

5

# Strengthening Land Use Connections - **Neighborhoods**



## NEIGHBORHOODS

### 5.1 AREA-WIDE PLAN CHARACTERISTICS AND THE NEIGHBORHOODS

As is well documented throughout this AWP report, the study area has been impacted for decades by industrial development located within several of the borough's neighborhoods. When the Carlisle Tire & Wheel, International Automotive Components, and Tyco facilities closed within a relatively short period of time, the physical impact on surrounding residential neighborhoods in the form of deteriorating housing stock and infrastructure was evident. To thoroughly understand the community impacts of the former industrial land uses on the neighborhoods in the study area, a demographic trend analysis was conducted.

Demographic trend analysis identifies changes in a community over time and the factors affecting those changes. Analyzing population size, age, income levels, and housing, and other factors reveals how a given area is influenced by land uses in and around that area.

The demographic trend analysis prepared for the study area assembles statistics that demonstrate the impact of the industrial development overtime, an impact that is not seen by looking at the same trends at the borough or county levels.

The following bullets summarize key demographic trends that document the population and housing impacts of former industrial development that has been so closely woven within residential neighborhoods.

The trends summarized below and throughout the remainder of this section demonstrate the need for a sustained neighborhood and community investment program.

#### KEY TRENDS

##### People – A Diverse Mix of Seniors and Younger Adults

Population in the study area increased slightly between 2000 and 2010. Population in the study area increased by 2.62% between 2000 and 2010. This is slightly lower than the borough's population increase of 3.96% and much lower than the county's 10.17% population increase. This trend reflects a relatively stable population within the study area, although population growth varies within specific block groups in the

study area – decreasing as much as 12% and increasing as much as 25%.

Median age in the study area is relatively young. The median age within block groups in the study area and the borough is 34, lower than the county and state median age of 41 and 40. This trend signals a potential opportunity for engaging younger citizens in community revitalization activities. However, it is important to note that the younger age is likely influenced in part by students attending Dickinson College or the U.S Army War College.

Younger citizens outnumber older citizens. While citizens who have retired or will be retiring over the next 10 years (age 55 plus) accounts for 24% of the population in the borough and study area, younger citizens between the ages of 18 and 34 account for over 32% of the borough's population, increasing to over 35% in the study area. Retaining this age cohort in Carlisle, many of whom may be students, will be helpful to successfully implement mixed-use, mixed-income development in the study area.

The number of senior citizens is increasing. Between 2000 and 2010 there was a 36.98% increase in the number of citizens between the ages of 55 and 64 in the borough, increasing to 62.77% in the study area. This trend suggests the likelihood of more retirements and potentially more retirees moving from their existing housing. The trend also presents a potential opportunity to modernize and renovate homes in the study area.

The study area is becoming increasingly racially diverse. The percentage of both African American and Hispanic citizens has increased within the study area, by 35.35% and 78.22%, respectively.

Consistent with the borough, levels of educational attainment have increased slightly in the study area. The percent population with a high school diploma increased from 32.49% in 2000 to 35.14% in 2012. The percent population with a Bachelor's degree increased from 14.34% in 2000 to 17.91% in 2012. These percentages are fairly consistent with borough, county, and state rates.

##### Income and Employment – Lower Income, Higher Unemployment, Greater Poverty

Per capita income and median household income are lower in the study area. Per capita income and median household income in the study area are \$21,573 and \$42,558, \$25,179 and \$44,215 in the borough. Per capita income is as low as \$11,845 in one block group in the study area.

Unemployment in the study area is greater than the borough and county. The percentage of unemployed people in the study area is 10.08% greater than the borough and county rates of 9.19% and 6.15%. Several block groups in the study area have significantly higher unemployment rates, as high as 16.64%. This trend signals either a lack of employment opportunities or citizens who are unable to work.

The percentage of families in poverty in the study area is greater than the borough and county percentages. The family poverty rate in the study area is 15.26%; higher than the family poverty rate in both the borough (11.23%) and county (5.24%). The family poverty rate is as high as 55.64% in one of the block groups in the study area.

##### Housing – Older Housing Stock, Lower Home Values, High Rental Occupancy

Just over 80% of housing units in the study area were constructed prior to 1970. This rate is higher than the borough and county at 69.60% and 44.82%. This trend may present some opportunity for neighborhood revitalization through renovations of homes. However, as rental occupancy is high in many block groups in the study area, this may be challenging.

Several block groups within the study area have a higher rate of housing tenure, demonstrating older, more established neighborhoods. With more established neighborhoods generally occupied by citizens age 55 or older, there is the potential opportunity to revitalize older homes in the area as seniors begin to relocate. Nearly 24% of citizens in the study area are age 55 or older. Increased home improvement activity will increase investment which will in turn result in increased home values.

Home values in the study area are low compared to borough and county home values, particularly in neighborhoods where former industrial sites are located. The median home value in the study area is \$141,982, lower than both the borough and county median home values of \$170,200 and \$183,500. The median home value in the block group where the former International Automotive Components site is located is \$109,800.

Rental occupancy within the study area is high at over 56%. This trend is somewhat expected as the borough is home to both the Army War College and Dickinson College, both prompting more transient population trends. However, the occupancy rates are much higher than both the borough at 48% and county at 28%.

**Federal Designations – Signaling social and economic distress**

A few block groups in the study area have characteristics that demonstrate eligibility for designation under federal programs designed to assist low to moderate income citizens. These designations signal that the study area is distressed socially and economically and include:

- Qualified Census Tracts under LIHTC
- Federal Medically Underserved Area – an area that is underserved from a medical standpoint
- Food Desert – an area of low access to a supermarket or large grocery store
- Low Income and Low Access – an area with limited access to fresh food
- CDFI Fund Investment Area - an area designed for increased economic and community investment
- New Market Tax Credit eligibility to attract investment capital to low income communities
- Community Reinvestment Act Status – an eligibility designation given to low and moderate income and underserved or distressed census tracts to help meet credit needs

**Key Community and Economic Drivers - Existing Community Assets to Foster Redevelopment**

Several existing community assets are in place to help facilitate redevelopment opportunities in the study area. While negative impacts associated with the long term operation and subsequent closure of the three industrial operations are substantial, the proximity of Dickinson College and U.S. Army War College Carlisle Barracks appear to have a stabilizing impact on population and age, especially the relatively high percentage of younger adults in the study area.

These regional community and economic assets should be considered as future drivers to aid in the revitalization of the area for low-moderate income citizens.

Carlisle Events is an additional economic driver with the long term potential to continue to spark investment within the study area.

**Data Collection and Study Area Boundaries**

Data was collected and presented at different levels, as available, including state, county, borough, census tract, and census block group and was obtained through PolicyMap. PolicyMap is an online data and mapping tool that assembles and aggregates community and market information from public sources such as the U.S. Census, the Internal Revenue Service, Bureau of Labor Statistics, and Health and Human Services. Data points were obtained for the following.

- Population levels
- Age
- Racial diversity
- Educational attainment
- Population with disabilities
- Income
- Unemployed people
- Poverty
- Age of housing stock
- Housing tenure
- Median home values
- Rental vacancy

Additional data points demonstrating the study area’s low-moderate income status were collected. These data points include federal designations made specifically in areas where federal programs are implemented to assist low to moderate income citizens

The Borough of Carlisle includes the five census tracts listed below. The study area includes several block groups located within the borough’s five census tracts. Block groups located in the study area are shaded in the list below and mapped in Figure 6 (on page 5.15). While the study area includes those block groups shaded in the following list, data was obtained at the census tract level and for all block groups for comparison.

Census Tract 120

- Block Group 1
- Block Group 2
- Block Group 3
- Block Group 4
- Block Group 5

Census Tract 121

- Block Group 1
- Block Group 2

Census Tract 122

- Block Group 1
- Block Group 2

Census Tract 123

- Block Group 1
- Block Group 2

Census Tract 124

- Block Group 1
- Block Group 2
- Block Group 3
- Block Group 4

Block groups containing or bordering the former industrial sites (Carlisle Tire & Wheel, IAC/Masland, and 759 Hamilton Street) are located within Census Tract 120: Block Group 2, Block Group 3, Block Group 4, and Block Group 5.

**Table 1 – Population, Population Change (2000 – 2010)***Shaded rows reflect block groups located in the study area.*

	2000	2010	% Change
Pennsylvania	12,281,054	12,702,379	3.43%
Cumberland County	213,674	235,406	10.17%
Carlisle	17,970	18,682	3.96%
All Study Area BGs	13,188	13,533	2.62%
Census Tract 120	4,364	4,995	13.53%
Block Group 1	1,025	1,348	32.72%

**Population**

A total of 17,790 citizens resided in the borough in 2010 and 18,682 in 2010. Population in the borough grew by 3.96% between 2000 and 2010; slightly higher than state population growth of 3.43% but lower than Cumberland County's (county's) growth rate of 10.17%. The growth rate in the study area was 2.62%.

Individual population levels within block groups in the study area have fluctuated between 2000 and 2010; some with significant population gains and others experiencing significant population losses. Within Census Tract 120 block groups containing or bordering the former industrial sites (Block Group 2, Block Group 3, Block Group 4, and Block Group 5), Block Group 4 experienced a 25.12% population increase while Block Group 3 experienced a 12.46% population decrease. Table 1 shows population and population change between 2000 and 2010.

- Population Age

The median age residents in Carlisle and the study area is 34; lower than both the state median age of 40 and county median age of 41. Median age within block groups in the study area fluctuates from a low of 21 to a high of 50.

Citizens who have retired or will be retiring over the next 10 years (the age 55 – 64 and Age 65+ cohorts) accounts for 24% of the borough's population and nearly 23% of population within the study area. This percentage increases at the state and county levels to 28%, respectively. Younger citizens between the ages of 18 and 34 account for over 32% of the borough's population; increasing to over 35% in the study area. Refer to Table 2.

**Table 2 - Median Age, Percent Population by Age Cohort (2012)***Shaded rows reflect block groups located in the study area.*

	Median Age	Under 18	18 - 34	35 - 44	45 - 54	55 - 64	Age 65+
	2012	Estimated percent of all people by age cohort between 2008 - 2012					
Pennsylvania	40	21.91%	21.89%	12.73%	15.14%	12.80%	15.53%
Cumberland County	41	20.61%	22.72%	12.96%	14.95%	13.06%	15.70%
Carlisle	34	18.75%	32.80%	11.33%	12.88%	10.15%	14.09%
All Study Area BGs	34	16.80%	35.18%	12.52%	11.79%	10.30%	13.41%
Census Tract 120	37	25.72%	19.33%	16.72%	16.30%	8.84%	13.08%
Block Group 1	34	35.94%	19.39%	17.12%	19.77%	3.22%	4.55%
Block Group 2	42	17.46%	15.50%	18.6%	8.65%	14.68%	25.12%
Block Group 3	50	16.75%	11.28%	20.23%	10.61%	13.27%	27.86%
Block Group 4	34	29.21%	22.36%	16.34%	16.66%	4.29%	11.15%
Block Group 5	48	7.63%	23.21%	11.36%	19.64%	24.68%	13.47%
Census Tract 121	33	23.99%	27.47%	16.77%	16.77%	8.67%	6.33%
Block Group 1	33	25.29%	24.97%	13.98%	15.58%	12.38%	7.79%
Block Group 2	32	22.75%	29.83%	19.41%	17.90%	5.16%	4.95%
Census Tract 122	31	14.01%	42.46%	11.00%	13.33%	11.20%	8.00%
Block Group 1	32	21.55%	30.20%	13.31%	13.14%	11.73%	10.07%
Block Group 2	25	3.48%	59.58%	7.78%	13.59%	10.45%	5.11%
Census Tract 123	21	14.35%	59.38%	4.88%	6.35%	4.95%	10.09%
Block Group 1	30	26.05%	34.43%	9.66%	7.37%	8.89%	13.6%
Block Group 2	21	9.6%	69.5%	2.94%	5.93%	3.35%	8.67%
Census Tract 124	41	15.49%	30.65%	8.63%	11.79%	13.17%	20.26%
Block Group 1	58	8.58%	8.23%	4.70%	20.27%	24.85%	33.37%
Block Group 2	34	17.39%	34.61%	10.08%	7.66%	8.43%	21.82%
Block Group 3	21	12.95%	56.50%	7.98%	8.53%	8.33%	5.72%
Block Group 4	47	29.55%	3.82%	13.67%	14.48%	14.95%	23.52%

*Source: U.S. Census.*

Between 2000 and 2010 there was a 36.98% increase in the number of citizens in the age 55 – 64 cohort in the borough, increasing to 62.77% in the study area. This age cohort experienced the highest rate of change among all of Carlisle's age cohorts and specific block groups in the study area had rates of change over 100%. Refer to Table 3.

**Table 3 - Percent Population Change by Age Cohort**  
*Shaded rows reflect block groups located in the study area.*

	Under 18	18 - 34	35 - 44	45 - 54	55 - 64	Age 65+
% Change in Age Cohort between 2000 – 2010						
Pennsylvania	-4.35%	4.76%	-17.78%	14.05%	43.75%	2.03%
Cumberland County	3.85%	7.68%	-10.36%	12.75%	54.33%	15.34%
Carlisle	7.72%	8.11%	-9.95%	-3.97%	36.98%	-7.52%
All Study Area BGs	5.10%	17.17%	-4.03%	4.46%	62.77%	-0.30%
Census Tract 120	13.44%	28.65%	-0.06%	-3.25%	33.99%	8.55%
Block Group 1	70.42%	26.76%	60.9%	-3.41%	33.79%	12.62%
Block Group 2	19.14%	100.78%	28.3%	-28.46%	6.92%	-21.84%
Block Group 3	-34.14%	-16.27%	-46.44%	-31.92%	210.23%	83.2%
Block Group 4	19.41%	59.18%	-7.37%	64.1%	67.83%	-16.67%
Block Group 5	-2.81%	32.45%	-4.92%	-5.39%	-8.94%	3.92%
Census Tract 121	18.25%	10.63%	-33.4%	-2.77%	59.48%	-33.77%
Block Group 1	16.43%	17.19%	-24.92%	-2.18%	17.14%	-36.03%
Block Group 2	16.94%	5.34%	-41.03%	-4.82%	110.17%	-33.10%
Census Tract 122	-25.51%	1.54%	-1.67%	19.03%	38.62%	24.26%
Block Group 1	-36.43%	-3.38%	-24.16%	32.28%	44.29%	26.32%
Block Group 2	1.78%	5.1%	63.93%	5.00%	33.33%	21.67%
Census Tract 123	-5.15%	13.81%	-6.06%	26.9%	15.44%	-22.22%
Block Group 1	-9.18%	-6.00%	18.74%	11.36%	125.02%	-16.81%
Block Group 2	0%	19.4%	-26.88%	36.25%	-28.28%	-29.09%
Census Tract 124	14.71%	-3.95%	-9.56%	-16.20%	37.35%	-8.96%
Block Group 1	-16.1%	-17.15%	-33.35%	-15.96%	83.02%	18.00%
Block Group 2	12.1%	-5.85%	1.86%	1.26%	140.14%	-21.43%
Block Group 3	69.3%	-1.92%	-6.35%	-30.58%	-10.28%	0.54%
Block Group 4	101.66%	13.95%	13.87%	-23.73%	-13.72%	-30.93%

*Source: U. S. Census.*

**Table 4 - Change In Racial Diversity**  
*Shaded rows reflect block groups located in the study area.*

	White			African American			Hispanic		
	2000	2010	% Change	2000	2010	% Change	2000	2010	% Change
Pennsylvania	10,486,177	10,406,288	-0.76%	1,211,669	1,377,689	13.70%	392,121	719,680	83.54%
Cumberland County	201,445	212,934	5.70%	5,111	7,527	47.27%	2,986	6,448	115.94%
Carlisle	16,193	15,754	-2.71%	1,202	1,547	28.70%	458	846	84.72%
All Study Area BGs	11,698	11,090	-5.20%	990	1,339	35.25%	381	679	78.22%
Census Tract 120	3,801	4,062	6.87%	453	535	18.10%	135	200	48.15%
Block Group 1	861	1,170	35.89%	100	69	-31.00%	6	53	ID
Block Group 2	468	473	1.07%	52	69	32.69%	9	19	ID
Block Group 3	689	627	-9.00%	110	73	-33.64%	88	25	-71.59%
Block Group 4	1,003	1,105	10.17%	80	143	78.75%	34	51	50.00%
Block Group 5	780	687	-11.92%	111	181	63.06%	0	52	ID
Census Tract 121	1,838	1,717	-6.58%	122	203	66.39%	75	93	24.00%
Block Group 1	821	774	-5.72%	69	88	27.54%	59	46	-22.03%
Block Group 2	1,017	943	-7.28%	53	115	116.98%	16	47	193.75%
Census Tract 122	1,813	1,672	-7.78%	135	218	61.48%	101	140	38.61%
Block Group 1	968	832	-14.05%	110	109	-0.91%	67	59	-11.94%
Block Group 2	845	840	-0.59%	25	109	336.00%	34	81	138.24%
Census Tract 123	2,023	1,990	-1.63%	369	327	-11.38%	82	178	117.07%
Block Group 1	524	549	4.77%	333	241	-27.63%	53	68	28.30%
Block Group 2	1,499	1,441	-3.87%	36	86	138.89%	29	110	279.31%
Census Tract 124	6,718	6,313	-6.03%	123	264	114.63%	65	235	261.54%
Block Group 1	1,837	1,864	1.47%	33	24	-27.27%	0	46	ID
Block Group 2	2,250	2,025	-10.00%	71	141	98.59%	42	113	169.05%
Block Group 3	1,655	1,568	-5.26%	9	72	700.00%	9	54	ID
Block Group 4	976	856	-12.30%	10	27	170.00%	14	22	57.14%

Source: U.S. Census.

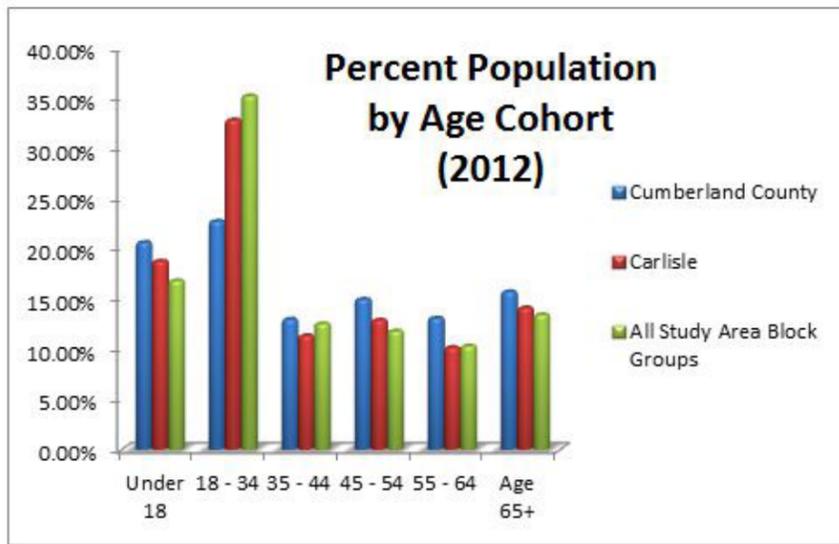


Figure 1

This trend suggests the likelihood of more retirements and potentially more retirees moving from their existing housing. The trend also presents a potential opportunity to modernize and renovate homes in the study area, particularly as the majority of homes in the study area were generally constructed before 1940. (See 'Age of Housing Stock' and 'Housing Tenure' below).

While there are a large percentage of citizens at or nearing retirement age, citizens between the ages of 18 and 34 account for 32.80% of the borough's population and 35.18% of the study area's population (See Figure 6 on page 5.15 and Table 2). Specific block groups within the study area reflect this same trend, with some block groups having nearly 70% of their residents between the ages of 18 and 34. Retaining this age cohort in Carlisle will be helpful to successfully implement mixed-

use, mixed-income development in the study area. However, residents in some of these areas are likely students at Dickinson College or the U.S. Army War College and may be transient citizens.

**Racial Diversity**

Carlisle is becoming more racially diverse with the percentage of White citizens decreasing between 2000 and 2010 and the percentage of African American and Hispanic citizens increasing by 28.70% and 84.72%, respectively. The percentage of both African American and Hispanic citizens has increased within the study area, by 35.35% and 78.22%, respectively. Refer to Table 4.

- Educational Attainment

<b>Table 5 - Educational Attainment</b>				
<i>Shaded rows reflect block groups located in the study area.</i>				
	Percent Population with High School Diploma		Percent Population with Bachelor's Degree	
	2000	2012	2000	2012
Pennsylvania	38.11%	37.21%	15.54%	16.62%
Cumberland County	35.83%	34.89%	18.09%	20.29%
Carlisle	30.68%	34.01%	17.23%	18.63%
All Study Area BGs	32.49%	35.14%	14.34%	17.91%
Census Tract 120	36.21%	39.12%	13.29%	20.33%
Block Group 1	36.92%	30.90%	21.22%	21.35%
Block Group 2	39.90%	38.43%	12.07%	24.79%
Block Group 3	30.52%	54.39%	12.75%	13.49%
Block Group 4	40.38%	45.80%	13.46%	19.31%
Block Group 5	33.11%	28.78%	5.13%	22.30%
Census Tract 121	43.44%	37.49%	12.71%	13.88%
Block Group 1	46.07%	43.39%	9.97%	13.39%
Block Group 2	41.33%	32.46%	14.91%	14.31%
Census Tract 122	34.18%	35.61%	12.53%	11.74%
Block Group 1	37.28%	39.78%	15.42%	10.70%
Block Group 2	29.81%	27.51%	8.46%	13.75%
Census Tract 123	32.76%	34.46%	11.75%	14.03%
Block Group 1	32.08%	36.21%	5.45%	6.54%
Block Group 2	33.33%	32.83%	17.11%	20.95%
Census Tract 124	22.16%	28.63%	23.28%	21.55%
Block Group 1	17.51%	24.23%	23.06%	19.53%
Block Group 2	33.43%	40.62%	20.32%	18.70%
Block Group 3	6.27%	9.68%	32.69%	32.12%
Block Group 4	21.28%	26.81%	20.8%	22.37%

*Source: U.S. Census.  
2012: Estimated percent of people between 2008 – 2012.*

Educational attainment levels in Carlisle are slightly lower than those at the state and county levels. Within the study area, both the percentage of citizens who have a high school diploma (age 25 and older) and percentage of citizens with a Bachelor's degree has increased. Refer to Table 5.

Within Census Tract 120 Block Group 5 the percentage of citizens with a Bachelor's Degree (age 25 and older) increased from 5.13% to 22.30%. A similar trend is occurring in a few other block groups in the study area. Rental occupancy rates within these block groups, as discussed in 'Rental Occupancy and Vacancy Rates' below, tends to be higher which may be signaling that students at Dickinson College

<b>Table 6 - Percentage of People with a Disability (2012)</b>		
<i>Shaded rows reflect block groups located in the study area.</i>		
	Under Age 18	Age 65 +
Pennsylvania	4.88%	35.63%
Cumberland County	4.66%	33.13%
Carlisle	7.17%	37.33%
Census Tract 120	2.89%	32.41%
Census Tract 121	3.34%	43.44%
Census Tract 122	13.84%	60.61%
Census Tract 123	16.88%	44.73%
Census Tract 124	8.53%	33.99%

*Source: U.S. Census.  
2012: Estimated percent people between 2008 – 2012.*

or the U.S. Army War College are occupying rental units within these portions of the study area.

#### Population with Disabilities

The percentage of Carlisle's population over age 65 with a disability is 37.33%, higher than both the state and county at 35.63% and 33.13%, respectively. Similarly, the percentage of Carlisle citizens under age 18 with a disability, at 7.17%, is higher than both the state and county. Census Tracts 122 and 123 have significantly higher percentages of citizens with disabilities. The percentages are likely higher in Census Tract 122 due to the location of three Low Income Housing Tax Credit (LIHTC) projects. The LIHTC program is administered through the U.S. Department of Housing and Urban Development (HUD) and facilitates the availability of rental housing for lower-income households. Many of these households are likely lower-income due to disabilities. Refer to Table 6.

#### Per Capita Income/Median Household Income

Per capita income and median household income in the study area are lower than median per capita and household income levels in the borough, county, and state. Per capita income and median household income in the study area are \$21,573 and \$42,558 and \$25,179 and \$44,215 in the borough. Per capita income in a few block groups in the study area are very low, as low as \$11,845. Refer to Table 7.

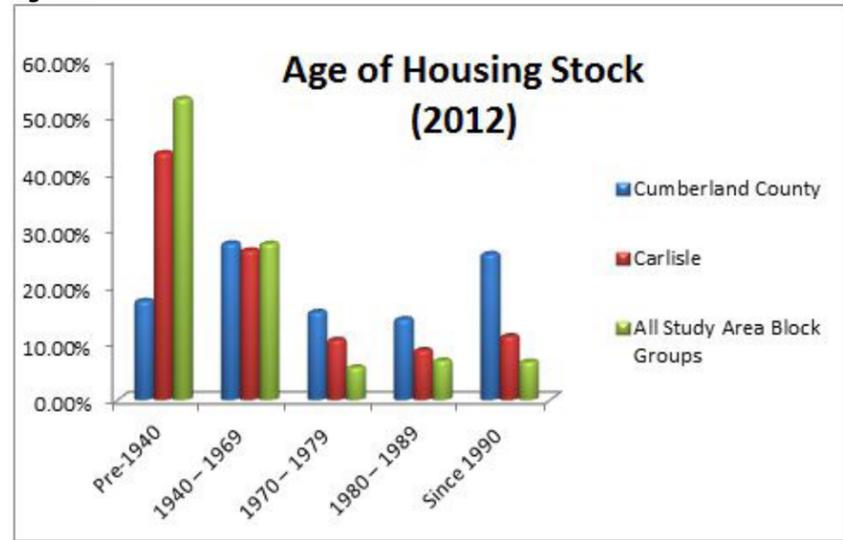
<b>Table 7 - Per Capita Income, Median Household Income (2012)</b>		
<i>Shaded rows reflect block groups located in the study area.</i>		
	Per Capita Income	Median Household Income
Pennsylvania	\$28,190	\$52,267
Cumberland County	\$31,350	\$60,833
Carlisle	\$25,179	\$44,215
All Study Area BGs	\$21,573	\$42,558
Census Tract 120	\$25,570	\$49,868
Block Group 1	\$30,833	\$81,127
Block Group 2	\$26,918	\$61,500
Block Group 3	\$24,542	\$42,708
Block Group 4	\$19,945	\$51,058
Block Group 5	\$25,961	\$42,138
Census Tract 121	\$24,432	\$37,614
Block Group 1	\$23,613	\$33,500
Block Group 2	\$25,207	\$39,833
Census Tract 122	\$20,436	\$30,417
Block Group 1	\$20,696	\$34,671
Block Group 2	\$20,073	\$21,932
Census Tract 123	\$12,502	\$27,332
Block Group 1	\$14,122	\$19,375
Block Group 2	\$11,845	\$33,304
Census Tract 124	\$31,406	\$54,454
Block Group 1	\$51,507	\$83,594
Block Group 2	\$20,677	\$36,199
Block Group 3	\$27,322	\$85,417
Block Group 4	\$32,039	\$80,385

*Source: U.S. Census.  
2012: Estimated income levels between 2008 – 2012.*

<b>Table 8 – Unemployment and Poverty (2012)</b>			
<i>Shaded rows reflect block groups located in the study area.</i>			
	% Unemployed People	% People in Poverty <sup>(1)</sup>	% Families in Poverty
Pennsylvania	8.47%	13.06%	9.06%
Cumberland County	6.15%	8.24%	5.24%
Carlisle	9.19%	15.31%	11.23%
All Study Area BGs	10.08%		15.26%
Census Tract 120	7.35%	10.87%	7.93%
Block Group 1	1.57%		5.91%
Block Group 2	0.00%		9.57%
Block Group 3	0.00%		10.63%
Block Group 4	15.22%		12.62%
Block Group 5	13.49%		0.00%
Census Tract 121	7.13%	15.13%	12.50%
Block Group 1	3.78%		13.43%
Block Group 2	10.59%		11.69%
Census Tract 122	13.20%	18.12%	12.64%
Block Group 1	15.47%		12.98%
Block Group 2	9.62%		11.32%
Census Tract 123	13.21%	34.31%	31.96%
Block Group 1	14.24%		55.64%
Block Group 2	12.88%		14.75%
Census Tract 124	8.31%	13.31%	7.97%
Block Group 1	3.33%		2.86%
Block Group 2	16.64%		11.98%
Block Group 3	2.75%		16.67%
Block Group 4	8.31%		0.00%

*Source: U. S. Census.*  
<sup>(1)</sup> *Data not available at block group level.*  
 2012 % Unemployed People: *Estimated percent of people 16 years or older who were unemployed between 2008 – 2012.*  
 2012 % People in Poverty: *Estimated percent of all people living in poverty as of 2008 – 20012.*  
 2012 % Families in Poverty: *Estimated percent of all families that live in poverty between 2008 – 2012.*

Figure 2



**Unemployed People**

The percentage of unemployed people in the study area as measured by the U.S. Census, American Community Survey is 10.08%; greater than the borough and county rates of 9.19% and 6.15%, respectively. Several block groups in the study area have significantly higher unemployment rates, as high as 16.64%. Refer to Table 8.

**Poverty Rate**

The family poverty rate within the study area is 15.26%, higher than the borough and significantly higher than the county. The county family poverty rate is 5.24% and increases to 11.23% in the borough. The family poverty rate is as high as 55.64% in Census Tract 123 Block Group 1. Census Tract 123 also has a large percentage of people in poverty at 34.31%, higher than both the borough and county at 15.31% and 8.24%, respectively.

**Age of Housing Stock**

Just over 80% of housing units in the study area were constructed prior to 1970, higher than both the borough and county rates at 69.60% and 44.82%, respectively. Refer to Figure 2 and Table 9. As noted under 'Population Age' this presents a potential opportunity to modernize and renovate homes in the study area. However, as a large percentage of the homes within the study area are renter occupied, as discussed under 'Rental Occupancy and Vacancy Rates', this may be challenging.

<b>Table 9 - Date of Housing Stock Construction (2012)</b>					
<i>Shaded rows reflect block groups located in the study area.</i>					
	Pre-1940 (%)	1940 – 1969 (%)	1970 – 1979 (%)	1980 – 1989 (%)	Since 1990 (%)
Pennsylvania	27.51%	32.54%	12.78%	9.82%	17.35%
Cumberland	17.36%	27.46%	15.42%	14.16%	25.60%
Carlisle	43.35%	26.25%	10.52%	8.72%	11.16%
All Study Area BGs	52.86%	27.42%	5.69%	6.89%	6.69%
Census Tract 120	18.40%	40.45%	6.76%	8.40%	26.00%
Block Group 1	9.54%	15.50%	8.35%	9.54%	57.07%
Block Group 2	38.95%	43.51%	7.72%	-	9.82%
Block Group 3	6.27%	73.75%	6.54%	5.45%	3.00%
Block Group 4	6.33%	42.36%	7.03%	14.24%	30.05%
Block Group 5	51.39%	36.22%	2.79%	6.81%	2.79%
Census Tract 121	63.19%	15.38%	9.07%	2.29%	10.07%
Block Group 1	49.64%	21.68%	15.77%	2.51%	10.39%
Block Group 2	77.34%	8.80%	2.06%	2.06%	9.74%
Census Tract 122	83.49%	6.95%	4.34%	2.87%	2.35%
Block Group 1	83.23%	9.27%	5.91%	1.60%	-
Block Group 2	83.81%	4.19%	2.48%	4.38%	5.14%
Census Tract 123	56.93%	19.85%	5.37%	14.11%	3.75%
Block Group 1	56.76%	13.06%	7.88%	22.30%	-
Block Group 2	57.14%	28.29%	2.24%	3.92%	8.40%
Census Tract 124	34.63%	29.31%	17.62%	12.17%	6.27%
Block Group 1	9.47%	39.46%	22.44%	17.14%	11.50%
Block Group 2	45.95%	26.00%	16.20%	7.25%	4.60%
Block Group 3	74.32%	16.15%	1.75%	7.78%	-
Block Group 4	3.06%	33.89%	33.06%	22.22%	7.78%

*Source: U.S. Census.*  
 2012: *Estimated percent of all housing units built in each time period as of 2008 – 2012.*

**Housing Tenure**

Housing tenure varies throughout the study area. A total of 23.14% of county householders and 16.40% of borough householders moved into their housing unit before 1990. The lower the percentage, the greater the rate of housing turnover. As shown in Table 9, 17.01% of householders within the study area moved into their home before 1990.

Several block groups in the study area exceed the rate of housing tenure demonstrating older, more established neighborhoods. This is particularly true for study area block groups located in Census Tract 120 that are located near the former industrial sites.

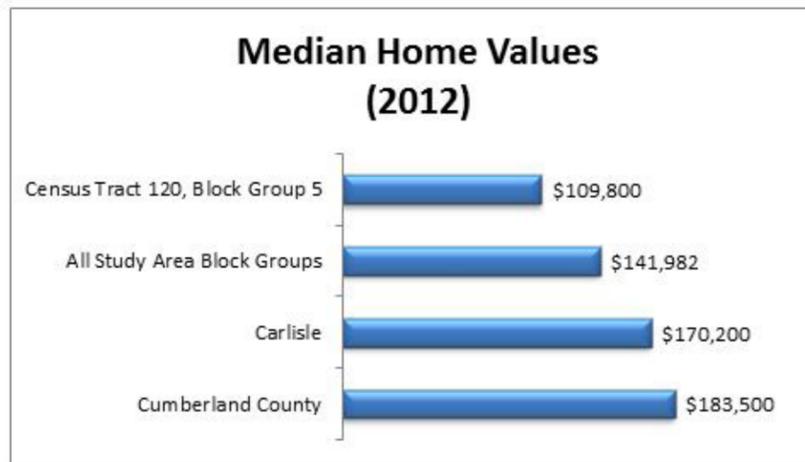
Table 10: Householder Moving into Home Before 1980 or 1990 (2012)		
Shaded rows reflect block groups located in the study area.		
	Moved in Before 1980 (%)	Moved in Before 1990 (%)
Pennsylvania	16.61%	27.33%
Cumberland County	13.36%	23.14%
Carlisle	8.89%	16.40%
All Study Area BGs	10.64%	17.01%
Census Tract 120	12.04%	19.52%
Block Group 1	3.46%	6.56%
Block Group 2	23.36%	28.83%
Block Group 3	27.72%	39.27%
Block Group 4	8.79%	14.76%
Block Group 5	8.05%	23.53%
Census Tract 121	8.21%	18.09%
Block Group 1	12.67%	27.15%
Block Group 2	4.42%	10.38%
Census Tract 122	2.71%	7.36%
Block Group 1	3.19%	8.15%
Block Group 2	1.97%	6.16%
Census Tract 123	13.32%	18.07%
Block Group 1	2.60%	5.84%
Block Group 2	22.90%	28.99%
Census Tract 124	8.06%	16.52%
Block Group 1	7.37%	26.22%
Block Group 2	2.22%	7.02%
Block Group 3	11.81%	14.14%
Block Group 4	22.22%	26.67%

Source: U.S. Census.  
2012: Estimated percent of all households who moved into their home before 1980 or 1990 as of 2008 – 2012.

Over 39% of the citizens in Census Tract 120 Block Group 3 moved into their home prior to 1990, decreasing to just under 28% in 1980. As expected citizens in this block group tend to be older as over 41% of citizens are over age 55.

As homeowners near retirement and begin to downsize and/or relocate, a fair amount of housing will be available in the market. Homeowners age 55 and older accounted for nearly one third of housing turnover in the United States between 1997 and 2007 (Harvard University, 2011). Nearly 24% of citizens in the study area are age 55 or older.

Figure 3



Future retirements and the ownership turnover of the older housing stock will have implications on investment in the study area. Moving new residents into the housing will likely generate increased home improvement activity as it assumed that younger householders will fill the units and modernize the units to suit their needs. This increased home improvement activity will increase investment which will in turn result in increased home values.

Alternatively, retirees might decide to stay in their existing homes. This presents an opportunity for outreach to promote home improvements.

**Median Home Values**

The median home value in the study area is \$141,982, lower than both the borough and county median home values of \$172,000 and \$183,500, respectively. Median home values are particularly low in the block groups where the former industrial sites are located. For example, the median home value in Census Tract 120 Block Group 5 is \$109,800. Refer to Figure 3 and Table 11.

**Rental Occupancy and Vacancy Rates**

The rental occupancy rate (occupied housing units that are renter occupied) in the borough is 48.34%, higher than the county and state rates at 28.23% and 29.86%, respectively. The higher rate in the borough most likely reflects short term housing needs of the U.S. Army War College and Dickinson College. However, the rental occupancy rate in the study area is much higher at 55.97%; with a rate as high as 88.42% in Census Tract 122, Block Group 2.

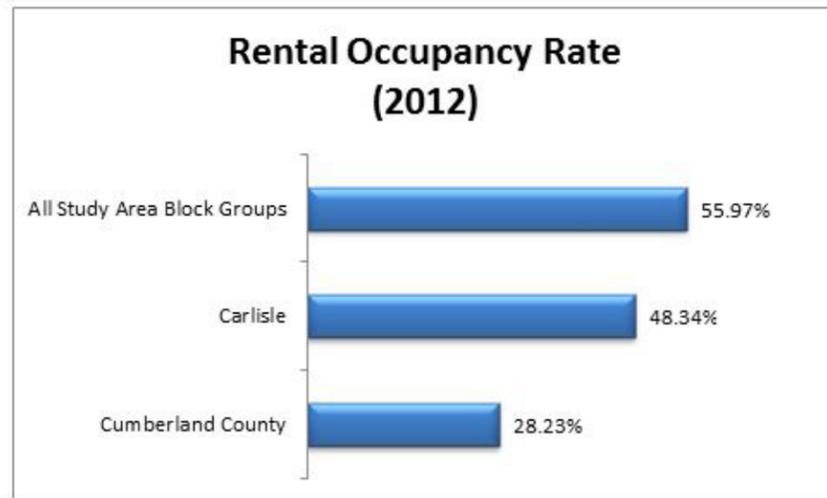
Table 11: Median Home Value, Percent Change			
Shaded rows reflect block groups located in the study area.			
	2000	2012	% change
Pennsylvania	\$94,800	\$164,900	73.95%
Cumberland County	\$116,500	\$183,500	57.51%
Carlisle	\$104,200	\$170,200	63.34%
All Study Area BGs	\$88,700	\$141,982	63.69%
Census Tract 120	\$95,100	\$155,600	63.62%
Block Group 1	\$152,300	\$221,700	45.55%
Block Group 2	\$86,800	\$150,500	75.13%
Block Group 3	\$106,000	\$145,000	35.03%
Block Group 4	\$95,500	\$134,900	41.83%
Block Group 5	\$82,000	\$109,800	32.77%
Census Tract 121	\$71,900	\$123,000	73.33%
Block Group 1	\$70,800	\$135,000	92.29%
Block Group 2	\$72,800	\$120,000	66.59%
Census Tract 122	\$64,200	\$109,300	76.51%
Block Group 1	\$61,700	\$104,900	72.62%
Block Group 2	\$93,000	\$129,700	50.81%
Census Tract 123	\$86,500	\$147,200	71.68%
Block Group 1	\$48,900	\$113,000	117.47%
Block Group 2	\$95,800	\$154,500	62.00%
Census Tract 124	\$140,800	\$229,400	62.02%
Block Group 1	\$168,400	\$256,900	53.82%
Block Group 2	\$94,100	\$159,500	69.47%
Block Group 3	\$139,100	\$240,000	76.90%
Block Group 4	\$150,100	\$218,900	45.77%

Source: U.S. Census.  
2012: Estimated percent change in the median home value between 2000 and the period of 2008 – 2012.

The borough’s vacancy rate (percent of vacant housing units) is 8.95%, higher than the county vacancy rate of 5.08%, but lower than the state rate of 10.86%. Vacancy rates within the study area are slightly lower than the borough at 8.73%. The vacancy rate is as high as 30.63% in Census Tracts 123 Block Group 1.

Refer to Figure 4 and Table 12 for data on rental occupancy rates and vacancy rates.

Figure 4



**Table 12 Rental Occupancy and Vacancy Rates (2012)**  
*Shaded rows reflect block groups located in the study area.*

	Rental Occupancy Rate (%)	Vacancy Rate (%)
Pennsylvania	29.86%	10.86%
Cumberland County	28.23%	5.08%
Carlisle	48.34%	8.95%
All Study Area BGs	55.97%	8.73%
Census Tract 120	39.74%	5.30%
Block Group 1	36.25%	6.47%
Block Group 2	30.29%	3.86%
Block Group 3	44.88%	17.44%
Block Group 4	36.56%	-
Block Group 5	54.49%	-
Census Tract 121	60.19%	11.90%
Block Group 1	61.99%	20.79%
Block Group 2	58.65%	2.62%
Census Tract 122	75.48%	10.34%
Block Group 1	67.09%	-
Block Group 2	88.42%	22.67%
Census Tract 123	66.46%	18.48%
Block Group 1	79.22%	30.63%
Block Group 2	55.07%	3.36%
Census Tract 124	35.87%	7.36%
Block Group 1	0.00%	9.70%
Block Group 2	75.25%	7.67%
Block Group 3	25.74%	7.78%
Block Group 4	10.56%	-

*Source: U.S. Census.  
 2012 Rental Occupancy Rate: Estimated percent of all households that rent a home between 2008 – 2012  
 2012 Vacancy Rate: Estimated percent of housing units that were vacant between 2008 – 2012.*

**5.2 PUBLIC HOUSING**

Several public housing projects providing affordable rental housing for low income households are located in the study area, including three HUD Low Income Housing Tax Credit (LIHTC) projects, one HUD multi-family housing project, and one HUD public housing project. These projects are located in Census Tract 122 and collectively supply 370 housing units to help meet Carlisle’s affordable housing needs.

Within the study area Census Tracts 121 and 122 are designated as Qualified Census Tracts (QCT) in 2014 meaning the areas are designated for a higher eligible basis for the LIHTC program.

HUD collects data on heads of households in public housing. Based on 2012 HUD data, the percentage of public housing headed by females with children was 32% in Pennsylvania and 56% in both Carlisle and Cumberland County. Several Census Tracts in the study area have a much higher percentages (Census Tract 120 – 84%; Census Tract 121 – 75%; and Census Tract 123 – 72%).

**5.3 FEDERAL DESIGNATIONS**

A few block groups in the study area have characteristics that demonstrate eligibility for designation under federal programs designed to assist low to moderate income citizens. These designations are in addition to LIHTC and CDBG designations and may be potentially useful to access future federal resources required to implement community revitalization plans.

Federal Medically Underserved Area (MUA) - Census Tracts 122 and 123 qualify as a MUA as of April 2014. A Medically Underserved Area is designated by the U.S. Department of Health and Human Services, Health Resources and Services Administration (HRSA) as having too few primary care providers, high infant mortality, high poverty, and/or a high elderly population. Medically Underserved Populations (MUP) is an area where a specific population group in an MUA is underserved. This includes citizens with economic, cultural, or language barriers to access primary medical care. If a population group does not meet the criteria for an MUP, but exhibits extraordinary conditions that are a barrier to access health services, the population can be designated with a recommendation from the state’s Governor.

**Low Income and Low Access** – Census Tracts 122 and 123 are designated as low income and low access to food according to the U.S. Department of Agriculture

(USDA). The Low Income and Low Access designation is given to Census Tracts with at least 500 people or 33% of the population living more than 0.5 miles (in urban areas) or more than 10 miles (in rural areas) from the nearest supermarket, supercenter, or large grocery store. A low income Census Tract has either a poverty rate of 42% or greater, a median family income (MFI) less than 80%, or is located in a metropolitan area with an MFI of less than 80% of the surrounding metropolitan area MFI.

**Food Desert** - Census Tract 120 is considered a Healthy Foods Financing Initiative Designated Food Desert status as of 2006. Food deserts are areas where people have low access to a supermarket or large grocery store. Low access for this study is the percentage of people in urban tracts that live more than one mile from a supermarket or large grocery store.

**CDFI Fund Investment Area** - Census Tracts 121, 122, 123 qualify as an Investment Area under the CDFI Fund as of 2013. The U.S. Department of the Treasury, Community Development Financial Institutions (CDFI) Fund increases economic opportunity and promotes community development investments for underserved populations in distressed communities throughout the United States.

**New Markets Tax Credits (NMTC)** - Census Tracts 121, 122, and 123 meet the requirements for the CDFI Fund’s New Markets Tax Credit (NMTC) Program eligibility for 2013 and 2014. NMTC is a CDFI Fund program with eligibility based on a Census Tract having either: MFI at or below 80% of area median income (AMI) between 2006 and 2010 or a poverty rate 20% or greater between 2006 and 2010. Census Tracts may have NMTC Program Eligibility without meeting those criteria, but may be deemed to be eligible by the CDFI Fund. Established by Congress in 2000, the NMTC program was designed to encourage new or increased investments into operating businesses and real estate projects in low income communities. NMTC attracts investment capital to low income communities by permitting individual and corporate investors to receive a tax credit against their Federal income tax return in exchange for making equity investments in specialized financial institutions called Community Development Entities (CDEs).

Census Tracts 121, 122, and 123 are Low Income, or having a median income of 80% or less of AMI in the period of 2006-2010. Low-Income Census tract status is one of two of NMTC Program Eligibility requirements. NMTC eligibility is based on a given census tract having either (1) Median Family Income at or below 80% of Area Median Income (AMI) in the period of 2006-2010 or (2) Poverty Rate of 20% or

greater in the period of 2006-2010.

Census Tract 122 has a poverty rate at or above 20% in the period of 2006-2010. A census tract with poverty rate of 20% or higher is one of two of NMTC Program Eligibility requirements. As noted above, a poverty rate of 20% or greater in the period of 2006-2010 is one of two of NMTC Program Eligibility requirements.

Census Tracts 121 and 122 have Severely Distressed Status under the NMTC program for 2013 and 2014. Census Tracts designated as Severely Distressed meet basic NMTC eligibility in addition to one of the following: MFI at or below 60% of AMI between 2006 and 2010; poverty rate at or above 30% between 2006 and 2010; an unemployment rate of at least 1.5 times the national rate between 2006 and 2010; or having non-metropolitan county status as of 2012.

**CRA Eligibility** - Census Tracts 121, 122, 123 demonstrate eligibility for Community Reinvestment Act (CRA) status as of 2013. Under the Federal Financial Institutions Examination Council (FFIEC) and enacted by the Congress in 1977, the CRA encourages depository institutions to help meet credit needs of the communities in which they operate, including low and moderate income and underserved or distressed non-metropolitan middle-income tracts. Low income Census Tracts are tracts where MFI is less than 50% of area median family income (AMFI). Moderate income tracts are equal or greater than 50% and less than 80% of AMFI. Non-metropolitan middle-income tracts, where tract MFI is equal or greater than 80% and below 120%, can be eligible if they are classified by the CRA as distressed or underserved. Activities that serve low- and moderate-income individuals in other areas are also eligible.

## 5.4 COMMUNITY DEVELOPMENT RESOURCES AND INVESTMENT

Several community development resources are in place at the federal, state, and local levels to assist communities in achieving revitalization goals. Resources in the form of technical assistance and funding and financing programs are necessary to help augment private sector resources. Collectively, these tools can dramatically impact neighborhoods, providing positive change.

In order to develop an appropriate community revitalization strategy for the study area, it was necessary to identify the community development resources available and how those resources have been used in the past in the Borough and the study

area. A list of resources and a list of investments made through the use of the resources were developed.

### Community Development Goals

Prior to assembling a list of resources and investments, a meeting was held with CCHRA. The purpose of the meeting was not only to obtain resource and investment information, but more importantly to ascertain CCHRA's goals for the Borough and the study area.

To guide the discussion, CCHRA provided a draft copy of the Borough's '2014-2018 Five-Year Consolidated Plan and 2014 Annual Action Plan for Housing and Community Development' (April 11, 2014). Preparation of the consolidated plan is required as the Borough is a federal entitlement community under HUD's Community Development Block Grant (CDBG) Program.

The consolidated plan sets forth goals, objectives, and outcomes established based on community needs. The goals, objectives, and outcomes identified in the plan are summarized as follows. To ensure consistency across planning efforts, these priorities were reviewed and considered as the community revitalization strategy for this plan was developed.

**Goal:** To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning homeless persons and families into housing.

**Objective:** Provide Decent Affordable Housing

**Goal:** To provide a suitable living environment through safer, more livable neighborhoods, greater integration of low- and moderate- income residents throughout the Borough, increased housing opportunities, and reinvestment in deteriorating neighborhoods.

**Objective:** Creating Suitable Living Environments

**Goal:** To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low- and moderate- income persons to achieve self-sufficiency.

**Objective:** Creating Economic Opportunity

**Outcomes:** Three outcomes demonstrating how programs and activities benefit the community were established. Each activity funded through the CDBG program must:

- Improve Availability/Accessibility
- Improve Affordability
- Improve Sustainability

The consolidated plan notes that future activities funded during the next five years will support at least one objective and one outcome.

CCHRA indicated that the overall goal for the study area for the EPA Area Wide Brownfield project is to promote mixed-income, mixed-development while providing affordable housing and removing blight.

### Resources

A list of resources, focusing on tools and programs in place to assist homeowners, the Borough, or neighborhood groups in revitalizing neighborhoods in the study area, was developed. This list is included in Appendix B. Program specific details were obtained through Internet searches of federal, state, and local websites and follow up conversations with federal, state, and local officials, as required.

Several of the programs are commonly used community revitalization tools utilized in the Borough and study area. HOME funding is one of the commonly used resources. HOME funds are provided by HUD and allocated directly (direct entitlement) to a County or allocated to a municipality by a state agency. Cumberland County is a HUD Participating Jurisdiction and HOME funds are directly allocated to the County by HUD. Carlisle Borough has been determined by HUD as too small to administer funds; therefore, Carlisle's HOME allocation is administered by DCED. As such HOME

funds are not directly allocated to the Borough.

### Investment

Over \$26.7 million has been invested in community development projects in the Borough. While only \$4.7 million in investment is reported in the study area, this number is under-reported and is much greater. Some program reporting requirements limit the ability to definitively locate projects and most funding sources only report to the local municipal level. Investments made from PHFA loan programs and HUD HOME funds account for over 67% of total program investment in the Borough.

### Methodology

Several databases were reviewed to develop a list of investments in the Borough and study area. This list is included in Appendix B. A few data limitations were associated with developing the list of investments.

- While the intent was to identify the total investment in the study area, this was not feasible as most agency programs do not report data below the local municipal level. The majority of the investment information was available at the local municipal or county level.
- Data was collected from January 2000 to April 2014 to the extent information was available for this timeframe. For some programs, data was not available back to 2000.
- The list of investments is not exhaustive. There may be cases of unreported investments or community development resources not included.
- The list includes public sector resources only and does not include private, non-profit, or foundational funding.

Data was collected from the following agencies.

- CCHRA – CCHRA queried HUD’s database to generate a list of HOME projects administered by DCED. The report was titled ‘List of Activities by Program Year and Project’ and included funding from 1997 to 2010. CCHRA also provided investment information for CCHRA administered programs.
- PA Department of Community and Economic Development (DCED) – DCED’s Investment Tracker was searched for investments from relevant community development programs between January 2000 and April 2014. <http://www.dced.state.pa.us/investmenttracker/>

Follow up inquiries were made to DCED regarding the Weatherization Assistance Program.

- Pennsylvania Housing Finance Agency (PHFA) – PHFA was contacted for program investment data. Information was provided at the census tract level, which covers the entire Borough, for the period between 2000 and 2014. Program amounts listed in the investment matrix aggregates all PHFA programs; therefore, investments are not listed by individual PHFA program.

**Overarching Goal:** Develop a cohesive approach to neighborhood revitalization that supports the goals of the Cumberland County Housing and Redevelopment Authorities (CCHRA’s) consolidated plan, includes all age groups and income levels, and considers development activity proposed at the former industrial sites.

### Recommendation 1

Until redevelopment plans on the former industrial sites are finalized, convene regular meetings with the community and property owners of the redevelopment sites to ensure that the existing neighborhood and proposed redevelopment uses are compatible.

**Who:** Borough of Carlisle, Redevelopment Site Property Owners, Hope Station

**What/Why:** Cohesion between the existing neighborhood and future end uses of the redevelopment sites will result in a stronger community. To that end, regular meetings between all parties will provide the opportunity for both citizens living in homes adjacent to and near the redevelopment sites and property owners of the redevelopment sites to discuss specific needs.

### Recommendation 2

Implement a Multi-Family Home Conversion Initiative to promote the conversion of some of the study area’s housing units back into single family homes.

**Who:** Borough of Carlisle, CCHRA, PHFA

**What/Why:** Over time, many single family homes in the study area have been converted to duplexes or multi-family housing units. Several of these residential units have fallen into disrepair, reducing property values of the homes and surrounding neighborhood. A multi-home conversion initiative could help restore homes back to single family units, increasing property values and facilitating neighborhood

revitalization. PHFA’s Renovate & Repair Program is an existing tool that could be used to finance residential conversions. It is recommended that the Borough, working collaboratively with CCHRA and PHFA, develop an outreach initiative to encourage conversion of multi-family housing units back into single family homes. A similar initiative was successfully implemented in Collingswood, New Jersey.

### Case Example

Duplex Conversion Program

Collingswood, New Jersey

Collingswood Borough is located in Camden County, New Jersey 10 minutes from Philadelphia by train. Faced with a significant number of duplexes many of which were owned by absentee landlords who had deferred maintenance leading to deteriorating conditions and decreasing housing values, the Borough developed a duplex conversion program. Working with a local bank as the lender for the program, the Borough assists owner-occupants, investor-owners, and investor-resellers in converting housing units originally built as a single family home and within a designated redevelopment area back into single family homes. The program finances the cost of the conversion up to the anticipated assessed value of the property as a single-family home. Collingswood’s Duplex Conversion Program was most heavily used in the mid-2000s and through the program over 200 structures have been converted back to single family homes.

### Recommendation 3

Promote the conversion of floors above the storefronts of mixed-use properties back to single-family homes.

**Who:** Borough of Carlisle, CCHRA, PHFA

**What/Why:** Several mixed-use properties in the study area include floors above the ground floor that have been converted from single-family homes. In an effort to revitalize these properties, increase property values, and provide quality housing, the Borough, working collaboratively with CCHRA and PHFA, could develop an outreach initiative to encourage conversion of floors above storefronts in mixed-used

properties back into single family homes. PHFA's Renovate & Repair Program is an existing tool that could be used to finance the conversions.

#### Recommendation 4

Conduct an annual home fair to promote the benefits of homeownership and identify ways to make needed home improvements.

**Who:** Borough of Carlisle, CCHRA, Hope Station, Downtown Carlisle Association

**Why/What:** Carlisle residents within the study area may be unsure about the steps required to become homeowners or property owners may be unaware of existing programs available to help with needed home repairs. Holding an annual community event for residents in the study area will help educate residents on available options for ownership and renovation. The event could include CCHRA and PHFA representatives to discuss homeownership options, as a precursor to attending a homebuyer workshop, and local contractors who could discuss potential home renovations with property owners.

#### Recommendation 5

Develop a homeownership initiative to attract and retain younger citizens and families to the study area.

**Who:** Borough of Carlisle, CCHRA, PHFA, Dickinson College, Local Employers, Carlisle Young Professionals Association, Downtown Carlisle Association

**Why/What:** Younger citizens renting within the study area may be students or professors at Dickinson College or young professionals working at other locations in the Borough. Retaining younger citizens and families in the study area would help to offset the number of citizens retiring and moving from the study area, promote neighborhood revitalization, and increase property values. The Borough, in collaboration with the partners identified above, could establish an initiative to promote the advantages of buying a home and raising a family in Carlisle. PHFA's Employer Assisted Housing Program (EAP) is an existing tool that would help develop the initiative.

Pennsylvania Housing Finance Agency (PHFA) developed the Employer Assisted Housing Program (EAP) to help address the lack of affordable housing for low- to moderate-income workers. The EAP makes homeownership for core community

employees, medical personnel, school employees, police and fire personnel, county workers, laborers, and service industry staff financially feasible. Working with PHFA, employers establish a specific employee benefit designed to attract and retain workers. Employer benefits of the program include increased employee retention, reduced turnover costs, and a helpful recruiting tool. Forty-four (44) employers throughout Pennsylvania, including Dickinson College, participate in the EAP.

#### Case -Example

City Life Program

Franklin & Marshall College

Franklin & Marshall College is focused on encouraging employees to live in the neighborhoods surrounding the College. The end result is a neighborhood with a greater number of owner-occupied homes, positive neighborhood appearance, and improved sense of campus/community relations. The City Life program, which replaced the Home Buyer Incentive Program started in 1998, applies to residential properties in a designated neighborhood near campus. City Life has two main components: Settlement Assistance and Curb Appeal. Through Settlement Assistance the College offers a deferred payment loan of up to \$10,000 for down payment, closing costs, and interior and exterior home improvements. The College also offers a deferred payment loan of up to \$5,000 to convert a subdivided home back to a single family home. The Curb Appeal the College offers a deferred payment loan up to \$5,000 with 1:1 homeowner match for exterior home improvements to improve a home's curb appeal.

#### Carlisle My Brother's Keeper Initiative

As Carlisle and Cumberland County worked on this brownfields area wide plan, President Obama issued the "My Brother's Keeper Community Challenge" in May 2014, asking localities to take actions to empower youth of color and the economically distressed through job training, educational activities, and neighborhood improvements, among other actions. Led by Carlisle Mayor Timothy Scott and Assistant Borough Manager Debra Figueroa, Carlisle took the MBK Challenge seriously and, after a robust community-based process, produced a final Carlisle MBK Action Plan in June 2015 laying out the community's goals and intended actions to support youth empowerment and progress in the community. See [www.whitehouse.gov/my-brothers-keeper](http://www.whitehouse.gov/my-brothers-keeper), [www.mbkalliance.org](http://www.mbkalliance.org), and Carlisle's MBK plan at [www.carlislepa.org/wp-content/uploads/2013/06/MBK-Final-Report.pdf](http://www.carlislepa.org/wp-content/uploads/2013/06/MBK-Final-Report.pdf).

Importantly, Carlisle determined that that it would use the public works construction projects and other redevelopment activities in the AWP brownfield planning area as an opportunity to train youths in that neighborhood for jobs in the construction trades – so that they could be part of their own local revitalization and obtain a launchpad for future, skilled employment. Working with the Harrisburg Area Community College, local workforce development and job training agencies, and others, Carlisle is seeking to provide skills training, local source hiring preferences, and other opportunities as part of the MBK Challenge. Thus, one priority area for AWP implementation is to obtain resources and support for job training and workforce development initiatives to help neighborhood youth develop the construction skills and other high-wage opportunities to both renew their own community and progress on a career path.

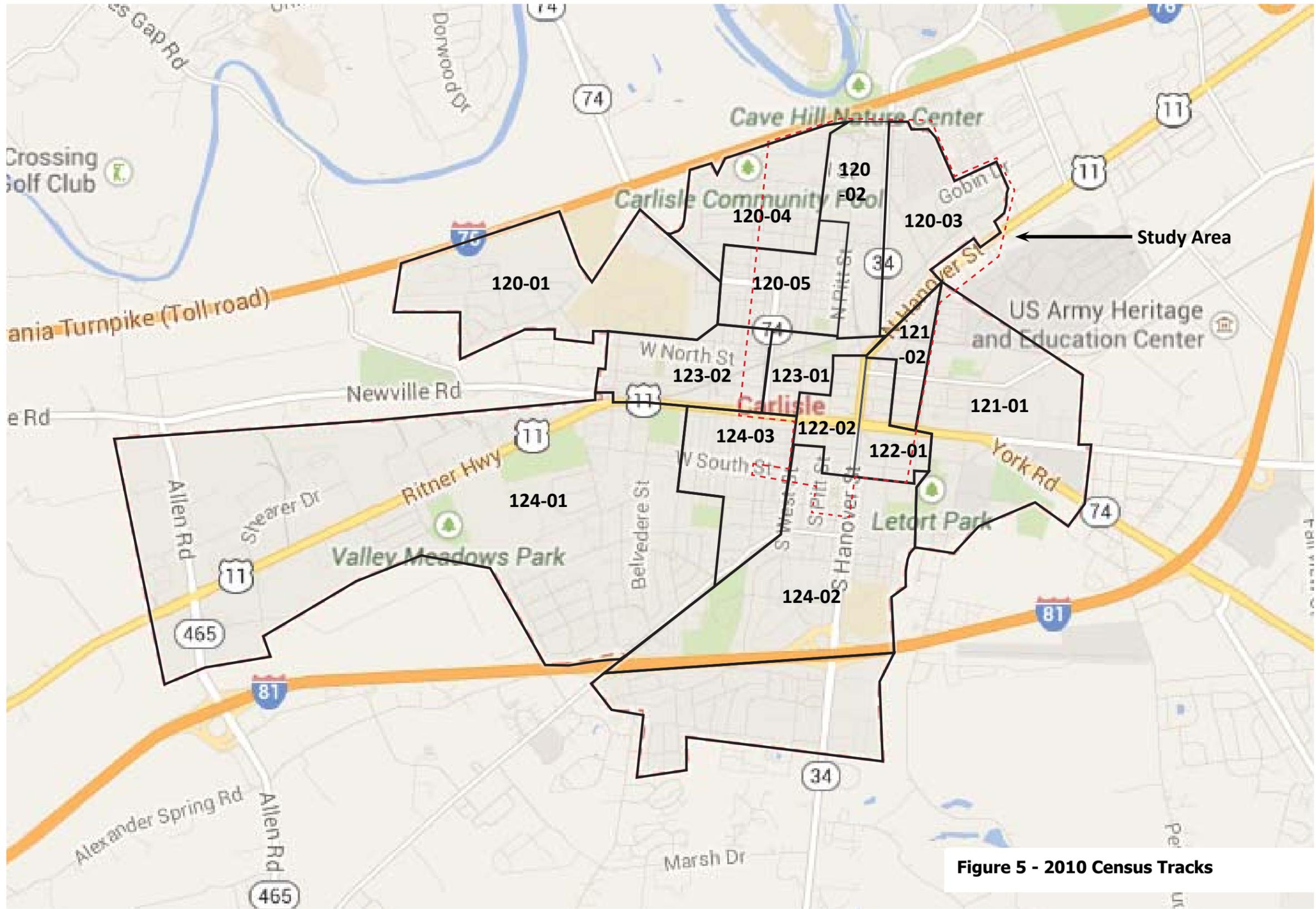


Figure 5 - 2010 Census Tracts