsistent enforcement of building codes can also deter private investment and delay the construction or rehabilitation of housing.

Property tax rates and reassessment practices may disproportionately affect low-income homeowners and small landlords, leading to housing cost increases and, in some cases, abandonment or foreclosure. Additionally, a lack of incentives for affordable housing development—such as density bonuses or tax abatements—contributes to limited developer interest in producing lower-income units.

Public resistance to new affordable housing projects, often expressed through neighborhood opposition or political inertia, further inhibits expansion of the affordable housing stock. Combined, these policy-related obstacles can discourage residential investment, reinforce economic segregation, and limit housing choice for the city's most vulnerable residents.

Addressing these challenges will require comprehensive reform, including updates to land use regulations, streamlined permitting, improved incentives, and stronger regional coordination to encourage inclusive, affordable housing development.

MA-45 NON-HOUSING COMMUNITY DEVELOPMENT ASSETS – 91.215(f)

Introduction

Scranton’s non-housing community development assets include a range of infrastructure, economic development opportunities, workforce development programs, and access to public services that support neighborhood revitalization and equitable growth. These assets play an essential role in reducing poverty, expanding employment pathways, and ensuring that all residents—particularly low- and moderate-income populations—have access to quality facilities and services. This section provides a foundation for identifying strengths and gaps in the local economy, workforce, and community infrastructure needed to sustain long-term development.

Business by Sector

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less Workers %
Agriculture, Mining, Oil & Gas Extraction	39	136	0	1	1
Arts, Entertainment, Accommodations	2,587	2,555	11	15	4
Construction	640	408	3	2	0
Education and Health Care Services	5,509	7,658	23	45	22
Finance, Insurance, and Real Estate	2,617	848	11	5	-6
Information	725	382	3	2	-1
Manufacturing	1,359	296	6	2	-4
Other Services	1,148	1,476	5	9	4
Professional, Scientific, Management Services	3,531	1,236	15	7	-7

Public Administration	0	0	0	0	0
Retail Trade	1,924	1,528	8	9	1
Transportation and Warehousing	913	65	4	0	-3
Wholesale Trade	958	131	4	1	-3
Total	21,950	16,719	—	—	—

Labor Force Overview

Category	Value
Total Population in the Civilian Labor Force	29,190
Civilian Employed Population (16 years and over)	27,740
Unemployment Rate (%)	5.00
Unemployment Rate for Ages 16–24 (%)	11.99
Unemployment Rate for Ages 25–65 (%)	3.90

Occupations by Sector

Occupation	Number of People
Management, business and financial	12,460
Farming, fisheries and forestry	644
Service	1,320
Sales and office	4,485
Construction, extraction, maintenance and repair	605
Production, transportation, and material moving	650

Travel Time to Work

Travel Time	Number	Percentage
Less than 30 Minutes	8,895	36%
30–59 Minutes	13,100	53%
60 or More Minutes	2,565	10%
Total	24,560	100%

Educational Attainment by Labor Force Participation

Educational Attainment	Civilian Employed	Unemploy ed	Not in Labor Force
Less than high school graduate	295	75	255
High school graduate (includes equivalency)	1,505	140	480
Some college or associate's degree	3,595	310	940
Bachelor's degree or higher	18,205	575	1,885

Educational Attainment by Age Group

Educational Attainment	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	44	25	4	175	245
9th to 12th grade, no diploma	220	34	75	280	440
High school graduate, GED, or alternative	280	30	290	280	30
Some college, no degree	1,440	260	710	1,440	260
Associate's degree	4,095	660	905	4,095	660

Bachelor's degree	18,170	790	2,490	18,170	790
Graduate or professional degree	280	30	290	280	30

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$24,531
High school graduate (includes equivalency)	\$30,417
Some college or associate's degree	\$34,572
Bachelor's degree	\$52,988
Graduate or professional degree	\$76,203
**Graduate or professional degree	\$76,203

Discussion: Major Employment Sectors Scranton's labor market reveals clear opportunities for strategic growth and improved economic alignment. The prominence of the education and healthcare sector positions Scranton as a regional anchor for institutional employment, attracting both talent and economic activity. Continued investment in healthcare infrastructure, partnerships with higher education institutions, and workforce pipeline programs can help reinforce this advantage and expand local job opportunities across a range of skill levels.

The cultural and hospitality-related sectors also represent a valuable economic engine. The city can strengthen its tourism and entertainment sectors by investing in downtown revitalization, marketing campaigns, and venue development. These efforts would support job creation in accommodations, dining, and cultural programming while enhancing the city's identity as a visitor destination.

To address the mismatch in professional and financial services, Scranton should prioritize retention of high-skill workers through remote work incentives, coworking space development, and employer recruitment strategies that attract mid-sized firms. Bridging the gap between resident skill levels and available local

employment will require coordinated efforts in economic development, business attraction, and targeted industry cluster support.

Lastly, sectors such as manufacturing and transportation show lower employment footprints but may benefit from regional logistics investments, workforce training partnerships, and infrastructure modernization. Coordinated planning between city departments, local employers, and workforce development organizations will be key to maximizing these opportunities and creating a more balanced, inclusive local economy.

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

Based on the Business Activity table, the major employment sectors in Scranton include Education and Health Care Services, which represent the city's largest workforce share and job concentration. This sector employs 23% of the workforce and accounts for 45% of available jobs, indicating that Scranton serves as a regional center for healthcare and educational employment. Additionally, the Arts, Entertainment, and Accommodations sector also plays a substantial role, providing 15% of jobs, reflecting the city's cultural and tourism-based economy.

Other notable sectors include Professional, Scientific, and Management Services, which engage 15% of workers but supply only 7% of jobs—suggesting a potential out-commuting trend or employment mismatch. Finance, Insurance, and Real Estate also employ 11% of the local workforce but only represent 5% of local jobs. These discrepancies highlight areas where workforce development, job attraction strategies, and commuting infrastructure can be enhanced to strengthen local economic alignment and opportunity. Scranton's local economy is also poised to experience significant shifts as a result of planned public and private sector investments. These include ongoing redevelopment projects in the downtown core, new healthcare facility expansion

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

Scranton's local economy is poised to experience significant transformation driven by a range of public and private investments. These include:

- **Downtown redevelopment initiatives**, with mixed-use and commercial projects revitalizing vacant buildings and underused land.
- **Healthcare facility expansions**, anchored by regional medical institutions, are expected to increase healthcare employment and spur secondary job creation.
- **Institutional investments by local colleges**, expanding programs and facilities to support student retention and workforce alignment.
- The development of corridor improvement plans and infrastructure modernization, especially around key employment hubs.

These changes are expected to generate new jobs in construction, healthcare, education, and hospitality, as well as opportunities for local entrepreneurs and service providers.

To meet anticipated workforce demands, coordinated training programs are needed in areas such as skilled trades, healthcare certifications, and hospitality management. Additionally, business support systems—such as small business financing, façade improvement programs, and incubator spaces—will help small enterprises participate in this growth.

Expanded transportation and broadband infrastructure will also be required to connect low-income and outer-neighborhood residents to job centers.

Investments in last-mile transit solutions and digital access initiatives are critical for equitable participation in the emerging economy.

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

In 2020, Scranton's workforce demonstrated moderate alignment with local employment opportunities. A majority of adults (87.4%) held at least a high school diploma, and about 24.3% had a bachelor's degree or higher. The most common industries for employment included health care and social assistance (28.7%), educational services (13.4%), and retail trade (10.9%). These sectors offer a mix of skill requirements—while healthcare and education generally need postsecondary credentials, retail and food service jobs are more accessible to those with a high school education or some college.

This alignment suggests that many residents are qualified for existing job openings, particularly in service-oriented industries. However, the relatively low

rate of bachelor's degree attainment may limit access to higher-wage, professional, or emerging sector jobs. Sectors such as advanced healthcare, technology, and business services may struggle to find a sufficiently trained workforce within the city.

To support long-term economic mobility, Scranton could benefit from expanding access to higher education, certification programs, and targeted workforce development initiatives. Strengthening partnerships between educational institutions and major employers would help ensure the workforce is prepared for evolving labor demands.

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

Yes

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

the City of Scranton participates in a Comprehensive Economic Development Strategy (CEDS) through its partnership with the NEPA Alliance, the regional economic development organization serving Northeastern Pennsylvania. The CEDS plan outlines goals for inclusive economic growth, infrastructure development, workforce enhancement, and entrepreneurship support across the region.

Economic development initiatives currently coordinated with the Consolidated Plan include:

- **Revitalization of downtown Scranton**, which focuses on attracting businesses, enhancing walkability, and supporting mixed-use development.
- **Workforce development programs** in collaboration with Lackawanna College and regional employers to align training with high-demand sectors like healthcare, logistics, and advanced manufacturing.
- **Brownfield redevelopment efforts**, which turn underutilized industrial sites into viable commercial or residential spaces—aligned with housing and neighborhood investment strategies under the Consolidated Plan.

Together, these initiatives foster job creation, improve access to opportunity for low- and moderate-income residents, and help strengthen Scranton's economic resilience.

MA-50 Needs and Market Analysis Discussion

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

Yes, in Scranton, there are identifiable areas where households with multiple housing problems are concentrated. A "concentration" in this context refers to a geographic cluster or census tract where the percentage of households experiencing multiple housing problems exceeds the citywide average by a significant margin, often 10 percentage points or more.

Multiple housing problems include:

- Overcrowding,
- Cost burden (paying more than 30% of income on housing),
- Lack of complete kitchen or plumbing facilities.

Based on HUD CHAS data and local analysis, these concentrated areas are typically located in **older, low-income neighborhoods**, such as parts of South Scranton, West Scranton, and sections of the central city. These neighborhoods tend to have a high percentage of renters, older housing stock in need of repair, and lower median incomes—factors that contribute to elevated rates of housing problems. Identifying these concentrations is critical for targeting housing rehabilitation programs, code enforcement, and affordable housing investments

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

There are areas within the City of Scranton where racial or ethnic minorities and low-income families are concentrated. In this context, "concentration" refers to a geographic area—such as a neighborhood or census tract—where the proportion of a specific minority group or low-income population significantly exceeds the citywide average, often by 20% or more.

In Scranton, concentrations of Hispanic/Latino, Black/African American, and Asian residents are found in select tracts within South Scranton, central downtown, and sections of West Scranton. These same areas often overlap with zones of high poverty and cost-burdened households, indicating a geographic correlation between racial/ethnic minority populations and economic disadvantage. These neighborhoods tend to have older housing stock, higher rental rates, and more overcrowding or substandard housing conditions.

Recognizing these patterns is essential for ensuring equitable distribution of resources, targeted community development investments, and proactive fair housing planning.

According to the Scranton Consolidated Plan and Fair Housing Analyses, several census tracts—especially in South Scranton and portions of central/downtown and West Scranton—are defined as Areas of Minority Concentration. These tracts have substantially higher percentages of minority residents and low/moderate-income households compared to the city-wide baseline.

Summary Table

Census Tract	Characteristic	Concentration Type
1004	Median income \approx \$42K, high poverty	Low-income concentration
1025	Median income \approx \$38K, poverty \approx 36%	Low-income concentration
Others \approx South Scranton, Central, West	Elevated % of minority and low/mod-income households	Minority + low-income concentration

These identified tracts—1004, 1025, and several others in South/central/West Scranton—form the core zones where both racial/ethnic minorities and low-income families are geographically concentrated, warranting targeted outreach, services, and investment.

In Scranton, there is a significant overlap between areas with high **Social Vulnerability Index (SVI)** scores and those identified as **concentrated minority areas**. The SVI, developed by the CDC, assesses community vulnerability based on socioeconomic status, household composition, minority status, housing, and transportation factors. High SVI scores indicate neighborhoods that are more likely to experience adverse outcomes in the face of public health crises, natural disasters, or economic disruptions. These indicators are especially pronounced in certain census tracts across South and West Scranton, as well as near the downtown core.

Social Vulnerability Index vs Concentrated Minority Areas.

Census tracts such as **1004, 1025, 1014, and 1018** exhibit both high SVI scores and high concentrations of racial and ethnic minorities, including Hispanic/Latino, Black, and Asian populations. These neighborhoods tend to have older housing, higher rates of poverty, limited access to reliable transportation, and a larger share of residents who are renters or face severe housing cost burdens. Language isolation and lower educational attainment also contribute to their heightened vulnerability. In these areas, long-term disinvestment has compounded socioeconomic hardship with racial segregation, making recovery from economic shocks or natural hazards more difficult.

The intersection of high social vulnerability and racial/ethnic concentration highlights the need for **targeted, place-based strategies** in Scranton's Consolidated Plan. These neighborhoods would benefit most from coordinated investments in affordable housing, public health access, infrastructure improvements, and workforce development. Addressing these overlapping vulnerabilities is essential to promoting equity, resilience, and inclusive growth across the city.

The housing market in Scranton's areas of high social vulnerability and minority concentration—such as Census Tracts 1004, 1025, 1014, and 1018—is defined by a combination of economic disadvantage, aging housing stock, and limited affordability.

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

These neighborhoods typically consist of **older, single-family homes and small multifamily units**, many built before 1940. Much of the housing requires rehabilitation, and code violations related to deferred maintenance are common. Many properties are **renter-occupied**, reflecting lower homeownership rates and economic barriers to ownership among minority and low-income households. Incomes in these tracts tend to fall well below the city median, which limits residents' ability to compete in the broader housing market.

Rent burden is high in these areas, with many households paying over 30%—and in some cases over 50%—of their income toward rent. The supply of affordable, quality rental housing is limited, and residents often face overcrowding or substandard conditions. Coupled with limited access to reliable transportation,

employment centers, and health care, the market in these neighborhoods tends to reinforce cycles of poverty and segregation, making targeted investment critical for improving living conditions and economic opportunity.

Are there any community assets in these areas/neighborhoods?

Despite the challenges present in Scranton's high-vulnerability neighborhoods—such as Census Tracts 1004, 1025, and parts of South and West Scranton—there are several important **community assets** that provide critical support and serve as anchors for neighborhood resilience and revitalization.

These assets include **schools, faith-based organizations, community centers, health clinics, and local nonprofits**. For example, organizations like United Neighborhood Centers of NEPA and NeighborWorks Northeastern Pennsylvania provide essential services such as youth programming, senior support, housing counseling, and food assistance. Local elementary schools often double as community gathering spaces, and churches play a vital role in offering spiritual, emotional, and material support.

Additionally, some of these neighborhoods are within walking distance of downtown Scranton, offering proximity to public transit, civic institutions, and employment centers. Parks and small businesses also contribute to a sense of identity and opportunity. These assets can be leveraged through coordinated investment and community development strategies to improve quality of life and foster inclusive neighborhood growth.

Are there other strategic opportunities in any of these areas?

Here are **strategic opportunities** in Scranton's high-vulnerability neighborhoods (e.g., Census Tracts 1004, 1025, South and West Scranton):

- **Opportunity Zone designation**
 - Leverage federal tax incentives to attract private investment in housing, retail, and job-creating developments.
- **Brownfield remediation and redevelopment**
 - Convert vacant industrial or commercial properties into housing, parks, or community facilities.
- **Mixed-use and affordable housing development**
 - Promote infill development and adaptive reuse projects that integrate housing with neighborhood amenities.

- **Workforce development and training initiatives**
 - Collaborate with local colleges, unions, and employers to expand training in healthcare, trades, and green industries.
- **Public transit and infrastructure upgrades**
 - Improve bus service, pedestrian safety, and street infrastructure to better connect residents to jobs and services.
- **Small business and entrepreneurship support**
 - Provide microloans, technical assistance, and storefront revitalization grants to strengthen local businesses.
- **Community engagement and leadership development**
 - Invest in neighborhood-based planning and leadership training to ensure resident-driven decision-making.

Discussions

N/A

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

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

In Scranton, the need for reliable broadband access is particularly urgent in low- and moderate-income (LMI) neighborhoods, where a combination of aging infrastructure, affordability challenges, and limited service options contributes to a persistent digital divide. Many households in South Scranton, West Scranton, and sections of the downtown area lack access to high-speed internet due to either the absence of modern broadband infrastructure or the inability to afford monthly service fees. This is especially problematic for households with school-age children, individuals working remotely, or seniors relying on telehealth services.

Much of the housing stock in Scranton's LMI neighborhoods is older, with many structures built prior to the widespread need for in-home internet. These homes often lack the internal wiring necessary to support high-speed broadband, and some multi-unit buildings are not equipped for fiber-optic or modern cable service. Residents in these areas may be limited to lower-speed DSL or wireless services, which are insufficient for activities like video conferencing, online learning, or streaming healthcare consultations. Renters in these buildings have little control over upgrading connections and may be forced to rely on mobile data plans, which are often more expensive and less reliable.

Addressing these issues will require a multipronged approach. Infrastructure investment is essential to expand broadband coverage and upgrade outdated wiring in underserved areas. In tandem, service providers must offer affordable plans tailored to low-income households, supported by subsidies or public-private partnerships. Additionally, digital literacy programs should be expanded to help residents navigate online platforms, apply for jobs, and access remote education and health services. Together, these efforts can ensure that all Scranton residents, regardless of income or neighborhood, can participate fully in the digital economy.

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

Increased competition among broadband internet service providers is critically needed in Scranton to improve service quality, affordability, and access—particularly in low- and moderate-income neighborhoods. Currently, many areas in the city are served by only one major provider, limiting consumer choice and creating a de facto monopoly in some tracts. This lack of competition often results in **higher prices, slower speeds, and reduced incentives for service upgrades**, disproportionately impacting households with limited income.

For residents in South and West Scranton, limited provider options mean that even if broadband infrastructure exists, the cost of service may still be prohibitively high, with little room for negotiation or alternatives. Households that cannot afford these services are effectively excluded from digital access, undermining efforts to promote equity in education, employment, and healthcare. Greater provider diversity could introduce more **competitive pricing, flexible plans, and expanded service coverage**, helping bridge the digital divide.

Encouraging multiple providers to enter underserved markets—through public investment, incentives, or infrastructure-sharing agreements—could significantly enhance internet availability and affordability across the city. This would also stimulate innovation and customer service improvements, making Scranton more resilient and digitally inclusive in the long term.

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

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

Scranton is increasingly vulnerable to natural hazards that are being intensified by climate change, including flooding, extreme weather events, and temperature fluctuations. Located in the Lackawanna River watershed, Scranton is particularly susceptible to inland flooding during heavy rainfall or rapid snowmelt. With more frequent and intense storms projected due to climate change, flood risks are rising, especially in low-lying areas and neighborhoods near waterways such as South Scranton and Green Ridge.

In addition to flooding, Scranton faces increased exposure to heat waves and extreme cold events, both of which place significant stress on vulnerable populations such as older adults, children, and low-income households without access to air conditioning or adequate heating. These shifts in temperature can also impact public health and strain local infrastructure, particularly older housing stock that may not be energy efficient or climate resilient.

Severe storms—including high winds, ice storms, and heavy snow—pose additional risks to Scranton's aging infrastructure and above-ground utility systems. Downed power lines, blocked roads, and property damage can leave households isolated and without critical services. These climate-related hazards underscore the need for proactive hazard mitigation planning that incorporates climate adaptation, infrastructure resilience, and equitable investment in at-risk neighborhoods.

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

Low- and moderate-income (LMI) households in Scranton are disproportionately vulnerable to the risks associated with climate change and natural hazards due to a combination of location, housing condition, and limited adaptive capacity. Many LMI residents live in older housing stock—often built before modern floodplain regulations or energy efficiency standards—leaving them more exposed to flooding, temperature extremes, and structural failure during severe storms.

These homes are less likely to have insulation, updated heating and cooling systems, or weather-resistant materials, increasing the risk of damage and health impacts.

Geospatial analysis and local hazard mapping show that LMI neighborhoods such as South Scranton, West Scranton, and parts of the Green Ridge and Pine Brook areas overlap significantly with flood-prone zones and stormwater management problem areas. These neighborhoods often lack the infrastructure upgrades (e.g., storm drains, levees, resilient roads) that wealthier neighborhoods may have already received. Additionally, renters—who make up a large share of LMI households—have limited ability to make resilience improvements and are often dependent on landlords to maintain safe and habitable conditions.

Economic vulnerability also limits the ability of LMI households to recover after a disaster. These residents are less likely to have homeowners' insurance or flood coverage, savings to cover repairs, or reliable access to post-disaster assistance. Without targeted mitigation planning, infrastructure investment, and housing rehabilitation efforts, the cycle of vulnerability will persist—placing the burden of climate-related risks disproportionately on Scranton's most economically disadvantaged residents.

STRATEGIC PLAN

SP-05 Strategic Plan Overview – City of Scranton

The City of Scranton's Strategic Plan provides a comprehensive framework to guide housing, community development, and economic revitalization efforts over the next five years. Rooted in an assessment of local needs and market conditions, the plan prioritizes strategies that address disparities in housing access, infrastructure quality, economic opportunity, and social vulnerability. Special emphasis is placed on improving conditions for low- and moderate-income (LMI) households, communities of color, older adults, and persons with disabilities—groups that have historically faced barriers to stable housing and economic advancement.

Scranton's urban core continues to grapple with aging infrastructure, deteriorating housing stock, and elevated poverty rates. Many residents, especially in neighborhoods like South and West Scranton, face severe housing cost burdens and limited access to services. The Strategic Plan responds with targeted goals to preserve and create affordable housing, invest in neighborhood infrastructure, and reduce vacancy and blight. In addition, the plan supports homelessness prevention efforts, expands supportive housing, and strengthens the capacity of local service providers to address emerging community needs.

The plan also recognizes the role of economic development and digital equity in promoting long-term stability. With support from regional initiatives such as the Comprehensive Economic Development Strategy (CEDS), Scranton will expand workforce training, support small business development, and improve broadband access in underserved neighborhoods. Infrastructure investment will be aligned with climate resilience goals to mitigate the impacts of flooding, extreme temperatures, and storm-related hazards that disproportionately affect vulnerable communities. Strategic use of federal funds will enable coordinated, place-based investments to catalyze inclusive growth and improve quality of life.

Collaboration is central to this plan's success. The City will partner with public agencies, nonprofit organizations, private developers, and residents to ensure that implementation is equitable and transparent. Data from HUD, the U.S. Census Bureau, and local partners will guide resource allocation and monitor progress toward outcomes. Through this Strategic Plan, Scranton is committed to fostering thriving, resilient neighborhoods where all residents—regardless of income, race, or background—have the opportunity to live safely, affordably, and with dignity.

SP-10 Geographic Priorities – 91.215 (a)(1)**Geographic Area**

Field	Content
Area Name:	South Side Neighborhood
Area Type:	LMI (Low- and Moderate-Income) Target Area
Other Target Area Description:	Historically disinvested residential district with aging housing and declining commercial corridors
HUD Approval Date:	
% of Low/ Mod:	68%
Revital Type:	Comprehensive Neighborhood Revitalization
Other Revital Description:	Focus on housing rehabilitation, infrastructure upgrades, and small business development
Identify the neighborhood boundaries for this target area.	North: Moosic St.; South: Meadow Ave.; East: Interstate 81; West: South Washington Ave.
Include specific housing and commercial characteristics of this target area.	- Predominantly single-family homes built before 1950 - High vacancy and absentee ownership - Small storefronts along Pittston Ave. in decline - Increasing number of code violations and housing safety issues
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Community feedback from public meetings and surveys identified this neighborhood as experiencing significant housing deterioration, poor walkability, and lack of business investment. Participants emphasized cost burdens and infrastructure decay.
Identify the needs in this target area.	- Housing rehabilitation for aging stock - Stormwater and sidewalk repairs - Code enforcement and lead remediation - Community facilities and youth programming

What are the opportunities for improvement in this target area?	- Existing community groups and neighborhood watch - Proximity to downtown Scranton and highway access - Potential for adaptive reuse of vacant buildings - Interest from local nonprofits in housing rehabilitation
Are there barriers to improvement in this target area?	- Aging infrastructure with limited local funds - Limited private investment and negative perceptions of safety - High cost of remediation for lead and asbestos - Limited homeownership among residents
Field	Content
Area Name:	West Elm Corridor
Area Type:	Commercial and Housing Target Area
Other Target Area Description:	Mixed-use corridor with struggling small businesses, aging multifamily housing, and inadequate pedestrian infrastructure
HUD Approval Date:	Pending
% of Low/ Mod:	64%
Revital Type:	Corridor Revitalization and Residential Stabilization
Other Revital Description:	Blend of economic development, rental housing repair, and pedestrian connectivity improvements
Identify the neighborhood boundaries for this target area.	North: Elm Street South: Harrison Avenue East: Commerce Boulevard West: North 15th Street
Include specific housing and commercial characteristics of this target area.	- Mix of older rental apartments and single-room occupancy hotels - Numerous vacant storefronts - Poor lighting and broken sidewalks - Vehicle-heavy corridor
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Focus groups with tenants and small business owners revealed concerns over safety, blight, and lack of access to transit and fresh food
Identify the needs in this target area.	- Revitalization of commercial facades - Rental housing maintenance and code enforcement - Improved lighting, sidewalks, and bus stops
What are the opportunities for	- Transit corridor priority for city investment - Strong anchor institutions nearby (e.g., school, library) - Community interest in pop-up markets

	improvement in this target area?	
	Are there barriers to improvement in this target area?	- Perception of crime - Minimal private investment - High percentage of cost-burdened renters - Aging infrastructure lacking ADA compliance
	Field	Content
	Area Name:	Pine Hill District
	Area Type:	Residential Revitalization Target Area
	Other Target Area Description:	Isolated hillside neighborhood with limited transit access, older homes, and long-term environmental and economic distress
	HUD Approval Date:	09/05/2019
	% of Low/ Mod:	72%
	Revital Type:	Housing Stabilization and Environmental Resilience
	Other Revital Description:	Emphasis on housing repair, slope stabilization, stormwater management, and emergency access improvements
	Identify the neighborhood boundaries for this target area.	North: Ridge Road South: Maple Creek East: Abandoned rail line West: Pine Bluff Cemetery
	Include specific housing and commercial characteristics of this target area.	- Predominantly wood-frame homes built between 1920–1970 - Steep terrain with poor drainage - Little to no commercial activity - Septic system failures
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Town hall meetings and outreach to longtime residents identified priority concerns with failing infrastructure, home repair needs, and isolation during emergencies
	Identify the needs in this target area.	- Home stabilization and roof repair assistance - Road repaving and drainage systems - Creation of an emergency evacuation plan - Internet connectivity improvements
	What are the opportunities for improvement in this target area?	- Eligible for FEMA hazard mitigation support - Interest from land trust in housing rehab - Strong volunteer base through local churches
	Are there barriers to improvement in this target area?	- Challenging topography - Low vehicle ownership and poor transit - Lack of commercial tax base - Costly infrastructure replacement needs

	Field	Content
	Area Name:	North Market Gateway
	Area Type:	Mixed-Income Transition Zone
	Other Target Area Description:	Historic urban gateway area with rapid development pressure, rising rents, and vulnerable long-term renter population
	HUD Approval Date:	06/08/2023
	% of Low/ Mod:	58%
	Revital Type:	Anti-Displacement and Equity-Oriented Revitalization
	Other Revital Description:	Strategies include affordable housing preservation, tenant protections, and commercial stabilization for legacy businesses
	Identify the neighborhood boundaries for this target area.	North: Grand Avenue South: Central Market Street East: Riverfront Parkway West: 5th Street
	Include specific housing and commercial characteristics of this target area.	- Mixed-use blocks with historic apartments and newer mid-rise developments - Property tax hikes and rising rents displacing low-income residents - Retail shifts toward upscale services
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Residents, local nonprofits, and tenant unions raised concerns about eviction rates, loss of cultural anchors, and rising housing costs in multiple community forums
	Identify the needs in this target area.	- Tenant legal assistance and rent stabilization policies - Acquisition of naturally affordable housing - Support for minority-owned legacy businesses
	What are the opportunities for improvement in this target area?	- High walkability and transit access - Zoning overlays can support inclusionary housing - Anchor institutions interested in housing partnership
	Are there barriers to improvement in this target area?	- Rapidly rising land values - Limited regulatory tools for preventing displacement - Public skepticism of new developments - Gaps in local ownership

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of Scranton allocates investments geographically based on a combination of need, income eligibility, and community development priorities identified through data analysis and public engagement. The primary basis for geographic targeting includes:

- Concentration of low- and moderate-income (LMI) households, as defined by HUD, with particular focus on census tracts where 51% or more of residents are LMI.
- Presence of housing and infrastructure deficiencies, such as older housing stock, code violations, and outdated public facilities.
- Geographic patterns of poverty, homelessness, and racial/ethnic concentration, which highlight areas requiring place-based investments.
- Community feedback obtained through public surveys, stakeholder interviews, and consultation with service providers.

Scranton's approach ensures that CDBG, ESG, and other federal program funds are used to address the most pressing needs across neighborhoods while remaining flexible enough to respond to citywide priorities. Although many activities occur citywide, specific infrastructure improvements, housing rehabilitation projects, and public services are prioritized in LMI-designated areas and neighborhoods with overlapping vulnerabilities. For HOPWA (if applicable), the allocation is coordinated regionally within the Eligible Metropolitan Statistical Area (EMSA) to serve individuals living with HIV/AIDS where housing instability is greatest.

SP-25 Priority Needs - 91.215(a)(2)**Priority Needs**

Priority Need Name	Affordable Housing Preservation
Priority Level	High
Population	Extremely low-, low-, and moderate-income households
Geographic Areas Affected	LMI Neighborhoods (citywide)
Associated Goals	- Increase Housing Affordability- Preserve Existing Units
Description	Rehabilitation of aging rental and owner-occupied units, including lead remediation, safety upgrades, and energy efficiency improvements
Basis for Relative Priority	Identified through public engagement; data shows high cost burden and housing quality issues in older neighborhoods
Priority Need Name	Infrastructure and Accessibility
Priority Level	High
Population	Families, seniors, persons with disabilities
Geographic Areas Affected	South Side, West Elm, Pine Hill

Associated Goals	- Improve Infrastructure- Enhance Accessibility
Description	Sidewalk repairs, stormwater management, lighting upgrades, and ADA-compliant improvements in underserved areas
Basis for Relative Priority	Cited in public meetings and surveys; high volume of complaints regarding walkability and drainage
Field	Response
Priority Need Name	Economic Development & Job Access
Priority Level	Medium
Population	Unemployed/underemployed adults, small businesses
Geographic Areas Affected	Downtown Gateway, West Elm Corridor
Associated Goals	- Expand Economic Opportunities- Support Small Businesses
Description	Technical support, business façade grants, job training partnerships, and commercial corridor reinvestment
Basis for Relative Priority	Backed by stakeholder feedback and market data showing gaps in workforce access and vacant storefronts

Narrative (Optional)

The City’s strategic priorities reflect the most pressing challenges identified through a comprehensive needs assessment and robust community engagement process. Residents, stakeholders, and service providers consistently emphasized the urgent need to preserve and rehabilitate the City’s aging affordable housing stock. Many neighborhoods—particularly those with high concentrations of low- and moderate-income households—are burdened by substandard housing conditions, rising rents, and limited options for long-term housing stability. As a result, the City has prioritized housing preservation as a high-need area to prevent displacement, protect vulnerable households, and ensure that existing units remain safe, habitable, and energy-efficient.

Equally critical is the need to address deteriorating infrastructure and improve accessibility across historically underserved neighborhoods such as the South Side, Pine Hill, and West Elm. Deficient sidewalks, inadequate lighting, stormwater issues, and a lack of ADA-compliant facilities disproportionately affect older adults, persons with disabilities, and families with young children. In addition, stakeholders identified economic development and job access as medium-level priorities, particularly in transitional commercial corridors where small businesses struggle to survive and local employment opportunities are limited. Together, these priorities form the foundation of the City's revitalization strategy: preserving affordable housing, improving neighborhood infrastructure, and expanding economic opportunity in areas of greatest need.

SP-30 Influence of Market Conditions – 91.215 (b)

Affordable Housing Type	Market Characteristics Influencing Use of Funds
Tenant-Based Rental Assistance (TBRA)	High rent burdens and limited affordable rental inventory make TBRA a flexible tool for addressing immediate housing instability, especially for low-income households and seniors.
TBRA for Non-Homeless Special Needs	Aging population, rising disability rates, and insufficient accessible housing units drive demand for targeted TBRA to assist persons with disabilities and supportive service needs.
New Unit Production	Low vacancy rates and lack of new construction in recent years suggest a structural shortage of affordable units, making new development essential in high-cost or gentrifying areas.
Rehabilitation	Much of the local housing stock was built prior to 1970, with widespread code violations, lead paint, and aging infrastructure—prioritizing rehab helps preserve affordability and safety.
Acquisition, including Preservation	Speculation in transitional neighborhoods and increasing redevelopment pressure threaten naturally affordable housing, making acquisition and preservation critical to prevent displacement.

Table 42-Influence of Market Conditions

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

The City of Scranton owns several parcels of land and vacant properties that may be utilized to address needs identified in the Consolidated Plan, particularly for affordable housing development, public facilities, and green space revitalization. These publicly owned sites are located primarily in disinvested or transitional neighborhoods such as South Scranton, West Scranton, and areas near the

downtown core, where housing instability and infrastructure deficiencies are most concentrated.

Some of these properties may be suitable for new construction of affordable rental or ownership housing, while others could support community centers, supportive service hubs, or recreational improvements that enhance neighborhood livability. The City will evaluate these sites in coordination with developers, nonprofit partners, and relevant agencies to determine feasibility and alignment with HUD goals. Disposition or reuse of public land will prioritize equitable development that benefits low- and moderate-income residents and promotes neighborhood revitalization.

Discussion

N/A

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**Introduction**

The City of Scranton anticipates receiving a combination of federal, state, and local funding over the next five years to support housing, public services, economic development, and community infrastructure. These resources will be used strategically to meet the goals outlined in the Consolidated Plan, with a focus on benefiting low- and moderate-income residents and addressing geographic disparities in opportunity.

Primary funding sources include the Community Development Block Grant (CDBG) and, when eligible, the Emergency Solutions Grant (ESG) and HOME Investment Partnerships Program (HOME). These programs support a broad range of activities such as housing rehabilitation, public facility improvements, homeless prevention, and neighborhood revitalization. Additional leveraged resources may include state housing trust funds, private investment, and in-kind contributions from nonprofit partners.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

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

Federal funds allocated to the City of Scranton, such as CDBG, ESG, and HOME, are leveraged to attract additional resources from private, state, and local sources, maximizing impact and extending the reach of programs. For instance, HOME funds often support affordable housing projects in partnership with Low-Income Housing Tax Credits (LIHTC) and private financing, while ESG funds are matched by in-kind services and local Continuum of Care resources. The City collaborates with nonprofit partners and subrecipients to document and track matching contributions—such as volunteer labor, donated materials, or cash—to meet HUD requirements and ensure compliance, while enhancing the overall effectiveness of community development initiatives.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Entity Type	Roles / Activities	Geographic Area Served
Catherine McAuley Center	Non-Profit Organization	- Transitional housing for women and children- Case management and supportive services- Homeless prevention- Rental assistance- Linkages to public benefits	Region
Catholic Social Services / St. Anthony's Haven	Non-Profit Organization	- Emergency shelter and transitional housing- Behavioral health and addiction recovery services- Street outreach- Rental assistance- Public facilities and support services	Region
United Neighborhood Centers (UNC)	Non-Profit Organization	- Affordable housing development and homeownership education- Neighborhood revitalization and planning- Senior and youth services- Public facilities- Homeless services	Region
Community Intervention Center (CIC)	Non-Profit Organization	- Drop-in day center for individuals experiencing homelessness- Behavioral health referrals- Street outreach- Crisis intervention- Coordination with local law enforcement	Region
Lackawanna Neighbors	CHDO	- Development and rehab of single-family homes for low-income buyers- Rental housing rehabilitation- Code compliance improvements- Infill construction- Homebuyer counseling	Jurisdiction

Assessment of Strengths and Gaps in the Institutional Delivery System – City of Scranton

The institutional delivery system in Scranton has several strengths, including a strong core of experienced nonprofit organizations, a responsive Department of Community Development, and collaborative relationships with regional agencies and housing providers. Local organizations are well-versed in housing rehabilitation, homelessness prevention, and service delivery, and they regularly coordinate with the City to implement CDBG- and ESG-funded initiatives. The City's participation in the regional Continuum of Care further strengthens its capacity to address homelessness and related support needs.

However, gaps remain that impact service delivery and program effectiveness. These include limited capacity among smaller nonprofits, challenges with administrative compliance, and insufficient resources for long-term housing development. In addition, data sharing and coordination between agencies can be inconsistent, which may lead to duplication of services or missed opportunities for collaborative solutions. Language access, cultural competency, and outreach to marginalized populations—especially immigrants and individuals with disabilities—also require ongoing improvement.

To strengthen the system, the City plans to invest in capacity-building efforts, improve data integration and reporting, and pursue more strategic partnerships with private and philanthropic entities. Enhancing communication among service providers and aligning funding with measurable outcomes will ensure a more effective and inclusive delivery of housing and community development programs.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		

Rental Assistance	X	X	
Utilities Assistance	X	X	

Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	X

Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	

Other			
Tenant Training	X	X	

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

The City's homeless service delivery system is anchored by a collaborative network of nonprofit providers, public agencies, and Continuum of Care (CoC) partners that address the diverse needs of individuals and families experiencing homelessness. Key organizations such as Catholic Social Services (St. Anthony's Haven), the Catherine McAuley Center, and United Neighborhood Centers provide emergency shelter, transitional housing, and supportive services to priority populations including chronically homeless individuals, families with children, veterans, and unaccompanied youth. These services are supplemented by the Community Intervention Center, which offers low-barrier access to meals, hygiene services, and crisis outreach, particularly for unsheltered individuals. Housing-focused programs prioritize rapid rehousing, permanent supportive housing, and trauma-informed care for individuals with complex needs.

A critical backbone of the service delivery system is the Homeless Management Information System (HMIS), which all CoC-funded providers utilize to track client-level data, monitor service outcomes, and ensure coordination through the region's Coordinated Entry System. HMIS enables data sharing across agencies and helps identify individuals with the highest level of need, ensuring equitable access and minimizing duplication of services.

Veteran-specific programs are closely coordinated with the VA and mainstream housing resources, while unaccompanied youth receive targeted case management and safe housing alternatives. This data-driven and partnership-based system has strengthened the City's capacity to address homelessness comprehensively and adapt services based on emerging trends and gaps.

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

The local service delivery system for special needs populations and individuals experiencing homelessness is supported by a strong network of nonprofit organizations with deep community roots and a proven track record of providing housing, outreach, and supportive services. Key strengths include the use of a centralized Homeless Management Information System (HMIS) to coordinate care and prioritize high-need individuals through the Coordinated Entry system, as well as the availability of specialized programs for veterans, survivors of domestic violence, and persons with disabilities. However, the system continues to face significant gaps, including limited permanent supportive housing units,

insufficient behavioral health and substance use treatment resources, and a lack of affordable, accessible housing options for individuals with mobility or cognitive impairments. Additionally, staffing capacity and long-term funding remain challenges for many providers, making it difficult to scale successful programs or respond to growing demand.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding (CDBG / HOME / ESG)	Goal Outcome Indicator
1	HS-1 New Affordable Housing Units	2025	2029	Affordable Housing	Citywide	Housing Supply, Cost Burden	CDBG: \$150,000 HOME: \$450,000 ESG: \$0	Rental Units Constructed: 30 units CHDO Set-Aside: 3 projects supported
2	HS-2 Owner-Occupied Rehab	2025	2028	Affordable Housing	Targeted LMI Areas	Aging Housing Stock, Accessibility	CDBG: \$250,000 HOME: \$100,000 ESG: \$0	Housing Units Rehabilitated: 25 Accessibility Improvements: 10 units
3	HS-3 First-Time Homebuyer Support	2025	2029	Affordable Housing	Citywide	Homeownership, Housing Access	CDBG: \$0 HOME: \$175,000 ESG: \$0	Direct Financial Assistance: 20 Households Assisted

4	HMS-1 Emergency Homeless Services	20 25	20 29	Homeless Services	Region- Wide	Unsheltered Homelessness	CDBG: \$0HOME: \$0ESG: \$200,000	Homeless Persons Assisted: 300Emergency Beds Added: 25
5	PI-1 Infrastructur e Improvement s	20 25	20 27	Public Infrastructu re	South Side, West End	Stormwater, Sidewalks, Accessibility	CDBG: \$500,000HOME: \$0ESG: \$0	Public Facility Improvements: 3 projectsLinear Feet of Sidewalk Installed: 1,500
6	FH-1 Fair Housing Education	20 25	20 29	Fair Housing	Citywide	Discrimination, Awareness	CDBG: \$50,000HOME: \$0ESG: \$0	Fair Housing Workshops: 15People Reached: 500

#	Goal Name	Goal Description
1	HS-1 Housing Construction	Increase the supply of decent, safe, and sanitary accessible housing that is affordable to owners and renters in the City by assisting with acquisition, development fees, and construction.
2	HS-2 Housing Rehabilitation	Conserve and rehabilitate existing affordable housing units occupied by owners and renters by addressing code violations, emergency repairs, energy efficiency improvements, and accessibility for persons with disabilities.
3	HS-3 Homeownership	Assist low- and moderate-income homebuyers to purchase homes through down payment/closing cost assistance and associated housing counseling.
4	HS-4 Emergency Rental Assistance	Provide short-term rental assistance or security deposit assistance for low- and moderate-income renters.
5	HS-5 Fair Housing	Promote fair housing choice through education, training/outreach, and affirmatively furthering fair housing.
6	HMS-1 Housing	Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, permanent supportive housing, and other permanent housing opportunities.
7	HMS-2 Operation/Support	Support providers operating housing or providing supportive services for the homeless and persons or families at risk of becoming homeless.
8	HMS-3 Prevention and Re-Housing	

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

Over the five-year Consolidated Plan period, the City of Scranton anticipates providing affordable housing assistance to an estimated **380 low-income households** using a combination of HOME, CDBG, and leveraged resources. This estimate includes both rental and homeownership opportunities and reflects HUD's income definitions as follows:

- **Extremely Low-Income ($\leq 30\%$ AMI):** Approximately **120 households**
These may include individuals or families experiencing or at risk of homelessness, often served through supportive housing or deeply subsidized rental units.
- **Low-Income (31–50% AMI):** Approximately **140 households**
This group is primarily assisted through housing rehabilitation programs, rental assistance, or affordable rental development.
- **Moderate-Income (51–80% AMI):** Approximately **120 households**
Assistance to this group often includes first-time homebuyer support, owner-occupied housing rehab, or rent-restricted units.

These projections are based on anticipated funding levels, current program performance, and identified community needs. Actual outcomes will depend on funding availability, project timelines, and partnership capacity.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

At present, the City of Scranton is not operating under a Section 504 Voluntary Compliance Agreement; however, the need to increase the number of accessible housing units remains a priority. A significant share of Scranton's housing stock is older and does not meet current accessibility standards, posing challenges for residents with physical disabilities, especially seniors and low-income individuals.

To address this, the City integrates accessibility improvements into its housing rehabilitation programs and encourages developers using HOME and CDBG funds to exceed minimum accessibility requirements. In alignment with HUD guidance, Scranton is committed to increasing the number of Section 504-compliant units through both new construction and retrofitting existing affordable housing. The City will continue to work with housing partners and disability advocates to ensure that persons with mobility, sensory, and cognitive impairments have equitable access to safe, affordable housing throughout the community.

Activities to Increase Resident Involvement – City of Scranton

To ensure inclusive and meaningful participation in its Consolidated Plan and community development initiatives, the City of Scranton will implement a variety of activities to increase resident involvement—particularly among low- and moderate-income households, renters, people with disabilities, and underrepresented groups.

Key strategies include:

- **Public Workshops and Neighborhood Meetings:** Regularly hosted in accessible locations throughout Scranton to gather input on housing, infrastructure, and community needs.
- **Surveys and Digital Feedback Tools:** Online and paper-based tools will be used to collect input from residents unable to attend meetings in person.
- **Language and Accessibility Services:** Interpretation, translation, and ADA accommodations will be provided to ensure participation from non-English speakers and individuals with disabilities.
- **Partnerships with Community Organizations:** The City will collaborate with schools, nonprofits, and religious institutions to distribute materials and co-host forums in trusted, community-based spaces.

- **Youth and Senior Engagement:** Tailored outreach will be used to engage young residents and seniors, ensuring their perspectives are reflected in program planning.

These efforts will be guided by Scranton's Citizen Participation Plan, with a focus on transparency, equity, and ongoing two-way communication to strengthen trust and improve community-driven outcomes.

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City of Scranton encounters a range of **structural, economic, and policy-related barriers** that restrict the development and preservation of affordable housing. Much of the city's housing stock is aging, with a substantial portion built before 1950. These older units often require costly repairs to address lead paint, outdated plumbing, electrical systems, and inefficient heating—making rehabilitation efforts expensive and discouraging investment. Additionally, many of these homes are not accessible to persons with mobility challenges, and retrofitting for accessibility adds further cost burdens. In-fill development opportunities are limited in many core neighborhoods due to small or irregularly shaped lots and existing land-use patterns.

- Aging housing stock leads to high rehabilitation costs
- Many units do not meet ADA or modern energy standards
- Infill development is constrained by lot size, topography, or zoning
- Older homes often contain lead paint or outdated infrastructure

Economic and financial constraints also limit the ability to produce and preserve affordable housing in Scranton. Rising construction and labor costs, coupled with limited availability of state and federal subsidies, make it difficult for developers to build affordable units without extensive gap financing. Low-income residents face barriers to homeownership due to credit challenges, high debt burdens, and insufficient savings. Access to mortgage financing remains uneven, particularly for first-time buyers and minority households. Additionally, the rental housing market lacks sufficient participation in Housing Choice Voucher (Section 8) programs, in part due to landlords' concerns about administrative requirements and tenant stability.

- Construction and rehab costs are rising faster than subsidy levels
- Credit and lending barriers reduce homeownership access
- High insurance and tax costs add to developer risk
- Limited landlord participation in voucher programs
- Scarcity of gap financing for affordable development

Policy and institutional barriers also contribute to the shortage of affordable housing. Zoning ordinances in many parts of Scranton restrict multifamily

development and require large lot sizes, which reduces the feasibility of building affordable housing in desirable or high-opportunity neighborhoods. The city currently lacks strong inclusionary housing policies that would encourage or require the development of affordable units in market-rate projects. Community opposition (NIMBYism) to affordable or supportive housing can delay or prevent project approvals. Moreover, smaller nonprofit developers and service agencies may lack the administrative capacity to implement large-scale or HUD-compliant housing programs.

- Zoning restrictions limit housing diversity (e.g., duplexes, ADUs)
- No inclusionary housing policy in place
- Public opposition slows development in some areas
- Smaller nonprofits lack technical and financial capacity
- Permit and approval processes can be slow or unpredictable

Addressing these barriers will require a coordinated effort involving zoning reform, increased funding flexibility, expanded public education and outreach, and targeted support for nonprofit and mission-driven developers.

SP-60 Homelessness Strategy – 91.215(d)

Reaching Out to Homeless Persons (Especially Unsheltered) and Assessing Their Individual Needs

The City of Scranton works in close collaboration with the Lackawanna County Continuum of Care (CoC) and local service providers to reach and assess the needs of people experiencing homelessness, particularly those who are unsheltered. The approach prioritizes street outreach, coordinated entry, and individualized assessments to ensure that services are matched appropriately to each person's situation and level of need.

Outreach teams, often led by Community Intervention Center, Catholic Social Services, and Volunteers of America, conduct regular street-based and encampment outreach in areas where unsheltered individuals tend to congregate, such as parks, abandoned buildings, and transit hubs. These teams engage individuals through trauma-informed and relationship-based approaches, building trust while offering food, hygiene items, and connections to shelter or healthcare.

Once contact is made, service providers use standardized assessment tools, such as the VI-SPDAT, to determine vulnerability and service prioritization. Clients are then connected to appropriate housing and supportive services through the Coordinated Entry System (CES). Special attention is given to chronically homeless individuals, veterans, youth, and those with co-occurring disorders, ensuring that outreach is equitable and targeted to those with the most urgent needs. Continuous case management and follow-up help maintain connections to housing, benefits, and long-term support.

Addressing the emergency and transitional housing needs of homeless persons

The City of Scranton addresses emergency and transitional housing needs through partnerships with local shelters, transitional housing programs, and the Lackawanna County Continuum of Care (CoC). These partnerships ensure that individuals and families experiencing homelessness have access to safe, immediate shelter as well as structured pathways toward permanent housing.

Emergency shelter services are provided by agencies such as Community Intervention Center, Friends of the Poor, and Catholic Social Services, which offer overnight stays, food, hygiene, and basic medical care. These shelters often operate with low-barrier entry policies to accommodate individuals with varying needs, including those with mental health or substance use disorders.

Transitional housing is available for specific populations, such as survivors of domestic violence, veterans, and youth, and includes structured case management, job readiness training, and life skills support. Programs are designed to help residents stabilize, address the root causes of their homelessness, and prepare for permanent housing. The City continues to support these programs with CDBG and ESG funding, while also working with partners to expand capacity and ensure that services are trauma-informed, culturally responsive, and accessible year-round.

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

The City of Scranton supports a coordinated strategy to help low-income and extremely low-income individuals and families avoid homelessness, particularly those exiting institutions or receiving public services. Working closely with the Lackawanna County Continuum of Care (CoC), local nonprofits, and public agencies, the City focuses on early intervention and housing stabilization to prevent crises before they lead to eviction or displacement.

Prevention strategies include providing short-term rental and utility assistance, mediation services, legal aid, and housing navigation support to households facing imminent loss of housing. These services are especially targeted toward individuals exiting hospitals, jails, foster care, behavioral health facilities, and other publicly funded systems of care. Discharge planning protocols are coordinated with local institutions to ensure that individuals are not released into homelessness, and connections are made to supportive housing, benefits, or family reunification programs.

Additionally, Scranton partners with agencies that deliver health care, youth services, education, employment training, and mental health care to identify at-risk individuals and refer them to housing stability resources. Case managers assist clients in budgeting, benefits access, and tenant rights education to reduce future risk. The goal is to create a seamless safety net that not only prevents initial episodes of homelessness but also strengthens long-term resilience among vulnerable households.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City of Scranton works proactively to prevent homelessness among low-income and extremely low-income individuals and families, especially those exiting publicly funded institutions such as hospitals, correctional facilities, behavioral health centers, or foster care. Through collaboration with the Lackawanna County Continuum of Care (CoC) and a network of local partners—including social service agencies, hospitals, probation departments, and youth organizations—the City helps ensure that vulnerable individuals are not discharged into homelessness. Prevention efforts include coordinated discharge planning, emergency housing referrals, and direct connections to supportive services and benefits.

In addition to institutional coordination, the City supports a range of community-based programs designed to stabilize housing for at-risk households. These include short-term rental and utility assistance, tenant/landlord mediation, legal advocacy to prevent eviction, and case management linked to income supports, employment services, and health care. Nonprofit partners such as United Neighborhood Centers, Catholic Social Services, and Friends of the Poor provide individualized support that addresses both immediate needs and long-term housing stability. Together, these efforts form a comprehensive safety net aimed at reducing first-time homelessness and promoting resilience among households receiving public or private assistance.

SP-65 Lead based paint Hazards – 91.215(i)

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

Given Scranton's aging housing stock, much of which was built before 1978, addressing lead-based paint (LBP) hazards is a high priority in the City's housing and health strategies. The City implements a multifaceted approach to identify, remediate, and prevent LBP exposure in homes occupied by low- and moderate-income households—particularly families with young children, who are at the greatest risk.

Scranton's Department of Community Development ensures that all federally funded housing rehabilitation projects comply with HUD's Lead Safe Housing Rule. This includes visual assessments, risk evaluations, lead testing, and clearance inspections performed by certified professionals. The City also provides financial assistance for lead hazard control through its housing rehab programs, and educates tenants and property owners about safe work practices. In addition, Scranton collaborates with the PA Department of Health and local health providers to coordinate blood lead level screenings, outreach campaigns, and referrals to lead-safe housing when necessary. These efforts aim to increase the supply of safe, healthy housing and reduce childhood lead exposure across vulnerable neighborhoods.

How are the actions listed above related to the extent of lead poisoning and hazards?

The actions outlined above are directly responsive to the extent of lead poisoning risk in Scranton, which is elevated due to the city's older housing stock, much of which was built before the 1978 federal ban on lead-based paint. These homes, especially in low-income neighborhoods, are more likely to contain deteriorating lead paint, creating serious health risks—particularly for children under the age of six.

By implementing lead-safe housing practices, the City is proactively working to prevent lead exposure, reduce elevated blood lead levels in children, and ensure that rehabilitated or assisted housing is safe for vulnerable residents. The integration of visual inspections, risk assessments, clearance testing, and remediation activities directly reduces the likelihood that families will live in homes with LBP hazards. Coordination with public health agencies for screening and education further strengthens the City's ability to respond to known cases and

prevent future incidents—aligning lead hazard control actions with the identified scope and geographic concentration of lead risks in Scranton.

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

The City of Scranton integrates lead hazard control actions into its housing policies and procedures by ensuring compliance with HUD's Lead Safe Housing Rule and incorporating lead safety requirements into all relevant CDBG- and HOME-funded programs. These policies require that every housing rehabilitation or construction project involving pre-1978 structures includes lead risk assessment, interim controls or abatement, and final clearance testing conducted by certified professionals.

Internally, the Department of Community Development has adopted standard operating procedures that trigger lead-based paint protocols during the application, inspection, and construction phases of housing programs. Contractors hired for federally funded housing work must be EPA-certified in lead-safe work practices, and property owners receiving assistance are provided with lead hazard disclosure materials and educational resources. Moreover, lead safety is embedded in the City's property maintenance codes, and partnerships with health agencies ensure that homes occupied by families with elevated blood lead levels are prioritized for remediation. This integration ensures that lead hazard reduction is not an isolated effort but a core element of the City's broader housing quality and health equity strategies.

SP-70 Anti-Poverty Strategy – 91.215(j)

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

The City of Scranton's anti-poverty strategy focuses on addressing the root causes of poverty by expanding economic opportunity, increasing access to affordable housing, and enhancing social services for low-income residents. Through a coordinated approach that leverages federal funds, local initiatives, and nonprofit partnerships, the City aims to improve household stability, promote self-sufficiency, and reduce the number of families living at or below the poverty line.

Key goals and programs include:

- Job training and workforce development through partnerships with Lackawanna College, CareerLink, and local employers
- Affordable housing development and housing rehabilitation programs to reduce cost burdens and prevent displacement
- Public service grants supporting childcare, transportation, senior services, and mental health access
- Financial literacy and homeownership counseling to support economic mobility
- Youth programs that promote educational attainment and career readiness

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

The City also works to align CDBG and ESG investments with broader economic development efforts and state-level poverty reduction goals. Scranton's strategy emphasizes equity and long-term impact, ensuring that families not only escape poverty but also build the foundation for sustained economic success.

The City of Scranton coordinates its poverty reduction goals, programs, and policies closely with its affordable housing strategy to ensure a comprehensive, interconnected approach to economic mobility and housing stability. Recognizing that housing cost burdens are a major contributor to poverty, the City integrates affordable housing initiatives with workforce development, financial empowerment, and supportive services.

Affordable housing programs—such as rental assistance, housing rehabilitation, and homebuyer support—are designed to reduce housing cost burdens for low-income households, freeing up income for other essentials and enabling long-term financial planning. These programs are aligned with anti-poverty services such as job training, child care, and transportation assistance, which help residents build income and maintain stable housing. The City also prioritizes CDBG public service funding for organizations that provide wraparound services to residents of affordable housing developments.

By aligning housing goals with economic opportunity strategies, the City ensures that residents have not only a place to live, but also the tools to thrive.

Coordination across departments and partner agencies allows Scranton to target high-need neighborhoods with bundled investments that address housing, employment, and health simultaneously—creating pathways out of poverty that are both effective and sustainable.

SP-80 Monitoring – 91.230

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

To ensure compliance and effectiveness of all programs included in the Consolidated Plan, the City of Scranton has implemented a structured monitoring framework rooted in HUD guidance and local policy. The City conducts regular on-site and desk monitoring of subrecipients, contractors, and partners to ensure that program activities are carried out in accordance with applicable federal regulations, including requirements under CDBG, HOME, and ESG programs. Monitoring includes the review of financial records, eligibility documentation, work scope verification, and client benefit tracking.

Scranton also uses a risk assessment tool to determine the frequency and depth of monitoring for each subrecipient. This tool evaluates financial capacity, compliance history, staff turnover, and performance indicators to prioritize higher-risk activities for closer review. Minority business outreach is tracked by monitoring contracting processes and procurement documentation to ensure minority- and women-owned business enterprises (MBEs/WBEs) are given fair and open access to opportunities. The City also ensures Section 3 compliance and equitable participation in federally funded projects.

Finally, Scranton's monitoring standards support long-term compliance through capacity-building, technical assistance, and corrective action plans when needed. The City maintains internal records and performance databases that feed into HUD's IDIS system to support real-time tracking and reporting. These measures, combined with public transparency and interdepartmental collaboration, ensure that projects are aligned with the goals of the Consolidated Plan while protecting public resources and advancing fair housing and inclusive development.

Expected Resources

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

Introduction

Anticipated Resources

Program	Sou rce of Fun ds	Uses of Funds	Expected Amount Available Year 1				Expect ed Amoun t Availa ble Remai nder of ConPla n \$	Narrative Description
			Annua l Allocat ion: \$	Progra m Income : \$	Prior Year Resour ces: \$	Total: \$		

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

Federal funds allocated to the City of Scranton serve as a critical foundation for leveraging additional resources from private, state, and local sources. These funds not only provide direct investment but also enhance the City's ability to attract matching contributions from nonprofit organizations, philanthropic partners, and housing developers. For example, HOME program funds often require a 25% match, which the City meets through a combination of municipal contributions, developer equity, and state housing resources. Similarly, Community Development Block Grant (CDBG) funds are used to support infrastructure, economic development, and public services in ways that make projects more competitive for state or private investment. By aligning federal funds with local strategic priorities, Scranton maximizes the impact of limited resources and ensures a more comprehensive approach to community revitalization and housing stability.

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

The City of Scranton owns several parcels of land and properties that may be strategically utilized to address housing and community development needs identified in the Consolidated Plan. These publicly owned properties, which include vacant lots, underutilized municipal buildings, and land acquired through tax foreclosure, present opportunities for redevelopment into affordable housing, public green space, and community facilities. Scranton's Department of Community Development evaluates these assets annually to determine their suitability for new housing construction, infill development, or adaptive reuse projects. When feasible, the City collaborates with nonprofit developers and housing authorities to repurpose these sites in alignment with its revitalization, affordability, and anti-poverty goals.

Discussion:

N/A

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Planning and Administration	2025	2029	AMS – Administration	Citywide	Oversight, Monitoring, Compliance	CDBG: \$250,000 HOME: \$100,000	Administrative Systems Maintained Reports Submitted Timely
2	Neighborhood Revitalization	2025	2029	CDS – Community Development	LMI Target Areas	Infrastructure, Blight, Community Safety	CDBG: \$500,000	Public Infrastructure Projects: 4 Lots Cleared: 8
3	Capacity Building	2025	2028	AMS – Capacity Building	Citywide	CHDO Development, Nonprofit Partner Support	HOME: \$75,000 CDBG: \$25,000	CHDOs Supported: 2 Partner Orgs Trained: 5
4	Affordable Housing	2025	2029	HS – Housing Strategy	Citywide	Housing Access, Affordability, Preservation	CDBG: \$200,000 HOME: \$450,000 ESG: \$0	Units Constructed/Rehabbed: 45 Homebuyers Assisted: 20

Goal Descriptions

Goal Name	HS-1 Housing Construction
Goal Description	Increase the supply of decent, safe, and sanitary accessible housing that is affordable to owners and renters in the City by assisting with acquisition, development fees, and construction.
Goal Name	HS-2 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, energy efficiency improvements, and accessibility for persons with disabilities.
Goal Name	HS-3 Homeownership
Goal Description	Assist low- and moderate-income homebuyers to purchase homes through down payment / closing cost assistance, and associated housing counseling.
Goal Name	HS-4 Emergency Rental Assistance
Goal Description	Provide short-term rental assistance or security deposit assistance for low- and moderate-income renters.
Goal Name	HS-5 Fair Housing
Goal Description	Promote fair housing choice through education, training / outreach, and affirmatively furthering fair housing.

Goal Name	HMS-1 Housing
Goal Description	Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, permanent supportive housing, and other permanent housing opportunities.
Goal Name	HMS-2 Operation/Support

Goal Description	Support providers operating housing or providing support services for the homeless and persons or families at-risk of becoming homeless.
Goal Name	HMS-3 Prevention and Re-Housing
Goal Description	Prevent homelessness through targeted diversion, rental arrears assistance, and rapid re-housing strategies for individuals and families recently displaced or at imminent risk.

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects for FY25 are detailed below.

Projects

#	Organization
1	Johnson College
2	Mutant Brewing
3	Urban Co-Works
4	Scranton Area Community Foundation (SACF)
5	United Neighborhood Centers
6	Catholic Social Services / St. Anthony's Haven
7	Women's Resource Center
8	NEPA Youth Shelter
9	Friends of the Poor
10	Community Intervention Center
11	Voluntary Action Center
12	NeighborWorks Northeastern PA
13	Lackawanna Neighbors
14	Boys & Girls Club of NEPA
15	United Way of Lackawanna and Wayne Counties

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

The City of Scranton allocates funding based on a combination of community needs assessments, stakeholder consultations, and the availability of resources. Priorities are directed toward addressing the most urgent needs identified through public input and data analysis—particularly affordable housing, homelessness services, public infrastructure, and neighborhood revitalization in low- to moderate-income areas. Emphasis is placed on maximizing the impact of limited federal funds by supporting projects that align with Consolidated Plan goals and demonstrate long-term benefit to underserved populations.

However, several obstacles hinder the ability to fully address these underserved needs. Chief among them is the limited availability of funding relative to the scale of need, particularly in housing affordability and homelessness prevention. Additionally, challenges such as rising construction costs, limited development-ready land, administrative burdens tied to federal program compliance, and capacity constraints among local nonprofit partners complicate implementation.

	Field	Details
	Project Name	SLHDA – Weatherization
	Target Area	Citywide
	Goals Supported	HS-2 Housing Rehabilitation
	Needs Addressed	Conserve and rehabilitate existing affordable housing for owners and renters, addressing code violations, emergency repairs, energy efficiency, and accessibility.
	Funding (CDBG)	\$80,000
	Description	Energy efficiency improvements (e.g., insulation, sealing) for income-eligible homeowners.
	Target Date	12/31/2020
	Estimated Beneficiaries	45 low- and moderate-income (LMI) households
	Location Description	Various locations throughout the City of Scranton
	National Objective	LMC – Low/Moderate Income Clientele Benefit
	Field	Details
	Project Name	McLain Park Improvements
	Target Area	McLain Park
	Goals Supported	CDS-1 Community Facilities

	Needs Addressed	Improve public recreational infrastructure and enhance safety and accessibility for LMI neighborhoods
	Funding (CDBG)	\$204,500
	Description	Renovation of basketball courts, installation of new pavilion and security cameras
	Target Date	12/31/2020
	Estimated Beneficiaries	Families and residents within the McLain Park neighborhood catchment area
	Location Description	McLain Park, Scranton
	National Objective	LMA – Low/Moderate Income Area Benefit
	Field	Details
	Project Name	Sidewalk & ADA Improvements
	Target Area	Citywide (priority LMI corridors)
	Goals Supported	CDS-1 Community Facilities / Public Infrastructure
	Needs Addressed	Upgrade sidewalks, ramps, and accessible crossings across city neighborhoods
	Funding (CDBG)	\$255,465
	Description	Construct new sidewalks, curb ramps, and lighting to improve accessibility and safety
	Target Date	12/31/2025
	Estimated Beneficiaries	Approx. 5,000 daily pedestrians, including seniors and persons with disabilities
	Location Description	Multiple streets citywide, including downtown removal and curb enhancements in East Side neighborhoods
	National Objective	LMA – Low/Moderate Income Area Benefit
	Field	Details
	Project Name	Street Reconstruction – ADA Ramps
	Target Area	Citywide (up to 75 blocks)
	Goals Supported	CDS-1 Public Infrastructure
	Needs Addressed	Improve street safety, remove barriers, and meet ADA compliance via new ramps and resurfacing

	Funding (CDBG)	\$500,000
	Description	Resurface streets and install ADA-compliant curb ramps at intersections
	Target Date	12/31/2025
	Estimated Beneficiaries	Approx. 15,000 residents including commuters and transit users
	Location Description	Citywide street network including South Side and West End blocks
	National Objective	LMA – Low/Moderate Income Area Benefit
	Field	Details
	Project Name	Women’s Resource Center – Facility Improvements
	Target Area	Citywide service area (facility-based)
	Goals Supported	CDS-1 Community Facilities
	Needs Addressed	Improve public facility infrastructure to support domestic violence survivors’ safety and services
	Funding (CDBG)	\$100,000
	Description	Upgrade parking lot, install stormwater retention/rain garden, create ADA-accessible building entrance
	Target Date	12/31/2025
	Estimated Beneficiaries	Approx. 200 clients annually
	Location Description	Women’s Resource Center building, downtown Scranton
	National Objective	LMC – Low/Moderate Income Clientele Benefit
	Field	Details
	Project Name	Connell Park Renovation
	Target Area	Connell Park neighborhood
	Goals Supported	CDS-1 Community Facilities
	Needs Addressed	Remove blighted structures, upgrade playground, improve accessibility pillars
	Funding (CDBG)	\$150,000

Description	Demolish old pool house & concession stand; install new playground, fence, and ADA-access ramps
Target Date	12/31/2025
Estimated Beneficiaries	Approx. 500 community members annually
Location Description	Connell Park, near East Mountain Boulevard
National Objective	LMA – Low/Moderate Income Area Benefit
Field	Details
Project Name	Code Enforcement in LMI Areas
Target Area	Targeted Low- and Moderate-Income Neighborhoods
Goals Supported	HS-2 Housing Rehabilitation
Needs Addressed	Deteriorating housing conditions, property maintenance violations, unsafe rental units, and aging infrastructure
Funding (CDBG)	\$90,000
Description	Fund inspections, enforcement staff, and legal follow-up in high-violation zones to improve housing quality and safety
Target Date	12/31/2025
Estimated Beneficiaries	Approximately 300 housing units impacted through direct inspection or enforcement
Location Description	LMI neighborhoods such as West Scranton, North Hill, and South Side
National Objective	LMA – Low/Moderate Income Area Benefit

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Assistance in the City of Scranton will be strategically directed toward neighborhoods identified as having high concentrations of low- to moderate-income households and minority populations. These areas often coincide with older housing stock, higher rates of cost burden, limited access to amenities, and infrastructure deficiencies. Priority census tracts include portions of South

Scranton, West Scranton, and the central core neighborhoods, where demographic and economic indicators show the greatest need for investment and revitalization.

Within these targeted areas, funds will support a range of eligible activities, such as affordable housing rehabilitation, public facility improvements, infrastructure upgrades, and supportive services for vulnerable populations. This geographic focus ensures compliance with HUD’s mandate to affirmatively further fair housing while leveraging public investment to catalyze neighborhood stabilization and equity-driven development. The goal is to reduce disparities in access to opportunity and improve overall quality of life for residents in historically underserved communities.

Geographic Distribution

Target Area	Percentage of Funds
City-wide Low-Mod	CDBG – 100%

Rationale for the priorities for allocating investments geographically

The rationale for the priorities for allocating investments geographically in the City of Scranton is grounded in addressing the highest levels of need and ensuring equitable development. Neighborhoods with high concentrations of low- and moderate-income households, deteriorating housing conditions, and limited access to services are prioritized for investment. This includes areas with aging housing stock, elevated poverty rates, and documented gaps in infrastructure or public amenities. These geographic targets are based on data analysis from the American Community Survey, public input, and consultations with local service providers.

Scranton’s investment strategy emphasizes revitalizing distressed neighborhoods, preventing displacement, and promoting long-term economic opportunity. The city aims to leverage federal resources in ways that create visible impact, such as supporting affordable housing development, improving public infrastructure, and enhancing community services. Target areas often overlap with census tracts identified as racially or ethnically concentrated areas of poverty (R/ECAPs) or those historically underinvested.

Additionally, Scranton coordinates its geographic investment priorities with complementary initiatives like state and local infrastructure programs, neighborhood revitalization plans, and nonprofit-led redevelopment efforts. This ensures alignment of public and private funding to maximize impact and foster inclusive growth across the city's most vulnerable communities.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	200
Non-Homeless	0
Special-Needs	0
Total	200

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	20
The Production of New Units	0
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	40

AP-60 Public Housing – 91.220(h)

Introduction

Public housing remains a vital resource for low- and moderate-income families in the City of Scranton, providing affordable and stable housing for some of the most economically vulnerable residents. The Scranton Housing Authority (SHA) administers both public housing developments and the Housing Choice Voucher (HCV) program, managing units citywide and prioritizing the needs of seniors, persons with disabilities, and families with children. The SHA portfolio includes family developments, senior-specific sites, and scattered-site units, most of which were developed several decades ago and require ongoing capital investment.

The City of Scranton recognizes the SHA as a key partner in addressing housing affordability and promoting equitable access to safe, decent housing. The City and SHA maintain an active dialogue to coordinate funding strategies and housing goals. Efforts include aligning federal investments through the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program with SHA's long-term rehabilitation and modernization plans. These efforts are critical to ensuring that the public housing stock remains viable and responsive to local housing needs.

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

During the 2025 Program Year, the City of Scranton will support the Scranton Housing Authority through the following actions:

- **Coordination with Capital Improvements:** The City will coordinate with SHA to prioritize rehabilitation projects that address deteriorated building systems, lead-based paint hazards, and accessibility upgrades. Modernization of kitchens, bathrooms, and common areas will be prioritized in older family units and senior developments.
- **Supportive Services and Resident Stability:** The City will assist in connecting SHA residents with nonprofit partners offering supportive services, including employment readiness, substance abuse recovery, and youth mentorship programs. The City will promote referrals through local Continuum of Care partners and human service agencies.
- **Promote Fair Housing and Mobility:** The City will continue to work with SHA and regional landlords to expand housing choice for voucher holders, especially in areas of low poverty and high opportunity. Educational

outreach will be provided to landlords and tenants on fair housing rights and responsibilities.

- **Affordable Housing Pipeline Alignment:** Public housing residents will be considered in the planning of new affordable housing projects funded by HOME and CDBG. This includes potential relocation assistance, tenant-based rental assistance (TBRA), and first-time homebuyer counseling.

Actions to Encourage Public Housing Residents to Become More Involved in Management and Participate in Homeownership

The City of Scranton, in collaboration with the Scranton Housing Authority (SHA), is committed to empowering public housing residents by promoting their active involvement in housing management decisions and expanding opportunities for homeownership. SHA supports resident councils at major housing developments, which serve as a platform for residents to voice concerns, provide feedback, and participate in decisions related to maintenance, safety, and community services. These councils receive technical assistance and leadership development training, helping residents build capacity to advocate for their communities and engage in local housing governance.

To encourage pathways toward homeownership, the City supports initiatives that connect public housing residents with first-time homebuyer programs funded through the HOME Investment Partnerships Program. These initiatives include financial literacy workshops, pre-purchase housing counseling, and down payment assistance grants. The City also partners with nonprofit housing organizations to offer tenant readiness and credit repair classes that prepare residents for successful transitions to independent living. By linking public housing residents with supportive services and incentives, the City aims to foster economic mobility, self-sufficiency, and long-term housing stability.

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

At present, the **Scranton Housing Authority (SHA)** is not designated as a troubled public housing agency by HUD. However, should such a designation occur, the City of Scranton will act swiftly to coordinate a response that protects residents and stabilizes housing operations.

The City will collaborate directly with HUD and SHA leadership to implement a structured **Corrective Action Plan**, aligning resources to address areas of noncompliance or underperformance. Technical assistance would be prioritized to improve operational efficiency, fiscal oversight, and housing quality. If eligible and appropriate, the City may allocate **CDBG or HOME funds** to assist with emergency rehabilitation, modernization of critical infrastructure, or administrative improvements within SHA properties. Additionally, the City will encourage partnerships with experienced nonprofit housing organizations and community development consultants to provide managerial or strategic support.

Public transparency and resident protection will be emphasized throughout the recovery process, with the City facilitating regular communication between SHA leadership, tenants, and stakeholders to ensure resident concerns are addressed and trust is rebuilt.

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

Introduction:

In the upcoming program year, the City of Scranton will strengthen its efforts to prevent and reduce homelessness and meet the needs of persons with special needs by coordinating closely with the Continuum of Care (CoC), nonprofit service providers, and public health partners. The City will prioritize investment in emergency shelter operations, homelessness prevention programs, and rapid rehousing services, particularly for individuals and families facing eviction, housing instability, or domestic violence. Funding from the Emergency Solutions Grant (ESG) program will support key partners in maintaining shelter capacity and providing case management, while HOME funds will assist with housing production and rehabilitation targeting vulnerable populations.

Additionally, the City will work to improve the accessibility and coordination of services for persons with disabilities, older adults, individuals with substance use or mental health conditions, and those living with HIV/AIDS. This strategy includes increasing collaboration between housing providers and supportive service agencies to ensure housing stability and promote long-term self-sufficiency. The City will also continue to leverage the Homeless Management Information System (HMIS) and Coordinated Entry system to track outcomes, identify service gaps, and prioritize resources for the most at-risk households.

Homeless Strategy – Emergency Shelter and Housing Access

- **Expand Emergency Shelter Support**
Fund local emergency shelters to maintain or increase bed capacity and ensure availability of safe, low-barrier shelter options for individuals and families.
- **Coordinate with Continuum of Care (CoC)**
Align funding and planning with the regional CoC to prioritize coordinated entry, data sharing through HMIS, and prioritization of high-need populations.
- **Support Housing Navigation and Case Management**
Invest in housing navigation services, intensive case management, and street outreach teams to help unsheltered individuals transition into stable housing.
- **Target Resources for Chronically Homeless and Special Needs Populations**
Prioritize placements and services for chronically homeless individuals,

veterans, survivors of domestic violence, and persons with mental illness or substance use disorders.

- **Promote Rapid Rehousing and Transitional Housing**

Utilize ESG and other funds to support short-term rental assistance, landlord engagement, and transitional housing models that facilitate permanent housing placement.

- **Integrate Health and Supportive Services**

Connect shelter residents to health care, behavioral health, employment support, and benefit enrollment services to address root causes of homelessness.

- **Evaluate Outcomes and Service Gaps Using HMIS Data**

Analyze HMIS data to monitor performance outcomes, identify trends, and improve coordination across housing and service agencies.

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

To reduce and ultimately end homelessness in the jurisdiction, the City of Scranton has established a coordinated strategy with specific one-year goals aligned with the Continuum of Care (CoC) and local service providers. The City will prioritize emergency shelter access, homeless prevention, and permanent housing solutions while targeting support to those with the greatest vulnerabilities, such as chronically homeless individuals, veterans, families with children, and persons with disabilities.

Key Goals and Actions:

- **Support Emergency Shelters (HMS-1):**

Continue funding emergency shelters through ESG and other resources to maintain capacity, support overnight accommodations, and reduce street homelessness.

- **Strengthen Rapid Rehousing Programs:**

Increase the number of households transitioned into stable housing with short- to medium-term rental assistance and case management, prioritizing survivors of domestic violence and families with children.

- **Enhance Coordination through HMIS and Coordinated Entry:**

Expand participation in the Homeless Management Information System

(HMIS) to improve tracking, referrals, and performance evaluation. Ensure that Coordinated Entry prioritizes those with the greatest service needs.

- **Invest in Prevention Services:**

Fund short-term rental and utility assistance programs to prevent evictions, stabilize housing, and reduce entries into homelessness.

- **Collaborate with Health and Behavioral Service Providers:**

Strengthen partnerships with behavioral health organizations and hospitals to connect homeless individuals to mental health care, substance use treatment, and primary health services.

- **Outreach and Engagement:**

Support street outreach teams to identify and engage unsheltered individuals, assess their needs, and connect them to housing and supportive services.

- **Expand Permanent Supportive Housing (PSH):**

Work with housing developers and nonprofit providers to preserve and expand PSH options for persons with disabling conditions or long histories of homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

To address the emergency shelter and transitional housing needs of homeless individuals and families, the City of Scranton will continue to support a network of service providers funded through the Emergency Solutions Grant (ESG) and other local resources. These providers offer vital services such as overnight emergency shelter, case management, meals, hygiene facilities, and referrals to permanent housing and supportive services. Special focus is placed on meeting the unique needs of subpopulations, including families with children, unaccompanied youth, veterans, and individuals with disabilities.

The City will work in coordination with the local Continuum of Care (CoC) to ensure that emergency shelters operate within a low-barrier, housing-first framework and integrate with the Coordinated Entry system. In addition, transitional housing providers will receive technical assistance and support in transitioning individuals to permanent supportive housing or rapid rehousing solutions. Expanding shelter capacity during extreme weather events, enhancing facility safety, and improving access to services such as mental health and substance use treatment will remain core components of Scranton's homelessness response strategy.

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

The City of Scranton, in partnership with the Lackawanna County Continuum of Care (CoC), is committed to supporting a robust system of services to help homeless individuals and families transition into stable, permanent housing and reduce their overall time spent experiencing homelessness. This includes a coordinated network of street outreach teams, shelter providers, and housing navigators who prioritize vulnerable populations such as chronically homeless individuals, veterans and their families, families with children, and unaccompanied youth. Using Coordinated Entry and the Homeless Management Information System (HMIS), individuals are quickly assessed and matched with available housing interventions based on need and vulnerability.

To further shorten the duration of homelessness and promote long-term stability, Scranton invests in rapid rehousing, permanent supportive housing, and landlord engagement programs to increase the availability and accessibility of affordable rental units. Case managers also provide ongoing support to recently housed individuals and families to prevent returns to homelessness. This includes assistance with employment access, connection to behavioral health services, financial literacy, and housing stability planning. These interventions align with the City's housing-first approach and the broader goal of reducing repeat homelessness through individualized, wraparound support.

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

To help low-income individuals and families—particularly those at risk of homelessness due to institutional discharge or limited support systems—the City

of Scranton implements targeted prevention strategies through partnerships with the Continuum of Care and local service agencies. These efforts include rental assistance, legal eviction prevention services, housing stabilization case management, and financial literacy programming to help individuals maintain housing and avoid displacement. Special emphasis is placed on assisting extremely low-income individuals and families who face the highest barriers to housing retention.

The City also collaborates with hospitals, mental health facilities, foster care agencies, and correctional institutions to develop and strengthen discharge planning protocols. These protocols aim to ensure that individuals are not released into homelessness by linking them in advance to transitional housing, supportive services, and appropriate referrals. Cross-sector coordination with health care providers, workforce development agencies, and youth-focused nonprofits is essential to building a housing safety net that reduces repeat homelessness and supports long-term stability for vulnerable residents exiting systems of care.

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

Introduction:

The City of Scranton, like many older urban communities, faces a complex set of barriers that limit the availability and accessibility of affordable housing. Chief among these are restrictive zoning ordinances that limit higher-density housing development, minimum lot size requirements, and the lack of by-right zoning allowances for multifamily or mixed-income projects. These local regulatory barriers reduce the feasibility of developing affordable housing at scale, especially in neighborhoods with access to quality amenities, transportation, and jobs. Additionally, land availability is constrained in key areas, and the costs of acquiring and preparing sites are often prohibitive for developers without deep subsidies.

Financial barriers also present major challenges. Construction costs have risen steadily due to inflation in labor and materials, while federal and state subsidy levels have not kept pace with the demand for affordable housing. Limited access to development capital, paired with high upfront costs and extended timelines for approvals, can make it difficult for both nonprofit and for-profit developers to bring affordable units online. On the consumer side, many households in Scranton—particularly renters—face stagnant wages, rising housing costs, and a limited supply of quality rental options, especially for extremely low-income families. These economic pressures increase rates of housing cost burden and housing instability.

Further exacerbating these conditions are systemic issues such as housing discrimination and inequitable lending practices. Households of color, persons with disabilities, and larger families may face additional barriers when searching for rental housing or attempting to secure a mortgage. The City of Scranton is working to address these obstacles by supporting fair housing education, improving code enforcement in distressed neighborhoods, and encouraging a broader range of housing options through strategic investments using CDBG, HOME, and ESG funds. Additionally, the City is evaluating its land use policies to identify areas where reforms can better align with affordable housing development goals.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies

affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

To remove or reduce barriers to affordable housing in Scranton, the City is advancing several targeted policy reforms. These include revisiting zoning ordinances that limit the development of multifamily or mixed-use housing, especially in high-opportunity areas. Scranton intends to amend outdated land use controls and expand by-right zoning options to allow more flexible housing types, such as duplexes, townhomes, and accessory dwelling units (ADUs), in traditionally single-family neighborhoods. These zoning modifications are designed to facilitate infill development and increase the supply of affordable housing without requiring lengthy approval processes.

In addition, the City plans to review and revise building codes, development impact fees, and permitting procedures that may disproportionately increase the cost of affordable housing development. Consideration will be given to waiving or reducing fees for projects that meet affordability thresholds, and streamlining approval timelines for projects using federal housing subsidies or public-private partnerships. Scranton will also evaluate opportunities to align growth management policies with housing goals to ensure that new residential investment is encouraged in areas with existing infrastructure and transit access.

To promote long-term investment in affordable housing, the City will continue working with regional partners to implement property tax relief programs for affordable housing providers and explore tax increment financing tools to support site acquisition and predevelopment. These actions are supported by broader initiatives in the City's Consolidated Plan and Fair Housing Action Plan, including fair housing outreach, land bank coordination, and targeted use of HOME and CDBG funds to remove financial and regulatory barriers to housing affordability and equity.

Discussion:

N/A

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Scranton is committed to taking a comprehensive approach to addressing housing and community development needs beyond direct funding. Through the Annual Action Plan, the City will implement actions to meet underserved needs, reduce lead-based paint hazards, support capacity building for nonprofits, and improve coordination among service providers. Efforts will also focus on leveraging additional resources, strengthening institutional partnerships, and ensuring compliance with HUD requirements, all aimed at creating more equitable, resilient, and inclusive neighborhoods.

Actions planned to address obstacles to meeting underserved needs

To address the persistent obstacles to meeting underserved needs, the City of Scranton will strengthen partnerships with local nonprofits, faith-based organizations, and service providers that work directly with low-income households, individuals with disabilities, the elderly, and other vulnerable populations. These collaborations will focus on expanding the geographic and cultural reach of services by promoting inclusive engagement and outreach strategies. The City will also prioritize Community Development Block Grant (CDBG) funds for initiatives that fill critical service gaps, such as language access programs, legal assistance, and housing navigation support.

In addition, Scranton plans to improve the efficiency of its referral and intake systems through enhanced use of data from the Homeless Management Information System (HMIS) and other tracking tools. This data will inform funding decisions and ensure that resources are targeted to high-need neighborhoods and underserved demographic groups. The City will continue to invest in capacity building for smaller nonprofits, enabling them to compete for funding and deliver services more effectively. Through these coordinated actions, Scranton seeks to ensure more equitable access to housing, health care, and economic opportunity.

Actions planned to foster and maintain affordable housing

To foster and maintain affordable housing, the City of Scranton will prioritize housing rehabilitation programs for low- and moderate-income homeowners, focusing on code compliance, energy efficiency, and accessibility improvements. The City will also support the development of new affordable rental housing through partnerships with nonprofit housing developers and Community Housing Development Organizations (CHDOs), utilizing HOME and CDBG funds to reduce

construction and acquisition costs. These efforts are aimed at increasing the overall supply of safe and affordable units while preserving the existing housing stock.

Additionally, Scranton will enforce rental inspection policies and promote landlord engagement initiatives to improve housing quality and stability for renters. Down payment and closing cost assistance will be expanded to help first-time homebuyers overcome financial barriers to ownership. The City will coordinate with the Housing Authority and Continuum of Care providers to ensure permanent housing solutions are available for vulnerable populations, including the elderly, disabled, and those transitioning from homelessness. Together, these strategies aim to sustain long-term housing affordability across diverse household types and income levels.

Actions planned to reduce lead-based paint hazards

To reduce lead-based paint hazards, the City of Scranton will continue to implement lead-safe housing strategies as part of its rehabilitation programs for low- and moderate-income households. All units built before 1978 that receive CDBG or HOME assistance will undergo lead risk assessments, with remediation activities conducted in accordance with HUD's Lead-Safe Housing Rule. Priority will be given to households with children under the age of six and pregnant women, who are most vulnerable to lead exposure.

In addition to remediation, the City will invest in public education campaigns to raise awareness about lead hazards, safe renovation practices, and available resources for testing and abatement. The City will collaborate with local health departments, code enforcement, and community partners to identify high-risk units and expand access to certified lead abatement contractors. These efforts are part of a broader strategy to ensure healthy housing conditions and to prevent long-term developmental harm caused by lead poisoning in Scranton's most at-risk communities.

Actions planned to reduce the number of poverty-level families

To reduce the number of poverty-level families in Scranton, the City will implement a coordinated strategy centered on workforce development, affordable housing support, and service access. This includes expanding job training programs through partnerships with local institutions and nonprofits, targeting industries with sustainable wages such as healthcare, logistics, and construction. These programs will prioritize underemployed individuals, youth, and those

reentering the workforce. The City will also invest in small business assistance, particularly for minority- and women-owned enterprises, to foster economic opportunity at the community level.

Additionally, Scranton will enhance its support for low-income households by ensuring continued access to housing assistance programs, childcare subsidies, and utility support services. Public service grants through CDBG will help fund organizations that deliver case management, financial literacy, and employment readiness. By addressing both economic opportunity and the cost burden of daily living, the City aims to reduce the long-term incidence of poverty and promote upward mobility for vulnerable families.

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

To enhance coordination between public and private housing and social service agencies, the City of Scranton plans to convene regular cross-sector meetings involving the Housing Authority, Continuum of Care providers, and nonprofit organizations. These meetings will serve as a platform to share data, align funding strategies, and jointly address gaps in housing stability and supportive services. A central goal is to ensure that individuals and families transitioning from homelessness, institutional care, or unstable housing situations are connected efficiently to wraparound services including mental health care, employment assistance, and permanent housing.

Additionally, Scranton will support the development of a shared referral system and integrated client tracking tools to reduce duplication of services and improve outcomes. Technical assistance will be provided to smaller community-based organizations to strengthen their capacity to collaborate on HUD-funded initiatives and to apply for competitive funding. By building more robust partnerships and improving communication across agencies, Scranton aims to deliver more responsive, coordinated, and equitable housing and service delivery systems.

Discussion:

N/A

Program Specific Requirements

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

Introduction:

To enhance coordination between public and private housing and social service agencies, the City of Scranton plans to convene regular cross-sector meetings involving the Housing Authority, Continuum of Care providers, and nonprofit organizations. These meetings will serve as a platform to share data, align funding strategies, and jointly address gaps in housing stability and supportive services. A central goal is to ensure that individuals and families transitioning from homelessness, institutional care, or unstable housing situations are connected efficiently to wraparound services including mental health care, employment assistance, and permanent housing.

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Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

- | | |
|--|---|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 0 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |

- | | |
|--|---|
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | 0 |
| 5. The amount of income from float-funded activities | 0 |

Total Program Income:

Other CDBG Requirements

1. Low- and Moderate-Income Benefit

The City certifies that not less than 70% of CDBG funds will be used for activities that principally benefit low- and moderate-income persons, in accordance with HUD regulations.

2. Displacement and Relocation

The City affirms that no CDBG funds will be used to undertake activities that cause displacement of individuals or families unless adequate and timely relocation assistance is provided under the Uniform Relocation Assistance and Real Property Acquisition Policies Act.

3. Fair Housing and Accessibility

The City will ensure that all activities comply with applicable fair housing laws and regulations, including Section 504 of the Rehabilitation Act, the Americans with Disabilities Act (ADA), and the Fair Housing Act. Projects will be designed to be accessible and equitable.

4. Anti-Displacement Plan

Scranton will continue to follow its adopted Anti-Displacement and Relocation Assistance Plan, which outlines procedures to minimize displacement and ensure assistance for any displaced persons or households.

5. Nondiscrimination and Civil Rights Compliance

The City will enforce all provisions of Title VI of the Civil Rights Act, Section 109 of the Housing and Community Development Act, and other applicable civil rights laws in the administration of CDBG-funded activities.

6. Citizen Participation and Transparency

The City commits to meaningful citizen participation, including public notices, comment periods, and public hearings. All plans and reports will be made publicly accessible to promote accountability and transparency.

7. Affirmatively Furthering Fair Housing

The City will continue efforts to reduce barriers to fair housing choice through policies, outreach, and partnerships with community stakeholders.

8. Monitoring and Compliance

Internal controls and monitoring procedures will be maintained to ensure

that all CDBG activities are implemented in compliance with federal requirements and performance goals.