

HOME-ARP Allocation Plan

HOME Con Plan Amended 9 2024 to provide 2020, 2021, 2022, 2023 & 2024 in HOME CHDO funding to fill funding gap to allow for the construction of a new 63 units Rental Housing facility here in the City of Watertown, of which 5 units will be HOME CHDO Rental Units. The 2021 \$ 250,000 in HOME CHDO \$ planned for HB will be reallocated to be used for Rental - New Construction.

Executive Summary

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

1. Introduction

The North Country HOME Consortium (Consortium) is comprised of 103 out of 110 Towns and Villages that have entered into cooperative agreements to access and provide affordable housing assistance to low and moderate income households in Jefferson, Lewis & St. Lawrence Counties, located in Upstate New York. The Consortium was organized and received its first direct allocation of HUD HOME funds in 1994, and since that time (1994 – 2020) has received and allocated over \$31 million and assisted close to 1,914 households with either owner occupied rehabilitation, homebuyer, or rental rehabilitation assistance. Since its inception in 1994, the Consortium has submitted and had HUD approval of the required 5 Year Plans, Annual Plan/s as well as CAPER for Consortium endeavors.

Jefferson County is the Lead County for the three County North Country HOME Consortium. The County has entered into a Sub-recipient Agreement with the Development Authority of the North Country to provide program delivery and grant administration services. Authority staff works closely with Jefferson County Planning Office staff to ensure program compliance. The Program is overseen by the North Country HOME Consortium Administrative Board which is comprised of representation from each of the 3 Counties.

At the time of this report, the world is in the midst of the COVID-19 pandemic which started in the U.S. in March 2020. This resulted in businesses across the country being, both temporarily and permanently, closed and an increase in unemployment. Moratoriums were put on evictions from rental properties. On January 3, 2021, the American Rescue Plan was passed which included \$2,988,032 in funding to the North Country HOME Consortium. These funds must be used to benefit eligible populations including homeless, at-risk of homeless, fleeing/attempting to flee domestic violence, dating violence, sexual violence, stalking, or human trafficking, or other populations for whom supportive services or assistance would prevent the family's homelessness or serve those with the

greatest risk of housing instability. We are still awaiting further guidance from HUD as to how the funds will be disbursed.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

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 rehabilitation assistance. Priority has been given to owner occupied rehabilitation programs, with Secondary Priorities given to programs that assist low and moderate households 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 1,044 households with owner occupied rehabilitation assistance, 522 units of rental rehabilitation assistance and also assisted 348 households purchase a home.

This 5 year plan will continue to utilize the long standing objectives noted above and continued outcomes of providing affordable housing assistance to the many in need in our region.

3. Evaluation of past performance

The North Country HOME Consortium has received over \$31 million dollars since 1994, and assisted affordable housing programs in St. Lawrence County with a little over \$13 million dollars, Jefferson County with a little over \$12 million dollars, and Lewis County with over \$4 million dollars. The programs funded have assisted 1,044 units of owner occupied rehab assistance, 522 units of rental rehabilitation assistance, and 348 units of homebuyer assistance. Based upon the long history and successes, we feel the Consortium has operated at a high level, and is always looking at ways to access more resources to meet the unmet housing needs in the three county area as well as improve the delivery service to do so.

4. Summary of citizen participation process and consultation process

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.

For the Draft 5 Year Consolidated Plan and Annual Plan, the public meeting was held in accordance with the U.S. Department of Housing and Urban Development's (HUD) waiver of Community Planning and Development (CPD) Grant Program and Consolidated Plan Requirements to Allow for Virtual Public Hearings in the Preparation of FY 2021 Consolidated Plans and Annual Action Plans.

The Consortium will give timely and reasonable notice of, and access to, local meetings and hearings of publicly appointed bodies where North Country HOME Consortium matters are planned for discussion.

This will be accomplished through local media notification and posting of meeting and hearing notices. Furthermore, records and information relating to North Country 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 respective 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 Consortium will hold two annual public hearings at different stages of the annual HOME process. Exact scheduling will be dependent on HOME funding cycles. These hearings will address the Consortium's housing needs, development of proposed activities, and review of program performance. One hearing will also address the Consortium's annual Performance Assessment Report. Notice of the hearings will conform to County Law. Hearings will be centrally located within the three Counties comprising the Consortium. This is appropriate since all Consortium low to moderate-income residents are potential beneficiaries under North Country HOME Consortium programs. Materials will be provided, if requested, in formats suitable for the visually and hearing impaired.

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. Through this notification process, these agencies will be encouraged to notify beneficiaries of the HOME planning process and the opportunities for input through this Citizen Participation Plan.

5. Summary of public comments

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

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

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.

The Process

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

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

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 Consolidated Plan, Annual Action Plan and CAPER is the Jefferson County Planning Department.

Consolidated Plan Public Contact Information

Michael Bourcy

Jefferson County Department of Planning – Director

County Office Building

175 Arsenal Street

Watertown, New York 13601

mbourcy@co.jefferson.ny.us

315-785-3144

Fax at 315-785-5092

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

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(I)).

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.

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 3 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 also committee members which reinforce the vested interest 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 and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The staff that works on the administration of the Consortium is also active with the Continuum of Care for the same 3 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 also committee members which reinforce the vested interest in working together to meet housing needs across the Board.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

| | | |
|---|--|--|
| 1 | Agency/Group/Organization | City of Watertown |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The North Country HOME Consortium works primarily with the affordable housing providers in the 3 County region, but also has an Advisory Committee which meets and communicates periodically to discuss program priorities and services. The Advisory Committee is comprised of representatives from the regions county government, municipal housing authorities, social service agencies and many others to provide input into the HOME funded programs and services |
| 2 | Agency/Group/Organization | Points North Housing Coalition |
| | Agency/Group/Organization Type | Services-homeless |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Contact was made via email March 2021. Requested HMIS info and most recent Continuum of Care plan. |
| 3 | Agency/Group/Organization | Victims Assistance Center of Jefferson County, Inc. |
| | Agency/Group/Organization Type | Services-Victims of Domestic Violence |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | E-mailed on March 25,2021. Consultation addressed information on domestic violence, dating violence, sexual assault and stalking in the North Country. |

| | | |
|---|--|--|
| 4 | Agency/Group/Organization | Public Housing Authorities |
| | Agency/Group/Organization Type | Housing PHA Service-Fair Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs Market Analysis |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Contact made via email March 2021 for various waitlist and other relevant data sets. |
| 5 | Agency/Group/Organization | City of Watertown Planning Department |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Economic Development Market Analysis |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | In January 2021, staff met with representatives of the City as well as other representatives of the North Country HOME Consortium. Coordination between the two entities discussed relative to the Citizen Participation Plan, the Consolidated Plan and the Annual Action Plan. |
| 6 | Agency/Group/Organization | Jefferson County DSS |
| | Agency/Group/Organization Type | Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Child Welfare Agency |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Organization was emailed March 2021 regarding special needs population and information regarding them. |

| | | |
|----|--|--|
| 7 | Agency/Group/Organization | JEFFERSON COUNTY |
| | Agency/Group/Organization Type | Other government - County |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Economic Development Market Analysis |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Website was reviewed for information March 2021 regarding market analysis and economic development strategies. |
| 8 | Agency/Group/Organization | PIVOT |
| | Agency/Group/Organization Type | Services-Persons with Disabilities Services-Health |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Utilized information from website documenting resources and services for persons with alcohol and substance abuse issues. |
| 9 | Agency/Group/Organization | New York State Department of Health |
| | Agency/Group/Organization Type | Other government - State |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Utilized information from website to document persons living with HIV/AIDS in three counties as well as in the prisons. Also documented information pertaining to mental health issues in the three county region. |
| 10 | Agency/Group/Organization | US Census Bureau |
| | Agency/Group/Organization Type | Other government - Federal |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Economic Development Market Analysis |

| | | |
|----|--|---|
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Utilized information from the American Community Survey to document housing and population needs in the three county Consortium. |
| 11 | Agency/Group/Organization | LEWIS COUNTY OPPORTUNITIES, INC |
| | Agency/Group/Organization Type | Housing Services - Housing Service-Fair Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Initial contact was made to Lewis County Opportunities Inc. in April 2016 for information pertaining to the administration of the Section 8 vouchers program in Jefferson and Lewis Counties. They also provide services to victims of domestic violence in Lewis County. |
| 12 | Agency/Group/Organization | Neighbors of Watertown, Inc. |
| | Agency/Group/Organization Type | Housing Service-Fair Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Lead-based Paint Strategy Economic Development Market Analysis |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency was contacted numerous times over February and March 2021 to get information on affordable housing market conditions, housing stock, and waitlist issues. |

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 | | |

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Federal, state and local governments each have roles in the implementation of the Consortium’s Consolidated Plan. On the local level, Jefferson County is the lead county and is active in the implementation of the HOME Consolidated Plan and Program. Jefferson County enters into a Memorandum of Understanding with Lewis and St. Lawrence Counties in the establishment of the North Country HOME Consortium. The three counties work together to implement the Consortium Con Plan and the program implementation.

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

The Consortium put the 2021-2025 HOME Consolidated Plan and first year Action Plan out for the 30-day public comment period on April 5, 2021. This was publicized in the Watertown Daily Times, a regional newspaper that has distribution across Jefferson, Lewis and St. Lawrence Counties. The 30-day comment period ended May 5, 2021. The public hearing was held April 14, 2021 at 10AM via Zoom. This meeting was held in accordance with the U.S. Department of Housing and Urban Development's (HUD) waiver of Community Planning and Development (CPD) Grant Program and Consolidated Plan Requirements to Allow for Virtual Public Hearings in the Preparation of FY 2021 Consolidated Plans and Annual Action Plans due to the COVID-19 pandemic. The Plan was available at the three county planning offices and online. This provides for access to the draft plan for comment at central locations within the three counties as well as virtually. It was also shared with the CoC. Since the Consortium is an entitlement for HOME funds only, there is seldom any public comment on the use of the program funds. The Consortium targets homeownership, owner occupied rehabilitation and rental rehabilitation with its funding.

Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (if applicable) |
|------------|------------------|---|--------------------------------|------------------------------|--|---------------------|
| 1 | Newspaper Ad | Minorities Persons with disabilities Non-targeted/broad community | no responses were received | no comments were received | | |
| 2 | Public Meeting | Minorities Persons with disabilities Non-targeted/broad community | no responses were received | no one attended | | |
| 3 | website | Minorities Persons with disabilities Non-targeted/broad community | no responses were received | no comments were received | | |

| 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 | There were no public comments. | There were no public comments. | There were no public comments. | |

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The high poverty rate of the Consortium's region, coupled with older housing stock and high housing cost burden, means there is a large demand for safe and decent affordable housing especially for the very low income levels.

High poverty rate: The other component of the problem is that the residents of Consortium experience a higher level of poverty than the rest of the state and country. The average poverty rate national wide is 10.5% --- the average of the three counties is 15.1%. Across the three counties of the region, 41.5% of households had an income above the Federal Poverty Level but below the basic cost of living. In 2017, the City of Watertown had a 23.1% poverty rate, with 37.5% of children living in poverty.

Older housing stock: Safe, quality housing units, particularly single family homes, are one major component of the problem. The U.S. Department of Housing and Urban Development (HUD)'s Comprehensive Housing Affordability Strategy (CHAS) August 2020 data shows significant housing issues. 88% percent of housing is over 40 years old, and the combination of high housing cost burdens and older homes means there is often deferred maintenance issues that compound into major structural issues. Add this to the region's brutally cold winters and hot, humid summers means that much of the region's housing stock is sorely lacking in weatherization improvements, which can very quickly become a health and safety concern for families with young children and the elderly.

13,193 households across the Consortium, or 15% of St. Lawrence County residents, 14% of Jefferson County residents, and 12% of Lewis County residents experience severe housing conditions. This means that they have one or more of the following housing problems: housing unit lacks complete kitchen facilities; housing unit lacks complete plumbing facilities; household is overcrowded; or household is severely cost burdened. There are 94,293 households in the Consortium.

Of the occupied housing units in the Consortium are 34% are occupied by renters. 39% of those renters have at least one housing condition.

High housing cost burden: 55% of all households in the Consortium's region experience at least 30% of their income going to housing costs.

Disproportionately Greater Need – The population data for the Consortium continues to generally be consistent. The region is 92% white, and therefore the population with the disproportionately greatest need continues to be people who ethnically identify as white.

Public Housing - The Consortium will continue to maintain its stock of public housing. All projects in the Consortium have waiting lists. There continues to be strong demand for quality affordable rental units with very low income populations.

Homeless Needs Assessment -The Points North Housing Coalition is the Continuum of Care in the North Country. They coordinate programs and services for the homeless. They conduct the annual point in time survey and track the homeless needs within the Consortium.

Non-Homeless Needs Assessment - The Consortium is an entitlement for HOME funds only. However it does provide assistance to low to moderate income households focusing on owner occupied rehabilitation, homebuyer assistance and rental rehabilitation assistance. These programs directly assist non-homeless populations, especially the elderly and disabled.

Non-Housing Community Development Needs - The North Country HOME Consortium is an entitlement for federal HOME funds only. The City of Watertown is an entitlement for CDBG funds. Their Consolidated Plan is incorporated into the Consortium's Plan. The non-housing community development needs addressed in this plan are those identified by the City of Watertown. The primary need for public facilities is neighborhood parks. The need for public improvements includes water and sewer lines, streets, sidewalks, street trees, and bus shelters.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Across the Consortium as a whole, there continues to be a significant demand for safe and decent affordable housing especially for the very low income levels.

Of the 83,800 households in the region, 68,634 households, or 81%, in the region are below 80% HUD Area Median Family Income (HAMFI). 23% of that are at or below 50% HAMFI. A significant number of these households include at least one elderly person, and many have children six years or younger.

Substandard housing issues, meaning the housing unit has one or more of the following housing problems: housing unit lacks complete kitchen facilities; housing unit lacks complete plumbing facilities; household is overcrowded; or household is severely cost burdened, are predictably worse among lower income households. For households with up to 30% HAMFI, 3,847 rented households and 2,223 owned households experienced more than two of those issues.

The primary housing issues for both renter and owner-occupied households were housing cost burden of greater than 30% of a household's income, and a severe cost burden over 50% of a household's income. 22% of the households in the region have a cost burden of 30% of their total income, and 12% have a cost burden higher than 50% of their total income. In both instances, renters were more affected.

In terms of owner-occupied units, the elderly typically had the greatest cost burdens. Outside of cost burden, the next housing issue for renters was overcrowding. For homeowners, the next housing issue was substandard units.

For renters, there was significant overcrowding for those with incomes between 0-30% AMI, with 784 rented households experiencing more than 1.5 people to per bedroom.

For homeowners, there are a significant number of substandard housing units for those with incomes between 0-30%. Additionally, elderly comprise 41% of households within this income range that pay over 30% of their incomes for housing. This means that there are a significant number of elderly that are potentially living in substandard housing. Since elderly are typically on fixed income they would have limited resources to fix their homes.

| Demographics | Base Year: 2009 | Most Recent Year: 2015 | % Change |
|---------------|-----------------|------------------------|----------|
| Population | 0 | 225,950 | |
| Households | 0 | 83,800 | |
| Median Income | \$0.00 | \$0.00 | |

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|---|------------------------|-----------------------------|-----------------------------|------------------------------|---------------------------|
| Total Households | 10,052 | 9,577 | 14,688 | 9,208 | 40,318 |
| Small Family Households | 3,264 | 3,275 | 5,841 | 3,899 | 21,308 |
| Large Family Households | 667 | 596 | 1,103 | 819 | 3,085 |
| Household contains at least one person 62-74 years of age | 1,461 | 2,050 | 3,083 | 2,152 | 8,081 |
| Household contains at least one person age 75 or older | 1,055 | 2,076 | 2,266 | 1,009 | 2,563 |
| Households with one or more children 6 years old or younger | 2,204 | 1,842 | 3,326 | 1,938 | 5,303 |

Table 6 - Total Households Table

Data 2011-2015 CHAS
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

| | Renter | | | | | Owner | | | | |
|---|--------------|--------------------|--------------------|---------------------|-------|--------------|--------------------|--------------------|---------------------|-------|
| | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 185 | 75 | 66 | 4 | 330 | 224 | 119 | 122 | 41 | 506 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 62 | 8 | 4 | 10 | 84 | 16 | 4 | 18 | 4 | 42 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 200 | 58 | 286 | 114 | 658 | 51 | 93 | 101 | 102 | 347 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 3,390 | 1,408 | 591 | 12 | 5,401 | 1,947 | 1,179 | 702 | 285 | 4,113 |

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Housing cost burden greater than 30% of income (and none of the above problems) | 621 | 1,370 | 2,338 | 774 | 5,103 | 621 | 1,470 | 1,979 | 1,069 | 5,139 |
| Zero/negative Income (and none of the above problems) | 699 | 0 | 0 | 0 | 699 | 536 | 0 | 0 | 0 | 536 |

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|--------|-----------|-------------|-------------|--------------|--------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Having 1 or more of four housing problems | 3,847 | 1,547 | 955 | 142 | 6,491 | 2,223 | 1,385 | 924 | 432 | 4,964 |
| Having none of four housing problems | 1,835 | 3,171 | 5,565 | 2,910 | 13,481 | 1,046 | 3,447 | 7,210 | 5,736 | 17,439 |
| Household has negative income, but none of the other housing problems | 699 | 0 | 0 | 0 | 699 | 536 | 0 | 0 | 0 | 536 |

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

| | Renter | | | | Owner | | | |
|-----------------------------|-----------|-------------|-------------|--------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 1,710 | 1,351 | 1,775 | 4,836 | 910 | 891 | 1,098 | 2,899 |
| Large Related | 253 | 156 | 141 | 550 | 134 | 260 | 211 | 605 |
| Elderly | 646 | 565 | 361 | 1,572 | 1,029 | 1,314 | 1,073 | 3,416 |
| Other | 1,772 | 844 | 762 | 3,378 | 682 | 349 | 455 | 1,486 |
| Total need by income | 4,381 | 2,916 | 3,039 | 10,336 | 2,755 | 2,814 | 2,837 | 8,406 |

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

| | Renter | | | | Owner | | | |
|-----------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 1,497 | 829 | 338 | 2,664 | 778 | 396 | 310 | 1,484 |
| Large Related | 228 | 97 | 45 | 370 | 126 | 99 | 40 | 265 |
| Elderly | 432 | 186 | 56 | 674 | 628 | 555 | 330 | 1,513 |
| Other | 1,567 | 380 | 170 | 2,117 | 513 | 168 | 78 | 759 |
| Total need by income | 3,724 | 1,492 | 609 | 5,825 | 2,045 | 1,218 | 758 | 4,021 |

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

| | Renter | | | | | Owner | | | | |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Single family households | 243 | 70 | 315 | 124 | 752 | 150 | 81 | 113 | 67 | 411 |
| Multiple, unrelated family households | 8 | 0 | 0 | 0 | 8 | 4 | 29 | 20 | 48 | 101 |

| | Renter | | | | | Owner | | | | |
|------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Other, non-family households | 30 | 4 | 0 | 0 | 34 | 0 | 8 | 0 | 0 | 8 |
| Total need by income | 281 | 74 | 315 | 124 | 794 | 154 | 118 | 133 | 115 | 520 |

Table 11 – Crowding Information - 1/2

Data Source: 2011-2015 CHAS

| | Renter | | | | Owner | | | |
|----------------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Households with Children Present | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

There are a standard amount of single person households in need of housing assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the County DSS offices, virtually every household that comes before them for assessment/assistance has some type of disability using the broadest definition of disability.

During the 2019 calendar year, Jefferson County DSS worked with 227 households for emergency housing; 33 of these households reported a history of domestic violence or about 15%; of those 33—17 households were fleeing DV at the time of the emergency housing or about 8%.

In 2020, according to the local non-profit that assists with domestic violence issues, the Victim's Assistance Center (VAC), 80 adults and 62 children utilized their safe shelter because of domestic violence issues. One adult utilized the safe shelter because of sexual assault and two youth utilized the safe shelter because they were victims of sex trafficking.

What are the most common housing problems?

The most common housing problems in the Consortium are cost burdens for both renters and owner-occupied households. 26,039 households, or 31% of the total households in the region, experience cost burdens of some kind.

The numbers are consistently higher for renters, with 16,161 renting households, or 55% of renters experiencing some level of housing cost burden. This is an increase of 15% from 2016. 20% of renters have a severe cost burden of 50%. This is a significant cost burden for housing.

The cost burden for owned households was similar. 23% of all owner-occupied households experienced some level of cost burden, with the majority of households having a cost burden of 30%. The majority of the homes were elderly households.

This strongly points to the fact that there is a need for affordable housing for low to moderate income households in the Consortium. This also demonstrates a need for subsidized housing programs like Section 8 that can assist very low income households with housing.

Are any populations/household types more affected than others by these problems?

According to the non-profit housing providers in the region, the population with the greatest amount of need is for those families and individuals who are on the waitlist for a Housing Choice Voucher. The waitlist for Lewis County Opportunities, the provider for vouchers in the region, is roughly three years. This means that while they are eligible for a voucher, they must come up with alternative assistance while they wait until they receive a voucher. These individuals and families are often the most vulnerable during this time.

The second most vulnerable population are those individuals and families who are eligible for a voucher but are, for a variety of reasons, unable to stay on the waitlist. This may be due to mental health reasons, or frequent address changes/semi-homelessness.

In general, Baby Boomers are getting older. This natural aging of the population is increasing the number of seniors as more boomers pass age 65. New Yorkers over the age of 65 are expected to outnumber the under-18 age group by 2023, two years earlier than this is projected to occur across the country. Across rural New York, the White population is older than other racial/ethnic groups and will continue to account for an increasing share of the senior population. Second, having lived through a decade of financial challenges since the Great Recession, more New York seniors will become economically fragile. And third, seniors make up a larger portion of households in rural areas, where they will continue to face additional challenges in access to transportation, health care, and caregiving.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the

needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

In speaking with local housing providers and the County DSS offices, it appears that households at risk of homelessness share some common characteristics, including a tendency to be unemployed or underemployed; untreated mental health often co-occurring with substance abuse and a noticeable lack of a stable support network friends/family/child care. Poor credit history and lack of positive references make it difficult for those at risk of homelessness to transition to more stable housing.

Regardless of income level most of these households are also rent burdened (housing cost +30% of income) as there is a lack of affordable housing in our area.

Across the region, those at risk of losing current housing are families struggling with their budget or single females couch surfing.

The Continuum of Care has implemented strategies to reduce the rate of households who return to homelessness. The Continuum of Care works with the City of Watertown and NYS Office of Temporary and Disability Assistance to utilize CDBG/ESG funding to identify and minimize the number of households that may return to homelessness. The Continuum of Care developed assistance programs, which include eviction prevention representation and case management. Additionally, the Continuum of Care runs quarterly reports from HMIS to monitor and record returns to homelessness. All PSH/RR/TH/rapid rehousing programs conduct follow up with clients to reduce the number of additional episodes of homelessness, which are recorded in HMIS. Additionally, the Rapid Re-Housing bed count increased from 157 in 2019 to 272 in 2020.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The high housing cost burden of the Consortium's region, with 55% of all households experiencing at least 30% of their income going to housing costs, is the primary driver of increased homelessness.

Discussion

The Consortium is ineligible to receive any entitlement assistance, other than HOME, in order to address the initiatives or programs for special need populations. However, on January 3, 2021, the American Rescue Plan was passed which included \$2,988,032 in funding to the North Country HOME

Consortium. These funds must be used to benefit eligible populations including homeless, at-risk of homeless, fleeing/attempting to flee domestic violence, dating violence, sexual violence, stalking, or human trafficking, or other populations for whom supportive services or assistance would prevent the family's homelessness or serve those with the greatest risk of housing instability. We are still awaiting further guidance from HUD as to how the funds will be disbursed. The Consortium will consult the Point North Housing Coalition as to how be to utilize these funds. The Points North Housing Coalition comprised of government and health and human service organization is the continuum of care for Jefferson, Lewis, and St. Lawrence Counties. This allows organizations within the three counties to apply competitively to HUD's Continuum of Care programs.

In discussions with County DSS offices, the allowances for public assistance do not provide enough financial support for most households to transition to appropriate housing; most of the subsidized units have a wait list; and the wait time for section 8 vouchers is over three years.

Almost as importantly is the fact that households can lose this assistance relatively easily, if they qualify in the first place. It can be very difficult for households to transition from emergency housing or couch surfing to stable housing, program compliance requirements along with lack of availability and engagement with supportive services means that households often start/stop the process of rehousing.

More supports for people struggling with mental health and substance abuse are needed; these are especially needed in a transitional setting without hard time limits. In addition to more housing choice vouchers, more quality affordable housing is needed in our area; the bulk of vouchers and affordable housing should come with the availability of supportive services to address the needs of formerly homeless.

Additionally, the Consortium population continues to age, and therefore there the need for safe and affordable homes for the elderly which will only increase over the next decade.

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205

(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 7,312 | 1,657 | 1,235 |
| White | 6,608 | 1,571 | 982 |
| Black / African American | 146 | 4 | 55 |
| Asian | 50 | 0 | 52 |
| American Indian, Alaska Native | 66 | 4 | 14 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 264 | 58 | 8 |

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 5,729 | 3,770 | 0 |
| White | 5,111 | 3,535 | 0 |
| Black / African American | 126 | 124 | 0 |
| Asian | 54 | 4 | 0 |
| American Indian, Alaska Native | 98 | 27 | 0 |

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|------------------|--|---------------------------------------|--|
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 270 | 54 | 0 |

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 6,183 | 8,517 | 0 |
| White | 5,346 | 7,835 | 0 |
| Black / African American | 209 | 223 | 0 |
| Asian | 128 | 113 | 0 |
| American Indian, Alaska Native | 4 | 31 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 390 | 236 | 0 |

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|-------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,405 | 6,839 | 0 |
| White | 2,117 | 6,475 | 0 |

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Black / African American | 142 | 98 | 0 |
| Asian | 8 | 59 | 0 |
| American Indian, Alaska Native | 0 | 8 | 0 |
| Pacific Islander | 0 | 35 | 0 |
| Hispanic | 101 | 126 | 0 |

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

The population data for the Consortium continues to generally be consistent. The region is 92% white, and therefore the population with the disproportionately greatest need continues to be people who ethnically identify as white.

However, there is a small but growing Hispanic population in the region, possibly due to the number of large scale agricultural operations that require laborers. There will be specific outreach to this population through the affirmative action plans moving forward.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 6,070 | 2,881 | 1,235 |
| White | 5,496 | 2,665 | 982 |
| Black / African American | 96 | 49 | 55 |
| Asian | 50 | 0 | 52 |
| American Indian, Alaska Native | 58 | 12 | 14 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 254 | 68 | 8 |

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,932 | 6,618 | 0 |
| White | 2,541 | 6,147 | 0 |
| Black / African American | 122 | 128 | 0 |
| Asian | 4 | 54 | 0 |
| American Indian, Alaska Native | 60 | 65 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 168 | 156 | 0 |

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 1,879 | 12,775 | 0 |
| White | 1,640 | 11,452 | 0 |
| Black / African American | 69 | 364 | 0 |
| Asian | 49 | 197 | 0 |
| American Indian, Alaska Native | 0 | 35 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 128 | 499 | 0 |

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 574 | 8,646 | 0 |
| White | 472 | 8,108 | 0 |
| Black / African American | 69 | 172 | 0 |
| Asian | 0 | 67 | 0 |
| American Indian, Alaska Native | 0 | 8 | 0 |
| Pacific Islander | 0 | 35 | 0 |
| Hispanic | 36 | 191 | 0 |

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Housing cost burden for both renters and owners of households continues to be one of the main issues related to housing in the region. While housing cost burden impacts both owners and renters, it has a statistically higher impact on renters. This may be related to the fact that Fort Drum, a U.S. Army installation, is located in the region and inflates the rental market. This can be seen with the fact that Jefferson County (the county where Fort Drum is located) is 56% rental units.

Housing Cost Burden

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|--------------------------------|--------|--------|--------|-------------------------------------|
| Jurisdiction as a whole | 59,475 | 12,699 | 10,382 | 1,321 |
| White | 55,682 | 11,277 | 9,070 | 1,096 |
| Black / African American | 1,298 | 346 | 354 | 55 |
| Asian | 546 | 156 | 107 | 52 |
| American Indian, Alaska Native | 208 | 91 | 99 | 14 |
| Pacific Islander | 49 | 0 | 4 | 0 |
| Hispanic | 1,354 | 528 | 513 | 8 |

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion

The population data for the Consortium continues to generally be consistent. The region is 92% white, and therefore the population with the disproportionately greatest need continues to be people who ethnically identify as white.

Housing cost burdens appear to also impact Black/African American populations at a higher level. This is consistent with the housing cost burdens across the region.

However, there is a small but growing Hispanic population in the region, possibly due to the number of large scale agricultural operations that require laborers. There will be specific outreach to this population through the affirmative action plans moving forward.

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The Consortium's racial makeup is 92% white, and so it is unsurprising that households that have a disproportionately greater need are also white.

For those with incomes 0-30% AMI 75% of households are identified as having one or more of the four housing problems identified; however 92% of these households are comprised of the white population. The same holds true for those with incomes between 30-50% AMI where 62% of households are identified as having one or more of the four housing problems identified, and the white population comprises 96% of these households. The same statistics hold true at 50-80% AMI and 80-100% AMI where the white population far exceeds the jurisdiction as a whole when it comes to housing problems.

The same issue holds true for all income ranges with severe housing problems. There is a disproportionately greater need by the white population than the jurisdiction as a whole when it comes to severe housing problems.

If they have needs not identified above, what are those needs?

It would appear that there is a need for affordable, quality housing throughout the Consortium.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The Consortium is predominantly rural with the largest population center being the City of Watertown with a 2019 ACS population estimate of just over 25,000. Therefore the largest cluster of need is within the city limits.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

Totals in Use

| | Program Type | | | | | | |
|----------------------------|--------------|-----------|----------------|-------------------------------------|----------------------------|-------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Disabled * |
| | | | | Project-based | Tenant-based | Special Purpose Voucher | |
| | | | | Veterans Affairs Supportive Housing | Family Unification Program | | |
| # of units vouchers in use | 0 | 0 | 1,558 | 0 | 42 | 0 | 0 |

Table 22 - Public Housing by Program Type
 *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

| | Program Type | | | | | | |
|---|--------------|-----------|----------------|-------------------------------------|--------------|-------------------------|----------------------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Family Unification Program |
| | | | | Project-based | Tenant-based | Special Purpose Voucher | |
| | | | Total | Veterans Affairs Supportive Housing | | | |
| # Homeless at admission | 0 | 0 | 9 | 0 | 0 | 0 | 0 |
| # of Elderly Program Participants (>62) | 0 | 0 | 667 | 3 | 0 | 0 | 0 |

| | Program Type | | | | | | | |
|---|--------------|-----------|----------------|----------------|---------------|--------------|-------------------------------------|----------------------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers Total | Project-based | Tenant-based | Special Purpose Voucher | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program |
| # of Disabled Families | 0 | 0 | 471 | 20 | 0 | 20 | 0 | 0 |
| # of Families requesting accessibility features | 0 | 0 | 1,558 | 42 | 0 | 42 | 0 | 0 |
| # of HIV/AIDS program participants | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of DV victims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

| Race | Program Type | | | | | | | |
|-------------------------------|--------------|-----------|----------------|----------------|---------------|--------------|-------------------------------------|---------------------------------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers Total | Project-based | Tenant-based | Special Purpose Voucher | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program Disabled * |
| White | 0 | 0 | 1,501 | 40 | 0 | 40 | 0 | 0 |
| Black/African American | 0 | 0 | 46 | 2 | 0 | 2 | 0 | 0 |
| Asian | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 |
| American Indian/Alaska Native | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**
Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

| Ethnicity | Program Type | | | | | | |
|--------------|--------------|-----------|----------------|-------------------------------------|----------------------------|----------------|-------------------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher |
| | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * | |
| Hispanic | 0 | 0 | 40 | 0 | 0 | 0 | 0 |
| Not Hispanic | 0 | 0 | 1,518 | 42 | 0 | 42 | 0 |

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**
Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Consortium has seven PHAs, and all have a waitlist. As the population center for the region, the City of Watertown has the longest waitlist. Of the 238 households on the waitlist, 214 of the households are families, and 7 are elderly. The City also has the most with additional needs, with 21 households qualifying for 504.

The other PHAs all also have waitlists, with the majority of households on the waitlists being either families or elderly.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The Consortium's Housing Assistance Program (HAP) is provided by Lewis County Opportunities, which operates in both Lewis County and Jefferson County, and St. Lawrence County Community Development Program in St. Lawrence County.

Jefferson County holds approximately 1,019 vouchers and Lewis County holds 320. Each voucher represents the ability to help a family with monthly rent. Jefferson has also partnered with the Watertown Veteran Center to provide an additional 40 housing choice vouchers for veterans who are VASH-eligible. The program provides rental assistance to homeless veterans.

St. Lawrence County has 855 total vouchers, with 503 being tenant-based, 265 project based vouchers, and 87 enhanced vouchers.

Consumer eligibility for the vouchers is based upon income and determined by the number of household members. Applications are accepted on a continual basis and extensive waiting lists of 12+ months are common (especially in Jefferson County). When a voucher becomes available, openings are filled on a first-come, first-served basis drawn from the waiting list. Because of this process, HAP is not considered an emergency service.

Every family attempting to enter the program must first have the unit evaluated and deemed affordable based on HUD's rule that a family cannot pay more than 40% of their adjusted income towards rent and utilities and have a Housing Quality Inspection completed before assistance can begin. The inspection assures the unit is safe, clean, free of lead based paint hazards, and has met other various HUD requirements. Beyond the initial inspection, an annual inspection and re-evaluation of the family's income and household status must be completed as long as the family remains in the unit. The landlord subsidy payments are determined by household size, income, type of unit, utilities, and bedroom size.

There are long waitlists for all public housing and Section 8 voucher assistance in the Consortium. As the main population center, the City of Watertown has the greatest need: there are 238 households on the wait list for the public housing and the bulk of the 1,019 housing choice vouchers are used by city dwellers. The need for more affordable housing in the Consortium is quite clear.

How do these needs compare to the housing needs of the population at large

The waiting lists for the public housing authorities demonstrate a demand for quality affordable housing for elderly and small related households with very low incomes. This is consistent with the data presented under the housing needs analysis whereby there is a shortage of quality, affordable rental housing in the Consortium for small related and other households with incomes between 0-50% AMI.

In addition to the public housing units, there is significant demand for section 8 vouchers. These provide low income families with the ability to affordable rental housing.

Discussion

There continues to be demand for quality affordable housing units for persons with incomes at or below 50% AMI. With 55% of all renter households paying greater than 30% of their incomes for housing, there is need for subsidized housing albeit public housing or Section 8 vouchers. These programs assist these income ranges and provide quality housing options.

In addition, public housing continues to be a good housing option for persons with disabilities. Public housing provides supportive services to assist persons with disabilities and provides safe, quality affordable housing.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

The Continuum of Care (Continuum of Care) for Jefferson, Lewis and St. Lawrence Counties is under the direction of the Points North Housing Coalition. Points North Housing Coalition (PNHC) was formed in 2005 as an informal group of local providers for planning purposes and to respond to any new HUD Continuum of Care funding opportunity. PNHC conducts open solicitation for membership via the Points North Nominating Committee. Interested parties notify the chair of the Nomination Committee of their interest in serving. Nominations are presented at quarterly PNHC regional meetings, approval sought for appointment via majority vote. PNHC also has an executive, planning, evaluation, technology as well as the nominating committees.

PNHC Continuum of Care has 501-3 (c) tax status. The North Country Behavioral Health Network (NCBHN) is the collaborative agency. North Country Behavioral Health Network is responsible for strengthening the continuum’s infrastructure and expanding oversight and monitoring of HUD projects, and HMIS compliance. It reviews APR performance, conducts on-site agency monitoring, reviews HMIS data quality, and agency capacity to implement programs. NCBHN also helps in preparing applications for future HUD funding and coordinates with other social agencies to end area homelessness.

Indicate if the homeless population is: All Rural Homeless

Rural Homeless Needs Assessment

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|--|--|-------------|--|--|---|--|
| | Sheltered | Unsheltered | | | | |
| Persons in Households with Adult(s) and Child(ren) | 0 | 5 | 0 | 0 | 0 | 0 |

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|--|--|-------------|--|--|---|--|
| | Sheltered | Unsheltered | | | | |
| Persons in Households with Only Children | 3 | 0 | 0 | 0 | 0 | 0 |
| Persons in Households with Only Adults | 16 | 32 | 0 | 0 | 0 | 0 |
| Chronically Homeless Individuals | 0 | 0 | 0 | 0 | 0 | 0 |
| Chronically Homeless Families | 0 | 0 | 0 | 0 | 0 | 0 |
| Veterans | 0 | 0 | 0 | 0 | 0 | 0 |
| Unaccompanied Youth | 4 | 2 | 0 | 0 | 0 | 0 |
| Persons with HIV | 0 | 0 | 0 | 0 | 0 | 0 |

Table 26 - Homeless Needs Assessment

Data Source Comments:

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

The Department of Housing and Urban Development's definition of homelessness struggles to capture the nature of rural homelessness. Individuals and families who don't have permanent housing but who are couch-surfing or who live in their car or are in and out of motels is consistently a challenge to capture. In 2020 the numbers of individuals and families in either an emergency shelter or transitional housing increased, from 53 to 67, which would strongly indicate that rural homelessness across the region has also increased.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Each year, a nationwide Point-in-Time (PIT) homeless count is conducted by the U.S. Department of Housing and Urban Development (HUD) in emergency shelters and transitional housing programs to determine where individuals experiencing homelessness are on a specific night.

In 2020 the numbers of individuals and families in either an emergency shelter or transitional housing increased, from 53 to 67. It tracks with the overall trend of a high housing cost burden for both renters and home owners in the region, low education attainment, and most employment opportunities being hourly wage work. However, within the data there is a shift from people staying in emergency shelter to transitional housing. This is considered an improvement as transitional housing is more stable.

For the 2020 PIT, there was an increase of chronic homeless unsheltered persons. In 2020, 5 persons were reported compared to 0 persons in 2019.

The number of unsheltered persons with serious mental illness increased from 2 in 2019 to 11 in 2020. The number of unsheltered persons with substance use disorder increased from 1 in 2019 to 7 in 2020. The number of unsheltered persons with HIV/AIDS remained the same at 0 persons. It is important to note that special populations (e.g., persons living with HIV/AIDS) often do not disclose their status which may indicate a lower than actual total number reported.

The number of unsheltered persons noting DV increased from 0 in 2019 to 3 in 2020.

The number of chronically homeless unsheltered Veterans remained the same at 0. This speaks to the fact that agencies have specific outreach teams designed to go to known veteran establishments or into remote/rural areas to identify, assess, refer or assist veterans. Known establishments would be Department of Social Services, community action agencies, state and local veteran service agencies, food pantries and various religious organizations. Once a veteran is found then they would be asked certain eligibility questions.

The number of chronically homeless unaccompanied youth increased from 0 in 2019 to 1 in 2020.

In 2020, there were five households that were unsheltered with a total of 16 people being unsheltered for either emergency or transitional reasons. All of the individuals were white/non-Hispanic. Of that 16, 10 were under 18. With the use of ESG funds, the Points North Housing Coalition is able to help prioritize clients more rapidly; therefore keeping them from being homeless.

The number of unsheltered chronically homeless veterans remained at 0.

The number of unaccompanied homeless youth increased from 12 households (13 persons) to 18 households (20 persons.)

While the number of days that persons experience homelessness was not provided by the Continuum of Care, it did provide its plan to rapidly rehouse every family that becomes homeless within 30 days of becoming homeless on the street or entering shelter. The Continuum of Care works with ESG funded programs to ensure families that become homeless will be rehoused within 30 days. Steps to accomplish this include: focusing outreach to engage the hardest to serve, utilizing Coordinated Entry (CE) to ensure quick connection to permanent housing, working with NYS to prioritize ESG funding for Rapid Rehousing, and ensuring rapid rehousing/PSH providers do not screen out families based on factors that have no bearing on future housing success.

Nature and Extent of Homelessness: (Optional)

| Race: | Sheltered: | Unsheltered (optional) |
|----------------------------------|-------------------|-------------------------------|
| White | 0 | 0 |
| Black or African American | 0 | 0 |
| Asian | 0 | 0 |
| American Indian or Alaska Native | 0 | 0 |
| Pacific Islander | 0 | 0 |
| Ethnicity: | Sheltered: | Unsheltered (optional) |
| Hispanic | 0 | 0 |
| Not Hispanic | 0 | 0 |

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Discussion:

The Points North Housing Coalition is the Continuum of Care in the North Country. It has done a very good job in improving its data collection for point in time counts which helps not only the Continuum of Care but service providers to target resources to homeless populations. The collection of information pertaining to homelessness in the Consortium has improved due to the efforts of the Continuum of Care. In addition, it has been able to access resources that assist populations at risk of homelessness as well as those that are homeless, and are working to keep people from becoming homeless again.

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

The Consortium is ineligible to receive any entitlement assistance, other than HOME, in order to address the initiatives or programs for special need populations. However, the Points North Housing Coalition comprised of government and health and human service organization from across Jefferson, Lewis, and St. Lawrence Counties has completed a continuum of care plan. This allows organizations within the three counties to apply competitively to HUD's Continuum of Care programs.

On January 3, 2021, the American Rescue Plan was passed which included \$2,988,032 in funding to the North Country HOME Consortium. These funds must be used to benefit eligible populations including homeless, at-risk of homeless, fleeing/attempting to flee domestic violence, dating violence, sexual violence, stalking, or human trafficking, or other populations for whom supportive services or assistance would prevent the family's homelessness or serve those with the greatest risk of housing instability. We are still awaiting further guidance from HUD as to how the funds will be disbursed.

Describe the characteristics of special needs populations in your community:

What are the housing and supportive service needs of these populations and how are these needs determined?

Credo Community Center is a leading substance abuse treatment provider in northern New York. Credo provides outpatient substance abuse treatment with two locations in the region. They also provide comprehensive chemical abuse and dependence services, a Women's Intensive Residential program, and Men's Community Residences, a Residential Rehabilitation Services for Youth program, and an outpatient Opioid Treatment Program. Because mental health and substance abuse often go hand in hand, Credo began an Outpatient Mental Health Clinic. The clinic is for ages 16 and up and there is no waiting list. PIVOT, formerly the Alcohol and Substance Abuse Council of Jefferson County, provides a wide variety of information, services and programs to work toward an addiction-free community.

ACR Health is a not-for-profit, community-based organization providing a range of support services to individuals with chronic diseases, including HIV/AIDS, substance use disorders, and serious mental illnesses. Furthermore ACR Health provides a wide variety of targeted prevention and sexual health services to individuals, from youth through adulthood, as well as to community groups and organizations. With the incidence of AIDS currently being low, the focus of service delivery is directed toward education. The Northern Regional Center for Independent Living provides HIV/AIDS counseling within the corrections system in Jefferson County.

The ARC Jefferson-St. Lawrence , serves people with development disabilities who demonstrate a need

for residential services and supports. The ARC merged the Jefferson Rehabilitation Center in Jefferson County and the St. Lawrence NYSARC. The ARC operates one community residence, 3 Supportive IRAs, 26 Supervised Individual Residential Alternatives (IRAs) and three intermediate care facilities in Jefferson County. One of the IRA's has been renovated to meet the needs of our dementia population. In St. Lawrence County, The ARC operates a variety of residential opportunities for individuals with developmental disabilities. The Disabled Persons Action Organization (DPAO) in Jefferson County provides quality and effective individualized services to developmentally disabled children and adults in Jefferson and Lewis Counties.

Transitional Living Services of Northern New York provides residential services to adults with serious & persistent mental illness. TLS has an Apartment Program with 33 beds located in 22 apartments in Watertown and Carthage. TLS has Supported Housing services that are available to residents of Jefferson and Lewis Counties with a psychiatric illness. The Children's Home of Jefferson County, now known as CHJC, operates the Community Clinic of Jefferson County which is an Outpatient Mental Health Clinic. CHJC opened its doors in July 2019 to more than 800 individuals waiting for mental health services. Since that time, the Clinic has expanded and serves more than 1200 adults and children each year.

The Victim's Assistance Center of Jefferson County provides direct services to victims/survivors of violence and crime in Jefferson County. The VAC operates a residential home that provides emergency safe housing to individuals (and their dependent children) in crisis. The home is also a licensed shelter for the homeless females and their dependent children. The St. Lawrence Valley Renewal House provides a wide variety of services and provides safe housing which is emergency, temporary shelter for domestic violence victims. In Lewis County, Lewis County Opportunities provides a Victim Services program which provides confidential services to crime victims at no charge, with special emphasis on domestic violence and sexual violence. They also provide safe dwelling services which provide victims of domestic violence and their children with temporary, emergency shelter at a confidential location.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The North Country HOME Consortium is an entitlement for federal HOME funds only; therefore there is no prioritization of community development projects for the purpose of CDBG funding for the Consortium. The City of Watertown is an entitlement for CDBG funds and their Consolidated Plan is incorporated into the Consortium's plan.

Within the City of Watertown, the primary need for public facilities is the lack of neighborhood parks and connectivity between parks. Additionally, improved accessibility for those with disabilities was identified as a need during the City's recent Comprehensive Plan public meetings. Other public improvement needs discussed were safe bike and pedestrian routes throughout the City, particularly within Public Square, and improved sidewalk and ADA ramps.

The City has been working on creating a coordinated strategy for infrastructure improvements. Staff from the Planning, Engineering, Department of Public Works and Water departments meet monthly to discuss upcoming capital projects and needs in order to coordinate and better serve the City's residents by replacing aging infrastructure.

How were these needs determined?

The City of Watertown completed a Comprehensive Plan in 2020. The Comprehensive Plan is the first such plan developed for the City. The Plan builds on public input and previous planning efforts to produce a shared vision for Watertown's future with a set of goals and recommended actions to achieve the vision. The Plan was developed in accordance with the process established via New York State General City Law §28-A. This process is an opportunity for the community to come together and make sure that the City's vision, goals, and recommendations reflect the collective desires of the residents of Watertown.

Describe the jurisdiction's need for Public Improvements:

One of the biggest public service needs identified during the recent City of Watertown Comprehensive Planning process was the need for an enhanced public transportation through expanding the Citibus system's hours and routes. Many City residents lack transportation to get to work, medical appointments and basic life needs, so an expansion of the current bus system could greatly increase the quality of life for them. The planning process also identified food insecurity as a needed public service, given the high poverty level throughout the City. The City's food pantries report high levels of usage, especially over the last year.

The City has been working on creating a coordinated strategy for infrastructure improvements. Staff from the Planning, Engineering, Department of Public Works and Water departments meet monthly to discuss upcoming capital projects and needs in order to coordinate and better serve the City's residents by replacing aging infrastructure.

How were these needs determined?

The City of Watertown completed a Comprehensive Plan in 2020. The Comprehensive Plan is the first such plan developed for the City. The Plan builds on public input and previous planning efforts to produce a shared vision for Watertown's future with a set of goals and recommended actions to achieve the vision. The Plan was developed in accordance with the process established via New York State General City Law §28-A. This process is an opportunity for the community to come together and make sure that the City's vision, goals, and recommendations reflect the collective desires of the residents of Watertown.

Describe the jurisdiction's need for Public Services:

One of the biggest public service needs identified during the recent Comprehensive Planning process was the need for an enhanced public transportation through expanding the Citibus system's hours and routes. Many City residents lack transportation to get to work, medical appointments and basic life needs, so an expansion of the current bus system could greatly increase the quality of life for them. The planning process also identified food insecurity as a needed public service, given the high poverty level throughout the City. The City's food pantries report high levels of usage, especially over the last year

How were these needs determined?

The North Country HOME Consortium is an entitlement for federal HOME funds only; therefore there is no prioritization of community development projects for the purpose of CDBG funding for the Consortium. The City of Watertown is an entitlement for CDBG funds and their Consolidated Plan is incorporated into the Consortium's plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The North Country HOME Consortium is comprised of 103 of 110 municipalities within Jefferson, Lewis and St. Lawrence Counties in New York State. The area is primarily rural with the largest population center being the City of Watertown with a population of slightly over 25,000 (2019 ACS). The housing market around the Army installation at Fort Drum for the past 15 years was marked with high demand and low supply which led to an increase in rents and single family home prices. Throughout the rest of the Consortium there is a need for owner occupied and rental rehabilitation of housing units. There is limited new construction of housing.

As this is a rural area, the majority of homes in the region are either single family or mobile homes. 65% of homes in the region are single family detached units, 13% are multiplexes up to four units, and 13% are mobile homes. The remaining 9% are apartment style buildings with five or more units.

A whopping 87% of homes (both owner occupied and renter occupied) in the region are built before 1980, putting the majority of the housing stock in the region at at least 40 years old. 38% of all homes in the region were built before 1950. This often means that the home has old, poorly functioning heating and cooling systems, leaving homeowners and renters paying for utilities that are inefficient and not cost effective. Weatherization assistance can be invaluable for low-income households in New York. The State's climate, with cold, snowy winters and hot, humid summers, generates a high demand for heating fuels and electricity. Many eligible households live in inefficient, often unsafe housing that was built when energy was cheap and plentiful and cannot afford the cost of weatherization work that will lower their utility bills.

Thirty percent (30%) of the occupied housing units in the region have one housing condition, which as defined by HUD is that it either lacks complete plumbing or kitchen facilities, there is more than one person per room, or the housing costs are greater than 30% of the household income. Looking at the associated breakdown of these issues, it is quite clear that the vast majority of households in the region are struggling with high housing cost burdens.

The Consortium is an entitlement for HOME funds only. As part of its program, the Consortium gives preference to projects that assist frail, elderly, and persons with disabilities. There are many community service organizations like Transitional Living Services, CREDO, The ARC, and others that provide transitional or supportive housing for special needs populations.

There are 1,621 public housing units in the three counties. There are none located in Lewis County. All public housing units are full and there are significant waiting lists. The Section 8 voucher programs are likewise fully subscribed with waiting lists.

The Points North Housing Coalition is the continuum of care for the region. It submits applications to HUD for funding working closely with service providers to address homelessness. The community offers supportive and transitional housing as well as emergency opportunities to assist homeless, including chronic, youth, veterans, and others.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

| Property Type | Number | % |
|---------------------------------|----------------|-------------|
| 1-unit detached structure | 73,150 | 65% |
| 1-unit, attached structure | 3,714 | 3% |
| 2-4 units | 11,737 | 10% |
| 5-19 units | 5,498 | 5% |
| 20 or more units | 3,682 | 3% |
| Mobile Home, boat, RV, van, etc | 14,305 | 13% |
| Total | 112,086 | 100% |

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

| | Owners | | Renters | |
|--------------------|---------------|-------------|---------------|-------------|
| | Number | % | Number | % |
| No bedroom | 117 | 0% | 504 | 2% |
| 1 bedroom | 1,785 | 3% | 6,897 | 24% |
| 2 bedrooms | 11,187 | 21% | 11,207 | 38% |
| 3 or more bedrooms | 41,420 | 76% | 10,602 | 36% |
| Total | 54,509 | 100% | 29,210 | 100% |

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

There are 1,621 public housing units in the three counties. There are none located in Lewis County. There are 7 PHA's in Jefferson County including the Watertown PHA in the City of Watertown. There are 4 PHA's in St. Lawrence County. Outside of the Watertown PHA, all other PHA's are located in small, rural communities. The Consortium does not expect there to be any loss of public housing over the next five years.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

While this Plan includes an inventory and description of public housing units outlined below, it should be emphasized that no entitlement monies are available to the Consortium that would assist in the enhancement or improvement of public housing units. Further, no entitlement monies are available that would assist in public housing resident programs or services, drug elimination programs, or community improvement programs.

Does the availability of housing units meet the needs of the population?

There is a need for quality, affordable housing for the elderly and small related households in the Consortium. Those that do own their homes are most likely living in substandard housing and paying more than 30% of their incomes for housing costs. It appears those most impacted have incomes at or below 50% AMI and are prone to having substandard housing conditions. These households are typically small related and elderly. Therefore, there is a need for affordable single family or rental units with bedroom sizes that are adequate for small related households and the elderly. Affordable housing programs or section 8 vouchers could be used to assist these populations with affordability.

Describe the need for specific types of housing:

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

According to Zillow, the typical home value of homes in the Consortium is \$122,600 in 2020. Home values across the three counties have gone up 5% in the past year, and have been steadily rising for years. Jefferson County has seen the largest jump in housing sales, with today's housing prices 15% higher than they were five years ago. The HUD –set median family income for the Consortium is \$59,500. An affordable mortgage for homebuyers would be one for which monthly payments were no more than 30% of income, or \$1,487.50 a month.

A household buying a home in the City of Watertown at the average asking price in 2020 is \$150,734. With an interest rate of 4.5% and a 30-year term, the mortgage payment would be a monthly fee of \$763.75. Utilities would add at least \$200 to the monthly cost and the average real estate taxes in 2020 for the City were \$27/\$1000, or \$4,058 annually, or \$338 monthly. Insurance would be roughly \$50 a month. This would be the total monthly cost to \$1,351.75.

This means that the average household purchasing a home in the City of Watertown is barely under the 30% income threshold, and this razor thin margin does not account for any home improvements, financial crises, accidents, or unanticipated costs.

The average Fair Market Rent (FMR) for a two bedroom across the Consortium is \$928. 76.8% of the renters in the Consortium pay less than \$1,000 on rent.

The presence of Fort Drum has a significant impact on our rental housing market. The Army provides soldier's with a basic allowance for housing (BAH). The BAH varies by grade and whether the soldier is with or without dependents. In 2020, the lowest grade soldier with a dependent received a BAH \$1,248 monthly. While all single soldiers, E-1 to E-6, must live on post, soldiers with dependents can live on or off post. This data is public, so landlords target their rental prices to match this housing allowance, artificially driving the price of rental housing in the area up. This creates an affordability issue for low and moderate income renter households.

The cost burden on those who earn less than 80% of the median will continue to increase making it difficult to afford quality affordable rental or owner occupied housing. While over 76% of the units have rents at or below \$999 per month, there are only 36.3% of the units available to households with incomes at or below 50% HAMFI. This shows that there is a need for additional units for those with incomes below 50% AMI with affordable rents.

In addition, the condition of the older rental units must be considered, since the units may be affordable, but they may not be suitable. Rental rehabilitation programs like one conducted by Neighbors of Watertown in the City of Watertown are necessary for the introduction of new, quality affordable units into the market. Of the total renter units constructed pre-1950 (10,551), 2,215 (21%)

were occupied by low/moderate income persons. This indicates a need for rehabilitation for those units due to their age and to assist the largely low-income occupants.

Cost of Housing

| | Base Year: 2009 | Most Recent Year: 2015 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value | 0 | 0 | 0% |
| Median Contract Rent | 0 | 0 | 0% |

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

| Rent Paid | Number | % |
|-----------------|---------------|---------------|
| Less than \$500 | 10,602 | 36.2% |
| \$500-999 | 11,879 | 40.6% |
| \$1,000-1,499 | 5,287 | 18.1% |
| \$1,500-1,999 | 964 | 3.3% |
| \$2,000 or more | 528 | 1.8% |
| Total | 29,260 | 100.0% |

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

| Number of Units affordable to Households earning | Renter | Owner |
|--|---------------|---------------|
| 30% HAMFI | 2,105 | No Data |
| 50% HAMFI | 6,295 | 5,680 |
| 80% HAMFI | 15,051 | 13,814 |
| 100% HAMFI | No Data | 20,547 |
| Total | 23,451 | 40,041 |

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | 568 | 632 | 723 | 1,011 | 1,147 |
| High HOME Rent | 568 | 632 | 723 | 1,011 | 1,147 |
| Low HOME Rent | 568 | 621 | 723 | 860 | 960 |

Table 32 – Monthly Rent

Is there sufficient housing for households at all income levels?

Twelve percent of all renter occupied households with incomes 0-30% AMI reported paying over 30% of their income for housing. Only 9% of the units are affordable to households with incomes 0-30% AMI. It would appear that there is a significant deficit in quality affordable rental housing units for people in this income range.

For all other income ranges, while there appears to be a sufficient number of units available there are still 5,986 households, or 17.5% of all renter occupied households, paying over 30% of their income for rental units. This leads to two assumptions: (1) the rental housing units are not located in a market where there is demand for the units; or (2) the unit bedroom mix is not sufficient for small related and other households that are paying over 30% of their incomes for housing.

There was no data provided for renter occupied households with incomes 0-30% to make a determination as to sufficient housing. However it should be noted that 5% of all owner occupied households in this income range were paying over 30% of their income for housing. This would demonstrate a need for affordable single family homes in this income range. In regard to owner occupied households with incomes 30-50% AMI, 5.4% reported paying over 30% of their incomes for housing while 17.7% of the units are affordable to households within this range. There is a lack of quality, affordable owner-occupied housing units within this income range, especially for elderly and small related households.

In regard to owner occupied households with incomes 50-100% AMI, 8.7% reported paying over 30% of their incomes for housing while 82% of the units are affordable to households within this income range. Again, there appears to be a similar situation as with the rental market for this income range. While there appears to be a sufficient number of affordable units in this income range, there are still 8.7% of the households paying over 30% of their incomes. This leads to two assumptions: (1) the housing units are not located in a market where there is demand for the units; or (2) the unit bedroom mix is not sufficient for small related and elderly households that are paying over 30% of their incomes for housing.

How is affordability of housing likely to change considering changes to home values and/or rents?

The presence of Fort Drum has a significant impact on our rental housing market especially since soldiers receive a basic allowance for housing (BAH). Over the past twenty years, while demand was stronger than supply landlords were able to charge rents at the BAH level with the hope of attracting military households that could pay the higher rents. As market rents reach these levels, it provides an affordability issue for low and moderate income renter households. As supply has exceeded demand,

landlords are slowly adjusting rents to meet what the market can afford rather than target the soldier's BAH.

In 1984, the U.S. Army garrisoned the new 10th Mountain Division at nearby Fort Drum, which caused a slight population rebound in the mid-to-late 1980s before the decline resumed in the 1990s. Another modest population rebound in the late 2000s coincided with recent U.S. Military campaigns in Afghanistan and Iraq, with the City's population reaching 27,023 at the time of the 2010 Decennial Census. During the peak of these campaigns, the military population increased to levels that stressed the local housing stock.

However, since then, troop reductions have had the opposite effect. In August of 2014, the 10th Mountain Division's 3rd Brigade Combat Team was inactivated as a part of the Base Relocation and Closure (BRAC) process, which resulted in the net reduction of 1,500 uniformed positions at Fort Drum. In total, troop levels at Fort Drum have fallen 22.1 percent from their peak a decade ago, when 19,447 soldiers were stationed on post. The last official count at Fort Drum was 15,154 soldiers, as identified in Fort Drum's Fiscal Year 2019 Economic Impact Statement, which also stated that 3,994 civilians worked on or near the post. Future troop levels are difficult to forecast, as it is uncertain whether the Base Relocation and Closure (BRAC) process will further affect Fort Drum over the five years covered by this Consolidated Plan.

While the community has built both market rate and affordable housing units around Fort Drum, the rents are still at the highest reaches of affordability.

In Jefferson County, there was an 87% increase in the value of single family homes between 2015 and 2020. This figure has been steadily increasing, but in the past three years it has jumped significantly. While there are multiple reasons for this increase, the combination of a strong rental market related to Fort Drum, and the substantial rise of living costs in other parts of the country have increased the value of home prices. The metro Watertown area has historically been a more affordable market, but the combination of a strong rental market associated with Fort Drum and the growth around Fort Drum has stabilized and there is not likely to be any new additional significant single family or rental housing units. The Consortium will continue to focus its resources on maintaining affordable, quality housing for the elderly, small related and all other households.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The HOME rents/Fair Market Rent are consistent with the area median rent. In fact, 71% of households paid rents within the range of \$0-\$999. These rent levels are affordable to lower income populations that are struggling with cost burdens associated with housing options.

Based upon the needs and goals in the three-county area, the Consortium will target its HOME funds toward the rehabilitation of existing owner occupied units, homebuyer assistance and rental rehabilitation prioritizing assistance for those households with incomes less than 50% of the median family income, as well as targeting elderly, small related and all other households. Any federal, state, and local funds that may be available to assist in the rehabilitation of owner occupied housing will be leveraged to assist the greatest number possible.

Discussion

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

Essentially, a unit is considered substandard when one or more of the building components (i.e. foundation, structural framing, exterior walls, roof and ceiling framing, roofing and chimney, exterior windows and doors, interior walls and ceilings, floors, plumbing, heating, electrical system, etc.) are deteriorated requiring rehabilitation to meet current codes and ensure health and safety of the occupants. Repairs that are simply deferred maintenance generally do not cause a unit to be substandard.

Both definitions are compatible, however the one used for the Consolidated Plan estimates had to be based upon the data available for manipulation for conclusions to be drawn. The rationale is that if a unit possesses housing problems, was constructed pre-1950, and is occupied by a household with limited financial means, then it can be inferred that the housing unit is substandard. These housing units would be at least 60 years old, but in most cases the housing stock of the consortium is typified by large, two-story, wood-framed structures built over 75 years ago. By definition, it is already known that the housing units have housing problems, and their occupancy indicates a strong possibility of long-term deferred maintenance due to the low incomes of the residents that results in substandard units. What is omitted from this definition are those mobile homes constructed prior to 1976, which continue to serve as inadequate accommodations for low income families due to their poor construction.

CDBG administrators within the Consortium continue to indicate that less than 5% of the units targeted for rehabilitation ultimately were not suitable for renovation. Not suitable for rehabilitation is defined as a unit with more than three structural components that have deteriorated to the point that total replacement of the components is necessitated; and that the unit is so dilapidated that the integrity of the structure is damaged to the point that repairs are not economically feasible. This figure of 5% was then used to determine the number of substandard renter households suitable for rehabilitation. Five percent (5%) was applied to the estimated 3,376 substandard renter units to arrive at an estimate of 3,207 renter households suitable for rehabilitation within the consortium.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

For housing rehabilitation projects, applicants must conduct a housing survey to determine the condition of the housing and classify it as standard, substandard or dilapidated. The following criteria must be used to classify the condition of all housing units to be rehabilitated with CDBG funding. In addition, these criteria should also be used when considering the replacement or rehabilitation of mobile or manufactured housing constructed post-1976. Pre-1976 mobile and manufactured homes should be replaced rather than rehabilitated.

Structural Components - Upon structure inspection various components should be categorized as primary, mechanical or secondary as follows:

1. Primary Components - Foundation, exterior wall structure, roof structures, floor structures, columns, joists, and partitions.
2. Mechanical Components - Windows and doors, plumbing, heating, electrical, wells and septic systems.
3. Secondary Components - Siding material, roofing material, porches and exterior stairs and railings, chimneys, flooring material, ceilings, lighting, ventilation, interior stairs and railings.
4. Degree of Deficiency - After structural components are classified as primary, mechanical or secondary, they shall be assessed for the degree of deficiency as follows:
5. Critical Defects - Component is badly deteriorated, sinking, leaning, non-operative or non-functional, out of plumb, or unsafe to an extent requiring complete replacement. For example, 1) a complete electrical rewiring, 2) a complete new roof, 3) a plumbing system which requires extensive repair or none exists, 4) major repair of exterior structural elements (e.g. walls, sills, floor joists, rafters, large porches), 5) major repair of unstable or deteriorated foundation walls, or 6) a non-existent or dysfunctional septic system, a well with a spring of poor quality or quantity.
6. Major Defects- Component is badly deteriorated and in need of major repair or replacement.
7. Minor Defects - Component is worn, loose, or cracked and in need have repair.
7. Sound - Component needs no more than normal maintenance.

Structural Conditions – After determining the degree of deficiency, the structural condition must be determined.

Standard – Housing units that are in standard condition, have no critical or major structural defects, have adequate plumbing facilities and their appearance does not create a blighting influence. This condition requires no more than observable, normal maintenance; dwelling units which have no deficiencies, or only slight observable deficiencies.

Substandard - Housing units that have one or more major and/or critical structural defects but can still be repaired for a reasonable amount. The degree of substandard is either moderate or severe according to the number of defects and the degree of deficiency.

1. Moderately Substandard - Housing units that have less than three major defects and can be restored to standard condition for a reasonable cost.
2. Severely Substandard - Housing units that have three or more major defects or at least one critical defect and can be restored to a standard condition for a reasonable cost.

Dilapidated - Units that are determined to be substandard to a degree requiring clearance, or buildings which have three or more critical deficiencies that cannot be repaired to a standard condition for less than reasonable amount.

In these instances, a local determination must be made concerning the economic feasibility and the public benefit of such projects.

Condition of Units

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| With one selected Condition | 11,856 | 22% | 11,361 | 39% |
| With two selected Conditions | 390 | 1% | 581 | 2% |
| With three selected Conditions | 219 | 0% | 117 | 0% |
| With four selected Conditions | 8 | 0% | 10 | 0% |
| No selected Conditions | 42,064 | 77% | 17,143 | 59% |
| Total | 54,537 | 100% | 29,212 | 100% |

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|-----------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| 2000 or later | 6,730 | 12% | 4,065 | 14% |
| 1980-1999 | 12,446 | 23% | 7,165 | 24% |
| 1950-1979 | 13,452 | 25% | 7,464 | 26% |
| Before 1950 | 21,913 | 40% | 10,512 | 36% |
| Total | 54,541 | 100% | 29,206 | 100% |

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|---|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| Total Number of Units Built Before 1980 | 35,365 | 65% | 17,976 | 62% |
| Housing Units build before 1980 with children present | 6,129 | 11% | 2,571 | 9% |

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

| | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|--------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units | 0 | 0 | 0 |
| Abandoned Vacant Units | 0 | 0 | 0 |
| REO Properties | 0 | 0 | 0 |
| Abandoned REO Properties | 0 | 0 | 0 |

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1313801000]>

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

65% of owner occupied units and 62% of rented units in the region were built before 1980, an risk factor for lead-based paint hazards. A lesser amount of homes had children living there, but that does not preclude the fact that children could easily visit family members or friends in homes with higher risks of lead-based paint.

Discussion

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

The Consortium is an entitlement for HOME funds only. Funds cannot be used for public housing.

Totals Number of Units

| | Program Type | | | | | | | |
|--|--------------|-----------|----------------|---------------|--------------|--|---|---------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Special Purpose Voucher Family Unification Program | Disabled * |
| | | | | Project-based | Tenant-based | Veterans Affairs Supportive Housing | | |
| Total | | | | | | | | |
| # of units vouchers available | | | 1,621 | | | | 0 | 0 |
| # of accessible units | | | | | | | | |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition | | | | | | | | |

Data Source: PIC (PIH Information Center)

Table 37 – Total Number of Units by Program Type

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There are 1,621 Public Housing Units in the Consortium's region.

Public Housing Condition

| Public Housing Development | Average Inspection Score |
|----------------------------|--------------------------|
| | |

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

While this Plan includes an inventory and description of public housing units outlined below, it should be emphasized that no entitlement monies are available to the Consortium that would assist in the enhancement or improvement of public housing units. Further, no entitlement monies are available that would assist in public housing resident programs or services, drug elimination programs, or community improvement programs.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

While this Plan includes an inventory and description of public housing units outlined below, it should be emphasized that no entitlement monies are available to the Consortium that would assist in the enhancement or improvement of public housing units. Further, no entitlement monies are available that would assist in public housing resident programs or services, drug elimination programs, or community improvement programs.

Discussion:

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

Facilities Targeted to Homeless Persons

| | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Supportive Housing Beds | |
|---|---------------------------------|------------------------------------|---------------------------|-----------------------------------|-------------------|
| | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | | Current & New | Under Development |
| Households with Adult(s) and Child(ren) | 6 | 0 | 4 | 331 | 20 |
| Households with Only Adults | 6 | 25 | 12 | 124 | 0 |
| Chronically Homeless Households | 0 | 0 | 0 | 22 | 0 |
| Veterans | 9 | 0 | 0 | 36 | 0 |
| Unaccompanied Youth | 0 | 0 | 0 | 0 | 0 |

Table 39 - Facilities Targeted to Homeless Persons

Data Source Comments: Please note - The DSS Departments in the 3 Counties all have available Emergency Housing (hotel/motel) vouchers as needed. The number varies based upon the season - winter approximately 45 and summer approximately 10. We plugged in an average # of 25 above in the HH with Adults.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

The Continuum of Care works with mainstream employment organizations to aid homeless households in increasing their income. The primary mainstream employment organizations the Continuum of Care works with are ACCES-VR and the local Department of Labor One Stop Career Center. The Mental Health Association of Jefferson County participants have access to the ACCES-VR program as well. ACCES-VR provides adult literacy programs, distance learning, on the job training and vocational counseling to aid households grow their income. They have also partnered with the local One Stop Career Center. They provide computer skills workshops, resume writing workshops, transportation to job fairs, clothing for interviews, and career development workshops to help grow income. One hundred (100) percent of the Continuum of Care funded projects regularly connect participants to these organizations.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The Continuum of Care works to reduce the number of households who become homeless for the first time by collaborating with mainstream providers; such as the Department of Social Services to identify those at risk of homelessness and to document why. The Continuum of Care 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 Continuum of Care 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 Continuum of Care meetings are encouraged and scheduled. Active communication between providers is key to prevention.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

According to the 2011-2015 CHAS data, 33% of households with incomes below 50% AMI have at least one elderly person living in the home. These elderly households are not currently homeless, but may require support in the form of housing subsidies for home repairs and rental assistance. The low-income frail elderly have an even more difficult situation than just affordable housing. Many elderly (62+) persons also have form of impairment, work disability, limited or no mobility, and or self-care limitations. This indicates a strong need for support services in the area of activities of daily living such as bathing, dressing, and eating. It is also necessary that these homes are barrier free and home modifications and retrofitting is often required. Rental assistance and affordable housing alternatives are also needed.

The 2019 ACS reports that 14.5% of the population has a physical disability in the Consortium. At this point in time, there are no strong indications that there is a need for large-scale facility development in the area of persons with disabilities. There is a need to develop smaller scale projects for persons with physical disabilities through adaptive re-use and renovation to existing, appropriate housing stock. Alterations to single family units to provide handicapped accessibility is needed and can be accomplished on an individual, case-by case basis.

Those individuals with mental illness and in need of affordable housing have been difficult to document numerically. However, group homes and transitional housing are options for those individuals who have been released from institutions and/or need additional long-term treatment in a supportive setting. The supportive housing and service needs of this population should be designed to allow the individual to reside in the community in the least restrictive setting possible with close monitoring by mental health case workers. The intensity of staff contact would be determined on an individual basis and the appropriate housing choice would also be designed to fit the particular condition of the client. These accommodations can range from 24-hour supervision in a group home, to adult foster care, to scattered site units.

Persons with alcohol and drug addictions require support services such as access to mental health services, health care service, case management, and on-going follow-up. This population is at-risk for homelessness if transitional housing and on-going services are not provided. The current heroin and opioid addiction is hitting the North Country and resources are being targeted to treat this population through an Opioid Treatment Program.

There are no residential or institutional care facilities in the area specifically for persons diagnosed with HIV/AIDS and related diseases. There is however a higher concentration of those with HIV/AIDS that are incarcerated in the many prisons within the Consortium. With the incidence of AIDS currently being low, the focus of service delivery is directed toward education.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1350402000]>

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The Consortium is ineligible to receive any entitlement assistance, other than HOME, in order to address the initiatives or programs for special need populations. However, the Points North Housing Coalition comprised of government and health and human service organization from across Jefferson, Lewis, and St. Lawrence Counties has completed a continuum of care plan. This allows organizations within the three counties to apply competitively to HUD's Continuum of Care programs.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The Consortium is ineligible to receive any entitlement assistance, other than HOME, in order to address the initiatives or programs for special need populations. However, the Points North Housing Coalition comprised of government and health and human service organization from across Jefferson, Lewis, and St. Lawrence Counties has completed a continuum of care plan. This allows organizations within the three counties to apply competitively to HUD's Continuum of Care programs.

Many of the at-risk populations for homelessness are some of these special needs populations such as migrant workers, victims of domestic violence, and persons with alcohol and drug addictions. The Points North Housing Coalition has opened up the possibilities to obtain financing to assist these populations in seeking decent, safe housing.

In addition, through the Continuum of Care the PNHC has expanded the region's homeless management information system (HMIS). The HMIS in Jefferson, Lewis, and St. Lawrence Counties has expanded the existing Capital Region HMIS from four counties of Albany, Saratoga, Schenectady, and Rensselaer Counties to a seven county HMIS. This results in greater cost-effectiveness and efficiency, and also gives providers the opportunity to share information in a meaningful way as consumers move across county lines to access services. HMIS allows the three counties to better track homeless persons

served, their demographics, the services provided to them, and their progress toward performance measure outcomes.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

The minimum building code is NYS Uniform Building Code. Code enforcement is a function of local government. Most municipalities within the consortium do not have housing codes or more restrictive building standards than those provided by the State of New York. With code enforcement the responsibility of local government, there is the issue of varying interpretations of code resulting in an uneven level of enforcement.

High taxes in some jurisdictions may cause new housing developments to shift elsewhere. Those settled areas, like towns and villages, might not experience the smaller, single unit housing development, since it is often located outside, or adjacent to these communities. It is usually an attempt to avoid the community taxes by not residing in the community, but still having access to its amenities. Tax payments are also a cost of homeownership, and as such, relatively high tax rates can contribute to the costs that act as a barrier to homeownership. Also, for the elderly on fixed incomes it becomes more difficult to afford the real estate tax burden of the homestead.

Much of the land within the consortium is tax exempt, as much of this value is in state forests and wildlife management areas, New York Power Authority lands connected with hydroelectric production, and the campuses of eight colleges and universities. In other areas of the consortium the tax-exempt property involves major employment centers or other businesses important to the local economy. Given the high level of tax exemption, the tax burden shifts to a smaller base of taxpayers that may discourage housing investment.

Not all communities within the consortium have public water and sewer systems, which dramatically impact the development of housing as well as its location. Locating appropriate soils for proper on-site sewage disposal also limits where housing can be developed.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

The North Country HOME Consortium is an entitlement for federal HOME funds only; therefore there is no prioritization of community development projects for the purpose of CDBG funding for the Consortium. The City of Watertown is an entitlement for CDBG funds and their Consolidated Plan is incorporated into the Consortium's plan. The information below is for the City of Watertown. Although military employment is not recorded in the tables below, the jobs that Fort Drum generates in the area are evident in local employment data. The full relationship between Fort Drum and the local economy is examined in detail in the Major Employment Sectors and Discussion sections below. While Watertown's economy is not entirely dependent on the military, increasing the diversity of the economic base should be a goal moving forward.

Economic Development Market Analysis

Business Activity

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|-------------------|----------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction | 0 | 0 | 0 | 0 | 0 |
| Arts, Entertainment, Accommodations | 0 | 0 | 0 | 0 | 0 |
| Construction | 0 | 0 | 0 | 0 | 0 |
| Education and Health Care Services | 0 | 0 | 0 | 0 | 0 |
| Finance, Insurance, and Real Estate | 0 | 0 | 0 | 0 | 0 |
| Information | 0 | 0 | 0 | 0 | 0 |
| Manufacturing | 0 | 0 | 0 | 0 | 0 |
| Other Services | 0 | 0 | 0 | 0 | 0 |
| Professional, Scientific, Management Services | 0 | 0 | 0 | 0 | 0 |
| Public Administration | 0 | 0 | 0 | 0 | 0 |
| Retail Trade | 0 | 0 | 0 | 0 | 0 |
| Transportation and Warehousing | 0 | 0 | 0 | 0 | 0 |
| Wholesale Trade | 0 | 0 | 0 | 0 | 0 |

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|--------------------|-------------------|----------------|--------------------|-----------------|---------------------|
| Total | 0 | 0 | -- | -- | -- |

Table 40 - Business Activity

Data Source Comments:

Labor Force

| | |
|--|------|
| Total Population in the Civilian Labor Force | 0 |
| Civilian Employed Population 16 years and over | 0 |
| Unemployment Rate | 0.00 |
| Unemployment Rate for Ages 16-24 | 0.00 |
| Unemployment Rate for Ages 25-65 | 0.00 |

Table 41 - Labor Force

Data Source Comments:

| Occupations by Sector | Number of People |
|--|------------------|
| Management, business and financial | 0 |
| Farming, fisheries and forestry occupations | 0 |
| Service | 0 |
| Sales and office | 0 |
| Construction, extraction, maintenance and repair | 0 |
| Production, transportation and material moving | 0 |

Table 42 – Occupations by Sector

Data Source Comments:

Travel Time

| Travel Time | Number | Percentage |
|--------------------|----------|------------|
| < 30 Minutes | 0 | 0% |
| 30-59 Minutes | 0 | 0% |
| 60 or More Minutes | 0 | 0% |
| Total | 0 | 0% |

Table 43 - Travel Time

Data Source Comments:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment | In Labor Force | | Not in Labor Force |
|---|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Less than high school graduate | 0 | 0 | 0 |
| High school graduate (includes equivalency) | 0 | 0 | 0 |

| Educational Attainment | In Labor Force | | Not in Labor Force |
|------------------------------------|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Some college or Associate's degree | 0 | 0 | 0 |
| Bachelor's degree or higher | 0 | 0 | 0 |

Table 44 - Educational Attainment by Employment Status

Data Source Comments:

Educational Attainment by Age

| | Age | | | | |
|---|-----------|-----------|-----------|-----------|---------|
| | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 0 | 0 | 0 | 0 | 0 |
| 9th to 12th grade, no diploma | 0 | 0 | 0 | 0 | 0 |
| High school graduate, GED, or alternative | 0 | 0 | 0 | 0 | 0 |
| Some college, no degree | 0 | 0 | 0 | 0 | 0 |
| Associate's degree | 0 | 0 | 0 | 0 | 0 |
| Bachelor's degree | 0 | 0 | 0 | 0 | 0 |
| Graduate or professional degree | 0 | 0 | 0 | 0 | 0 |

Table 45 - Educational Attainment by Age

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate | 0 |
| High school graduate (includes equivalency) | 0 |
| Some college or Associate's degree | 0 |
| Bachelor's degree | 0 |
| Graduate or professional degree | 0 |

Table 46 – Median Earnings in the Past 12 Months

Data Source Comments:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The largest industry in the region is government, employing almost 40% of the workforce. This is largely due to the presence of Fort Drum. Fort Drum's positive direct economic impact on its surrounding community exceeded \$1.8 billion for Fiscal Year 2020. The military brings much diversity and better

education to the area along with an increase in the retail, service, and hospitality sectors of employment.

In terms of number of jobs, Health Care is the largest employment sector in the City of Watertown, and Samaritan Medical Center is the City's largest employer. This is not surprising due to Samaritan's unique relationship with Fort Drum.

Fort Drum is the only military installation of its size and type in the nation that does not have its own inpatient hospital on post. Samaritan fills this role for all soldiers stationed at Fort Drum and for their family members living on post. This provides a major boost to the local health care sector, but also reveals one of the local economy's several underlying dependencies on the military.

Education (which the table lumps in with Health Care) as well as Retail Trade and Arts, Entertainment, Accommodations are also all large sectors in the City in terms of numbers of jobs. Some of the latter can be attributed to tourism in the summer. Fort Drum-related visits also drive the hotel industry in the area.

Some limitations to the Business Activity table however, are that it considers only employment within the City Boundaries, aggregates some sectors together, such as health care and education, and only measures raw employment without looking at Location Quotient. A more detailed analysis with additional data helps to create a more complete picture of the Watertown economy and provide a clearer understanding of the area's economic base.

Describe the workforce and infrastructure needs of the business community:

A 2018 overview of the labor status of outside of the New York City region, of New York State's working-age adults (people age 16 and over) shows that 62% of adults were in the labor force, yet more than half were workers who were paid hourly. Hourly paid jobs tend to have lower wages, fewer benefits, and less stability. In addition, 39% of adults were outside the labor force, either because they were retired or because they had stopped looking for work.

The most obvious missing link for local workforce development is the lack of a nearby four-year higher educational institution. SUNY Jefferson is an excellent two-year institution, which also offers some Bachelors and Masters Degrees at the Jefferson Higher Education Center, which is located on the SUNY Jefferson campus, via cooperative agreements with other schools.

However, the nearest four-year colleges are at least 50 miles away. One particular disadvantage of this for local employers is the absence of a source of interns. Any business in Watertown seeking to hire an intern that is still enrolled in school must compete with businesses in Syracuse, Potsdam and Canton, which all have local universities.

Watertown is served by a CSX freight rail track as well as Interstate 81, which provide strong highway

and freight connectivity. However, the City's bus system has limited operating hours, and in many cases requires a potential rider to leave work prior to 5:00 p.m. if they use the bus as a means of commuting. The City of Watertown has no passenger rail and the nearest Amtrak station is in Syracuse.

Watertown International Airport serves the City and surrounding areas. However, ticket prices can be high in comparison to nearby alternatives (Syracuse, Toronto, Montreal), and in many cases, the Canadian airports offer direct flights to longer-range destinations for a lower airfare. By comparison, Watertown is served by a single airline, so not only is there no price competition locally, but only one hub airport (Philadelphia) is accessible from Watertown.

Internet access is widely available within the City. Businesses typically have multiple options for enterprise-scale cable, DSL or fiber. Many residential areas are limited to cable.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The most significant possible change is the looming threat of sequestration. If BRAC were to produce deep cuts at Fort Drum, then employment in many of the industries identified above as basic would also decline as a result. Impacts of a dramatic troop reduction at Fort Drum would likely include, but not be limited to, the following.

- The health care industry would lose jobs locally due to decreased demand for inpatient care.
- Demand for new construction on post would likely cease and would be severely curtailed off post.
- There would be a decreased demand for retail goods in the area, putting local retailers at risk.
- There would be a decreased demand for commercial air travel to and from the region.
- Hotels would still see healthy business during the summer tourism season, but the year-round demand would likely drop.
- Enrollment in local school districts would plummet, necessitating the consolidation of some schools and the elimination of teacher positions. The Watertown City School District would feel this impact less than Indian River and Carthage, but it would not be insignificant.

Finally, the employment losses across all these basic sectors and the subsequent population loss that would result would only further decrease discretionary spending in the area.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The City of Watertown is the employment hub of the region, and according to the Educational Attainment by Employment Status table, 35% of individuals 25 years or older have no further education than their high school diploma.

Retail trade positions typically do not require a Bachelor's degree and on-the-job training is the best qualifier. Jobs in the Accommodation and Food Services sector, with the exception of management also do not typically require a Bachelor's degree.

Where the dearth in qualified workers is felt most acutely is in the Health Care and Social Assistance sector. Licensed Practical Nurses may be trained locally, but for the most part health care providers must attract employees from elsewhere, particularly for Medical Doctors and Physician Assistants.

Local health care providers report difficulty in attracting qualified professionals to Watertown. Particular challenges that were cited included difficulty in finding a job for the candidate's spouse and a desire to live in a bigger city with more amenities than Watertown. In recent years, the Health Care and Social Service sectors have been attempting to overcome this challenge with the help of the Jefferson Higher Education Center (JHEC) at SUNY Jefferson.

Competition with larger cities is not limited to the health care field. Local media outlets experience frequent turnover as their employees leave for positions in bigger markets. Local business leaders across several professional fields report that it is difficult to attract young professionals to Watertown unless they already have a personal connection to the area.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

SUNY Jefferson offers a limited number of Bachelors and Masters Degrees at its Jefferson Higher Education Center, which opened in 2010 on the SUNY Jefferson Campus. JHEC currently offers Combined, these institutions offer six program-specific bachelor's degrees, eight program-specific master's degrees, two program-specific advanced certificates, along with individualized bachelor's & master's degree program opportunities from SUNY Empire State College.

The degrees offered at JHEC include both Nursing and Social work degrees at the B.S. and M.S. levels, as well as a Family Nurse Practitioner (M.S.) program and a Family Psychiatric Mental Health Nurse Practitioner (M.S.) program. This has helped the Health Care and Social Work sectors to create a local talent pipeline rather than having to recruit from outside, and has made a significant difference in the last six years.

Local health care providers must still typically recruit Medical Doctors from outside the area. To aid in this endeavor, if a medical student does a clinical rotation in Watertown, the Fort Drum Regional Health Planning Organization will pay for their housing and travel during their rotation.

In addition, BOCES collaborates with local High Schools to provide occupational training for juniors and seniors. Classrooms are set up to resemble typical workplaces in their respective industries and students spend much of their time performing the same work that they would be expected to perform on the job.

BOCES reports that many local employers in blue-collar industries will approach them directly when they are seeking to hire entry-level positions.

Finally, the Workforce Investment board for Jefferson and Lewis Counties oversees a career center called the WorkPlace, with an office in the City of Watertown. The WorkPlace offers a variety of employment counseling services, including:

- Job-seeker training and application assistance
- Career fairs
- Youth employment program
- Recruitment and screening
- Testing

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1370705000]>

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The Consortium is primarily rural; therefore any concentration of households with multiple housing problems will be in the population centers like villages and cities (Watertown and Ogdensburg). Concentration is defined as an increase in the density of households with multiple housing problems.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Within the Consortium there is a concentration of American Indian residents that live on the Akwesasne Mohawk Reservation in northern St. Lawrence County. There is also a concentration of racial and ethnic minorities concentrated around the Army installation at Fort Drum. These families typically live within a 20 mile radius of Fort Drum. There really is not a concentration of low-income families since the Consortium is primarily rural. You would most likely see a concentration of low-income families in the villages and cities (Ogdensburg and Watertown). Concentration is defined as an increase in the density of racial or ethnic minorities or low-income families.

What are the characteristics of the market in these areas/neighborhoods?

The smaller villages within the Consortium are characterized somewhat as 'bedroom communities.' Families tend to make these communities home because of the quality of life and sense of community that they offer including access to quality education for children and potentially public infrastructure. In the larger villages and cities, you have colleges and universities, major employers, public infrastructure, goods and services, and quality K-12 educational systems. However, taxes in these larger population centers might be higher as there are greater public services. Within the larger population centers you may have pockets of substandard housing or areas of crime within neighborhoods.

Are there any community assets in these areas/neighborhoods?

Community assets include quality K-12 education systems, public infrastructure, public services like refuse, fire, police, and libraries, parks, and healthcare facilities. Within the Consortium there are many not-for-profit service organizations providing services to households like the elderly/frail elderly, those with a substance abuse, those with HIV/AIDS, those with a disability, or victims of violence.

Are there other strategic opportunities in any of these areas?

There are strategic opportunities to target neighborhoods that have pockets of low-income or households with multiple housing problems since these typically go hand in hand. 55% of all households in the Consortium region experience some form of housing cost burden, with the burden being consistently higher for renters of all ages. Community service organizations can work with communities to focus programs and resources on these neighborhoods. In addition, communities can focus affordable housing resources to assist homeowners and renters in these concentrated areas or neighborhoods.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Almost immediately as the COVID-19 pandemic began, the need for high-speed internet access was made abundantly clear. People are working from home, children attending school virtually and people using telemedicine services. School districts across the region struggled to meet the needs of students without broadband, and it was clear that who did not have access to high speed internet needed to be better understood. The Development Authority of the North Country is working to better understand who and where households in the Consortium are not being served when it comes to high-speed internet.

In an effort to improve broadband access across the tri-county region, the Authority has partnered with Lewis, Jefferson and St. Lawrence counties individually to determine the geographic areas in each county that are unserved or underserved by broadband. The goal is to understand and determine who has access to broadband, what kind of access they have, and what people are paying or are willing to pay for the service.

The data collected will be visible in a multi-layered map, giving the counties and the Authority a clear picture of where the unserved and underserved areas are. The Authority will work with the counties to collectively develop county by county action plans to address those needs.

The Development Authority of the North Country has partnered with both Jefferson, Lewis and St. Lawrence counties to map out the infrastructure of broadband internet. This will provide an overview of which areas of these counties have good access and which ones do not. Once that effort is completed in mid-2021, it will pinpoint where services need to be improved.

The North Country HOME Consortium did not consult with broadband internet service providers because the IDIS application structure did not provide that question at the time of drafting the plan. It was not intentionally omitted. It will be included in future Consolidated Plans.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

According to a report from the U.S. Federal Communications Commission, in New York, around 98.4% of the population has access to broadband. In rural areas, only 87% of the population has access while 99.9% of the population in urban areas have access. The Federal Communications Commission uses census blocking to see who does and does not have broadband, which often makes it appear that a company serves more people than they do.

As this is a rural region, some areas of the Consortium struggle to have even one broadband internet service provider. This is a known challenge, and in 2015, New York State created the New NY Broadband Program. The goal of the program was to have 99 percent of state residents with access to high-speed internet. The initiative launched with a \$500 million investment.

Accomplishing this in a rural areas has been challenging. In some particularly rural areas, the service that is currently provided under this initiative is inconsistent and it has been a struggle to understand even what households have internet access and those that do not. The Development Authority of the North Country has partnered with both Jefferson, Lewis and St. Lawrence counties to map out the infrastructure of broadband internet. This will provide an overview of which areas of these counties have good access and which ones do not. Once that effort is completed in mid-2021, it will pinpoint where services need to be improved.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Two of the three counties that are part of the Consortium abut major waterways. St. Lawrence County has the St. Lawrence River, and Jefferson County borders both the St. Lawrence River and Lake Ontario.

Climate change will exacerbate a range of risks to the Great Lakes, including changes in the range and distribution of some species, increases in invasive species and harmful blooms of algae, and declines in beach health. Waterfront communities are becoming more vulnerable to climate change impacts such as flooding, drought, and increases in urban heat islands.

Both Lake Ontario and the St. Lawrence River are subject to international water level management, and mitigating climate change is a major priority. The International Joint Commission reviews and assesses the progress of the governments of Canada and the United States in implementing strategies and approaches for preventing and resolving complex challenges facing the Great Lakes and the St. Lawrence River, and providing advice on the role of relevant jurisdictions to implement these strategies and approaches.

In 2019, there was significant flooding along the shores of Lake Ontario and the St. Lawrence River, and New York State created the Resiliency & Economic Development Initiative (REDI) to increase the resilience of shoreline communities and bolster economic development in the region. The initiative established to identify local priorities, at-risk infrastructure and other assets, and public safety concerns.

Across seven counties, the REDI Commission allocated \$20 million for homeowner assistance, \$30 million to improve the resiliency of businesses, and \$15 million toward a regional dredging effort that will benefit each of the eight counties in the REDI regions. The remaining \$235 million has been allocated towards local and regional projects that advance and exemplify the REDI mission. Communities within Jefferson and St. Lawrence Counties received significant investment to create more climate resilient infrastructure and homes.

Additionally, the federal government created the Great Lakes Restoration Initiative, is a federal initiative to protect, restore and enhance habitat in the Great Lakes basin. Under the second phase of this initiative, GLRI Action Plan II, federal agencies and their partners will implement protection, restoration and enhancement projects focused on open water, nearshore, connecting channels, coastal wetland and other habitats in the Great Lakes basin.

The North Country HOME Consortium did not consult with agencies whose primary responsibility includes the management of flood prone areas because the IDIS application structure did not provide that question at the time of drafting the plan. It was not intentionally omitted. It will be included in future Consolidated Plans.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

While there are certainly some low and moderate income homes along the waterfront, the majority of the waterfront in the region of the Consortium is considered highly desirable residential areas, and therefore much of the areas most at-risk for seasonal flooding are higher income residential areas. This is evidenced by the fact that when New York State pledged up to \$20 million to assist homeowners directly impacted by historic Lake Ontario flooding in 2019, there was no income qualification required to be able to receive up to \$50,000 in state funding to help offset damages to their primary residence.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Consortium is comprised of 103 of 110 municipalities in Jefferson, Lewis and St. Lawrence Counties, Northern New York State. The Consortium undertakes a competitive process to identify awardees and the primary projects are owner-occupied rehabilitation, homebuyer assistance and rental rehabilitation in that order. Priority is typically given to those serving the elderly and disabled populations and very low income.

The Points North Housing Coalition is the Continuum of Care for the North Country. It serves to coordinate the institutional delivery service for those that are homeless or at-risk of becoming homeless. Many of these same organizations provide services to people with special needs including those with substance or alcohol abuse, HIV/AIDS, disabilities, or victims of domestic violence. The North Country has a good system of service providers that work with County governments to provide services to these populations including supportive housing when required. Their plan addresses the homelessness strategy for our region. They are tasked with implementing this plan.

The North Country is home to 7 public housing authorities comprising over 1700 units of affordable housing. With a significant number of renters paying over 30% of their income for housing, these units are key to housing the very low income households in the region. This is evidenced by their full occupancy and long waiting lists.

Taxes and lack of public infrastructure are the most likely barriers to affordable housing. Intermunicipal service agreements are encouraged to reduce costs and essentially the tax burden on the residents.

Based upon the 2012 ACS, 67% of owner-occupied units and 65% of renter occupied units were constructed prior to 1979. Assuming that any home built prior to 1978 has a presence of lead-based paint, there are over 56,000 owner-occupied or renter-occupied housing units with the potential for a lead-based paint hazard. The Consortium focuses its limited HOME funded resources on owner-occupied and rental rehabilitation as well as homebuyer assistance. Its program assures that lead-based paint testing and any required work or abatement is completed with use of HOME funds.

The consortium has 15.8% of its population below the poverty level. Through the three Departments of Social Services, the Section 8 Administrators and Family Self-Sufficiency Programs, and the local job training programs, the consortium will continue the concerted efforts of these agencies to help residents overcome poverty and attain economic independence.

The lead county, Jefferson, has a sub recipient agreement with the Development Authority of the North Country to oversee the daily operations of the Consortium as defined in the agreement. Annually,

Jefferson County monitors the performance of DANC through an on-site inspection of records, reports, and interviews with staff. DANC annually enters into contracts with individual awardees to deliver the HOME-funded programs and annually, DANC and Jefferson County perform on-site inspections to review files, records, and interview staff for compliance with the program requirements.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

| | | |
|---|---|---|
| 1 | Area Name: | Participating Jurisdictions in Jefferson County |
| | Area Type: | Local Target area |
| | Other Target Area Description: | |
| | HUD Approval Date: | |
| | % of Low/ Mod: | |
| | Revital Type: | Housing |
| | Other Revital Description: | |
| | Identify the neighborhood boundaries for this target area. | |
| | Include specific housing and commercial characteristics of this target area. | |
| | How did your consultation and citizen participation process help you to identify this neighborhood as a target area? | |
| | Identify the needs in this target area. | |
| | What are the opportunities for improvement in this target area? | |
| | Are there barriers to improvement in this target area? | |
| 2 | Area Name: | Participating Jurisdictions in Lewis County |
| | Area Type: | Local Target area |
| | Other Target Area Description: | |
| | HUD Approval Date: | |
| | % of Low/ Mod: | |
| | Revital Type: | Housing |
| | Other Revital Description: | |
| | Identify the neighborhood boundaries for this target area. | |
| | Include specific housing and commercial characteristics of this target area. | |
| | How did your consultation and citizen participation process help you to identify this neighborhood as a target area? | |

| | | |
|----------|---|--|
| | Identify the needs in this target area. | |
| | What are the opportunities for improvement in this target area? | |
| | Are there barriers to improvement in this target area? | |
| 3 | Area Name: | Participating Jurisdictions in St. Lawrence County |
| | Area Type: | Local Target area |
| | Other Target Area Description: | |
| | HUD Approval Date: | |
| | % of Low/ Mod: | |
| | Revital Type: | Housing |
| | Other Revital Description: | |
| | Identify the neighborhood boundaries for this target area. | |
| | Include specific housing and commercial characteristics of this target area. | |
| | How did your consultation and citizen participation process help you to identify this neighborhood as a target area? | |
| | Identify the needs in this target area. | |
| | What are the opportunities for improvement in this target area? | |
| | Are there barriers to improvement in this target area? | |

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

| | | |
|---|------------------------------------|--|
| 1 | Priority Need Name | Increase supply of affordable housing |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities |
| | Geographic Areas Affected | Participating Jurisdictions in Jefferson County Participating Jurisdictions in Lewis County Participating Jurisdictions in St. Lawrence County |
| | Associated Goals | Affordable Housing - Homeowner Housing Rehab Affordable Housing - TBRA Affordable Housing - Construction Rental Housing |
| | Description | Increasing the supply of standard, affordable housing through the acquisition of rehabilitation of existing housing units. In particular, of the implementation of scattered site, owner-occupied rehabilitation program was seen as important in meeting the strategic objective. |
| | Basis for Relative Priority | The public meetings, strategy sessions and analysis of impediments to Fair Housing meetings. |
| 2 | Priority Need Name | Homeownership oppurtunities |
| | Priority Level | High |
| | Population | Low Moderate Large Families Families with Children Persons with Physical Disabilities |

| | | |
|----------|------------------------------------|---|
| | Geographic Areas Affected | Participating Jurisdictions in Jefferson County Participating Jurisdictions in Lewis County Participating Jurisdictions in St. Lawrence County |
| | Associated Goals | Affordable Housing - Homeownership Opportunities |
| | Description | |
| | Basis for Relative Priority | Public meetings, strategy sessions and analysis of impediments to Fair Housing. |
| 3 | Priority Need Name | Addressing special needs populations |
| | Priority Level | Low |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence |
| | Geographic Areas Affected | Participating Jurisdictions in Jefferson County Participating Jurisdictions in Lewis County Participating Jurisdictions in St. Lawrence County |

| | | |
|---|------------------------------------|---|
| | Associated Goals | Affordable Housing - TBRA |
| | Description | The Consortium is an entitlement for HOME funds only, and works closely with Points North homeless housing coalition in addressing housing needs for special needs populations. |
| | Basis for Relative Priority | |
| 4 | Priority Need Name | Rental Rehabilitation |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Rural Individuals Families with Children Elderly Frail Elderly Persons with Physical Disabilities |
| | Geographic Areas Affected | Participating Jurisdictions in Jefferson County Participating Jurisdictions in Lewis County Participating Jurisdictions in St. Lawrence County |
| | Associated Goals | Affordable Housing - Rental Rehabilitation Affordable Housing - TBRA |
| | Description | Increasing the ability of residents to afford decent rental housing, as well as the availability of safe and affordable rental properties. |
| | Basis for Relative Priority | Public meetings, strategy sessions and analysis of impediments to Fair Housing. |
| | | |

Narrative (Optional)

The Analysis of Impediments for the Consortium was scheduled to be completed via a series of public forums in April 2020. This process was canceled due to Covid. The Consortium is currently working on an update to the Analysis of Impediments.

In view of the housing needs analysis as presented, general market conditions, public meetings, strategy sessions, and Analysis of Impediments meetings held in the three Counties in the past 10 years, the following significant housing needs were identified:

- Increasing the supply of standard, affordable housing through the acquisition or rehabilitation of existing housing units, and if appropriate, the construction of new units. In particular the implementation of a scattered-site, owner-occupied rehabilitation program was seen as important in meeting this strategic objective.
- Promoting homeownership opportunities. This can be accomplished through the continuation of programs that offers assistance in the purchase of existing standard housing. The production of new affordable units in areas affected and not affected by the Fort Drum expansion would be beneficial. In general, expanding homeownership opportunities for very low, low, and moderate-income families are the major objective of this overall statement.
- Addressing the shelter, housing and service needs of those with special needs and those at risk of homelessness.
- Increasing the ability of residents to afford decent rental housing.

Cost Burden and or Severe Cost Burden of low and moderate income households in market rental options, as well as the large number of people and the length of time they have to wait for Section 8 rental assistance are 2 substantial need area's in the 3 County Consortium. Region

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|---------------------------------------|--|
| Tenant Based Rental Assistance (TBRA) | |
| TBRA for Non-Homeless Special Needs | |
| New Unit Production | |
| Rehabilitation | |
| Acquisition, including preservation | |

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 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 other New York State housing program.

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. These are utilized by housing providers throughout the jurisdiction. 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, 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 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 | | | | 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 | 824,443 | 50,556 | 0 | 874,999 | Expected Amount Available Remainder of ConPlan \$ 3,301,772 |

Table 50 - Anticipated Resources

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 27 years. The primary source of these funds is from the New York State Affordable Housing Corporation.

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.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|--|-------------------------|----------|------------------------|
| JEFFERSON COUNTY | | Planning | Jurisdiction |
| Development Authority of the North Country | | Planning | Jurisdiction |

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The service delivery system of the Consortium is well established. Over the past 27 years, the Consortium has established a program that is responsive to the needs of its communities. The Advisory Board, comprised of members from RPC's, NPC's, public service organizations, and non-profit agencies provides feedback to the Consortium's administrative board annually on the housing issues and the issues of the low income populations within the Consortium. The 9-member administrative board is comprised of planning representatives from three counties, and two representatives from each county appointed by their county legislature. This group sets policy and awards HOME funds through a competitive application process. It gives guidance and oversight to the program.

The rural and neighborhood preservation companies are assets to delivering affordable housing programs within our rural communities. Few municipalities have funded housing positions. All other affordable housing programs within the Consortium are delivered by these non-profit housing agencies as well as the Development Authority of the North Country. Their expertise in program delivery and grant writing leverage millions of dollars in affordable housing funds to the region and assist thousands of low and moderate income families.

The Points North Housing Coalition is the Continuum of Care for the region and coordinates service providers to prevent homelessness. There is also a strong network of social agencies that works together to provide services to the elderly, those with substance and alcohol abuse, disabled, and victims of domestic violence.

Predictable funding is a major weakness overall when analyzing service delivery and institutional structures. The Consortium does not directly control the vast majority of funds it needs to successfully carry out the housing strategy. The City of Watertown is the only locality within the Consortium that receives a direct allocation of CDBG funds or other formula grants or entitlements. Most other housing assistance is gained through competitive applications. It is difficult to adequately plan for affordable housing when there is a lack of secure and regular funding.

While the delivery system works diligently to meet the needs of the low-income residents, the system struggles with limited financial resources to adequately address the full complement of services a family

may need. For the Consortium the delivery system does not suffer as much from service gaps, as it does from scarce financial resources.

Another gap in the service delivery system is a result of the lead based paint regulations. There is a need for quality contractors with the appropriate lead based paint certifications to complete rehabilitation work. As a region, we work with the state to offer free training to build the pool of quality, qualified contractors to complete the required work.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|----------------------------|----------------------|-----------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | X | X | X |
| Legal Assistance | X | X | X |
| Mortgage Assistance | X | X | X |
| Rental Assistance | X | X | X |
| Utilities Assistance | X | X | X |
| Street Outreach Services | | | |
| Law Enforcement | | | |
| Mobile Clinics | | | |
| Other Street Outreach Services | | | |
| Supportive Services | | | |
| Alcohol & Drug Abuse | X | X | X |
| Child Care | X | X | X |
| Education | X | X | X |
| Employment and Employment Training | X | X | X |
| Healthcare | X | X | X |
| HIV/AIDS | X | X | X |
| Life Skills | X | X | X |
| Mental Health Counseling | X | X | X |
| Transportation | X | X | X |
| Other | | | |
| | | | |

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Consortium is an entitlement for HOME funds only. The Points North Housing Coalition will take the lead on coordinating services targeted to homeless persons.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The North Country HOME Consortium is an entitlement for HOME funds only and does not receive funding for the service delivery system for special needs populations and persons experiencing homelessness. The Points North Housing Coalition is the Continuum of Care in the region and works with the providers that do provide services for these populations. The Consortium works closely with the CoC to make sure services are available to the special needs populations including the homeless.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The current CoC plan to end homelessness. It was developed from the context of the immediate problem at hand – increasing rates of homelessness due to elevated rental rates. The results of the survey validated the concerns of the social service community. The CoC has identified 48 sheltered and 19 unsheltered homeless individuals in the tri-county area the night of January 25, 2020. 7 of the 67 or (10%) were considered chronically homeless according to HUD’s definition and the most vulnerable component were young males who suffered from severe mental illness, substance abuse or both. These results confirmed the anecdotal perceptions that there is a serious problem with homelessness in the tri-county area.

Because homelessness is perceived as increasing in the tri-county region, the first component of the CoC plan is to continue to gather information and assess any trends in rates of homelessness. This component includes continued upgrades of the continuum-wide HMIS system as well as completing additional point-in-time surveys as necessary. Future survey’s will be revised to improve the technique for enumerating unsheltered homeless and will examine methods to gauge numbers of homeless individuals who do not use mainstream social service support.

Improving outreach to the chronically homeless is needed in order to direct people in need to various support services. The planned approach is to conduct a focus group(s) with people who are or have been chronically homeless and have them assess current outreach efforts and recommend ways to improve it in the future. Because many social service professionals were unaware of the total array of services provided by all agencies, developing a comprehensive directory of human services was considered an important way to better connect chronically homeless people to mainstream resources. Two approaches for instituting a directory of human services will be examined, one based on the “Dial 211” model (now in two pilot programs in New York) and the other as a component of the HMIS system.

With forty seven organizations represented in the Points North Coalition it soon became obvious that coordination amongst various governmental agencies, non-profits and faith-based organizations could

help provide better service to the homeless. Working within the PNHC in itself has improved coordination and communication. Continued Planning activities include surveying coalition member hardware and software needs, using web-based communication services, and working to improve participation, particularly those agencies from Lewis and St. Lawrence Counties.

Improving bed capacity, quickly, was an important and necessary component of the plan, particularly for permanent/ supportive housing. Several alternative steps were outlined, the Social Security Building project working with Neighbors of Watertown with funding through the New York State HHAP program.

Continuing the planning process was also identified as an important element of this short-term plan. A longer term, 10-year plan is being developed to better understand trends in the future housing market and to better direct future housing development. This will be accomplished by utilizing long-term housing forecasts provided by the Jefferson County Planning Department to support PNHC's coordinating committee planning efforts. Throughout the course of the planning process, the outreach committee will continue to report CoC successes, accomplishments and plans to the community. The coalition recognizes that a crucial factor governing the ultimate success of the CoC plan is the support of the tri-county community. Without it the CoC plan flounders, but with community support the PNHC should be successful.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|--------------------|--|---------------------------------------|-------------------|---|
| 1 | Affordable Housing - Homeowner Housing Rehab | 2021 | 2025 | Affordable Housing | Participating Jurisdictions in Jefferson County Participating Jurisdictions in Lewis County Participating Jurisdictions in St. Lawrence County | Increase supply of affordable housing | HOME: \$2,311,240 | Homeowner Housing Rehabilitated: 80 Household Housing Unit |
| 2 | Affordable Housing - Homeownership Opportunities | 2021 | 2025 | Affordable Housing | Participating Jurisdictions in Jefferson County Participating Jurisdictions in Lewis County Participating Jurisdictions in St. Lawrence County | Homeownership opportunities | HOME: \$1,150,000 | Direct Financial Assistance to Homebuyers: 20 Households Assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|--------------------|--|--|-----------------|--|
| 3 | Affordable Housing - Rental Rehabilitation | 2021 | 2025 | Affordable Housing | Participating Jurisdictions in Jefferson County Participating Jurisdictions in Lewis County Participating Jurisdictions in St. Lawrence County | Rental Rehabilitation | HOME: \$665,975 | Rental units rehabilitated: 22 Household Housing Unit |
| 4 | Affordable Housing - TBRA | 2021 | 2025 | Affordable Housing | Participating Jurisdictions in Jefferson County Participating Jurisdictions in Lewis County Participating Jurisdictions in St. Lawrence County | Increase supply of affordable housing Addressing special needs populations Rental Rehabilitation | HOME: \$0 | Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted |
| 5 | Affordable Housing - Construction Rental Housing | 2024 | 2026 | Affordable Housing | Participating Jurisdictions in Jefferson County | Increase supply of affordable housing | HOME: \$720,000 | Rental units constructed: 5 Household Housing Unit |

Table 53 – Goals Summary

Goal Descriptions

| | | |
|----------|-------------------------|--|
| 1 | Goal Name | Affordable Housing - Homeowner Housing Rehab |
| | Goal Description | Housing units occupied by low and moderate-income owner will be rehabilitated to eliminate health and safety issues including lead based paint and also other substandard conditions to make the home more safe and affordable. |
| 2 | Goal Name | Affordable Housing - Homeownership Oppurtunities |
| | Goal Description | Provide quality, affordable homeownership opportunities to low and moderate-income households. |
| 3 | Goal Name | Affordable Housing - Rental Rehabilitation |
| | Goal Description | Provide quality rental housing to extremely low, low and moderate-income households. |
| 4 | Goal Name | Affordable Housing - TBRA |
| | Goal Description | TBRA Programs are being considered for future program years. Provide financial assistance to residents of rental housing who are extremely low, low and moderate-income households. Reduce Cost Burden of low and moderate income households |
| 5 | Goal Name | Affordable Housing - Construction Rental Housing |
| | Goal Description | Amended Con Plan - 9 2024 The North Country HOME Consortium will provide \$ 720,000 to Neighbors of Watertown (CHDO) to co fund the coconstruction of a new 63 unit affordable rental housing project here in the City of Watertown. HOME CHDO funding will come from 2020, 2021, 2022, 2023 & 2024 HOME CHDO set aside. 5 units of the 63 units rental project will be HOME CHDO funded. |

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Year 1 Goal based upon applications awarded is to complete 28 units. The goal of the 5 Year Con Plan is to complete a total of 122 units. 80 units of owner occupied rehab, 20 units of Homebuyer assistance, and 22 units of rental assistance.pon our previous 5 year Con Plan Model which we are continuing for this 5 year plans 22 units of owner occupied rehab and 6 homebuyer units. We estimate over the 5 year period to assist 22

extremely low-income households, 50 low-income households; and 50 moderate-income households. TBRA Programs are being evaluated at this time and may be added into future Annual Plans, pending outcomes of the TBRA Program evaluation.

Amended Con Plan Goal/s - September 2024 - 80 units of Owner Occupied Rehab, 12 units of Homebuyer Assistance, 5 units of new construction of rental housing and 22 units of rental assistance to assist 22 extremely low-income households, 50 low income households and 50 moderate income households. TBRA programs are still being evaluated and may be considered for future Annual Plans depending on community needs. Year 1 Annual Plan Goals will remain the same. (22 OOR & 5 HB)

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Consortium has no need to increase the number of accessible units since we are not subject to a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

The seven area public housing authorities have their own plans to increase resident involvement.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

The minimum building code is NYS Uniform Building Code. Code enforcement is a function of local government. Most municipalities within the consortium do not have housing codes or more restrictive building standards than those provided by the State of New York. With code enforcement the responsibility of local government, there is the issue of varying interpretations of code resulting in an uneven level of enforcement.

High taxes in some jurisdictions may cause new housing developments to shift elsewhere. Those settled areas, like towns and villages, might not experience the smaller, single unit housing development, since it is often located outside, or adjacent to these communities. It is usually an attempt to avoid the community taxes by not residing in the community, but still having access to its amenities. Tax payments are also a cost of homeownership, and as such, relatively high tax rates can contribute to the costs that act as a barrier to homeownership. Also, for the elderly on fixed incomes it becomes more difficult to afford the real estate tax burden of the homestead.

Much of the land within the consortium is tax exempt, as much of this value is in state forests and wildlife management areas, New York Power Authority lands connected with hydroelectric production, and the campuses of eight colleges and universities. In other areas of the consortium the tax-exempt property involves major employment centers or other businesses important to the local economy. Given the high level of tax exemption, the tax burden shifts to a smaller base of taxpayers that may discourage housing investment.

Not all communities within the consortium have public water and sewer systems, which dramatically impact the development of housing as well as its location. Locating appropriate soils for proper on-site sewage disposal also limits where housing can be developed.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The Consortium promotes inter-municipal services with municipalities when possible. In fact, the Development Authority of the North Country provides contract operation and maintenance services for many municipal customers for water and sewer services. This reduces municipal costs and ensures quality maintenance of equipment.

We also encourage smaller communities to consider dissolution into their town. There are funds available through New York State to assist communities with these studies. Villages and towns often provide duplicative services like plowing, courts, clerks, fire protection, etc. By consolidating, there may be cost savings to the taxpayers of the community being dissolved as well as operating efficiencies. The Consortium lost a participating jurisdiction, Edwards, due to dissolution.

The Authority also works with communities to structure water and sewer infrastructure when requested. Water and sewer systems may not be feasible for every community; however, the Authority provides qualified staff to assist with the assessment and funding package if deemed feasible.

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

The Points North Housing Coalition has taken the lead in identifying the unmet needs of the homeless populations and identifying strategies to overcome these needs. The CoC works to reduce the number of households who become homeless for the first time by collaborating with mainstream providers; such as the DSS to identify those at risk of homelessness and to document why. The CoC coordinates with prevention assistance providers, such as MHAJC 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 and transitional housing needs of homeless persons

HUD Continuum of Care provided local CoC agencies with over \$ 1.3 Million dollars in HUD funding to assist with a wide variety of homeless housing assistance programs and services to include: Shelter Plus Care – Chronic, Shelter Plus Care – Transitional, Peer Run – Housing First Program, Scattered Site Gateway Housing and others. St. Lawrence County has had OMH- and OASAS-funded transitional housing units for several years.

Over the next 10 years, the Steering Committee will solicit new applications for HUD, HHAP and CBDG for both transitional and permanent housing projects. These projects will use braided funding methods to create supportive transitional housing units, permanent housing units, and provide intensive case management to assist an individual's transition to permanent housing.

STEP by STEP, Inc. has recently received HHAP OTDA & ESHI funding for a \$ 5.2 million dollar PSH project to renovate a former school in the City of Ogdensburg into 20 permanent supportive housing units. The program will also provide support services such as assistance and education on daily living skills, case management and resource linkage, budgeting, vocational opportunities, daily self-help groups, meals and transportation.

The unmet need for dedicated Shelter Type and or Transitional Housing in Jefferson, Lewis & St. Lawrence Counties is a current need area and current focus of workgroups within the CoC. Projects and or funding are being reviewed and hope to be planned in the next few years. Currently a majority of the only short-term – shelter type housing available in the 3 County Region is in the form of motels, which typically are not the best option for people in need of both shelter as well as support services. Challenge in this regard is that it is our understanding that OTDA & or HUD are not prioritizing Shelter

type and or Transitional projects as much as they are in support of Permanent Supportive Housing. The needs are there in both TH & PSH from the local CoC's perspective.

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 Points North CoCs coordinated entry (CE) process identifies, engages, and assists homeless individuals and families and ensures that homeless households are connected to proper housing services by including key stakeholders in the development and operation of the system. The CE process ensures program participants are directed to appropriate housing/services. The system prioritizes community services based on homeless household need as identified with client input. The system uses an assessment tool that prioritizes individuals by severity of need. Individuals receive a prioritized score and are entered into the prioritization list for all homeless agencies to see. Priority is given to certain populations such as chronic homelessness, victims of domestic violence, youth and veterans. The CoC's planning process to reduce the length of time of homelessness includes effectively utilizing state ESG prevention funding to help families at risk of homelessness and to focus Rapid Rehousing funding to get families who have to enter homelessness out quickly; implementing a Housing First approach.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The CoC works to reduce the number of households who become homeless by collaborating with mainstream providers; such as the Department of Social Services to identify those at risk of homelessness and to document why. The CoC coordinates with prevention assistance providers, such as MHAJC and Catholic Charities to determine reasons why households need assistance. The CoC includes working with prevention assistance providers to utilize ESD funds to divert and prevent homelessness, communication between providers at CoC meetings are encouraged and scheduled. Active communication between providers is key to prevention.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Consortium is an entitlement for HOME funds only, therefore its actions to address LBP hazards and increase access to housing without LBP hazards is directly related to its HOME program. Since the HOME program has strict requirements related to evaluating and reducing lead-based paint hazards in homes, these requirements are incorporated into the Consortium's agreements with the housing providers that administer the HOME funds. Sixty-seven percent of owner-occupied units and 65% of renter occupied units were constructed prior to 1979. Assuming that any home built prior to 1978 has a presence of lead-based paint, there are over 56,000 owner-occupied or renter-occupied housing units with the potential for a lead-based paint hazard. The Consortium focuses its limited HOME funded resources on owner-occupied and rental rehabilitation as well as homebuyer assistance. Its program assures that lead-based paint testing and any required work or abatement is completed with use of HOME funds.

How are the actions listed above related to the extent of lead poisoning and hazards?

Based upon the 2012 ACS, 67% of owner-occupied units and 65% of renter occupied units were constructed prior to 1979. Assuming that any home built prior to 1978 has a presence of lead-based paint, there are over 56,000 owner-occupied or renter-occupied housing units with the potential for a lead-based paint hazard. The Consortium focuses its limited HOME funded resources on owner-occupied and rental rehabilitation as well as homebuyer assistance. Its program assures that lead-based paint testing and any required work or abatement is completed with use of HOME funds.

How are the actions listed above integrated into housing policies and procedures?

The Consortium is an entitlement for HOME funds only and since the HOME program has strict requirements related to evaluating and reducing or eliminating lead-based paint hazards in homes, these requirements are incorporated into the Consortium's agreements with the housing providers that administer the HOME funds. The Consortium works closely with rural and neighborhood preservation companies and municipal housing departments to deliver programs in communities. These housing providers typically presume that any home built prior to 1978 has a presence of lead-based paint. Regularly the Consortium works with housing agencies to identify training for contractors and notifies housing agencies of training across the state for certified lead-based paint inspectors and to certify contractors.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The consortium has 15.8% of its population below the poverty level. Through the three Departments of Social Services, the Section 8 Administrators and Family Self-Sufficiency Programs, and the local job training programs, the consortium will continue the concerted efforts of these agencies to help residents overcome poverty and attain economic independence. The North Country Alliance is a multi-county group that includes the three consortium counties, and its mission is to locate industry and create job opportunities in the area. DANC plays a major role in this endeavor. Through its critical participation in the consortium and in its capacity with the North Country Alliance, DANC can assist in the anti-poverty philosophy of the consortium.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

It must be remembered, that by providing affordable housing alternatives to those in poverty, less of their income is required for housing expenses, making it possible to enhance their living environment. Once housing costs are stabilized, there is the potential to reduce poverty.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The lead county, Jefferson, has a sub-recipient agreement with the Development Authority of the North Country to oversee the daily operations of the Consortium as defined in the agreement. Annually, Jefferson County monitors the performance of DANC through an on-site inspection of records, reports, and interviews with staff.

DANC annually enters into contracts with individual awardees to deliver the HOME-funded programs. Annually, DANC and the lead county, Jefferson, perform on-site inspections to review files, records, and interview staff for compliance with the program requirements. (Due to the Covid Pandemic, annual monitoring has and will be performed remotely. The Authority and County staff worked with the housing agencies on a remote system utilizing the HUS Program and Project Checklists to perform the annual task while maintaining health and safety protocols. This remote practice will stay in effect until it is deemed safe to meet on site, and meet in person.)

Jefferson County and DANC utilize monitoring standards established by HUD. Staff regularly utilizes materials posted on the HUD website for reference.

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 other New York State housing program.

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. These are utilized by housing providers throughout the jurisdiction. 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, 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 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 | | | 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 | 824,443 | 50,556 | 0 | 874,999 | Expected Amount Available Remainder of ConPlan \$ 3,301,772 |

Table 54 - 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 27 years. The primary source of these funds is from the New York State Affordable Housing Corporation.

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.

Expected Resources

Annual Action Plan
2021

1

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 other New York State housing program.

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. These are utilized by housing providers throughout the jurisdiction. 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, 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 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 | Uses of Funds | Expected Amount Available Year 1 | Expected | Narrative |
|---------|-----------|---------------|----------------------------------|----------|-----------|
|---------|-----------|---------------|----------------------------------|----------|-----------|

| | Funds | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | Amount Available Remainder of ConPlan \$ | Description |
|------|------------------|-----------------------|--------------------|--------------------------|-----------|--|---|
| HOME | public - federal | 824,443 | 50,556 | 0 | 874,999 | 3,301,772 | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA |

Table 1 - 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 27 years. The primary source of these funds is from the New York State Affordable Housing Corporation.

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.

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 - Homeowner Housing Rehab | 2021 | 2025 | Affordable Housing | Participating Jurisdictions in Jefferson County | Increase supply of affordable housing | HOME: \$580,999 | Homeowner Housing Rehabilitated: 22 Household Housing Unit |
| 2 | Affordable Housing - Homeownership Opportunities | 2021 | 2025 | Affordable Housing | Participating Jurisdictions in Jefferson County | Increase supply of affordable housing Homeownership opportunities | HOME: \$0 | |
| 3 | Affordable Housing - Construction Rental Housing | 2024 | 2026 | Affordable Housing | Participating Jurisdictions in Jefferson County | | HOME: \$250,000 | Rental units constructed: 5 Household Housing Unit |

Table 2 – Goals Summary

Goal Descriptions

| | | |
|----------|-------------------------|---|
| 1 | Goal Name | Affordable Housing - Homeowner Housing Rehab |
| | Goal Description | Housing units occupied by low and moderate-income owners will be rehabilitated to eliminate health and safety issues including lead based paint and other substandard conditions to make the home more safe and affordable. |

| | | |
|---|-------------------------|---|
| 2 | Goal Name | Affordable Housing - Homeownership Oppurtunities |
| | Goal Description | Provide quality, affordable homeownership opportunities to extremely low, low and moderate income households |
| 3 | Goal Name | Affordable Housing - Construction Rental Housing |
| | Goal Description | Neighbors of Watertown (CHDO) is constructing a new 63 unit affordable rental project in Jefferson County here in the City of Watertown. Multi year HOME CHDO will be used to co fund the project. 5 new units of HOME CHDO funded rental housing will be constructed. |

AP-35 Projects - 91.420, 91.220(d)

Introduction

| # | Project Name |
|---|---|
| 1 | 2021 North Country Affordable Housing - OOR |
| 2 | 2021 Frontier Housing |
| 3 | 2021 Neighbors of Watertown CHDO - HB |
| 4 | 2021 Admin |

Table 3 – Project Information

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

The North Country HOME Consortium's Administrative Board has over time identified Owner Occupied Rehab as the HOME Program's funding priority, with homebuyer assistance and the rehabilitation of existing rental properties also as a primary priority but behind owner occupied rehab projects.

CHDO Projects are also a primary priority, as 15 % of the annual allocation has to be reserved for CHDO projects.

AP-38 Project Summary
Project Summary Information

| | | |
|---|--|---|
| 1 | Project Name | 2021 North Country Affordable Housing - OOR |
| | Target Area | Participating Jurisdictions in Jefferson County |
| | Goals Supported | Affordable Housing - Homeowner Housing Rehab |
| | Needs Addressed | Increase supply of affordable housing |
| | Funding | HOME: \$296,386 |
| | Description | NCAH proposes to complete 10 owner occupied units during PY 2021. |
| | Target Date | 7/31/2025 |
| | Estimate the number and type of families that will benefit from the proposed activities | NCAH proposes to assist 10 units and all units assisted will be for households 80% LMI. |
| | Location Description | Jefferson County |
| | Planned Activities | 10 units of OOR assistance. |
| 2 | Project Name | 2021 Frontier Housing |
| | Target Area | Participating Jurisdictions in Jefferson County |
| | Goals Supported | Affordable Housing - Homeowner Housing Rehab |
| | Needs Addressed | Increase supply of affordable housing |
| | Funding | HOME: \$242,113 |
| | Description | Frontier Housing proposes to complete 12 units of Owner Occupied Rehab assistance. |
| | Target Date | 7/31/2025 |
| | Estimate the number and type of families that will benefit from the proposed activities | Frontier proposes to assist 12 units and all units assisted will be for households 80% LMI. |
| | Location Description | Jefferson County |
| | Planned Activities | 12 units of OOR. |
| 3 | Project Name | 2021 Neighbors of Watertown CHDO - HB |
| | Target Area | Participating Jurisdictions in Jefferson County |
| | Goals Supported | |
| | Needs Addressed | Increase supply of affordable housing |
| | Funding | HOME: \$250,000 |

| | | |
|---|--|--|
| | Description | Neighbors of Watertown proposes to assist 6 households to purchase a home. |
| | Target Date | 12/31/2026 |
| | Estimate the number and type of families that will benefit from the proposed activities | 5 units of low income households will benefit from the new rental housing being built. |
| | Location Description | City of Watertown |
| | Planned Activities | Neighbors of Watertown proposes to assist 6 households to purchase a home. Amended Plan 9 /2024 - \$ 250,000 in 2021 HOME CHDO \$ will be used along with 2020, 2022, 2023 & 2024 HOME CHDO funding totaling \$ 720,000 to fund the construction of 5 HOME Assisted Rental Units in the new 63 unit Affordable Rental Project here in the City of Watertown Jefferson County. |
| 4 | Project Name | 2021 Admin |
| | Target Area | Participating Jurisdictions in Jefferson County |
| | Goals Supported | Affordable Housing - Homeowner Housing Rehab Affordable Housing - Homeownership Opportunities |
| | Needs Addressed | Increase supply of affordable housing Homeownership opportunities |
| | Funding | HOME: \$87,500 |
| | Description | 10% of annual allocation available for administrative support. |
| | Target Date | 7/31/2025 |
| | Estimate the number and type of families that will benefit from the proposed activities | N/A |
| | Location Description | N/A |
| | Planned Activities | 10% of annual allocation available for administrative support. |

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

Geographic Distribution

| Target Area | Percentage of Funds |
|--|---------------------|
| Participating Jurisdictions in Jefferson County | 100 |
| Participating Jurisdictions in Lewis County | |
| Participating Jurisdictions in St. Lawrence County | |

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Over the past 27 years, the North Country HOME Consortium has formalized a process to evaluate potential housing projects, in order to maximize the use of the HOME funds within the Consortium. The nine-member administrative board includes three representatives from each of the three participating counties. The administrative board is responsible for establishing policy and guidelines for the Consortium. In addition, this board is charged with selecting and awarding HOME funds to applicants from the annual competitive process.

A formal rating and ranking process based on a 115-point system is used to select and award HOME funds. Each specific housing activity proposed: rental, first-time homebuyer and owner occupied rehab, is evaluated based on scoring sheets developed to emphasize the housing priorities established with the Consolidated Plan. The majority of the units assisted with HOME funds in the Consortium since its inception in 1994 have been for owner-occupied rehabilitation projects. Of the approximately 1,914 total units assisted with HOME funds in the Consortium over the past 27 years, 1,044 units were owner-occupied rehabilitation, 522 units were rental rehabilitation, and 348 units were homebuyer assistance projects. All activities were set forth in the previous years' plans as top priorities within the Consortium. The majority of the funds set-aside for CHDO activities has been for rental rehabilitation projects and for homebuyer assistance programs.

Based on the units assisted in the 27 year history of the Consortium 55% of the units completed (1,044/1,914) have been owner-occupied rehabilitation projects, 18% of the units completed (348/1914) have provided homebuyer assistance and 27% (522/1914) have been for rental rehabilitation the next 5 year funding will likely maintain a similar balance. The chart below estimates project type and counts for 2021-2025.

Also based on the 27-year history of the Consortium, we have completed an average of 71 projects per

year (1914/27). However, due to the continued increase in per unit costs from new program requirements, the number of units completed annually will likely be less. The 2021 Annual Plan proposes to complete 28 units in for the program year. The production model for the 2021 – 2025 Con Plan is based upon the same production model of affordable units and by program type, we planned to be complete in the last 5 Year Con Plan. The total unit count that will be completed when we hit the June 30 timeframe will be very close to our projection/s.

This works out to approximately 122 units completed over the next 5 years, which equates to roughly 80 owner occupied units, 20 homebuyer units, and 22 rental rehabilitation units. Of course, this estimate depends on the ever-changing needs within the three county region and the applications received for funding consideration.

Discussion

Affordable Housing

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

Introduction

| One Year Goals for the Number of Households to be Supported | |
|---|----|
| Homeless | 0 |
| Non-Homeless | 25 |
| Special-Needs | 0 |
| Total | 25 |

Table 5 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|---|----|
| Rental Assistance | 0 |
| The Production of New Units | 5 |
| Rehab of Existing Units | 20 |
| Acquisition of Existing Units | 0 |
| Total | 25 |

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

The Programs that the 2021 HOME funding has been identified for will continue to provide Owner Occupied Rehab & Down-Payment & Closing Cost Assistance to eligible Low and Moderate Income families in the 3 County Region

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

N/A

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

N/A

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

N/A

Discussion

N/A

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. The Watertown Urban Mission and Jefferson County DSS are partnering on a "Prevention Services" facility, which will provide resources and referrals to try to keep "at risk" of being homeless people to becoming homeless. With the current Eviction Moratorium soon to expire, we feel that the needs in this area will grow and these agencies are working to try to assist as many families as possible.

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 currently evaluating a 3 County Strategy to create Shelter type options in Jefferson, Lewis & St. Lawrence Counties, The need for short term accommodations, with support services has been an unmet need area and with the availability of new and added \$ resources from the recent and pending stimulus packages a workgroup has been meeting to try to further this effort and actually get something established. It has been noted that the approach should try to have options in each of the 3 Counties, as if only available in 1 or 2 of the Counties people will just cross County lines and may not be the best solution. The CoC also works with rural preservation corporation and neighborhood preservation corporations to identify affordable housing projects that might provide housing options for chronically homeless or homeless individuals or families. Communication among service providers is critical in addressing housing options for homeless persons in the community.

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 3 County Region.

Discussion

The main barrier to affordable housing that was identified in the Jefferson & St. Lawrence Counties most recent Analysis of Impediments in of Fair Housing was the lack of quality affordable housing, as one main barrier. Another Barrier that has been identified over time in the 3 Counties assessments is the lack of highly available public transit. The City of Watertown as a newly designated CDBG Entitlement Community has formed Metropolitan Planning Organization that has been formed and is working on improvements in this area. Due to the size and breadth of the 3 County region other transportation improvements are limited at best due to the population base we are serving, the cost of improvements to the transportation system based upon the size and configuration of the region

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

Introduction

Actions planned to address obstacles to meeting underserved needs

The North County HOME Consortium funded Owner Occupied Rehab & Homebuyer Assistance (Down Payment & Closing Costs) Programs will help improve the quality of the housing stock in the 3 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 Owner Occupied Programs funded this year is a continued effort to maintain and preserve the housing stock of the 3 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. The City implemented a rental registration program, however with little to no enforcement or penalty there is not much participation. This could be a mechanism to require properties that are substandard to be improved which would bolster the affordable housing stock in the largest rental market in our Region.

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.

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 August 2020.

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 1900 households with HOME eligible programs and services in the Consortium's 3 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 as necessary 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 does not intend to use any forms of investment other than those described in 24 CFR 92.205(b).

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

The Consortium shall require that all properties assisted with HOME funding for Homebuyer Programs shall be subject to the HUD Approved Recapture, Declining Balance, Net Proceeds Model. The Consortium has created a Note & Mortgage that must be used by all program recipients offering Consortium HOME Homebuyer Assistance that our HUD Field Office assisted with and approved for our use. In the event of a sale to another non affordable household (over 80% AMI) the Recapture, Declining Balance, Net Proceeds Model will be used with the Declining Balance for a 5 year affordability period is a simple reduction of 20% per year and for the 10 year affordability period a 10% reduction per year and fifteen 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. In addition, if the obligor used his or her own funds for down payment, made 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 may be retained as detailed in the Rider/s in the HUD Approved Grant Enforcement Note & Mortgage.

Also in the Consortium Homebuyer Program Guidelines and also detailed in the Note & Mortgage 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.

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:

The Consortium shall require that all properties assisted with HOME funding for Homebuyer Programs shall be subject to the HUD Approved Recapture, Declining Balance, Net Proceeds Model. The Consortium has created a Note & Mortgage that must be used by all program recipients offering Consortium HOME Homebuyer Assistance that our HUD Field Office assisted with and approved for our use. In the event of a sale to another non affordable household (over 80% AMI) the Recapture, Declining Balance, Net Proceeds Model will be used with the Declining Balance for a 5 year affordability period is a simple reduction of 20% per year and for the 10 year affordability period a 10% reduction per year and fifteen 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. In addition, if the obligor used his or her own funds for down payment, made 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 may be retained as detailed in the Rider/s in the HUD Approved Grant Enforcement Note & Mortgage.

Also in the Consortium Homebuyer Program Guidelines and also detailed in the Note & Mortgage 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.

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.

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

