

North Country HOME Consortium

“DRAFT” Annual Plan

HUD HOME Program Year

July 1, 2022 – June 30, 2023

Development Authority of the North Country

Matt Taylor – mtaylor@danc.org



Executive Summary

AP-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 – 2021) has received and allocated over \$32 million and assisted close to 1,942 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 recovering from 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 HOME ARP 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 currently in the Outreach and Needs Assessment stages of the process to identify needs and priorities within the 3 County Region that these HOME ARP monies can best be used for.

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 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 1,066 households with owner occupied rehabilitation assistance, 522 units of rental rehabilitation assistance and also assisted 354 households 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.

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 over \$32 million dollars since 1994, and assisted affordable housing programs in St. Lawrence County with a little over \$13 million dollars, Jefferson County with close to \$13 million dollars, and Lewis County with over \$4 million dollars. The programs funded have assisted 1,066 units of owner occupied rehab assistance, 522 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 to do so

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

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

The Consortium 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

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

No Public Comments have been received at this time.

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

No Public Comments have been received at this time.

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 Area's 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

Describe the agency/entity 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 (optional)

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

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 the 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 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. Consortium Staff members attend monthly CoC Board meetings as well as quarterly membership 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 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

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. Consortium Staff members attend monthly CoC Board meetings as well as quarterly membership

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 jurisdiction's 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 | Housing |
| | 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 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 |

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

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

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|---------------------|--------------------------------|---|
| Continuum of Care | Points North Housing Coalition | 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 (optional)

Consortium Staff are also members of the Points North Housing Coalition (PNHC) Board of Directors and reports regularly to the PNHC Board & membership on proposed Consolidated Plans, Annual Plans, CAPERS. Since the notification of the HOME ARP funding, outreach meetings have been held in each of the 3 Counties to work together on assessing the needs, identifying the gaps in service/s of those needs to assist in a coordinated HOME ARP Allocation Plan. At this time, the goal is to have the HOME ARP Allocation Plan created, vetted and submitted in the next 6 to 9 months.

AP-12 Participation – 91.105, 91.200(c)

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

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

The Consortium began the public comment period for its draft 2022 Annual Plan on April 4 and concluded it on May 3, 2022. Public Comments can be directed to Matt Taylor at mtaylor@danc.org or by phone at 315-661-3200. The Consortium has scheduled a Public Hearing/Meeting to review the Plan programs proposed to meet Community Needs on April 13, 2022 at 9:00 am.

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

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

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

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

Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|---|--------------------------------|------------------------------|--|---------------------|
| 1 | E Mail | Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing | 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) |
|------------|-------------------|---|--------------------------------|------------------------------|--|---------------------|
| 2 | Internet Outreach | Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing | TBD | TBD | TBD | www.danc.org |
| 3 | Public Hearing | Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing | TBD | TBD | TBD | |

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 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 | | | | 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 | 824,443 | 10,216 | 0 | 834,659 | 0 | 2022 funding will assist 20 households with Owner Occupied Rehab, 9 in Lewis County, and 11 in Jefferson County. |

Table 5 - 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

See Above

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|-----------|------------|----------|----------|-----------------|-----------------|---------|------------------------|
| | | | | | | | | |

Table 6 – Goals Summary

Goal Descriptions

| | | |
|----------|-------------------------|--|
| 1 | Goal Name | Affordable Housing - Homeowner Housing Rehab |
| | Goal Description | |

Projects

AP-35 Projects – 91.220(d)

Introduction

2022 HOME Funds will be used to fund three (3) housing programs as well as the administration dollars to support each program and the Consortium as a whole.

1. Snow Belt Housing to assist nine (9) units of owner-occupied rehabilitation in Lewis County.
2. North Country Affordable Housing to assist six (6) units of owner-occupied rehab in Jefferson County.
3. Neighbors of Watertown to assist four (4) households with owner occupied reahab program in the City of Watertown, Jefferson County.
4. Administrative Dollars - Administrative Funding for Jefferson County (Lead Entity) Development Authority (Sub Recipient) and Snow Belt Housing, North Country Affordable Housing & Neighbors of Watertown to administer the programs locally

Projects

| # | Project Name |
|---|----------------------------------|
| 1 | Snow Belt Housing OOR |
| 2 | North Country Affordable Housing |
| 3 | Neighbors of Watertown |

Table 7 - Project Information

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

Applications were received from Snow Belt Housing, North Country Affordable Housing and also from Neighbors of Watertown. The HOME Administrative Board Approved funding to each of the applications submitted.

AP-38 Project Summary
Project Summary Information

| | | |
|---|--|---|
| 1 | Project Name | Snow Belt Housing OOR |
| | Target Area | Participating Jurisdictions in Lewis County |
| | Goals Supported | |
| | Needs Addressed | |
| | Funding | HOME: \$282,500 |
| | Description | Snow Belt Housing in Lewis County will administer a Scattered Site Owner Occupied Rehab Program to assist 9 households |
| | Target Date | 12/31/2025 |
| | Estimate the number and type of families that will benefit from the proposed activities | 9 Households will be assisted through this Owner Occupied Rehab Program |
| | Location Description | |
| | Planned Activities | 9 Households will be assisted through this Owner Occupied Rehab Program - \$ 300,000 Award - \$ 282,500 in Project & \$ 17,500 in Admin |
| 2 | Project Name | North Country Affordable Housing |
| | Target Area | Participating Jurisdictions in Jefferson County |
| | Goals Supported | |
| | Needs Addressed | |
| | Funding | HOME: \$189,179 |
| | Description | Owner Occupied Rehab Program - Jefferson County |
| | Target Date | 12/31/2025 |
| | Estimate the number and type of families that will benefit from the proposed activities | 6 Jefferson County Households will be assisted through this Owner Occupied Rehab Program. |
| | Location Description | 6 TBD Scattered Sites in Jefferson County |
| | Planned Activities | Owner Occupied Rehab of 6 homes in Jefferson County. - \$ 200,000 Award - \$ 189,179 - Project & \$ 10,821 in Admin |
| 3 | Project Name | Neighbors of Watertown |
| | Target Area | Participating Jurisdictions in Jefferson County |
| | Goals Supported | |

| | |
|--|--|
| Needs Addressed | |
| Funding | HOME: \$156,869 |
| Description | Owner Occupied Rehab Program - City of Watertown - Jefferson County |
| Target Date | 12/31/2025 |
| Estimate the number and type of families that will benefit from the proposed activities | 5 Low Income Families will be assisted through this program. |
| Location Description | Scattered Site - City of Watertown |
| Planned Activities | Owner Occupied Rehab of 5 homes in teh City of Watertown, Jefferson County - \$ 165,992 Award - \$ 156,869 in Project & \$ 9,123 in Admin. |

AP-50 Geographic Distribution – 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 be awarded \$ 300,000 to assist 9 households in Lewis County with an Owner Occupied Rehab Program.

North Country Affordable Housing will be awarded \$ 200,000 to assist 6 households in Jefferson County to run an Owner Occupied Rehab program.

Neighbors of Watertown will be awarded \$ 165,992.55 to assist 5 households in Jefferson County (City of Watertown) to run an Owner Occupied Rehab Program. In the event of additional or less funding than what is anticipated with the 2022 HOME Allocation, we will adjust the Neighbors Award & Allocation accordingly.

Geographic Distribution

| Target Area | Percentage of Funds |
|---|---------------------|
| Participating Jurisdictions in Jefferson County | 57 |
| Participating Jurisdictions in Lewis County | 43 |

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

3 Applications for funding were received for the 2022 Program year. All 3 Applications for assistance were funded.

Snow Belt Housing's Application is for 9 units of OOR in Lewis County.

North Country Affordable Housing's Application is for 6 units of OOR in Jefferson County.

Neighbors of Watertown's Application is for 5 units of OOR in the City of Watertown, which is in Jefferson County.

Discussion

3 Applications for funding were received for the 2022 Program year. All 3 Applications for assistance

were funded.

Snow Belt Housing's Application is for 9 units of OOR in Lewis County.

North Country Affordable Housing's Application is for 6 units of OOR in Jefferson County.

Neighbors of Watertown's Application is for 5 units of OOR in the City of Watertown, which is in Jefferson County.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The Consortium is proposing to assist 20 income eligible homeowners through a scattered site owner occupied rehabilitation programs in Lewis County by Snow Belt Housing (9 projects) and in Jefferson County by North Country Affordable Housing (6 projects) and Neighbors of Watertown (5 Projects) The Consortium did not receive any applications for funding for CHDO Projects. The Consortium HOME Admin Board Approved an Open Application window in the event a CHDO Project is conceived during the 2022 Program Year.

| One Year Goals for the Number of Households to be Supported | |
|---|----|
| Homeless | 0 |
| Non-Homeless | 20 |
| Special-Needs | 0 |
| Total | 20 |

Table 9 - 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 | 0 |
| Rehab of Existing Units | 20 |
| Acquisition of Existing Units | 0 |
| Total | 20 |

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The Consortium is proposing to assist 20 income eligible homeowners through a scattered site owner occupied rehabilitation programs in Lewis County by Snow Belt Housing (9 projects) and in Jefferson County by North Country Affordable Housing (6 projects) and Neighbors of Watertown (5 Projects) The Consortium did not receive any applications for funding for CHDO Projects. The Consortium HOME Admin Board Approved an Open Application window in the event a CHDO Project is conceived during the 2022 Program Year.

AP-60 Public Housing – 91.220(h)

Introduction

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

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

Not applicable

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

Not applicable

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

The Consortium is not aware of any PHA's in the 3 County Service Area as being troubled - N/A

Discussion

N/A

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

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

Addressing 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

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.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

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 surrounding area in Jefferson County. It has the responsibility of developing and maintaining both a Regional Transportation Plan and a Transportation Improvement Program for the area's federal aid eligible highway and public transit facilities. The WJCTC has recently approved a transit study. The study identifies the optimal corridors in Watertown and Jefferson County, plus immediately adjacent areas, for potential new, enhanced or coordinated transit and mobility services. These identified corridors are evaluated, ranked, and further optimized to improve their performance and to be sure that the best possible corridor services have been considered. In its 2017 Assessment of Fair Housing, St. Lawrence County identified a general lack of Fair Housing knowledge by government officials and landlords and also a lack of access to funds for housing improvements for vulnerable populations.

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

AP-85 Other Actions – 91.220(k)

Introduction:

HOME funded activities proposed for this program year include the following: assisting 20 income eligible homeowners with owner-occupied rehabilitation and program administration.

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

The housing rehab activities may not reduce the number of poverty-level households in our area but will greatly improve the quality of life along with the safety and habitability of the substandard housing that poverty level families may reside in due to the lack of income. The ESPRI funding received by the City of Watertown, coupled with other federal and NYS funds provides the opportunity for person living in

poverty to potentially achieve homeownership through the write-down of mortgages and ESPRI funds to complete necessary renovations.

Actions planned to develop institutional structure

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

Jefferson County has entered into a sub-recipient agreement with the Development Authority of the North Country to provide staffing for administration of the program. DANC is a three-county public benefit corporation established by New York State legislature in 1985. One of its goals is to further quality housing for affordable populations. The administrative responsibilities of both Jefferson County and DANC are clearly defined in the sub-recipient agreement, dated August 28, 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 1942 households with HOME eligible programs and services in the Consortium's three County Region.

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

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

Discussion:

The North Country HOME Consortium has been providing HOME programs (Owner Occupied Rehab, Homebuyer Assistance and Rental Rehab) working with the not for profit housing agencies and some municipalities for low to moderate income households since 1994. Since 1994 the Consortium has received over \$32 million dollars in HUD HOME funding and provided assistance to close to 1942 eligible families.

Program Specific Requirements

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

Introduction:

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

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

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

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

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.

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

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

the program materials and the N & M.

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

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

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

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

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

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

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired

with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

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

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

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

We expect that all of the 2022 HUD HOME funding for the 2022 Program year will benefit low and moderate income persons.

North Country HOME Consortium
2023 Monitoring Plan




| Agency | Staff Assigned | Program & Year | Monitoring Date |
|--|------------------------------|----------------------------------|-------------------------------|
| North Country Affordable Housing | Matt Siver & Mike Bourcy | 2020 OOR | May/June 2023 |
| Clayton Improvement Association | Matt Siver & Mike Bourcy | 2020 HB | May/June 2023 |
| Frontier Housing | Matt Siver | 2021 OOR | May/June 2023 |
| Snowbelt Housing Company, Inc. | Matt Siver | 2020 OOR | May/June 2023 |
| North County Housing Council | Matt Taylor | 2019 HB | May/June 2023 |
| Neighbors of Watertown | Matt Taylor | 2020 CHDO HB | May/June 2023 |
| | | | |
| Rental Project Monitoring Plan & Schedule | | | |
| <u>Project & Location</u> | <u>Staff Assigned</u> | <u>Program & IDIS</u> | <u>Monitoring Date</u> |
| Center Street Apartments - Lyons Falls | Matt Taylor | Snow Belt 14 & 15 CHDO RR # 1833 | May/June 2023 |
| Pine Crest Manor - Copenhagen | Matt Taylor | Snow Belt 14 & 15 CHDO RR # 1833 | May/June 2023 |
| Iroquois Village - Rooseveltown | Matt Taylor | Mohawk 16 -19 CHDO RR # 1845 | May/June 2023 |

HOME 2022 Funding Awards

0 5 10 20 Miles



Owner-Occupied Rehabilitation

-  Neighbors of Watertown
-  North Country Affordable Housing
-  Snowbelt Housing

