

Executive Summary

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

1. Introduction

The City of Elmira is an entitlement community under the Community Development Block (CDBG) Program and a Participating Jurisdiction (PJ) under the HOME Program. The CDBG and HOME Programs are both federal grant programs administered by the U.S. Department of Housing and Urban Development (HUD) through the HUD Buffalo Field Office. In Elmira, these funds are locally administered by the Elmira Urban Renewal Agency which also serves as the City's Department of Community Development and an agreement between the City and the Elmira Urban Renewal Agency is in place for the administration of these funds. This Annual Action Plan covers the time period of July 1, 2014 through June 30, 2015 and represents the fifth and final Action Plan under the City's 2010-2015 Consolidated Plan. The Annual Action Plan outlines the priorities identified by the City as well as the activities to be undertaken with available and potential resources. The process to develop the Annual Action Plan involves consultation with interested agencies, citizen participation in accordance with the City's Citizen Participation Plan, an evaluation of past performance, and a prioritization of activities to be undertaken.

Despite significant funding cuts to both the CDBG and HOME programs in past years, both programs experienced an increase for 2014 and the Annual Action Plan has been developed after notification of funding allocations on March 19, 2014. All activities that the City intends to conduct during the 2014 Program Year have been included in this plan. The available resources incorporates the following: 1) 2014 CDBG Entitlement funds; 2) Anticipated CDBG Program Income to be collected in 2014-2015 as well as remaining unallocated CDBG funds as of June 30, 2014; and 4) HOME allocation. Also, included in the plan is an extensive listing of additional federal, state, local, and private resources that will leverage available CDBG and HOME funds for housing, homelessness prevention, public improvements, economic development, and public services.

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.

There continues to be a significant need for federal funding and a comprehensive community development strategy for the City of Elmira and its partners to accomplish the following objectives and outcomes:

Main Objectives:

- Increase the supply of safe, energy-efficient, and affordable housing through an owner-occupied housing rehabilitation program and Community Housing Development Organization (CHDO) sponsored projects. The median value of owner-occupied housing units is \$66,400 and 65.7% of the total housing was built in 1939 or earlier. This information as well as a median household income of \$30,122 continues to underscore the importance of housing assistance programs for low/moderate income households because of the difficulties they face maintaining an older housing stock.
- Continue to encourage homeownership within the City of Elmira and ensure that new homeowners are provided with the tools to be successful homeowners and good citizens, including pre-purchase counseling, downpayment and closing cost assistance grants, and post-purchase counseling. Based on 2008-2012 American Community Survey data, the City's homeownership rate is 47.9%.
- Improve the livability and quality of life of neighborhoods by continuing to invest in public improvements, for example streets, ADA sidewalks, and neighborhood parks.
- Expand economic opportunities to low-moderate income residents through the City of Elmira's Loan Program which focuses on job creation and retention and the use of local housing contractors through the City's housing rehabilitation programs.
- Prevent homelessness by partnering with the NY-501 Regional Continuum of Care, serving on the CoC Board, as well as Catholic Charities of Chemung/Schuyler. Additionally, working to identify partners to increase the availability of quality affordable housing for those at risk of homelessness. Based on the 2014 Point in Time survey which was conducted on 1/29/2014, 146 individuals were surveyed.
- Provide support services for families and youth including enrichment opportunities for youth by providing funding to two community centers that are located in low/moderate income areas and funding to Court Appointed Special Advocates.
- Continue to promote fair housing and equal opportunity by having a designated Fair Housing Officer (Jennifer Miller, Director of Community Development) to hear fair housing complaints which will be forwarded to HUD Fair Housing and Equal Opportunity Division, provide fair housing educational materials to community organizations, and discuss fair housing issues at Housing Coalition meetings.
- Continue to promote downtown revitalization and the redevelopment of vacant properties particularly those on gateway streets or within the City of Elmira's downtown or those that are listed or eligible for listing on the State and National Registers of Historic Places.

Key Outcomes to be Achieved

- A minimum of 18 housing units throughout the City will be improved through an owner-occupied housing rehabilitation program utilizing CDBG, HOME, and available state Affordable Housing

Corporation funds. The City will provide grants and low interest loans to income eligible homeowners to imake improvements to their properties.

- 10 new first-time homebuyers will be provided pre- and post-purchase counseling and downpayment and closing cost assistance utilizing HOME funds.
- Housing counseling (credit counseling, foreclosure prevention services, post purchase counseling) will be provided to 448 unduplicated program participants during the program year.
- Revitalize 1 City park through the installation of new playground equipment and amenities.
- Provide enrichment opportunities to 650 youth during the year by supporting two community centers.

3. Evaluation of past performance

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

The City of Elmira continues to meet its scheduled planned goals and objectives despite budgetary and capacity constraints. As noted in the City of Elmira's Program Year Report completed by the HUD Buffalo Field Office covering the program year of July 1, 2012- June 30, 2013, the City followed its HUD-approved Conoslidated Plan and Annual Action Plan during the 2012 program year and all activities undertaken were consistent with the Consolidated Plan goals, objectives and priority needs. Past performance has led to the City, as a HUD grantee to closely review projects before committing to funding them to ensure that additional funds are being leveraged and activities can produce the anticipated outcomes.

Economic Development has been one area where there has been a decrease in activity over the last two years. While the retention and creation of jobs for low/moderate income residents continues to be a high priority need and goal, given that there is previous year funding still allocated to the City of Elmira's Commercial Loan Program, the City has decided not to allocate 2014 CDBG funding to Southern Tier Economic Growth which will enable prior year resources to be utilized. There will continue to be an emphasis on addressing downtown revitalization and addressing vacant commercial properties through seeking funding through the New York State Regional Economic Development Council.

In the area of housing, during Program Year 2012, a total of 18 owner-occupied housing units were rehabilitated using CDBG and HOME funds and 2 households were provided with downpayment and closing cost assistance. However, to date during Program Year 2013, there has been a substantial increase in activity with 35 owner-occupied housing units rehabilitated and 8 first-time homebuyers having received downpayment and closing cost assistance. There continues to be a significant need for both housing rehabilitation assistance and downpayment and closing cost assistance which is where the City will be focusing CDBG and HOME funds. However, during the upcoming year, the City will be preparing its next Five Year Consolidated Plan and strategies will be included to address the rental housing within the City since 46.5% of the housing within the City of Elmira is renter occupied.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Elmira followed its Citizen Participation process during the development of this Annual Action Plan. Community Development continues to explore new ways to engage low to moderate income residents, minorities, organizations that serve the elderly or disabled, and the general public. A public hearing is held in February of each year and this year it was held on Monday, February 24, 2014 at 7:00p.m. during a regularly scheduled City Council meeting. The public hearing was advertised in the Star Gazette and an email was distributed to a list of local organizations and groups. Public comments are sought at neighborhood meetings hosted by members of City Council and a meeting of the Community Development Advisory Committee was held on April 1st during the formation of the plan. Community Development staff also consulted with local organizations by scheduling one-on-one meetings. Lastly, a 30 day public comment period was held from April 3- May 2 which was advertised in the Star Gazette on April 3, 2014 and an outline of the City's priorities was made available for public comment during this time period.

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.

The City held a Public Hearing on the 2014 Annual Action Plan on February 24, 2014 and eight individuals spoke on behalf of programs requesting CDBG funding. The programs mentioned during the public hearing including Community Arts of Elmira, Catholic Charities First-Time Homebuyer and Housing Counseling Program, Court Appointed Special Advocates, and Ernie Davis Community Center. A copy of the public hearing transcript has been attached to this plan.

Comments received during the 30-day public comment period (April 3- May 2) included the following:

- First-Time Homebuyer Program Coordinator emailed a comment requesting additional HOME funding for the First-Time Homebuyer Program with increased participation at workshops, a recovering housing market, the use of billboards during the spring and summer to advertise the program, and increased participation in Chemung Canal Trust Company's First Home Club program.
- Letter received April 17, 2014 from President of Community Arts of Elmira expressing appreciation of selecting the Fire System project for

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

All comments and views were accepted during the development of the Annual Action Plan.

7. Summary

Accomplishing the main objectives and key outcomes set forth in the 2010-2015 Consolidated Plan and the 2014-2015 Annual Action Plan will continue to be a challenge since despite recent increases in funding, CDBG and HOME funding is still far below funding previously received by the City a decade ago. The City continues to face issues related to an aging housing stock, struggling neighborhoods, slow economic growth, vacant and abandoned commercial and residential properties, and non-profit service providers that face funding challenges despite a significant need for services. Increased coordination, collaboration, and the leveraging of resources (human and financial) will continue to be critical in 2014. This Annual Action Plan does not attempt to address all of the needs identified but rather it attempts to prioritize needs and invest in programs and projects that will have the greatest impact on low to moderate income residents and the community as a whole.

Grant	2006	2007	2008	2009	2010	2011	2012	2013	2014
CDBG	\$1,405,240	\$1,401,759	\$1,350,663	\$1,368,297	\$1,482,302	\$1,237,845	\$1,020,075	\$1,077,388	\$1,079,191
HOME	\$368,575	\$365,433	\$354,030	\$393,708	\$392,623	\$347,705	\$227,324	\$210,316	\$247,313

Table 1 - Table 1: Change in Federal Community Development Funding

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
CDBG Administrator		Elmira Urban Renewal Agency
HOME Administrator		Elmira Urban Renewal Agency

Table 2 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

The public may contact Jennifer Miller, Director of Community Development, via mail 317 E.Church Street, Elmira, NY 14901, by phone at (607) 737-5692 or via email jennmiller@cityofelmira.net

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

1. Introduction

Consultation is not only a required element of the Consolidated Planning process but also provides meaningful input as the City of Elmira develops its 2014 Annual Action Plan. Consultation with public and private agencies and partners allows the City to more easily identify community Development needs within the City and prioritize where limited funds can have a more significant impact. Community Development staff continue to expand consultation efforts by participating in coalitions and committees (for example Housing Coalition and Poverty Coalition) led by community organizations, convening project advisory committees, and scheduling ad hoc meetings with non-profit partners.

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))

Activities undertaken to enhance coordination between public and assisted housing providers, private and governmental health, mental health, and service agencies include the following activities:

- Participation in the Chemung County Housing Coalition facilitated by Catholic Charities of Chemung/Schuyler
- Continued participation in the Chemung County Poverty Reduction Coalition
- A Community Development staff person serves on the Creating Healthy Places Steering Committee. The Steering Committee is composed of representatives from the City, Arnot Health, Chemung County Health Department, Elmira-Chemung Transportation Council (MPO).
- Continued community engagement through the Southside Rising project funded through a NYS Brownfield Opportunity Areas Program grant which looks to address community development and economic development needs within an area of Elmira's south side negatively impacted by the presence of brownfields.
- The Director of Community Development served on a panel on February 28th for the Expanded Learning Network of the Southern Tier. *ELNoST is a regional chapter of the New York State Afterschool Network that builds capacity, enriches and advocates for quality out of school time programming to enhance opportunities for youth and their families.*

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 City's Community Development director continues to consult with Patrick Thrush, NY 501 CoC Director. The Institute for Human Services (IHS) serves as the lead agency for the Continuum of Care. Starting in February 2014, Mr. Thrush has been spending two days a month in Chemung County utilizing

office space from Catholic Charities of Chemung/Schuylers and this has been helpful to improve communication. Mr. Thrush also presented the findings of the most recent Point in Time Survey at a Chemung County Housing Coalition meeting held on April 16, 2014 and included action items to be developed that will be incorporated in the City's 2015 Consolidated Plan.

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 City of Elmira is a member of the Continuum of Care and an Amendment to the Operating Policy of the CoC was approved at a General Membership and Executive Board meeting held on January 31, 2014 which created a seat on the Board for the City of Elmira and the Director of Community Development was approved to sit on the Board. The City of Elmira is one of two entitlement jurisdictions within the NY-501 CoC and now has a seat on the Board. During a meeting held on March 25, 2014, the Community Development Director spoke about the provision of homeless services in Chemung County and the City of Elmira in particular. It was also shared that a new organization, Saving Grace Ministries who has been rehabilitating a property to serve as a transitional residence for parolees released from the correctional system applied for CDBG funds for rehabilitation, however funding was not recommended but the CoC Director was going to reach out to this organization and they were going to be referred to the CoC.

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

1	Agency/Group/Organization	Southern Tier Economic Growth Inc.
	Agency/Group/Organization Type	Economic Development Agency
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Elmira met with Southern Tier Economic Growth (STEG) to discuss economic development efforts within the City of Elmira and the City of Elmira Loan Program.
2	Agency/Group/Organization	Chemung County Youth Bureau
	Agency/Group/Organization Type	Services-Children Other government - County
	What section of the Plan was addressed by Consultation?	Youth Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Two in-person meetings and a series of phone conversations and emails were exchanged regarding the coordination of youth services in Chemung County and the available funding sources which provide funding to youth programs/organizations.
3	Agency/Group/Organization	Catholic Charities of Chemung/Schuylar Co.
	Agency/Group/Organization Type	Housing Services-homeless Faith-based organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Catholic Charities of Chemung/Scuyler is a partner and frequently consulted regarding needs of homeless as the County's homeless service provide and also as a certified Housing Counseling agency which provides pre and post First-Time Homebuyer Counseling, credit counseling, and mortgage foreclosure prevention.
4	Agency/Group/Organization	NEAR WESTSIDE NEIGHBORHOOD ASSOC.
	Agency/Group/Organization Type	Housing Neighborhood Organization
	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 Near Westside Neighborhood Association as a certified HOME CHDO
5	Agency/Group/Organization	Chemung County Habitat for Humanity
	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 City of Elmira has been increasing communication and consultation with Chemung County Habitat for Humanity concerning City housing projects and the potential to become another CHDO within the City of Elmira. Chemung County Habitat for Humanity applied for funding through New York State and is looking to hire a paid staff person.
6	Agency/Group/Organization	ELMIRA DOWNTOWN DEVELOPMENT INC.
	Agency/Group/Organization Type	Business Improvement District
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Elmira Downtown Development administers the 52-block Business Improvement District, downtown development district in Elmira and is consulted on a frequent basis regarding plans to revitalize downtown Elmira including during the development of the Southside Rising Revitalization Strategy because South Main Street is included. The Community Development Director serves on the organization's Board of Directors and as Chair of the New York Main Street Committee. Elmira Downtown Development, Community Development, and City Public Works staff also plan streetscape enhancements in the downtown.
7	Agency/Group/Organization	Chemung County Planning Department
	Agency/Group/Organization Type	Other government - County Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development Planning
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Chemung County Planning Department served as a member of the Southside Rising Revitalization Strategy Steering Committee and is consulted on planning projects.

Table 3 – Agencies, groups, organizations who participated

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

There were no Agency Types that were 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	Institute of Human Services	There is a common goal of the Prevention of homelessness and due to the HEARTH Act the Continuum of Care must be consulted in the preparation of the City's Annual Action Plan and Five Year Consolidated Plan.
Southside Rising Revitalization Strategy	City of Elmira	The City's Strategic Plan overlaps with the Southside Rising Revitalization Strategy in the area of neighborhood revitalization, improving deteriorated housing stock, and promoting economic development and the creation of jobs for low to moderate income residents.
Comprehensive Economic Development Strategy	Southern Tier Central Regional Planning and Development Board	The CEDS is a regional plan that sets regional economic development priorities for the next 1-5 years. Many funding sources give preference to projects which show regional support. Including your project in the CEDS is an opportunity to generate support for your project and to solicit regional collaboration. Showing support in a regional plan is an important part of Appalachian Regional Commission (ARC) grant funding, Economic Development Administration (EDA) grant funding, Housing and Urban Development (HUD) funding, New York State Consolidated Funding Applications (NY CFA), and Environmental Protection Agency (EPA) funding. Every year, the City of Elmira provides Southern Tier Central with a list of priority projects.

Table 4 – Other local / regional / federal planning efforts

Narrative (optional)

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

The City of Elmira continues to expand and improve upon its citizen participation process recognizing that not all citizens participate in public hearings or submit written comments. Community Development staff seeks feedback in neighborhood meetings hosted by members of City Council, at community events (First-Time Homebuyer events), and has implemented a survey for residents served through the City's Housing Rehabilitation programs. Members of the Community Development Citizen Advisory Committee also provides valuable feedback regarding goal-setting and meets during the development of the Annual Action Plan as well as assists in evaluating performance when the City puts together its Consolidated Annual Performance Report. The City held a public hearing on February 24, 2014 to receive comments from the public on the development of the Annual Action Plan.

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)
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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 Hearing	Non-targeted/broad community	<p>A public hearing was held on February 24, 2014 and a transcript was completed by Verbatim Reporting and eight individuals spoke.</p> <p>Annual Action Plan 2014</p>	<p>One speaker spoke on behalf of Community Arts of Elmira advocating for CDBG funding to obtain full-building occupancy for their building which is a "living model of redevelopment, reurbanization, revitalization and economic regeneration in Downtown Elmira." Three speakers spoke on behalf of Court-Appointed Special Advocates and out of 80 cases that they are currently advocating for 40 of those children are from Elmira. Three speakers spoke on behalf of Catholic Charities of Chemung/Schuyler First-Time</p>	<p>All comments were accepted</p> <p>16</p>	

Table 5 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Elmira was notified by the Buffalo Field Office of its 2014 CDBG and HOME allocations on March 19, 2014 which assists the City in the planning and allocation of available resources. The City received a modest increase in its 2014 CDBG allocation of \$1,803 and a larger increase of \$36,997 for HOME.

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,079,191	225,000	25,000	1,329,191	1,329,191	Available CDBG funds includes annual allocation, program income from housing rehab loans and active economic development loans and prior year resources.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	247,313	0	0	247,313	247,313	HOME funds available include annual allocation of HOME funds.
Other	private	Other	15,000	0	0	15,000	15,000	Catholic Charities receives funds for housing counseling through NeighborWorks.
Other	public - state	Homeowner rehab	150,000	0	0	150,000	150,000	The City of Elmira was awarded \$600,000 through the New York State Affordable Housing Corporation. A grant agreement was entered into in July 2012. These funds are for homeowner rehab and allows the City to leverage CDBG and HOME funds.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Other	68,000	0	0	68,000	68,000	Catholic Charities of Chemung/Schuyler was successful in securing funds from the Office of the Attorney General through the NYS Homeowner Protection Program which will allow Catholic Charities to sustain and expand their Mortgage Foreclosure Prevention services.
Other	public - state	Public Improvements	821,000	0	0	821,000	821,000	This funding is received by Arnot Health as the fiscal agent from the NYS Department of health and is aimed at creating a healthier community and combatting obesity. Funds are utilized to purchase playground equipment, make accessibility improvements to parks, and for community gardens.
Other	public - local	Public Improvements Public Services	186,365	0	0	186,365	150,000	Local private foundations include the Community Foundation, United Way, Anderson Foundation, Hilliard, as well as others that are accessed by the City of Elmira and especially the City's subrecipients.

Table 6 - 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

Federal CDBG and HOME funds are used to leverage New York State Affordable Housing Corporation funds for the homeowner rehabilitation and the City of Elmira has a current contract with NYS AHC. There is no match required for HOME because the City of Elmira is distressed. Additional CDBG funds for improvements to the City's parks in low-mod census tracts or that serve low-mod residents are matched by funds received through the Creating Healthy Places Initiative as well as local foundations. The City of Elmira receives funding for street reconstructions and milling and paving from the NYS Consolidated Local Streets and Highway Improvement Program. Federal CDBG and HOME funds also leverage significant through other federal, state, and private funds obtained by subrecipients to carry out their activities.

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

The City of Elmira owns a former U.S Post Office and Court House located at 200 E. Church Street that is surplus property and is listed by Realty USA. This property located within the City's Business Improvement District on a gateway street. The City also owns two remediated brownfield sites on the City's south side (Former American LaFrance and Chemung Foundry) that were strategic sites as part of the Southside Rising Project funded under the New York State Brownfield Opportunity Area and both properties lend themselves to commercial/industrial development.

Discussion

Despite a difficult economic climate and reduced resources amount the various funding programs, there continues to be an emphasis on leveraging additional resources including other federal, state, and private funds in order to accomplish community development objectives. Throughout the upcoming year, the City of Elmira will continue to seek additional funding sources through the Department of Community Development as well as local partners.

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	Improve Elmira's Existing Housing Stock	2014	2015	Affordable Housing Public Housing			CDBG: \$175,000 HOME: \$153,313	Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Promote Homeownership and Housing Counseling	2014	2015	Affordable Housing			CDBG: \$25,000 HOME: \$70,000	Public service activities for Low/Moderate Income Housing Benefit: 448 Households Assisted Direct Financial Assistance to Homebuyers: 10 Households Assisted
3	Improve the Quality of Public Facilities	2014	2015	Non-Housing Community Development	BROWNFIELD OPPORTUNITY AREA	Support Services for Families and Youth Public Facilities/Improvements	CDBG: \$220,503	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Prevent Homelessness	2014	2015	Homeless			CDBG: \$25,000	Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Homeless Person Overnight Shelter: 300 Persons Assisted Homelessness Prevention: 375 Persons Assisted
5	Provide Enrichment and Advocacy for Youth	2014	2015	Non-Housing Community Development		Support Services for Families and Youth	CDBG: \$51,000	Public service activities other than Low/Moderate Income Housing Benefit: 670 Persons Assisted
6	Preservation of Historic Properties	2014	2015	Non-Housing Community Development			CDBG: \$51,000	Other: 2 Other
7	Create Economic Opportunities Through Job Creation	2014	2015	Economic Development	BROWNFIELD OPPORTUNITY AREA BUSINESS IMPROVEMENT DISTRICT	Economic Development and Job Creation	CDBG: \$20,000	Businesses assisted: 1 Businesses Assisted

Table 7 – Goals Summary<TYPE=[text] REPORT_GUID=[9B4786E64DDAC839A8E119B13CB7DB46]>

Goal Descriptions

1	Goal Name	Improve Elmira's Existing Housing Stock
	Goal Description	
2	Goal Name	Promote Homeownership and Housing Counseling
	Goal Description	The City of Elmira utilizes HOME funds to provide eligible first-time homebuyers whose incomes fall within 51-80% of the HUD Median Family Income with downpayment and closing cost assistance in the form of \$8,000 grants. Individuals must participate in Catholic Charities First-Time Homebuyer Program and every household receives pre- and post-purchase counseling. In addition, housing counseling in the form of credit counseling and mortgage foreclosure prevention is also a priority.
3	Goal Name	Improve the Quality of Public Facilities
	Goal Description	The improvement of public facilities incorporates street improvement in low-moderate income areas, the addition of ADA sidewalk transitions at intersections, the enhancement of low-moderate income area parks as well as improvements to public facilities such as community centers. In 2014-2015, \$8,000 has been proposed to restore the floor at the Ernie-Davis Community Center which is utilized by thousands of community members throughout the year.
4	Goal Name	Prevent Homelessness
	Goal Description	CDBG funds are annually provided to Catholic Charities of Chemung/Schuyler in the prevention of homelessness and to assist in the operation of Second Place East.
5	Goal Name	Provide Enrichment and Advocacy for Youth
	Goal Description	Providing enrichment and advocacy for youth includes providing operational support for community centers located in low/moderate income areas or that serve primarily low/moderate income youth as well as programs such as Court Appointed Special Advocates which advocates on behalf of abused/neglected children in family court proceedings.
6	Goal Name	Preservation of Historic Properties
	Goal Description	An Annual Plan goal that is consistent with the City's Consolidated Plan is the preservation of historic properties to the amount practicable. The City of Elmira received two funding proposals that addressed Non-Residential Historic Preservation.

7	Goal Name	Create Economic Opportunities Through Job Creation
	Goal Description	Over the past year, the Elmira MSA lost 1,300 private sector jobs, second only to Binghamton in job loss in New York State, a 4.5% decline. Further, Elmira's downtown is faced with long vacant and deteriorating commercial properties that are a negative reflection on the community as well as vacant remediated brownfield sites within the City's Brownfield Opportunity Area that could positively contribute to the tax base if developed.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

The following is an estimate of the number of families to whom the City of Elmira will provide affordable housing as defined by HOME 91.215 (b) through the City's CDBG and HOME funded housing activities which includes rehabilitating existing housing units and providing downpayment and closing cost assistance to first-time homebuyers.

Extremely low income:2

Low income:5

Moderate Income:10

AP-35 Projects – 91.220(d)

Introduction

Federal CDBG and HOME funds are utilized by the City of Elmira to carry out a wide variety of activities that are consistent with the City's Consolidated Plan priorities. Public services projects are selected after receiving proposals from local non-profit agencies. Community Development staff and a citizen advisory committee review public service applications from non-profit agencies and the City also incorporates CDBG funds in its annual Capital Budget for public improvements, for example streets, ADA sidewalk transitions, and parks. The projects included in the City's 2014 Annual Action Plan have been determined to meet all program requirements and have been identified as priorities by the City of Elmira.

#	Project Name
1	Court Appointed Special Advocates
2	Second Place East Emergency Shelter
3	Catholic Charities Housing Counseling Services
4	Ernie Davis Community Center
5	Southside Community Center
6	CDBG Owner-Occupied Rehab
7	Section 108 Loan Program
8	General Administration
9	Rehab Administration
10	ADA Sidewalk Improvements
11	Park Improvements
12	Street Improvements
13	Ernie Davis Community Center Floor
14	EDD Operation Green Streets
15	Community Arts of Elmira
16	Richardson-Kennedy House Stabilization
17	Economic Development-General
18	HOME Administration
19	First Time Homebuyer Program
20	Pre-Purchase Counseling
21	HOME Owner-Occupied Rehabilitation
22	NWNA CHDO

Table 8 – Project Information

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

The City of Elmira continues to allocate CDBG funds to its housing rehabilitation program which generates program income which allows scarce resources to be recycled and reinvested into the

community. Another reason for allocation priorities is based upon whether CDBG or HOME funds are leveraging additional funding sources because those activities can leverage additional funds are given a high priority. Programs that serve youth continue to be a high priority especially in lieu of state funding cuts for education and that youth programs serve youth that are at-risk of negative behaviors because of a lack of role models. Lastly, housing programs, including the First-Time Homebuyer Program, Housing Counseling, and Homelessness Prevention (Second Place East Emergency Shelter) continue to be a high priority since they impact a significant number of residents.

A continued and significant obstacle to addressing underserving needs is the lack of funding available compared to the many diverse needs of the community. The City's obligated until August 2019 to repay a Section 108 loan obligation for the First Arena. During the 2014-2015 Program Year, the City of Elmira's Section 108 payment is \$343,688.

Projects

AP-38 Projects Summary

Project Summary Information

1	Project Name	Court Appointed Special Advocates
	Target Area	
	Goals Supported	Provide Enrichment and Advocacy for Youth
	Needs Addressed	Support Services for Families and Youth
	Funding	CDBG: \$10,000 Local Private Foundations: \$64,775
	Description	Court Appointed Special Advocates is a program aimed at providing advocacy services to abused/maltreated/neglected children in Family Court proceedings. Trained volunteers will represent the best interest of the children in their proceedings.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	20 abused/neglected children who reside within the City of Elmira will benefit from trained CASA volunteers assigned to their case in family court proceedings.
	Location Description	Children residing within the City of Elmira (primarily 14901 and 14904 city codes will be assisted).

	Planned Activities	<ul style="list-style-type: none"> • A part-time Volunteer Coordinator will be assigned to supervise cases within the City of Elmira. • 10 new volunteers will be recruited and trained and will accept assignments in the City of Elmira. • CASA services to 20 abused and neglected children (in a minimum of 10 separate cases) will be provided.
2	Project Name	Second Place East Emergency Shelter
	Target Area	
	Goals Supported	Prevent Homelessness
	Needs Addressed	Homeless Prevention and Case Management
	Funding	CDBG: \$25,000 Local Private Foundations: \$55,000
	Description	Catholic Charities of Chemung/Schuylar is Chemung County's homeless service provider and operates Second Place East Homeless shelter within the City of Elmira. Catholic Charities serves on the NY-501 Regional Continuum of Care Executive Board.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	Catholic Charities estimates that 5,550 individual households will be assisted. The target population is individuals and families who are either at risk of becoming homeless or who have been identified as in need of immediate shelter. Types of families/individuals include persons/households with no income, special needs populations, chronically homeless, stranded persons, the illiterate and displaced.
	Location Description	The Emergency Services Center is located at 380 South Main Street, Elmira, NY 14904. The Emergency Homeless Shelter is located at 605 College Ave, Elmira, NY 14901
	Planned Activities	CDBG funds provide for personnel to complete an assessment of needs, make referrals to programs and services within Catholic Charities and throughout the community and assist with the completion of applications for mainstream benefits leading to long-term stability for those who are homeless or endanger of becoming homeless. With a focus on preventing displacement of individuals and families, case management is an important part of the program.

3	Project Name	Catholic Charities Housing Counseling Services
	Target Area	
	Goals Supported	Promote Homeownership and Housing Counseling
	Needs Addressed	Housing Counseling Services
	Funding	CDBG: \$25,000 NYS HOPP: \$68,000 NeighborWorks: \$15,000
	Description	Catholic Charities of Chemung/Schuylar provides housing counseling services in the form of credit counseling, post-purchase counseling, and mortgage foreclosure prevention services.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	<p>It is estimated that the following will benefit from the proposed activities:</p> <ul style="list-style-type: none"> • 100 prospective homebuyers will learn about homeownership opportunities and 50 will choose to participate in group education and one-on-one counseling. • 7 first-time homebuyers will qualify for City downpayment and closing cost assistance. • 25 homeowners will participate in Homeowner Association (HOA) meetings. • 8 homeowners will receive one-on-one credit counseling. • 40 homeowners will receive one-on-one mortgage foreclosure and loss mitigation counseling.
	Location Description	Housing Counseling services are offered at Catholic Charities main offices at 215 East Church Street, Elmira, NY 14901.

	Planned Activities	Planned activities include the following: 1. First-Time Homebuyer Workshops 2. One-one-one pre-counseling for new homebuyers 3. Post-purchase counseling and group education workshops for homebuyers 4. One-on-one credit counseling and budget counseling 5. One-on-one mortgage foreclosure and loss mitigation counseling
4	Project Name	Ernie Davis Community Center
	Target Area	
	Goals Supported	Provide Enrichment and Advocacy for Youth
	Needs Addressed	Support Services for Families and Youth
	Funding	CDBG: \$17,000 Local Private Foundations: \$5,990
	Description	The Ernie Davis Community Center serves Elmira City youth under 21 years of age and provides a safe year-round after-school alternative and activities under the following areas: academic enrichment/life skills, arts and culture, and physical fitness.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 300 youth under the age of 21 will participate in Ernie Davis Community Center activities.
	Location Description	The Ernie Davis Community Center is located at 650 Baldwin Street, Elmira, NY 14901 in Census Tract 7.

	Planned Activities	Planned activities include the following: <ul style="list-style-type: none"> • Fitness programs, basketball, boxing • Kids Cafe- free healthy meals are served Monday-Friday. • Tutoring • Arts and Culture activities, music, dance, photography, drawing • Junior Culinary Classes
5	Project Name	Southside Community Center
	Target Area	BROWNFIELD OPPORTUNITY AREA
	Goals Supported	Provide Enrichment and Advocacy for Youth
	Needs Addressed	Support Services for Families and Youth
	Funding	CDBG: \$24,000 Local Private Foundations: \$38,000
	Description	The Southside Community Center is a drop-in youth center which provides enrichment, recreational, and educational programming to all youth, ages 5-18, in a year-round supportive and safe environment. Free nutritious snacks and meals are served daily to youth.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	350 City of Elmira youth aged 5- 18 will benefit from the Southside Community Center.
	Location Description	215 Partridge Street, Elmira, Ny 14904, located on the south side of Elmira, adjacent to Parley Coburn Elementary School in Census Tract 10 which is a low-mod census tract.

	Planned Activities	<p>Planned activities include the following:</p> <ul style="list-style-type: none"> • Nutritious meals and snacks served year round, five days a week • Participation by youth in community garden • Community service activities • Collaborative presentations from outside youth serving agencies serving youth (substance abuse, self-care and wellness, exercise) • Science-Technology- Engineering - Math (STEM) activities and workshops
6	Project Name	CDBG Owner-Occupied Rehab
	Target Area	
	Goals Supported	Improve Elmira's Existing Housing Stock
	Needs Addressed	Rehabilitation of Existing Homeowner Housing
	Funding	CDBG: \$175,000 New York State Affordable Housing Corporation: \$150,000
	Description	CDBG funds are utilized to provide grants (deferred laons) and low interest (3%) loans to income eligible homeowners who occupy their homes. Funds are utilized to address code, housing quality, energy, and accessibility issues.
	Target Date	6/30/2014
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 12 households will be served based on an average CDBG assistance of \$15,000. CDBG Owner-Occupied Rehabilitation assistance will be provided to property owners who have owned and occupied their property for at least 2 years and who fall within 80% of HUD's Median Family Income.
	Location Description	Various properties throughout the City of Elmira.

	Planned Activities	Planned activities include: <ul style="list-style-type: none"> • Deferred loans (grants) for households with an income of between 0-50% MFI • 3% repayable loans for households within 50-80% MFI
7	Project Name	Section 108 Loan Program
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$343,688
	Description	CDBG funds will be used to pay the debt service on the Section 108 loan for the First Arena which opened in November 2000. The last payment is expected to be due August 2019.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	
	Planned Activities	
8	Project Name	General Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$250,000

	Description	CDBG funds will be used to pay expenses related to the general administration of the CDBG program.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable, general administration
	Location Description	
	Planned Activities	
9	Project Name	Rehab Administration
	Target Area	
	Goals Supported	Improve Elmira's Existing Housing Stock
	Needs Addressed	Rehabilitation of Existing Homeowner Housing
	Funding	CDBG: \$156,000
	Description	Rehab Administration includes program delivery for administering the City of Elmira's Housing Rehabilitation program include salaries and fringe for two staff (Housing Rehabilitation Assistant and Construction Technician), mortgage filing and discharge fees, applicable construction journals, mileage for inspections, and office supplies related to the program.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Program delivery costs related to the City of Elmira's Housing Rehabilitation Program.

10	Project Name	ADA Sidewalk Improvements
	Target Area	
	Goals Supported	Improve the Quality of Public Facilities
	Needs Addressed	Public Facilities/Improvements
	Funding	CDBG: \$15,000
	Description	Funds will be used to assist the City's Department of Public Works in making ADA sidewalk improvements on streets that are reconstructed in low/mod areas of the City.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	It is difficult to quantify how many families will be served but at a minimum it is expected that 1,000 families will be served.
	Location Description	ADA sidewalk transitions will be improved on streets in low-mod census tracts.
	Planned Activities	<ul style="list-style-type: none"> Installation of ADA sidewalk transitions for streets completed as part of the City's Street Improvement Program.
11	Project Name	Park Improvements
	Target Area	BUSINESS IMPROVEMENT DISTRICT
	Goals Supported	Improve the Quality of Public Facilities
	Needs Addressed	Public Facilities/Improvements
	Funding	CDBG: \$23,503 NYS Department of Health Creating Healthy Places: \$30,000
	Description	Funds will be utilized to make improvements to parks located in low-moderate income areas including upgrading playground equipment or other park activities.

	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that at a minimum 986 households based on the population of Census Tract 7 will benefit, however since one of the parks anticipated to be improved (Mark Twain Riverfront Park) is located in the heart of downtown, it is estimated that many more will actually benefit.
	Location Description	Blandford Park: Located at Harriet Street and Market Street, Census Tract 7 Mark Twain Riverfront Park: Located along Water Street between Main and Lake streets, Census Tract 7
	Planned Activities	Leveraging CDBG funds with other grant funds from Creating Healthy Places as well as local foundations, the City intends on improving a minimum of 2 parks 2014-2015.
12	Project Name	Street Improvements
	Target Area	
	Goals Supported	Improve the Quality of Public Facilities
	Needs Addressed	Public Facilities/Improvements
	Funding	CDBG: \$174,000 NYS CHIPS: \$791,000
	Description	Funds will be used to augment the City's street program in low-mod census tracts within the City of Elmira.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	It is difficult to estimate the number and type of families that will benefit from the proposed activities.
	Location Description	Exact street locations have not been selected, however will be located in low/mod census tracts.
	Planned Activities	CDBG funds will be utilized toward road reconstructions.
13	Project Name	Ernie Davis Community Center Floor

	Target Area	
	Goals Supported	Improve the Quality of Public Facilities
	Needs Addressed	Public Facilities/Improvements
	Funding	CDBG: \$8,000 Local Private Foundations: \$2,600
	Description	CDBG funds are being proposed to repair the floor at the Ernie Davis Community Center (98' x 67' and 6,566 square feet) which has not received an overhaul since the 1970s yet is used for the Ernie Davis Community Center and several community events that take place throughout the year geared towards the low/moderate income population.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that a minimum of 1,500 unduplicated individuals utilize the Ernie Davis Community Center through programming at the community center and special events. Individuals of all ages and socioeconomic backgrounds utilize this facility as it is centrally located. As evidenced by a letter from the Elmira/Corning branch of the NAACP, the NAACP frequently hosts their events at the Ernie Davis Community Center.
	Location Description	650 Baldwin Street, Elmira, NY
	Planned Activities	CDBG funds are being proposed to repair the floor at the Ernie Davis Community Center (98' x 67' and 6,566 square feet).
14	Project Name	EDD Operation Green Streets
	Target Area	BUSINESS IMPROVEMENT DISTRICT
	Goals Supported	Improve the Quality of Public Facilities
	Needs Addressed	Public Facilities/Improvements
	Funding	CDBG: \$12,000

	Description	Funds will be used to make streetscape enhancements to the Central Business District by funding plants for the planters, benches, street amenities as well as amenities for Mark Twain Riverfront Park to enhance programming.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Improvements will be made within the City's 52-block Business Improvement District or downtown.
	Planned Activities	Funds will be used to make streetscape enhancements to the Central Business District by funding plants for the planters, benches, street amenities as well as amenities for Mark Twain Riverfront Park to enhance programming.
15	Project Name	Community Arts of Elmira
	Target Area	
	Goals Supported	Improve the Quality of Public Facilities Preservation of Historic Properties
	Needs Addressed	Preservation of Historic Properties Public Facilities/Improvements
	Funding	CDBG: \$26,000 Local Private Foundations: \$20,000
	Description	Community Arts of Elmira, Inc. will be celebrating their 10th Anniversary since they formed and took over 413 Lake Street and they applied for CDBG funds for their Building Renovation project which will achieve full-building occupancy and a long-term stable physical environment that will allow for the expansion of free and low-cost arts programming for diverse and underserved audiences and exhibition space for local artists. This property is located on the state and national register of historic places.

	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1,200 individuals will be assisted
	Location Description	413 Lake Street, Elmira, NY 14901
	Planned Activities	CDBG funding will be applied toward the installation of a Fire System which is need to achieve full building occupancy.
16	Project Name	Richardson-Kennedy House Stabilization
	Target Area	Near Westside Historic District
	Goals Supported	Preservation of Historic Properties
	Needs Addressed	Preservation of Historic Properties
	Funding	CDBG: \$25,000
	Description	The Near Westside Neighborhood Association working with Historic Elmira has applied for CDBG funds to stabilize the exterior envelope of a historic property located in the Near Westside Historic District which is on the State and National Registers of Historic Places. This will be a phased in project with phase 1 involving the stabilization of the exterior envelope and phase 2 involving the sale and redevelopment the property by a private developer that has yet to be identified. A local architect has donate d his time to the project, funding applications are being submitted to the Federal Home Loan Bank of New York and under the New York State Consolidated Funding Application process and a Report of Investigation was completed in June 2013. This project helps to address spot slum and blight.
	Target Date	6/30/2015

	Estimate the number and type of families that will benefit from the proposed activities	Since CDBG funds are going towards the stabilization of a vacant and deteriorated historic property, it is unknown how many will benefit, however it is located on a gateway
	Location Description	359 W. Church Street, Elmira, NY
	Planned Activities	<p>Stabilization activities related to the building to include the following:</p> <ul style="list-style-type: none"> • Selective demolition of non-historic additions • Re-roofing of entire building • Asbestos and mold abatement in cellar • Installation of minimal heating system to forestall mold growth
17	Project Name	Economic Development-General
	Target Area	BROWNFIELD OPPORTUNITY AREA BUSINESS IMPROVEMENT DISTRICT
	Goals Supported	Create Economic Opportunities Through Job Creation
	Needs Addressed	Economic Development and Job Creation
	Funding	CDBG: \$20,000
	Description	Funds are being set aside for this activity for the purpose of spurring economic growth and will be utilized for soft costs to assist with the development of projects that are identified to serve as a catalyst for downtown development since economic development continues to be a priority. These funds may also be utilized to improve capacity for economic development.
	Target Date	6/30/2015

	Estimate the number and type of families that will benefit from the proposed activities	Not applicable/unknown
	Location Description	Unknown
	Planned Activities	CDGB funds will be used for soft costs to assist with the development of economic development projects that are identified to serve as a catalyst. Priority will be given to projects within the City's downtown or the Brownfield Opportunity Area. These funds may also be utilized to improve capacity for economic development within the City of Elmira.
18	Project Name	HOME Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$24,000
	Description	HOME funds will be used to pay for pro-rated salaries for Construction Technician and Housing Rehab Assistant for HOME projects and other related fees for the First-Time Homebuyer Program and HOME Owner-Occupied Rehab program. The amount allocated represents 10% of the City's HOME allocation.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Administration of HOME -funded activities

19	Project Name	First Time Homebuyer Program
	Target Area	
	Goals Supported	Promote Homeownership and Housing Counseling
	Needs Addressed	Direct Homeownership Assistance
	Funding	HOME: \$80,000
	Description	The First-Time Homebuyer Program is a collaborative project between the City of Elmira and Catholic Charities of Chemung/Schuylar in which \$8,000 grants for downpayment and closing cost assistance is provided to households that fall within 50-80% of HUD's MFI for Elmira and can secure a private mortgage. A five-year affordability period is enforced and households must participate in pre and post-purchase counseling.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	10 families who fall within the 50-80% of the MFI for Elmira and who are eligible first-time homebuyers and meet program requirements.
	Location Description	Scattered addresses throughout the City of Elmira.
	Planned Activities	Direct financial assistance to first-time homebuyers will be provided with \$8,000 grants to cover downpayment and closing costs when they purchase an eligible property within the City of Elmira.
20	Project Name	Pre-Purchase Counseling
	Target Area	
	Goals Supported	Promote Homeownership and Housing Counseling
	Needs Addressed	Housing Counseling Services
	Funding	HOME: \$20,000

	Description	Catholic Charities of Chemung/Schuylers will work with eligible first-time homebuyers interested in purchasing their first home within the City and provide them one-on-one as well as group counseling sessions to prepare them for homeownership.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	10 households who fall within 50-80% of MFI and meet the requirements of the first-time homebuyer program will be assisted.
	Location Description	
	Planned Activities	Catholic Charities of Chemung/Schuylers will work with eligible first-time homebuyers interested in purchasing their first home within the City and provide them one-on-one as well as group counseling sessions to prepare them for homeownership. Catholic Charities walks new homebuyers through the homebuying process.
21	Project Name	HOME Owner-Occupied Rehabilitation
	Target Area	
	Goals Supported	Improve Elmira's Existing Housing Stock
	Needs Addressed	Rehabilitation of Existing Homeowner Housing
	Funding	HOME: \$83,313
	Description	HOME funds will be used to provide grants to very low income homeowners to make necessary home repairs. Homeowners assisted will be required to own and occupy the assisted property for five years.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 5 low income homeowners will be assisted who will most likely be elderly or permanently disabled. This number is based upon an average of \$15,000 per property.

	Location Description	Scattered sites throughout the City of Elmira.
	Planned Activities	HOME funds will be used to provide grants to very low income homeowners (primarily elderly/disabled) to make necessary home repairs. Homeowners assisted will be required to own and occupy the assisted property for five years.
22	Project Name	NWNA CHDO
	Target Area	
	Goals Supported	Improve Elmira's Existing Housing Stock
	Needs Addressed	Rehabilitation of Existing Homeowner Housing
	Funding	HOME: \$40,000
	Description	Based upon a market analysis, the Near Westside Neighborhood Association (NWNA) as the City's designated CHDO will utilize HOME funds for its One House At A Time project. Funds will be utilized to purchase a foreclosed or deteriorated property (based on a completed market analysis) and sell it to a low income buyer who participates in the first-time homebuyer program.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	1 first-time homebuyer household who fails with 50-80% of MFI will benefit from the proposed activity.
	Location Description	Undetermined at time of Annual Action Plan submission, however a market analysis will be completed prior to selection of CHDO project.
Planned Activities	Based upon a market analysis, the Near Westside Neighborhood Association (NWNA) as the City's designated CHDO will utilize HOME funds for its One House At A Time project. Funds will be utilized to purchase a foreclosed or deteriorated property (based on a completed market analysis) and sell it to a low income buyer who participates in the first-time homebuyer program. CHDO may also utilize a portion of funds for program delivery costs in compliance with HUD's HOME regulations.	

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

The City of Elmira does its best to distribute available CDBG and HOME resources equitably throughout the City of Elmira since the majority of the City's census tracts are low-moderate income areas. Census tracts with the highest low-moderate income population by percentage include census tracts 7 (77.81%), 1 (75.94%), 6 (72.42%), 10 (62.54%), and 2 (56.63%). Census tract 7 includes the City's downtown and Central Business District which is where the majority of economic development assistance is targeted. Census tracts 7, 6, 2, and 1 are also the census tracts with the highest percentage of minorities residing in them. Community Development during the upcoming program year will target assistance to these areas by continuing to outreach to residents within these tracts by attending neighborhood meetings and outreaching to the various faith communities to ensure residents are aware of the programs that exist.

Geographic Distribution

Target Area	Percentage of Funds
BROWNFIELD OPPORTUNITY AREA	10
BUSINESS IMPROVEMENT DISTRICT	10
Near Westside Historic District	4

Table 9 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The Brownfield Opportunity Area as part of a NYS-funded revitalization strategy known as Southside Rising, is an over 400- acre area located on the City's southeast quadrant that has been adversely impacted by historic industrial activity. A Housing and Market Analysis has been completed as part of this state-funded project. Since this area is undergoing significant planning and design work under the State's BOA Program, the City of Elmira will likely be investing current and future CDBG and HOME funds in this area in order to implement some of the strategies recommended under this program.

The City's Business Improvement District or downtown continues to require investment to spur economic activity which will have a positive impact on the rest of the City by creating jobs for low income residents. This area is located primarily within census tract 7 which also has a high percentage of residents who are low to moderate income. Additionally, although improvements have been made to improve the facades of downtown properties utilizing prior year CDBG funds as well as New York Main Street funds especially within the New York Main Street target area, there continues to be spot slum and blight that needs to be addressed and a number of vacant properties.

Discussion

Discussion

The City of Elmira current utilizes planning efforts to identify geographic areas to target limited resources, however with an aging housing stock and infrastructure and the majority of the City being classified as low to moderate income, a case for investment throughout the City can easily be made. Planning efforts such as the Southside Rising BOA project are important in identifying how best to target scarce financial resources. The City of Elmira is also applying for funding through NYSERDA's Cleaner Green Communities Program through the NYS Consolidated Funding Application to update its Master Plan which was last updated in 1998. This project is anticipated to start in the Spring of 2015 and once this task is undertaken, an updated Master Plan will help guide future investment and help determine which areas should be targeted for further investment.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The one year goals below for the number of households to be supported are based upon consultation with Catholic Charities of Chemung/Schuyler, Chemung County's homeless provider and a recipient of funding through the Continuum of Care.

Based upon summary data from the Point in Time (PIT) Count conducted in 2014, there needs to be the development of more quality affordable housing opportunities for families and single individuals. While not directly included in this year's Annual Action Plan, the Director of Community Development has been consulting with experienced housing developers with proven track records and this will be a significant component in the City's next Five Year Consolidated Plan which will be submitted to the U.S. Department of Housing and Urban Development in May 2015. Significant strides have been made to address the owner-occupied housing stock, however more attention is needed for the City's rental housing stock which has a significant impact on neighborhoods.

One Year Goals for the Number of Households to be Supported	
Homeless	300
Non-Homeless	5,550
Special-Needs	5
Total	5,855

Table 10 - 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	2
Rehab of Existing Units	18
Acquisition of Existing Units	1
Total	21

Table 11 - One Year Goals for Affordable Housing by Support Type

Discussion

The number of households assisted is largely based upon available CDBG and HOME funds, however competitive funds received by the City of Elmira through the New York State Affordable Housing Corporation allows the City to leverage federal sources and have a greater impact. The City will continue to focus limited resources on owner-occupied housing rather than addressing rental housing, however the City intends to address rental housing in its next Consolidated Plan which will be completed in 2015.

It is projected that two new units of rental housing will be developed during the program year by the City's CHDO, Near Westside Neighborhood Association utilizing HOME funds and potentially a new homebuyer unit will be acquired as a CHDO project.

AP-60 Public Housing – 91.220(h)

Introduction

In completing this section of the City's 2014 Annual Action Plan, Community Development staff consulted with the Executive Director of the Elmira Housing Authority as well as the Elmira Housing Authority 2014 Agency Plan which the City found to be consistent with the Consolidated Plan. The Elmira Housing Authority operates three properties and provides affordable housing options for over 600 residents. Bragg Towers and Flannery Apartments serve elderly and disabled residents and Hoffman Plaza serves families. Congressional appropriations to the Housing Authority's Capital Fund Program has been greatly reduced which has significantly impacted what the Elmira Housing Authority has been able to accomplish, however the Elmira Housing Authority continues to make investments in its properties and partner with Elmira Police Department and the Chemung County Department of Aging and Long Term Care to ensure a high quality of life for public housing residents.

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

The City of Elmira does not utilize CDBG or HOME funds to address the needs of public housing. Review of the Elmira Housing Authority's 2013 Annual Plan has identified two needs of public housing which involve reducing public housing vacancies and continuing to improve community quality of life by improving safety. Strategies to maximize the number of affordable units available to the PHA within its current resources include: Employ effective maintenance and management policies to minimize the number of public housing units off-line; Reduce turnover time for vacated public housing units; Reduce time to renovate public housing units. High incidences of violent and/or drug related crime in the areas surrounding or adjacent to PHA's developments and observed lower-level crime and/or graffiti results in a need to ***ensure safety*** for the residents in Public Housing. The Elmira Housing Authority has undertaken or plans to undertake the following crime prevention activities:

- Police Patrol Contract
- Promote Police Officers Living in Public Housing
- Police have established a physical presence on housing authority property (eg, community policy office, officer in residence) and there is an agreement between the Elmira Housing Authority and the Elmira Police Department for provision of above-baseline law enforcement services
- Involve tenants and tenant associations to cooperate with the Police Officers to institute neighborhood watch programs and develop other crime prevention programs
- Police regularly testify in and otherwise support eviction cases
- Police regularly meet with the PHA management and residents
- Police provide crime data to housing authority staff for analysis and action
- Background checks for housing applicants
- Installation and utilization of wireless security cameras at public housing properties.

Lastly, the Elmira Housing Authority continues to make capital investments to their properties including regular maintenance as well as energy improvements to their properties.

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

To encourage residents to become involved in management of the Elmira Housing Authority, an election is held of the two resident commissioners. Their input is used for the Agency Plan. The Elmira Housing Authority puts out a 45 day notice that the plan is available for review and a Public Hearing is held.

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

The Elmira Housing Authority is not designated as troubled.

Discussion

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

Introduction

During the 2014-2015 Program Year, the City of Elmira plans on allocating \$25,000 in CDBG funds towards meeting the needs of homeless and other special needs in our community. Catholic Charities of Chemung and Schuyler Counties operates an emergency service shelter (Second Place East) and an emergency service center (Samaritan Center) which provides temporary emergency shelter for homeless individuals and families and case management services to provide access to long term shelter and prevent repeated homelessness. Catholic Charities has been the entity within Chemung County providing homeless services since 2003 and receives funding from HUD through the Continuum of Care process as well as New York State to meet the needs of the homeless. Approximately, 85% of individuals served are City of Elmira residents.

Other agencies/services available to serve residents in the City of Elmira are the Salvation Army which provides safe housing for victims of domestic violence and Glove House which provides housing (group homes) to adolescents between the ages of 10-18 in need of more supervision and structure that their families are able to provide.

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

Catholic Charities' one-year goals and actions for reducing and ending homelessness include:

1. Providing access to emergency housing and case management services to identify and secure affordable and safe housing
2. 100% of those meeting criteria and requesting shelter will be provided emergency housing
3. Prevent displacement of individuals/families from their homes in the community
4. 100% of clients facing eviction will be provided case management, budgeting education and assistance with applying for benefits.
5. Increase client's self sufficiency
6. 100% of clients will work with a case manager to create a mutual expectation plan. Applications will be tracked and budgets adjusted accordingly to ensure long term self sufficiency goal is achievable.

Catholic Charities provides information about its services to the community in the following ways: continual communication and collaboration with other Human Services/Community agencies; collocation of Emergency Services many services under one roof: FT DSS worker, PT Nutrition Outreach worker; distribution of printed materials; use of local and social media; information about services

accessible through the 211 information line; informational presentations within the community; referrals to/from other community service providers; word of mouth. The colocation of many emergency services under one roof in a centralized location at the Samaritan Center at 380 South Main Street has made it easier to more quickly assess and address the many needs of homeless persons.

Addressing the emergency shelter and transitional housing needs of homeless persons

Catholic Charities of Chemung/Schuylers, despite an increasingly competitive grant environment, has been successful in obtaining state and federal contracts to address the emergency shelter and transitional housing needs of homeless persons. As part of their 2014 CDBG application, Catholic Charities receives state funding in the amount of \$419,254, \$109,779 in funding from Chemung County, and \$55,000 in funding from United Way. Federal funding through the Continuum of Care process for 2013 for the NY-501 CoC equaled \$1,433,620 with a significant portion being awarded to Catholic Charities of Chemung/Schuylers for the following projects: Shelter Plus Care, SHARE (Supportive Housing and Residential Empowerment), Homeless Supportive Housing projects, and two HMIS (Homeless Management Information System) contracts.

Catholic Charities addresses the needs of adolescents transitioning from foster care to independent living through its Lasting Success Program. The Gateways Community Living programs provide community living to individuals and families at risk of suffering from mental illness, substance abuse, HIV/AIDS, and homelessness – many of whom are being released from inpatient treatment. The Salvation Army provides a shelter for individuals/families suffering from domestic violence.

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

Catholic Charities' Lasting Success is a supervised independent living program that provides intensive person-centered case management, life skills instruction, subsidized employment opportunities and progressive levels of housing options to youth between the ages of 16-21 transition from foster care to independent living with a goal of preventing homelessness and leading to lasting success. Catholic Charities Gateways Community Living Program provides housing options ranging from residences with 24 hour supervision and intense case management to supportive housing with case management and support services including subsidized independent housing. Under the direction of Salvation Army, the Safe House can provide temporary shelter for battered women and their children. Housing and a full range of support services are offered and staffed 24 hours a day.

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.

Low-income individuals and families are able to avoid becoming homeless by being served by Catholic Charities at one location, the Samaritan Center located at 380 South Main Street and meeting with a Case Manager to complete an assessment of their needs, whatever they might be. The Samaritan Center provides short-term emergency services and supports to those in need including food, clothing, prescription medications, assistance with food stamps enrollment, health insurance, and Home Energy Assistance Program (HEAP) applications. Catholic Charities has a Chemung County Department of Social Services caseworker in-house that helps expedite benefits and services for extremely low-income individuals needing assistance.

Discussion

As reported by Catholic Charities, there continues to be increases in requests for assistance through all programs offered at the Emergency Services Center. This increase was due to several factors including: a continued decline in the local economy; the collocation of emergency services which has led to clients becoming more educated on the services and supports available to them; and an increase in the number of referrals from the Chemung County Department of Social Services. Addressing the needs of the homeless and preventing homelessness continues to be a priority and although only \$25,000 in CDBG funds are being proposed for this activity, Catholic Charities of Chemung/Schuylers has been successful in obtaining competitive state and federal funds for this priority need.

One year goals for the number of households to be provided housing through the use of HOPWA for:
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

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

Introduction

Elmira continues to be an affordable place to live with a median value of owner-occupied units based upon 2005-2009 American Community Survey data to be \$63,300. However, despite a relatively low median value, for a community where 67.38% of the households earn less than 100% of the HUD Area Median Family Income (2005-2009 CHAS data), affordable housing is still a barrier many households face. Despite continued investment to make housing affordable for City residents by the City, Elmira Housing Authority, and private housing agencies, the reality is that there are still barriers to affordable housing. These barriers will continue to be addressed with federal and state community development funding and increased coordination with housing and social service agencies.

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

1. The City of Elmira will continue to support Catholic Charities Housing Counseling services and the promotion of a First-Time Homebuyer Program since both of these programs help low income residents overcome the barriers to affordable housing. Since the national housing crisis, lending institutions have imposed stricter requirements on prospective homebuyers and have taken a closer look into spending habits, income, and credit histories. HOME funds will continue to be utilized to provide \$8,000 grants to assist eligible first-time homebuyers with downpayment and closing costs enabling them to achieve the dream of homeownership. The grants combined with the pre- and post-purchase counseling through Catholic Charities has enabled previous homebuyers to be successful. CDBG funds will also continue to be utilized to fund Housing Counseling services provided by Catholic Charities HUD-certified housing counselors. Both housing counselors are nationally-certified in Foreclosure Intervention and Default Counseling through NeighborWorks America. Housing Counselors are able to work with homeowners and mortgage companies to help homeowners avoid foreclosure.
2. Taxes within the City continue to serve as a barrier to affordable housing especially since for low income residents, taxes often make up a larger share of their monthly housing costs than their mortgage. The City continues to look for ways to expand the tax base by pursuing new development opportunities and continuing the dialogue regarding the high proportion of tax exempt properties within the City.
3. Another barrier to affordable housing includes the high cost of utilities especially due to an aging housing stock and homes that are not energy efficient. Community Development staff will continue to incorporate energy improvements in properties that are rehabilitated and connect homeowners with NYSERDA's programs since a portion of every energy consumer's NYSEG bill includes a fee that funds NYSERDA's programs.

4. The City of Elmira anticipates working with Housing Visions after hearing a presentation by them at HUD Buffalo's 2013 CPD Conference in June 2013 and the Director of Community Development has been cultivating a relationship with them. Housing Visions is a sustainable neighborhood revitalization company that has a successful track record of developing quality affordable housing and has worked primarily in central New York.

Discussion

Barriers to affordable housing are frequently addressed at Chemung County Housing Coalition meetings and programs are examined to see how the negative effects of public policies that often serve as barriers to affordable housing can be either removed or ameliorated. As additional barriers to affordable housing are identified, the City will continue to look for solutions to assist low to moderate income residents.

AP-85 Other Actions – 91.220(k)

Introduction

The City of Elmira has several actions planned for the 2014-2015 Program Year to meet underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, and reduce the number of impoverished individuals and families. It is also important to note that as this program year is the last year of the City's 2010-2014 Consolidated Plan, the City will be beginning to work on its next Five Year Consolidated Plan and strategize about how the City can be more effective in meeting underserved needs moving forward.

Actions planned to address obstacles to meeting underserved needs

1. Although the City utilizing CDBG and HOME funds has made a significant impact on the neighborhoods through the improvement of owner-occupied properties, an underserved need continues to be improving the condition of the City's rental properties especially those owned by absentee landlords. According to 2010 Census data, a total of 52% of the occupied housing units within the City or 5,715 are renter occupied and the population in renter-occupied housing units is 12,865 individuals. Although there are rental properties that are in fair or good shape, there are also rental properties contribute to blight in the City's neighborhoods. Agencies like Catholic Charities of Chemung/Schuylers have commented that it is difficult to find suitable housing for individuals who are faced with homelessness because of a poor supply of decent rental housing and this is also a Continuum of Care goal. Obstacles to meeting this underserved need include limited funding, CDBG and HOME regulations that make it difficult to get landlords to participate because of the perceived "hoops" they have to jump through, the existence of absentee landlords who are difficult to track down, and the difficult and lengthy process of making irresponsible property owners accountable through the justice system. The City of Elmira has started taking proactive steps to address these obstacles by enacting two local laws that led to the creation of a Rental Registration and Certification process and a Vacant Properties Ordinance. The City has also received the cooperation of the Chemung County District Attorney's Office and in 2013, for the first time in 15 years, a neglectful property owner was criminally sentenced to time in jail for code violations. Community Development staff will continue to seek out additional funding sources to help improve the condition of the rental housing stock as well as maintain a list of property owners that would be interested in participating if a rental rehabilitation program was reintroduced to the City.
2. Community Development staff is connecting with developers who have a proven track record of revitalizing neighborhoods in other communities and looking to see how local capacity can be developed as well as whether these developers would like to invest in the City of Elmira. The Community Development Director listened to a presentation by Housing Visions based in Syracuse, NY in June 2013 and has spent nearly the past year cultivating a relationship to get them engaged in assisting the City with some of our struggling neighborhoods. Housing Visions

has sent a project team to Elmira and is in the process of developing a project that will be incorporated in the City's next Consolidated Plan which is due to be submitted to HUD in 2015.

3. Another underserved need involves vacant and deteriorating commercial properties that serve as a blight on the City and in particular, the City's Central Business District or downtown.

Actions planned to foster and maintain affordable housing

The City of Elmira is committed to fostering and maintaining affordable housing through its Department of Community Development and the following actions are planned:

1. The City will continue to incorporate energy efficient measures in rehabilitation work write-ups to help very low income and low income homeowners save on utility costs as well as connecting homeowners with programs like NYSEERDA's EmPower Program and the Economic Opportunity Program's Weatherization programs.
2. The City will continue to support Catholic Charities housing counseling services which provides one-on-one support to low income homeowners in need of credit counseling or mortgage foreclosure prevention. Housing Counselors are able to work with homeowners and lenders to maintain housing affordability by keeping mortgage payments manageable.
3. The City of Elmira has had preliminary discussions about fostering quality affordable housing through expanding community capacity and partnering with outside organizations with a successful track record and positive reputation. The City through the Southside Rising project has identified neighborhoods on Elmira's south side that could benefit from targeted neighborhood revitalization and investment.

Actions planned to reduce lead-based paint hazards

The City of Elmira continues to reduce lead-based paint hazards by being diligent when inspecting houses where the owner applies for funding through the City's housing rehabilitation programs. Contractors that perform work funded with CDBG, HOME, or New York State Affordable Housing Corporation funds must have proof that they have participated in a Lead Safe Work Practices and Lead Renovators training on file with the Department of Community Development. The Department of Community Development's Construction Technician is an EPA certified Risk Assessor and the Department has its agency certification which expires September 2016. The Construction Technician utilizes a Lead Safe Housing Requirements Screening Worksheet when inspecting a home. The City has a partnership with the Chemung County Health Department to conduct lead risk assessments and lead clearance inspections on an as needed basis for a set fee.

Actions planned to reduce the number of poverty-level families

Community Development staff are also active participants in the Chemung County Poverty Reduction Coalition which was formed in 2013 and is a growing consortium of organizations and individuals who

are working together to address the issue of poverty in the City of Elmira and Chemung County. Our Housing Rehabilitation Assistant is also a member of the Poverty Reduction Coalition subcommittee which specifically addresses Basic (Physical) Needs, which includes housing. This initiative is staffed by an AmeriCorps VISTA Community Poverty Educator who is being hosted by Cornell Cooperative Extension. The first meeting of the Chemung County Poverty Reduction Coalition was on January 22, 2013. Participants included representatives from: Cornell Coop Ext., Chamber of Commerce, Department of Labor, Department of Transportation, Downtown Development, STEG, RSVP, YWCA, Chemung County Youth Bureau, Elmira City School District, and Food Bank of Southern Tier. This Coalition has grown to include representatives from AIM Independent Living, 211 Helpline, Catholic Charities, Creating Healthy Places and Bridges Out of Poverty. Additionally this coalition is in the process of recruiting at least one individual living in poverty to be an active member of this group and had one representative attend the April 2014 meeting.

Chemung County's poverty level is 16% and the City of Elmira's poverty level is 28%. The percentage of poor households headed by single women in Chemung County is 48.8% and 59.6% in the City of Elmira. The goal of the Chemung County Poverty Reduction Coalition is to begin a dialogue on the realities and prevalence of poverty in Chemung County, which is concentrated in the City of Elmira. This coalition meets monthly to discuss what needs to be done to address poverty and to coordinate a response.

During the past year, the Poverty Reduction Coalition sponsored two informational trainings.

1. On March 19, 2013, our Housing Rehabilitation Assistant attended a presentation from Professor Thomas Hirschl, PHD of Cornell University which addressed poverty and economic hardship in Chemung County.
2. On November 18, 2013 both the Director of Community Development and the Housing Rehabilitation Assistant participated in a full day Poverty Simulation. This was attended by many community agencies and resulted in increased awareness of the struggles brought on by poverty in addition to further knowledge of community resources available.

Actions planned to develop institutional structure

The City of Elmira's Department of Community Development is continuously looking to improve upon processes and develop institutional structure.

1. The Department has a Policies and Procedures manual that is reviewed and updated on at least a semi - annual basis.
2. In May 2013, a satisfaction survey was developed and distributed to recent participants of the City's Housing Rehabilitation programs in an effort to solicit feedback and learn what areas of the program could be improved. This feedback is discussed at staff meetings.
3. Staff regularly participate in on-site trainings and webinars that ensure that the City continues to stay up to date on best practices in community development and the direction that HUD is

headed. Community Development staff participates in HUD Buffalo's TA Thursdays and Rehab Rap and has suggested topics to be covered by these useful conference calls. The information that is learned during on-site trainings, webinars, and phone conferences is shared with the City management and other departments.

4. The City continues to develop partnerships and participate in coalitions in an effort to help the City fulfill community development goals and leverage limited CDBG and HOME funds. This includes the Poverty Coalition, Housing Coalition, and the City Manager serves on Southern Tier Economic Growth's Board of Directors as well as the Industrial Development Agency Board.

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

The City's Department of Community Development has several actions planned to enhance coordination between public and private housing and social service agencies:

1. City staff and the Near Westside Neighborhood Association (the City's designated CHDO) will continue to meet on at least a quarterly basis to discuss housing needs and projects that the two organizations can work on together.
2. Catholic Charities will be recovering a county-wide homeless committee which the Department of Community Development has pledged its involvement to help ensure there is more coordination. The regional NY-501 CoC will also be involved and while Catholic Charities Housing Coalition discusses housing, the purpose of this committee will be to focus on the needs of homeless.
3. Community Development has a staff person who is a member of Chemung County Youth Bureau's Advisory Board to understand youth programming within the community.
4. During the 2013-2014 Program Year, Community Development staff met with Habitat for Humanity of Chemung County twice and has agreed to provide technical assistance to this private housing non-profit who is currently pursuing two substantial housing rehabilitation projects within the City of Elmira.
5. The Director of Community Development participates in monthly Continuum of Care Board Conference calls and the NY-501 CoC Director has committed to working out of an office at Catholic Charities of Chemung/Schuylers twice a month.

Discussion

The issues facing the City are complex and will only be addressed with assistance from and increased coordination between public and private housing agencies and human service agencies. As additional underserved needs are identified by the City or its partners, possible solutions will be researched and if necessary existing programs will be modified to meet address those needs or they will be included in the City's 2015 Consolidated Plan.

Program Specific Requirements

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

Introduction

The following section outlines program specific requirements for both the CDBG and HOME programs. Community Development staff regularly participate in HUD-hosted webinars and trainings to ensure that program requirements are being met and in 2013 HUD Buffalo started TA Thursdays and Rehab Rap which has been very useful in better understanding the requirements.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	25,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	25,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

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

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as follows:

The City of Elmira plans on utilizing HOME funds expected to be available during the year for grants for very low income homeowners to complete necessary home repairs, providing direct homebuyer assistance and pre-purchase counseling for first time homebuyers, and an eligible CHDO project. The City intends on leveraging HOME funds with New York State Affordable Housing Corporation (AHC) funds which are competitively awarded to the City of Elmira. Near Westside Neighborhood Association, as the City's CHDO, will utilize set aside funds as well as project proceeds for their "One House At A Time Program."

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 City of Elmira will be utilizing the recapture guidelines when HOME funds are used for homebuyer activities. Eligible first- time homebuyers who participate in First Time Homebuyer Program will be eligible to receive \$8,000 as a deferred loan (grant) to cover downpayment and closing costs. There will be a five year affordability period and as long as the homebuyer continues to own and occupy the property for the entire five years, the deferred loan will be discharged and the filed mortgage will be discharged. If the homebuyer fails to own and occupy the property during the affordability period, the City will recapture the \$8,000. A mortgage and HOME Program Agreement will be signed by both the homebuyer and the City outlining the recapture terms.

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

The City and its CHDO will follow the resale guidelines to ensure the affordability of units acquired with HOME funds. The affordability period will be determined based upon the total HOME investment and the City will utilize HUD's minimum requirements and there will be a maximum 15 year affordability period imposed on properties. The reasonable range of homebuyers according to 24 CFR 92.254(a)(5)(i)(B)) will be between 51 and 80% of the area median income. **Under** the "resale" guidelines, the homebuyer must work closely with the City of Elmira and Near Westside Neighborhood Association on the resale of the property to a defined range of low-income buyers and receive the City's final approved. The (Seller) must receive a "fair return" on their investment. "Fair return" is the return of the homebuyer's original investment plus any capital improvement at actual cost not to exceed the newly assessed value at the time of sale plus sixty percent (60%) of the remaining professionally appraised increase in value at the time of sale during the Affordability Period. NWNA shall receive the remaining forty percent (40%) of the newly assessed value upon the sale. The City as the Participating Jurisdiction and its CHDO will ensure that the housing developed with HOME funds remains affordable to the identified income range of low income homebuyers (24 CFR 92.254(a)(5)(i)(B) by utilizing deed restrictions which specify the affordability period, defined

range of homebuyers, and resale restrictions. Homebuyers also sign a HOME Program Agreement. Resale will only be utilized when eligible homebuyers do not participate in the City's First-Time Homebuyer Program and receive direct financial assistance. Those homebuyers who receive direct financial assistance utilizing HOME will be subject to recapture and a mortgage and HOME Program Agreement will be signed by both the homebuyer and the City outlining the recapture terms as described in the previous question.

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 City of Elmira does not plan to utilize HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME Funds.

Discussion

The City of Elmira is committed to utilizing available CDBG and HOME funds to benefit the greatest number of low to moderate income residents. Due to the nuances within the HOME regulations, the City of Elmira has decided to continue to fund programs that have been successful in the past, including the First-Time Homebuyer Program and homeowner rehabilitation program with the goal of ensuring the affordability of units for a period that satisfies HUD's minimum requirements. Homebuyers or homeowners assisted with HOME funds will also be made aware of affordability requirements as well as recapture and resale provisions contained in program agreements.

