

MARTINSBURG WEST VIRGINIA

FY 2025 Annual Action Plan

For Submission to HUD for the
Community Development Block Grant
Program and HOME Investment
Partnership Program

July 10, 2025



Kevin Knowles,
Honorable Mayor
*232 North Queen Street,
Martinsburg, WV 25401*



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Executive Summary

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

1. Introduction

The City of Martinsburg, West Virginia is an entitlement community through the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) Program. In addition, the City of Martinsburg is the Participating Jurisdiction (PJ) for the Eastern Panhandle HOME Consortium of West Virginia. The Annual Action Plan is a guide to how the City and Consortium will allocate its resources for specific activities that support the City of Martinsburg's and the Eastern Panhandle HOME Consortium's Five-Year Consolidated Goals and Strategies. This is the second Annual Action Plan of the FY 2024-2028 Five Year Consolidated Plan. In compliance with HUD regulations, the FY 2025 Annual Action Plan for the period of July 1, 2025 through June 30, 2026. This Annual Action Plan is a strategic plan for the implementation of the City's Federal Programs for housing, community, and economic development within the City of Martinsburg and the three (3) counties that comprise the Eastern Panhandle HOME Consortium.

The FY 2025 Annual Action Plan outlines the actions to be undertaken in Fiscal Year 2025 with the Federal resources received by the City of Martinsburg and Eastern Panhandle HOME Consortium. The CDBG Program and activities outlined in this FY 2025 Annual Action Plan will principally benefit low- and moderate-income persons and funding has been targeted to neighborhoods home to the highest percentage of low- and moderate-income residents. The City and Consortium's previous performance under the CDBG Program was discussed at the First Public

Hearings. The Annual Action Plan does not incorporate the Public Housing Comprehensive Grant (Comp Grant) process into the consolidated planning and application process but does require the participation of the public housing authority in the development of the plan.

The FY 2024-2028 Five-Year Consolidated Plan established the City’s and Consortium’s goals for the next five (5) year period and outlines the specific initiatives the City and Consortium will undertake to address its needs and objectives by promoting the rehabilitation and construction of decent, safe and sanitary housing, creating a suitable living environment, removing slums and blighting conditions, promoting fair housing, improving public services, expanding economic opportunities, and principally benefitting low- and moderate-income persons.

Available Funds

The following financial resources are included in the FY 2025 Annual Action Plan to address the priority needs and goals/strategies identified in the City and Consortium’s FY 2024-2028 Five Year Consolidated Plan. The City and Consortium will receive the following Federal funds during the FY 2025 program year:

- **FY 2025 CDBG Allocation** \$ 310,180.00
- **FY 2025 CDBG Program Income** \$ 0.00
- **FY 2025 HOME Allocation** \$ 514,612.56
- **FY 2025 HOME Program Income** \$ 0.00
- **Total Funds:** \$ 824,792.56

FY 2025 CDBG and HOME Budgets:

The City and Consortium propose to undertake the following activities with the FY 2025 CDBG and HOME funds:

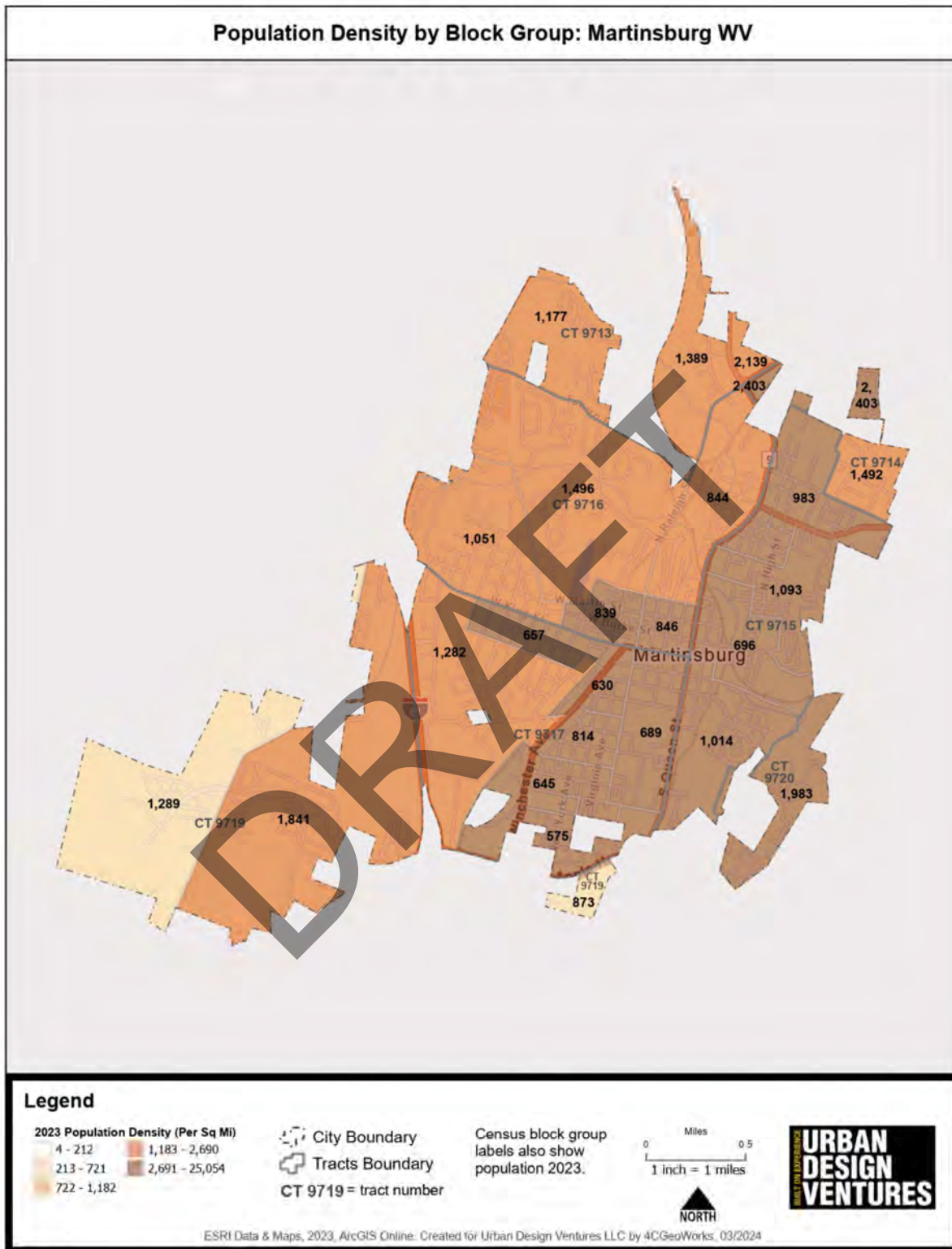
- CD-25-01 - CDBG General Administration and Planning - \$62,036.00
- CD-25-02 - Berkeley Senior Services - In-Home Care- \$4,000.00
- CD-25-03 - Boys and Girls Club - Membership for Low/Mod Families- Elevator - \$5,000.00
- CD-25-04 - Court Appointed Special Advocates (CASA) - Fostering Futures - \$4,500.00
- CD-25-05 - C-CAP - Eviction Prevention - \$4,500.00
- CD-25-06 - Children’s Home Society of WV - Victorias House - Child Advocacy Center - \$4,000.00
- CD-25-07 - Community Alternative to Violence - Case Management - \$5,000.00
- CD-25-08 - Community Network, Inc. - Hope House - Case Management - \$5,000.00
- CD-25-09 - Eastern Panhandle Empowerment - Housing Project - \$4,000.00
- CD-25-10 - Martinsburg Initiative - Mentoring and Afterschool Program - \$5,000.00

- CD-25-11 - Berkeley County Meals on Wheels, Inc. - Dine with Dignity - \$5,500.00
- CD-25-12 - Boys and Girl's Club – Elevator - \$201,644.00
- HOME-25-13 - HOME General Administration - \$51,461.00
- HOME-25-14 - CHDO Set Aside - \$77,192.00
- HOME-25-15 - City of Martinsburg - Homebuyer Assistance - \$100,349.56
- HOME-25-16 - Berkeley County - Homebuyer Assistance - \$162,103.00
- HOME-25-17 - Jefferson County - Homebuyer Assistance - \$100,349.00
- HOME-25-18 - Morgan County - Homebuyer Assistance - \$23,158.00
- **Total: \$ 824,792.00**

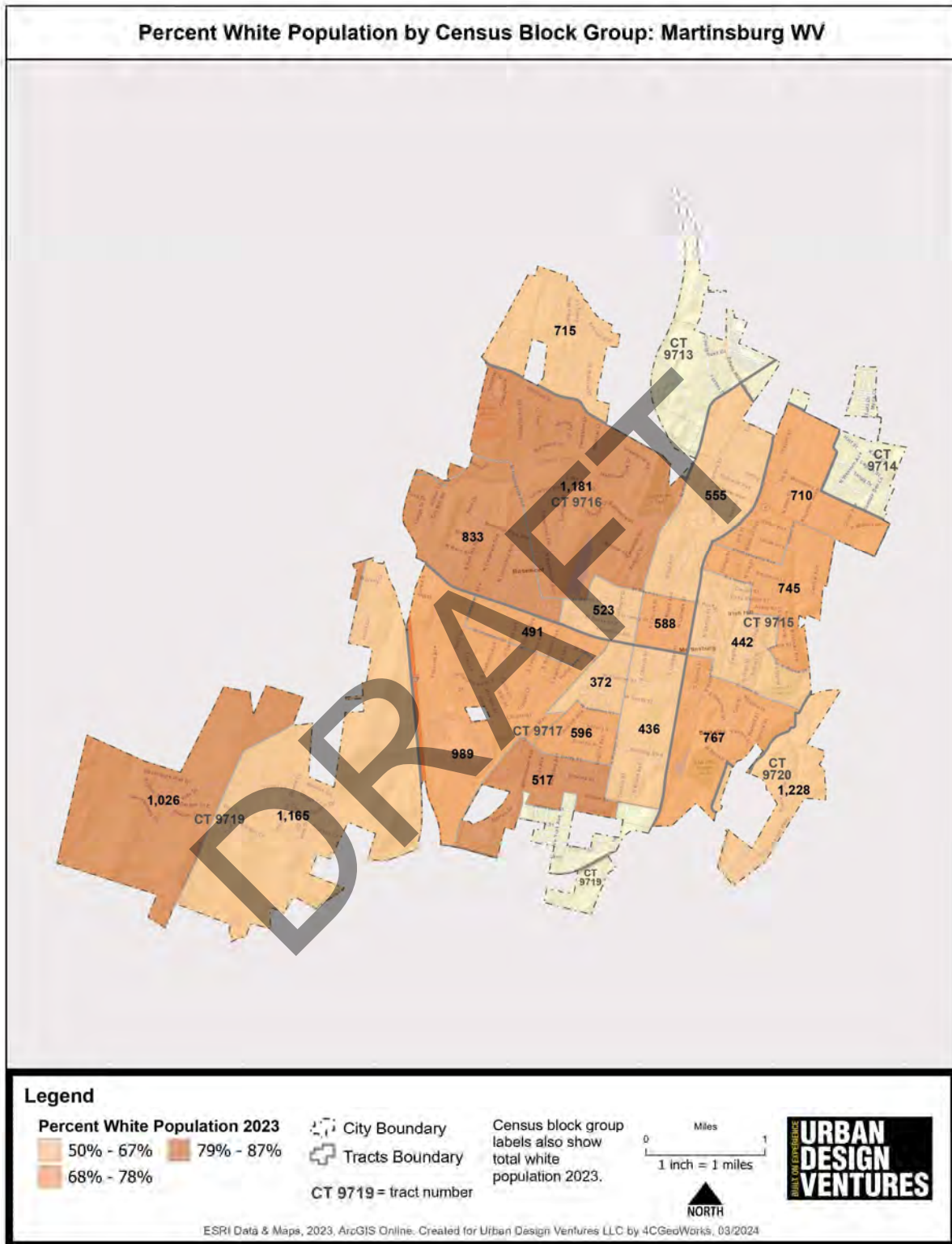
Maps

The following maps illustrate the demographic characteristics of the City of Martinsburg:

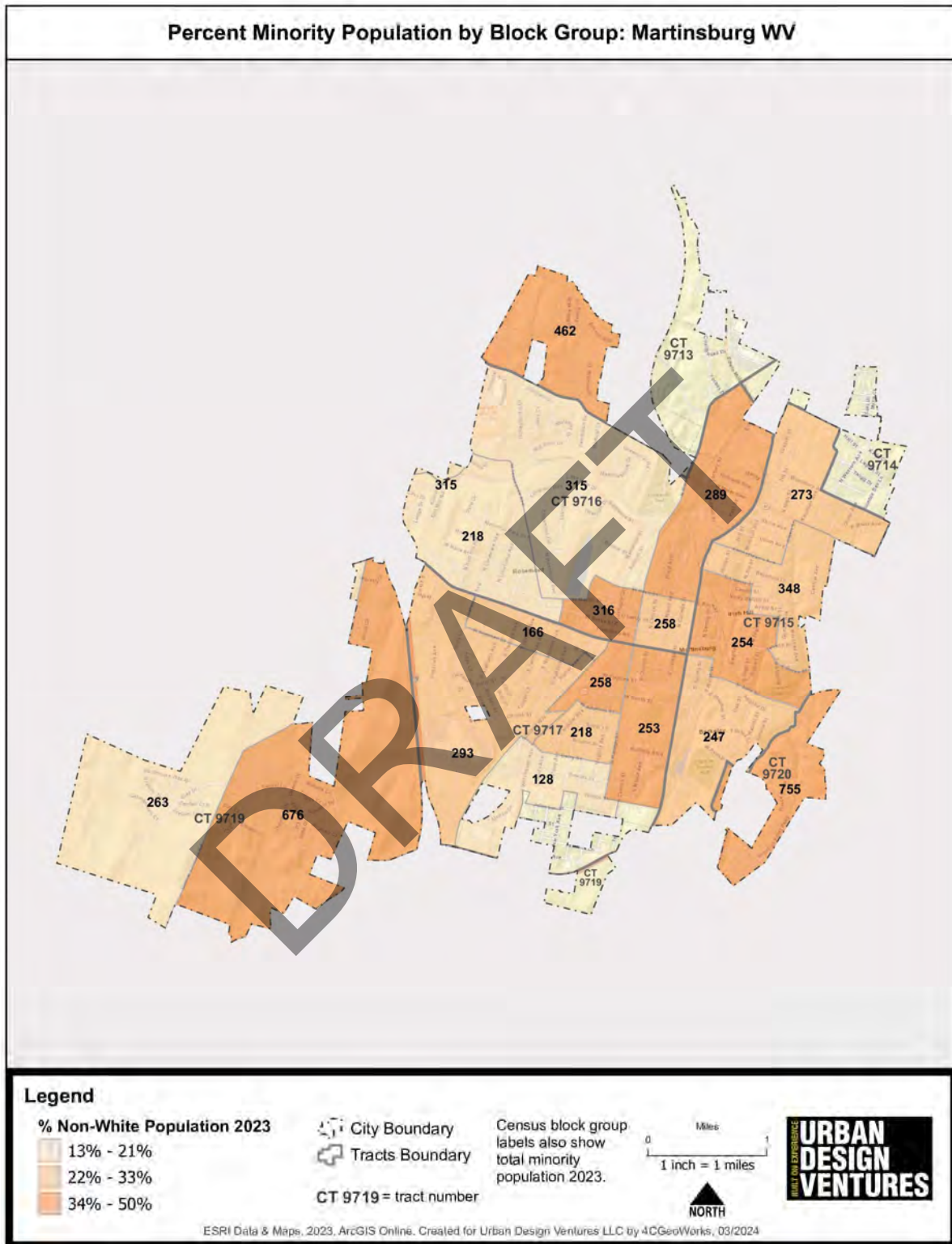
- Population Density by Block Group
- Percent White Population by Block Group
- Percent Minority Population by Block Group
- Percent Population Age 65+ by Block Group
- Housing Density by Block Group
- Percent Owner-Occupied Housing Units by Block Group
- Percent Renter-Occupied Housing Units by Block Group
- Percent Vacant Housing Units by Block Group
- Low/Moderate Income Percentage by Block Group
- Low/Moderate Income Percentage w/ Minority Overlay by Block Group



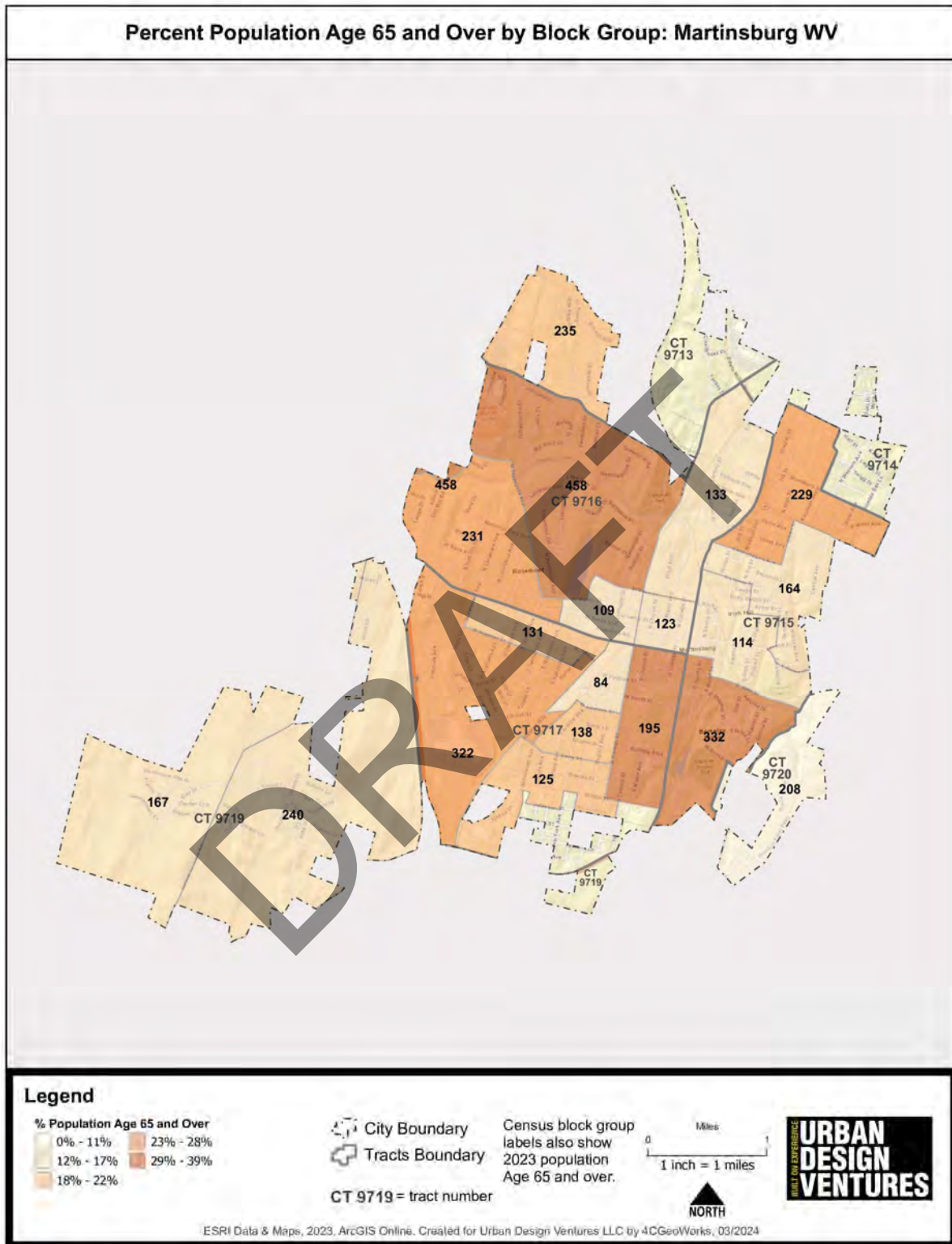
Population Density by Block Group



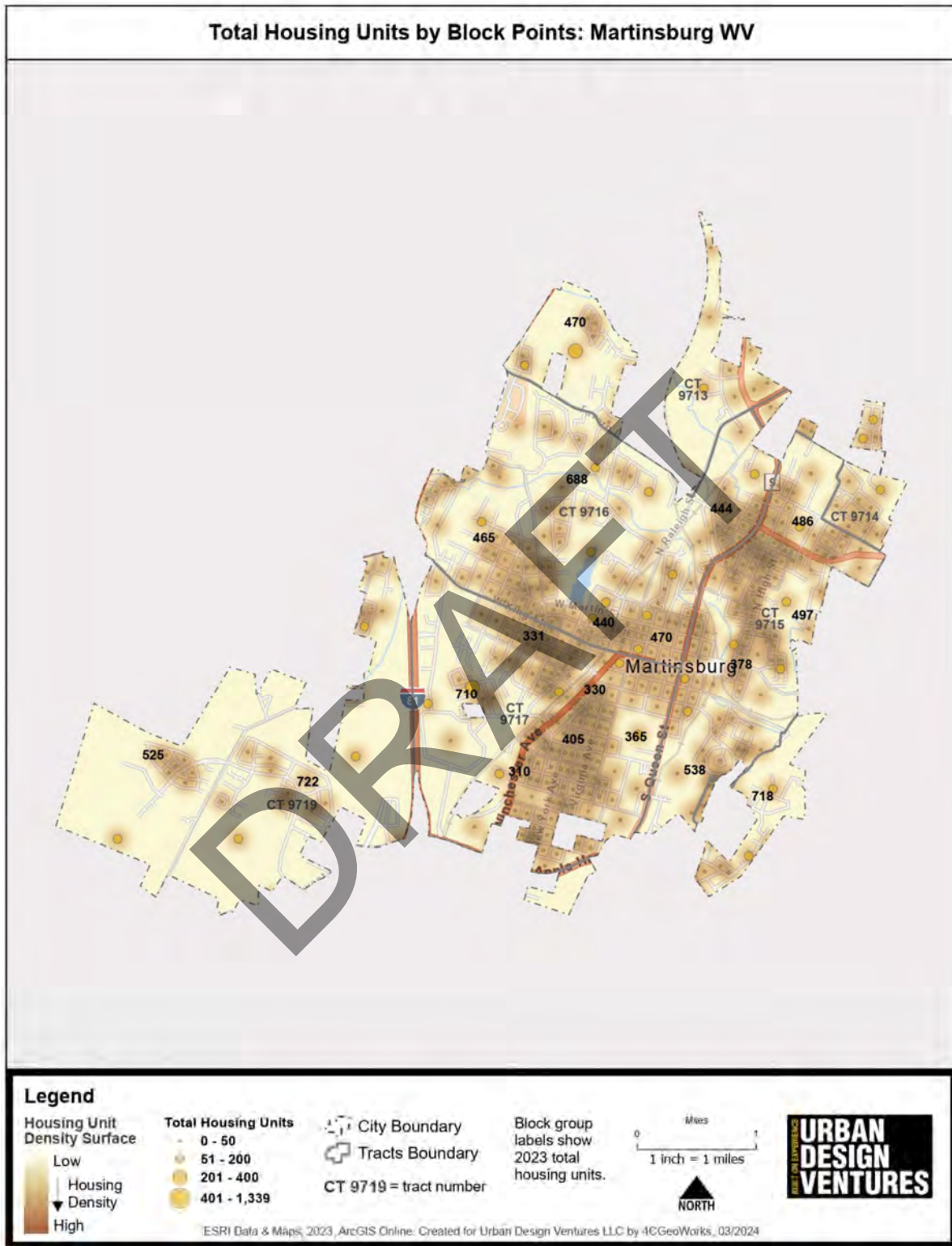
Percent White Population by Block Group



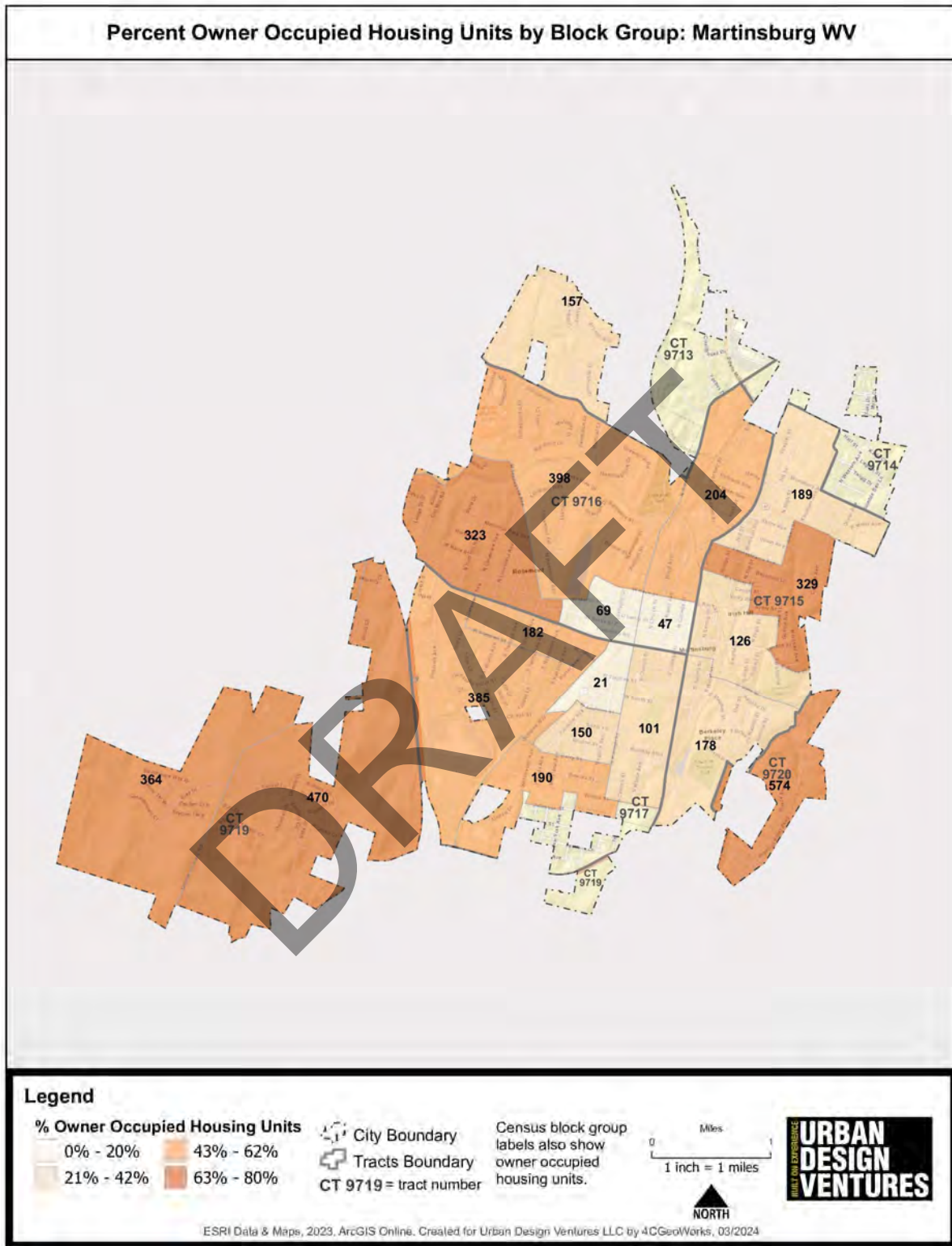
Percent Minority Population by Block Group



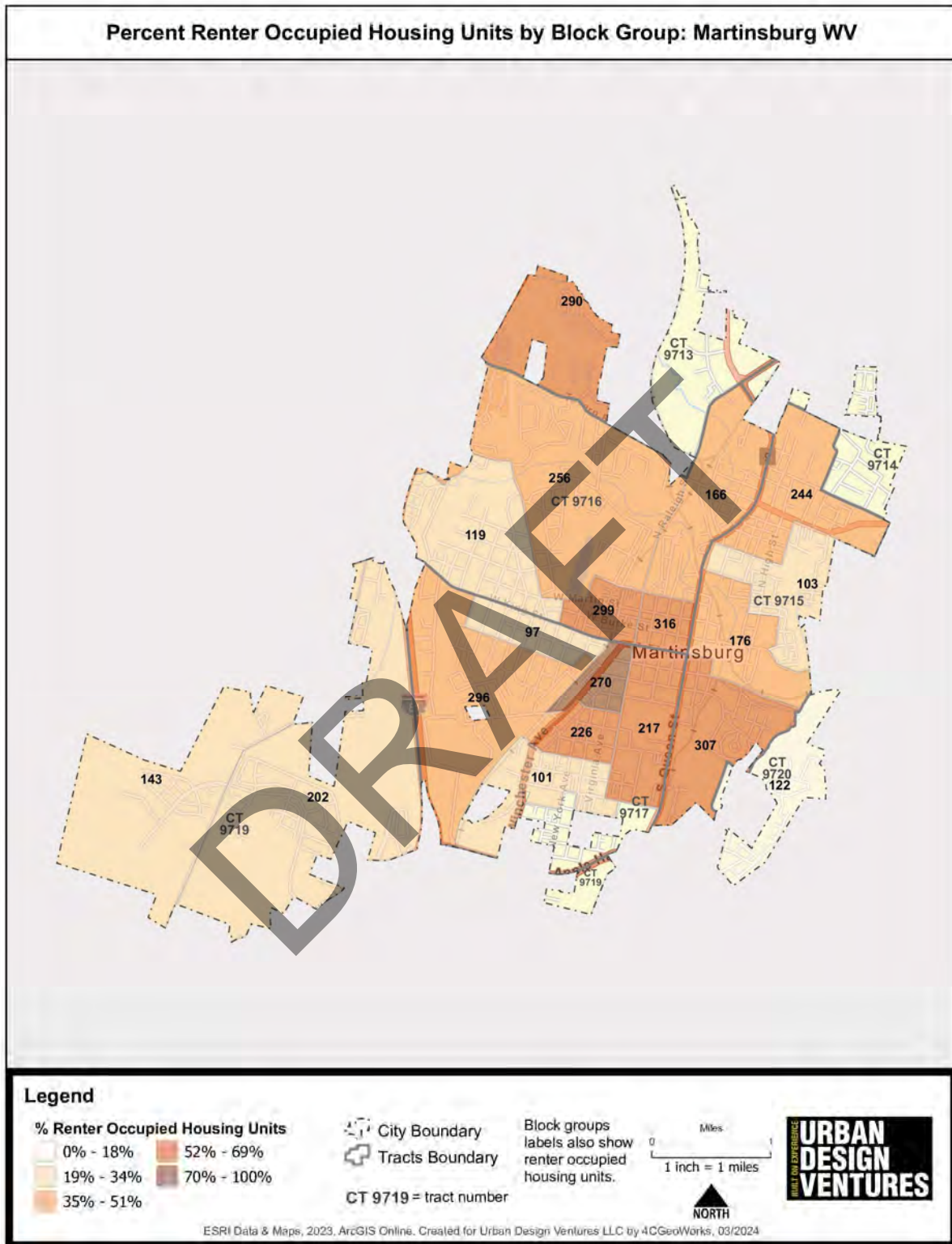
Percent Population Age 65+ by Block Group



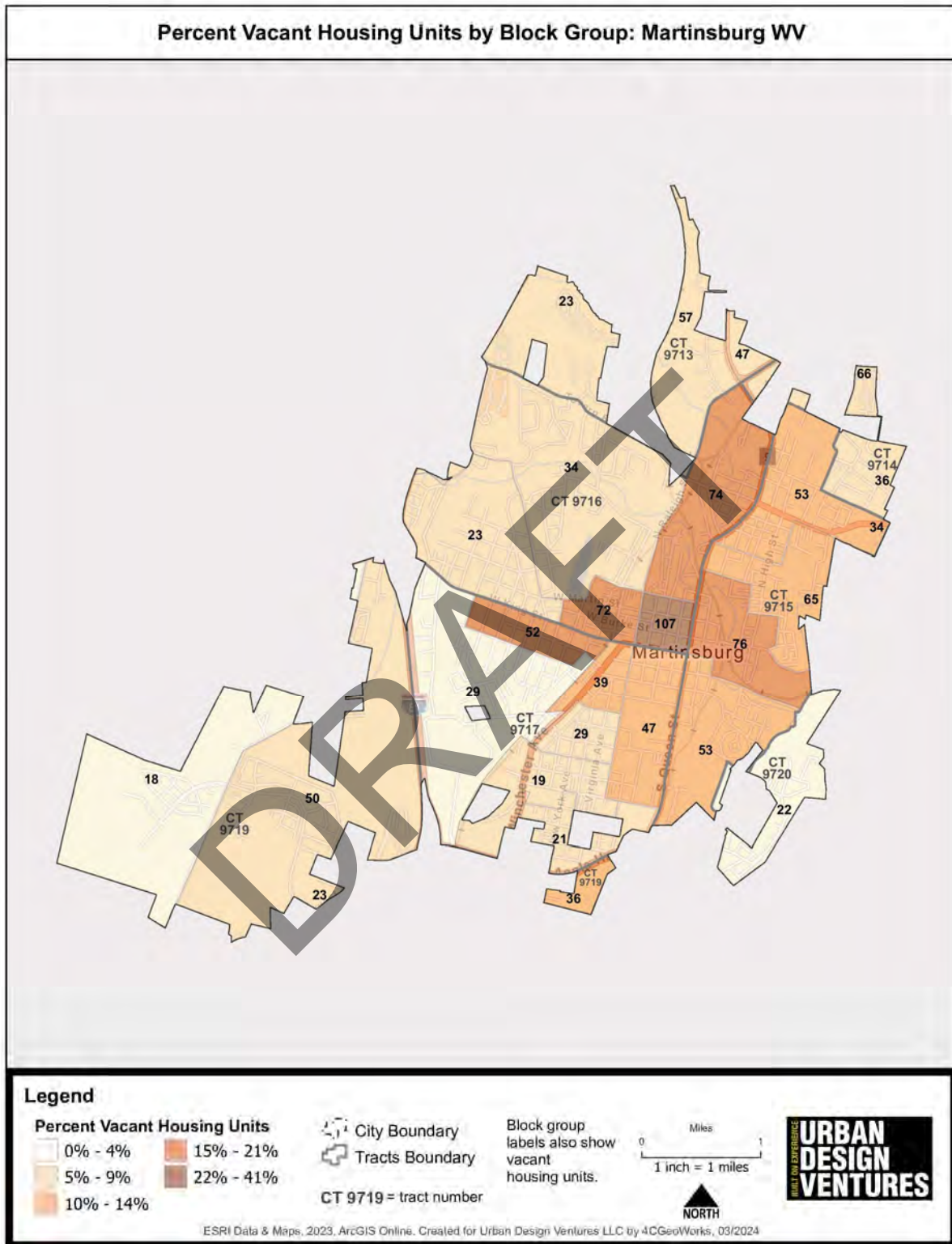
Housing Density by Block Group



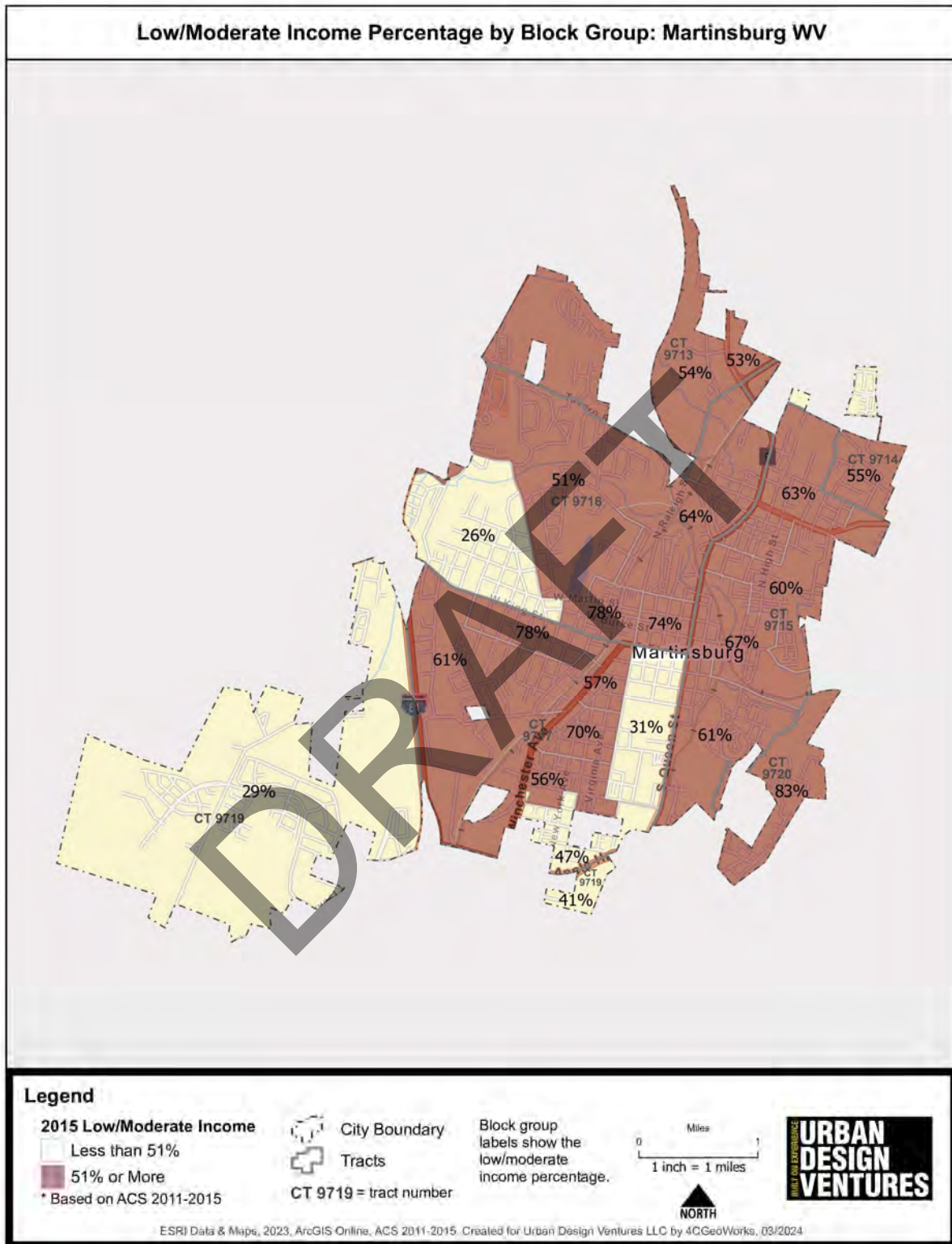
Percent Owner-Occupied Housing Units by Block Group



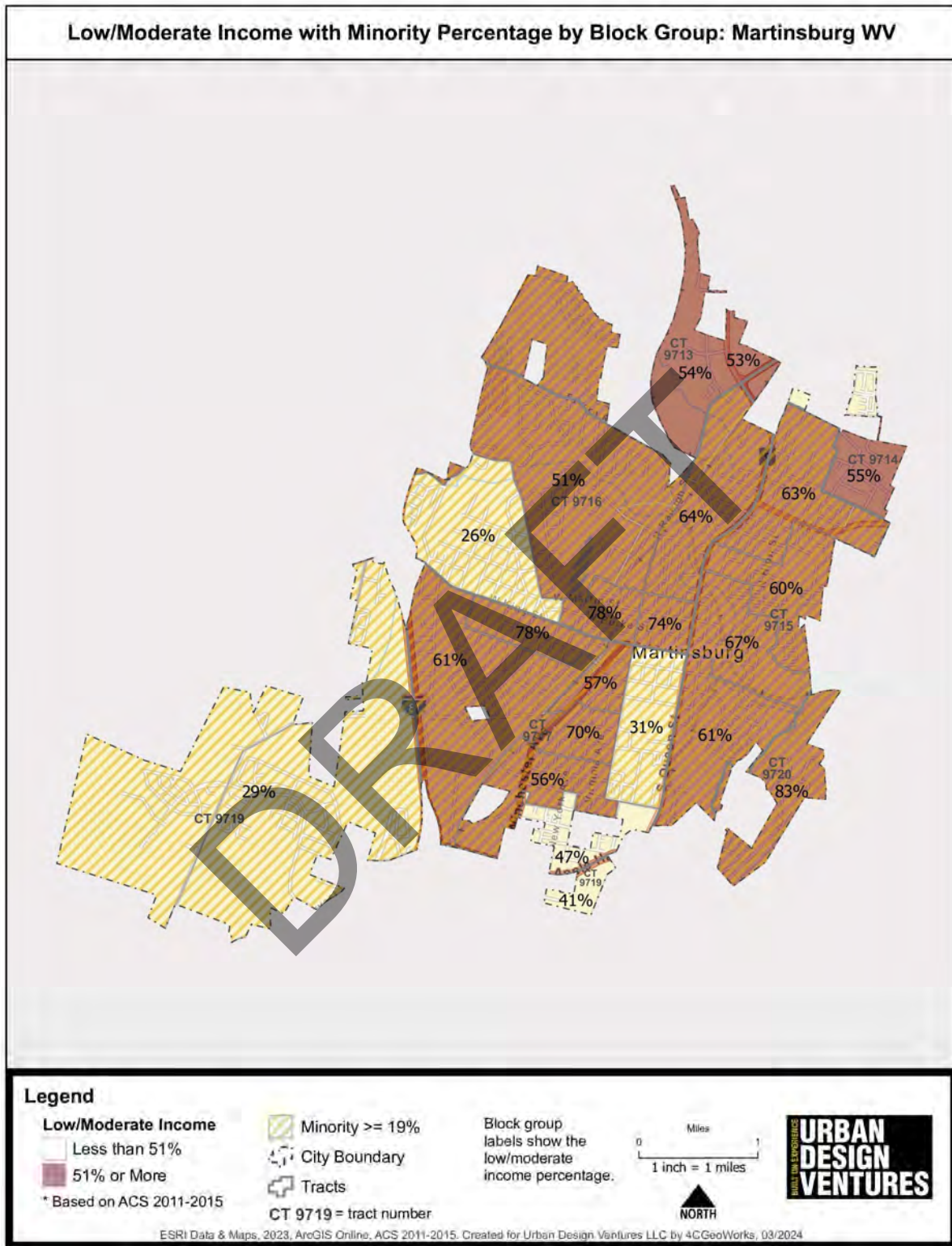
Percent Renter-Occupied Housing Units by Block Group



Percent Vacant Housing Units by Block Group



Low/Moderate Income Percentage by Block Group



Low/Moderate Income Percentage w/ Minority Overlay by Block Group

2. Summarize the objectives and outcomes identified in the Plan

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

During the FY 2025 CDBG and HOME Program Year, the City Martinsburg and the Eastern Panhandle HOME Consortium propose to address the following strategies and goals identified in its FY 2024-2028 Five Year Consolidated Plan:

Housing Strategy -

Priority Need: There is a need to increase the amount of affordable, decent, safe, and sanitary housing for homebuyers, homeowners, and renters.

Goals:

HS-1 Homeownership – Assist low- and moderate-income homebuyers to purchase homes through down payment / closing cost assistance and associated housing counseling and training.

- HOME-25-15 City of Martinsburg - Homebuyer Assistance
- HOME-25-16 Berkeley County - Homebuyer Assistance
- HOME-25-17 Jefferson County - Homebuyer Assistance
- HOME-25-18 Morgan County - Homebuyer Assistance

HS-2 Housing Development – Increase the number of affordable, decent, safe, and sanitary housing units in the community for homebuyers and renters, through adaptive reuse of existing buildings and new construction.

HS-3 Housing Rehabilitation – Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the community by addressing code violations, emergency repairs and handicap accessibility.

- HOME-25-14 CHDO Set Aside

HS-4 Rent and Utility Assistance – Provide rental assistance for low- and moderate-income renters through utility payments, security deposits, and rental payments including Tenant Based Rental Assistance for low-income households who may be faced with the threat of eviction and who are at-risk of becoming homeless.

- CD-25-05 C-CAP - Eviction Prevention

HS-5 Fair Housing – Promote fair housing choice and affirmatively further fair housing through education, training, and outreach.

- CD-25-01 CDBG General Administration and Planning

Homeless Strategy -

Priority Need: There is a need to develop and preserve housing opportunities for homeless persons and persons or families at-risk of becoming homeless.

Goals:

HO-1 Housing – Support the Continuum of Care and non-profit housing agencies’ efforts to provide emergency shelter, transitional housing, permanent supportive housing, and other permanent housing opportunities.

HO-2 Operation/Support – Assist providers operating housing or providing support services for the homeless and persons or families at-risk of becoming homeless to achieve self-sufficiency.

- CD-25-08 Community Networks, Inc. - Bethany House – Case Management

HO-3 Prevention and Rapid Re-Housing – Continue to support the prevention of homelessness through anti-eviction activities and programs for rapid re-housing.

Other Special Needs Strategy -

Priority Need: There is a need to increase housing opportunities, services, and facilities for persons with special needs.

Goals:

SN-1 Housing – Increase the supply of affordable, accessible, decent, safe, and sanitary housing for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings, construction of new housing, and providing rental assistance (including rent payments, security deposits, utility deposits and payments, and case management to achieve self-sufficiency) for low- and moderate-income residents.

- CD-25-02 Berkeley Senior Services - In-Home Care
- CD-25-09 Eastern Panhandle Empowerment - Housing Project

SN-2 Social Services – Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

- CD-25-06 Children’s Home Society of WV - Victorias House - Child Advocacy Center
- CD-25-07 Community Alternative to Violence - Case Management
- CD-25-10 Martinsburg Initiative - Mentoring and Afterschool Program
- CD-25-11 Berkeley County Meals on Wheels, Inc. - Dine with Dignity

SN-3 Transportation – Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.

SN-4 Health – Leveraging Medicaid to help build the infrastructure to facilitate partnerships across medical and other service providers to support affordable housing for special needs populations.

Community Development Strategy -

Priority Need: There is a need to improve community facilities, infrastructure, public services, and the quality of life for residents living in the City of Martinsburg

Goals:

CD-1 Community Facilities – Improve parks, recreational facilities, trails, public buildings, community and neighborhood facilities in the City.

- CD-25-12 Boys and Girl's Club - Elevator

CD-2 Accessibility Improvements – Improve the physical, visual, and handicapped accessibility of community facilities and infrastructure.

CD-3 Infrastructure – Improve the public infrastructure through rehabilitation, reconstruction, and new construction, of streets, sidewalks, bridges, curbs, walkways, water, storm water, sanitary sewer, handicap accessibility improvements/removal of architectural barriers, etc.

CD-4 Public Services – Improve and enhance public services, programs for youth, the elderly, and disabled, and general social/welfare public service programs for low- and moderate-income persons.

- CD-25-03 Boys and Girls Club - Membership for Low/Mod Families
- CD-25-04 Court Appointed Special Advocates (CASA) - Fostering Futures

CD-5 Food Programs – Provide assistance for food and nutritional programs to address the needs of the unemployed, underemployed and homeless.

CD-6 Public Safety – Improve public safety facilities, equipment, crime prevention, community policing, and ability to respond to emergency situations

CD-7 Clearance/Demolition – Remove and eliminate slum and blighting conditions through demolition of vacant, abandoned, and dilapidated structures.

Economic Development Strategy -

Priority Need: There is a need to increase employment, workforce development, self-sufficiency, educational training, and empowerment for residents of the City of Martinsburg.

Goals:

ED-1 Employment – Support and encourage job creation, job retention, and job training opportunities.

ED-2 Development – Support entrepreneurial ventures, business and commercial growth through expansion and new development.

ED-3 Redevelopment – Plan and promote the development, redevelopment, and revitalization of vacant commercial and industrial sites.

ED-4 Financial Assistance – Support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), tax abatements (LERTA), Enterprise Zones/Entitlement Communities, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, Opportunity Zones, Congressionally Directed Spending, etc.

ED-5 Access to Transportation – Support the expansion of public transportation and access to bus and automobile service to assist residents to get to work or training opportunities.

Administration, Planning, and Management Strategy -

Priority Need: There is a need for planning, administration, management, and oversight of Federal, State, and local funded programs.

Goals:

AM-1 Overall Coordination – Provide program management and oversight for the successful administration and management of Federal, State, and locally funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, State, and local laws and regulations. Assist in facilitating local studies such as comprehensive plans, etc.

- CD-25-01 CDBG General Administration and Planning
- HOME-25-13 HOME General Administration

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of Martinsburg and Consortium prepares its Consolidated Annual Performance and Evaluation Report (CAPER) each year. This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review at the City of Martinsburg's Community Development Office.

The FY 2023 CAPER, which was the fifth and last CAPER for the FY 2019-2023 Five-Year Consolidated Plan, was approved by HUD. In the FY 2023 CAPER, the City of Martinsburg expended 100% of its CDBG funds to benefit low- and moderate-income persons. The City expended 12.74% of its funds during the FY 2023 CAPER period on public service, which is below the statutory maximum of 15%. The City expended 13.27% of its funds during this CAPER period on Planning and Administration, which is below the statutory maximum of 20%. The City has exceeded the required 1.5 maximum drawdown ratio. The City's ratio was 1.45 as of August 28, 2024.

The HOME program is being administered in a timely manner and in accordance with applicable activity limitations and match requirements. In addition, the City has met its Fair Housing and Continuum of Care requirements.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Annual Action Plan is made up of many components, including: requests for proposals for funding (RFPs) from agencies/organizations; citizen participation; and the development of the Annual Action Plan.

The City and Consortium have the Citizen Participation Plan in the planning and preparation of the FY 2025 Annual Action Plan. The City held its first public hearings on the needs of the community and its residents on the following dates and locations:

- **City CDBG and HOME:** Thursday, January 23, 2025, at 3:00 p.m. at the Martinsburg City Hall
- **HOME Consortium Members:** Wednesday, February 19, 2025, at 10:00 a.m. in Morgan County; in Berkeley County on Thursday, February 13, 2025, at 9:30 AM, and in Jefferson County on Thursday, February 6, 2025, at 9:30 am.

This provided the residents, agencies, and organizations with the opportunity to discuss the City's and Consortium's CDBG and HOME Programs and to provide suggestions for future priorities and activities.

The City's Community Development Department maintains a mailing list for its CDBG and HOME Programs and sends out copies of its public hearing notices and meetings. Notices are sent to all agencies and individuals who have participated in previous programs and activities.

The Second Public Hearing Notice was published on Monday, June 9, 2025, in *The Journal* and the Second Public Hearing was held on Tuesday, July 8, 2025, at 3:00 p.m. at the City Council Chambers at the Martinsburg City Hall. During the Second Public Hearing, the residents were given the opportunity to comment on the draft version of the FY 2025 Annual Action Plan.

A copy of the FY 2025 Annual Action Plan was placed on public display for review by the public, agencies, and organizations in the community. A newspaper notice was published in *The Journal* to announce that the documents were on public display. The Draft FY 2025 Annual Action Plan was on public display at the following locations from Tuesday, June 10, 2025 through Wednesday, July 9, 2025:

- Martinsburg City Annex, 206 Viking Way
- Berkeley County Court House, 100 West King Street
- Martinsburg Public Library, King and Queen Streets

The City of Martinsburg City Council met on Thursday, July 10, 2025 to approve the FY 2025 Annual Action Plan.

The following schedule was used in the preparation of the Plan:

- **Published the First Public Hearing Notice** – Monday, January 6, 2025
- **First Public Hearing** – Thursday, January 23, 2025, at 3:00 p.m. in the George Karos Community Room at the City of Martinsburg, WV. Public hearings on HOME to be held in Morgan County on Wednesday, February 19, 2025, at (10:00 a.m.); in Berkeley County on

Thursday, February 13, 2025, at 9:30 AM, and in Jefferson County on Thursday, February 6, 2025, at 9:30 am.

- **Published the Second Public Hearing Notice** – Monday, June 9, 2025
- **FY 2025 Annual Action Plan on display; begin 30-day public comment period** – Tuesday, June 10, 2025.
- **Second Public Hearing** – Tuesday, July 8, 2025, at 3:00 p.m. at City Council Chambers at the City of Martinsburg, WV.
- **End 30-day public comment period** – Wednesday, July 9, 2025
- **City Council approval of the Plan** – Thursday, July 10, 2025
- **Submission of Annual Action Plan to HUD** – On or before Friday, August 15, 2025
- **Program year begins** – July 1, 2025

A more detailed analysis and description of the citizen participation process is contained in the Appendix Section of the Plan.

5. Summary of public comments

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

The City of Martinsburg held its First Public Hearing Thursday, January 23, 2025, at 3:00 p.m., to discuss the needs over the next year and the budget. Public hearings on the use of HOME funds were held in Morgan County on Wednesday, February 19, 2025, at 10:00 AM, in Berkeley County on Thursday, February 13, 2025, at 9:30 AM, and in Jefferson County on Thursday, February 6, 2025, at 9:30 AM. Comments received at the public hearings are included in the attachments at the end of the FY 2025 Annual Action Plan.

The FY 2025 Annual Action Plan was placed on public display on Tuesday, June 10, 2025. The Second Public Hearing was held on Tuesday, July 8, 2025, at 3:00 PM, and comments received at the Second Public Hearing are included in the attachments at the end of the FY 2025 Annual Action Plan.

The Citizen Participation section in the Appendix section of the Annual Action Plan includes the newspaper ads, the sign-in sheets, and the summary of the minutes from the public hearings.

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

All comments and suggestions that were received to date have been accepted and incorporated into this planning document.

7. Summary

During the FY 2025 Program Year, the City of Martinsburg, West Virginia anticipates the following Federal Financial resources:

- **FY 2025 CDBG Allocation -** \$ 310,180.00
- **FY 2025 CDBG Program Income -** \$ 0.00
- **FY 2025 HOME Allocation -** \$ 514,612.56
- **FY 2025 HOME Program Income -** \$ 0.00
- **Total Funds:** \$ 824,792.56

The main goals of the Five-Year Consolidated Plan are to improve the living conditions of all residents in the City of Martinsburg, create a suitable and sustainable living environment, and to address the housing and community development needs of the residents.

During the FY 2025 CDBG and HOME Program Year, the City and Consortium propose to address the following strategies from its Five-Year Consolidated Plan:

- Housing;
- Homelessness;
- Other Special Needs;
- Community Development; and
- Administration, Planning, and Management.

The “draft” FY 2025 Annual Action Plan was on public display beginning Tuesday, June 10, 2025, through Wednesday, July 9, 2025, at the following locations in the City and on the City’s website (<http://cityofmartinsburg.org/community-development/>):

- Martinsburg City Annex, 206 Viking Way
- Berkeley County Court House, 100 West King Street
- Martinsburg Public Library, King and Queen Streets

The display period started on Tuesday, June 10, 2025, and ended on Wednesday, July 9, 2025, for a 30-day display period. A second public hearing was held on Tuesday, July 8, 2025, at 3:00 PM, to discuss the proposed activities and solicit citizen comments on the Plan. Upon completion of the comment period, the City of Martinsburg submitted the FY 2025 Annual Action Plan to the U.S. Department of Housing and Urban Development Pittsburgh Office on or before Friday, August 15, 2025.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	Martinsburg	Community Development
HOME Administrator	Martinsburg	Community Development

Table 1 – Responsible Agencies

Narrative (optional)

The City of Martinsburg’s Department of Community Development is the administrating agency for the CDBG and HOME programs. The Department of Community Development prepares the Five-Year Consolidated Plans, Annual Action Plans, Environmental Review Records (ERR’s), the Consolidated Annual Performance and Evaluation Reports (CAPER). It also monitors, pays invoices, contracts, and provides oversight of the programs on a day-to-day basis. In addition, the City of Martinsburg has a private planning consulting firm available to assist its staff on an as needed basis.

Consolidated Plan Public Contact Information

Contact Person: Mr. Cory Roman, CDBG & HOME Administrator
Address: City of Martinsburg 232 North Queen Street, Martinsburg, WV 25401
Phone: (304) 264-2131 x 276
Fax: (304) 264-2136
E-mail: croman@cityofmartinsburg.org
Website: <http://www.cityofmartinsburg.org>

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

1. Introduction

While preparing the FY 2025 Annual Action Plan, the City of Martinsburg consulted with the Martinsburg Housing Authority, social services agencies, housing providers, and members of the Continuum of Care for Berkeley, Jefferson, and Morgan Counties. Input from meetings, public hearings, and funding requests were used to develop the Annual Action Plan.

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 Martinsburg works with the following agencies to enhance coordination:

- **Martinsburg Housing Authority** – Section 8 Housing Choice Vouchers and improvements to public housing communities.
- **Social Services Agencies** – Funds to improve services to low- and moderate-income persons.
- **Housing Providers** – Funds to rehabilitate and develop affordable housing and provide housing options for low- and moderate-income households.
- **WV Balance of State Continuum of Care** – Meets regularly with the Continuum of Care for the Eastern Panhandle to address homelessness.

As part of the CDBG and HOME application planning process every year, local agencies and organizations are invited to submit proposals for CDBG and HOME funds for eligible activities. These groups participate in the planning process by attending the public hearings, informational meetings, and completing funding requests.

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

The City of Martinsburg is a member of the WV Balance of State Continuum of Care, which is administered by the West Virginia Coalition to End Homelessness, the Lead Agency for the West Virginia Balance of State Continuum of Care (WV Balance of State CoC). The City coordinates its activities with the Continuum of Care and supports its applications for funds. The City helps the West Virginia CoC to address homelessness by working together to develop a framework to

deliver housing and services to the homeless. The City and the CoC works with the local Veterans Administrative Center in Martinsburg to assist homeless Veterans. The City also supports the Domestic Violence Shelter and the City Mission to address homelessness.

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

The West Virginia Balance of State CoC Board serves and acts as the oversight and planning body for preventing and ending homelessness for the CoC general membership body. The Board sets policies based on the knowledge and experience of its members and determines priorities and funding decisions on the homeless applications for funds.

Other members of the Board consist of social service agencies, shelter providers, the Veterans Administration Center in Martinsburg, and the local representative of the West Virginia Department of Health and Human Services (DHHS). Coordination of the programs and funds benefitting the chronically homeless individuals and families, families with children, veterans, and unaccompanied youth is accomplished by the CoC Board. Additionally, the Board administers the HMIS System.

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

Table 2 – Agencies, groups, organizations who participated

1.	Agency/Group/Organization	Martinsburg Housing Authority
	Agency/Group/Organization Type	Housing PHA Service-Fair Housing Other government - Local Planning Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Martinsburg Housing Authority was contacted about needs. The City did not receive a funding request for CDBG funds from the Martinsburg Housing Authority.
2.	Agency/Group/Organization	Berkley County Meals on Wheels
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Regional Organization Feeding Programs
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Berkeley County Meals on Wheels, Inc. submitted a funding request and the City funded the Berkeley County Meals on Wheels, Inc. - Dine with Dignity in 2025.

3.	Agency/Group/Organization	Community Congregational Action Program (C-CAP)
	Agency/Group/Organization Type	Housing Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	C-CAP submitted a funding request and the City funded C-CAP in 2025.
4	Agency/Group/Organization	Court Appointed Special Advocates of the Eastern Panhandle, Inc.
	Agency/Group/Organization Type	Services-Children Services - Victims Regional Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CASA was contacted and submitted a funding request. The City funded the CASA – Fostering Future Adult Mentorship in 2025.
5.	Agency/Group/Organization	Children’s Home Society of West Virginia
	Agency/Group/Organization Type	Services-Children Services-Health Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Community Development Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Children's Home Society was contacted and submitted a funding request. The City funded the Children Home Society – Victoria’s House and Child Advocacy Center in 2025.
6.	Agency/Group/Organization	Boys and Girls Club
	Agency/Group/Organization Type	Services-Children Regional Organization Business and Civic Leaders Regional Organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Boys and Girls Club was contacted and submitted two funding requests. The City funded both Boys and Girls Club projects in 2025
7.	Agency/Group/Organization	Eastern Panhandle Empowerment Center
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services - Victims Regional Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Eastern Panhandle Empowerment Center was contacted and submitted a funding request. The City funded the Eastern Panhandle Empowerment Center in 2025
	Agency/Group/Organization	Community Alternatives to Violence, Inc.

8.	Agency/Group/Organization Type	Services - Victims Regional Organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Community Alternatives to Violence, Inc. was contacted and submitted a funding request. The City funded the application in 2025.
9.	Agency/Group/Organization	Martinsburg Initiative
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services - Victims Regional Organization Planning Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Martinsburg Initiative was contacted for the needs in the community. Telamon submitted an application in 2025. The City funded the application in 2025.
10.	Agency/Group/Organization	City of Martinsburg
	Agency/Group/Organization Type	Other government - Local Planning organization Civic Leaders Grantee Department Grantee Department

What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Lead-based Paint Strategy Community Development Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City of Martinsburg Departments were contacted to submit funding requests. The City funded an Homebuyer Assistance in 2025.
11. Agency/Group/Organization	Community Networks, Inc.
Agency/Group/Organization Type	Housing Services-homeless Regional Organization
What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Community Networks were contacted and submitted funding requests. The City funded case management services for Hope House in 2025.

12.	Agency/Group/Organization	Berkeley Senior Services
	Agency/Group/Organization Type	Services-Elderly Persons Services-Health Other Government - County Regional Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Berkeley Senior Services was contacted and submitted a funding request. The City funded the Berkeley Senior Services In-Home Care Lighthouse Program in 2025.
13.	Agency/Group/Organization	Berkeley County, WV
	Agency/Group/Organization Type	Housing Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other Government - County Regional Organization Planning Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Berkeley County was contacted on their housing needs and what type of program(s) they want to fund with their HOME funds.

14.	Agency/Group/Organization	Jefferson County, WV
	Agency/Group/Organization Type	Housing Other Government - County Regional Organization Planning Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Jefferson County was contacted on their housing needs and what type of program(s) they want to fund with their HOME funds.
15.	Agency/Group/Organization	Morgan County, WV
	Agency/Group/Organization Type	Housing Other Government – County Regional Organization Planning Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Morgan County was contacted on their housing needs and what type of program(s) they want to fund with their HOME funds.
16.	Agency/Group/Organization	West Virginia Coalition to End Homelessness
	Agency/Group/Organization Type	Services - Housing Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Regional Organization Planning Organization Correctional Facilities

What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy Community Development Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The West Virginia Coalition to End Homelessness Continuum of Care was consulted to ascertain the homeless needs and the needs of persons exiting correctional facilities and other publicly funded institution for the City of Martinsburg.
17.	Agency/Group/Organization
Agency/Group/Organization Type	Services-Health Health Agency Other Government - State Regional Organization Planning Organization
What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Community Development Strategy
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Martinsburg reviewed the Blood Lead Level Screening Plan provided through the West Virginia Department of Health and Human Resources - West Virginia Childhood Lead Poisoning Prevention Program (CLPPP).
Agency/Group/Organization	U.S. Centers for Disease Control and Prevention

18.	Agency/Group/Organization Type	Services-Health Health Agency Other Government - Federal Planning Organization
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Martinsburg reviewed the Blood Lead Level testing data provided through the Centers for Disease Control and Prevention - Childhood Lead Poisoning Prevention Program.
19.	Agency/Group/Organization	Berkeley County Health Department
	Agency/Group/Organization Type	Services-Health Health Agency Child Welfare Agency Other Government - County Regional Organization Planning Organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Lead-based Paint Strategy Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Martinsburg reviewed the Blood Lead Level Screening Plan provided through the Berkeley County Health Department.
	Agency/Group/Organization	Frontier Communications

20.	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Regional Organization Business Leaders
	What section of the Plan was addressed by Consultation?	Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Frontier Communications internet plans were examined to see the services they offer for the City of Martinsburg residents.
21.	Agency/Group/Organization	Xfinity
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Regional Organization Business Leaders
	What section of the Plan was addressed by Consultation?	Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Xfinity internet plans were examined to see the services they offer for the City of Martinsburg residents.

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

All known agency types were consulted and contacted during the planning process.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	West Virginia Coalition to End Homelessness Continuum of Care	West Virginia Coalition to End Homelessness Continuum of Care is the primary provider of housing and supportive services for the City of Martinsburg's homeless and at risk of being homeless population. The goals of the City and the Consortium of Care are complementary to the Annual Action Plan.
Annual and Five-Year Capital Plans	Martinsburg Housing Authority	The Martinsburg Housing Authority is the lead agency providing public housing assistance and Section 8 Vouchers in the area. The goals of the City and the PHA are complementary.
City of Martinsburg Comprehensive Plan	City of Martinsburg	They are incorporated in the Annual Action Plan.
City of Martinsburg Zoning Ordinance	City of Martinsburg	They are incorporated in the Annual Action Plan.
West Virginia State Health Profile	West Virginia Department of Health and Human Resources	They are incorporated in the Annual Action Plan.
Broadband Enhancement Plan	West Virginia Broadband Enhancement Council	They are incorporated in the Annual Action Plan.
Resiliency Plan	West Virginia Office of Community Advancement and Development	They are incorporated in the Annual Action Plan.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The City of Martinsburg, Department of Community Development is the administrating agency for the CDBG and HOME programs. Close coordination is maintained with other City Departments, including the Departments of Planning, Public Works, Sewer, and Water, Police, Fire and the Parks and Recreation Board.

The City also consulted with the WV Department of Health and Human Resources and the State Continuum of Care.

Development policies are promoted by the City Manager with approval and oversight by the Mayor and City Council. The City of Martinsburg has a good working relationship with Berkeley County and the County Commissioners and collaborate to address projects and activities that extend beyond the City limits. The Counties of Morgan and Jefferson members of the HOME Consortium and both cooperated in the formation of the information for the HOME portion of the Five-Year Consolidated Plan and Annual Action Plan.

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AP-12 Participation – 91.105, 91.200(c)**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

The FY 2025 Annual Action Plan has many components which try to reach and encourage citizen participation. These components include the following: request for proposals for funding (RFP's) from agencies/organizations; meetings with various stakeholders; a needs public hearing; and a hearing to gather public comments on the draft plan while it was on public display was also held. The City posted it on the City's website. These comments are included in the FY 2025 Annual Action Plan in the Exhibits Section. Through the citizen participation process, the City uses resident input to develop how the Annual Action Plan will serve the low- and moderate-income population and reach the goals set in the FY 2024-2028 Five Year Consolidated Plan.

The City has followed its approved Citizens Participation Plan to develop its FY 2025 Annual Action Plan.

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Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1.	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	None.	None.	Not Applicable.	Not Applicable.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2.	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The City of Martinsburg held its First Public Hearing on Thursday, January 23, 2025, at 3:00 p.m., to discuss the needs over the next year and the budget. Public hearings on the use of HOME funds were held in Morgan County on Wednesday, February 19, 2025, in Berkeley County on Thursday, February 13, 2025, and in Jefferson County on Thursday, February 6, 2025.	See the First Public Hearing comments in the Appendix section of the FY 2025 Annual Action Plan.	Not Applicable.	Not Applicable.
3.	Funding Applications	Agencies/Organizations	The City received thirteen (13) CDBG funding requests and funded twelve (12) of them.	Addressed the needs of the Five-Year Consolidated Plan.	Not Applicable.	Not Applicable.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4.	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	None.	None.	None.	http://www.cityofmartinsburg.org/
5.	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	None.	None.	Not Applicable.	Not Applicable.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
6.	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	The City held its Second Public Hearing on Tuesday, July 8, 2025, to discuss the Draft FY 2025 Annual Action Plan.	See the Second Public Hearing comments in the Appendix section of the FY 2025 Annual Action Plan.	Not Applicable.	Not Applicable.

Table 4 – Citizen Participation Outreach

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Expected Resources

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

Introduction

The City of Martinsburg is receiving \$310,180 for its CDBG allocation and the Consortium is receiving \$514,612.56 for its HOME allocation for the FY 2025 program year. The program year begins July 1, 2025 and ends June 30, 2026. The City does not anticipate the receipt of any CDBG nor HOME Program Income. The following financial resources are identified for the FY 2025 Annual Action Plan and will be used to address the priority needs and strategies identified in the City of Martinsburg’s FY 2024-2028 Five Year Consolidated Plan.

The accomplishments of these projects/activities will be reported in the FY 2025 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$310,180	\$0	\$0	\$310,180	\$960,784	12 projects/activities were funded based on FY 2025 CDBG allocations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$514,612.56	\$0	\$0	\$514,612.56	\$1,308,631	6 projects/activities were funded based on FY 2025 HOME allocation.

Table 5 - Expected Resources – Priority Table

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

The City also expects the following Federal resources may be available to local non-profit and organizations to undertake the housing strategies identified in the Annual Action Plan:

- VA grants for transitional housing facilities for homeless veterans
- State of West Virginia CSBG Program funds
- State ESG funds for Emergency Shelters
- State HOPWA funds
- United Way - Emergency Food and Shelter Program funds
- Homelessness Prevention funds

- Continuum of Care Funds from the Balance of State Program for transitional and permanent supportive housing programs
- WV DHHR Arrest Grant

The City anticipates that non-profit agencies/organizations in the City will receive West Virginia Community Participation Grants, but the no decisions have been made to date. The Martinsburg Housing Authority receives funds for the Section 8 Housing Choice Vouchers and Public Housing Capital Funds to correct physical and management deficiencies in the public housing developments. The Housing Authority receives a Capital Grant allocation each year.

The Eastern Panhandle HOME Consortium has an excess of HOME Match carryover in the amount of \$264,816.33.

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

Not applicable. The City has not acquired or improved on any land, property, or buildings that are available for sale with CDBG funds.

Discussion

The West Virginia Coalition to End Homelessness is the state agency administering the State Continuum of Care programs. In FY 2025 the following organizations/projects in the Eastern Panhandle are receiving funding:

- **Shenandoah Women's Center - EPEC's CoC DV Rapid Rehousing Project: \$130,541**
- **Telamon Corporation - Telamon CoC Permanent Supportive Housing: \$645,578**
- **WV Coalition to End Homelessness, Inc. - WVCEH CoC Permanent Supportive Housing: \$707,151**
- **WV Coalition to End Homelessness, Inc. - WVCEH CoC Rapid Rehousing: \$319,617**
- **Horizon Goodwill Industries, Inc. - HGI YHDP Transitional Housing-Rapid Rehousing Joint Component Project: \$144,862**
- **Horizon Goodwill Industries, Inc. - HGI YHDP Supportive Services Only: \$102,019**

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	HS-1 Homeownership	2024	2028	Affordable Housing	Citywide Consortium Wide	Housing Strategy	HOME: \$385,959.56	Direct Financial Assistance to Homebuyers: 16 Household Hosing Units
2.	HS-2 Housing Development	2024	2028	Affordable Housing	Citywide Consortium Wide	Housing Strategy	HOME: \$77,192.00	Homeowner Hosing Added: 1 Household Housing Unit
3.	HS-4 Renter and Utility Assistance	2024	2028	Affordable Housing	Citywide Consortium Wide	Housing Strategy	CDBG: \$4,500	Direct Financial Assistance to Renters: 40 Household Hosing Units
4.	HO-2 Operation/Support	2024	2028	Homeless	Citywide	Homeless Strategy	CDBG: \$5,000	Low/Moderate Income Housing Benefit: 50 Individuals Assisted
5.	CD-1 Community Facilities	2024	2028	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: \$201,644	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 80 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6.	CD-4 Public Services	2024	2028	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: \$19,500	Public Service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
7.	SN-1 Housing	2024	2028	Non-Homeless Special Needs	Citywide	Other Special Needs Strategy	CDBG: \$4,000	Public service activities other than Low/Moderate Income Housing Benefit: 30 Persons Assisted
8.	SN-2 Social Services	2024	2028	Non-Homeless Special Needs	Citywide	Other Special Needs Strategy	CDBG: \$13,500	Public service activities other than Low/Moderate Income Housing Benefit: 156 Persons Assisted
9.	AM-1 Overall Coordination	2024	2028	Non-Housing Community Development	Citywide Consortium Wide	Administration, Planning, and Management Strategy	CDBG: \$62,036 HOME: \$51,461	Other: 2 Other

Table 6 – Goals Summary

Goal Descriptions

1.	Goal Name	HS-1 Homeownership
	Goal Description	Assist low- and moderate-income homebuyers to purchase homes through down payment / closing cost assistance and associated housing counseling.
2.	Goal Name	HS-2 Housing Development
	Goal Description	Increase the number of affordable, decent, safe, and sanitary housing units in the community for homebuyers and renters, through adaptive reuse of existing buildings and new construction.

3.	Goal Name	HS-4 Rent and Utility Assistance
	Goal Description	Provide rental assistance for low- and moderate-income renters through utility payments, security deposits, and rental payments including Tenant Based Rental Assistance for low-income households who may be faced with the threat of eviction and who are at-risk of becoming homeless.
4.	Goal Name	HO-2 Operation and Support
	Goal Description	Assist providers operating housing or providing support services for the homeless and persons or families at-risk of becoming homeless to achieve self-sufficiency.
5.	Goal Name	SN-1 Housing
	Goal Description	Increase the supply of affordable, accessible, decent, safe, and sanitary housing for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs through rehabilitation of existing buildings, construction of new housing, and providing rental assistance (including rent payments, security deposits, utility deposits and payments, and case management to achieve self-sufficiency) for low- and moderate-income residents.
6.	Goal Name	SN-2 Social Services
	Goal Description	Support social service programs and facilities for the elderly, persons with disabilities, persons with HIV/AIDS, victims of domestic violence, persons with alcohol/drug dependency, and persons with other special needs.
7.	Goal Name	CD-1 Community Facilities
	Goal Description	Improve parks, recreational facilities, trails, public buildings, community and neighborhood facilities in the City.
8.	Goal Name	CD-4 Public Services
	Goal Description	Improve and enhance public services, programs for youth, the elderly, and disabled, and general social/welfare public service programs for low- and moderate-income persons.

9.	Goal Name	AM-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration and management of Federal, State, and locally funded programs, including planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, State, and local laws and regulations. Assist in facilitating local studies such as comprehensive plans, etc.

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 91.215(b):

The City of Martinsburg proposes to assist the following with HOME funds:

- **Extremely Low-Income:** 1 household
- **Low-Income:** 6 households
- **Moderate Income:** 10 households

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Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Martinsburg and the Eastern Panhandle HOME Consortium propose to undertake the following activities with the FY 2025 CDBG and HOME funds:

Projects

#	Project Name
1.	CDBG General Administration & Planning
2.	Berkely Senior Services – In-Home Care
3.	Boys and Girls Club – Membership for Low/Mod Families
4.	Court Appointed Special Advocates (CASA) – Fostering Futures
5.	C-CAP – Eviction Prevention
6.	Children’s Home Society of WV – Victorias House – Child Advocacy Center
7.	Community Alternative to Violence – Case Management
8.	Community Network, Inc. – Hope House – Case Management
9.	Eastern Panhandle Empowerment – Housing Project
10.	Martinsburg Initiative – Mentoring and After School Program
11.	Berkely County Meals on Wheels, Inc. – Dine with Dignity
12.	Boys and Girls Club – Elevator
13.	HOME General Administration
14.	CHDO Set-A-Side Projects
15.	City of Martinsburg - Homebuyer Assistance
16.	Berkeley County - Homebuyer Assistance
17.	Jefferson County - Homebuyer Assistance
18.	Morgan County - Homebuyer Assistance

Table 7 - Project Information

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

The City of Martinsburg has allocated its CDBG and HOME funds for FY 2025 based on which activities will principally benefit low- and moderate-income persons.

- The Public Facilities Improvements activities are either located in a low- and moderate-income census area or have a low- and moderate-income service area benefit or clientele

over 51% low- and moderate-income.

- The Homebuyer Assistance Program has an income eligibility criterion; therefore, the income requirement restricts funds to low- and moderate-income households throughout the Eastern Panhandle HOME Consortium.
- The Public Services activities are for social service organizations with low-income eligible clients in the City.

The proposed activities under the FY 2025 CDBG Program Year are located in areas with the highest percentages of low- and moderate-income persons and those block groups with a percentage of minority persons above the average for the City of Martinsburg. The following block groups have over 51% low- and moderate-income residents:

- C.T.9713.01/B.G. 1 and B.G. 3
- C.T.9714.02/B.G. 3
- C.T.9715/B.G. 1, B.G. 3, and B.G. 4
- C.T.9716/ B.G. 1, B.G. 4, and B.G. 5
- C.T.9717/ B.G. 2, B.G. 3, B.G. 5, B.G. 6, and B.G. 7
- C.T.9719.01/B.G. 3

The HOME funds will be used for administration and for housing projects. The HOME Consortium funds will be allocated to income-eligible households to purchase an affordable home. All of the funds will principally benefit low- and moderate-income persons (100%).

The total amount of FY 2025 CDBG funds is \$310,180, of which 20% (\$62,036) is for administration and 80% (\$248,144) is allocated for project activities including approximately 15% (\$46,527) of FY 2025 CDBG funds allocated for public service activities, at the maximum 15% allocation. All of the funds (\$248,144) for project activities principally benefit low- and moderate-income persons (100%).

AP-38 Project Summary

Project Summary Information

1.	Project Name	CDBG General Administration & Planning
	Target Area	Citywide
	Goals Supported	HS-5 Fair Housing AM-1 Overall Coordination
	Needs Addressed	Housing Strategy Administration, Planning, and Management Strategy
	Funding	CDBG: \$62,036.00
	Description	General administrative costs, staff salaries and benefits, advertising, preparation of FY 2025 Annual Action Plan, Five-Year Consolidated Plan, ERR, CAPER, Analysis of Impediments to Fair Housing Choice, and fair housing initiatives.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 Organization
	Location Description	Community wide
	Planned Activities	The project matrix code is 21A, General Program Administration 570.206.
2.	Project Name	Berkeley Senior Services - In-Home Care
	Target Area	Citywide
	Goals Supported	SN-2 Social Services
	Needs Addressed	Other Special Needs Strategy
	Funding	CDBG: \$4,000.00
	Description	CDBG funds used for in-home respite care for the low-income elderly.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	10 People
	Location Description	217 North High Street, Martinsburg, WV 25404
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The matrix code is 05A, Senior Services.
3.	Project Name	Boys & Girls Club of Eastern Panhandle – Scholarships
	Target Area	Citywide
	Goals Supported	CD-4 Public Services
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$5,000.00
	Description	CDBG funds to be used to provide free memberships for 5 low- and moderate-income City households.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	10 Children
	Location Description	205 E John Street, Martinsburg, WV 25401
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The matrix code is 05D, Youth Services.
4.	Project Name	CASA of Eastern Panhandle Inc., - Fostering Futures Adult Mentorship
	Target Area	Citywide
	Goals Supported	CD-4 Public Services
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$4,500.00
	Description	CDBG funding to expand upon CASA’s Fostering Futures program for the youth, age 13 to 18 years old who are aging out of the foster care system by providing adult mentorship, therapeutic programming, resource connections, and life skills training.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	10 people
	Location Description	397 Mid-Atlantic Parkway, Suite 3, Martinsburg, WV 25404
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The matrix code is 05N, Services for Abused and Neglected Children.
5.	Project Name	C-CAP - Eviction Prevention
	Target Area	Citywide
	Goals Supported	HS-4 Rent and Utility Assistance
	Needs Addressed	Housing Strategy
	Funding	CDBG: \$4,500.00
	Description	Emergency rental assistance provided on a one-time basis to low-income persons facing eviction.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	40 Households
	Location Description	Community wide
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The matrix code is 05Q, Subsistence Payments.
6.	Project Name	Children’s Home Society of WV – Victoria’s House – Child Advocacy Center
	Target Area	Citywide
	Goals Supported	SN-2 Social Services
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$4,000.00
	Description	Provide funds for coordination of support services to abused children during the criminal investigation process through efforts of police, prosecutors, mental health, medical, and child protection services.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	59 people
	Location Description	Community Wide
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The matrix code is 05N, Services for Abused and Neglected Children.
7.	Project Name	Community Alternatives to Violence – Case Management
	Target Area	Citywide
	Goals Supported	CD-4 Public Service
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$5,000.00
	Description	Provide case management for all participants required to be in class at Community Alternatives to Violence.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	50 people
	Location Description	Community Wide
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The matrix code is 05G - Services for Abused and Battered Spouses.
8.	Project Name	Community Networks, Inc. - Bethany House - Case Management
	Target Area	Citywide
	Goals Supported	HO-2 Operation/Support
	Needs Addressed	Homeless Strategy
	Funding	CDBG: \$5,000.00
	Description	Funding to provide case management services at Bethany House for homeless women and children.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	50 persons
	Location Description	314 Wilson Street, Martinsburg, WV 25401
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The matrix code is 05G – Services for Abused and Battered Spouses.
9.	Project Name	Eastern Panhandle Empowerment – Housing Project
	Target Area	Citywide
	Goals Supported	SN-1 Housing
	Needs Addressed	Community Development
	Funding	CDBG: \$4,000.00
	Description	CDBG funds used to provide emergency crisis stabilization related to housing for survivors of domestic violence, sexual assault, stalking, and human trafficking.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	25 Households
	Location Description	Citywide
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The matrix code is 05G – Services for Abused and Battered Spouses.
10.	Project Name	Martinsburg Initiative – Mentoring & After School Programs
	Target Area	Citywide
	Goals Supported	CD-4 Public Service
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$5,000.00
	Description	CDBG funds to provide provision of mentoring and after-school programming for at-risk and economically disadvantaged children in the City of Martinsburg.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	10 people
	Location Description	515 W. Martin Street, Martinsburg, WV 25401
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC) The matrix code is 05D, Youth Services
11.	Project Name	Berkeley County - Meals on Wheels, Inc. - Dine with Dignity
	Target Area	Citywide
	Goals Supported	SN-2 Social Services
	Needs Addressed	Other Special Needs Strategy
	Funding	CDBG: \$5,500.00
	Description	Provide meals at reduced or no cost to elderly persons unable to pay standard cost.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	87 People
	Location Description	116 East King Street, Martinsburg, WV 25401
	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The matrix code is 05A, Senior Services.
12.	Project Name	Boys & Girls Club of Eastern Panhandle - Elevator
	Target Area	Citywide
	Goals Supported	CD-1 Community Facilities
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$201,644.00

	Description	CDBG funds will be used to pay for the first phase of this project, which will be limited to the cost for architectural and engineering design services. The architectural and design phase needs to be completed, so the full scope of the project can be determined. Any remaining funds will then be used for the second phase of this project which will include the construction and installation of an elevator to meet ADA compliance for the facility located at 105 West John Street. (Multi-year Activity.)
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	80 people
	Location Description	105 West John Street, Martinsburg, WV 25401
13.	Planned Activities	The national objective is Low/Mod Income Clientele Benefit (LMC). The matrix code is 03D, Youth Centers.
	Project Name	HOME General Administration
	Target Area	Consortium Wide
	Goals Supported	AM-1 Overall Coordination
	Needs Addressed	Administration, Planning, and Management Strategy
	Funding	HOME: \$51,461.00
	Description	General administrative costs, staff salaries and benefits, advertising, and administrative support for formation of HOME Consortium and consortium planning.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 organization
	Location Description	Consortium Wide
Planned Activities	The matrix code is 21A, General Program Administration.	
14.	Project Name	CHDO Set Aside
	Target Area	Consortium Wide
	Goals Supported	HS-2 Housing Development

	Needs Addressed	Housing Strategy
	Funding	HOME: \$77,192.00
	Description	Funds will be used for CHDO projects to develop new affordable housing and to develop CHDO capacity.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 household
	Location Description	Consortium Wide
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The matrix code is 12, Construction of Housing.
15.	Project Name	City of Martinsburg - Homebuyer Assistance
	Target Area	Citywide
	Goals Supported	HS-1 Homeownership
	Needs Addressed	Housing Strategy
	Funding	HOME: \$100,349.56
	Description	HOME funds will be used to provide deferred, forgivable loans to qualified, first-time homebuyers who require down-payment and closing cost assistance toward the purchase of their home and who wish to buy a house located within the City of Martinsburg, West Virginia.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	4 housing units
	Location Description	Citywide
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The matrix code is 13, Direct Homeownership Assistance.
16.	Project Name	Berkeley County - Homebuyer Assistance
	Target Area	Consortium Wide
	Goals Supported	HS-1 Homeownership

	Needs Addressed	Housing Strategy
	Funding	HOME: \$162,103.00
	Description	HOME funds will be used to provide deferred, forgivable loans to qualified, first-time homebuyers who require down-payment and closing cost assistance toward the purchase of their home and who wish to buy a house located within Berkeley County, West Virginia.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	7 households
	Location Description	Countywide
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The matrix code is 13, Direct Homeownership Assistance.
17.	Project Name	Jefferson County - Homebuyer Assistance
	Target Area	Consortium Wide
	Goals Supported	HS-1 Homeownership
	Needs Addressed	Housing Strategy
	Funding	HOME: \$100,349.00
	Description	HOME funds will be used to provide deferred, forgivable loans to qualified, first-time homebuyers who require down-payment and closing cost assistance toward the purchase of their home and who wish to buy a house located within Jefferson County, West Virginia.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	4 Households
	Location Description	County Wide
	Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The matrix code is 13, Direct Homeownership Assistance.
18.	Project Name	Morgan County - Homebuyer Assistance
	Target Area	Consortium Wide
	Goals Supported	HS-1 Homeownership

Needs Addressed	Housing Strategy
Funding	HOME: \$23,158.00
Description	HOME funds will be used to provide deferred, forgivable loans to qualified, first-time homebuyers who require down-payment and closing cost assistance toward the purchase of their home and who wish to buy a house located within Morgan County, West Virginia.
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	1 Household
Location Description	County Wide
Planned Activities	The national objective is Low/Mod Income Housing Benefit (LMH). The matrix code is 13, Direct Homeownership Assistance.

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AP-50 Geographic Distribution – 91.220(f)

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

The following information provides a profile of the population, age, and racial/ethnic composition of the City of Martinsburg. This information was obtained from the U.S. Census Bureau American Factfinder website, <http://factfinder.census.gov>. The 2019-2023 American Community Survey 5-Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the City of Martinsburg. The 5-year estimates are the most recent data available for the City. Data from the 2000 and 2010 Decennial Census were included where necessary.

Population:

Key points are:

- Between 1980 and 2000, the population increased by approximately 15%
- The City population was 17,133 in the 2010 Census
- The 2019-2023 ACS Data reports the City's population is now 18,805

Age:

Key points are:

- Median age in Martinsburg is 37.5 years old
- Youth under age 18 account for 23.6% of the population
- Seniors aged 62 or over are 19.5% of the population

Race/Ethnicity:

Composition from 2019-2023 American Community Survey 5-Year Estimates:

- 14% are Black or African American
- 70% are White
- 1% are Asian
- 3% are Some Other Race
- 12% are Two or More Races
- 8% are of Hispanic or Latino origin

Income Profile:

The current Median Income for a family of four (4) in the City of Martinsburg, West Virginia Metropolitan Statistical Area (MSA) is \$99,600 according to HUD's FY 2025 Income Limits. The Median Family Income

in the city of Martinsburg, West Virginia was \$62,566 in 2023, according to the 2019-2023 ACS. The following is a summary of income statistics for the City of Martinsburg:

- At the time of the 2019-2023 American Community Survey, median household income in the City of Martinsburg was \$54,590 which was lower than Berkeley County (\$77,329) and the State of West Virginia (\$57,917).
- 31.48% of households have earnings received from Social Security income.
- 3.12% of households have earnings received from public assistance.
- 26.45% of households have earnings, received retirement income.
- 23% of the population were living in poverty.
- 37.6% of female headed households with children were living in poverty.
- 25.8% of all youth under 18 years of age were living in poverty.

Low/Mod Income Profile:

The low- and moderate-income profile for City of Martinsburg is a measurement of the area's needs. The City of Martinsburg has an overall low- and moderate-income percentage of 54.23%.

Economic Profile:

The following illustrates the economic profile for the City of Martinsburg as of the 2019-2023 American Community Survey:

- 28.4% of the employed civilian population had occupations classified as management, professional, or related.
- 22.7% of the employed civilian population had occupations classified as sales and office.
- 17.4% were in the service sector.
- The education, health, and social service industry represented 15.8% of those employed.
- 81.1% of workers were considered in the private wage and salary workers class.
- 14.5% of workers were considered in the government class.

According to the U.S. Labor Department, the preliminary unemployment rate for the Hagerstown-Martinsburg, MD-WV MSA in December 2024 was 2.9% compared to a preliminary rate of 3% in Berkeley County, an actual rate of 4.1% for the State of West Virginia, and a national unemployment rate of 4.1%.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	50%
Consortium Wide	50%

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Martinsburg and the Eastern Panhandle HOME Consortium will allocate its CDBG and HOME funds to those geographic areas whose population is over 51% low- and moderate-income and/or to low- and moderate-income clientele. At least 70% of all the City's CDBG funds are budgeted for activities which principally benefit low- and moderate-income persons. The following guidelines for allocating CDBG and HOME funds will be used by the City and the HOME Consortium for the FY 2025 Program Years:

- The public services projects/activities are for social service organizations whose clientele are low-income or in certain cases, a limited type of clientele with a presumed low- and moderate-income status.
- The homeless projects/activities are for homeless agencies/organization that serve a specific type of clientele with a presumed low- and moderate-income status.
- The other special needs projects/activities are limited to a clientele with a presumed low- and moderate-income status.
- The community and public facilities projects/activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or a limited clientele which is low- and moderate-income.
- The infrastructure improvement projects/activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or a limited clientele which is low- and moderate-income.
- The acquisition and demolition of structures are either located in a low- and moderate-income census area or these activities are eligible by preventing or eliminating slums and blight on a spot or area basis.
- The housing projects/activities have income eligibility criteria; therefore, the income requirement limits funds to low- and moderate-income households throughout the City.
- Economic development projects/activities will either be located in a low- and moderate-income census tract/block group, or a poverty census tract greater than 20%, or part of a redevelopment plan, or makes 51% of the jobs available to low- and moderate-income persons.

The proposed activities under the FY 2025 CDBG Program Year are located in areas with the highest percentages of low- and moderate-income persons and those block groups with a percentage of minority persons above the average for the City of Martinsburg. The following census tracts have over 51% low- and moderate-income residents: C.T. 9713.01, B.G.1 and B.G. 3; C.T. 9714.02, B.G. 3; C.T. 9715, B.G. 1, B.G. 3 and B.G.4; C.T. 9716, B.G. 1, B.G.4; C.T. 9717, B.G.2, B.G.3, B.G.5, B.G.6, and B.G.7.

The HOME funds will be used for administration and for housing projects. The HOME Consortium funds will be allocated to income eligible households to purchase an affordable house. All of the funds will principally benefit low- and moderate-income persons (100%).

The total amount of FY 2025 CDBG funds is \$310,180, of which 20% (\$62,036) is for administration and 80% (\$264,432) is allocated for project activities including approximately 15% (\$46,527) of FY 2025 CDBG

funds allocated for public service activities, at the maximum 15% allocation. All of the funds (\$248,144) for project activities principally benefit low- and moderate-income persons (100%).

Discussion

The public benefit for the FY 2025 CDBG and HOME Activities/Projects are as follows:

- **CD-25-01 - CDBG General Administration and Planning - Citywide**
- **CD-25-02 - Berkeley Senior Services - In-Home Care - Citywide; Low/Mod Clientele (LMC)**
- **CD-25-03 - Boys and Girls Club - Membership for Low/Mod Families - 105 W John St, Martinsburg, WV 25401; Low/Mod Clientele (LMC)**
- **CD-25-04 - Court Appointed Special Advocates (CASA) - Fostering Futures – 397 Mid-Atlantic Parkway, Suite 3, Martinsburg, WV 2504; Low/Mod Clientele (LMC)**
- **CD-25-05 - C-CAP - Eviction Prevention - Citywide; Low/Mod Clientele (LMC)**
- **CD-25-06 - Children’s Home Society of WV - Victorias House - Child Advocacy Center - Citywide; Low/Mod Clientele (LMC)**
- **CD-25-07 - Community Alternative to Violence - Case Management - Citywide; Low/Mod Clientele (LMC)**
- **CD-25-08 - Community Network, Inc. - Hope House - Case Management - Citywide; Low/Mod Housing (LMH)**
- **CD-25-09 - Eastern Panhandle Empowerment - Housing Project - Citywide; Low/Mod Clientele (LMC)**
- **CD-25-10 - Martinsburg Initiative - Mentoring and Afterschool Program – 515 W Martin Street, Martinsburg WV, 25401; Low/Mod Clientele (LMC)**
- **CD-25-11 - Berkeley County Meals on Wheels, Inc. - Dine with Dignity - Citywide; Low/Mod Clientele (LMC)**
- **CD-25-12 - Boys and Girl's Club – Elevator - 105 W John St, Martinsburg, WV 25401; Low/Mod Clientele (LMC)**
- **HOME-25-13 - HOME General Administration - Consortium wide**
- **HOME-25-14 - CHDO Set Aside - Consortium wide; Low/Mod Income Housing (LMH)**
- **HOME-25-15 - City of Martinsburg - Homebuyer Assistance - Citywide; Low/Mod Income Housing (LMH)**
- **HOME-25-16 - Berkeley County - Homebuyer Assistance - Countywide; Low/Mod Income Housing (LMH)**
- **HOME-25-17 - Jefferson County - Homebuyer Assistance - Countywide; Low/Mod Income Housing (LMH)**
- **HOME-25-18 - Morgan County - Homebuyer Assistance - Countywide; Low/Mod Income Housing (LMH)**

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Martinsburg will utilize its CDBG and HOME funds to support the construction of new affordable housing and for downpayment assistance. The one-year goals for affordable housing in the City of Martinsburg for FY 2025 are as follows:

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	17
Special-Needs	0
Total:	17

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	0
Acquisition of Existing Units	16
Total:	17

Table - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Martinsburg will fund the following projects with the FY 2025 CDBG and HOME funds:

- **HOME-25-14 CHDO Set-A-Side** - funds will be used for CHDO projects to develop a new single-family affordable house. (1 household)
- **HOME-25-15 City of Martinsburg - Homebuyer Assistance** - Funds will be used to provide deferred, forgivable loans to qualified, first-time homebuyers who require down-payment and closing cost assistance toward the purchase of their home and who wish to buy a house located within the City. (4 households)
- **HOME-25-16 Berkeley County - Homebuyer Assistance** - Funds will be used to provide deferred, forgivable loans to qualified, first-time homebuyers who require down-payment and closing cost assistance toward the purchase of their home and who wish to buy a house located within the County. (7 households)
- **HOME-25-17 Jefferson County - Homebuyer Assistance** - Funds will be used to provide deferred, forgivable loans to qualified, first-time homebuyers who require down-payment and closing cost

assistance toward the purchase of their home and who wish to buy a house located within the County. (4 households)

- **HOME-25-18 Morgan County - Homebuyer Assistance** - Funds will be used to provide deferred, forgivable loans to qualified, first-time homebuyers who require down-payment and closing cost assistance toward the purchase of their home and who wish to buy a house located within the County. (1 household)

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AP-60 Public Housing – 91.220(h)

Introduction

The City Council appoints the Commissioners to the Board of the City of Martinsburg Housing Authority. The Housing Authority and the City staff work in conjunction on affordable housing projects and continue to cooperate in addressing the housing needs for low-income residents.

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

The Martinsburg Housing Authority is using its capital funds to improve the conditions on the public housing units and to provide a more suitable living environment. The Housing Authority's FY 2025 Budget is currently in the process of being finalized due to the need to complete a Physical Needs Assessment. The items that will be included in the FY 2025 Capital budget will be as follows:

- Parking Lot Extensions
- Additional Handicap Parking at the high rises
- New HVAC units in all units without central heat and air
- New flooring in units, once new asbestos testing has been performed
- New video surveillance cameras
- Exterior brick repairs at Leeland
- Begin replacing refrigerators
- Add more ventilation to the ceilings at Stonewall and Ambrose
- Secure new laundry company
- Seal/re-stripe parking lots
- New door and window upgrades at all sites

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

The Martinsburg Housing Authority encourages residents living in its public housing communities to organize community groups to become more involved in housing management. Neighborhood crime watch groups are encouraged and assistance is needed to ensure the safety of residents. Additionally, the PHA schedules regular meetings at public housing sites to discuss needs and concerns. Voucher holders are also encouraged to participate in regular PHA meetings.

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

The Martinsburg Housing Authority is classified as a "High Performer" by HUD and is performing

satisfactorily according to HUD guidelines and standards.

Discussion

The City of Martinsburg has identified that there is a need for housing to address the households affected by housing problems, severe housing problems, and housing cost burdens. The Housing Authority is an important part of the City of Martinsburg's housing strategy. The PHA is the primary assisted housing provider of housing for extremely low income, very low income, and lower income residents of the City of Martinsburg.

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

Introduction

The West Virginia Coalition to End Homelessness is the state agency administering the State Continuum of Care programs. In FY 2025 the following organizations/projects in the Eastern Panhandle are receiving funding:

- **Shenandoah Women's Center - EPEC's CoC DV Rapid Rehousing Project:** \$130,541
- **Telamon Corporation - Telamon CoC Permanent Supportive Housing:** \$645,578
- **WV Coalition to End Homelessness, Inc. - WVCEH CoC Permanent Supportive Housing:** \$707,151
- **WV Coalition to End Homelessness, Inc. - WVCEH CoC Rapid Rehousing:** \$319,617
- **Horizon Goodwill Industries, Inc. - HGI YHDP Transitional Housing-Rapid Rehousing Joint Component Project:** \$144,862
- **Horizon Goodwill Industries, Inc. - HGI YHDP Supportive Services Only:** \$102,019

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

The City of Martinsburg, through its Community Development Administrator, will continue to participate in the regularly scheduled meetings of the Eastern Panhandle CoC.

The City of Martinsburg will fund the following projects with FY 2025 CDBG and HOME funds:

- **CD-25-04 Court Appointed Special Advocates (CASA) - Fostering Futures** - CDBG funding to expand upon CASA's Fostering Futures program for the youth, age 13 to 18 years old who are aging out of the foster care system by providing adult mentorship, therapeutic programming, resource connections, and life skills training.
- **CD-25-08 Community Network, Inc. - Hope House - Case Management** - Funding to provide case management services at Hope House for homeless women and children.

The local provider agencies reach out to the unsheltered homeless by visiting known sites and locations where homeless persons tend to gather or live. Information and referrals is provided during these visits.

Addressing the emergency shelter and transitional housing needs of homeless persons

The WV Coalition to End Homelessness and its member agencies have been trying to expand their permanent supportive housing resources and programs. This freed up beds in emergency shelters and transitional housing facilities. The Community Networks, Inc. - HOPE Living/Learning Center has had a total of five (5) residents.

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 member agencies of the West Virginia Balance of State CoC provide supportive services to homeless persons to prepare them to make the transition from homelessness to permanent housing. The CoC, through the WV Coalition to End Homelessness, is developing a process that requires supportive services, every step of the way, including monitoring and following-up after permanent housing is achieved. The WV Coalition to End Homelessness has found that the first year after moving into permanent housing is the most critical in the program to end homelessness. It is imperative that supportive services be provided on an intensive case management basis to ensure the success of permanent housing.

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

The WV Department of Health and Human Services (DHHS) provides referral services and case management to persons being discharged from publicly funded intuitions and systems of care, such as state mental institutions, health care facilities, foster care and correctional facilities. Cases are also referred to local social service agencies for follow-up and additional services available in the community.

Discussion

The West Virginia Coalition to End Homelessness is the state agency administering the State Continuum of Care programs. In FY 2025 the following organizations/projects in the Eastern Panhandle are receiving funding:

- **Shenandoah Women's Center - EPEC's CoC DV Rapid Rehousing Project: \$130,541**
- **Telamon Corporation - Telamon CoC Permanent Supportive Housing: \$645,578**
- **WV Coalition to End Homelessness, Inc. - WVCEH CoC Permanent Supportive Housing: \$707,151**
- **WV Coalition to End Homelessness, Inc. - WVCEH CoC Rapid Rehousing: \$319,617**
- **Horizon Goodwill Industries, Inc. - HGI YHDP Transitional Housing-Rapid Rehousing Joint Component Project: \$144,862**
- **Horizon Goodwill Industries, Inc. - HGI YHDP Supportive Services Only: \$102,019**

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

Introduction:

The City of Martinsburg’s FY 2024-2028 Analysis of Impediments to Fair Housing Choice has identified the following impediments;

Impediment 1: Lack of Fair Housing Awareness

- There is an on-going need to educate individuals, families, and members of the protected classes regarding their rights under the Fair Housing Act (FHA) and overall to raise community awareness to affirmatively further fair housing, especially for low-income residents, minorities and the disabled population.

Impediment 2: Continuing Need for Affordable Rental Housing

- The City of Martinsburg has the largest amount of rental housing in the Eastern Panhandle Region. However, the monthly cost of rent for apartments has steadily increased. The majority of renter households in Martinsburg with incomes less than 50% of the area median income are considered cost burdened.

Impediment 3: Continuing Need for Affordable Housing for Sale

- The median value and cost to purchase and maintain a single-family home in Martinsburg that is decent, safe, and sound has consistently increased significantly over the last fifteen years, which limits the choice of affordable housing for lower income households.

Impediment 4: Continuing Need for Accessible Housing Units That Are For-Sale or Rent

- As an older built-up urban environment there is a lack of accessible housing units and few developable sites in the City of Martinsburg. Over half (55.45%) of the City’s housing units were built prior to 1970 and may not meet ADA standards for accessibility features, while 15.21% of the City’s population has a disability.

Impediment 5: Continue to Improve Private Lending and Insurance Practices

- The HMDA data suggests that there may be a disparity between the approval rates of home mortgage loans originated from White applicants and those originated from minority applicants.

Impediment 6: Economic Issues Affect Housing Choice

- There is a lack of economic opportunities in the City and Eastern Panhandle which prevents low-

income households from improving their income and thus increase their choices of housing.

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

The City's previous Analysis of Impediments identified certain changes that were needed to the City's Zoning Ordinance. The City addressed those recommendations and there are no potential or identifiable public policies that serve as a barrier to affordable housing in the City.

No further actions are needed to address public policies since the City is in compliance with the Fair Housing Act.

Discussion:

To promote Fair Housing, the City Council has proclaimed April as "Fair Housing Month" in 2024 and will continue this practice in the coming years. The City will continue to monitor and review public policies for discriminatory practices and/or impacts on housing availability during this program year. In addition to the proclamation, the City will complete the following activities to promote fair housing:

- Fair Housing Proclamation from Martinsburg City Council.
- Fair Housing Proclamation from Morgan County Commission.
- Conducted a Fair Housing Lunch and Learn sponsored by the City and Telamon, with invitations sent to local landlords, realtors, City staff, Eastern Panhandle HOME Consortium of West Virginia members, and other housing organizations. Representatives from Telamon and City Staff presented during the event.
- Provided fair housing information to landlords at the Fair Housing Lunch and Learn event.
- City Staff distributed flyers for the Housing Assistance Program (HAP)
- The City is fostering and maintaining affordable housing through the HOME Program - First Time Homebuyer Program and the CHDO Set-Aside Program. Through its ongoing code enforcement program, the City will ensure that decent, safe and sanitary housing will be available for all income residents.
- The City's efforts to remove barriers to affordable housing and to promote fair housing recognize that the members of the community most likely to experience illegal housing discrimination, are those who are least able to obtain decent, safe and affordable housing.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Martinsburg has developed the following actions which addresses obstacles to meeting underserved needs, fosters affordable housing, reduces lead-based hazards, reduces the number of poverty families living in, develops institutional structures, and enhances coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Despite City and service provider efforts, there remains a significant number of obstacles to meeting underserved needs. The following are obstacles to meeting these needs in Martinsburg.

- Continued population growth creating a housing shortage
- High cost to purchase a home
- Tight rental housing market and escalating rental rates
- Aging in-place population
- Low wages in the service and retail sector job market

The City of Martinsburg will work to address these obstacles through the agencies and programs to be funded in FY 2025. Some of the activities to address these obstacles include:

- **CD-25-04 Court Appointed Special Advocates (CASA) - Fostering Futures** - CDBG funding for rental and housing assistance for victims of domestic violence and sexual assault
- **CD-25-05 Eviction Prevention - Emergency Rental Assistance** - Emergency rental assistance provided on a one-time basis to low-income persons facing eviction.
- **CD-25-08 Community Network, Inc. - Hope House - Case Management** - Case management services at Hope House for homeless women and children.
- **HOME-25-14 CHDO Set-Aside** - Funds will be used for CHDO projects to develop new affordable housing and to develop CHDO capacity.
- **HOME-25-15 City of Martinsburg - First Time Homebuyer Program** - HOME funds will be used to provide deferred, forgivable loans to qualified, first-time homebuyers who require down payment and closing cost assistance toward the purchase of their home and who wish to buy a house located within the City of Martinsburg, West Virginia.
- **HOME-25-16 Berkeley County - Homebuyer Assistance** - HOME funds will be used to provide deferred, forgivable loans to qualified, first-time homebuyers who require down payment and closing cost assistance toward the purchase of their home and who wish to buy a house located within Berkeley County, West Virginia.
- **HOME-25-17 Jefferson County - Homebuyer Assistance** - HOME funds will be used to provide deferred, forgivable loans to qualified, first-time homebuyers who require down payment and closing cost assistance toward the purchase of their home and who wish to buy a house located

within Jefferson County, West Virginia.

- **HOME-25-18 Morgan County - Homebuyer Assistance** - HOME funds will be used to provide deferred, forgivable loans to qualified, first-time homebuyers who require down payment and closing cost assistance toward the purchase of their home and who wish to buy a house located within Morgan County, West Virginia.

Actions planned to foster and maintain affordable housing

To foster and maintain affordable housing, the City of Martinsburg proposes to carry out the following activities:

- HS-1 Assist low- and moderate-income homebuyers to purchase homes through down payment/closing cost assistance and associated housing counseling.
- HS-2 Provide rental assistance for low- and moderate-income renters.
- HS-3 Increase the number of affordable housing units in the community for owners and renters.
- HS-4 Conserve and rehabilitate existing affordable housing units occupied by owners and renters in the community by addressing code violations, emergency repairs and handicap accessibility.
- HS-5 Promote fair housing choice through education and outreach.

The City of Martinsburg will fund the following affordable housing projects with FY 2025 CDBG and HOME funds:

- **CD-25-05 C-CAP - Eviction Prevention** - Emergency rental assistance provided on a one-time basis to low-income persons facing eviction.
- **HOME-25-15 CHDO Set-Aside** - Funds will be used for CHDO projects to develop new affordable housing and to develop CHDO capacity.
- **HOME-25-15 City of Martinsburg - First Time Homebuyer Program** - HOME funds will be used to provide deferred, forgivable loans to qualified, first-time homebuyers who require down payment and closing cost assistance toward the purchase of their home and who wish to buy a house located within the City of Martinsburg, West Virginia.
- **HOME-25-16 Berkeley County - Homebuyer Assistance** - HOME funds will be used to provide deferred, forgivable loans to qualified, first-time homebuyers who require down payment and closing cost assistance toward the purchase of their home and who wish to buy a house located within Berkeley County, West Virginia.
- **HOME-25-17 Jefferson County - Homebuyer Assistance** - HOME funds will be used to provide deferred, forgivable loans to qualified, first-time homebuyers who require down payment and closing cost assistance toward the purchase of their home and who wish to buy a house located within Jefferson County, West Virginia.
- **HOME-25-18 Morgan County - Homebuyer Assistance** - HOME funds will be used to provide deferred, forgivable loans to qualified, first-time homebuyers who require down payment and closing cost assistance toward the purchase of their home and who wish to buy a house located

within Morgan County, West Virginia.

Actions planned to reduce lead-based paint hazards

In order to meet the requirements of the lead-based paint regulations, the City will undertake the following actions:

- Applicants for future rehab funding will receive the required lead-based paint information.
- Staff will determine if the rehab work requires abatement
- Qualified personnel will perform risk management, paint testing, lead hazard reduction, and clearance services
- Required lead hazard reduction work and protective measures will be incorporated into the project specs
- Applicants for homeowner will receive the required information about lead based paint requirements
- Staff will determine if the lead-based paint requirements apply
- The homebuyer will receive the required lead-based paint pamphlet and notices before purchasing the property

Actions planned to reduce the number of poverty-level families

According to the 2019-2023 American Community Survey, approximately 23% of Martinsburg residents live in poverty. Female-headed households with children are particularly affected by poverty at 37.9%, and 25.8% of all youth under the age of 18 were living in poverty. The City's goal of reducing the extent of poverty is 5%, based on actions the City has control over, or actions in which the City will cooperate with outside agencies.

The City's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development, including job-training services for low-income residents. In addition, the City's strategy is to provide supportive services for target income residents.

Planned economic development and anti-poverty programs include:

- Job-training services
- Development of new commercial/industrial facilities
- Homeless prevention services
- Use of the one-stop job center
- Childcare assistance
- Promotion of new job opportunities

The City of Martinsburg will fund the following anti-poverty projects with FY 2025 CDBG and HOME funds:

- **CD-25-04 CASA of Eastern Panhandle, Inc. - Fostering Futures Adult Mentorship** - CDBG funding to expand upon CASA's Fostering Futures program for the youth, age 13 to 18 years old who are aging out of the foster care system by providing adult mentorship, therapeutic programming, resource connections, and life skills training.
- **CD-25-05 Congregational Cooperative Action Project (C-CAP) - Emergency Rental Assistance** - Emergency rental assistance provided on a one-time basis to low-income persons facing eviction.
- **CD-25-08 Community Network, Inc. - Hope House - Case Management** - Case management services at Hope House for homeless women and children.

During the 2025 program year, the City will continue to support the local CoC agencies in their applications for funds under the FY 2025 SuperNOFA. In applying for such funding, organizations submit the application in ESNAPS for the WV Coalition of Homelessness to review; if and when approved, the submissions are forwarded to HUD. The City's Community Development Administrator will continue to be a member of the Continuum of Care of Berkeley and Jefferson Counties.

Actions planned to develop institutional structure

The City's Department of City Administration will coordinate activities among the public and private agencies and organizations in the area. This will ensure that the goals and objectives of the Five-Year Consolidated Plan will be addressed by more than one agency. The City Administration Department will facilitate and coordinate the linkages between these public-private partnerships and develop new partnership opportunities.

Effective implementation of the Five Year Consolidated Plan involves a variety of agencies both in the community and in the region. Coordination and collaboration between agencies is important to ensuring that the needs in the community are addressed. The key agencies that are involved in the implementation of the Plan, as well as additional resources that may be available, are described below.

Public Sector:

- City of Martinsburg - Community Development Department
- City of Martinsburg - Economic Development Department
- City of Martinsburg - Engineering & Planning Department
- City of Martinsburg - Code Enforcement Department
- City of Martinsburg - Public Works
- City of Martinsburg - Police Department
- City of Martinsburg - Fire Department
- City of Martinsburg - Water Department
- City of Martinsburg - Sewer Department
- Berkeley County Health Department
- Martinsburg Housing Authority

- Martinsburg - Berkeley County Parks & Recreation Board
- Berkeley County Development Authority
- Berkeley County Board of Education
- Berkeley County Senior Services
- WV Bureau of Employment Programs
- Main Street Martinsburg, Inc.

Non-Profit Agencies:

There are several non-profit agencies that serve target income households in the City of Martinsburg and the Eastern Panhandle. The City will collaborate with these essential service providers. Some of them include:

- Telamon Corporation
- Martinsburg Initiative
- Eastern Panhandle Empowerment Center
- Community Alternatives to Violence (CAV)
- Community Networks, Inc. (CNI)
- WV Coalition to End Homelessness
- Habitat for Humanity of the Eastern Panhandle
- Boys & Girls Club
- Safe Haven Child Advocacy Center
- Court Appointed Special Advocates (CASA)
- Congregational Community Assistance Program (C-CAP)
- Meals on Wheels, Inc.
- WV Housing Development Fund
- Berkeley Senior Services

Private Sector:

The private sector is an important collaborator in the services and programs associated with the Consolidated Plan. The private sector brings additional resources and expertise that can be used to supplement existing services or fill gaps in the system. Lenders, affordable housing developers, business and economic development organizations, and private service providers offer a variety of assistance to residents such as health care, small business assistance, home loan programs, and assisted housing, among others. The City will collaborate with the following private sector organizations:

- Small Business Development Center
- Federal Home Loan Bank (FHLB)
- Local financial institutions
- Private housing developers
- Local realtors

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

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

Discussion:**Monitoring:**

The City of Martinsburg's Department of City Administration has the primary responsibility for monitoring the City's Five-Year Consolidated Plan and Annual Action Plan. It maintains records on the progress towards meeting the goals and the statutory and regulatory compliance of each activity. Service area documentation is maintained along with income surveys. Timeliness of expenditures is achieved through scheduling activities, drawdown of funds, and maintenance of budget spread sheets that indicate the dates of expenditures. Program modifications are considered if project activities are not able to be completed within the allowable time limits of the grant. The City Administration Department is also responsible for the on-going monitoring of any sub-recipients for similar compliance.

The City of Martinsburg's Department of City Administration has developed a "monitoring checklist" that is utilized when programs and activities are reviewed. This checklist was developed in accordance with Sub-Part J of 24 CFR, Part 85 "Uniform Administrative Requirement for Grants and Cooperative Agreements of State and Local Governments" and the HUD Community Planning and Development Monitoring Handbook (HUD 6509.2).

CDBG and HOME funded activities are monitored periodically, during the construction phase, and a final inspection is performed that details the cost benefit and benefit to low- and moderate-income persons; the on-site inspections ensure compliance with the local building and housing codes. The City also reviews all affordable housing projects it has funded to ensure compliance with all HOME Program requirements.

Copies of financial statements and audit reports are required and kept on file. For those activities that trigger Davis-Bacon Wage Rates, employee payrolls are required prior to payments and on-site employee interviews will be held. These monitoring standards are required for all City administered projects and

sub-recipient activities.

For each activity authorized under the National Affordable Housing Act, the City Administration Department has established fiscal and management procedures that will ensure program compliance and fund accountability. Additionally, the Department will ensure that the reports to the U.S. Department of Housing and Urban Development (HUD) are complete and accurate.

For projects other than CDBG funded activities, a similar reporting format will be used to monitor the Five-Year Consolidated Plan progress. The monitoring process is not a “one-time” event. The process is an ongoing system of planning, implementation, communication and following up.

Monitoring Handbook (HUD 6509.2).

CDBG and HOME funded activities are monitored periodically, during the construction phase, and a final inspection is performed that details the cost benefit and benefit to low- and moderate-income persons; the on-site inspections ensure compliance with the local building and housing codes. The City also reviews all affordable housing projects it has funded to ensure compliance with all HOME Program requirements.

Copies of financial statements and audit reports are required and kept on file. For those activities that trigger Davis-Bacon Wage Rates, employee payrolls are required prior to payments and on-site employee.

DRAFT

Program Specific Requirements

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

Introduction:

The City of Martinsburg receives an annual allocation of CDBG and HOME funds. Since the City receives these federal allocations, the questions below have been completed, as they are applicable.

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0.00
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	\$0.00
5. The amount of income from float-funded activities	\$0.00
Total Program Income:	\$0.00

Other CDBG Requirements

1. The amount of urgent need activities	\$0.00
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

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

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

The Eastern Panhandle HOME Consortium does not intend to use any other forms of investment other than those described in 24 CFR 92.205(b).

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

See attachments.

- 3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

No units will be acquired with HOME funds by the HOME Consortium.

- 4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

The Eastern Panhandle HOME Consortium does not intend to refinance any existing debt for multifamily housing that will be rehabilitated with HOME Funds.

Discussion

The City of Martinsburg was designated a "Participating Jurisdiction" under the HOME Investment Partnership Program by forming the Eastern Panhandle HOME Consortium. The HOME Consortium consists of the City of Martinsburg, Berkeley County (Hedgesville), Jefferson County (Charles Town, Ranson, Shepherdstown, Bolivar, and Harpers Ferry), and Morgan County (Paw Paw and Bath).

The City solicits applications for CDBG and HOME funds; applications are sent out to a list of agencies, organizations, and housing providers that have previously submitted an application or which have expressed an interest in submitting an application. The application is reviewed by the Community Development Office staff and any questions are discussed with the applicant.

The Eastern Panhandle HOME Consortium does not limit beneficiaries or provide preference to any segment of the low/mod income population.

Information on the First-Time Homebuyer program is available on the City's website, which is continuously updated. Applications are available and are accepted on a first-come first-served basis. Furthermore, City staff provides information throughout the HOME Consortium area. This includes information pamphlets and workshops with realtors, mortgage lenders, and potential applicants. Using the most current HOME and Housing Trust Fund Homeownership Sales Price Limits (95% Value Limits) the consortium verifies, the home selected by an income eligible applicant, the initial purchase price or after-rehabilitation value of homeownership units assisted with HOME funds do not exceed 95 percent of the area median purchase price for single family housing, as determined by HUD.

HOME Match Requirements:

The Eastern Panhandle HOME Consortium has an excess of HOME Match requirements. The Eastern Panhandle HOME Consortium's excess carried over to next Federal fiscal year is \$264,816.33. All matching funds are reported on HUD Form 40107A which is included in the annual CAPER.

HOME Program Income:

- The City of Martinsburg does not anticipate it will receive any HOME Program Income during this program year.

CHDO Organizations:

- The City of Martinsburg has one (1) certified CHDO organization, which is Habitat for Humanity of the Eastern Panhandle.

CDBG Program Income:

- The City of Martinsburg does not anticipate it will receive any Program Income during this program year.

CDBG Percentages:

- Administrative Percentage: 20%
- Public Service Percentage: 15%
- Low and Moderate-Income Percentage: 100%
- No Slum and Blight Activities.

HOME Percentages:

- Administrative Percentage: 10%
- CHDO Set-Aside: 15%