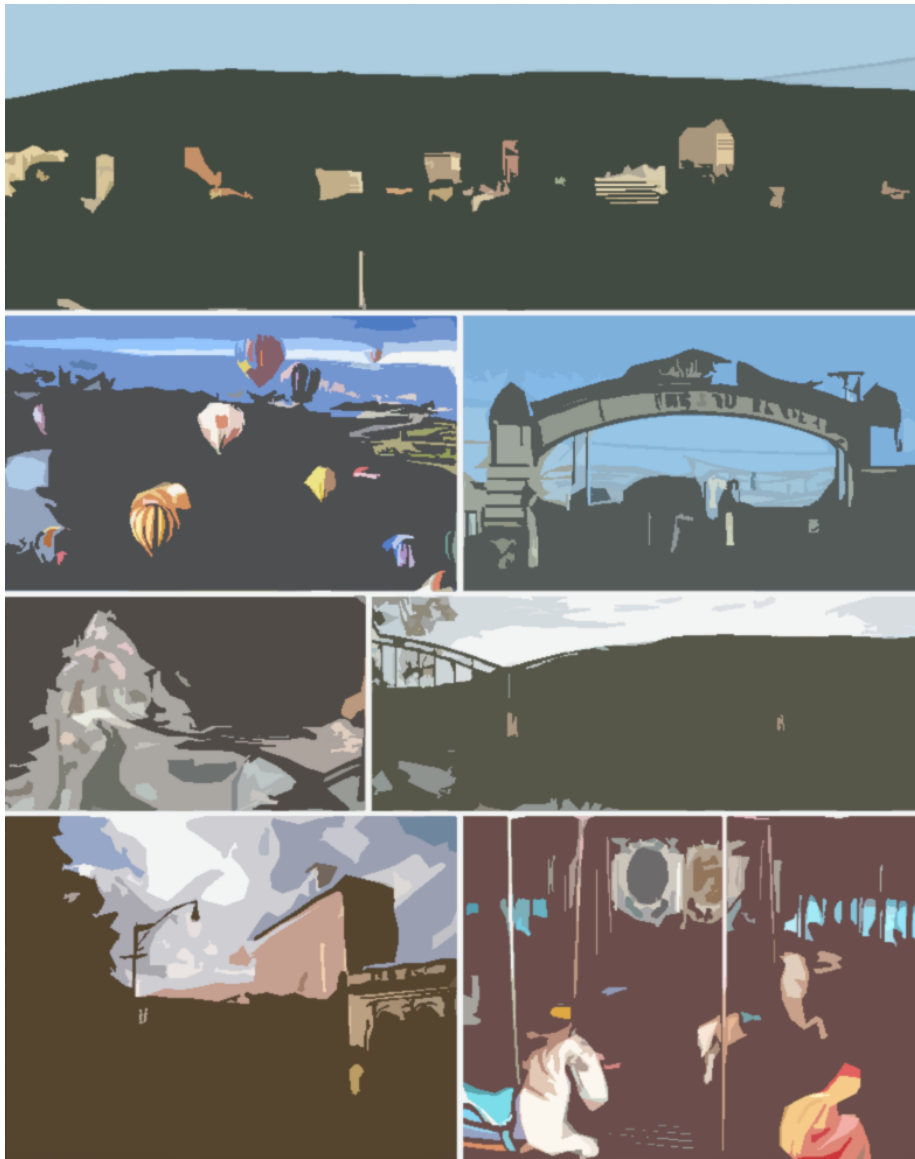




Home ARP Amendment to the City of Binghamton 2021 Annual Action Plan



City of Binghamton HOME-ARP Allocation Plan

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INTRODUCTION

On March 11, 2021, President Biden signed the American Rescue Plan Act of 2021 into law, which provides over \$1.9 trillion in relief aid to address the continued impact of the COVID-19 pandemic on the economy, public health, state and local governments, individuals, and businesses. The funds will be administered through HOME Program for eligible activities primarily benefiting qualifying individuals or households experiencing homelessness, at-risk homelessness, and other vulnerable populations. There are four eligible activities:

1. Development and support of affordable housing.
2. Tenant-based rental assistance (TBRA).
3. Provision of supportive services.
4. Acquisition and development of non-congregate shelter (NCS) units.

The city of Binghamton is proud to announce that it has received \$1,936,143 in HOME-ARP funding from the U.S. Department of Housing and Urban Development. This substantial federal funding provides a unique opportunity for the city to explore innovative solutions to improve its housing stock and increase access to quality affordable housing. As a recipient of these funds, the city is required to submit an Allocation Plan that outlines how these funds will be allocated and used for the betterment of the qualifying population.

The Plan provides a comprehensive needs assessment and gaps analysis to ensure that HOME-ARP funds are used effectively to reduce homelessness and provide housing stability for vulnerable populations. Reliable data and analysis will ensure that the city is able to make informed decisions.

Consultation

On November 23, 2021, the City of Binghamton's Continuum of Care convened to discuss amendments needed for the housing plan. The function of the meeting was a collaborative effort to discuss plans for the HOME American rescue plan (ARP) grant that the city of Binghamton had recently received. Various discussions followed between the Continuum of Care (COC) and multiple stakeholders and service providers discussing the resource shortages and allocation maximization of HOME funds.

A Needs Assessment Survey was open to service providers and the public to gain greater insight into the priority of needs for the qualifying populations. To ensure broad and comprehensive input in determining the best use of HOME-ARP funds, virtual consultation sessions were held with various agencies to obtain their feedback about adequate housing for the qualified population.

Participants provided information about the needs and gaps observed and experienced in their communities and offered feedback on the opportunities provided by HOME-ARP funding. Additionally, stakeholders were asked how they would prioritize the qualifying populations and how they would prioritize the use of HOME-ARP funding based on the allowable activities. Data collected from the consultation meetings informed the needs assessment and gaps analysis and provided a basis for a decision on the budget.

The HOME-ARP grant's community outreach and engagement process provided multiple opportunities for subject matter experts within the community, stakeholders, and organizations to assess the needs, gaps, and barriers relating to homeless preventative services. Consultation methods included:

- Stakeholder meetings.
- Two online surveys in English and Spanish.
- A public comment period for the city of Binghamton's HOME-ARP Allocation Plan (AP).
- A public hearing.

Needs Assessment

Survey responses identified the development of Affordable Rental Housing as the top priority, followed by Supportive Services, TBRA, Operating & Capacity Building Assistance, and Non-Congregate Shelter.

The Needs Assessment survey was utilized by stakeholders' input in ranking needs for Housing Availability, Supportive Services, and Housing Assistance Payments for all QPs. Housing Availability was rated a top priority, followed by supportive services.

Survey results for agencies indicated a ranking of the top 5 supportive service needs for those experiencing homelessness: Mental Healthcare, Case Management, Employment Services, Food, and Healthcare.

List the organizations consulted, and summarize the feedback received from these entities:

Table 1 summarizes the stakeholders and organizations consulted in the creation of this Plan, the services they provide, the method of consultation, and a summary of feedback.

STAKEHOLDER ENGAGEMENT

Table 1

Agency/Org Consulted	Type of Agency/Org	Method of Consultation	Feedback
<p>Binghamton Housing Authority</p>	<p>Public Housing Authority Public Housing Agency; Affordable housing service provider</p>	<p>Meeting: 1-hour phone interview</p>	<ul style="list-style-type: none"> • The lack of affordable housing is a critical issue. • A large percentage of the housing stock is not suitable for habitation. • Because of an influx of students, quality housing is at a premium. • A shortage of quality housing coupled with increasing demand, has leveraged positions to favor landlords
<p>Family Enrichment Network, Inc.</p>	<p>Community behavior health service provider</p>	<p>Meeting: 1-hour phone interview</p>	<ul style="list-style-type: none"> • There has been an increase in the number of displaced individuals and families.

			<ul style="list-style-type: none"> • Families can't pay their rent because of an ever-increasing property value. • There is a need for more transitional housing. • Immigration status is used as a form of renter discrimination.
<p>Broome County Office for Aging</p>	<p>Supportive services, programs, and advocacy for elder population over 65</p>	<p>Meeting: 1-hour phone interview</p>	<ul style="list-style-type: none"> • There is a lack of ground-floor residences for the elderly population. • Competition for quality affordable housing appears to be between students and the elderly population. • The older people that reside in the rural and more suburban areas suffer from extreme isolation and lack

			transportation to get to health appointments in the city.
Crime Victims Assistance Center, Inc.	Domestic Violence Service Provider, Services Supporting People Fleeing Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, People with Disabilities	Meeting: 1-hour phone interview	<ul style="list-style-type: none"> • DV's needs more resources for victims who have become displaced because of threats of violence at home. • There is a need for wrap-around services for single parents.

Summarize feedback received and results of upfront consultation with these entities:

After gathering critical feedback from multiple stakeholders, it's become clear that there are commonalities that need to be addressed. Stakeholders consistently labeled a lack of affordable housing as being the highest priority need. Specifically, the aging/elderly and veteran populations struggle to make ends meet.

City officials are concerned about the impact of universities on affordable housing. With more young adults moving into the area, this is causing a strain on already limited housing stock. Officials realize that universities are an essential economic resource that provides employment and commerce, but they also drive much of the affordable housing absorption in the area.

PUBLIC PARTICIPATION

Describe the public participation process, including information about and the dates of the public comment period and public hearing(s) held during the development of the Plan:

The Citizen Participation process was crucial to the development of the HOME-ARP Allocation Plan and was encouraged throughout all stages of the consultation process. The city of Binghamton promoted the surveys, community and focus group meetings, 15-day comment period, and public hearings. Consultation provided multiple opportunities in various formats for

stakeholders and residents to share their experiences with working and providing services to qualified populations.

The surveys were created to gather information about the needs of the qualifying populations, which was then used to formulate the Homeless and Housing Needs Inventory and Gaps Analysis. The surveys were offered in English and Spanish and could be accessed online.

A PJ must consider any comments or views of residents received in writing, or orally at a public hearing, when preparing the HOME-ARP allocation plan.

Summarize the comments and recommendations received through the public participation process:

To be completed after public comment period.

Summarize any comments or recommendations not accepted and state the reasons why:

To be completed after public comment period.

Homeless													
	Current Inventory					Homeless Population				Gaps Analysis			
	Family		Adults Only		Vets	Family HH (at least 1 child)	Adult HH (w/o child)	Vets	Victims of DV	Family		Adults Only	
	# of Beds	# of Units	# of Beds	# of Units	# of Beds					# of Beds	# of Units	# of Beds	# of Units
Emergency Shelter	122	38	274		0								
Transitional Housing	8	4	65		4								
Permanent Supportive Housing	137	67	272		19								
Other Permanent Housing													
Sheltered Homeless						237	71	8	6				
Unsheltered Homeless						0	0	0	0				
Current Gaps										30	295		

CoC Housing Inventory Count, 2021 | CoC Point in Time Count, 2021

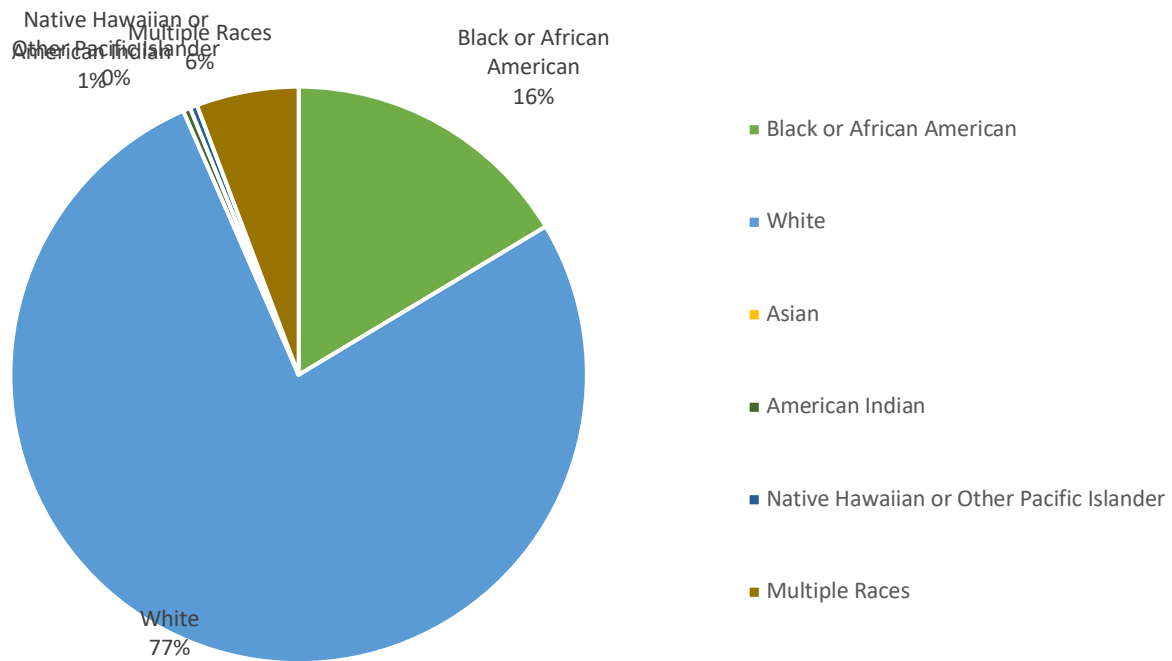
	Non-Homeless		
	Current Inventory # of Units	Level of Need # of Households	Gap Analysis # of Households
Total Rental Units	11,375		
Rental Units Affordable to HH at 0-30% AMI (At-Risk of Homelessness)	4,465		
Rental Units Affordable to HH at 31-50% AMI (Other Populations)	2,649		
0-30% AMI Renter HH w/ 1 or More Severe Housing Problems (At-Risk of Homelessness)		1,685	
31-50% AMI Renter HH w/ 1 or More Severe Housing Problems (Other Populations)		2,330	
Current Gaps			3099

American Community Survey (ACS); 2. Comprehensive Housing Affordability Strategy (CHAS)

Describe the size and demographic composition of qualifying populations within the PJ's boundaries:

	Emergency Shelter	Transitional Housing	
Black or African Americans	40	16	
White	188	54	
Asian	0	0	
American Indian or Alaska Native	1	0	
Native Hawaiian or Other Pacific Islander	1	2	
Multiple Races	14	2	
Total	244	74	
CoC Housing Inventory Count, 2021 CoC Point in Time Count, 2021			

Demographic Breakdown



Homelessness

The data obtained from the Continuum of Care, and the Point in Time Count (PIT), illustrates that the White demographic comprises the majority of the homeless population. Black or African American is the second largest group that makes up the population of people experiencing homelessness.

According to a recent study by the Department of Housing and Urban Development for the City of Binghamton, statistically speaking, there are no unsheltered residents in the city. The city has made it a priority to tackle homelessness and provide assistance to those in need. Through their efforts, they have reduced the number of unsheltered homeless people in the city and provided them with much-needed resources.

However, this does not mean that no people are living without shelter. It just means that they need to be accounted for in official statistics. Also, based on this same data set, there are enough beds and resources for the more transient population members. Nevertheless, these resources may not be sufficient to address chronic or long-term homelessness in certain areas.

During our consultation, respondents highlighted the need for services targeted explicitly toward individuals in a housing crisis. One such service is legal aid, which can provide a lifeline to those facing homelessness. Legal assistance can help people access housing options, fight eviction notices, and gain access to vital benefits they would otherwise be unable to access.

Individuals and Families at Risk of Homelessness

Individuals and families at risk of homelessness have many causes, including poverty, lack of access to affordable housing, and mental health issues. The unmet needs for the populations at risk of homelessness and housing instability are vast and include resources for rental or utility deposits, emergency shelter services, and supportive housing programs. Without these resources, many individuals cannot secure stable housing and instead remain in a state of homelessness.

A growing concern for housing instability, encompassing many Americans outside of the City of Binghamton, has become a national epidemic. Observed Rent Index (ZORI) reports that the median rent increased by 15.9% nationwide in the previous 12 months (ending in May 2022). Experts say that about 20% of people without a home are chronically homeless and living on the streets or in shelters. Three factors contributing to the recent increase in homeless people are the low-income housing shortage, changing economic trends, and inadequate income support.

Income and Employment Broad-based economic trends have also contributed to the growing numbers of homeless people. Housing There appears to be a direct relationship between the reduced availability of low-cost housing and the increased number of homeless people.

State and local initiatives and federal legislation in 2023 by Governor Hochol should reduce homelessness; however, there is evidence of substantially increased participation rates by homeless people in public assistance programs.

While a number of homeless improvements and increased funding assistance have been made over time, there continue to be enough inconsistencies between homeless programs and local jurisdictions that undermine their success.

For instance, at the national level, homelessness has only edged slightly higher in recent years while remaining considerably lower than 15 years ago, statistically speaking. There needs to be more connection between the initiatives taken and the results that are recorded.

However, the number of individuals and families on the brink of homelessness has increased by 15 percent over two years. The increase in households near homelessness parallels the increase in rental prices, with an average rent rise of 18 percent nationally since 2020. The median rent has also increased to more than \$1,500 in inflation-adjusted terms.

The rent index is outstripping inflation, according to data from the Consumer Price Index (CPI) which shows that rents have increased by 9.2% over the past year, a rate that is expected to remain steady until May 2023, with another 10% increase in unit prices predicted for this time period. This is higher than what was seen when rents were observed before Covid-19.

[Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD in the Notice](#)

Several agencies provide survivor advocacy and victim resource programs to those in the City of Binghamton. Family Violence Prevention is a non-profit organization that provides help to victims of domestic violence by supplying counseling, legal services, and safety planning. This agency also has a resource center, which includes information on available resources for victims of domestic violence and their families. In addition, they give educational programs and offer support groups.

[Other populations requiring services or housing assistance to prevent homelessness and other populations at greatest risk of housing instability, as defined by HUD in the Notice](#)

Mental health is a crucial factor in the prevalence of homelessness, with many homeless individuals with mental illness or addiction. During discussions with service providers, mental health was continually brought up as one of this population's most significant unmet service needs. Not neurotypical individuals may find it challenging to navigate the process of securing long-term housing. In too many cases, these individuals find themselves out of the street or

even arrested for not being able to comprehend specific laws. According to SAMHSA, about 30 percent of chronically homeless people have mental health conditions.

Describe the unmet housing and service needs of qualifying populations, including but not limited to:

- **Sheltered and unsheltered homeless populations.**
- **Those currently housed populations at risk of homelessness.**
- **Other families requiring services or housing assistance or to prevent homelessness**
- **Those at greatest risk of housing instability or in unstable housing situations:**

Qualifying populations are often in need of a flexible response to their situations. To provide the best possible service, it is vital to understand the needs of these populations and how they can be addressed effectively.

Homeless Population

Many of the needs of the qualifying populations are similar and include the need for a pliable response system, available housing stability, and support for people in their rescue plans. To help meet these needs, connector care programs offer supportive services such as subsidy enhancements and cost savings to increase housing stability and individual wellbeing.

This includes providing access to hospitals, jails, and emergency shelters and required participation from individuals, including hospitals and prisons in which people have been housed. These systems can also be used to find services for people with low incomes and those who are not eligible for Medicaid or Medicare. Providing access to these resources would ensure that all individuals have the necessary resources to remain stable in their environment while promoting overall wellbeing.

Populations at risk of homelessness

The Qualifying Population can receive housing assistance that could vary from eviction assistance to rental assistance, rent relief, unemployment relief, rental assistance, and emergency rental assistance are all options that can stave off homelessness. It is important to contact local housing authorities to understand the process of entering homelessness and the resources available. These may include individual payment resources, tax-based relief, local public housing authorities, or the Housing Choice Vouchers program (Section 8).

This program assists individuals by providing financial assistance to lift people out of emergencies, and programs such as HUD who can provide additional support for those

struggling. Furthermore, over 1.2 million households in the US use Housing Choice Vouchers to find affordable homes. These programs can assist people in stabilizing their housing situation and ultimately lift them out of poverty.

Other families requiring services or housing assistance or to prevent homelessness

Healthcare professionals are essential in helping the Qualified population affected by domestic and family violence, including child abuse, intimate partner abuse, and elder abuse. It is important to remember that healthcare professionals have the legal authority to make reports of any suspicion of abuse or neglect.

The victims of child abusers tend to be the common victims of domestic violence and require acute care from health professionals and supportive family members. The 2020 Point in Time Count noted a need for healthcare professionals to provide services that address the needs of victims fleeing domestic violence situations.

Those at greatest risk of housing instability or in unstable housing situations:

The qualifying population who have been previously homeless or are currently using rental assistance may need assistance to meet their housing needs. In New York State, many New Yorkers experiencing homelessness are eligible for residential assistance programs such as emergency rental and monthly rent supplements. Veterans can also find specific programs which offer additional help with utilities and other costs associated with moving into a home.

Programs that provide emergency rental assistance typically last up to three months, depending on the federal funding available. Eligible households may also receive an additional 3-12 months of rental support, depending on their circumstances. With the help of these programs, those who have been homeless or are currently facing housing instability can move into a safe home environment and begin to rebuild their lives.

Identify and consider the current resources available to assist qualifying populations, including congregate and non-congregate shelter units supportive services, Tenant-Based Rental Assistance (TBRA), and affordable and permanent supportive rental housing:

The City of Binghamton has a diverse portfolio of funding sources comprised of the following:

CDBG \$1,848,823.00

ESG \$164,306.00

HOME \$598,056.00

The Continuum of Care (COC) maximizes these funds to reach the people on the fringes of society by appropriating these funds to institutions such as various nonprofit institutions such as shelters, counseling centers, or even free job training or placement companies.

The listed funds do not include the current ARP usage or public-private partnerships involving collaboration between a government agency and a private-sector company that can be used to better the qualifying population and the overall community. A snapshot of the City of Binghamton 2020's Integrated Disbursement and Information System (IDIS) provides a snapshot of various members of the qualifying population who benefitted from the current resources available for their communities.

Eligible Activity	Number of Persons Benefitting
Senior Services	473
Services for Persons with Disabilities	16
Legal Services	269
Youth Services	284
Substance Abuse Services	182
Crime Awareness	44,750

Under Section IV.4.2.ii.G of the HOME-ARP Notice, a PJ may provide additional characteristics associated with instability and increased risk of homelessness in their HOME-ARP allocation plan. These characteristics will further refine the definition of “other populations” that are “At Greatest Risk of Housing Instability,” as established in the HOME-ARP Notice. If including these characteristics, identify them here:

Identify the Characteristics of Housing Associated with instability and an increased risk of homelessness if the PJ will include such conditions in its definition of “other populations” as established in the HOME-ARP Notice:

A complex array of social factors is associated with housing instability and increased risk of homelessness. The lack of affordable housing supply is the prime cause and has been a major issue in many communities. The development of affordable rental housing has been key to providing secure, safe and affordable homes. There have also been numerous efforts to increase the availability of affordable housing by encouraging more private investment in housing developments. Tax credits can be used as incentives for developers to construct new homes or renovate existing ones, allowing for more options for low-income households to secure an affordable home.

In addition, local governments have implemented various programs such as home investment partnerships that provide funding for construction and rehabilitation activities related to affordable rental units. Furthermore, income tax credits can be used by developers and landlords to offset some of the costs associated with building or maintaining their properties

Explain how the PJ determined the level of need and gaps in the PJ's shelter and housing inventory and service delivery systems based on the data presented in the plan:

The City of Binghamton effectively addresses this issue by identifying the gaps in services and programs needed to provide shelter, housing, and services. Researchers determine which services are lacking or inadequate in a particular area by analyzing data from multiple sources, such as surveys and interviews with homeless individuals.

The Point in Time Counts, Housing Inventory Counts, and Comprehensive Housing Affordability Strategy (CHAS) data published by the U.S. Department of Housing and Urban Development (HUD) were important resources for analyzing and breaking down the various causes of inventory delivery service instability.

Identify priority needs for qualifying populations:

The qualifying population has specific issues related to that community, but the most persistent answer mentioned repeatedly was the need for affordable housing.

Homeless

The needs among homeless people are often greater than seen on a count census. Multiple screening tools can help identify those most in need of social and medical services, but no uniform method exists for evaluating homeless populations. Throughout the consultation process, it is clear that some qualifying homeless populations seem to be in a more dire

situation than their count would suggest. Knowledgeable sources, such as social service departments and housing stability programs, can provide needed services and help get these individuals back into a home or other suitable living arrangements. Without assistance from these knowledgeable sources, many of these individuals would remain without proper care or assistance from necessary services.

For example, the LGBTQ youth community faces a disproportionate amount of housing instability and homelessness compared to the general population. 28% of LGBTQ youth reported experiencing homelessness or housing instability at some point. This is an incredibly concerning statistic, as it can lead to further mental health challenges for these young adults. Stable housing is essential to ensure they have access to mental health care and other resources they need. The Trevor Project reports that 40% of LGBTQ homeless youth report being forced out by their caregivers due to their sexual orientation or gender identity, which shows the importance of having a supportive environment for these individuals.

At-Risk of Homelessness Populations

The current pandemic has caused a significant increase in the number of individuals and families at risk of homelessness. With a growing number of qualifying populations facing displacement and unhealthy housing conditions, the consequences are significantly more severe for children facing eviction. The need to find new housing is further complicated by uprooting families and adding the ongoing pandemic.

Families taking residency in shelters experience literal homelessness, but it's also important to understand that securing permanent housing is not always easy for them. Finding stable, affordable housing can be difficult due to various factors like homelessness's mental and emotional toll, lack of resources or information related to available housing options, or not meeting other criteria required by landlords or property managers.

Fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking

DV's having housing options is not just crucial for their wellness and mental health, but it could be critical for their survival. Housing options that address the needs of abuse victims can reduce the risk of further victimization by abusive partners. Survivors may also benefit from access to a support system that can provide resources to help them rebuild their lives after experiencing trauma from abuse and violence.

Residents living in housing instability or in unstable housing situations

The researchers have stated that the essential need for the qualifying population is the expansion of affordable housing. Access to affordable rental housing can be made available with funding opportunities such as public housing, income-based housing, tax credits, and other programs. Furthermore, rural communities are particularly vulnerable when it comes to being able to provide broadband service and access to affordable rental housing. To address this issue, government initiatives need to focus on providing incentives for private developers and state governments to build housing in areas where economies could have low-skilled commerce.

[Explain how the level of need and gaps in its shelter and housing inventory and service delivery systems based on the data presented in the plan were determined:](#)

The Point In Time Counts, Housing Inventory Counts, and Comprehensive Housing Affordability Strategy (CHAS) Data published by the U.S. Department of Housing and Urban Development (HUD) provide a wealth of information about the nation's housing conditions. These data sets help us understand the magnitude of the problem. The data is used to assess housing needs and also can be used to measure any gaps in resources needed to remedy these issues effectively.

HOME-ARP Activities

If any portion of the PJ's HOME-ARP administrative funds were provided to a subrecipient or contractor prior to HUD's acceptance of the HOME-ARP allocation plan because the subrecipient or contractor is responsible for the administration of the PJ's entire HOME-ARP grant, identify the subrecipient or contractor and describe its role and responsibilities in administering all of the PJ's HOME-ARP program:

The City of Binghamton is committed to administering some, but not all, eligible activities directly. This will ensure that the activities are carried out promptly and cost-effectively. The City solicits applications to fund affordable new construction or acquisition and rehabilitation of rental developments in a Request for Proposals (RFPs) process. This process currently exists through the HOME program, where proposals are accepted on a rolling basis.

The city administration will have 30 days to inform developers and partnering service providers of any lack of quality information. The city administration will work as much as possible with a developer to obtain all relevant information. The City of Binghamton can rightly refuse a proposal after multiple attempts to notify a developer and service provider of missing data. Any refusal of the submissions and the reasons will be outlined in the information sent to the proposer.

The City of Binghamton will have to consider various factors, such as the availability of resources, the complexity of the activity, and its ability to monitor and evaluate performance when deciding which activities should be administered directly. Furthermore, it must ensure that these activities align with its overall mission and goals.

A review committee will be made of members from the Neighborhood Services staff, Development Services staff, and Continuum of Care (CoC) to review proposals from a qualitative perspective. The City's Neighborhood Services Department will use its community investment analyst staff, who work closely with ESG and CoC funds, to help review supportive services work programs as part of the overall HOME-ARP underwriting process. Once staff and the review committee have agreed to fund a proposal, the project and all requirements will be outlined in a HOME-ARP written agreement. City Council will approve the HOME-ARP written contracts for the projects.

By administering some eligible activities directly, the City of Binghamton can provide better oversight while ensuring that all stakeholders involved in these projects achieve their desired outcomes.

If any portion of the PJ’s HOME-ARP administrative funds were provided to a subrecipient or contractor prior to HUD’s acceptance of the HOME-ARP allocation plan because the subrecipient or contractor is responsible for the administration of the PJ’s entire HOME-ARP grant, identify the subrecipients or contractor and describe the role and responsibilities in administering all of the PJ’s HOME-ARP program:

The city will allocate the funds

	Funding Amount	Percent of the Grant	Statutory Limit
Supportive Services	\$ 387,228.60	20	
Acquisition and Development of Non-Congregate Shelters	\$ 484,035.75	25	
Tenant Based Rental Assistance (TBRA)	\$ 774,457.20	40	
Development of Affordable Rental Housing	\$		
Non-Profit Operating	\$		
Non-Profit Capacity Building	\$		
Administration and Planning	\$ 290,421.45	15	
Total HOME ARP Allocation	\$ 1,936,143.00	100	

Rationale for Funds Distribution Among Eligible Activities

Supportive Services Funding

Even though the City does receive alternative funds, other programs, such as the Continuum of Care (CoC) grant or private sources for the Supportive Services Program, there is a great enough need to justify the allocation of HOME ARP funds

The City should apply a more comprehensive approach to supportive services considering short-term and long-term solutions. The Qualified population needs more than just shelter and food; they need access to adequate healthcare services, job training, and education

opportunities. The diversity of applications for these funds allows for a wide range of needs to be addressed.

Acquisition and Development of Non- Congregate Shelters

Binghamton has a substantial number of buildings that were constructed pre-World War 2. Fortunately, some measures can be taken to help address this issue. We can create affordable housing units for those in need by remodeling some of these pre-war buildings. One such solution is converting existing units into Non-Congregate Shelters (NCS). NCSs provide multipurpose uses for the qualifying population, including temporary housing and access to essential medical care and mental health support.

However, due to the high costs involved in these programs, the City may require a commitment or Memorandum of Understanding (MOU) because the NCS financing may exceed the HOME ARP allocation for such projects. The MOU ensures that all parties involved are aware of their responsibilities and understand how to utilize the NCS funds best to help reduce homelessness.

Tenant Based Rental Assistance (TBRA)

The significant contributor to housing instability is a lack of rental assistance for low-income people. To combat this issue, additional rental units must be made available for those earning less than 30% of Area Median Income (AMI) and between 30% and 50% AMI.

With a fifteen percent increase in the cost of rental units since the onset of the pandemic, many people are still suffering because of a lack of affordable rental units.

The City should implement a series of programs that assist in rental assistance, such as:

- Rent Vouchers, Housing Choice Voucher Program (Section 8)
- Rent Relief Programs
- Eviction Preventions Services

Administration and Plan

The admin funds are used by city officials or consultants for the research, analytics, writing, and consulting of the HOME ARP allocation plan.

Describe how the characteristics of shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provided a rationale for the plan to fund eligible activities:

The need for affordable housing was continually expressed during multiple consultations and was the highest priority, which is why it was weighted heavily in the proposed allocation. The proposed allocation is also consistent with other additional housing goals for the City of Binghamton.

Neither the analyses nor the interviews concluded that the funds should be used to build affordable housing units directly. Building affordable housing would not be cost-effective, but rental assistance could be used much more broadly. The proposed allocation fund effectiveness is of the utmost importance in remedying the housing crisis.

The stakeholder feedback and GAP analysis gave the researchers a clear view of the essential housing needs for the City of Binghamton. The needs identified are specific, but the affordable development capacity in the Binghamton community is relatively small. The proposed allocation plan highlights the needs of the community and available funds, but the specifics of how the funds will be transferred and utilized will require further diplomacy.

HOME-ARP Production Goals

Estimate the number of affordable rental housing units for qualifying populations that the PJ will produce or support with its HOME-ARP allocation:

The City of Binghamton estimates the renovation or refurbishment of at least 10 HOME-ARP Acquisitions and Development of Non-Congregate Shelters for qualifying populations. This estimate may change depending on project applications and the layering of other funding sources.

The PJ also will strongly support rent and rental property augmentation with HOME-ARP funds. The estimate depends on the number of applicants and the layering of funds.

Binghamton will also begin the production of affordable housing; however, this will be accomplished by braiding other public and private funds and largely depends on additional financing.

Describe the specific affordable rental housing production goals that the PJ hopes to achieve and describe how it will address the PJ's priority needs:

The specific affordable rental housing production goal is:

- Create 10 HOME-ARP units,
- Acquire and develop 10 units of non-congregate shelters
- Leverage the creation of other affordable units
- Attach supportive services to all units created.

PREFERENCE

The City of Binghamton will not be offering preference to a specific qualified population, but to all of the qualified populations, knowing that affordable housing is a need equally among each population.

If a preference was identified, explain how the use of a preference or method of prioritization will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or category of qualifying population, consistent with the PJ's needs assessment and gap analysis:

Not Applicable.

If a preference was identified, describe how the PJ will use HOME-ARP funds to address the unmet needs or gaps in benefits and services of the other qualifying populations that are not included in the preference:

Not Applicable.

PHOME-ARP REFINANCING GUIDELINES

The City of Binghamton will not be using any HOME-ARP funds for the refinancing of existing debt.

