

FISCAL YEAR 37 ANNUAL ACTION PLAN

Executive Summary

The City of Binghamton submits this Fiscal Year (FY) 37 Annual Action Plan covering the period of September 1, 2011 - August 31, 2012 for the three entitlement programs for which the City participates in: Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and the Emergency Solutions Grants (ESG) Programs. This Plan represents the second year of implementing the City's housing and community development goals outlined in the 2010-2015 Consolidated Plan.

The United States Department of Housing and Urban Development (HUD) released final FY 2011 entitlement allocations current as of May 27, 2011. The City's FY 37 entitlement allocations are as follows:

- CDBG - \$2,111,323
- ESG - \$102,220¹
- HOME - \$669,487

In comparison to FY 2010, the above allocations represent an approximate 16% decrease in CDBG funds and 12% decrease in HOME funds. The City's Emergency Shelters Grant allocation remained consistent with its FY 36 allocation, and as denoted in the footnote, may increase with a possible second allocation under the Emergency Solutions Program.

The decreases in the CDBG and HOME entitlement allocations has presented significant financial challenges in ensuring that entitlement programs are effectively managed and delivered to the community. This is the first year in which the City was forced to remove community development personnel from the entitlement budget in order to meet HUD's planning and administration 20% statutory cap. The City shares the sentiments of HUD and Congress that a majority of entitlement funds must be used "on the streets" to benefit low/moderate income persons and low/moderate income neighborhoods. However, it is equally important for the federal government to provide municipalities with the necessary resources to ensure that taxpayer funds are safeguarded and used in accordance to the rules and regulations established by HUD and Congress to protect the public interest.

¹ HUD has announced the possibility of providing a second FY 37 allocation of ESG funds that will be regulated under the Hearth regulations.

Although the FY 37 entitlement budget is lean, the activities outlined in the FY 37 HUD Action Plan continue to meet the priority needs of Binghamton residents as identified in the 2010-2015 Consolidated Plan and this year's planning process. These priorities include: accessing and maintaining affordable housing; increasing employment and economic opportunities; developing quality infrastructure and recreational spaces; developing sustainable neighborhoods; removing blight; aggressive code enforcement efforts; and meeting the needs of underserved populations.

Additionally, the Planning Housing and Community Development Department will continue strong efforts to improve compliance through internal reforms and enhanced professional development for all staff. Much progress has been made in the last two years in correcting deficiencies, strengthening internal controls, aligning resources to better advance priorities, and posting accomplishments that benefit our low/moderate income populations. This year the Planning Department will complete a comprehensive Standard Operating Manual for all HUD programs to move us closer to the Director's goal of being an entitlement community with a national reputation of excellence by 2013.

America can no longer afford to continue diverting resources to build other nations at the expense of OUR own nation, which continues to show extreme signs of divestment and disrepair. As the discussion embarks around the Federal Fiscal Year 2012 budget, Binghamton Mayor Matt Ryan stands with his colleagues at the United States Conference of Mayors and the New York State Conference of Mayors in urging the President and Congress to bring our troops and war dollars home and redirect our national treasury to urgent community needs. Our tax dollars must be invested in American communities and the American people if we are to remain an example of strength and leadership in a growing competitive global economy.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

Program Year 2 Action Plan General Questions response:

GEOGRAPHIC INVESTMENTS

The activities proposed for FY 37 will meet one of the three national objectives: benefitting low/moderate income persons; eliminating slums and blight; or addressing an urgent need that threatens public health or safety. Fiscal Year 37 entitlement funds will be used to deliver quality programs that address current needs of City residents, positively impact underserved populations, and improve the quality of life in CDBG local target areas where 51% of the households in the census tract meet HUD's low/moderate income guidelines. Entitlement funds will also be used to leverage additional resources to complement City revitalization efforts and policy changes.

Housing

The City's housing programs are designed to increase home ownership opportunities, maintain and upgrade existing housing stock, and expand access to affordable and quality housing. *The City promotes free choice and does not restrict applicants to purchase homes within a CDBG target area, an underserved area, or any other specific geographic location.* The City also does not preclude participation from existing homeowners who live in homes that are not located in a CDBG target area so long as the homeowner's household meets CDBG low/moderate income guidelines.

Code Enforcement

Code Enforcement activities will enforce local housing and maintenance codes for properties located in CDBG target areas. To enhance code enforcement efforts during FY 37, the Director of Code Enforcement will enhance two new enforcement strategies: Triennial Inspection Program and Rental Registration Program.

Economic Development

Economic development activities are designed to improve economic conditions that will entice businesses to develop and grow in Binghamton and offer workforce training and job opportunities to low/moderate income City residents. Increasing economic activity is not limited geographically as it is encouraged wherever businesses have an opportunity for growth and jobs can be promoted and accessed by low/moderate income persons.

Public Infrastructure

The public infrastructure activities proposed in FY 37, which include streets and parks, will improve public spaces and amenities in CDBG target areas. In determining the eligibility for public facilities and improvements, HUD regulations stipulate that CDBG funds:

- consider the entire area that will benefit from the proposed activity;
- the project occur in a primarily residential area; and
- the project benefit a service area where at least 51% of households in the service area meet HUD's low/moderate income guidelines.

Activities proposed in FY 37 will occur in CDBG eligible areas that are primarily residential.

Demolition

CDBG entitlement funds will also be used to demolish blighted homes that either pose a particular threat to the health and welfare of the general public, or negatively impact neighborhood value/appeal. Demolition of distressed residential properties will be addressed on a spot basis.

Neighborhood Beautification

Neighborhood beautification funds will be allocated to projects benefitting CDBG target areas, or provide a direct benefit to low/moderate income persons. CDBG funds will be used to continue helping carry out resident-driven projects that improve the quality and security of CDBG eligible project areas. CDBG funds will also be used to continue spearheading education and neighborhood improvement projects that promote sustainable development and environmental justice in low income/ underserved neighborhoods.

Public Service Activities

Public service programs will either benefit low/moderate income persons, or benefit residents residing in CDBG target areas. FY 37 public service activities include: Youth Programs; Human Service/Crime Prevention Programs; and Green Jobs Corp Program. Funding for youth programming will involve collaborations and projects that will provide safe places for youth to learn, work, play and become engaged in community revitalization efforts. The City will continue to use CDBG and ESG funds to competitively procure human services that address quality of life issues for low-moderate families and households. Funding for Green Jobs Corp will be used to provide low/moderate income residents access to workforce education and employment opportunities in green industries.

A chart of proposed FY 37 activities and national objectives is provided in Section 3.

ADDRESSING UNDERSERVED NEEDS

To frame the narrative of addressing underserved needs, it is important to denote recent changes on the federal level in collecting data for housing, social and economic conditions.

HUD and municipalities rely on data sets issued by the U.S. Census Bureau to document needs and housing problems of underserved persons. As mandated by the *Constitution of the United States*, the U.S. Census Bureau is required to collect nationwide population and housing information every 10 years (decennial census). In the past, the decennial census was the platform that the Bureau used to collect population and housing data from American households, including distributing long form surveys to compile detailed information regarding demographics, housing, social, and economic conditions. The Bureau would then correlate this data for designated geographic entities at municipal, census tract, census block group and census block levels. Since the decennial census does not provide housing data based upon HUD's low/moderate income guidelines, the Bureau prepares custom data tabulations referred to as the Community Housing Affordability Strategy (CHAS) . CHAS data is used by HUD and municipalities to document need, and to plan investments to address housing problems impacting low/moderate income households and CDBG eligible service areas.

In 2005, the U.S. Census Bureau launched a change in the process for collecting detailed population, housing, and economic characteristics that were previously obtained from the decennial census long form survey. The Bureau now uses an annual ongoing survey referred to as the American Community Survey (ACS) which collects: 1-year estimates for municipalities with populations over 65,000; 3-year estimates for municipalities with populations over 20,000 and 5-year estimates for every municipality regardless of population size. Data sets for 1 and 3 year estimates provide information at the municipal level only; 5-year ACS data provides census information at the block group level.

On March 31, 2011, City staff attended a Census Workshop sponsored by HUD. The purpose of the workshop was to learn about the changes with Census data and how this data will be available for future use. At this time HUD has not made a determination if all municipalities will be required to use 5-year ACS data, or if municipalities will have the option of using 1, 3, or 5 year data when preparing HUD plans or grants. Although the 5-year ACS data is available, this data has not been customized for CHAS at the block group level. The most recent 2009 CHAS data set provided to the City is based upon the 2005-2007 ACS data set which provides information only at a Citywide level. HUD is unsure when municipalities will be provided with CHAS data at the block group level. Thus, the City cannot correlate housing problems/needs amongst low/moderate income households identified in the 2009 CHAS data set to specific census block groups. This impacts the City's ability to identify specific CDBG eligible areas that may contain disproportionate subpopulations of low/moderate income households with housing needs.

Based upon 2005-2009 5-year ACS data, the City of Binghamton's total population is 44,803. Approximately 19% of the City of Binghamton's population is non-White. The highest concentration of non-White populations live in block groups located in Census tracts 2 and 3 (First Ward neighborhood); 1, 13 and 14 (West Side neighborhood); 11 and 12 (Center City neighborhood); and 4 and 5 (North Side neighborhood). There are also high concentration of minority households in two block groups located in Census tracts 6 and 18 which include two public housing complexes managed by the Binghamton Housing Authority. The Center City neighborhood contains several low-income housing complexes, including a senior housing complex operated by the Binghamton Housing Authority.

ACS data shows that 46% of the housing units in the City of Binghamton are owner occupied, while 54% of the housing units are renter occupied. Approximately 6% of the City's non-White population are owner occupants and 20% are renter occupants. African-Americans represent the largest ethnic population owning and renting housing. The 2009 CHAS data identifies that owner and rental housing units occupied by Black, Hispanic and Asian low/moderate income head of households experience significant housing cost burden². As stated above, current CHAS data only provides information at the Citywide level and therefore the City cannot cross-analyze which CDBG census tracts contain a disproportionate number of low/moderate minority households experiencing housing cost burden.

ACS data identifies the senior population (65+ years) as 17% of the City's population. Approximately 65% of the senior population own their homes and 35% of seniors are renters. 59% of the seniors who rent identify that their gross rent as a percentage of household income is 30% or more, while 31% of seniors who own use 30% or more of their household income towards owner costs³.

² Housing cost burden is defined as low/moderate income households that use more than 30% of monthly gross income towards monthly housing costs.

³ ACS subject definition of owner costs include payments for fire hazard, flood insurance, real estate tax, utilities, fuel and mortgages (both first, second, home equity loans and other junior mortgages)
http://www.census.gov/acs/www/Downloads/data_documentation/SubjectDefinitions/2009_ACSSubjectDefinitions.pdf

The predominant sources of income for senior households are derived from retirement (53%) and/or social security (92%). The mean retirement income is \$15,608; for social security the mean income is \$14,443. The monthly median dollar amount of owner costs for seniors with a mortgage is \$868; the monthly median dollar amount of owner costs for seniors without a mortgage is \$448. Unfortunately, ACS data does not depict the population of senior households who are owners with mortgages vs. those without mortgages. However the information indicates that those senior households whose only source of income is social security are most likely using more than 30% of their income towards housing costs. Housing cost burden may be more straneous on those senior households only collecting social security income and have housing costs that includes mortgage payments. The mean gross rent paid by seniors is \$455, which indicates that seniors relying only on social security income may attribute more than 30% of their income towards gross rent.

The 2005-2009 ACS data does not provide statistical information regarding disability status. The 2009 CHAS data is the most current information that the City has in regards to housing needs of disabled households at a Citywide level. 2009 CHAS data indicates that the total percentage of owner- and renter-occupied units that has at least one household member with a disabling⁴ condition is estimated at 12% and 14%, respectively. Approximately 30% of the owner occupied units that have a disability status have a housing problem; 63% of renter-occupied units have a housing problem. Approximately 90% of disabled households with incomes at or below 30% of HUD's area median income experience housing problems. A housing problem is identified as a housing unit with one or more of the four housing unit problems:

- lacks complete kitchen facilities (substandard);
- lacks complete plumbing facilities (substandard);
- more than 1 person per room (overcrowded); or
- cost burden⁵ over 30%.

The primary approach that the City uses in outreaching to underserved populations is developing partnerships with community agencies that provide essential services to the underserved, such as affordable housing, health care, day care/afterschool care, workforce development, education, and advocacy. When opportunities arise, City staff participate in workforce development workshops, housing fairs, neighborhood meetings, and agency meetings. Listed below are several activities that the City will pursue to address underserved needs.

⁴ 2009 CHAS Dictionary: Household contains at least one member with a mobility or self-care limitation

⁵ Cost burden is defined as monthly housing cost as a percentage of monthly gross income

Binghamton Healthy Neighborhood Collaboration

Since 2007, the City has convened the Binghamton Healthy Neighborhood Collaboration (BHNC), which encompasses various community and housing agencies in helping identify needs, resources, and outreach methods to address issues that affect underserved neighborhoods. Key members currently involved in this effort include:

- **Broome Tioga Work Force New York** – Trades Training
- **First Ward Action Council, Inc.** – Property Acquisition // Construction Financing // Tax Credit leveraging // Home- ownership Assistance// Construction Management
- **Binghamton Housing Authority/Community Potential** – Construction Management // Trades Training
- **Opportunities for Broome** – Property Acquisition // Construction Financing // Trades Training Site
- **New York State Energy and Research Development Authority** – Provides Sustainable Development Resources
- **Southern Tier Home Builders and Remodelers Association** – Connect contractors to projects // Integration of Trades Training opportunities
- **Metro Interfaith** – Homeownership Counseling// Homeownership Marketing// Construction Management
- **Broome Community College** – Professional certification training // Collaborates with NYSERDA to develop local pool of BPI-certified contractors
- **City of Binghamton Youth Bureau** – Trades Training Communications // Media Documentation
- **Binghamton Neighborhood Assemblies** – Planning // Project Education and connecting with potential participants
- **HSBC** – Mortgage Financing
- **M&T Bank** – Mortgage Financing
- **NBT Bank** – Mortgage Financing

BHNC discussed the need to develop a streamlined system to raise awareness and connect residents to the various housing resources offered in the City. In 2010, BHNC embarked upon instituting the Binghamton Homeownership Academy. This year, the City entered into a two-year agreement with Metro Interfaith, which serves as a BHNC partner, designated Community Housing Development Organization and the designated HUD-certified homeowner counseling agency. The agreement addresses two goals. The first goal is to help prepare income eligible first-time homebuyers with personal and financial readiness. The level of interaction required for homeownership readiness often extends beyond the required 8 hours of counseling to obtain a homeownership certificate. Metro Interfaith's role in managing the City's waiting list allows the agency to steadily work with individual clients with an array of housing issues including but not limited to: credit issues; budget planning; understanding mortgage financing and commitments; and understanding the responsibilities of homeownership including maintenance and property upkeep. The City's Housing Department informs Metro Interfaith of enrollment opportunities, and the agency refers an applicant that is both income eligible and *prepared* for homeownership.

The second goal is for Metro Interfaith to serve as a clearinghouse for housing resources throughout the City. Although Metro Interfaith now manages the City's waiting list for its First Time Homebuyer and Single Family Rehabilitation Programs, the agency has a greater responsibility for raising residents' awareness of other housing programs and resources that may be available to help them. As a BHNC participant, Metro Interfaith gains continuous knowledge of BHNC housing providers' programs including specific requirements and enrollment processes. Also, BHNC includes partnerships with NYSERDA representatives that share state and federal programs/incentives for which Metro Interfaith is able to share with residents, as applicable. Metro Interfaith will be raising awareness about the Binghamton Homeownership Academy via counseling and community workshops.

A significant amount of BHNC's focus continues to generate around developing affordable and quality housing stock, especially with the implementation of the City's Restore NY Round 2 and Round 3 grant programs. The City is optimistic that partnerships with First Ward Action Council and Community Potential will provide up to three rehabilitated homes for purchase by first-time homebuyers in FY 37. The City will continue to operate its First Time Homebuyer and Single Family Rehabilitation Programs using FY 37 CDBG and HOME entitlement funds.

Green Housing/Sustainable Development

The Green Collar Job Task Force was established in 2009 as a subcommittee of the BHNC. The goal of the task force is to develop partnerships and leverage resources to support green workforce development programs and integrate education and workforce training opportunities into the City's housing and construction activities, with a focus on green building techniques, weatherization, and deconstruction. Key members currently involved in this effort include:

- **City of Binghamton** – Provide/leverage financial resources; promote/enforce policy change; identify potential on-the-job training sites; coordinate youth programming
- **Broome-Tioga Workforce** – Provide/leverage financial resources; provide education/job training opportunities; outreach to businesses, developers and residents
- **New York State Energy and Research Development Authority** – Provide significant financial resources for energy efficiency projects
- **Broome-Tioga BOCES** – Provide vocational trainings and programs to local youth and workforce, and connect enrolled students with community development initiatives that advance curricular goals
- **Broome Community College** – Provide professional certification training; outreach to businesses, developers and residents; collaborates with NYSERDA to develop local pool of BPI-certified contractors
- **Broome and Tompkins Counties' Cornell Cooperative Extensions** – Assist with program development and implementation of energy efficiency projects
- **Public Policy Education Fund** – Fiscal sponsor of outreach plan to raise awareness amongst consumers of financial incentives and sustainable impacts for green housing retrofits
- **Citizen Action** – Advocate for systemic policy change to achieve social equity and justice goals; outreach and engage residents and community stakeholders
- Representatives from labor/trades unions – Provide apprenticeship opportunities
- Representatives from youth agencies – Assist with recruitment and serve as collaborative partners for developing educational and skill training opportunities
- Representatives from housing developers – Provide work sites for on-the-job training

Primarily using funds from the City's Energy Efficient Community Block Grant (EECBG) administered by the U.S. Department of Energy, the City has forged a partnership with Cornell Cooperative Extension of Broome and Tompkins Counties to implement an Energy Corps Leadership Program. The Energy Leadership Program (ELP) recruits, trains and deploys teams of college students to the homes of local leaders in the private, non-profit, public and faith-based sectors. The teams educate these influential community leaders about the benefits of home energy improvements and connect them with State programs like Green Jobs-Green NY. Using this approach will help in producing more energy-efficient homes, increasing work for local contractors, and developing a new corps of natural marketers who promote energy upgrades to their neighbors, co-workers and friends. The City used its EECBG funds to hire a temporary Program Coordinator to begin development of the program. The City has executed a contract with Cornell Cooperative Extension to begin implementation of the ELP.

To increase consumer demand for green improvements, the ELP network of partners, with the Public Policy Education Fund serving as lead applicant, submitted a \$279,311 application to NYSERDA for an ambitious outreach plan titled “Lighten Up Southern Tier” under NYSERDA’s Green Jobs/Green New York Program (GJGNY). The Program is a New York statewide initiative to promote energy efficiency, reduce energy consumption and costs, reduce greenhouse gas emissions, and create green jobs. GJGNY benefits include free or reduced cost energy audits for home and business, financing to help residential customers and multifamily building owners pay for the implementation of recommended energy efficiency improvements, and workforce training opportunities. *The Public Policy Education Fund application was funded.* Funds will serve a benefit to not only help homeowners with affordable green housing retrofits, but to raise awareness regarding financial incentives and programs available to landlords and renters who pursue energy efficient improvements.

This April, the City and its partners came together to raise awareness regarding the benefits of the Green Jobs/Green New York Program and to encourage New York State elected officials to further enhance the Program by passing utility bill financing. This financing, also referred as “on-bill financing”, will allow homeowners to repay NYSERDA energy efficient improvement loans by adding a small monthly charge to the homeowner’s utility bill, no bigger than the monthly utility bill savings the project has been shown to create. The State financing vehicle provides a meaningful incentive to homeowners by providing them with the upfront financing to implement energy efficient improvements, and re-directing their utility payment towards increased energy savings instead of increased energy consumption. *On June 22, 2011, New York State legislators passed utility bill financing.*

Another major initiative for promoting sustainable development in the City is the re-use of select demolished lots for green space and urban agriculture sites. The Restore NY Program has provided significant financial resources in clearing over 50 distressed properties. This level of clearance has provided the City with an opportunity to reduce density and re-purpose select vacant sites to benefit community residents. CDBG funds have been used to support the efforts of developing community gardens and an urban agriculture farm. The urban agriculture farm is located in the CDBG Center City neighborhood and is operated by a volunteer group known as Volunteers Improving Neighborhood Environments (VINES). The urban farm provides low/moderate income residents opportunities to access affordable and fresh food which holistically includes educating residents about the health and financial benefits for eating and growing fresh food. In addition to production, the urban farm provides education and employment opportunities to youth who help with food production and distribution. City Council recently authorized the lease of an adjacent lot to the urban agriculture farm expanding it to approximately one-half acre.

The City will continue to promote green improvements and green collar workforce opportunities. For FY 37, the City has proposed \$40,000 in Green Jobs Corp funding. This funding will be used to either competitively procure qualified organizations proposing to implement innovative green programming or will be used as a leveraging resource to pursue additional private/public financing for green initiatives.

Public Service Programs

The City will continue meeting underserved needs by developing partnerships with community service providers that provide essential services to low/moderate income persons. Requests will be aimed to address current community needs including those that will assist underserved subpopulations such as youth, seniors, disabled persons, and persons who are homeless or at-risk of homelessness. The City will continue to implement its competitive procurement process closer to the start of the City's program fiscal year of September 1st in order to obtain proposals that respond to current and critical needs of the community. For FY 37, the City has estimated an allocation of \$100,000 for human service programs and \$50,000 in youth programs from CDBG, and \$97,114 from ESG.

In FY 36, the City enhanced management of public service programming by engaging the City's Youth Bureau in evaluating proposals and program delivery of CDBG funded youth programs. The City's Youth Bureau will continue to take on an active role in evaluating proposals and CDBG funded youth programs for FY 37. This level of involvement is aimed at providing agencies with technical assistance to improve program design which will better address the needs of youth and improve agency programming. The overarching goal for the Youth Bureau is to enhance coordination efforts amongst youth service providers in engaging youth in identifying their needs, developing programs that address the needs of youth and their community, and establishing meaningful partnerships to leverage resources to enhance existing programs or innovate new programming.

The City will continue to annually evaluate its request for proposal process and institute improvements that will yield better results in system delivery and determining programs' effectiveness.

FEDERAL, STATE, LOCAL RESOURCES

The City of Binghamton has established the following housing priorities for FY 37:

- Increase home ownership
- Enhance quality and affordability of existing housing stock
- Eliminate slum/blight structures

In FY 36, the Director re-classified the Neighborhood Services position to a Grants Coordinator position. The Grants Coordinator was hired in November 2010 and has worked on several grant applications including YouthBuild (HUD), Our Town Artworks Program (National Endowment of Arts), Main Street Program (NYS Division of Housing and Community Renewal), and Home Improvement Program (NYS Affordable Housing Corporation). During FY37, the Grants Coordinator will continue to work with PHCD divisions (Economic Development, Planning, and Housing) to research grant opportunities, develop and submit grant applications. The Coordinator will also work with other departments and community partners, upon the PHCD Director's approval, to leverage community development resources including but not limited to the Capital Improvement Team (Engineering, Public Works, Parks, Water/Sewer), Youth Bureau, and BHNC.

In addition to CDBG/HOME entitlement funds, the following resources will be used or pursued to meet the above housing priorities:

New York State Restore NY Program – The City has leveraged approximately \$6M from this three-year program to demolish/deconstruct/ rehabilitate/reconstruct over 70 blighted/distressed structures throughout the City of Binghamton. In FY 37, the City of Binghamton will be implementing housing activities under its Restore 2 and Restore 3 programs with its BHNC partners.

New York State Affordable Housing Corporation (NYSAHC) – The City has leveraged \$900,000 in three separate grant awards over the past three years. This year, the City successfully closed out its first NYSAHC Home Improvement grant which provided up to \$10,000 in grant funds for 30 single family homeowners. The City has fully committed all funds under its second \$300,000 NYSAHC grant. This second grant was enhanced with a \$150,000 grant under NYSAHC administered Infrastructure Development Demonstration Program which provided interested NYSAHC-assisted applicants with up to \$5,000 in additional grant funds to complete eligible infrastructure improvements. The City anticipates to successfully close out both grants at the end of this year. The City is currently in the process of executing a contract with NYSAHC for a \$150,000 acquisition/rehabilitation grant. This grant will provide mortgage assistance to help first time homebuyers acquire

With significant budget cuts to this year's CDBG and HOME entitlement programs, the City will pursue increased funding under NYSAHC's home improvement program. This year, the City submitted a home improvement application requesting \$600,000 to help stretch the resources of the City's HOME funded Single Family Rehabilitation Program. The application is currently being considered from NYSAHC.

Section 8 Program – The City manages a Housing Choice Voucher Program to assist eligible clients with securing and maintaining affordable/quality housing rental units. For the past two years the program has served approximately 370 clients per month. The current waiting list includes 74 persons.

For most of the 2010 Calendar Year, the program was under a voluntary freeze as the result of the Planning Director's efforts to restore integrity to the program's accounting procedures, remedy years of inaccurate reporting, improve workforce skills and technical performance, and complete a major audit and reconciliation effort of program finances. The eight month financial reconciliation project was carried out in close consultation with a team from the HUD Buffalo field office, and completed in November 2010. This financial audit and reconciliation, initiated by new PHCD management, has resulted in the accounting of nearly \$700,000 of excess and unspent Housing Assistance Payments. The voluntary freeze was officially lifted in May 2011.

Despite the major achievements this past year in restoring financial integrity to the City's Housing Choice Voucher Program, the City has entered negotiations with the Binghamton Housing Authority to consolidate its program with Binghamton Housing Authority's Section 8 Housing Choice Voucher Program. Consolidating the two programs would achieve efficiencies of scale, lower administrative costs, and most importantly, provide eligible families and individuals a more convenient point of entry for public housing options. Both the Binghamton Housing Authority (BHA) and City of Binghamton are supportive of this consolidation and have been in close consultation with the HUD Buffalo field throughout negotiations. If approved by all involved parties, the City anticipates that consolidation will occur on January 1, 2012.

The Section 8 Housing Quality Standards (HQS) Inspector continues to assist with the implementation of the City's HPRP award. Additionally, the HQS Inspector now has access to and uses the City's main Code Enforcement software (CodePal), improving data sharing between Building and Code Enforcement Office and Section 8 program which opens the door for more interdepartmental coordination to ensure all housing units comply with federal Housing Quality Standards, the NYS Uniform Building Code, and local housing maintenance laws.

McKinney-Vento Funds - The City assists community agencies that provide housing and supportive services to homeless persons or those persons at risk of homelessness by competitively distributing its Emergency Shelter Grants (ESG) entitlement funding. The Broome County Continuum of Care/Homeless Coalition also leverages Continuum of Care (CoC) funding to support housing and supportive service programs for homeless persons and families. Under the 2010 CoC grant cycle, the following programs were renewed:

- Binghamton Housing Authority (Shelter plus Care) \$107,280
- Fairview Recovery Services (Shelter plus Care) \$199,992
- HMIS \$91,000
- Intensive Independent Living Program \$107,081
- Outreach and Retention Program \$152,077
- Supportive Housing Program (Women) \$82,000

• Supportive Housing Program	\$143,732
• Young Women’s Residential Achievement Program	<u>\$99,074</u>
Total	\$982,236

HUD also announced that Broome’s continuum would gain 29 new permanent supportive housing beds for single men by awarding \$596,000 to Volunteers of America Men’s Shelter Program. The agency is currently renovating the shelter with an anticipated completion date of October 2011. During FY 37, the City will continue playing an active role with the Coalition to address priorities identified from the City’s 2010 community development survey pertaining to the needs of homeless youth and families.

Under the 2009 American Recovery Reinvestment Act, the City of Binghamton was allocated a three-year allocation of \$955,655 under the Homeless Prevention and Rapid Re-Housing Program (HPRP). The purpose of HPRP funding is to assist homeless individuals and families who can rapidly obtain and maintain permanent housing and to prevent individuals and families with incomes at or below 50% AMI from becoming homeless. HPRP funds can be used to address various client needs including rent, security deposits, utility expenses, and case management. Clients can be assisted up to 18 months under the HPRP program.

The City has a formal agreement with the Broome County Department of Social Services to assist with implementing HPRP. The County has sub-subcontracted with the Mental Health Association to provide case management and client financial assistance. As of March, 2011, over \$500,000 in HPRP funds have been expended. As required by HPRP regulations, the City uses the services of Northern Creations Consulting who is the technical administrator for Broome County’s Homeless Management Information System (HMIS). HMIS is an electronic management tool that is used to provide an unduplicated enumeration of clients served and to depict the level of services provided. As of June 2011, HMIS documents that 890 clients encompassing 400 households received HPRP homeless prevention financial assistance and case management, and 84 clients encompassing 59 households received HPRP rapid re-housing financial assistance and case management.

Low-Income Housing Tax Credits - Low income housing tax credits provide developers with the ability to leverage financing to develop affordable rental housing for low-income families. The City’s housing partner, First Ward Action Council, has successfully leveraged this resource to implement various City supported housing projects. First Ward Action Council and the City’s housing partners will continue to access these funds as they become available.

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 2 Action Plan Managing the Process response:

LEAD ENTITY

The City's Department of Planning, Housing and Community Development (PHCD) continues to be the primary administrator of the City's annual HUD entitlement programs. The Planning Department initiates coordination with other City departments and subrecipients to prioritize, implement and monitor projects.

As lead entity, the PHCD Department engaged the following entities to develop specific aspects of this plan:

1. Binghamton Local Development Corporation and Binghamton Economic Development Office – economic development activities
2. Department of Public Works, Parks and Engineering – infrastructure and park activities
3. Youth Bureau – youth programming activities
4. Binghamton Healthy Neighborhood Collaboration – housing and workforce development activities
5. Community Development Advisory Committee – citizen engagement
6. Community Agencies/Residents – prioritization of entitlement funds to address housing and non-housing community development needs

PARTICIPANTS

PHCD staff work in consultation with the Community Development Advisory Committee (CDAC), which is the formal public participation body for HUD entitlement programs as prescribed by City Charter. PHCD staff are responsible for scheduling and publicizing CDAC meetings, recording and providing copies of recorded meeting sessions to CDAC members and the public upon request, and coordinating meetings between CDAC members, City departments and community stakeholders.

The Department also coordinates scheduling and publicizing notices to obtain public input as part of the planning process. Public notices are advertised in the local newspaper, City government complex and various community spaces such as supermarkets, public library, and public housing complexes. During the planning process, a minimum of two public hearings are held. The first hearing is held to obtain input before programs and activities are formally proposed for the fiscal year. The second hearing is held to receive the public's reaction to activities proposed for the fiscal year. Based upon CDAC/public reaction, CDAC and/or the City may elect to revise recommendations/proposed activities as necessary.

The City maintains a list of community agencies and residents who expressed interest in receiving HUD entitlement public notices. Public outreach notices were published in the Press & Sun Bulletin on 3/4/11 and 4/29/11. Below is a list of agencies that were mailed notices and invited to participate in public outreach activities:

City of Binghamton

Community Agencies
BC Gang Prevention
Broome County Habitat for Humanity
New York State Electric and Gas
Southern Tier Home Builders Remodelers
Fairview Recovery Services
Press & Sun Bulletin
Lend a Hand
Broome County Dept. of Social Services
Broome Developmental Disabilities Services Office
West Side Neighbors Association
Binghamton City School District
Broome County Chamber of Commerce
Nursing Administration - UHS Binghamton General
UHS Foundation
Binghamton Housing Authority
YWCA
The Salvation Army
Broome County Youth Bureau
Sheltered Workshop for the Disabled
Susquenango Council Boys Scouts of America
ACHIEVE
Mothers & Babies Perinatal Network
Consumer Credit Counseling Service
Second Chance Scholarship Foundation
American Red Cross, Southern Chapter
Southern Tier Independence Center
B.C. Public Transportation
Broome County CASA
Action for Older Persons
Citizen Action of New York
Broome County Department of Mental Health
Refugee Resettlement Office
Delta Sigma Theta Sorority
American Civic Association
Family/Childrens Society of Broome County
Community Free Clinic
SUNY Upstate Medical Center
Southern Tier Celebrates
The Art Mission
Broome County Health Department

Community Agencies
Planned Parenthood of B.C.
Boys & Girls Club
Trinity Safe Haven Program
YMCA
The Syracuse Rescue Mission
Catholic Charities
Opportunities for Broome
Roberson Museum and Science Center
The Broome County Urban League
Mental Health Association
Crime Victims Assistance Center
Samaritan House
Volunteers of America
Literacy Volunteers of Broome/Tioga Counties
SOS Shelter
Binghamton Psychiatric Center
BC Council of Churches
Lourdes Center for Family Care
Jewish Federation of Broome County
Binghamton Business
Professional Association
The Addiction Center of Broome County
First Call for Help!
Educational Talent Search
Family Enrichment Network
Lourdes Hospital
Broome Community College
Broome County Board of Realtors
Broome Legal Assistance
First Ward Action Council
Susquehanna Day Hab
Community Options
Metro Interfaith Housing Mgmt. Corp.
Girl Scouts Indian Hills Council
Children's Home of Wyoming Conf.
Southern Tier AIDS Program
HAMA Associates, Inc.

The City of Binghamton also incorporated needs and strategies identified by the Binghamton Healthy Neighborhood Collaboration to improve housing and workforce development opportunities in the City. These meetings bring together representatives from public and private housing, unions, workforce agencies and other community stakeholders, all of whom are dedicated to providing resources to citizens that will help strengthen their individual households and neighborhood. As stated previously, the primary areas of focus for this collaboration are affordable housing, homeownership, and workforce development in emerging green jobs, such as weatherization, green building practices, and urban agriculture.

Binghamton Healthy Neighborhood Participants
City of Binghamton
Binghamton Neighborhood Assemblies
Broome-Tioga Workforce
NYSERDA
Broome Community College
First Ward Action Council
HOME Headquarters, Inc.
Opportunities for Broome
Broome/Tioga BOCES
Metro Interfaith Housing
HAMA Associates, Inc.
Binghamton Housing Authority
Community Potential, Inc.
Southern Tier Homebuilders
Cornell Cooperative Extension
Tioga Opportunities
Plumbers & Pipefitters Local Union 112
NYS Dept of Labor
Broome County Energy Advisory Board
Sheltered Workshop
M&T Bank
NBT Bank
HSBC

COORDINATION

As discussed previously, the City has established the BHNC as a diverse coordinative body responsible for enhancing housing and employment opportunities for low/moderate persons. The City will continue to convene quarterly meetings of the BHNC including the Green Jobs Task Force subcommittee. The City will use FY 37 entitlement funds for housing activities and green workforce development opportunities.

The City's Youth Bureau will continue to strengthen the role of its Youth Advisory Board and to continue developing strong community partnerships. For example, homeless youth service providers have voiced concern that the population of homeless youth in Broome County is understated. Previous homeless counts typically enumerated less than 20 unaccompanied homeless youth in Broome County. This year, the City and County Youth Bureaus worked with homeless youth service providers to conduct greater outreach to schools and service providers to enumerate homeless youth during the annual one-point-in-time homeless count which takes place the last week of January. Their findings were presented at the March homeless coalition meeting where members were informed that the count enumerated over 80 youth identified themselves as homeless. However most of these youth cannot be accounted in the 2011 point in time count as they do not meet HUD's definition of homelessness.

A long standing argument around the issue of identifying an *unaccompanied* youth as homeless is the fact that many of the youth HUD definition of homelessness which requires a youth to be living in an emergency shelter, transitional housing, or living on the street or in a place not meant for human habitation. Instead the youth's housing consists of "couch surfing" which provides them with tenuous, short-term, unstable housing. According to HUD rules, the youth are considered "at-risk" of homelessness. Therefore, services and resources directed to assisting homeless individuals often miss the youth population because by their "housing" situation, they are not by definition homeless.

The federal government identifies the following in regards to homeless youth:

*"More needs to be known about the cost associated with homeless youth. But we know that high rates of medical and behavioral health issues and incarceration are costly. These costs compound over a lifetime, as today's homeless youth become tomorrow's homeless adults, or when risky behaviors or sexual exploitation results in HIV infection."*⁶

The HEARTH Act and the revamped Emergency Shelters Grant now known as the Emergency Solutions Grant has a greater focus on permanent housing solutions which aims to: 1) prevent persons already housed from becoming homeless and 2) rapidly re-house homeless persons into permanent housing facilities. HUD is still developing the regulations that will govern the Emergency Solutions Grant but if they are similar to the regulations of HPRP, then there will be resources that have a greater focus on helping case manage this vulnerable youth population in finding a permanent housing solution.

⁶ Opening Doors: Federal Strategic Plan to Prevent and End Homelessness:
<http://www.epaperflip.com/aglaia/viewer.aspx?docid=1dc1e97f82884912a8932a3502c37c02>

The City's Youth Bureau will continue working with the Broome County Runaway Homeless Youth subcommittee to better account for the homeless youth population and to advocate for delivery systems that will better address the unique needs of the homeless youth population in our community.

The City's Youth Bureau will also continue supporting prevention efforts through partnerships with, but not limited to, the Binghamton City School District, Broome-Tioga Workforce, Broome County Gang Prevention, Cornell Cooperative Extension, Broome County Reentry Task Force, Safe Streets Neighborhood Association, and the newly formed collaboration with the City's Police Department – Police and Neighborhood Partnership for a Safer Binghamton. Some types of prevention programs that have been supported by the Youth Bureau and CDBG funding include:

- Summer youth employment – increasing employment opportunities for youth ages 14-15; developing leadership roles for youth under age 18
- Mentoring – providing at-risk youth with discipline, structure and role modeling through martial arts; programs have been offered at Binghamton Housing Authority and BC Fitness Academy
- Youth in Motion – engaging youth in community development activities through media; exposing youth to opportunities in videography, editing, and production
- Recreational/aversion – supporting recreational programming that fosters change in perceptions and stereotypes; encouraging engagement between youth and their community
- Education – supporting Binghamton School District efforts to improve academic achievement in literacy, math, and science

The Youth Bureau will focus its efforts on advocacy and leveraging federal, state and private resources in support of education and youth employment programs. The Youth Bureau and Planning Department will reach out to homeless service providers and community agencies to address unmet needs, program delivery and operations, especially for homeless youth and families. The Youth Bureau will continue to have an active role in reviewing and recommending public service programs funded under the City's competitive request for proposal process.

The City is in its third year of its partnership with the Broome County Strategic Alliance for Health. The Alliance brings together health officials and advocates, planners, senior advocates, and other healthcare providers to develop and advance policies and programs that create healthier and more livable neighborhoods, with a particular focus on youth and elderly. Recognizing the social, economic and environmental benefits of improving our built environments for all residents, the City has facilitated the expansion of this dialogue to include food security advocates (Rural Health Network), County and regional planners, environmental advocates, housing agencies, developers, and academic partners under the umbrella of a “Southern Tier Smart Growth Alliance.” The common goal is to create livable, sustainable communities across our region while advancing social equity, justice and inclusion goals.

In FY 37, the City of Binghamton will be supporting the efforts of the local grassroots organizations VINES (Volunteers Improving Neighborhood Environments) in enhancing food security for low/moderate residents through educational outreach and access to affordable fresh fruits and vegetables at local community gardens and the urban farm located in Binghamton’s Center City neighborhood. The City also anticipates renewing its partnership with the Broome County Strategic Alliance for Health for a fourth year of promoting healthy and livable neighborhoods.

Citizen Participation

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 2 Action Plan Citizen Participation response:

CITIZEN PARTICIPATION

The development of the FY 37 Action Plan was driven by community outreach from the City's Planning Department and the Community Development Advisory Committee (CDAC). CDAC is the formal public participation body that represents the interests of community stakeholders throughout the City's seven Council Districts. The membership format consists of an appointed representative from each Council District, three Mayoral appointees and one 'at large' appointee of City Council. CDAC provides recommendations as to which activities should be considered for funding, concerns that should be addressed in future planning processes, and improvements for strengthening the planning process.

The CDAC facilitated its first public hearing on March 14, 2011 at 7:00 p.m. in City Council Chambers which is a public handicap accessible facility located in City Hall. The first public hearing provided an opportunity for citizens to inform the administration of goals that the City should consider funding with FY 37 entitlement funds. The CDAC's second public hearing was held for May 9, 2011 at 5:00 p.m. in City Council Chambers. The second public hearing provided citizens with the opportunity to share feedback and comments with respect to the activities proposed (or those not proposed) in the draft FY 37 Action Plan.

Notices for the public hearings were advertised in the community section of the local Press & Sun Bulletin newspaper. Notices were also mailed to community agencies and interested persons that are on the City's mailing list. Fliers were posted in public venues including the Broome County Public Library and City/County/State government complex, and were distributed to publicly- and privately managed housing complexes and senior centers. For the first public hearing, the City's Director of Communications submitted a press release to local media organizations, local listservs, and posted the release on the City's web site. The Communications Director also submitted a press release for the second public hearing. Every effort is made to obtain as much public input as possible from various demographic groups.

The City published a notice announcing the release of the draft FY 37 Action Plan. The notice included the proposed budget and the provided the dates and process for submitting comments during the 30 day public comment period which extended from May 2, 2011 – May 31, 2011. Comments that were received at the public hearings and during the public comment period are included in the Community Participation section of this Plan.

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 2 Action Plan Institutional Structure response:

The City has committed to building partnerships and leveraging additional resources through the Binghamton Healthy Neighborhood Collaboration (BHNC). The collaboration has two active committees: Housing and Homeownership Committee, and Green Jobs Task Force.

The Housing and Homeownership Committee consists of realtors, community housing development organizations (CHDOs), and home counseling agencies to remove blight, expand affordable housing opportunities in the City, and identify and counsel potential first-time, income-eligible homebuyers. The Committee will work this year to: (i) enhance implementation of the Binghamton Homeownership Academy in order to centralize and expand housing counseling services at Metro Interfaith and provides residents with a “pipeline” of resources for affordable homeownership; (ii) assist in improving organizational capacity of our local CHDOs, and (iii) better coordinate housing investments consistent with goals and priorities identified in City planning documents such as the Comprehensive Plan, 5-Year Consolidated Plan, Commission on Housing and Homeownership Final Report, and Smart Growth and Sustainability Report.

The Green Jobs Task Force will continue to focus on integrating workforce training opportunities (particularly in green practices) into the City’s housing initiatives. FY 37 CDBG funds will be used to expand and implement green workforce development programs in Binghamton. This program will help spur educational and job opportunities while simultaneously implementing recommendations outlined in the Smart Growth and Sustainability Report prepared by the City’s Commission on Sustainable Development and Smart Growth. The Task Force will also coordinate its efforts with the Energy Leadership Program and Public Policy Education Fund which will be conducting extensive outreach campaigns to raise community awareness regarding the financial benefits and resources for energy efficiency improvements, and to increase consumer demand and workforce opportunities in implementing residential energy efficient retrofits.

The City will also work with the Broome County CoC/Homeless Coalition inclusive of homeless service providers and community agencies to assist in assessing youth development needs and gaps in program delivery. The City will actively participate in the development of the 2011 CoC application and to work with the Coalition in strengthening the methodology of documenting unmet needs.

The City is fortunate to have established institutional structures in place to advance the FY 37 goals of affordable housing and quality living. The City will rely on these entities in implementing FY 37 activities:

Participating Committee(s)	FY 37 Activity	Entitlement Funding Source
BHNC Blight Prevention Task Force Green Jobs Task Force Climate Action Plan Advisory Committee	Housing	CDBG/HOME
Binghamton Local Development Corporation	Economic Development	CDBG (Program Income)
Capital Improvement Team	Public Infrastructure	CDBG
Youth Bureau	Youth Programming	CDBG/ESG
BHNC Blight Prevention Task Force	Demolition	CDBG
BHNC Shade Tree Commission Commission on Architecture and Urban Design Youth Bureau Livable Communities Alliance Neighborhood Assemblies	Neighborhood / Sustainable Development	CDBG
Blight Prevention Task Force	Code Enforcement	CDBG

Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 2 Action Plan Monitoring response:

Director Abdelazim continues to implement operational and organizational reforms to improve departmental productivity and enhance performance. In FY 36, the Director realigned staff responsibilities to enhance compliance with all grantor agencies, including HUD. The City’s Grants Administrator role was transitioned to focus more on HUD compliance issues. The Administrator has taken on the responsibility for handling compliance issues, reporting and technical assistance for HUD funded programs (including CDBG, HOME, ESG, NSP, and HPRP). By better defining this position’s role, the City will continue to strengthen and improve compliance across all HUD funded programs. The Grants Administrator is currently developing standard operating procedures related to compliance and administration of HUD funded programs. In FY 37, the Administrator will focus on developing technical assistance sessions for staff and subrecipients to increase knowledge and improve processes for compliance.

The significant cut in the FY 37 CDBG budget has not allowed the Director to dedicate funds for staff training. Although traveling to training workshops may be financially challenging, City staff will take advantage of webinar trainings, HUD sponsored technical assistance training and affordable regional training opportunities.

The Planning Director will continue to implement reforms that improve the City's efforts to monitor housing and community development projects and track compliance. Currently, all subrecipients that are awarded entitlement funds are required to enter into a formal contract with the City. The contract outlines local and federal programmatic requirements for which the subrecipient must follow. Contract documents include language regarding retention of records and inform subrecipients that records are subject to review by the City, HUD and Inspector General.

Housing staff perform periodic inspections of housing repair activities for projects funded under the City's Affordable Housing Programs throughout the construction period. Housing staff manage disputes between clients and contractors to resolve work complaints during construction and one year after project completion. Clients can also call housing staff during their occupancy period to identify resources that can help with housing maintenance issues.

CHDO projects assisted with HOME funds are annually inspected by the City's Housing Coordinators and City Building Inspector to ensure compliance with affordability, local housing quality standards (including common areas), and affirmative marketing standards. The Housing Coordinator also performs an on-site review of the standard reporting documentation. This review includes current project rent rolls (number of units, tenant, household size, rent, etc), project financial statements reflecting operating and replacement reserve accounts, the CHDO certified annual audit/financial report, etc. The length of the affordability and compliance inspection period is tied into the amount of HOME funds per assisted unit which ranges from 5-20 years.

CDBG and ESG human service agencies are subject to an annual site visit to verify applicant eligibility and to see program delivery in action when possible. The City provides CDBG agencies with a Client Intake Form to document client residency and income eligibility. Agencies are also provided with ethnicity reports and narrative reports to submit on a quarterly basis. ESG agencies are provided with an ESG activity report to document the populations of homeless adults and children served, the types of services offered and accomplishments of the ESG-funded program. All forms provided to subrecipients are annually evaluated to determine whether changes are required to ensure compliance with federal program requirements.

In the past, only the City's Grants Administrator conducted site visits to CDBG/ESG funded agencies. In FY 36, the City's Youth Bureau Director also attended site visits to agencies serving youth. This will be continued in FY 37 as it will provide the Director with the opportunity to provide recommendations to enhance program design and delivery of youth programming.

Recipients of CDBG/ESG funds are paid on a reimbursement basis. Recipients must submit a Claim for Payment Form as prescribed by the City of Binghamton and attach supporting payment documentation. The Claim and documentation are audited by Planning staff and the City Comptroller's Office before payment is disbursed.

Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Program Year 2 Action Plan Lead-based Paint response:

Addressing lead-based paint has been a component of the City's housing programs for over 10 years. The City documents that persons receiving assistance through the City's First Time Homebuyer Program and Housing Rehabilitation Programs were provided with the *"Protect Your Family From Lead in Your Home"*, published by the U.S. Environmental Protection Agency. Through the City's formal agreement with its certified risk assessor EcoSpect, third party risk assessments and clearance tests are performed for all houses rehabilitated under the City's housing programs. The Housing Department records a separate mortgage for the loan amount used to address lead hazards. This loan is completely forgiven if clients maintain their assisted unit as their principal place of residence for more than five years from the project completion date.

Over the past four years, the Housing Staff has coordinated with the City's Building Bureau to distribute information to contractors who were obtaining building permits in order to attract more contractors who were certified in lead safe work practices to participate in the City's housing programs. This information highlights the benefits of the City's housing program in meeting federal lead regulations including third party lead hazard testing and record maintenance.

The City's Housing Staff will work closely with the Broome County Department of Health to remediate lead hazard issues. The Department of Health maintains documentation of households with children that have elevated lead levels. The Department of Health recently received a \$2M HUD lead remediation grant. The City is in discussions with the County to develop a formal relationship in addressing lead hazards in the City including best practices for addressing lead hazards through the City's housing program and code enforcement efforts. The City is hopeful that mutual agreements can be achieved and a formal partnership to reduce lead hazards of the City's housing stock will be established before year's end.

HOUSING

Specific Housing Objectives

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 2 Action Plan Specific Objectives response:

The City's Housing Programs will continue to focus on increasing homeownership opportunities. The Affordable Housing Program addresses three areas: 1) increase the number of owner-occupied housing units; 2) address lead hazards; and 3) improve housing stock to meet/exceed federal Housing Quality Standards.

In FY 37 entitlement funds will be used to meet the following housing objectives:

Housing Goal 1: Promote Homeownership
Objective 1 Provide financial assistance to help new homeowners with acquisition costs.
FY 37 Proposed Outcomes <ul style="list-style-type: none">• Provide home ownership counseling to 8-12 new homeowners.• Provide down payment/closing cost assistance to 8-12 new homeowners.
Objective 2 Support programs that encourage responsible homeownership and property maintenance.
FY 37 Proposed Outcomes <ul style="list-style-type: none">• City's Housing and Code Enforcement Departments will coordinate efforts to

<p>develop reporting form for all federally assisted housing projects to annually document homeowners' compliance with City's housing and property maintenance code.</p>
<p>Objective 3 Affirmatively market homebuyer programs to local lending institutions, community agencies (especially those serving ethnic, disabled and senior populations) and within census tracts with 51%+ low-income households.</p> <p>FY 37 Proposed Outcomes</p> <ul style="list-style-type: none">• Work with Broome County GIS Department to map concentrations of HUD eligible income households, and ethnic, elderly and disabled populations based upon 2005-2009 American Community Survey, and CHAS data when available.• Coordinate with Metro Interfaith to implement education and outreach campaigns in underserved neighborhoods.• Outreach to local lending institutions to discuss programs and financial packages that can assist low-income families in securing affordable mortgages.
<p>Objective 4 Promote initiatives that enhance neighborhood safety and livability to attract and retain new homeowners.</p> <p>FY 37 Proposed Outcomes</p> <ul style="list-style-type: none">• Continue to support neighborhood beautification and resident led community improvement programs such as Design Your Own Park, a collaboration between City of Binghamton, Binghamton University, and United Way of Broome County, in which residents are empowered to adopt vacant lots, work in teams to design new recreational spaces, implement design, and retain ownership and maintenance responsibilities.
<p>Housing Goal 2: Improve affordability, accessibility and quality of existing housing stock</p>
<p>Objective 1 Support affordable housing repair programs that offset cost burden to low-income families.</p> <p>FY 37 Proposed Outcomes</p> <ul style="list-style-type: none">• Provide housing repair grants and deferred loans to approximately 18 owner-occupied low-income families.• Target housing funds to assist at least 30 elderly/disabled households with essential housing repair services.
<p>Objective 2 Partner with qualified housing developers to rehabilitate/redevelop affordable renter and owner-occupied housing.</p>

<p>FY 37 Proposed Outcomes</p> <ul style="list-style-type: none">• Work with Blight Prevention Task Force to identify vacant property sites appropriate for residential redevelopment.• Allocate funds to at least one CHDO project that will either develop an affordable owner-occupied or renter-occupied housing structure.
<p>Objective 3</p> <p>Enhance capacity and leverage additional housing resources from private and public entities either independently or in conjunction with experienced community partners.</p> <p>FY 37 Proposed Outcomes</p> <ul style="list-style-type: none">• Use entitlement funds to help CHDOs leverage additional resources for at least one affordable housing project.• Appoint Grants Writer to research and prepare grant applications that leverage additional resources for City's housing programs.
<p>Objective 4</p> <p>Limit resale of publicly assisted housing to ensure affordability to low-income families over the long-term.</p> <p>FY 37 Proposed Outcomes</p> <ul style="list-style-type: none">• Work with Metro Interfaith to raise awareness amongst project partners and residents when monitoring resale provisions.
<p>Objective 5</p> <p>Whenever feasible, incorporate energy-efficient design standards and features in housing projects, such as LEED, universal design and/or Energy Star®.</p> <p>FY 37 Proposed Outcomes</p> <ul style="list-style-type: none">• Work with Housing Department, Climate Action Plan Advisory Board and NYSERDA to incorporate green building standards in City's housing programs.• Work with Green Jobs Task Force to develop programs that increase consumer demand and workforce skill sets in residential green development.
<p>Housing Goal 3: Aggressively enforce federal, state and local housing codes</p>
<p>Objective 1</p> <p>Cite and follow-up on citations to correct property code violations.</p> <p>FY 37 Proposed Outcomes</p> <ul style="list-style-type: none">• Develop report that documents amount of citations and correction of code violations that occurred in CDBG target areas.• Provide necessary training to prepare Code Enforcement staff to carry out inspections.• Implement Triennial Inspection Program.
<p>Objective 2</p> <p>Reduce blight by demolishing properties that are structurally compromised or pose a serious threat to the health and safety of the general public.</p>

<p>FY 37 Proposed Outcomes</p> <ul style="list-style-type: none">• Continue to work with Blight Prevention Task Force to prioritize blighted properties and to develop re-use strategies.• Continue to work with Broome County to identify strategic sites scheduled for foreclosure that the City can acquire at no cost.
<p>Objective 3</p> <p>Work with property owners to leverage resources to rehabilitate vacant residential properties in accordance with local planning and zoning laws.</p> <p>FY 37 Proposed Outcomes</p> <ul style="list-style-type: none">• Vacant Property Officer to annually inventory and assess conditions of vacant properties.• Vacant Property Officer will outreach to property owners of unregistered vacant properties. Goal is to annually register at least 20 unregistered vacant residential properties and assist property owner with redevelopment plans.
<p>Housing Goal 4: Pursue community development initiatives that are consistent with smart growth principles and sustainable development practices, and advance social equity and inclusion goals.</p>
<p>Objective 1</p> <p>Integrate green building practices in City's housing programs.</p> <p>FY 37 Proposed Outcomes</p> <ul style="list-style-type: none">• Work with Housing Department, Climate Action Plan Advisory Board and NYSERDA to incorporate green building standards in City's housing programs• Work with Green Jobs Task Force to develop programs that increase consumer demand and workforce skill sets in residential green development
<p>Objective 2</p> <p>Support public services, neighborhood planning efforts, and community development programs that adhere to smart growth principles.</p> <p>FY 37 Proposed Outcomes</p> <ul style="list-style-type: none">• Planning and Housing staff to continue to work with established institutional structures including but not limited to Binghamton Healthy Neighborhood Initiative, Climate Action Plan Advisory Board, Commission on Architecture and Urban Design to advance community development initiatives.• Use CDBG funds for training and programs that can assist the City or partner agencies with implementing education/workforce training opportunities in green industry for low-income persons.• Implement neighborhood initiatives that educate the community on smart growth principles.

In addition to federal entitlement resources, the City proposes to use the following funds to achieve FY 37 goals:

- Restore New York – The City will use its Restore NY Rounds 2 and 3 grant funds to demolish, deconstruct, rehabilitate, reconstruct over 50 distressed properties.
- Affordable Housing Corporation – The City has completed activities under its second \$300,000 home repair grant and \$150,000 infrastructure development grant. Both grants worked in conjunction with CDBG/HOME entitlement funds to maximize essential housing repairs/site improvements needed by income eligible owner occupied households. In FY 37, the City will be implementing its \$150,000 AHC acquisition/rehabilitation program which proposes to write down mortgages for five first-time homebuyers.
- Private Investment – New homebuyers participating in the City’s affordable housing program are required to provide a minimum of \$1,500 of owner investment towards downpayment and closing costs. The City’s Housing Department and CHDO’s will be working together to forge closer partnerships with local lending institutions to implement affordable housing projects.

Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 2 Action Plan Public Housing Strategy response:

The City of Binghamton and the Binghamton Housing Authority (BHA) have developed a strong and effective relationship in pursuing housing development opportunities. To increase homeownership opportunities, the City of Binghamton has certified the BHA’s not-for-profit subsidiary Community Potential, Inc. (CPI) as a Community Housing Development Organization. CPI is serving as a development partner to implement affordable housing projects under the City’s Restore NY Rounds 2 and 3 programs.

The City provides its promotional material for home ownership opportunities to the Housing Authority. Having the Housing Authority as a partner in the Binghamton Healthy Neighborhood Collaboration, and their not-for-profit subsidiary CPI as a designated CHDO provides the Authority with direct insight to increase residents’

awareness and to assist them with exploring the possibility of pursuing home ownership opportunities.

The Authority steadily pursues leveraging resources to provide supportive services to increase independence for BHA residents. The Binghamton Housing Authority provides administrative support and physical resources for the Broome County Gang Prevention Program (BCGPP). BCGPP is a collaborative partner with the City's Youth Bureau to address the needs of at-risk youth and their families. In addition to working with the Authority on housing activities, the City will work with the Authority to integrate BHA and BCGPP goals in addressing community development initiatives.

HUD annually conducts a random customer satisfaction survey addressing the Authority's physical facilities, staff and general operations of Binghamton Housing Authority. The survey is anonymous and the number of clients participating in the survey is not disclosed to the Authority. The survey is based on a 100 point system with scores 90-100 designated for high performers. Binghamton Housing Authority continues to be designated as a high performer.

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 2 Action Plan Barriers to Affordable Housing response:

The City continues to use entitlement funds to address barriers to becoming a new homeowner and helping existing homeowners maintain their homes. Under its Affordable Housing Program, the City uses CDBG funds to offer a deferred loan up to \$10,000 to help with down payment and closing costs. In addition to this assistance, the City uses HOME funds to help owner-occupants of single family structures rehabilitate their homes so that it meets federal and local housing quality standards. To help alleviate applicants' cost burden over the long-term, the City will completely forgive its down payment loans and lead hazard reduction loans should owner occupants maintain their homes as their principal place of residence for a minimum of five years. Applicants who are assisted with non-lead housing repairs are provided with a deferred loan that is 60% forgiven after the five-year occupancy period and is due only upon sale or transfer.

The City has been successful in leveraging additional assistance from the New York State Affordable Housing Corporation and New York State Housing Finance Agency. These programs have allowed the City to provide deferred loans of \$10,000 and \$5,000 towards housing rehabilitation activities that can be completely forgiven upon clients' compliance with the City and State 5-year occupancy terms. The City is hopeful that it can continue to leverage AHC home improvement funds to maximize FY 37 HOME funds.

FY 37 CDBG funds will be used to support the efforts of planning staff in implementing sustainable housing development activities. Funds will be used to support the City's Sustainable Development Planner who will continue working with federal and state officials in the implementation of residential energy efficiency programs including the Energy Leadership Program (ELP) in partnership with Broome County Cornell Cooperative Extension and "Lighten Up Southern Tier" administered by the Public Policy Education Fund. The goal of these programs is to increase consumer awareness and demand for residential energy improvements by providing financing and manageable repayment terms without increasing household debt. As stated previously in this plan, New York State legislators' approval of on-bill financing provide eligible residents with an important resource of upfront capital to implement improvements, and back-end affordable repayments that will be incorporated as part of their monthly utility bill. Long-term financial savings will be realized through decreased utility use and lessen the burden of using household income towards expensive utility bills.

Lastly, the City has estimated receiving \$170,000 in program income from prior CDBG-funded economic development loans, and has allocated FY 37 entitlement funds for program delivery and technical assistance to help attract new businesses and leverage resources to improve/expand existing businesses. Using entitlement funds to support economic development activities will help create jobs for low-moderate persons which will help them to acquire and maintain affordable housing.

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.

- c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
- a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 2 Action Plan HOME/ADDI response:

The City of Binghamton receives an annual HOME entitlement but is not a recipient of ADDI funds. Thus this response only covers issues pertaining to the HOME program.

For FY 37, the City proposes to use its HOME allocation (\$669,487) as follows:

• HOME Program Delivery -	\$ 65,489 (10%)
• Single Family Rehabilitation -	\$ 502,998 (75%)
• CHDO Set Aside -	<u>\$ 101,000</u> (15%)
<i>FY 37 HOME Budget</i>	<i>\$ 669,487</i>

The City has projected receiving payments from prior HOME rehabilitation loans in the amount of \$45,000. Repayments will be allocated to the Single Family Rehabilitation Program.

SINGLE FAMILY REHABILITATION

The City will use 75% of its HOME funds to manage a Single Family Rehabilitation Program. The program provides deferred loans and grants to rehabilitate single family homes of existing owner-occupants in compliance with local housing quality standards. HOME funds and funds leveraged from the New York State Affordable

Housing Corporation and New York State Housing Finance Agency are used to finance this program.

The Single Family Rehabilitation Program is not subject to federal resale/recapture provisions because these provisions do not apply to existing homeowners. However to maintain investment and stability in neighborhoods, the City executes a client agreement and records a note and mortgage, which includes occupancy terms, for each HOME loan provided. The terms require existing homeowners to maintain title and live in the assisted unit as their principal place of residence for 5-years post project completion. The City of Binghamton’s local occupancy policy states:

“A client who lives in an assisted structure for a period of 1 day but less than 5 years is required to pay 100% of the loan amount. A client who lives in an assisted structure for more than 5 years + 1 day is obligated to pay 40% of the loan. Repayment is due upon death, sale/transfer of title, or failure to occupy the property as the principle place of residency during the initial 5-year residency requirement.”⁷

CHDO SET-ASIDE

For FY 37, the City of Binghamton has allocated 15% of HOME funds for CHDO projects. Currently the City’s designated CHDOs include:

- First Ward Action Council
- SEPP Management Company
- Community Potential, Inc.
- Metro Interfaith
- Opportunities for Broome

CHDO Rental Projects

In the past, the City has used CHDO funds to provide deferred loans to develop affordable rental properties. The use of HOME funds for rental properties is subject to rent and affordability requirements depending upon the amount of HOME funds invested.

ACTIVITY	AVERAGE PER-UNIT HOME \$	MINIMUM AFFORDABILITY PERIOD
Rehabilitation or Acquisition of Existing Housing	<\$15,000/unit \$15,000-\$40,000/unit >\$40,000	5 years 10 years 15 years
Refinance of Rehabilitation Project	Any \$ amount	15 years
New Construction or Acquisition of New Housing	Any \$ amount	20 years

⁷ HOME loans that are used to reduce lead hazards are 100% forgiven if client meets 5-year occupancy requirement.

The City executes a project agreement with CHDOs, records a note and mortgage to enforcement repayment requirements, and records a deed restriction to enforce rent and affordability requirements. The City conducts on-site monitoring to verify compliance with HOME regulations regarding property standards and information submitted by CHDOs with respect to tenants’ incomes, rents, leases, tenant selection policies and tenant termination policies. The frequency of on-site monitoring is conducted in accordance with the number of units that received HOME assistance as follows:

# of Units	Inspection Required
1-4	Every 3 years
5-25	Every 2 years
26 or more	Annually

CHDO Homebuyer Projects

As identified in the City’s 2010-2015 Consolidated Plan, a priority goal is to increase homeownership in the City. The City is fortunate to have received over \$6,000,000 in housing revitalization funds under the New York State Empire State Development Corporation’s Restore NY Program. The City is working with CHDO agencies Community Potential, First Ward Action Council, Opportunities for Broome and Metro Interfaith to rehabilitate/reconstruct ≈20 substandard properties using Restore funds. These properties will then be resold to first time homebuyers. A CHDO project has not been identified for FY 37, however the City will place a strong preference in using CHDO funds for homeownership projects. This will allow the City to meet its goal of increased homeownership and promoting mixed income neighborhoods.

CHDO funds used for homebuyer activities are subject to affordability requirements and resale/recapture provisions. Affordability periods are based on the amount of HOME funds provided for the property as follows:

HOME Funds Provided	Affordability Period
<\$15,000	5 years
\$15,000 - \$40,000	10 years
>\$40,000	15 years

Recapture

The City will use recapture provisions when:

- HOME funds are provided as a direct subsidy to reduce the purchase price from fair market value to an affordable price, or otherwise directly subsidizes the purchase (e.g., down payment or closing cost assistance,)

and

- The amount of public funds provided by the City is less than 50% of the total CHDO project costs.

Recapture provisions will be imposed in compliance with 24 CFR § 92.254 Qualification as Affordable Housing: Homeownership, as follows:

“Recapture provisions will ensure that the City recoups all or a portion of the HOME assistance to the homebuyer, if the housing does not continue to be the principal residence of the homebuyer for the duration of the occupancy period specified in the homeowner note and mortgage. The City will forgive 10% of the HOME investment due for every year the homeowner lives in the assisted structure. The HOME investment will be 100% forgiven if the homeowner lives in the assisted structure beyond the specified occupancy period. The amount recaptured is subject to net proceeds which are defined as the sales price minus non-HOME loan repayments and any closing costs. If net proceeds are less than the HOME investment due the City will recapture 100% of the amount of net proceeds. Repayment is due upon death, sale/transfer of title, or failure to occupy the property as the principal place of residency during the specified occupancy period. “

The City will enforce recapture provisions by executing a client agreement and recording a note and mortgage to cause a lien on the homebuyer’s property.

Resale

The City will use resale provisions when:

- The amount of public funds provided by the City is equal to or greater than 50% of the total CHDO project costs

or

- HOME funds are provided as a development subsidy/grant.

Resale provisions will be imposed in compliance with 24 CFR § 92.254 Qualification as Affordable Housing: Homeownership, as follows:

“Resale provisions will ensure that if the HOME assisted housing does not continue to be the principal residence of an income eligible household (defined as a household that meets HUD current low/moderate income guidelines six months within purchase date) for the duration of the specified affordability period, then the house must be subsequently sold to another income eligible household and will use the property as his/her principal residence. The resale requirement will also ensure that the price at resale provides the original HOME

assisted homebuyer with a fair return on investment (including homeowner's investment and any capital improvements) and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers."

The City will execute a CHDO project agreement and record a deed restriction to impose resale requirements. Per the executed agreement, Metro Interfaith will work with CHDOs and homeowners in monitoring and compliance with resale provisions. The affordability restrictions may terminate upon occurrence of any of the following events: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD. The City can also use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an ownership interest in the housing.

REFINANCING

The City of Binghamton does not anticipate using FY 37 HOME funds to refinance existing debt.

MATCHING REQUIREMENTS

HOME regulations require participating jurisdictions to match an amount equal to no less than 25% of total HOME funds drawn for project costs. Matching funds must be from non-federal sources. Match credit can be earned from fully or partially funded HOME assisted projects or HOME eligible projects that are residential or mixed use.⁸ Excess match generated in a fiscal year can be carried forward to meet the next year's match obligation. Match obligations are not required for HOME planning and administrative expenses.

Due to excess match generated from previous program years, HOME drawdowns that occur in FY 37 require a 12.5% match obligation. Subtracting planning and administrative expenses, the total match amount for FY 37 HOME drawdowns equals approximately \$75,500. The City proposes to use state funding received through the New York State Affordable Housing Corporation and New York State Empire State Development Corporation to meet this matching requirement.

⁸ Matching requirements for mixed use projects require project space to be 51% or more residential and 50% or more of units are HOME assisted. Investment in non-HOME assisted units can be used as a match if units meet HOME affordability requirements.

HOMELESS

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 2 Action Plan Homeless Needs response:

The primary federal sources for addressing homelessness are McKinney-Vento funds leveraged through the Emergency Shelter Grants program and the Continuum of Care application process. Funding is also leveraged for service programming and capital improvements from agencies including, but not limited to, Broome County Department of Social Services, Broome County Youth Bureau, County and State Offices of Mental Health, and New York State Office of Temporary and Disability Assistance. The Broome County United Way, local foundations, and private fundraising activities also provide resources to homeless service providers that are used to help individuals from becoming homeless or to assist individuals who are experiencing homelessness with accessing safe shelter.

Regulations governing the Emergency Shelter Grants program require grantees to provide a dollar for dollar match to the amount of grant funds received. The match can consist of:

- cash
- the value or fair rental value of any donated material or building;
- the value of any lease on a building;
- any salary paid to staff to carry out the program of the recipient; and
- the value of the time and services contributed by volunteers to carry out the program of the recipient at a current rate of \$5 per hour.

The City of Binghamton is required to provide an equal match to its \$102,220 received under the FY 37 Emergency Shelter Grants Program. The City will outsource 95% of its funds and conduct a competitive procurement process to fund programs that will benefit homeless persons or those at risk of homelessness. ESG funds will not support more than 50% of an applicant's ESG project costs. Applicants are required to provide a budget and budget narrative which are used to identify proposed funding sources and justify project costs. Successful applicants will be required to document matching sources used when submitting the final ESG report. Matching funds will be derived from public/private funds leveraged by subrecipients.

According to the last official statistics obtained from the Broome County Homeless Coalition point-in-time count conducted on January 22, 2010, 99% of the County's homeless population are sheltered (results from the January 2011 point-in-time study are expected to be published soon). The raw numbers of sheltered vs. unsheltered homeless persons consisted of 223 vs. 11 persons on that day. 20% of the documented homeless population were identified as chronically homeless. The point in time survey indicates that the highest subpopulation of homelessness are those suffering from chronic substance abuse (46%). FY 37 CDBG and ESG funds will be used to competitively solicit support programs that will assist with helping homeless persons achieve maximum ability to become self sufficient.

Some local homeless service providers employ street outreach workers who build relationships with persons living in places not meant for human habitation to subsequently link them to services that will help them achieve self-sufficiency. Homeless service providers also offer case management and referrals to support programs as part of comprehensive care plans to help clients access mainstream resources, manage client influences from substance abuse, mental health disorders or medical/physical disabilities, and overcome barriers such as employment, transportation, childcare, etc. that compromise a client's ability to achieve independent living.

Although not identified within the City’s Strategic Plan, the Homeless Coalition has often identified the need for housing vouchers, especially in the winter months, to assist homeless individuals/families seeking shelter at homeless shelters or hotels. The Coalition has successfully partnered with the Broome County Department of Social Services to implement a no-freeze policy in the cold winter months. The City’s receipt of Homeless Prevention and Rapid Re-Housing Program (HPRP) funds has served as an important resource in helping people avoid homelessness and in rapidly re-housing homeless persons.

The City will continue to work with the Broome County CoC/Homeless Coalition and mainstream agencies to help individuals and families remain in their homes and/or rapidly obtain decent affordable permanent housing. The implementation of HPRP has enabled the City to collect quantitative data from the Homeless Management Information System and qualitative data from HPRP case managers to better communicate homeless needs. Lastly, the City, especially its Youth Bureau, will work with the Coalition to discuss methodologies of addressing unmet needs amongst homeless youth and families.

Below are specific objectives for FY 37 to address needs of persons that are homeless or at-risk of homelessness:

<p>Housing Goal 1: Support services to underserved homeless populations of youth and families</p>
<p>Objective 1 Engage community to define needs of homeless youth and youth at-risk of homelessness</p> <p>FY 37 Proposed Outcomes</p> <ul style="list-style-type: none"> • Work with Homeless Coalition members to develop stronger relationships with County school districts to enumerate homeless youth and youth at-risk of homelessness • Conduct outreach and collect data that will help identify the needs and challenges in serving the homeless youth and youth at-risk of homelessness
<p>Objective 2 Identify gaps in services/program delivery in addressing needs</p> <p>FY 37 Proposed Outcomes</p> <ul style="list-style-type: none"> • City to work with Homeless Coalition to address community concerns regarding needs for homeless families
<p>Objective 3 Support the development/enhancement of safe affordable housing and supportive service programs that will address unmet need</p> <p>FY 37 Proposed Outcomes</p> <ul style="list-style-type: none"> • Use ESG funds to competitively fund programs that respond to unmet needs

<p>Housing Goal 2: Enhance program delivery and operations of existing homeless service programs</p>
<p>Objective 1 Work with homeless service providers to realign programs to steadily progress clients towards self sufficiency.</p> <p>FY 37 Proposed Outcomes</p> <ul style="list-style-type: none">• City staff will attend Homeless Coalition meetings and conduct site visits to ESG recipients to discuss enhancements in program delivery.
<p>Objective 2 Assist with efforts to reduce shelter operation costs (i.e., energy efficient improvements).</p> <p>FY 37 Proposed Outcomes</p> <ul style="list-style-type: none">• CDBG/ESG funds will be used to competitively fund programs that promote sustainable development and innovative means for streamlining costs of program operations.
<p>Objective 3 Work with providers to share program's progress/accomplishments/challenges with community.</p> <p>FY 37 Proposed Outcomes</p> <ul style="list-style-type: none">• City staff will attend Homeless Coalition meetings to discuss means of sharing homeless needs and quality of programs in addressing needs with community members.
<p>Objective 4 Support programs and services that will help clients maintain housing stability.</p> <p>FY 37 Proposed Outcomes</p> <ul style="list-style-type: none">• City's HPRP team will identify support services that will help HPRP clients maintain housing. CDBG and ESG funds will be aligned to competitively solicit such support services that will help low-income families maintain permanent housing.• City will use CDBG and ESG funds to competitively solicit support programs that address highest needs amongst homeless subpopulations experiencing chronic substance abuse, severe mental illness and domestic violence.• ESG funds will be used to competitively solicit quality programs that help homeless persons access housing and case management services in emergency and transitional housing facilities.

The Broome County Continuum of Care has a solid referral system in place amongst homeless service providers and public institutions to avert persons leaving public institutions from becoming homeless. The subcommittee has obtained the following discharge policies from public institutions including the Broome County Jail,

Broome County Department of Social Services, Lourdes Hospital, Wilson Memorial Hospital, Greater Binghamton Health Center, and Binghamton General Hospital.

Broome County Department of Social Services

18 NYCRR 430.12

N.Y. Comp. Codes R. & Regs. tit. 18, § 430.12

COMPILATION OF CODES, RULES AND REGULATIONS OF THE STATE OF NEW YORK
TITLE 18. DEPARTMENT OF SOCIAL SERVICES

The above referenced action plan sites the need for parents petitioning to receive custody of their minor children be able to show that they have obtained safe and affordable housing before the children will be released into their care. The district must ensure that children 16 to 20 years of age, who will not be returning to the parents home, have a plan of action requiring vocational training/full time job and means to support themselves and demonstrate a competency level to participate in such training as established by the Department or through case worker observation.

United Health Services, Inc.

It is the practice of United Health Services, Inc. to not discharge patients to the streets. United Health Services, Inc. operates two hospitals, Binghamton General and Wilson Memorial as well as three inpatient psychiatric units and two inpatient substance abuse units. Each patient must be discharged to an acceptable safe address. The substance abuse programs discharge over 600 persons per year. At the time of admission 40% of these individuals are homeless, Inpatient psychiatry discharges over 1,200 per year and the homeless rate is approximately 10% meaning a total of 360 patients who need safe housing prior to discharge.

Broome County Department of Corrections

The Broome County Department of Corrections contracts with Jail Ministries operated by the Broome County Council of Churches to provide inmates with discharge planning. It is the policy of the Jail Ministries to work with inmates to secure safe affordable housing prior to and directly following discharge.

As gaps are unveiled, the City will continue to work with the Homeless Coalition to strengthen the discharge planning process.

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.

2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 2 Action Plan Community Development response:

Priority has been placed on the following non-housing community development needs:

- Youth Programming (570.201(e)) – Provide opportunities to engage youth in meaningful community development activities
- Public Improvements (570.201(c)) – Enhance staff capacity to provide quality infrastructure facilities within CDBG target areas; enhance the quality of infrastructure and provide recreational opportunities that attract increased patronization of parks located within CDBG neighborhoods
- Public Services (570.201(e)) – Target resources to address current essential needs
- Economic Development (570.201(o)(1)) – Aggressively market and promote economic development activities to augment capital investment and jobs for low moderate-income households
- Demolition (570.201(d)) – Demolish structures that contribute to neighborhood blight
- Code Enforcement (570.202(c)) – Enhance neighborhoods by enforcing property maintenance code and providing resources to return vacant properties back to productive use
- Neighborhood Beautification (570.202) – Develop programming that promotes beautification efforts through education and sustainable development practices

In Fiscal Year 37 entitlement funds will be used to meet the following objectives as described in Section 91.1 Part 24 of the Code of Federal Regulations:

- Provide decent housing
 - Provide financial assistance to approximately 18 owner-occupied households to enhance quality of residential structure, enhance affordability through reduced energy use, and stabilize neighborhoods
 - Use 95% of ESG funds to competitively fund programs that provide housing and supportive services to persons who are homeless or at-risk of homelessness
 - Use HOME funds to support a minimum of one CHDO project that will provide decent affordable housing, especially for first-time homebuyers

- Suitable living environment
 - Target enforcement of property maintenance laws in CDBG target areas
 - Implement Triennial Inspection Program
 - Competitively fund public service programs that benefit low-moderate income persons
 - Competitively fund programs that involve youth in improving and maintaining quality living environments
 - Promote educational and neighborhood beautification programs that encourage green practices and enhance livability
 - Engage residents in implementing community projects by providing gap financing for a minimum of three neighborhood enhancement projects

- Expand economic opportunities
 - Implement marketing activities that attract patrons to local businesses
 - Use CDBG funds to enhance green job training and workforce programs and raise awareness amongst low/moderate income residents about emerging green job sectors

Public Services

The City anticipates requesting proposals for 2011 human service programs in July 2011. The Community Development Advisory Committee will evaluate proposals and recommend programs that are best suited to address a critical or unmet need in the City. The contract cycles for CDBG/ESG subrecipients will coincide with the 2012 calendar year.

Public Infrastructure

The City will use FY 37 CDBG funds to support mill and pave activities and park improvements in eligible CDBG target areas. The Department of Public Works has developed a prioritized listing of streets requiring repair work over the next three years. The Engineering Department is in the process of investigating street subsurface conditions to determine appropriateness for mill and pave or reconstruction. Based upon Engineering's findings, the City will prioritize streets for mill and pave.

CDBG funds will be used to support the demolition of an existing water fountain in Columbus Park. The fountain has been cited and deemed inoperable by the Broome County Department of Health due to concerns of public health and safety. The City proposes to eliminate this structure and replace it with a spray fountain which does not require the level of cleaning and maintenance as a pool or other above ground structure. Columbus Park is located in one of the City's CDBG eligible census tracts with the highest concentrations of minority households. This project will provide a low/moderate area benefit that will enhance the health, safety and quality of recreation.

Code Enforcement

The City continues to support code enforcement efforts in CDBG target areas with the funding of Code Enforcement activities. Some of the duties of the code officer include investigations of complaints for code violations; issuing citations and court appearance tickets for code violations; follow-up inspections to ensure compliance; issuing certificates of compliance for room and board houses, rental and commercial properties and off-campus University housing within City limits; issuing certificates of compliance for re-sale for banks; inspecting residential properties approved under the City's affordable housing programs; and assisting with State of Emergency activities.

Over the past year, the new Director of Code Enforcement Office has been working with the Blight Prevention Task Force to develop a program for inspecting multi-unit residences as allowed by New York State law. The program, referred to as the Triennial Inspection Program, will require Code Officers to inspect R-2 rental units to ensure they comply with local Housing Quality Standards. The Director is also developing a proposal that will broaden the scope of the City's existing rental registration program. FY 37 CDBG funds will be used to support the broad scope of services provided by the Code Enforcement Department to implement housing and community development projects which include planning and zoning services, building construction services, and property maintenance and life safety code compliance and enforcement services.

All of the City's code officers are state certified and are required to annually complete 24 hours of state certification courses. Additionally, all code officers are on-call 24 hours.

Neighborhood Development

The FY 37 CDBG budget continues to offer residents the opportunity to identify needs within the neighborhood/community and to work with the City in implementing their neighborhood development programs. The City will continue to build upon the efforts under the Design Your Own Park project, and fund community development projects that are feasible both in cost and maintenance.

Youth Programming

The City has dedicated \$50,000 of Fiscal Year 37 CDBG funds towards youth programming. In the past two fiscal years, CDBG funds have been used to engage youth in community development activities while either earning wages, school credit, or educational/vocational skills. The City anticipates using FY 37 CDBG funds to support programs that meet the School District's education goals, and to fill gaps in funding and programming for youth employment opportunities.

Economic Development

Economic development activities are marketed citywide since employment opportunities and capital investments benefit the entire City, including CDBG target areas and areas of minority concentration. However CDBG program requirements are designed so that employment opportunities are provided to low-/moderate-income persons in order to achieve greater financial stability.

The Revolving Loan Fund is managed by the Binghamton Local Development Corporation (BLDC). The BLDC is constantly reviewing its loan programs and identifying activities that will promote businesses to the area. The BLDC sponsored a business plan competition for the third year. The competition offers an opportunity for a new business or an existing business in existence less than five years to leverage a \$5,000 grant to implement a new business or business expansion idea within the City of Binghamton. This year's Business Plan Competition attracted 23 entries, out of which the judges selected 14 finalists. The winner of this year's competition is Heather Staley who will use the grant towards expanding her business, HR Staley Agency, an independent insurance brokerage to be located on Binghamton's North Side.

Mayor Ryan's administration continues to respond to citizen concerns by proposing programming that will improve staff capacity to deliver quality programs, enhance coordination efforts and implement new initiatives that encourage citizen participation and long-term cost savings to taxpayers.

The City has also placed an importance of increasing departmental efficiency throughout City Hall. Various departmental teams have been assembled to discuss ways of productively streamlining and/or enhancing management of operations. These initiatives allow the City to link entitlement funds and other leveraged resources with community development priorities that will be administered in partnership with other City departments.

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 2 Action Plan Antipoverty Strategy response:

City staff are involved in various community groups that focus on developing programs to address the needs of persons/families in poverty. One of the efforts that City staff are involved in is reentry programming. Incarcerated persons returning to their home communities are challenged to find adequate housing and employment due to their criminal history. Local partners from government, service agencies, and housing have finally started to discuss how to most appropriately address the needs of the reentrant population in order to reduce recidivism and social impact as part of a more progressive approach to crime prevention. CDBG funds have been used to support reentry efforts including sponsoring the Mental Health Association's community forum to discuss the needs of reentrants returning to Broome County. Under this year's competitive human service procurement process, the City awarded CDBG funds to assist the Sheltered Workshop for the Disabled to implement an employment training program for incarcerated disabled persons living in the City.

Although the City's three-year AmeriCorp*VISTA project ended in November 2009, PHCD staff continue to support the various programs initiated by VISTA activities. City resources and entitlement funds have been used to involve low-income residents in sustainable development activities such as developing community gardens and participating in energy efficiency workshops. Programs have also been brought to underserved areas, such as the North Side farmer's market and earned income tax credit workshops. The City is currently working with the local grassroots organization, VINES, in obtaining a VISTA staff member to help enhance education and implementation of food security systems in low/moderate income neighborhoods. CDBG funds are being used as an eligible matching source for VINES' AmeriCorp project.

The City will continue to serve as a resource center to connect individuals/families in need to programs that serve basic needs such as access to food and shelter and programs that increase income potential such as workforce development programs and earned income tax credit workshops. Fiscal Year 37 funds will be used to continue outreaching to low-income families and partnering with community service agencies to provide educational and vocational opportunities, with special emphasis on new employment opportunities within the green industry.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 2 Action Plan Specific Objectives response:

2009 CHAS data indicates that special populations of non-homeless persons that experience significant cost burden with housing costs include elderly households, disabled households and households occupied by Black, Hispanic and Asian low-income families. The City is hopeful that HUD will work with the U.S. Census Bureau to custom tabulate the 2005-2009 ACS data set which will allow the City to identify census tracts that have concentrations of ethnic populations, seniors and disabled households. This will assist in outreach efforts to raise awareness of housing and supportive programs.

To address the needs of non-homeless persons, the City will use FY 37 entitlement funds and other resources as follows:

CDBG, HOME, DHCR, AHC, and Restore NY funds will be used to sustain the City's tax base and help homeowners remain in their homes. Special attention will be given to quality programs that provide affordable housing repair services to disabled and senior households.

ESG and HPRP funds will be used to help low-income families remain in their homes in order to avoid the more costly options of relocation or homelessness.

CDBG funds will be used to support green workforce initiatives, economic development programs and quality and innovative public service programs that benefit targeted populations, including but not limited to youth, elderly, persons with disabilities, and under/unemployed.