



CITY OF ELMIRA, NEW YORK

**Helping to Build a Vibrant Community and
Neighborhoods by Reversing the Trends of Blight and
Poverty through Partnership**

2017 Annual Action Plan

Prepared for the U.S. Department of Housing and Urban Development
Approved by City Council: July 24, 2017



Executive Summary

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

1. Introduction

In accordance with federal regulations of the U.S. Department of Housing and Urban Development, the City of Elmira must prepare an Annual Action Plan for the proposed use of Community Development Block Grant (CDBG) and HOME Investment Partnership funds. The City submitted a Five Year Consolidated Plan in 2015 and this Annual Action Plan represents Year 3 covering the time period beginning July 1, 2017 and ending June 30, 2018. The City of Elmira must ensure that activities or projects funded with CDBG funds meet one of the three statutory objectives: 1. Benefit low/moderate income residents/areas; 2. Prevent or eliminate slum and blight either on an area or spot basis; and 3. Meet an urgent need (for example, in the case of a natural disaster). The HOME Partnerships program is meant to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. As the Plan's cover page states, Elmira is focused on utilizing CDBG and HOME funds to help build a vibrant community and neighborhoods by reversing the trends of blight and poverty.

The City has identified numerous community development needs and have identified five key objectives that it hopes to accomplish during the next year. During the development of this Annual Action Plan, the City was notified of its CDBG and HOME allocations for Program Year 2017-2018 in June. The City will be receiving \$1,075,611 in CDBG funding and \$258,879 in HOME funding for Program Year 2017. This represents a decrease in CDBG funding by \$12,597 but an increase in HOME funding by \$22,456. This plan also anticipates utilizing program income earned, unexpended prior year CDBG funding, and leveraging additional state, federal, and local funding to address the needs of the community. The City and local partners continue to be diligent in seeking additional funding for the community. The City learned in December 2015, that the Southern Tier region was successful in being awarded \$500 million over the next five years through the New York State Upstate Revitalization Initiative and in July 2016, it was announced that Elmira was awarded \$10 million through the Downtown Revitalization Initiative. The 2016 New York State Adopted Budget also included \$1,000,000 for the City of Elmira under the Empire State Poverty Reduction Initiative. These sources are significant and have the potential of significantly improving the quality of life for Elmira residents. Funding has also been sought and awarded to support a newly created land bank for Chemung County and a "Zombie" and Vacant Properties grant for the City.

This plan would be remiss in failing to mention a significant constraint on CDBG funding resources that continues to be applied to the Section 108 Loan Guarantee for the First Arena constructed in 1999. During 2017, this amount represents \$383, 937. This obligation has significantly limited the investment of CDBG funding into the community and through August 2019, the City of Elmira will be committing an additional \$397,704 of CDBG funding to fulfill this obligation.

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.

1. Quality Affordable Housing: Create quality rental and owner-occupied housing with improved/new availability that fits within and enhances Elmira's existing neighborhoods and builds off of existing community assets including access to vital community services (grocery stores, neighborhood parks, community centers, and public transportation). Based on data from the 2007-2011 American Community Survey, a minimum of 55 City renter households live in substandard housing as defined as lacking complete plumbing or kitchen facilities. Both renter and owner households have high cost burdens. Based on market analysis data, 78% of the Owner-Occupied units and 69% of the Renter-Occupied units were built prior to 1950. The City of Elmira plans on improving **12 units** of owner-occupied housing. This year, the City is also continuing to support the improvement of affordable rental housing stock by providing a 2017 HOME investment of \$100,000 to Housing Vision's Chemung Crossing project located in census tract 10. The Chemung Crossing Project which involves historic rehabilitation, demo, and reconstruction to create 45 units of quality, affordable rental housing was awarded \$3.8 million through New York State Homes and Community Renewal's Unified Funding Round and will be breaking ground in summer 2017. A total of **9 households** are anticipated to be assisted through the First-Time Homebuyer Program. The City will also work with a newly formed land bank which will be receiving funding through the State to address foreclosed properties either through selective demolition or rehabilitation.

2. Strengthening Elmira's Neighborhoods: Enhancing a suitable living environment and neighborhoods through support of public services particularly those geared towards youth in low-income neighborhoods; public improvements to streets and sidewalks, and streetscape enhancements; and improvements to park facilities that serve low/moderate income residents are key objectives. Measurement of individuals served or impacted through public services or public improvements will be tracked for activities undertaken. This objective is also getting a significant amount of attention under Empire State Poverty Reduction Initiative.

3. Alleviate and Prevent Homelessness: A national as well as a local priority is alleviating and preventing homelessness. City of Elmira provides CDBG funding to Catholic Charities of Chemung/Schuyler for homeless services as does the Chemung County Department of Human Services. It is anticipated that **425 individuals** will be provided community access to emergency housing and homeless case management services.

4. Revitalization of the Downtown Core: Focus on revitalizing Elmira's downtown core through the redevelopment of vacant properties including sustainable infill development on the 100 block of West

Water Street is an objective and implementation of the \$10 million Downtown Revitalization Initiative which will provide assistance where CDBG resources are limited.

5. Business Development: Involves providing assistance to Southern Tier Economic Growth and private businesses to help new businesses, especially small business entrepreneurs and existing businesses expand. The overall goal is to create sustainable jobs for lower income, unemployed, or under-employed persons and a more robust and sustainable economy for the City of Elmira. In addition, to a CDBG funded Commercial Loan Program that is available, there will be a fund of \$600,000 of NYS Downtown Revitalization Initiative (DRI) funding to serve as a revolving loan fund geared towards small businesses.

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's Department of Community Development is continuously evaluating past performance to guide in the process of setting goals or determining which projects to fund with limited CDBG and HOME resources. While the City of Elmira continues to assist low-moderate income homeowners rehabilitate their homes and new homebuyers purchase a home within the city, a gap exists in addressing the quality of the City's existing, affordable rental housing stock in a substantial way. This has been noted in past annual assessments completed by HUD. During a HUD Buffalo Community Development & Planning Annual Conference in June 2013, the Director of Community Development was introduced to Housing Visions and initiated a conversation regarding a scattered site, neighborhood revitalization project. This Annual Action Plan continues to address this affordable housing community need by allocating HOME funding to leverage Low Income Housing Tax Credits applied for in 2015 and awarded in 2016 for the Housing Visions Chemung Crossing Neighborhood Revitalization Project. The Chemung Crossing Project will result in 45 quality, affordable rental units in a distressed, low-moderate income neighborhood that contains assets such as a supermarket, pharmacy, youth center, school, and public transit all within walking distance. The City of Elmira has been collaborating with Chemung County and Southern Tier Economic Growth (STEG) to address our residential neighborhoods adjacent to the downtown core and in September 2016, the State of New York announced the approval of a land bank for Chemung County. Community Development staff are also in the midst of working with the Department of Code Enforcement on a grant-funded project involving "Zombie" and Vacant properties. This project provides state resources for additional code enforcement personnel, development of a GIS database, technical assistance, and outreach to homeowners to prevent foreclosure.

Past performance and limited CDBG and HOME funds have emphasized the need to leverage additional funding and initiatives to have the largest impact on the community. These past efforts have been successful and have provided new funding opportunities for the City.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Department of Community Development engages citizens and other public and non-profit agencies in consultation efforts throughout the program year and those efforts are incorporated into the City's Annual Action Plan. A public hearing was advertised and held on March 6, 2017 to receive comments in preparation of the plan, although no comments were received. However, the Director of Community Development has served as project manager for the development of the City's new Comprehensive Master Plan which has included consultation with a 13-person Project Steering Committee composed of residents, business, and property owners and has involved a total of seven meetings since June 2015. The process also included five public engagement events with the community from August 2015 to June 2016. Community and economic development has been at the heart of this planning effort and informs this Annual Action Plan. The Downtown Revitalization Initiative also provided another opportunity to engage the public in economic and community development planning through the development of a Local Planning Committee and two public events (November 2016 and February 2017). The DRI develops a Strategic Investment Plan for low/moderate income census tracts 6, 7, and 10 which encompasses the downtown core and adjacent low/moderate income neighborhoods. The Empire State Poverty Reduction Initiative has also involved the development of a task force which includes the Director of Community Development and three workgroups that have involved agencies and also citizens, particularly those impacted by poverty.

Community Development continues to engage a Citizen Advisory Committee to provide input on priorities. The Citizen Advisory Committee meetings are planned on being held by Community Development staff quarterly and will seek input from attending members who will be updated on Community Development's progress in reaching annual goals. During the development of the Annual Action Plan, the Committee met on March 9th and five members were able to attend. Another meeting was held on May 31, 2017 to discuss proposed projects and seek additional input and at that meeting six members attended. Two neighborhood meetings were held by members of City Council during preparation of the plan including one of the south side in Census Tract 10 and another one within the center of the City in Census Tract 7 to share information about community development initiatives and between the two meetings approximately 50 residents were reached.

5. Summary of public comments

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

No public comments were received during the 14-day public comment period which ended July 20, 2017 at 4:00p.m. However, see the below public comments that were received the day following the close of the public comment period.

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

The Department of Community Development received two written comments after the public comment period had officially closed on July 20, 2017 which is why they were not officially accepted, however the City is still summarizing them. The City received a hand delivered letter on July 21, 2017 from the Transformation Center requested the City reconsider not funding their program while acknowledging the realities of limited money. The Transformation Center emphasized that their programs are within walking distance to the neighborhood they serve, involve a social worker who connects families with the neighborhood, and is based on opportunities to develop a mentoring relationship with families in the neighborhood. The City has encouraged them to reapply in the future. Additionally, Economic Opportunity Program also delivered a letter on July 21, 2017 requesting that their funding be restored to last year's award or half way to the \$15,000 awarded during the 2016 Program Year and provided a graph showing decreases in funding from 2008.

7. Summary

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 1 – Responsible Agencies

Narrative (optional)

The City of Elmira as an entitlement community under the federal Community Development Block Grant (CDBG) Program and Participating Jurisdiction under the HOME Program is required to submit a Five Year Consolidated Plan and an Annual Action Plan. The Elmira City Council is responsible for authorizing the submission to the U.S. Department of Housing and Urban Development (HUD) and for conducting public hearings. The City of Elmira's Department of Community Development (also known as the Elmira Urban Renewal Agency) has been delegated the responsibility through a subrecipient agreement of acting as the CDBG and HOME administrators on behalf of the City, which entails putting together all planning and evaluation documents.

Consolidated Plan Public Contact Information

The Consolidated Plan contact person is Jennifer Miller, Director of Community Development. The public was encouraged to submit written comments via mail at 317 East Church Street, Elmira, NY 14901 or via email at jennmiller@cityofelmira.net by July 20, 2017 at 4:30p.m.

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

1. Introduction

Community Development staff are active participants in local planning initiatives, committees, and task forces that create a link between the City of Elmira and these entities. Participation in the Housing Coalition, Chemung County Homeless Housing Task Force, Continuum of Care, Poverty Coalition, Elmira Downtown Development, Downtown Revitalization Initiative Local Planning Committee, and Empire State Poverty Reduction Initiative Task Force are all opportunities to learn what is occurring in the community. A significant focus of consultation efforts included social services agencies that serve low-income individuals and families with housing and other basic needs. Consultation is carried out throughout the program year, however significant consultation was done during the 2016 Program Year with the completion of a new Comprehensive Master Plan, the Downtown Revitalization Initiative, and Empire State Poverty Reduction Initiative.

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

The City of Elmira continues to work towards enhancing coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies. The City of Elmira's Department of Community Development piggy-backs off of various coalition meetings to consult with agencies and organizations about the use of Community Development Block Grant (CDBG) and HOME funds and enhance coordination between entities. During the 2016 Program Year, there was increase coordination between housing providers with the development of projects such as Housing Vision's Chemung Crossing project, Libertad Elmira which proposes a 94 unit affordable housing project which will target veterans among other populations, and CDS Life Transitions project aimed at elderly and developmentally disabled population. The Empire State Poverty Reduction Initiative has increased coordination through the establishment of a Task Force and work groups which includes representatives from housing and mental health and service agencies.

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 Regional 501 Continuum of Care (CoC) and Catholic Charities of Chemung/Schuylers as a CoC grantee have convened a Chemung County Homeless Housing Task Force and meetings have been utilized to plan the annual Point in Time count and discussions centering around the importance of a Chemung Coordinated Entry process to address the needs of homeless persons and persons at risk of homelessness. The City of Elmira's Department of Community Development serves on this task force. The Elmira Police Department and Department of Community Development also assist in

the annual Point in Time count. The CoC, particularly through Catholic Charities of Chemung/Schuyler has been a party to discussions to expand available, quality affordable housing within the community including discussions with housing developers looking to obtain Low- Income Housing Tax Credits and other state and federal sources to target them for projects geared towards veterans (Libertad Elmira) and those persons who are at risk of homelessness.

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 does not receive ESG funding from HUD, however the Director of Community Development has participated in the Continuum of Care as a member of the Board as the only entitlement community since 2014. The Department of Community Development consults with Catholic Charities of Chemung/Schuyler as the administrator of the HMIS for the NY-501 CoC as data is obtained to report to HUD.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Catholic Charities of Chemung/Schuylar
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty 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/Schuylar is a CDBG and HOME subrecipient of the City of Elmira and convenes a Housing Coalition and has recently convened a Homeless and Housing Task Force for Chemung County. Anticipated outcomes of consultation include a better grasp of service gaps within the community and continued emphasis on the need for better quality affordable housing.
2	Agency/Group/Organization	Southern Tier Economic Growth Inc.
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Southern Tier Economic Growth (STEG) as the county-wide economic development agency and staff to the Chemung County Industrial Development Agency has convened a work group to develop a strategy to strengthen the downtown core and the residential neighborhoods surrounding it to attract development, a highly skilled and talented workforce, and reduce blight. STEG is serving as the lead agency on initiatives related to the Southern Tier Regional Economic Development Council Upstate Revitalization Initiative (URI) for Chemung County and has been coordinating the Empire State Poverty Reduction Initiative. STEG also has been significantly involved with the Downtown Revitalization Initiative. This has resulted in improved coordination.
3	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
	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 continues to be consulted on the development of plans included the City's Annual Action Plan, Comprehensive Master Plan, and is an integral member of efforts to revitalize Elmira. The Chemung County Planning Department also worked with the Department of Community Development on the creation of a land bank for the county and a funding application.
4	Agency/Group/Organization	Elmira Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Elmira Housing Authority provides input on the Public Housing section of the City of Elmira's Annual Action Plan.
5	Agency/Group/Organization	NEAR WESTSIDE NEIGHBORHOOD ASSOCIATION
	Agency/Group/Organization Type	Housing CHDO 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?	Near Westside Neighborhood Association (Nwana) is consulted as the City of Elmira's single, designated CHDO and anticipated outcomes of consultation is how Nwana can increase capacity as a CHDO and selection of future CHDO projects that further the City of Elmira's neighborhood revitalization goals and leverage programs like the City of Elmira- Catholic Charities First-Time Homebuyer Program.
6	Agency/Group/Organization	ELMIRA DOWNTOWN DEVELOPMENT INC.
	Agency/Group/Organization Type	Business Improvement District
	What section of the Plan was addressed by Consultation?	Market Analysis 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 City's Business Improvement District and is involved with planning efforts targeted to improving the downtown core. It is anticipated through consultation that it will be determined how to best utilize this resource and improve capacity especially with the implementation of the Downtown Revitalization Initiative. Community Development and EDD also coordinate in identifying which properties are suited for the New York Main Street program including Housing Visions Chemung Crossing Project which is in a target area.
7	Agency/Group/Organization	Corning Community College
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care
	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?	Corning Community College was consulted regarding their offerings at their 318 Madison Avenue location within the City of Elmira and their Small Business Development Center (SBDC) which moved in 2016 from Corning to Elmira. It is anticipated through consultation and improved coordination that this resource will be utilized more to assist individuals within poverty with their workforce development needs or help individuals start and grow businesses within the City of Elmira
8	Agency/Group/Organization	Community Foundation of Elmira/Corning and the Finger Lakes
	Agency/Group/Organization Type	Business and Civic Leaders Foundation
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Foundation of Elmira-Corning and the Finger Lakes has supported the City of Elmira with funding to help improve neighborhood parks in low/moderate income areas and has also been consulted regarding Elmira's revitalization goals/initiatives (Downtown Revitalization Initiative and Poverty Reduction Initiative) and a way for community foundation to help support these goals. The Community Foundation has also provided leadership in exploring the potential of developing an Artspace project in Elmira/Corning and developing a quality of life index.
9	Agency/Group/Organization	Elmira Chemung Transportation Council
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development Transportation Infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Elmira-Chemung Transportation Council is the MPO and as such it is their mission to help build regional agreement on transportation investments and to better balance highway, mass transit, and other needs, leading to more cost effective solutions to transportation problems. Community Development consulted their existing plans, involved them in the Comprehensive Master Plan process, and serves on a work group on the revitalization of Elmira.
10	Agency/Group/Organization	Chemung County Chamber of Commerce
	Agency/Group/Organization Type	Regional organization Business Leaders
	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?	There continues to be increased consultation and coordination with the Chemung County Chamber of Commerce with Elmira's Downtown Revitalization Initiative. This is helpful for their connections with the business leaders within the community and also their role is promoting Chemung County and the City of Elmira.
11	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?	Anti-poverty Strategy Youth services
	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 Youth Bureau works with youth agencies within Chemung County including ones that are funded with CDBG funding. The Department of Community Development frequently consults with them.
12	Agency/Group/Organization	Economic Opportunity Program
	Agency/Group/Organization Type	Community Action Agency Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Department of Community Development has been working with EOP as the community action agency and the Executive of EOP is the co-chair for the Poverty Reduction Initiative Task Force. EOP would also be a service partner for Vecino Group's redevelopment of the former Jones Court, Libertad Elmira.
13	Agency/Group/Organization	Three Rivers Development
	Agency/Group/Organization Type	Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Three Rivers Development is a new organization that continues to be consulted and there has been improved coordination with Betsey Hale, the Executive Director serving on the Downtown Revitalization Initiative Task Force and Southern Tier Regional Economic Development Council. Betsey has been instrumental in exploring a potential for an Artspace project within the City of Elmira.
14	Agency/Group/Organization	New York State Department of State
	Agency/Group/Organization Type	Other government - State
	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 NYS Department of State has worked within the City since September 2016 on the Downtown Revitalization Initiative, however previously they have provided state oversight of the Brownfield Opportunity Area Program and Local Waterfront Revitalization Initiative.
15	Agency/Group/Organization	Empire State Development
	Agency/Group/Organization Type	Other government - State
	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?	Empire State Development serves as staff support for the Regional Economic Development Councils and also has been working with the City of Elmira on two current Restore NY grants.

16	Agency/Group/Organization	New York State Homes and Community Renewal
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Department of Community Development has increased its consultation and coordination with New York State Homes and Community Renewal through both the Downtown Revitalization Initiative as well as through housing sponsors applying for funding under HCR's Unified Funding Round for Low Income Housing Tax Credits. An outcome of this improved consultation and coordination is a better understanding of the funding programs available through HCR to improve housing within the City of Elmira and leverage CDBG, HOME, and DRI resources. HCR and City are also collaborating to outreach to Section 3 businesses or residents to participate in the funding of projects within the City and HCR has scheduled an outreach event on August 22, 2017 with assistance from the Department of Community Development in identifying a location.

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

There were no specific agency types that were purposely not consulted during the development of the Annual Action Plan, however it is difficult to consult with every agency within a community. The City of Elmira will be continuing to outreach to agencies within the next year as the Annual Action Plan is implemented.

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 for Human Services	The goals related to the reduction of homelessness and the funding of the Catholic Charities Second Place East Shelter overlap with the Continuum of Care.
City of Elmira Comprehensive Master Plan	City of Elmira	The City of Elmira has adopted a new Comprehensive Master Plan and two of the goals within the plan that overlap are: 1. Improve the Economic Health of City Residents and 2. Provide Better Neighborhood & Housing Alternatives. However, there are also other goals that overlap that address environmental sustainability that have a link.
Southern Tier REDC Upstate Revitalization Initiati	STREDC	Two goals of the Southern Tier URI Plan that overlap with the City's Consolidated Plan include: 1. Invest in the Advanced Manufacturing Industry, and 2. Promoting the Southern Tier's Innovative Culture. These align in helping create economic opportunities for City of Elmira residents and improving the quality of life in neighborhoods to create a vibrant community.
DRI Strategic Investment Plan	NYS DOS, City of Elmira	The Downtown Revitalization Initiative represents a significant undertaking and investment of \$10 million into the City's of Elmira's downtown by the State of New York. The goals overlap with the goals of the Strategic Plan in terms of fostering business opportunities and focus on economic development within the downtown core.
Empire State Poverty Reduction Initiative	STEG, City, NYS OTDA	The 2016 NYS Adopted Budgeted included \$1,000,000 for the City of Elmira to address poverty through the Empire State Poverty Reduction Initiative. This planning effort informs the City's actions to address poverty as discussed in the Strategic Plan as well has enhanced coordination and consultation efforts.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

During the development of the Annual Action, the City of Elmira continues to be part of regional and county-wide planning teams dedicated to developing an aggressive strategic plan that results in economic growth for the Southern Tier and the City Elmira specifically. The development

of a new Comprehensive Master Plan, Downtown Revitalization Initiative, and Empire State Poverty Reduction Initiative has led to increased consultation and citizen participation.

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

Throughout the program year, the City of Elmira makes efforts to involve residents in goal-setting. The City led by Community Development developed a new Comprehensive Master Plan which has involved obtaining citizen input through a Steering Committee and three public events. The Comprehensive Master Plan was adopted on November 29, 2016. These efforts while geared toward the Comprehensive Master Plan are also dual purposed as they are a way for Community Development staff to get input on community development goals. Comments received reaffirmed the need to continue to focus on the housing stock and begin to address concerns related to rental housing, as well as stabilizing neighborhoods and doing a better job sharing information regarding programs that are available to assist residents. A public hearing for the Annual Action Plan was advertised and held on March 6, 2017 although no written or oral comments were received.

Community Development staff continued to engage a Citizen Advisory Committee that was re-established in 2016 and a 90 minute meeting with the Citizen Advisory Committee was held on March 9, 2017 at the Steele Memorial Library to receive input. The meeting was attended by five out of nine members of the Committee which represent a cross section of the community from each of the six City Council districts and includes two recent first-home homebuyers, three minorities, an educator, retirees, and individuals engaged in grass roots activities such as a local group known as Mothers Helping Mothers. An additional meeting was held on April 27, 2017 to discuss the proposed funded projects.

The City of Elmira published in the Elmira Star Gazette and on the City's website the availability of the draft plan for public comment between July 7 - July 20, 2017. The public comment period was condensed to 14 days due to the lateness in receiving the City's FY 2017 Allocations which was in accordance with a waiver received by HUD's CPD Office. A copy was also made available at the Steele Memorial Library.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	A public hearing was advertised online through the City's website and in the Star Gazette and held on March 6, 2017. There were no attendees at the public hearing to provide comments.	No comments were received.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Non-targeted/broad community	Notice of 14- day public comment period published in the Star Gazette on July 7, 2017.	No written comments were received during the 14-day public comment period which ended on July 20, 2017.	Two written comments were received on July 21, 2017 after the public comment period ended on July 20, 2017. These comments were from Transformation Center who as for reconsideration of funding decision of not to fund them in 2017 and Economic Opportunity Program, Inc. who asked if funding be restored to their 2016 CDBG award or an amount that is half way.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Residents of Elmira's 6th Council District	A meeting was held of the City of Elmira's 6th Council District on June 6, 2017 to provide information concerning Housing Vision's Chemung Crossing project on South Main Street, W. Henry St. and Harmon Streets. It was attended by nearly 50 residents and three media outlets.	Comments received including comments regarding the neighborhood, questions concerning tenant selection, and property management.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-targeted/broad community Residents of Elmira's 2nd Council District	A meeting was held of the City of Elmira's 2nd City Council District on June 21, 2017 to provide information regarding Community Development's economic development and neighborhood revitalization initiatives. It was attended by approximately 15 residents.	Comments received included questions concerning the land bank initiative and blighted properties within Neighborhoods. A member of the Elmira City School District Teacher's Union came to discuss wanting to promote a pro-Elmira message to help recruit teachers to reside in the district.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Elmira will be receiving \$1,075,611 in 2017 entitlement funds for CDBG and \$258, 879 in HOME Investment Partnership funding. This represents a decrease in CDBG funding by \$12,597 but an increase in HOME funding by \$22,456. This plan also anticipates utilizing program income earned, unexpended prior year CDBG funding, and leveraging additional state, federal, and local funding to address the needs of the community. There is an opportunity for additional funding for the City of Elmira through state initiatives related to the Upstate Revitalization Initiative for the Southern Tier, Downtown Revitalization Initiative funding earmarked for the City of Elmira, and the Empire State Poverty Reduction Initiative for the City of Elmira. Funding is also sought through New York State through the Consolidated Funding Application (CFA).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,075,611	84,000	20,000	1,179,611	0	The 2017 CDBG Allocations were released on June 14, 2017 and represented a \$12,597 decrease over 2016.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	258,879	0	0	258,879	0	HOME allocations were released on June 14, 2017 and represented a \$22,456 increase over 2016.
Housing Trust Fund	public - state	Multifamily rental new construction Multifamily rental rehab	1,585,452	0	0	1,585,452	0	Funding allocated from NYS to Housing Vision's Chemung Crossing Project.
Tax Credits	public - federal	Multifamily rental rehab	752,434	0	0	752,434	0	Federal Historic Tax Credits on residential and commercial elements of Housing Vision's Chemung Crossing Project.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Multifamily rental new construction Multifamily rental rehab	1,422,410	0	0	1,422,410	0	NYS HOME Allocation for Housing Vision's Chemung Crossing Project
Other	public - state	Admin and Planning Economic Development Public Improvements	5,750,000	0	0	5,750,000	3,950,000	During the 2016 Program Year, the City of Elmira was awarded \$10 million through the State of New York's Downtown Revitalization Initiative and \$300,000 was used for developing a Strategic Investment Plan for use of these funds. This process involved an extensive community outreach and citizen participation component. State resources from the New York State Department of State (DOS), Homes and Community Renewal (HCR), and Empire State Development (ESD) were involved.
Other	public - state	Multifamily rental new construction Multifamily rental rehab	658,108	0	0	658,108	0	Funding for Housing Vision's Chemung Crossing Project.
Other	public - state	Multifamily rental rehab	641,027	0	0	641,027	0	State Historic Tax Credits for Housing Vision's Chemung Crossing Project.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Public Improvements	791,000	0	0	791,000	0	The Consolidated Local Street and Highway Improvement Program (CHIPS) provides State funds to municipalities to support the construction and repair of highways, bridges, and other facilities that are not on the State highway system.
Other	public - local	Admin and Planning	15,000	0	0	15,000	30,000	The City of Elmira contributes \$15,000 local funds towards a portion of one community development staff position to assist with planning and coordinating efforts towards improving the City's parks, assisting with City grants, and leading planning efforts.

Table 5 - Expected Resources – Priority Table

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

Federal HOME funds are expected to leverage private investment through conventional mortgages provided to individuals who participate in the City of Elmira- Catholic Charities First-Time Homebuyer Program. Additionally, the City of Elmira is leveraging HOME and CDBG-entitlement funds with New York State Low-Income Housing Tax Credits for the development of quality, affordable rental housing committed in FY 2016 for the Chemung Crossing Neighborhood Revitalization project sponsored by Housing Visions. Housing Vision's project was approved for \$3.8 million in funding through New York State Homes and Community Renewal. There is no match requirement for HOME because the City of Elmira is a distressed community. CDBG funds are anticipated to leverage private, state, and local funds. The City receives funding for street reconstructions, milling, and paving from the NYS Consolidated Local Streets and Highway Improvement Program (CHIPS). Local foundations

have previously been a source of match for park improvements in low-moderate income areas and the City will continue to seek this source of funding. Lastly, it is anticipated that additional funding will be identified through the Upstate Revitalization Initiative, and other state sources, however since they have been confirmed they are not included in the above table. Southern Tier Economic Growth (STEG) is serving as the administering agency for the Empire State Poverty Reduction Initiative in which \$800,000 will be available, however that funding is not listed under expected resources as the State of New York has not approved how that funding will be utilized and for which projects. The City of Elmira was awarded an additional 2,800,000 in Restore NY funding that will serve mixed use projects within the downtown but they don't directly associate with a listed CDBG project although will assist with business development and additional residential housing within the downtown. The Chemung County Property Development Corporation (Land Bank) also received funding through the NYS Attorney General's Office in the amount of \$893,100 that is able to be partially used for demolitions and rehabilitations that could serve affordable housing goals.

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

Currently, the only publically owned land or property located within the City of Elmira that may be used to address the needs identified in the plan are properties obtained by the County of Chemung through the tax foreclosure process that will be provided to the newly formed Chemung County Property Development Corporation (Land Bank) or organizations such as Near Westside Neighborhood Association, as the City's CHDO or Habitat for Humanity to meet affordable housing needs. The Land Bank received funding in the amount of \$893,100 which can partially be used to meet affordable housing goals.

Discussion

As mentioned in the introduction, the City of Elmira is looking forward to being able to leverage existing CDBG and HOME funding with potentially new initiatives through New York State under the Upstate Revitalization Initiative (URI), Downtown Revitalization Initiative, and the Empire State Poverty Reduction Initiative. Due to Elmira's location within the Southern Tier region, our community is poised to receive some of the funding awarded under the \$500 million URI and has been awarded \$1,000,000 under the Empire State Poverty Reduction Initiative which was approved in the 2016 New York State Budget.

These additional sources with private investment could make a significant impact on the City's housing and economic development initiatives and will be reported in future Annual Action Plans and Consolidated Annual Performance Reports (CAPERS).

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Quality Affordable Housing	2015	2019	Affordable Housing	BROWNFIELD OPPORTUNITY AREA BUSINESS IMPROVEMENT DISTRICT	Improve Condition of Elmira's Housing Stock	CDBG: \$174,000 HOME: \$233,879 Housing Trust Fund: \$1,585,452 Tax Credits: \$752,434 Community Investment Fund: \$658,108 NYS HOME: \$258,879 New York Main Street: \$47,000 State Historic Tax Credits: \$641,027	Rental units constructed: 31 Household Housing Unit Rental units rehabilitated: 14 Household Housing Unit Homeowner Housing Rehabilitated: 12 Household Housing Unit Direct Financial Assistance to Homebuyers: 9 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Strengthening Elmira's Neighborhoods	2015	2019	Non-Housing Community Development	BROWNFIELD OPPORTUNITY AREA BUSINESS IMPROVEMENT DISTRICT NEW YORK MAIN STREET TARGET AREA	Comprehensive Youth Services Increased Access to Community Resources Public Infrastructure/Improvements	CDBG: \$202,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 7500 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 1290 Persons Assisted
3	Alleviate and Prevent Homelessness	2015	2019	Homeless	BROWNFIELD OPPORTUNITY AREA BUSINESS IMPROVEMENT DISTRICT	Addressing and Preventing Homelessness	CDBG: \$25,000	Homeless Person Overnight Shelter: 425 Persons Assisted Homelessness Prevention: 425 Persons Assisted
4	Revitalization of Downtown Core	2015	2019	Non-Housing Community Development Mixed-Income Housing	BROWNFIELD OPPORTUNITY AREA BUSINESS IMPROVEMENT DISTRICT NEW YORK MAIN STREET TARGET AREA	Economic Development and Job Creation Facade and Commercial Building Renovations	CDBG: \$50,000 Downtown Revitalization Initiative: \$9,700,000	Businesses assisted: 3 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Business Development	2016	2019	Non-Housing Community Development	BROWNFIELD OPPORTUNITY AREA BUSINESS IMPROVEMENT DISTRICT NEW YORK MAIN STREET TARGET AREA	Economic Development and Job Creation	CDBG: \$20,000 Downtown Revitalization Initiative: \$600,000	Businesses assisted: 5 Businesses Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Quality Affordable Housing
	Goal Description	The City of Elmira is committed to making CDBG and HOME investments to further the goal of increasing the supply and availability of quality affordable housing within the community. This includes continuing to support low/moderate income homeowners through an Owner-Occupied Housing Rehabilitation Program, first-time homebuyers through downpayment and closing cost assistance, development of owner-occupied units, and providing assistance to Housing Vision's Chemung Crossing Project to construct and rehabilitate 45 quality affordable rental units. The City also continues to support housing counseling services offered by Catholic Charities of Chemung/Schuyler.

2	Goal Name	Strengthening Elmira's Neighborhoods
	Goal Description	Strengthening the City's neighborhoods is reinforced as a community development goal. This goal encompasses activities including support of public services for neighborhood residents to build pride and unity; improvements to public infrastructure in low-mod areas including streets and sidewalks, and enhancements to city parks. This goal is also being further supported through efforts of Chemung County to develop a land bank to target the City of Elmira.
3	Goal Name	Alleviate and Prevent Homelessness
	Goal Description	This Strategic Plan Goal is met through working with Catholic Charities of Chemung/Schuylers who operates Second Place East Homeless Shelter and receives CoC funding in Chemung County. This goal is further supported through the development of quality affordable housing through Housing Vision's Chemung Crossing project.
4	Goal Name	Revitalization of Downtown Core
	Goal Description	Revitalization of the downtown core is a Strategic Plan Goal that is also consistent with the Southern Tier Regional Economic Development Council Upstate Revitalization Initiative Strategy and implementation of the \$10 million Downtown Revitalization Initiative awarded by the State of New York to Elmira.
5	Goal Name	Business Development
	Goal Description	Business development including the expansion of existing business and addition of small businesses within the City of Elmira continues to be a goal. Southern Tier Economic Growth (STEG) will continue to administer the City of Elmira's Commercial Loan Program utilizing CDBG funding previously allocated, however more importantly has focused efforts to redevelop the 100 block of West Water Street (currently a 1.44 acre vacant site) as well as rehabilitation of existing vacant and underutilized properties within the City's downtown and throughout the City. There was \$600,000 of DRI funding that has been awarded specifically as a fund for small business Revolving loans that could be used to supplement existing CDBG resources.

Projects

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 Consolidated Plan priorities and eligible under the individual programs. The City of Elmira intends on programming **\$1,179,611** in CDBG entitlement funds and program income and **\$258,879** in HOME funding. Public service projects are selected after soliciting proposals from local non-profit agencies and Community Development staff along with a Citizen Advisory Committee review them and make recommendations to City Council. Youth services, housing counseling, and services for the homeless have been determined to be high priority public service needs. This year, projects were also looked at for how they compliment and advance the Empire State Poverty Reduction Initiative and Downtown Revitalization Initiative. The City also incorporates the use of CDBG funds in its annual Capital Budget for public improvements in eligible low-moderate income areas, for example street improvements and ADA sidewalk transitions, and parks. The projects included in the City's 2017-2018 Annual Action Plan have been determined to meet all program requirements, reflect the community's priorities, and leveraging significant additional funding.

Projects

#	Project Name
1	General Administration
2	Rehab Administration
3	CDBG Owner-Occupied Rehab
4	Section 108 Loan Repayment
5	Street Improvements
6	Park Improvements
7	Catholic Charities Housing Counseling Services
8	Second Place East Emergency Shelter
9	Southside Community Center
10	Ernie Davis Community Center
11	EDD Operation Green Streets
12	Let Elmira Live Center
13	Business Recruitment
14	HOME Administration
15	First- Time Homebuyer Program
16	First-Time Homebuyer Pre-Purchase Counseling
17	NWNA CHDO

#	Project Name
18	Housing Visions-Chemung Crossing

Table 7 - 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 and allows scarce resources to be reinvested into the community. Another reason for allocation priorities is based upon whether CDBG or HOME funds are leveraging additional funding sources and those activities that leverage additional funds are given a high priority because they are viewed as more sustainable. Programs that serve youth continue to be a high priority especially in lieu of the fact that youth programs often serve youth that are at-risk. Lastly, housing programs, including the First-Time Homebuyer Program, Housing Counseling, and Homelessness Prevention (Second Place East) continues to be a high priority since they impact a significant number of residents and advances the local and national housing objectives.

A continued and significant obstacle to addressing underserved needs is the lack of funding available compared to the many diverse needs of the community. This is particularly true in addressing the City's housing stock. Allocating HOME funding to Housing Visions LIHTC Chemung Crossing project is a priority because it will improve a neighborhood and develop new affordable, rental housing. Another obstacle continues to be the Section 108 loan obligation for the First Arena until August 2019. During the 2017-2018 Program Year, the City of Elmira's Section 108 payment is \$383,937, which is sizable considering the City's CDBG entitlement is \$1,075,611 with an additional \$104,000 in program income and unexpended prior year program income. Last year, the City of Elmira programmed a total of \$1,286,208 in CDBG entitlement and program income reflecting that this year was a challenge.

AP-38 Project Summary
Project Summary Information

1	Project Name	General Administration
	Target Area	
	Goals Supported	Quality Affordable Housing Strengthening Elmira's Neighborhoods Alleviate and Prevent Homelessness Revitalization of Downtown Core
	Needs Addressed	Improve Condition of Elmira's Housing Stock Addressing and Preventing Homelessness Comprehensive Youth Services Public Infrastructure/ Improvements Increased Access to Community Resources Housing Counseling Services
	Funding	CDBG: \$229,000 City General Fund: \$15,000
	Description	CDBG funds will be used to pay expenses related to the general administration of the CDBG program.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable as general administration.
	Location Description	The Department of Community Development is located at 317 E. Church Street, Elmira, NY 14901.
	Planned Activities	
2	Project Name	Rehab Administration
	Target Area	
	Goals Supported	Quality Affordable Housing
	Needs Addressed	Improve Condition of Elmira's Housing Stock
	Funding	CDBG: \$120,674

	Description	Rehab administration includes program delivery for administering the City of Elmira's Housing Rehabilitation program including salaries and fringe benefits for two staff (Grant Administrator and inspection services from Code Enforcement), mortgage filing and discharge fees, office supplies, postage. This project and program delivery cost has been able to be decreased this Program Year through a shared service arrangement with the City of Elmira's Code Enforcement Department for inspection services.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Program Delivery Costs
	Location Description	Not applicable
	Planned Activities	Program Delivery Cost.
3	Project Name	CDBG Owner-Occupied Rehab
	Target Area	BROWNFIELD OPPORTUNITY AREA
	Goals Supported	Quality Affordable Housing
	Needs Addressed	Improve Condition of Elmira's Housing Stock
	Funding	CDBG: \$174,000
	Description	CDBG funds are utilized to provide grants (deferred loans) and low interest (3%) loans to income eligible homeowners who have owned and occupied their homes for two years. Funds are utilized to address code, housing quality, energy improvements, and accessibility issues.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 12 households will benefit and the majority of the families will fall between 30-60% of the AMI. The City may also partner with Near Westside Neighborhood Association who receives funding through the NYS Affordable Housing Corporation (AHC). 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 for Elmira.
Location Description	Scattered addresses throughout the City.	

	Planned Activities	Planned activities: <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
4	Project Name	Section 108 Loan Repayment
	Target Area	BUSINESS IMPROVEMENT DISTRICT
	Goals Supported	Revitalization of Downtown Core
	Needs Addressed	Economic Development and Job Creation
	Funding	CDBG: \$383,937
	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 due in August 2019 which will end this obligation.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	Payment was for project located at 155 N. Main Street
Planned Activities	Interest and Principal payment for 2018.	
5	Project Name	Street Improvements
	Target Area	
	Goals Supported	Strengthening Elmira's Neighborhoods
	Needs Addressed	Public Infrastructure/ Improvements
	Funding	CDBG: \$150,000 Consolidated Local Street and Highway Improvement Program: \$791,000
	Description	Funds will be used to augment the City's street program in low-moderate income census tracts within the City of Elmira. This will include mill and fill projects within the City as well as the installation of new ADA sidewalk transitions.
	Target Date	6/30/2018

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that this activity will impact a minimum of 5,000 persons.
	Location Description	Exact street addresses have not been selected, however they will be located in low-moderate income census tracts.
	Planned Activities	CDBG funds will be utilized toward street reconstructions including the installation of ADA sidewalk transitions.
6	Project Name	Park Improvements
	Target Area	BUSINESS IMPROVEMENT DISTRICT NEW YORK MAIN STREET TARGET AREA
	Goals Supported	Strengthening Elmira's Neighborhoods
	Needs Addressed	Public Infrastructure/ Improvements
	Funding	CDBG: \$12,000
	Description	Funds will be utilized to make improvements to parks located in low-moderate income areas including upgrading playground equipment and other park amenities. During spring 2017, the Department of Community Development has started working with Cornell University's Design Connect team to develop a park Master Plan for Ernie Davis Park.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that a minimum of 2,500 people will be able to benefit from the Park, however the park is also across the street from Finn Academy, the City of Elmira's Charter School and adjacent to a proposed affordable housing development at the former Jones Court by Vecino Group that will provide supportive housing for individuals including veterans.
	Location Description	Ernie Davis Park is a public park located in Census Tract 7, Block Group 1. The park is located just east of the Clemens Center Parkway.
	Planned Activities	Planned activities included replacing outdated playground equipment, adding amenities such as benches, trash receptacles, and public art representative of the history of the neighborhood.
7	Project Name	Catholic Charities Housing Counseling Services
	Target Area	

	Goals Supported	Quality Affordable Housing
	Needs Addressed	Housing Counseling Services
	Funding	CDBG: \$20,000
	Description	Catholic Charities of Chemung/Schuylers provides housing counseling services in the form of credit counseling, post-purchase counseling, and mortgage foreclosure prevention services.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 100 low-moderate income clients/families will benefit from housing counseling services provided by Catholic Charities of Chemung/Schuylers.
	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: <ul style="list-style-type: none"> • First-Time Homebuyer workshops • One-on-one pre-counseling for new homebuyers • Post-purchase counseling and group education workshops for homebuyers • One-on-one credit and budget counseling • One-on-one mortgage foreclosure and loss mitigation counseling including working directly with lenders.
8	Project Name	Second Place East Emergency Shelter
	Target Area	
	Goals Supported	Alleviate and Prevent Homelessness
	Needs Addressed	Addressing and Preventing Homelessness
	Funding	CDBG: \$25,000
	Description	Catholic Charities of Chemung/Schuylers is Chemung County's homeless service provider and operates Second Place East Homeless Shelter within the City of Elmira.
	Target Date	6/30/2018

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 425 clients will receive emergency shelter services.
	Location Description	The Emergency Services Center is located at 380 South Main Street, Elmira, NY 14904 and Second Place East is located at 605 College Ave., Elmira, NY 14901.
	Planned Activities	CDBG funds are provided 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. There is a focus on preventing displacement of individuals and families and case management is an important component of the program. Catholic Charities also provides emergency shelter services for individuals that are homeless.
9	Project Name	Southside Community Center
	Target Area	BROWNFIELD OPPORTUNITY AREA BUSINESS IMPROVEMENT DISTRICT NEW YORK MAIN STREET TARGET AREA
	Goals Supported	Strengthening Elmira's Neighborhoods
	Needs Addressed	Comprehensive Youth Services
	Funding	CDBG: \$20,000
	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, safe environment. Free nutritious snacks and meals are served daily to youth.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 340 youth between the ages of 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-moderate income census tract and also within walking distance from the Chemung Crossing Neighborhood Revitalization Project sponsored by Housing Visions.

	Planned Activities	Planned activities include: <ul style="list-style-type: none"> • Nutritious meals and snacks served year-round, five days a week. • Educational and enrichment programming focused on increasing healthy lifestyle skills and academic success. • Community service activities • Science-Technology-Engineering- Math (STEM) activities
10	Project Name	Ernie Davis Community Center
	Target Area	
	Goals Supported	Strengthening Elmira's Neighborhoods
	Needs Addressed	Comprehensive Youth Services
	Funding	CDBG: \$10,000
	Description	The Ernie Davis Community Center services Elmira City youth under 21 years of age and provides a safe, year-round after-school alternative.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 150 youth will be served by the Ernie Davis Community Center based on the amount reported in previous years.
	Location Description	650 Baldwin Street, Elmira, NY 14901, Census Tract 7
	Planned Activities	Planned activities include the following: <ul style="list-style-type: none"> • Fitness programs • Kids Cafe, free healthy meals served Monday-Friday • Tutoring • Arts and Cultural activities • Junior Culinary classes
11	Project Name	EDD Operation Green Streets
	Target Area	BUSINESS IMPROVEMENT DISTRICT NEW YORK MAIN STREET TARGET AREA
	Goals Supported	Revitalization of Downtown Core
	Needs Addressed	Public Infrastructure/ Improvements
	Funding	CDBG: \$5,000

	Description	Funds will be made to make streetscape improvements to the Central Business District which also contains a significant portion of low/moderate income residents especially within senior residences.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	Improvements will be made within the City's downtown concentrated between West Water Street, Main, and on the City's southside on S. Main Street.
	Planned Activities	Funds will be used to make streetscape enhancements to the Central Business District by funding plants for planters, planters, benches, and other amenities. These funds are also anticipated to be augmented with Downtown Revitalization Initiative funds.
12	Project Name	Let Elmira Live Center
	Target Area	
	Goals Supported	Strengthening Elmira's Neighborhoods
	Needs Addressed	Increased Access to Community Resources
	Funding	CDBG: \$10,000
	Description	The Let Elmira Live Center located at 500 Walnut Street opened in December 2014 with the vision of partnering with the community to better the lives for adults and children within Elmira. The Center provides outreach to low/moderate income residents of the neighborhood as well as access to food and household, personal care, and clothing items. This is a new CDBG Application that has established a track record.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated 800 individuals will be assisted and have incomes at or below 60% of Area Median Income.
	Location Description	This center is located at 500 Walnut Street in Census Tract 6 which is highly distressed.

	Planned Activities	<p>The following are planned activities based on the current history of the Center:</p> <ul style="list-style-type: none"> • Adults, children, and elderly will be able to access food, household, and personal care items • Adults, children, and elderly will be able to access clothing items including pants, shirts, shoes, coats, and boots. • Individuals will have access to Insurance through Humera and Fidelis and affordable housing options • A Work Center will be established to provide guidance in completing job applications, resume preparation, and mock interview practice.
13	Project Name	Business Recruitment
	Target Area	BROWNFIELD OPPORTUNITY AREA BUSINESS IMPROVEMENT DISTRICT NEW YORK MAIN STREET TARGET AREA
	Goals Supported	Revitalization of Downtown Core Business Development
	Needs Addressed	Economic Development and Job Creation Facade and Commercial Building Renovations
	Funding	CDBG: \$20,000 Downtown Revitalization Initiative: \$5,750,000
	Description	CDBG funds are being allocated to deliver economic development-business recruitment services for the City. STEG currently administers a CDBG Commercial Loan Program and is involved in the Downtown Revitalization Initiative (DRI) as is Elmira Downtown Development (EDD).
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable as economic development program delivery cost.
	Location Description	City-wide, however primary focus will be within Census Tracts 6, 7, and 10 with primary focus on DRI Target Area.

	Planned Activities	<p>Planned activities include:</p> <ul style="list-style-type: none"> • Work with developer, Park Grove Realty on redevelopment of the West Water Street Development site including developing financial incentive package and recruitment of commercial tenants. • Coordinate efforts with DRI Initiative including DRI grant/loan funds being managed by NYS Homes and Community Renewal (HCR). • Work with developers on redevelopment plans for vacant, commercial/industrial properties within the City including but not limited to the 100 block of Lake Street, 300 block of E. Water Street, 100 block of Baldwin St., North Main Street, and 400 Erie Street.
14	Project Name	HOME Administration
	Target Area	
	Goals Supported	Quality Affordable Housing
	Needs Addressed	Improve Condition of Elmira's Housing Stock First-Time Homebuyer Direct Assistance, Counseling
	Funding	HOME: \$25,000
	Description	HOME funds will be used to pay the pro-rated salary of the Grant Administrator as well as the contract for inspection services for HOME funded projects and other related fees for the First-Time Homebuyer Program. The amount allocated represents 10% of the City's HOME allocation as allowed.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	The Department of Community Development is located at 317 E. Church Street, Elmira, NY 14901 on the third floor.
	Planned Activities	Administration of HOME-funded activities.
15	Project Name	First- Time Homebuyer Program
	Target Area	

	Goals Supported	Quality Affordable Housing Strengthening Elmira's Neighborhoods
	Needs Addressed	First-Time Homebuyer Direct Assistance,Counseling
	Funding	HOME: \$72,000
	Description	The First-Time Homebuyer Program is a collaboration between the City of Elmira and Catholic Charities of Chemung/Schuyler in which up to \$8,000 in grants for downpayment and closing cost assistance is provided to households that fall within 50-80% of HUD's AMI 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	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	9 households who fall within 50-80% of AMI for Elmira and who are eligible first-time homebuyers and meet program requirements.
	Location Description	Scattered addresses through the City of Elmira
	Planned Activities	Direct financial assistance will be provided to first-time homebuyers who qualify in the form of up to \$8,000 grants based on need to cover downpayment and closing costs when they purchase an eligible property within the City of Elmira that meets inspection requirements.
16	Project Name	First-Time Homebuyer Pre-Purchase Counseling
	Target Area	
	Goals Supported	Quality Affordable Housing
	Needs Addressed	First-Time Homebuyer Direct Assistance,Counseling
	Funding	HOME: \$18,000
	Description	Catholic Charities of Chemung/Schuyler will work with eligible first-time homebuyers interested in purchasing their first home in the City of Elmira and provide them with one-on-one as well as group counseling sessions to prepare them for homeownership.
	Target Date	6/30/2018

	Estimate the number and type of families that will benefit from the proposed activities	9 households who fall within 50-80% of MFI and meet the requirements of the first-time homebuyer program will be directly assisted.
	Location Description	Catholic Charities offices are located at 215 E. Church Street which is where most of the counseling services are offered.
	Planned Activities	Catholic Charities will work with eligible first-time homebuyers interested in purchasing their first home through the First-Time Homebuyer Program within the City of Elmira and provide them with one-on-one as well as group counseling to provide them for homeownership.
17	Project Name	NWNA CHDO
	Target Area	
	Goals Supported	Quality Affordable Housing
	Needs Addressed	Improve Condition of Elmira's Housing Stock
	Funding	HOME: \$43,879
	Description	Near Westside Neighborhood Association will collaborate with the Department of Community Development and Catholic Charities to identify an eligible first-time homebuyer property to make repairs to and sell through the first-time homebuyer program.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	1 first-time homebuyer household who falls within 50-80% of MFI will benefit from a CHDO project.
	Location Description	
	Planned Activities	
18	Project Name	Housing Visions-Chemung Crossing
	Target Area	BROWNFIELD OPPORTUNITY AREA BUSINESS IMPROVEMENT DISTRICT NEW YORK MAIN STREET TARGET AREA
	Goals Supported	Quality Affordable Housing Strengthening Elmira's Neighborhoods
	Needs Addressed	Improve Condition of Elmira's Housing Stock

Funding	HOME: \$100,000 Housing Trust Fund: \$1,585,452 Tax Credits: \$752,434 Community Investment Fund: \$658,108 NYS HOME: \$1,422,410 New York Main Street: \$47,000 State Historic Tax Credits: \$594,027
Description	Housing Visions, a not-for-profit organization proposes to construct and manage Chemung Crossing, a 45-unit quality, affordable rental housing development that will revitalize blighted deteriorated properties along South Main Street, West Henry Street, and Harmon Street. The total project costs are estimated at \$15 million and will utilize the following permanent funding sources: Low Income Housing Tax Credits, HOME, New York Main Street, Federal Historic Tax Credits, and State Historic Tax Credits. The City of Elmira will commit HOME funding in 2016 and 2017 for this project. Housing Visions has a successful track record of being awarded funding by NYS Homes and Community Renewal for 30 + projects over a 20-year period using Housing Visions' scattered site, urban infill, block-by-block approach.
Target Date	6/30/2018
Estimate the number and type of families that will benefit from the proposed activities	A total of 45 households (individual and family) whose income is at or below 60% of Area Median Income (AMI) will benefit from this project upon completion. Five of the units will be fully accessible and adapted for person (s) who have mobility impairment and two units will be adapted for person (s) who have hearing and/or vision impairment.
Location Description	The properties included in this project include: 214-216 S. Main Street, 218-220 S. Main Street, 224 S. Main Street, 226-230 S. Main Street, 204-206 W. Henry St., 208 W. Henry St., 216 W. Henry St., 218 W. Henry St., 222 W. Henry St., 209 Harmon St., and 214 Harmon St. All properties are located in Census Tract 10 with 14904 as the zip code.
Planned Activities	Planned activities include: Transforming one vacant lot, two deteriorated commercial buildings, five deteriorated residential buildings, and two historic buildings into six newly constructed buildings and two substantially rehabilitated buildings. All units will be constructed using green building practices and incorporating energy efficiency measures that adhere to the EPA Energy Star Guidelines for Energy Star Labeled Homes Program.

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

Census tracts with the highest low-moderate income population by percentage include census tracts 1 (75.94%), 7 (77.81%), 6 (72.42%), 10 (62.54%), and 2 (\$56.63%). Census tract 7 includes the City's downtown and Central Business District (Business Improvement District) which is where the majority of economic development assistance is targeted. Census tracts 6, 7, and 10 are also being targeted by a work group assembled by Southern Tier Economic Growth (STEG) to target business development and neighborhood revitalization efforts under the Upstate Revitalization Initiative and Downtown Revitalization Initiative through the Southern Tier Regional Economic Development Council. During the upcoming 2017 Program Year, HOME funds will be committed to a target area located within Census Tract 10 which is a Qualified Census Tract in order to leverage Low Income Housing Tax Credits for the Chemung Crossing Neighborhood Revitalization Project. Census tracts 7, 6, 2, and 1 are also census tracts with the highest minority concentration. Community Development staff will work with members of City Council and local non-profit partners to outreach to residents within these tracts to ensure that residents are aware of the programs that exist. The City of Elmira also received \$1 million through the Empire State Poverty Reduction Initiative (ESPRI) which also intends on using a portion of the ESPRI funds to create three community hubs within census tracts 6, 7, and 10 and community navigator positions.

Geographic Distribution

Target Area	Percentage of Funds
BROWNFIELD OPPORTUNITY AREA	10
BUSINESS IMPROVEMENT DISTRICT	25
NEW YORK MAIN STREET TARGET AREA	10

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The rationale for the priorities for allocating investments geographically is to have a targeted impact on improving neighborhoods and to leverage other potential funding sources available through New York State initiatives (New York Main Street Program, Low Income Housing Tax Credit program, Upstate Revitalization Initiative, Empire State Poverty Reduction Initiative, and Downtown Revitalization Initiative). CDBG and HOME funding is limited and therefore leveraging additional sources has become a necessity to make projects work. The Business Improvement District, New York Main Street target area, and Brownfield Opportunity Area have all been identified as distressed areas.

Discussion

It cannot be stated enough, the fact that the City of Elmira and Chemung County have an significant opportunity to revitalize the downtown core through the already awarded Upstate Revitalization Initiative and potentially through the Downtown Revitalization Initiative. In addition to bringing potential funding to implement projects, it is anticipated that there will be additional funding for project planning. The targeted investment to the Business Improvement District (25%) also includes the Section 108 loan obligation (\$368,685.50) for the First Arena constructed in 1999 because that facility is located within the district. Although the City of Elmira will be targeting investment to identified target areas, programs such as the City's Owner-Occupied Housing Rehabilitation Program will not be targeted and will be available for low-moderate income homeowners in all neighborhoods.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Elmira’s Department of Community Development will continue to administer a Housing Rehabilitation Program which is targeted to very low/low/moderate income homeowners and involves the rehabilitation of existing owner-occupied units. Other agencies within the City of Elmira including Habitat for Humanity and Near Westside Neighborhood Association have also been successful in getting grant funds through New York State Affordable Housing Corporation and the City will continue to partner with them on larger properties. Another successful program continues to be the City of Elmira, Catholic Charities First-Time Homebuyer Program which provides pre- and post-purchase counseling and \$8,000 in down-payment and closing cost assistance. During the 2017 Program Year, the Near Westside Neighborhood Association, as the City’s CHDO will be selecting a home to rehabilitate for an eligible first-time homebuyer and will be working with the newly formed county land bank.

The City of Elmira's affordable housing goals will be supported by utilizing 2017 CDBG and HOME funding to leverage additional sources of state and federal funds and assisting 27 units of affordable housing. In recent years the City of Elmira has provided limited funding toward the production or rehab of existing rental units, however this was made a goal in the City’s 2015-2019 Consolidated Plan. The City of Elmira acknowledges that according to the American Community Survey that out of approximately 12,000 housing units, 52% of those units are renter-occupied. Additionally, given the age of Elmira’s housing stock with 68% being constructed prior to 1940, that some of this housing needs to be replaced with new units. The City of Elmira will be committing funding to leverage New York State Low Income Housing Tax Credit Program for Housing Visions Chemung Crossing Revitalization Project. The production of 31 new units and the rehabilitation of 14 existing units is anticipated to begin construction in the summer 2017 and be completed within 12-18 months or by fall 2018. Every structure in the project will meet the requirements of the Energy Star Labeled Homes program and LEED for Homes certification making the units even more affordable to tenants falling between 30-60% below AMI. Additionally, five of the units will be fully accessible and adapted for persons who have mobility impairment and two units will be adapted for persons who have hearing or vision impairment.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	60
Special-Needs	7
Total	67

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	31
Rehab of Existing Units	27
Acquisition of Existing Units	9
Total	67

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

Discussion

The one year goals for the number of households to be supported are based on individuals assisted through the City of Elmira's CDBG and HOME funding Owner-Occupied Rehabilitation Program and direct financial assistance provided through the First-Time Homebuyer Program. The goals below also factor in Housing Visions- Chemung Crossing Project which will be underway starting summer 2017. The One Year Goals for the Number of Households to Be Supported represent that are Special Needs, includes those units set aside for individuals within the Chemung Crossing Project with traumatic brain injury or mobility impairment. Also, although not funded with CDBG or HOME resources and therefore not listed above, CDS Housing's new, 50 unit affordable project on Maple Ave. in Elmira (14904 zip code), will target 10 units for individuals who have developmental disabilities and CDS will be working with AIM.

AP-60 Public Housing – 91.220(h)

Introduction

The Elmira Housing Authority does not request CDBG or HOME funds to address the needs of public housing although consults with the City of Elmira periodically throughout the year. The City reviews the Elmira Housing Authority's Environmental Reviews and ensures that plans are consistent with the Consolidated Plan. The Elmira Housing Authority Executive Director was also interviewed by Asterhill, Inc. who conducted the Housing Analysis for the City's Comprehensive Master Plan and was included in a housing roundtable discussion hosted in October 2015.

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

The City of Elmira will continue to review the Elmira Housing Authority's Annual Agency Plans for consistency with the Consolidated Plan and will continue to maintain a relationship with the Elmira Housing Authority shall needs arise in the future. The Elmira Housing Authority and the City of Elmira have an agreement for additional police services which continues to be renewed annually.

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

An election is held for two resident commissioners in order to encourage residents to become more involved in management of the Elmira Housing Authority. Their input is used for the Agency Plan. The Elmira Housing Authority puts out a 45 day notice that states the plan is available for review and a Public Hearing is held. The City of Elmira and Catholic Charities of Chemung/Schuyler have a First-Time Homebuyer Program which is promoted to public housing residents, in particular to those residing at Hoffman Plaza which is geared towards families.

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

The City of Elmira will continue to consult with the Elmira Housing Authority to identify ways that the two can collaborate to address affordable housing goals. In addition, the City of Elmira continues to consult with New York State Homes and Community Renewal and a Section 3 outreach session is scheduled for August 22, 2017 to involve public housing residents in CDBG, HOME, and HCR funded contracting opportunities.

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

Introduction

During the 2017-2018 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 the community. As the primary provider of emergency services for homeless individuals and families in the City of Elmira, 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. Case management services are a critical part of their program to provide access to long term shelter and prevent chronic homelessness. Catholic Charities provides a holistic approach to services leading to long-term housing stability and self-sufficiency since 2003, and receives funding from HUD through the Continuum of Care process and New York State to meet the needs of the homeless. 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 unable to provide. Saving Grace Ministries of Elmira, Inc. has been operating a transitional residence for men recently released from a correctional facility. Their target population is homeless adult males currently subject to New York State Department of Corrections and Community Supervision oversight and release mandates, who are mandated by law to return to the community where they were residing at the time of conviction.

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

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

The City of Elmira will continue to support Catholic Charities Second Place East and Homeless Prevention Program with CDBG funding. Their one- year goals for reducing and ending homelessness includes:

1. Goal: Community access to emergency housing and case management services to identify and secure safe and affordable housing. Outcome: 500 clients will be provided emergency housing through Second Place East.
2. Goal: Prevent displacement of individuals/families from their homes in the community. Outcome: 500 clients facing eviction will be provided case management to review monthly budgets and apply for mainstream benefits. All clients will be assessed for financial assistance through Housing Solutions Program funds to prevent eviction and ensure long-term housing is in place and maintained.

3. Goal: Increase clients' self-sufficiency through case management. Outcome: 4,875 clients will be provided with case management services.

Second Place East Homeless Shelter will assist individuals/families that are homeless by meeting their immediate needs of shelter and food. Individuals and families will create a strategy to help locate permanent housing and set personal goals with the help of their housing advocate. As individuals and families request assistance with homeless prevention services, a complete initial assessment of need will be completed to ensure immediate prevention needs are taken care of to prevent homelessness and they will be assigned a case manager to work with them to increase housing stability. Through assessments, case managers will identify individuals/families without adequate resources to meet the criteria for mainstream benefits included but not limited to: public assistance, SNAP benefits, WIC, SSI/SSDI, Medicaid/Medicare, health insurance, and HEAP. Additionally, case managers will identify unemployed/underemployed clients and make connections to employment opportunities through various resources in the community. The Elmira Police Department and Department of Social Services are two key partners in reaching out to homeless individuals and connecting them with appropriate services.

Catholic Charities partnered with volunteers from many local agencies including the City's Department of Community Development to complete the 2017 NY-501 Regional CoC- Point-in-Time Survey. Volunteers were trained. Places that were visited in search of homeless individuals/families included: Chemung County DSS, library, hospitals, and the bus station, under railroad tracks and under the bridges, laundry mats, community kitchens, and parks. Volunteers directed homeless persons to services including the homeless shelter and other community resources and a personal care kit, hats, and gloves were provided.

Addressing the emergency shelter and transitional housing needs of homeless persons

Second Place East Homeless Shelter, which is located in the City of Elmira, has seen an increase in the number of individuals requesting emergency shelter due to eviction, code violations and family members doubling up and being asked to leave by the landlord because of tenancy issues.

Homeless persons often face many barriers throughout their goal of self-sufficiency. Case management services assists individuals and families develop a budget as well as help provide financial assistance to resolve rent/utilities back payments. For those with a criminal background, case managers work with private landlords to provide stable housing. Case managers also help advocate for clients and negotiate with landlords and/or property managers and utility companies as well as assist with locating, attaining and maintaining safe and affordable housing.

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

The target population for Second Place East services is individuals and families who are either at risk of becoming homeless or who have been identified as in need of immediate shelter. Rapid Re-Housing case managers assist homeless individuals and families to move into stable housing. Case managers assist homeless individuals and families move into stable housing. Program components involve identifying a possible housing location, provision of rental and certain forms of financial assistance, and support services with a focus on stable employment and permanent housing.

Catholic Charities has a Lasting Success program that 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 including residences that are staffed 24 hours a day and support services.

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.

Catholic Charities' Prevention funds assist individuals and/or families that have a demonstrated housing crisis and face imminent risk of losing their permanent housing. With a focus on preventing displacement of individuals and families, case management is an integral part of the Second Place East

program leading to a decrease in the need for emergency services and an increase in cost savings. When individuals and families are able to maintain stable housing, there is a decrease in moving costs, emergency services (shelter stays), additional security deposits, and the potential for employment and school interruptions. Many program participants seeking assistance from Catholic Charities' Second Place East Homeless Services have mental health and substance abuse issues, exacerbating an already difficult housing market. Additionally, the amount of residents who were recently discharged from an institution, hospital, psychiatric facility, Drug/Alcohol treatment, jail or prison with no residence prior to incarceration is increasing. Catholic Charities' overall mission is to provide direct assistance, education, training and advocacy for those who are most vulnerable in our communities. These vulnerabilities include poverty, physical disabilities, homelessness, lack of adequate housing, addictions, hunger, and mental health concerns among other factors.

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.

Discussion

With limited community development funding and staff resources and other community development needs, the City of Elmira has a limited direct role in addressing the homeless and other special needs through actions undertaken by the City. The City of Elmira as stated previously continues to provide CDBG assistance to Catholic Charities for Second Place East Emergency Shelter and case management services. The Department of Community Development is also represented on the Housing Coalition, the Chemung County Homeless Housing Task Force, and the NY-501 Regional Continuum of Care.

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

Introduction:

The City of Elmira, compared to New York State as a whole, is an affordable place to live based on the median value of properties. Yet, based on poverty statistics, low median household income, a significant number of Elmira residents have a high cost burden and housing is not affordable to the very low and low income segments of the population. This was discussed in depth in the City's 2015 Consolidated Plan. The current tax rate of the City and cost of utilities especially for large, old homes also is a barrier to affordable housing that results in a high cost burden or problems becoming delinquent in taxes. The age and condition of the housing stock and a disinvestment by absentee landlords also negatively impacts the quality of the affordable housing that exists within the community and serves as a significant barrier. 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 programs help low income residents overcome the barriers to affordable housing. HOME funds will continue to be utilized to provide \$8,000 deferred loans (grants) to assist eligible first-time homebuyers with downpayment and closing costs enabling households to achieve the dream of homeownership. The grants combined with pre- and post-purchase counseling through Catholic Charities has enabled previous homebuyers to be successful.
2. The City of Elmira issued a Request for Proposals in fall 2015 to leverage 2016 and 2017 HOME funding with Low Income Housing Tax Credits from New York State Homes and Community Renewal in order to increase the number of quality, affordable rental units within the city. Through the RFP process, the City of Elmira will continue to support the development of 45 affordable housing units by Housing Visions as part of the Chemung Crossing Project which is located in distressed census tract 10. This commitment will lead to the rehabilitation and new construction of affordable units targeted to individuals and families whose income is at or below 60% of the Area Median Income.
3. Another action that was undertaken by the Elmira City Council on February 22, 2016 was the approval of a Planned Development District to support CDS Life Transition's 50-unit affordable housing, new construction project which includes 40-units designated for seniors between 50%-60% AMI and 10 units for individuals with developmental disabilities. CDS Life Transitions was successful in their 2016 application to NYS HCR and has received over \$1 million of capital support from NYS OPWDD. Construction is anticipated to begin in September 2017.

4. The Elmira City Council has expressed its support in 2016 via Resolution for Vecino Group's Libertad Elmira project to redevelop the former Jones Court building (a long-time nuisance building) for 94 affordable units aimed at veterans and individuals/families within 60% of the Medium Family Income. Vecino Group applied for funding through New York State HCR and was unsuccessful but is seeking funding through NYS Housing Finance Agency as a 4% bond project.
5. Additionally, a barrier to affordable housing including decent wages for workers that enable them to afford their housing, including the rent/mortgage, utilities, and taxes which are high in general for New York State and the City of Elmira is no exception. A focus on economic development and building a sustainable economy is a focus of the Comprehensive Master Plan and will require a commitment on the part of City and County officials to help retain and recruit new businesses that create jobs.
6. Supporting and promoting housing organizations such as Near Westside Neighborhood Association (the City's CHDO) and Habitat for Humanity which continue to invest in developing affordable housing to subsidize the cost of rehabilitating houses for low/moderate income homebuyers, especially first-time homebuyers. A Chemung County Land Bank has been established with assistance from the Department of Community Development and this entity will work with housing organizations to identify properties that can be redeveloped for affordable housing.
7. Another barrier to affordable housing includes the high cost of utilities especially since the age and condition of much of the housing stock makes it not energy efficient. Community Development will continue to incorporate energy improvements in properties that are rehabilitated, connect homeowners with NYSERDA's programs, and support future housing projects that incorporate green design and energy efficiency appliances, etc.

Discussion:

Barriers to affordable housing are frequently addressed at the Chemung County Housing Coalition and ESPRI Task Force meetings. The barriers identified within the Annual Action Plan will not be removed overnight and will require strong collaboration between multiple layers of government to ameliorate the negative effects of public policies and make Elmira and New York State an affordable place to live. Quality affordable housing continues to be needed in Elmira and local leaders are beginning to see the potential for affordable housing to serve as a community revitalization tool especially when it is combined with investments in mixed-income and market rate housing.

AP-85 Other Actions – 91.220(k)

Introduction:

CDBG and HOME funding continues to be limited in addressing the diverse and complex community and economic development needs of the City of Elmira. Actions planned for the 2017 Program Year are linked not only to available CDBG and HOME funding but also initiatives being sponsored by New York State through the Upstate Revitalization Initiative, Downtown Revitalization Initiative, and Empire State Poverty Reduction Initiative. Additionally, funding has been received by the City of Elmira through a “Zombie” and Vacant Properties Initiative and the newly formed land bank for Chemung County will also be receiving funding to address tax delinquent properties. These initiatives coincide with the City’s community development priorities of fostering economic development, reducing poverty, improving housing stock, and strengthening neighborhoods. The ability to access additional funding resources and successful community development planning relies on increased coordination and the development of institutional structure.

Actions planned to address obstacles to meeting underserved needs

An underserved need continues to be improving the condition of Elmira's housing stock, particularly rental properties owned by absentee landlords. These properties have a blighting impact on neighborhoods, overburden city services (code enforcement, fire protection, and police), and creates a problem for low-income families finding quality affordable housing. The following actions have been taken and are planned to help address these needs:

- The City of Elmira issued a Request for Proposals in fall 2015 and as a result of that RFP will be working with Housing Visions' on their Chemung Crossing, scattered site, 45 unit, affordable, neighborhood revitalization project located within census tract 10. This project will begin construction in summer 2017.
- The Department of Community Development has been collaborating with Chemung County as the local foreclosing entity and Chemung County received approval from New York State to establish a Land Bank that will initially target the City of Elmira. The Land Bank will be receiving funding to hire an Executive Director, complete some demolitions, and rehabilitations.
- The City of Elmira entered into a Shared Service Agreement with the Town of Horseheads in June 2015 to share a Director of Code Enforcement which has brought an additional level of expertise to the City as well as resources. During the 2016 Program Year, the Department of Community Development entered into a shared service arrangement with the City's Department of Code Enforcement to reduce program delivery costs and incorporate efficiencies of conducting inspections.
- The City of Elmira was awarded \$149,295 under a “Zombie” and Vacant Properties Grant to accomplish the following in addressing vacant properties: 1. Increase capacity with the Department of code Enforcement by hiring an additional officer who would focus on vacant and blighted properties; 2. Contract with Southern Tier Central Regional Planning and Development

Board to create a GIS layer from the City's Vacant Property Database; 3. Contract with the Center for Community Progress for technical assistance related to completing an assessment of policies and systems related to vacancy and abandonment; and 4. Partnering with Catholic Charities on outreach programs to help homeowners avoid foreclosure.

Another underserved need within the City of Elmira continues to be economic development within the City's boundaries. Southern Tier Economic Growth (STEG) has a renewed focus on developing Elmira's downtown core and downtown corridor between Elmira College and the Chemung River. There has been greater involvement and participation with state agencies and the Southern Tier Regional Economic Council to seek out additional resources through the Upstate Revitalization Initiative, Downtown Revitalization Initiative, and Empire State Poverty Reduction Initiative. STEG is focusing on the redevelopment of the West Water Street site which is a 1.44 acre, vacant site in the heart of downtown and developing a strategy to address other building vacancies within the downtown.

Actions planned to foster and maintain affordable housing

In the City's 2015-2019 Consolidated Plan, it was stated that the City would be looking to leverage HOME funding with Low Income Housing Tax Credits in 2016. In 2015, after a Request for Proposals process, the City of Elmira supported a \$15 million Low Income Housing Tax Credit application submitted to New York State Homes and Community Renewal by Housing Visions Consultants to develop 45 units of quality, energy efficient, affordable housing. Housing Visions was awarded \$3.8 million through HCR's Unified Funding Round for the Chemung Crossing project. During the 2016 and 2017 Program Years, the City will be setting aside \$100,000 per year to serve a 1% HOME loan for the Chemung Crossing project for a term of 30 years. The Department of Community Development continues to have discussions with Habitat for Humanity on becoming a certified CHDO under HOME and working with Near Westside Neighborhood Association, as a CHDO to identify projects. The establishment of a Land Bank in Chemung County has potential to help foster and maintain quality, affordable housing within the community. Community Development staff will continue to promote its Owner-Occupied Rehabilitation Program and support the First-Time Homebuyer Program which provides downpayment and closing cost assistance to new homebuyers.

Actions planned to reduce lead-based paint hazards

The Department of Community Development will continue to receive referrals for its CDBG-funded owner-occupied housing rehabilitation program from the Chemung County Health Department when a child with an elevated lead level is identified through lead testing. The Department's inspector continues to evaluate homes for lead-based paint hazards utilizing a Lead Safe Housing Requirements Screening Worksheet, in particular in those homes with children or pregnant women present. The City of Elmira and the Chemung County Health Department have a partnership where the Chemung County Health Department conducts risk assessments and lead clearance inspections on an as needed basis for a set fee. Contractors that perform work funded with CDBG and HOME funding 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. During the 2016 Program Year, the Department of Community Development arranged for two contractor trainings to be held in Elmira so that local contractors could participate and renew their certifications or certify additional contractors.

Another action planned that should reduce lead-based paint hazards on a project basis is Housing Visions' Chemung Crossing project. This affordable, rental project will lead to substantial renovation of two mixed-use, historic properties and the demolition of five existing, aged residential structures to build new housing. The new rental stock will be geared towards families especially the anticipated eight three-bedroom and two four-bedroom units.

Actions planned to reduce the number of poverty-level families

The City of Elmira acknowledges that by itself, it will not be effective in reducing the number of poverty-level families. The City was awarded \$1,000,000 under the Empire State Poverty Reduction Initiative in 2016 to develop a strategic plan aimed at reducing poverty and funding for implementation. Southern Tier Economic Growth was selected to administer this program and a consultant team was selected to lead these efforts. A Task Force and work groups were developed and are composed of social service agencies, housing providers, persons in poverty, the Elmira City School District, Corning Community College, law enforcement, local foundations, United Way, Food Bank of the Southern Tier, and City offices to help develop the strategic plan. This program will provide Elmira with non-CDBG resources to launch planning processes, complete with a needs assessment and evaluation of existing plans, priorities and strategic objectives. The Phase 1 Report was completed in July 2017 and was sent to the Governor's Office for approval on the use of the remaining \$800,000 for implementation. The Proposed Phase 11 Action Items include the following: 1. Increasing Accessibility to Wrap- Around Services by Creating a Neighborhood Hub model and local navigators; 2. Revitalize the vibrancy of target neighborhoods while increasing access to affordable housing and opportunities for homeownership and mixed income neighborhoods; and 3. Create a Career Navigator position and training scholarship program. This initiative, along with the development of quality affordable housing geared towards families through the Chemung Crossing project, and enhanced attention to economic development have the potential to reduce the number of poverty-level families in the future.

Actions planned to develop institutional structure

The Department of Community Development is continuously looking to improve upon processes and develop institutional structure. The following actions are planned for the upcoming Program Year:

1. The Department has a Policies and Procedures manual that is reviewed and updated on at least a semi-annual basis.
2. Staff regularly participate in on-site trainings and webinars hosted by HUD and other state and federal agencies to ensure that the City stays up to date on best practices in community

development and the direction HUD is headed. Staff participates in HUD Buffalo's TA Thursdays and Rehab Rap sessions and will continue to suggest future topics to be covered. Training opportunities and webinars are also forwarded to non-profit and other public sector partners.

3. The Director of Community Development served as the project lead for the City's development of a new Comprehensive Master Plan which was adopted November 28, 2016 and will continue to work towards the plans adoption.
4. New initiatives announced by New York State has led to actions to develop local institutional structure which will only enhance community development actions. A Local Planning Committee that included representatives from business, academia, healthcare, non-profit organizations, government, residents, and other local stakeholders was developed for the Downtown Revitalization Initiative. A Taskforce and three work groups were established for the Poverty Reduction Initiative.

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

The following actions are 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) continue to meet at least quarterly to discuss housing needs and projects that the two organizations can partner on and Catholic Charities First-Time Homebuyer Housing Counselors have been added to those meetings to assist in identifying properties for eligible homebuyers that may need additional rehabilitation prior to purchase.
2. Chemung County, Southern Tier Economic Growth, and the City of Elmira worked collaboratively in 2015 to get a land bank for Chemung County (as the foreclosing entity) established. A land bank was approved and funding is pending. The Director of Community Development will serve on the Board of Directors as the City's representative and initially there will be a targeted focus on the City of Elmira which would enable tax-delinquent properties to be redeveloped by reputable public and private housing entities instead of absentee landlords. There has been initial coordination with housing agencies Habitat for Humanity, Near Westside Neighborhood Association (CHDO), and Arbor Housing & Development and there is anticipated to be continued coordination between the land bank and these or other entities in the future.
3. The Director of Community Development serves on the Chemung County Homeless Housing Task Force and NY-501 Continuum of Care and will continue to do so. Community Development staff are also involved in the Chemung County Housing Coalition convened by Catholic Charities.
4. A Local Planning Committee that included representatives from business, academia, healthcare, non-profit organizations, government, residents, and other local stakeholders was developed for the Downtown Revitalization Initiative.
5. A Taskforce was developed in late fall 2016 as part of the Empire State Poverty Reduction Initiative that include representatives from the following agencies: Economic Opportunity

Program (community-action agency), BOCES, Chemung County Department of Social Services, Trinity of Chemung County, Salvation Army, Catholic Charities, Elmira City School District; Corning Community College, United Way, Hilliard Foundation, Community Foundation, Family Services of Chemung County, Food Bank of the Southern Tier, Elmira Policy Department, Headstart, Department of Community Development, and Southern Tier Economic Growth. Work groups also provided additional opportunities for consultation and include Affordable Housing/Safe Neighborhoods; Employment/Job Training, and Business Development. This efforts of the Taskforce and work groups are envisioned to continue into the 2017 Program Year as plans to implement a strategy. If funded through the ESPRI Program, a Community Navigator position could help enhance coordination between organizations.

6. The City of Elmira through this Annual Action Plan has proposed funding for the Let Elmira Live Center at 500 Walnut Street which provides families with access to food, household, and personal care items, insurance information, affordable housing options and intends to include career/job assistance.

Discussion:

The issues facing the City of Elmira are complex and will only be addressed from increased coordination between public and private housing and social service agencies, including Chemung County. There are limited financial and human resources to address the needs of the community and therefore, there will be greater emphasis placed on supporting projects that have the greatest positive impact on the community. The Downtown Revitalization Initiative and Empire State Poverty Reduction Initiative have been able to fund additional planning work in 2016 and during the 2017 Program Year, it is fully expected that these initiatives will result in implementation that will enhance Elmira's quality of life.

The City of Elmira and the Department of Community Development continues to be at the center of these discussions and exploring how existing CDBG and HOME resources can assist in leveraging additional resources.

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 including TA Thursdays and Rehab Rap which have been useful in better understanding and applying the requirements of both the CDBG and HOME programs.

The City of Elmira utilizes the CDBG program to generate program income through an owner-occupied rehab loan program administered by the Department of Community Development and the economic development loan program administered by Southern Tier Economic Growth.

Lastly, the City of Elmira anticipates that an estimated 85% of CDBG funding will be used for activities that benefit low to moderate income persons on either an area-wide basis through improvements to public facilities/public improvements or will have a direct impact on low to moderate income persons. The CDBG regulations require that at least 70% of CDBG funds benefit low to moderate income persons and during prior program years, the City of Elmira has far exceeded this percentage.

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	20,000
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:	20,000

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(l)(2)

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

The City of Elmira plans on utilizing HOME funds expected to be available during the program year to providing direct assistance and housing counseling services to first-time homebuyers, and an eligible CHDO project. Other forms of investment related to the First-Time Homebuyer Program is funding through private lenders including investment through Chemung Canal's First Home Club.

The City intends on leveraging HOME funds with New York State Affordable Housing Corporation (AHC) funds that were awarded to the Near Westside Neighborhood Association and NWNA will be administering the AHC funds. Near Westside Neighborhood Association, as the City's designated CHDO, will utilize set aside funds as well as project proceeds for their "One House At a Time Program." The City will also be committing \$100,000 of 2017 HOME funds towards Housing Visions Chemung Crossing project (45 units of affordable housing) that will be leveraging investment from Federal and State Historic Tax Credits, NYS HOME or Housing Trust Fund, New York Main Street Program, NYSEDA HVC Equity, and NYS Homes and Community Renewal Low Income Housing Tax Credit equity.

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 up to \$8,000 based on need 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 (Near Westside Neighborhood Association) will follow the resale guidelines to ensure the affordability of units acquired and rehabilitated 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 imposed on properties. The reasonable range of homebuyers according to 24 CFR 92.254 (a) (5)(i)(B) will be between 51-80% of the Area Median Income. Under the "resale" guidelines, the homebuyer will 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 approval. The (Seller) must receive a "fair return" on their investment. "Fair return" is the return of the homebuyer's original investment plus any capital improvements at an actual cost not to exceed the newly assessed value at the time of the sale plus sixty percent (60%) of the remaining professionally appraised increase in value at the time of the 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 will ensure that the housing developed with HOME funds remains affordable to the identified range of low income homebuyers 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 plans on committing \$100,000 in 2017 in addition to the \$100,000 in 2016 HOME funding as a permanent financing source for Housing Vision's LIHTC Chemung Crossing Project. Housing Visions learned in June that they were successfully awarded \$3.8 million from the 2015 Unified Funding Multi-Family Project Awards through NYS Homes and Community Renewal. It

is anticipated that Housing Visions will close on Construction Financing in fall 2016 to begin the project. The HOME loan will be structured as a \$200,000 HOME loan for the development of 45 affordable units with an interest rate of 1% for 30 years and a second lien position.

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. During the upcoming program year, the City of Elmira will be focusing HOME investment on the First-Time Homebuyer Program, and for an eligible CHDO project. Homebuyers and homeowners assisted with HOME funds will be made aware of the affordability requirements as well as recapture and resale provisions in program agreements. The City of Elmira will also be committing HOME funding to Housing Vision's Chemung Crossing project in 2016 and 2017 (\$200,000) to assist in the development of 45 quality, affordable, rental units as part of a scattered site project in Census Tract 10.