

HOME Plan Amended - 9 2024 - Neighbors of Watertown CHDO HB \$146,858.50, split \$ 61,949 for 2 HB Projects & \$84,909 to be used for 5 units of new HOME Rental housing.

## Executive Summary

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

#### 1. Introduction

Federal, state and local governments each have roles in the development of housing opportunities. The Consortium is an entitlement for HOME funds only. The Consortium is comprised of 104 of 112 municipalities in Jefferson, Lewis and St. Lawrence Counties, NY. Jefferson County is the lead county. Jefferson County has entered into a Sub Recipient Agreement with the Development Authority of the North Country to administer and deliver the program.

In order to address housing issues throughout the three-county region there are a number of Rural Preservation Companies (RPC's), Neighborhood Preservation Companies (NPC's) as well as municipal housing offices and the Development Authority of the North Country that provide program administration and program delivery services. The Points North Housing Coalition, the Continuum of Care in the region, applies for federal funding to combat homelessness in the region. The City of Watertown is the only entitlement community in the region and only receives a CDBG allocation. There are several community-based, social service agencies, and government agencies like Departments of Social Services, Public Health and Office for the Aging, Mental Health Association in Jefferson County etc., that provide crucial support services to many of the populations served by housing programs. These agencies receive a variety of local, federal and state funding.

#### 2. Summarize the objectives and outcomes identified in the Plan

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

The objective identified in this Plan is to continue to provide the available HOME resources to assist low and moderate-income households in the Participating Jurisdiction with affordable housing assistance. The Primary Priority is for owner occupied rehabilitation programs, with Secondary Priorities given to programs that assist low and moderate households to purchase a home as well as providing HOME assistance to existing rental projects that need updates or improvements.

Since 1994 the Consortium has provided assistance to 1,914 households, of which 1,044 was owner occupied rehabilitation and 522 units of rental rehabilitation. The Consortium has also assisted 348 households to purchase a home.

The HOME Program will use funds for a variety of activities across Jefferson, Lewis & St. Lawrence Counties to expand the supply of decent, safe, and affordable housing for low-income families. The Program will offer homebuyers, homeowners, and renters the opportunity to rehabilitate, purchase or rent single or multi-family housing.

This year's plan will continue to utilize the long-standing objectives noted above and furthering the goals of providing affordable housing assistance to the many in need in our region. The Consortium proposes to assist 23 eligible households; 15 owner occupied households, with housing rehabilitation assistance and 8 households to purchase their first home via a homebuyer program. Of these 23 households' to be assisted, 4 will be through a CHDO HB Program.

**Amended Plan - 9 2024 - of the \$ 146,858.50 in CHDO Homebuyer \$, \$ 61,949.50 will be used to assist 2 Homebuyer Project/s and \$ \$84,909 will be used to co fund along with 2021, 2022, 2023 & 2024 CHDO \$ to fill a funding gap for a new 63 units affordable rental housing project to be built here in the City of Watertown, Jefferson County. A total of \$ 720,000 in HOME CHDO \$ will be used to fund 5 units of the 63-unit project.**

### **3. Evaluation of past performance**

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

The North Country HOME Consortium's Administrative Board has identified Owner Occupied Rehab as the HOME funding priority, with homebuyer assistance and the rehabilitation of existing rental properties as secondary priorities. With these targeted goals, the Consortium has been able to effectively commit and disburse program funds over the history of the program.

CHDO Projects (Homebuyer or Rental Rehab of CHDO owned or acquired projects) are also a primary priority. 15% of the annual allocation is required to be reserved for CHDO projects; this year a CHDO HB application was received during this application cycle and is funded for \$146,858.50 which is more than the required 15%.

#### 4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

In accordance with 24 CFR Part 570.431, the North Country HOME Consortium utilizes the following process to ensure that residents have ample opportunity to review and comment on the HOME Consortium Program, the planned programs meet community needs identified in each year's Annual Plans as well ability to comment on the annual funding rounds and applications, and the Consortium's Consolidated Plan.

The Consortium published the public notice for the public comment period on April 26, 2020 in the regional newspaper. The public comment period ran from April 27-May 27, 2020. Due to Covid 19, a virtual public hearing/meeting on proposed Action Plan items was held on May 6, 2020 at 9AM via Zoom and open to the public. *No Public Comments were received during the public hearing or during the public comment period.*

Whenever HOME Consortium matters are planned for discussion at local, public meetings and hearings, timely and reasonable notice and access is provided. This is accomplished through local media notification and posting of meeting and hearing notices. Furthermore, records and information relating to HOME Consortium plans and activities are available to the public (as may be limited by confidential individual income statistics and New York State Freedom of Information Laws).

The three Counties, through their Planning Departments, are at times able to provide technical assistance to groups representing low to moderate-income individuals in developing supporting or alternative proposals for HOME programming. This assistance is considered, if requested, and as staff resources are available.

The Consortium holds two virtual annual public hearings via Zoom Meeting at different stages of the annual HOME process. Exact scheduling is dependent on HOME funding cycles. One hearing addresses the Consortium's housing needs, development of proposed activities included in the Annual Plan (Annual Plan Meeting). Another hearing addresses the Consortium's annual Performance Assessment Report (CAPER Meeting) . All public hearings are properly noticed and held. This is appropriate since all Consortium low to moderate-income residents are potential beneficiaries under HOME Consortium programs. Materials are provided, if requested, in formats suitable for the visually and hearing impaired.

Accommodations are made available at public hearings to meet the needs of non-English speaking residents, though participation of such residents is not expected given the low percentage of non-English speaking residents within the Consortium. All written citizen complaints regarding the HOME Consortium's programs will be responded to within 15 working days of receiving such complaints.

To encourage participation by low and moderate-income residents, minorities, and persons with disabilities, notices of hearings and HOME planning sessions are provided to the non-profit housing

agencies, human service organizations, the 3-County Department of Social Services, and members of the Continuum of Care. These agencies are representative of groups that directly assist the low and moderate-income population, as well as minority populations and persons with disabilities.

**Amended Plan - 9 2024**

**5. Summary of public comments**

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

No Public Comments were received during the public comment period.

**Amended Plan - 9 2024 - A new 30-Day Public Comment Period will run from September 3, 2024 to October 3, 2024 with a Public Hearing set for Wednesday September 18th at 10:00 am here in the Development Authority Conference Room, 317 Washington Street Watertown, New York 13601.**

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

Not applicable.

**Amended Plan - 9 2024 - A new 30-Day Public Comment Period will run from September 3, 2024 to October 3, 2024 with a Public Hearing set for Wednesday September 18th at 10:00 am here in the Development Authority Conference Room, 317 Washington Street Watertown, New York 13601.**

**7. Summary**

N/A

**TBD**

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

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

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

Agency Role	Name	Department/Agency
HOME Administrator	JEFFERSON COUNTY	Jefferson County Planning Department

**Table 1 – Responsible Agencies**

**Narrative**

The lead agency for the preparation of the Annual Action Plan is the Jefferson County Planning Department. The Development Authority of the North Country, as sub recipient, assists the county with preparation of the Annual Action Plan.

**Consolidated Plan Public Contact Information**

County Representative: Michael Bourcy, Jefferson County Department of Planning Director, County Office Building, 175 Arsenal Street, Watertown, NY 13601. Email is mbourcy@co.jefferson.ny.us. Phone is 315-785-3144.

Sub recipient Representative: Matthew Taylor, Development Authority of the North Country, 317 Washington Street, Watertown, NY 13601. Email is mtaylor@danc.org. Phone is 315-661-3200.

## **AP-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

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

The North Country HOME Consortium works primarily with the affordable housing providers in the three county region. It also has an Advisory Committee, which meets periodically to discuss program priorities and services. The Advisory Committee is comprised of representatives from the region's county government, municipal housing authorities, social service agencies and many others to provide input into the HOME funded programs and services. An Advisory Committee Meeting is being planned for the 2020 program year. Staff from the Development Authority and Jefferson County also participate on the Points North Housing Coalition, the three County Continuum of Care. The Consortium consults with the City of Watertown, as it is an entitlement for CDBG funding.

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

The staff that works on the administration of the Consortium is also active with the Continuum of Care for the same three county region. The CoC is the Points North Housing Coalition. Consortium staff works closely with members of the Coalition on the homeless housing efforts in the tri-county region. Staff members attend quarterly meetings and are committee members, which reinforce the stake in working together to meet housing needs across the Board.

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

As mentioned above, administrative staff of the Consortium is a member of the CoC. In regards to allocation of ESG funds and other CoC materials, that is under the jurisdiction of the CoC and its member agencies that specialize in that area.

**2. Agencies, groups, organizations and others who participated in the process and consultations**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Points North Housing Coalition
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consultation addressed plans and goals for 2020.
2	<b>Agency/Group/Organization</b>	City of Watertown
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted on the City's Annual Plan for their CDBG Entitlement Program. Coordinated with the City on the submission of their plan with the Consortium.
3	<b>Agency/Group/Organization</b>	JEFFERSON COUNTY
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Lead for the North Country HOME Consortium. Maintains financial records for the Consortium.



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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Points North Housing Coalition	Goals of the Continuum of Care are incorporated into the Consortium's consolidated plan.

**Table 3 – Other local / regional / federal planning efforts**

**Narrative**

In addition to the outreach detailed in the tables above, the North Country HOME Consortium has consulted with community partners on the housing programs and services that it has been providing working with the local housing agencies since 1994 in a number of ways. The partnerships with the Jefferson, Lewis & St. Lawrence County Planning Offices, the HOME Administrative Board, the Advisory Committee forum as well as the Continuum of Care includes members and stakeholders of the three Counties include: Jefferson County DSS, Lewis County DSS, St. Lawrence County DSS, Samaritan Medical Center, Canton Potsdam Hospital, Children’s Home of NNY, Jefferson County Department of Planning, Mental Health Association, Watertown Housing Authority, Watertown Urban Mission, Watertown Red Cross, Fort Drum Regional Health Planning, Lewis County Opportunities, Credo Community Center, Veteran Affairs, Soldier On, NNY Children’s Home, ACR Health, Massena Independent Living Center, Transitional Living Services, Jeff – Lewis BOCES, Community Actin Planning Organization, Neighbors of Watertown and Snow Belt Housing Company.

## **AP-12 Participation - 91.401, 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

In accordance with Federal regulations (24 CFR Part 570.431), the North Country HOME Consortium utilizes the following Citizen Participation process to ensure that residents have ample opportunity to review and comment on the North Country HOME Consortium Program, the annual HOME funding rounds and applications, and the Consolidated Plan.

The Consortium began the public comment period for its draft 2020 Annual Plan on April 27 and concluded it on May 27, 2020. Public Comments could have been directed to Matt Taylor at [mtaylor@danc.org](mailto:mtaylor@danc.org) or by phone at 315-661-3200. The Consortium also held a Zoom Public Hearing/Meeting to review the Plan programs proposed to meet Community Needs on May 6, 2020 at 9:00 am.

The annual plan was also available for review at the three Counties, through their respective Planning Departments. The Planning Departments will provide technical assistance to groups representing low to moderate-income individuals in developing supporting or alternative proposals for HOME programming. This assistance will be considered if requested and if staff resources are available. The level and type of assistance available will be at the Consortium's discretion. Availability of such technical assistance shall be regularly evaluated and documented at Consortium meetings. The Plan was also made available through all partner agencies in the Continuum of Care group.

Accommodations will be made available at public hearings to meet the needs of non-English speaking residents, though participation of such residents is not expected given the low percentage of non-English speaking residents within the Consortium.

All written citizen complaints regarding the North Country HOME Consortium's programs will be responded to within 15 working days of receiving such complaints.

To encourage participation by low and moderate-income residents, minorities, and persons with disabilities, notices of hearings and HOME planning sessions will be provided to the non-profit housing agencies, human service organizations and the Department of Social Services in each of the three participating Counties. These agencies are representative of groups that directly provide assistance to the Consortium's low and moderate-income population, as well as minority populations and persons with disabilities.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Email	Minorities Persons with disabilities Non-targeted/broad community Local and public community service agencies in CoC	0	0	0	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Hearing	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Local public and community service agencies in CoC</p>	0	0	0	
3	Internet Outreach	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	0	0	0	<a href="http://www.danc.org">www.danc.org</a>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Other local public and community service organizations in CoC				

**Table 4 – Citizen Participation Outreach**

## Expected Resources

### AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

#### Introduction

Federal, state and local governments each have roles in the development of housing opportunities. The Consortium is an entitlement for HOME funds only. The Consortium also has a 'bank' of match that it utilizes to administer its HOME program. Much of this match is from programs working along with the New York State Affordable Housing Program funding.

New York State is an active participant in the development of publicly assisted housing through direct and indirect financing. The New York State Homes and Community Renewal (HCR) manage numerous programs involving rental assistance, homeownership assistance, rehabilitation and construction. HCR also manages the state's allocation of CDBG, HOME and Low Income Housing Tax Credit allocations. Housing providers throughout the jurisdiction utilize these. The State of New York Mortgage Agency (SONYMA), through the state's Housing Finance Agency, also guarantees housing loans. These agencies will be used as primary funding sources to implement the Consolidated Plan and to provide assistance and support to the consortium.

The private financial institutions also play an important part in the consortium's activities as they have the financial capacity to provide interim and construction financing when necessary. Financial institutions offer programs for First-time Homebuyers through the Federal Home Loan Bank to provide an incentive through down payment assistance for low and moderate-income households to purchase homes.

The Points North Housing Coalition is the Continuum of Care in the region and applies for federal funding to combat homelessness in the region. The City of Watertown is the only entitlement community in the region and receives a CDBG allocation only. There are several community-based, social service agencies, as well as government sponsored agencies like Departments of Social Services, County Mental Health, Public Health and Aging Departments, etc., that provide crucial support services to many of the populations served by housing programs. These

agencies receive a variety of local, federal and state funding.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	818,472	0	0	818,472	0	Federal HOME Funds only

**Table 2 - Expected Resources – Priority Table**

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

The Consortium is an entitlement for HOME funds only. The Consortium has a ‘bank’ of match that has accumulated over 26 years. The primary source of these funds is from the New York State Affordable Housing Corporation. The Consortium continues to work with its partners to identify and utilize sources of eligible match.

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

Not applicable.

**Discussion**

The Consortium is an entitlement for HOME funds only. The Consortium has accumulated a 'bank' of match primarily through matching funding from other New York State affordable housing programs. The Consortium continues to work with its partners to identify and utilize sources of eligible match.

With the recent rules change regarding Program Income (PI) – whereby the repayments of recaptured funds will be deposited into a PJ HOME Investment Trust Fund Local Account, our PJ will be looking to either

1. Commit local account funds earned in the current program year to existing projects identified in the current annual action plan;
1. Accumulate the funds it receives during the current program year and include the amount in the following year's action plan; or
1. A combination of both 1 & 2

The PI funds will only be used on eligible HOME activities, some of which include training for new PJ and or Housing Agency program staff, as well potentially funding the PJ's pending Affirmative Fair Housing Plan, if required.



## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Rehabilitation	2016	2020	Affordable Housing	Participating Jurisdictions in Jefferson County Participating Jurisdictions in Lewis County	Increasing supply of affordable housing	HOME: \$450,000	Homeowner Housing Rehabilitated: 15 Household Housing Unit
2	Homeownership opportunities	2016	2020	Affordable Housing	Participating Jurisdictions in Jefferson County	Homeownership opportunities	HOME: \$323,614	Direct Financial Assistance to Homebuyers: 8 Households Assisted

**Table 3 – Goals Summary**

#### Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Affordable Housing Rehabilitation
	<b>Goal Description</b>	The Consortium has been operating for 26 years with a goal of providing decent and affordable housing for extremely low, low and moderate-income households with housing rehabilitation assistance.

<b>2</b>	<b>Goal Name</b>	Homeownership opportunities
	<b>Goal Description</b>	The Goal of Consortium HB Program/s is to provide homebuyer training and financial assistance to income eligible households to purchase an existing home in Jefferson, Lewis & St. Lawrence Counties.

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

2020 HOME Funds will be used to fund four housing programs as well as the administration dollars to support each program and the Consortium as a whole.

1. Snow Belt Housing to assist 7 units of owner-occupied rehabilitation in Lewis County.
2. North Country Affordable Housing to assist 8 units of owner-occupied rehab in Jefferson County.
3. Clayton Improvement Association to assist 4 households purchase a home via a HB program in Jefferson County.
4. Neighbors of Watertown to assist 4 households with CHDO HB program in the City of Watertown, Jefferson County.

Administrative Dollars for the program recipients as well as the Development Authority and Jefferson County to manage and oversee the federal program/s.

#	Project Name
1	2020 SnowBelt OOR
2	2020 NC Affordable Housing OOR
3	2020 CIA HomeBuyer
4	2020 NOW HomeBuyer CHDO
5	2020 Administration

**Table 4 – Project Information**

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

There is demonstrated need for continued assistance for owner-occupied rehabilitation and homebuyer assistance in the three-county region. There were no obstacles to addressing underserved needs.

**AP-38 Project Summary**  
**Project Summary Information**

<b>1</b>	<b>Project Name</b>	2020 SnowBelt OOR
	<b>Target Area</b>	Participating Jurisdictions in Lewis County
	<b>Goals Supported</b>	Affordable Housing Rehabilitation
	<b>Needs Addressed</b>	Increasing supply of affordable housing
	<b>Funding</b>	HOME: \$211,859
	<b>Description</b>	HOME funding to assist 7 eligible households with a scattered site, owner occupied rehabilitation program in Lewis County.
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The program will assist approximately 3 units of housing for households up to 60% AMI and 4 units for households up to 80% AMI.
	<b>Location Description</b>	Scattered sites in Lewis County
	<b>Planned Activities</b>	Owner-occupied rehabilitation.
<b>2</b>	<b>Project Name</b>	2020 NC Affordable Housing OOR
	<b>Target Area</b>	Participating Jurisdictions in Jefferson County
	<b>Goals Supported</b>	Affordable Housing Rehabilitation
	<b>Needs Addressed</b>	Increasing supply of affordable housing
	<b>Funding</b>	HOME: \$211,859
	<b>Description</b>	HOME funding to assist 8 eligible households with a scattered site owner occupied rehabilitation in Jefferson County.
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Program will assist 8 households with incomes at or below 80%, AMI will be assisted with owner occupied rehabilitation assistance.
	<b>Location Description</b>	Scattered sites in Jefferson County
	<b>Planned Activities</b>	Owner Occupied Rehabilitation
<b>3</b>	<b>Project Name</b>	2020 CIA HomeBuyer
	<b>Target Area</b>	Participating Jurisdictions in Jefferson County
	<b>Goals Supported</b>	Homeownership opportunities
	<b>Needs Addressed</b>	Homeownership opportunities

	<b>Funding</b>	HOME: \$166,196
	<b>Description</b>	Home funding to assist 4 income eligible households with financial assistance to purchase a home in Jefferson County.
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Home funding to assist 4 income eligible households with financial assistance to purchase a home in Jefferson County.
	<b>Location Description</b>	Scattered sites in Jefferson County
	<b>Planned Activities</b>	Homebuyer Assistance of existing homes
<b>4</b>	<b>Project Name</b>	2020 NOW HomeBuyer CHDO
	<b>Target Area</b>	Participating Jurisdictions in Jefferson County
	<b>Goals Supported</b>	Homeownership opportunities
	<b>Needs Addressed</b>	Homeownership opportunities
	<b>Funding</b>	HOME: \$146,858
	<b>Description</b>	HOME funds will assist 4 income eligible households with homebuyer assistance to purchase a newly renovated home through this CHDO HB program.
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	4 Low and Moderate Income households (less than 80% AMI) will receive financial assistance to purchase a home.
	<b>Location Description</b>	4 Low and Moderate Income households (less than 80% AMI) will receive financial assistance to purchase a home.
	<b>Planned Activities</b>	Homebuyer Assistance of existing CHDO acquired and rehabilitated homes.
<b>5</b>	<b>Project Name</b>	2020 Administration
	<b>Target Area</b>	Participating Jurisdictions in Jefferson County Participating Jurisdictions in Lewis County
	<b>Goals Supported</b>	Affordable Housing Rehabilitation Homeownership opportunities

<b>Needs Addressed</b>	Increasing supply of affordable housing Homeownership opportunities
<b>Funding</b>	HOME: \$81,863
<b>Description</b>	Administrative funds available to oversee the HOME Program and implement housing programs. The amount will not exceed 10% of the total award amount.
<b>Target Date</b>	12/31/2020
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	Administrative funds to oversee the HOME Program by Jefferson County (\$ 10,000.50), as lead agency, and Development Authority of the North Country (\$35,000), as sub recipient, as well as administrative funding to Snow Belt Housing (\$13,141), North Country Affordable Housing (\$13,141) and Clayton Improvement Association, LTD ( \$10,580) to implement the housing programs.

## **AP-50 Geographic Distribution - 91.420, 91.220(f)**

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

For this HOME funding cycle, the Consortium received four applications. Two applications will target owner-occupied rehabilitation (one in Jefferson County and one in Lewis County) and the other two applications received were for homebuyer assistance programs; both in Jefferson County.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Participating Jurisdictions in Jefferson County	73
Participating Jurisdictions in Lewis County	27
Participating Jurisdictions in St. Lawrence County	

**Table 5 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Funding will be awarded based on a competitive application process, and the Consortium's priority needs.

### **Discussion**

The Consortium has been operating the program in this manner for over 26 years.



## Affordable Housing

### AP-55 Affordable Housing - 91.420, 91.220(g)

#### Introduction

The Consortium is proposing to assist 15 income eligible homeowners through a scattered site owner occupied rehabilitation programs in Lewis County by Snow Belt Housing (7 projects) and in Jefferson County by North Country Affordable Housing (8 projects). The Consortium also proposes to assist 8 income eligible individuals with homebuyer assistance in Jefferson County by HB programs to be offered by Clayton Improvement Association (4 projects) and Neighbors of Watertown ( 4 projects ) (CHDO HB).

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	23
Special-Needs	0
Total	23

**Table 6 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	15
Acquisition of Existing Units	8
Total	23

**Table 7 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

The Programs that the 2020 HOME funding will be used for or will continue to provide Owner Occupied Rehab and Homebuyer Assistance to eligible Low and Moderate Income families in the Consortium.

## **AP-60 Public Housing - 91.420, 91.220(h)**

### **Introduction**

This entire section is not applicable as the use of HUD HOME housing funds cannot be used on Public Housing Authorities.

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

Not applicable

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

Not applicable

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

Not applicable

### **Discussion**

Not applicable

## **AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)**

### **Introduction**

The North Country HOME Consortium collaborates with the Points North Housing Council and its partner agencies to provide services to the homeless and related populations that it serves. The Points North Housing Council is a HUD funded Continuum of Care (CoC) which submits its own Action Plan. Members of the staff from the Development Authority and Jefferson County Planning Office who administer the HOME program are also active members of the PNHC.

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

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The CoC will collaborate with mainstream providers like the Department of Social Services to reach out to homeless persons and assess their individual needs. The CoC coordinates with prevention assistance providers such as the Mental Health Association of Jefferson County and Catholic Charities to determine reasons why households need assistance. The CoC includes working with the prevention assistance providers to utilize ESG funds to divert and prevent homelessness. In order to identify risk factors for becoming homeless for the first-time, communication between providers at CoC meetings are encouraged and scheduled. Active communication between providers is key to prevention.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The Consortium will continue to work closely with the CoC and its partner organizations. There are several local agencies that provide emergency shelter and transitional housing needs of homeless persons. The CoC works regularly with DSS and other social agencies to identify these persons and connect them with much needed social services. It is the Consortium's goal that through this connection with the CoC and other social agencies that we will be able to address the emergency shelter and transitional housing needs of homeless persons.

#### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that**

**individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The CoC is working with partnering housing agencies in the tri-county area to establish PSH beds for the chronically homeless (CH). The Watertown Housing Authority does have a homeless housing preference, however it is not specific to chronically homeless but can be used for chronically homeless on the list. The CoC has funded several projects that have dedicated beds for chronically homeless. These projects include: Transitional Living Services Permanent Supportive Housing CH 2 units in Jefferson County; Jefferson County DSS Permanent Supportive Housing with 9 CH beds; Jefferson County Permanent Supportive Housing (TH) 61 CH beds; Transitional Living Services Permanent Supportive Housing 3 CH beds in St. Lawrence County and 3 CH beds in Lewis County. The CoC continues to reach out to the housing authorities to ask that they dedicate beds to CH. The CoC has noticed that there are not as many CH individuals present since HUD changed the definition. It does however continue to see homeless individuals that need assistance.

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

The HOME Consortium helps in addressing the area's homeless housing needs by continuing to work with the CoC. Communication is key among homeless housing service providers in the region and many of the service providers have programs that transition people from publicly funded institutions and systems of care to housing in the community. Transitional Living Services provides supportive housing for persons with psychiatric illnesses while CREDO provides supportive housing for persons with alcohol and substance abuses. The Consortium will promote community programs and services to help low-income individuals and families avoid becoming homeless.

**Discussion**

The Consortium is an entitlement for HOME funds only. It works closely with the Points North Housing Coalition which is the continuum of care in the region. The Consortium focuses its housing resources to assist the very low and low income populations with quality, affordable housing options.

## **AP-75 Barriers to affordable housing -91.420, 91.220(j)**

### **Introduction**

As detailed in the Consolidated Plan, many of the economic and public policy barriers to affordable housing take effect at a regional level. The Consortium has very little power to ameliorate the effects of these issues.

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

The Consortium's Affordable housing efforts are focused on increasing the availability of quality affordable housing in the three County Region.

### **Discussion**

The main barrier to affordable housing identified in the Jefferson County Analysis of Impediments to Fair Housing is the lack of quality affordable housing. Another Barrier that has been identified over time in the three Counties' assessments is the lack of highly available public transit. The Watertown Jefferson County Area Transportation Council (WJCTC) is the Metropolitan Planning Organization (MPO) designated by the Governor of the State of New York for the City of Watertown and surrounding area in Jefferson County. It has the responsibility of developing and maintaining both a Regional Transportation Plan and a Transportation Improvement Program for the area's federal aid eligible highway and public transit facilities. The WJCTC has recently approved a transit study. The study identifies the optimal corridors in Watertown and Jefferson County, plus immediately adjacent areas, for potential new, enhanced or coordinated transit and mobility services. These identified corridors are evaluated, ranked, and further optimized to improve their performance and to be sure that the best possible corridor services have been considered. In its 2017 Assessment of Fair Housing, St. Lawrence County identified a general lack of Fair Housing knowledge by government officials and landlords and also a lack of access to funds for housing improvements for vulnerable populations.

The Lewis County Analysis of Impediments to Fair Housing Choice 2016 Update also identifies insufficient fair housing and tenant's rights education, fair housing enforcement capacity, and affordable housing choices for renters.

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

HOME funded activities for this program year include the following: assisting 15 income eligible homeowners with owner-occupied rehabilitation and assisting 8 families with homebuyer's assistance and program administration.

### **Actions planned to address obstacles to meeting underserved needs**

The North County HOME Consortium funded Owner Occupied Rehab Programs will help improve the quality of the housing stock in the three County region and meet a very small portion of the area's housing needs. But we feel that meeting some needs with the resources that are available and always looking for other and additional resources and funding to assist in the needs area is the primary focus of the North County HOME Consortium and its partner agencies.

### **Actions planned to foster and maintain affordable housing**

All program efforts utilizing HOME funding is an effort to foster and maintain affordable housing working with its member agencies who are the front line providers of programs and services to those in need. The Programs funded this year are a continued effort to maintain and preserve the housing stock of the three County region. The City of Watertown which has the largest pool of Rental Housing is looking at methods to upgrade the rental housing stock in the City. Rental Registration was adopted by the Council in 2017. The City is also working with the Thousand Islands Habitat for Humanity, Development Authority of the North Country, the Watertown Housing Authority and Neighbors of Watertown to complete a housing rehabilitation/acquisition program to assist persons living in poverty to be able to afford homeownership in the City. This program was funded by the Empire State Poverty Reduction Initiative (ESPRI).

### **Actions planned to reduce lead-based paint hazards**

All projects assisted with HUD HOME funding must follow the Federal Lead Based Paint Rules and HOME Requirements 24 CFR Part 35. Any homes or rental projects built before 1978 must have a Lead Risk Assessment performed by a Licensed Risk Assessing Agency or person and if any Lead Hazards are identified, those hazards must be incorporated into the scope of work and remediated by a certified lead contractor. Lead Clearance must be attained prior to requesting final payment.

### **Actions planned to reduce the number of poverty-level families**

The housing rehab activities may not reduce the number of poverty-level households in our area but will greatly improve the quality of life along with the safety and habitability of the substandard housing that poverty level families may reside in due to the lack of income. The ESPRI funding received by the City of

Watertown, coupled with other federal and NYS funds provides the opportunity for person living in poverty to potentially achieve homeownership through the write-down of mortgages and ESPRI funds to complete necessary renovations.

### **Actions planned to develop institutional structure**

Jefferson County is the lead agency for the North Country HOME Consortium. Policies for the Consortium are established by a nine-member administrative board. This board is comprised of representatives from each of the three county planning offices, and two representatives appointed by their respective county boards from each of the three counties. The Administrative Board also makes awards of HOME funds from the Consortium's competitive application process to eligible communities.

Jefferson County has entered into a sub-recipient agreement with the Development Authority of the North Country to provide staffing for administration of the program. DANC is a three-county public benefit corporation established by New York State legislature in 1985. One of its goals is to further quality housing for affordable populations. The administrative responsibilities of both Jefferson County and DANC are clearly defined in the sub-recipient agreement, dated May 25, 2017.

The North Country HOME Consortium working with the above mentioned structure has been providing resources to housing agencies and municipalities since 1994 that has assisted close to 1891 households with HOME eligible programs and services in the Consortium's three County Region.

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

In order to elicit comments from the broadest audience regarding the Consolidated Plan, the Consortium collected feedback and comments on an on-going basis through meetings of the Consortium's Advisory Board, Administrative Board and through public hearings. In order to ensure that the process is fair and open to the public, the Consortium meets periodically with its Advisory Board. The Advisory Board is comprised of RPCs, NPCs, municipalities, and front-line public service organizations that work primarily with affordable populations. It is through these relationships that the Consortium has been so successful in delivering HOME funds to eligible communities across the region. Please see the attachment for a list of the HOME Advisory Board Members.

### **Discussion**

The North Country HOME Consortium has been providing HOME programs (Owner Occupied Rehab, Homebuyer Assistance and Rental Rehab) working with the not for profit housing agencies and some municipalities for low to moderate income households since 1994. Since 1994 the Consortium has received over \$31 million dollars in HUD HOME funding and provided assistance to close to 1914 eligible

families.



## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

#### Introduction

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(2)

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

The Consortium will not use HOME funds for any form of investment not listed at 24 CFR 92.205(b) without HUD's prior written approval.

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

The Consortium shall require that all properties assisted with HOME funding ( Direct Subsidy) for Homebuyer Programs shall be subject to the HUD Approved **Recapture** Provision. Direct Subsidy includes down payment assistance, closing costs or other home assistance provided directly to the homebuyer. This provision includes a declining balance, net proceeds provisions, which is a part of the program materials and the N & M.

Sub Recipients that provide the homebuyer assistance utilize the same Recapture provisions that are enforced through a Note & Mortgage. Key elements of the Consortium & Sub Recipient Recapture provisions are that if the home that was assisted with the HOME funding is sold within its respective affordability period ( 5, 10 or 15 years – depending on the amount of HOME Assistance) then repayment of the home assistance is required depending on the number of years the household has occupied the home. This is in the Sub Recipients program handbooks, communicated and agreed upon by the applicant at application and ratified at contract signing/s.

The Consortium has a HUD approved Note & Mortgage that is used by all program sub recipients. In the event of a voluntary sale to another non-affordable household (over 80% AMI) the Recapture, Declining Balance, Net Proceeds Model will be used. The Declining Balance for a 5 year affordability period is a simple reduction of 20% per year. The Declining Balance for a 10 year affordability period is a 10% reduction per year. The Declining Balance for a 15-year affordability period is the applicable percentage (approx. 6.6%). **The Net Proceeds of a sale are the sales price**

**minus the superior loan repayments (other than the HOME) and any closing costs if the assisted household used their own funding towards closing costs. Also if the obligor used his or her own funds \$ for home improvements of up to \$2,000 (with receipts to support) and or incurs any brokers commissions, legal fee's incurred by seller, and or any transfer taxes or recording fees as part of the transaction those costs may be retained by the assisted household as detailed in the program material as well as in the Rider/s in the HUD Approved Grant Enforcement Note & Mortgage.**

Another sale option, which we classify a part of our Recapture Provisions; is the "Assumption Option". If the assisted property is sold to another affordable household and no additional HOME funds are invested the new owner can assume the terms and conditions of the original assisted household, and no repayment of HOME funding is necessary if those requirements are met.

If the Assumption scenario is a consideration, the household that is looking to sell the home should contact the Sub Recipient /housing agency that provided the household with the HOME assistance as well as share with the attorneys who will handle the project closing to work through the required detail/s.

As previously noted, prior to the assistance being given, the HUD approved recapture method shall be specified to the household.

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

Recipients of HOME Assistance must reside in the HOME assisted unit for the affordability period, per the Grant Agreement as well as the Recorded Note & Mortgage. The Sub Recipients are responsible for ensuring the ongoing compliance using the local methodology. The local methodology is reviewed at the time the Sub Recipient applies for and receives the HOME funding from the Consortium, and is reviewed throughout the affordability period by the PJ during program monitoring.

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

The Consortium will not use HOME funds to refinance existing debt secured by multifamily housing that has been rehabilitated with Consortium HOME funds.

We expect that all of the 2020 HUD HOME funding for the 2020 Program year will benefit low and

moderate income persons.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

This amendment is to correct the allocation amount from \$818,635 to \$818,472.

