

North Country HOME Consortium

"Draft" 2025 Annual Plan

HUD HOME Program Year

July 1, 2025 – June 30, 2026

Jefferson County Planning

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Executive Summary

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

1. Introduction

The North Country HOME Consortium (Consortium) is currently comprised of all 110 out of 110 Towns and Villages in Jefferson, Lewis & St. Lawrence Counties, located in Upstate New York. The municipalities have entered into cooperative agreements to access funding and provide affordable housing assistance to low- and moderate-income households. The Consortium was organized and received its first direct allocation of HUD HOME funds in 1994, and since that time (1994 – 2025) has received and allocated over \$34.7 million and assisted close to 2,008 households with owner occupied rehabilitation, homebuyer, or rental rehabilitation assistance. Since its inception, the Consortium has submitted and had HUD approval of the required Five-Year Plans, Annual Plans, as well as CAPER for Consortium endeavors.

Jefferson County is the Lead County for the 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 Department staff to ensure program compliance. The Program is overseen by the North Country HOME Consortium Administrative Board which is comprised of representatives from each of the three Counties.

At the time of this report, the world is still recovering from the COVID-19 pandemic which started in the U.S. in March 2020. This resulted in businesses across the country being closed both temporarily and permanently causing 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 HOME ARP funding to the North Country HOME Consortium. These funds must be used to benefit eligible populations including the homeless, those at-risk of homeless, those fleeing/attempting to flee domestic violence, dating violence, sexual violence, stalking, 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. The HOME ARP Qualified Allocation Plan has been submitted and approved by HUD. HOME ARP funding will assist the development of three (3) new affordable housing initiatives, provide funding for support services, not for profit capacity building, administration as well as grant administration. HOME ARP Agreements have been executed and projects and programs are moving ahead.

2. Summarize the objectives and outcomes identified in the Plan

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

The objective identified in this Plan is to continue to provide the available HOME resources to assist low and moderate-income households in the Participating Jurisdiction with affordable housing rehabilitation assistance. Priority has been given to owner occupied rehabilitation programs, with Secondary Priorities given to programs that assist low and moderate household's purchase of 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 1,127 households with owner occupied rehabilitation assistance, 527 units of rental rehabilitation assistance, and also assisted 354 households to purchase a home.

This Annual 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.

During the 2025 HOME Program Year, the Consortium working with our not-for-profit housing agencies will be looking to assist 36 income eligible households with three separate programs offering owner occupied rehab and rental rehab assistance.

3. Evaluation of past performance

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

The North Country HOME Consortium has received close to \$35 million dollars since 1994 and assisted affordable housing programs in St. Lawrence County with a little over \$13 million dollars, Jefferson County with over \$ 15 million dollars, and Lewis County with close to \$5 million dollars. The programs funded have assisted 1,127 units of owner-occupied rehab assistance, 527 units of rental rehabilitation assistance, and 354 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.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

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, may 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 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, the development of proposed activities, and the review of program performance. One hearing will also address the Consortium's Consolidated Annual Performance Evaluation 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 much participation of such residents is not expected given that only 5% of the households in the three counties have limited English speaking status according to the American Community Survey.

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 for input on this Citizen Participation Plan.

5. Summary of public comments

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

TBD

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

TBD

7. Summary

The Consortium, working through and with the nonprofit housing and other service providers in Jefferson, Lewis & St. Lawrence Counties, will entertain any and all public input and or comments into the creation of Annual Plan Activities. Being that the HOME Program Areas funded (Owner Occupied Rehab, Homebuyer Assistance & Rental Rehabilitation) have been identified as funding priorities over the years, we continue to direct resources to those identified priorities.

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

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

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

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

Table 1 – Responsible Agencies

Narrative

The lead agency for the preparation of the 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

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

1. Introduction

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 HOME funded programs and services.

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

The North Country HOME Consortium works primarily with the affordable housing providers in the three-county region. It also has an Advisory Committee which meets periodically to discuss program priorities and services. The Advisory Committee is comprised of representatives from the region's county government, municipal housing authorities, social service agencies and many others to provide input into 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.

Consortium staff is active with the Continuum of Care (CoC) for the same tri-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. Consortium staff members attend monthly CoC Board meetings, quarterly membership meetings, and are committee members. This reinforces working together to meet housing needs for the three counties. The Consortium received 2.98 million dollars and are happy to report that project agreements and contracts have been signed for new construction, support services and capacity building working with our not-for-profit partners.

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

Consortium staff is active with the Continuum of Care for the tri-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. Consortium Staff members attend monthly CoC Board

meetings as well as quarterly membership meetings and are also committee members which reinforces the vested interest in working together to meet housing needs across the Board.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of Watertown
	Agency/Group/Organization Type	Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. 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 tri-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 region's county governments, municipal housing authorities, social service agencies, and many others to provide input into the HOME funded programs and services.

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

All appropriate agencies have been consulted

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Points North Housing Coalition	The Consortium Strategic Plan Goals provide assistance to low- and moderate-income individuals and families which through improving the housing, may keep individuals and families from being at risk or homeless.

Table 3 – Other local / regional / federal planning efforts

Narrative

Consortium Staff are also members of the Points North Housing Coalition (PNHC) Board of Directors and report regularly to the PNHC Board & membership on proposed Consolidated Plans, Annual Plans, and CAPER'S. To assist in developing the coordinated HOME ARP Allocation Plan, outreach meetings have been held in each of the three Counties to work together on assessing the needs and identifying the gaps in service/s of those needs. HOME ARP Project Agreements (Affordable Housing, Support Services and Capacity Building) have been executed and HOME ARP funding is meeting needs and helping people in 3 County Region.

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

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

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

The Consortium began the public comment period for its draft 2025 Annual Plan on April 11, 2025 and will run through May 12, 2025. Public Comments can be submitted to Matt Taylor at mtaylor@danc.org or by phone at 315-661-3200. The Consortium will hold a Public Hearing/Meeting to review the Plan programs on April 23, 2025 at 9:00 am.

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

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

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

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	<p>Minorities</p> <p>Persons with disabilities</p> <p>non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	TBD	TBD	TBD	
2	Internet Outreach	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	TBD	TBD	TBD	

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)
3	Public Hearing	<p>Minorities</p> <p>Persons with disabilities</p> <p>non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	TBD	TBD	TBD	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

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

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) manages 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, County Public Health Departments, and County Offices for the Aging, etc., that provide crucial support services to many of the populations served by

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	752,115.00	0.00	0.00	752,115.00	0.00	2025 funding will assist: 12 households with Scattered Site Owner Occupied Rehab in Jefferson & Lewis Counties as well as 24 units of Rental Rehab in Jefferson County.

Table 2 - Expected Resources – Priority Table

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

The Consortium is an entitlement for HOME funds only. The Consortium has a ‘bank’ of match that has accumulated over 30 years. The primary source of these funds is from the New York State Affordable Housing Corporation.

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

Not applicable

Discussion

N/A

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 Participating Jurisdictions in Lewis County	Increase supply of affordable housing	HOME: \$406,783.00	Homeowner Housing Rehabilitated: 12 Household Housing Unit
2	Affordable Housing - Rental Rehabilitation	2021	2025	Affordable Housing	Participating Jurisdictions in Jefferson County	Rental Rehabilitation	HOME: \$187,514.00	Rental units rehabilitated: 24 Household Housing Unit

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing - Homeowner Housing Rehab
	Goal Description	<p>The Consortium will fund two (2) housing agencies in Jefferson & Lewis to assist 12 income eligible households with \$ 406,783 in HOME \$.</p> <p>Snow Belt Housing - Lewis County Scattered Site Owner Occupied Rehab Program - \$250,000 (\$237,200 - Project & \$ \$12,800 - Admin)</p> <p>Clayton Improvement Association - Jefferson County Scattered Site Owner Occupied Rehab Program - \$156,783 (\$ 147,986 - Project & \$ 8,797 - Admin)</p>
2	Goal Name	Affordable Housing - Rental Rehabilitation
	Goal Description	The Consortium will fund Kamargo Housing Development Fund Company (owner of 24-unit HUD 202 in Black River, Jefferson County) for needed renovations. \$ \$187,514 (Project - \$ 181,900 & \$5,614 - Admin)

AP-35 Projects - 91.420, 91.220(d)

Introduction

The projects identified in this 2025 Annual Action Plan were determined through a competitive RFP process. Applications received were vetted by Agency Staff and the funding plan was approved by the local HOME Administrative Board.

#	Project Name
1	Snow Belt Housing Owner Occupied Rehab
2	Clayton Improvement Association, LTD Owner-Occupied Rehab

Table 4 – Project Information

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

The projects identified in this 2025 Annual Action Plan were determined through a competitive RFP process. Applications received were vetted by Agency Staff and the funding plan was approved by the local HOME Administrative Board.

AP-38 Project Summary
Project Summary Information

1	Project Name	Snow Belt Housing Owner Occupied Rehab
	Target Area	Participating Jurisdictions in Lewis County
	Goals Supported	Affordable Housing - Homeowner Housing Rehab
	Needs Addressed	Increase supply of affordable housing
	Funding	HOME: \$237,200.00
	Description	7 Units of Scattered Site Owner Occupied Rehab - Lewis County
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	7 households will be assisted through this Owner-Occupied Rehab Program in Lewis County.
	Location Description	Lewis County -Scattered Site - TBD
	Planned Activities	7 Owner Occupied Rehab - Scattered Sites - Lewis County
2	Project Name	Clayton Improvement Association, LTD Owner-Occupied Rehab
	Target Area	Participating Jurisdictions in Jefferson County
	Goals Supported	Affordable Housing - Homeowner Housing Rehab
	Needs Addressed	Increase supply of affordable housing
	Funding	HOME: \$237,200.00
	Description	5 Units of Scattered Site Owner Occupied Rehab in Jefferson County
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	5 Families will be assisted with Owner Occupied Rehab in Jefferson County through this program.
	Location Description	Scattered Site TBD
	Planned Activities	5 Families will be assisted with Owner Occupied Rehab in Jefferson County through this program.

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

Snow Belt Housing will assist seven (7) households TBD - scattered sites in Lewis County with an Owner Occupied Rehab program.

Clayton Improvement Association LTD will assist five (5) households TBD - scattered sites in Northern Jefferson County with an Owner-Occupied Rehab Program.

Kamargo Housing Development Fund Company working with Clayton Improvement Association, LTD as its property manager with a rental rehab program at Kamargo Apartments which is an existing twenty four (24) unit HUD 202 Project located in Black River NY.

No CHDO Applications were received.

Geographic Distribution

Target Area	Percentage of Funds
Participating Jurisdictions in Jefferson County	67
Participating Jurisdictions in Lewis County	33
Participating Jurisdictions in St. Lawrence County	

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Five (5) applications for funding were received for the 2025 Program year, three (3) of the Five (5) were approved for funding by the HOME Administrative Board.

Discussion

Snow Belt Housing will assist seven (7) households TBD - scattered sites in Lewis County with an Owner-Occupied Rehab program.

Clayton Improvement Association LTD will assist five (5) households TBD - scattered sites in Northern Jefferson County with an Owner-Occupied Rehab Program.

Kamargo Housing Development Fund Company working with Clayton Improvement Association, LTD as its property manager with a rental rehab program at Kamargo Apartments which is an existing twenty

four (24) unit HUD 202 Project located in Black River NY.

No CHDO Applications were received.

Affordable Housing

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

Introduction

The Consortium is proposing to assist 36 income eligible households through three HOME programs - (2) scattered site owner occupied rehabilitation programs, 1 in Jefferson & 1 in Lewis County as follows: Snow Belt Housing to run a scattered site owner occupied rehab program in Lewis County to assist 7 eligible households, and Clayton Improvement Association, LTD also to run a scattered site owner occupied rehab program in Jefferson County. The 3rd program will be to fund Kamargo Housing Development Fund Company with funding to perform a rental rehab program at the existing 24-unit HUD 202 located in Black River (Jefferson County) Kamargo Apartments is managed by the Clayton Improvement Association, LTD. The Consortium HOME Admin Board approved an Open Application window for a future CHDO Project.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	36
Special-Needs	0
Total	36

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	24
The Production of New Units	0
Rehab of Existing Units	12
Acquisition of Existing Units	0
Total	36

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

Discussion

The Consortium is proposing to assist 36 income eligible households through three HOME programs - (2) scattered site owner occupied rehabilitation programs, 1 in Jefferson & 1 in Lewis County as follows: Snow Belt Housing to run a scattered site owner occupied rehab program in Lewis County to assist 7 eligible households, and Clayton Improvement Association, LTD also to run a scattered site owner occupied rehab program in Jefferson County. The 3rd program will be to fund Kamargo Housing Development Fund Company with funding to perform a rental rehab program at the existing 24 unit HUD 202 located in Black River (Jefferson County) Kamargo Apartments is managed by the Clayton Improvement Association, LTD. The Consortium HOME Admin Board approved an Open Application

window for a future CHDO Project.

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. The Points North Housing Council is a HUD funded Continuum of Care (CoC) that submits its own Action Plan. Staff members from the Development Authority and Jefferson County Department of Planning are active members of the PNHC Board and Membership.

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

Addressing the emergency shelter and transitional housing needs of homeless persons

The Consortium will continue to work closely with the CoC and its partner organizations. There are several local agencies that provide emergency shelter and transitional housing needs for 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. Since being awarded the \$ 2.98 Million Dollars in HOME ARP funding last year, the Development Authority Staff working in conjunction with Jefferson County Planning Staff have been performing outreach to homeless housing service providers and other related parties in the Tri-County Region to identify more clearly the needs and gaps in programs and services being offered as part of the development of the HOME ARP Allocation Plan. The HOME ARP Allocation plan has been developed, submitted and approved by HUD. HOME ARP Contracts have been entered into and projects and programs are moving ahead. Very Exciting News.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to

permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The CoC is working with partnering housing agencies in the tri-county area to establish PSH beds for the chronically homeless (CH). The Watertown Housing Authority has a homeless housing preference. It is not specific to chronically homeless but can be used for chronically homeless on the list. The CoC has funded several projects that have dedicated beds for chronically homeless. These projects include Transitional Living Services (TLS) Permanent Supportive Housing CH 2 units in Jefferson County; Jefferson County DSS Permanent Supportive Housing with 9 CH beds; Jefferson County Permanent Supportive Housing (TH) 61 CH beds; Transitional Living Services Permanent Supportive Housing 3 CH beds in St. Lawrence County and 3 CH beds in Lewis County. The CoC continues to reach out to the housing authorities to ask that they dedicate beds to CH. The CoC has noticed that there are not as many CH individuals present since HUD changed the definition. It does however continue to see homeless individuals that need assistance. In St. Lawrence County, Step by Step opened a new 20-unit Permanent Supportive Housing facility in October 2022 called the Lincoln School Apartment Program.

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. In St. Lawrence County, Step by Step opened a new 20-unit Permanent Supportive Housing facility in October 2022 called the Lincoln School Apartment Program. The HOME ARP initiatives that are now under contract and in motion will also assist households to avoid being 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. Step by Step opening a new 20-unit Permanent Supportive Housing facility in the City of Ogdensburg in October 2022 and is also in the planning stages of another PSH facility on the same site in the City of Ogdensburg. Since being awarded \$ 2.98 million dollars in HOME ARP funding in 2021, the Development Authority Staff working in conjunction with Jefferson County Planning Staff, have been performing outreach to homeless housing service providers and other related parties in the Tri-County Region to identify the needs and gaps in programs and services being offered as part of the development of the HOME ARP Allocation Plan. The HOME ARP Allocation Plan was submitted to HUD in March 2023 and approved by HUD. HOME ARP Contracts have been entered into on almost all of the programs and initiatives are moving ahead and are providing funding and resources to help develop three (3) new affordable housing projects in Jefferson & St. Lawrence Counties as well as funding support services, not for profit capacity building, administration and grant administration to help meet the unmet needs in the area.

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

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.

Discussion

The main barrier to affordable housing identified in the Jefferson County Analysis of Impediments to Fair Housing is the lack of quality affordable housing. Another Barrier that has been identified over time in the three Counties' assessments is the lack of highly available public transit. The Watertown Jefferson County Area Transportation Council (WJCTC) is the Metropolitan Planning Organization (MPO) designated by the Governor of the State of New York for the City of Watertown and the surrounding area in Jefferson County. It has the responsibility of developing and maintaining both a Regional Transportation Plan and a Transportation Improvement Program for the area's federal aid eligible highway and public transit facilities. The WJCTC completed a transit study in 2019. The study identifies potential regional networks in Jefferson County for new, enhanced or coordinated transit and mobility services. A Rural Mobility Manager has been hired to develop rural transit routes after discussions with areas municipalities, businesses, and residents. A Jefferson County Coordinated Transportation Plan for Mobility Services was completed in 2021. This Plan identifies barriers such as: the lack of public transportation in Jefferson County, the lack of public transportation to Fort Drum for jobs, and the cost of transportation alternatives. In its 2017 Assessment of Fair Housing, St. Lawrence County identified a general lack of Fair Housing knowledge by government officials and landlords and also a lack of access to funds for housing improvements for vulnerable populations. We are happy to report that the Watertown Jefferson County Area Transportation Council (WJCTC) will be beginning transportation services needed in the near future.

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

Introduction

The North County HOME Consortium funded Owner Occupied Rehab and Rental Rehab Programs will help improve the quality of the housing stock in the three County region and meet a very small portion of the area's housing needs. The primary focus of the North County HOME Consortium and its partner agencies is to work with existing resources while continuing to look for additional resources and funding to assist in the areas of need.

Actions planned to address obstacles to meeting underserved needs

The North County HOME Consortium funded Owner Occupied Rehab and Rental Rehab Programs will help improve the quality of the housing stock in the three County region and meet a very small portion of the area's housing needs. The primary focus of the North County HOME Consortium and its partner agencies is to work with existing resources while continuing to look for additional resources and funding to assist in the areas of need.

Actions planned to foster and maintain affordable housing

All program efforts utilizing HOME funding is an effort to foster and maintain affordable housing by working with its member agencies which are the front line providers of programs and services to those in need. The Programs funded this year are a continued effort to maintain and preserve the housing stock of the three County region.

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 County 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 awards HOME funds from the Consortium's competitive application process to eligible communities.

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 ongoing basis through meetings of the Consortium's Advisory Board, Administrative Board and through public hearings. In order to ensure that the process is fair and open to the public, the Consortium meets periodically with its Advisory Board. The Advisory Board is comprised of RPCs, NPCs, municipalities, and front-line public service organizations that work primarily with affordable populations. It is through these relationships that the Consortium has been so successful in delivering HOME funds to eligible communities across the region.

Discussion

The North Country HOME Consortium has been working with the not for profit housing agencies and some municipalities providing HOME programs (Owner Occupied Rehab, Homebuyer Assistance and Rental Rehab) for low to moderate income households since 1994. The Consortium has received over \$34.7 million dollars in HUD HOME funding and provided assistance to close to 2,008 eligible families.

Program Specific Requirements

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

Introduction

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

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

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

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

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

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

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used

for homebuyer activities as required in 92.254, is as follows:

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

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

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

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

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

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)).

N/A

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)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that

limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

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

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

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

