

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 5 covering the time period beginning July 1, 2019 and ending June 30, 2020. 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 the Annual Action Plan, the City was notified of its CDBG and HOME allocations for Program Year 2019-2020 in May 2019. The City will be receiving **\$1,195,972** in CDBG entitlement funding and **\$333,467** in HOME funding for Program Year 2019. This represents an increase in CDBG and a decrease in HOME funding available to be used for programming.

This plan also anticipates utilizing program income earned and unexpended prior year CDBG funding in the amount of **\$42,000**, 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 (ESPRI). Southern Tier Economic Growth (STEG) administered \$800,000 of funding for ESPRI implementation. These new funding sources are significant and have the potential of significantly improving the quality of life for Elmira residents. In 2018, funding was also awarded to Elmira by the NYS Attorney General's Office to support a newly created land bank for Chemung County and two "Zombie" and Vacant Properties and Cities Rise grants were received through Enterprise Community Partners.

The Fiscal Year 2019-2020 represents the first since 1999, that City of Elmira will be not constrained by Section 108 Loan Guarantee for the First Arena. During 2018, this amount represented \$397,705 of CDBG funding. The obligation will be completed as of August 2019 which will enable these funds to be programmed for other community development activities starting in 2019.

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 **20 units** of owner-occupied housing. A total of **13 households** are anticipated to be assisted through the First-Time Homebuyer Program. The City will also work with the Chemung County Land Bank and has set aside funding to assist with redeveloping vacant or foreclosed properties for homeownership.

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.

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 **400 individuals** will be provided community access to emergency housing and 5,000 to homelessness prevention and case management services.

4. Revitalization of the Downtown Core: The City is focused on revitalizing Elmira's downtown core through the redevelopment of vacant properties and new business development. This is also an objective and implementation of the \$10 million Downtown Revitalization Initiative which is providing assistance where CDBG resources are limited.

5. Business Development: The Department of Community Development works 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. A CDBG funded Commercial Loan Program is managed by STEG.

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. The Department of Community Development will continue to work with housing partners and the Chemung County Land Bank to identify opportunities to invest in Elmira's rental housing in a way that is economically feasible and leverages other resources. Housing Vision's Chemung Crossing neighborhood revitalization project developed 45 units of quality and energy-efficient rental housing is completed as of Summer 2019 and utilized 2016 and 2017 CDBG and HOME funding. Community Development staff are also in the midst of working with the Department of Code Enforcement on a grant-funded by the Attorney General's office to address issues around "Zombie" and Vacant properties. This project provides New York 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 4, 2019 to receive comments in preparation of the plan, although no comments were received. Community and economic development has been at the heart of this planning effort and informs this Annual Action Plan. Significant public engagement efforts were also undertaken between 2016-2017 as part of the Downtown Revitalization Initiative and Empire State Poverty Reduction Initiative. Community Development staff continues to make themselves accessible to members of City Council at neighborhood and City Council

meetings. Additionally, through a grant from the AG's office called Cities Rise, the Department of Community Development has worked closely with the Department of Code Enforcement on hosting community outreach and engagement meetings and focus groups.

Community Development continues to engage a Citizen Advisory Committee to provide input on priorities. During the development of the Annual Action Plan, the Committee met on March 18th and on February 27th. Input was sought from the Citizen Advisory Group regarding funding priorities as well as they were consulted concerning past performance and current projects. The Committee provided positive input on funding the Salvation Army as a new public service, investment in the City's streets and downtown Core, and continued investment in affordable housing including the first-time homebuyer program and housing rehabilitation program. The Department also updated the committee on increased partnership with Code Enforcement and status of the Downtown Revitalization Initiative.

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.

A 30 day public comment period was observed between **April 22, 2019- May 21, 2019**. The public comment period was advertised in the Star Gazette, non-profit agencies were sent correspondence, and it was also posted on the City of Elmira's website. There were no public comments received other than those obtained through the Citizen Advisory Committee.

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

There were no comments or views that were not accepted during the process.

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 the Director of Community Development or the City Manager. The public was encouraged to submit written comments via mail at 317 East Church Street, Elmira, NY 14901 or via email at communitydevelopment@cityofelmira.net by May 21, 2019 at 4:00p.m. or is also welcome to contact the Department of Community Development throughout the year at (607) 737-5691.

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 and 2017 Program Years with the completion of a new Comprehensive Master Plan, the Downtown Revitalization Initiative, and Empire State Poverty Reduction Initiative. Additionally, in 2018, Community Development worked on the Cities RISE Program, with the Attorney General's office, to help gather community input and engagement around Code Enforcement and neighborhood revitalization.

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 2018 Program Year, there continued to be increased 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 Housing's 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. The Empire State Poverty Reduction Initiative Phase 1 plan was approved by New York State in April 2018 and now funds are being used by Chemung County Department of Social Services to hire three "community navigators" who to assist with the coordination.

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/Schuylers 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/Schuylers 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/Schuylers
	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/Schuylers 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.
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 there 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.
17	Agency/Group/Organization	Chemung County Property Development Corporation
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Chemung County Property Development Corporation is a newly formed Land Bank formed by Chemung County and approved by the State of New York. The land bank is being administered by Arbor Housing and Development and focusing efforts within the City of Elmira. The Director of Community Development serves on the Board of Directors. This organization is assisting the community address problems with vacant, foreclosed property to meet neighborhood revitalization goals through selective demolition or rehabilitation of properties.
18	Agency/Group/Organization	Steuben Churchpeople Against Poverty, Inc.
	Agency/Group/Organization Type	Housing

What section of the Plan was addressed by Consultation?	Housing Need Assessment 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?	Steuben Churchpeople Against Poverty (doing business as Arbor Housing and Development) have been an organization that has been consulted throughout the 2017 Program Year and is anticipated to be a partner moving forward. Arbor administers the Housing Choice vouchers and the Chemung County Land Bank. Arbor Housing is also looking to undertake an artist/workforce housing project within the DRI target area on Lake Street. They are also administering a housing revitalization fund as part of the Empire State Poverty Reduction Initiative to improve Elmira's rental housing.

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.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
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 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. It was approved in April 2018 and implementation has occurred in 2019

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 of 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 throughout the community.

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 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 4, 2018 although no written or oral comments were received.

Community Development staff continued to engage a Citizen Advisory Committee and two 90 minute meeting with the Citizen Advisory Committee on February 27th at the Elmira Police Training Center and on March 18th at the Steele Memorial Library to receive input. The meetings were attended by three 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 a recent first-home homebuyers, an educator, retiree. The Advisory Committee discussed the proposed projects despite the fact that entitlement awards had not been announced but provided input as to funding priorities in the event of increased or decreased funding.

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 April 22, 2019-May 21, 2019. A copy was also made available at the Steele Memorial Library. No public comments were received on the draft plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
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 4, 2018. There were no attendees at the public hearing to provide comments.	No comments were received.		
2	Newspaper Ad	Non-targeted/broad community	A newspaper advertisement was placed in the Star Gazette on February 20, 2019 advertising the public hearing to be held on March 4, 2019.	No comments were received.	Not applicable.	

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	Newspaper Ad	Non-targeted/broad community	A newspaper advertisement appeared in the April 22, 2019 Star Gazette notifying the public of the public comment period on the City of Elmira's 2019 Draft Annual Action Plan.	No comments were received.	Not applicable	
4	Public Meeting	Citizen Advisory Committee	A meeting of the Community Development Citizen Advisory Committee was held on Monday, March 18th and Wednesday, February 27th in which three members attended.	Feedback that was received on funding priorities including positive feedback to fund for homeless shelter, and support for the Salvation Army and CASA. The Committee also felt that funding for street improvements should be increased in the event of increased CDBG funding.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

DRAFT

Expected Resources

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

Introduction

The City of Elmira will be receiving \$1,195,972 in 2019 entitlement funds for CDBG and \$333,467 in HOME Investment Partnership funding. This represents an increase in CDBG and a decrease in HOME funding; CDBG funding still remains well below the amount that was received in the early 2000's. 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 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 periodically 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	1,195,972	42,000	0	1,237,972	0	Program income is derived from program income from housing rehabilitation loans as well as economic development loans.

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	333,467	0	0	333,467	0	The City of Elmira's HOME allocation represents a decrease of \$62,686
Other	public - state	Admin and Planning Economic Development	1,638,000	0	0	1,638,000	105,000	These funds reflect funding administered by the New York State Housing Trust Fund Corporation (HTFC) as part of the Downtown Revitalization Initiative (DRI), which is ongoing in 2019, that will directly assist downtown property owners make facade and building renovations to their properties. This includes \$88,000 for the administration and planning of this fund.

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	797,606	0	0	797,606	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	15,000	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. 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 including funding from the New York State Office of Parks, Recreation and Historic Preservation. 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 of which Elmira received \$1 Million. 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. This programs will continue through 2019-2020.

DRAFT

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

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, Elmira 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. 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: \$250,000 HOME: \$302,820	Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 25 Household Housing Unit Direct Financial Assistance to Homebuyers: 13 Households Assisted
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: \$474,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 17,500 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 1,085 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Alleviate and Prevent Homelessness	2015	2019	Homeless	BROWNFIELD OPPORTUNITY AREA BUSINESS IMPROVEMENT DISTRICT	Addressing and Preventing Homelessness	CDBG: \$70,000	Homeless Person Overnight Shelter: 400 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 20 Beds Homelessness Prevention: 5025 Persons Assisted Housing for Homeless added: 22 Household Housing Unit
4	Revitalization of Downtown Core	2015	2019	Non-Housing Community Development Mixed-Income Housing	BUSINESS IMPROVEMENT DISTRICT	Public Infrastructure/Improvements	CDBG: \$45,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5,000 Persons Assisted Businesses assisted: 10 Businesses Assisted
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: \$40,000 Downtown Revitalization Initiative: \$0	Jobs created/retained: 4 Jobs

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 down payment and closing cost assistance, and development of housing for homeownership with a focus on vacant and tax-foreclosed properties.
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/Schuyler who operates Second Place East Homeless Shelter and receives Continuum of Care funding in Chemung County. This goal is further supported through a new project with Salvation Army's Pathways of Hope program which helps provide rapid rehousing for individuals facing domestic violence.
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. This goal includes streetscape enhancements within the Business Improvement District to complement the City's DRI efforts.

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.

DRAFT

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 **\$1,195,972** in CDBG entitlement funds and program income and **\$333,467** 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 complement and advance the Empire State Poverty Reduction Initiative and the Downtown Revitalization Initiative. This will include supporting a two new community park projects within the Downtown Core. 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 2019-2020 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	Street Improvements and ADA Sidewalks
5	EDD Operation Green Streets
6	Park Improvements
7	YWCA Public Facilities Capital Project
8	Lake Street Pedestrian Bridge
9	Chemung County Habitat for Humanity Rehab
10	STEL Salvation Army Apartments
11	EDD Facade and Signage Program
12	Elmira Loan Program - STEG
13	Southside Community Center
14	Ernie Davis Community Center
15	Catholic Charities Housing Counseling Services
16	Catholic Charities Emergency Shelter

#	Project Name
17	Let Elmira Live Center
18	Meals on Wheels of Chemung County
19	Salvation Army Pathway's of Hope
20	Court Appointed Special Advocates - CASA
21	HOME Administration
22	First-Time Homebuyers Program
23	First-Time Homebuyers Pre-Purchase Counseling
24	HOME Owner-Occupied Housing Rehabilitation
25	CHDO
26	Scatter Site Neighborhood Revitalization (Chemung County Land Bank)

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. There is more resources allocated toward improving the housing stock this year to further neighborhood revitalization goals while also investing in critical public improvements, for example streets and parks. 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. Citizen input also helps guide these allocation priorities.

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.

The 2019-2020 is the first Program Year, that the Section 108 loan payment for the First Arena is removed from the annual budget, fulfilling a 20-year commitment. The City of Elmira's Section 108 payment was \$397,705. The funds will now support park improvements, community based organization's capital improvement projects, and new affordable housing projects.

AP-38 Project Summary
Project Summary Information

DRAFT

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	
	Funding	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	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	NA- provides administration of the Citywide programs.
	Location Description	NA - provides administration of the Citywide programs.
	Planned Activities	Planned activities include salary, benefits, and program delivery costs associated with administering the City of Elmira's CDBG funds. General administration costs are capped at 20%. It is anticipated that 80% of CDBG funds will be used for low/moderate income activities within the City of Elmira.
2	Project Name	Rehab Administration
	Target Area	
	Goals Supported	Quality Affordable Housing
	Needs Addressed	Improve Condition of Elmira's Housing Stock
	Funding	

	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. This is a line item that has continued to be decreased while working to increase the amount provided for actual housing rehabilitation.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Program delivery cost related to Housing Rehabilitation Program.
	Location Description	NA
	Planned Activities	Program delivery costs to include portions of staff salaries, filing fees, lead testing when applicable, and processing fees.
3	Project Name	CDBG Owner-Occupied Rehab
	Target Area	
	Goals Supported	Quality Affordable Housing
	Needs Addressed	Improve Condition of Elmira's Housing Stock
	Funding	
	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	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 14 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	Street Improvements and ADA Sidewalks
	Target Area	
	Goals Supported	Strengthening Elmira's Neighborhoods
	Needs Addressed	Public Infrastructure/ Improvements
	Funding	Consolidated Local Street and Highway Improvement Program: \$797,606
	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	6/30/2020
	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.	
5	Project Name	EDD Operation Green Streets
	Target Area	
	Goals Supported	Revitalization of Downtown Core
	Needs Addressed	Public Infrastructure/ Improvements
	Funding	
	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	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	NA
	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 amenities. These funds are also anticipated to be augmented with Downtown Revitalization Initiative funds.
6	Project Name	Park Improvements
	Target Area	BUSINESS IMPROVEMENT DISTRICT
	Goals Supported	Strengthening Elmira's Neighborhoods
	Needs Addressed	Public Infrastructure/ Improvements
	Funding	
	Description	Funds will be utilized to make improvements to parks located in low/moderate income areas including upgrading playground equipment and other park amenities. These funds will be allocated to Ernie Davis Park to compliment a \$20 million affordable housing development at the former Jones Court.
	Target Date	6/30/2020
	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. 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, and trash receptacles.	
7	Project Name	YWCA Public Facilities Capital Project
	Target Area	BUSINESS IMPROVEMENT DISTRICT
	Goals Supported	Strengthening Elmira's Neighborhoods

	Needs Addressed	Public Infrastructure/ Improvements
	Funding	
	Description	The YWCA of Elmira & the Twin Tiers has a Health, Wellness, & Fitness Program. Funds will be used to purchase and install a new ventilation and de-humidification system for the aquatics facilities. Capital improvements for the YWCA's public therapeutic public pool and locker rooms are planned for 2019, 2020 and 2021 at the YWCA; total renovations are estimated to be \$210,000.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The pool is ADA accessible and heated (87 degrees), providing therapeutic fitness programs for residents of the City and region. The pool serves seniors, youth, and disabled individuals, an estimated 10,000 low-moderate income Elmira residents will be served annually. The YWCA serves 27,916 unduplicated clients annually.
	Location Description	The YWCA is located at 211 Lake Street, Census Tract 7, Block Group 4, where over 70% of the residents are LMI. The pool is located with the center of downtown Elmira, and it is a key focus area for revitalization.
	Planned Activities	The project will result in the replacement of the YWCA's pool dehumidification and ventilation system. The current HVAC system was installed in 1952 and has not been upgraded for energy efficiency or moisture reduction in 67 years. The project will remove humidity from the facility and allow the pool to continue in operation. The pool provides seniors, children, women, and disabled individuals access to a therapeutic heated pool.
8	Project Name	Lake Street Pedestrian Bridge
	Target Area	BUSINESS IMPROVEMENT DISTRICT
	Goals Supported	Revitalization of Downtown Core
	Needs Addressed	Public Infrastructure/ Improvements
	Funding	

	Description	Through the DRI process, parks and public spaces were identified as important part of revitalization. A non-functioning bridge in downtown Elmira, crossing the Chemung River, Lake Street, and Water Street, will be re-designed as a pedestrian walking path. The bridge will provide bikers, walkers, and families views of the Chemung River and will serve as a connector between the Southside and Northside of the City. This project is estimated at 1.5 Million, including structural improvement to the bridge. The CDBG funds will support fixtures on the bridge including trash receptacles, bike racks, bench, lighting, or/and tables.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 5,000 low-moderate income individuals will use the walking path. The path runs through two LMI census tracts 7 and 10.
	Location Description	The walking path is located in downtown Elmira; it runs through Census Tracts 7, Block Group 4 and Census Tract 10, Block Group 1
	Planned Activities	Conversion of an structurally unsound bridge into a walking path. The CDBG funds will support fixtures on the bridge including trash receptacles, bike racks, bench, lighting, and tables.
9	Project Name	Chemung County Habitat for Humanity Rehab
	Target Area	
	Goals Supported	Quality Affordable Housing
	Needs Addressed	Improve Condition of Elmira's Housing Stock
	Funding	
	Description	Rehabilitation of two housing units for LMI families within the City of Elmira by Chemung County Habitat for Humanity.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Two houses will be rehabilitated and sold to low-moderate income residents of the City.
	Location Description	The final locations for the houses is still being determined.

	Planned Activities	Chemung County Habitat for Humanity will acquire two houses for rehabilitation. Through volunteer efforts, donations, and community build projects, the organization will rehab two homes. The homes will be sold to low-moderate income residents of the City.
10	Project Name	STEL Salvation Army Apartments
	Target Area	
	Goals Supported	Quality Affordable Housing
	Needs Addressed	Addressing and Preventing Homelessness
	Funding	
	Description	The Salvation Army of Elmira and Chemung County is in the design and planning phase for the development of a 42-unit affordable housing complex at 414 Lake Street to serve the homeless population. The project will have 5 units for homeless housing, 15 units for rehabilitation from substance abuse, and 22 units of affordable housing for homeless. The project will support funding of the architectural and engineering schematics.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The project will support the creation of 42-units of affordable housing. The units will address homelessness; 20 set aside for shelter space and 22 for affordable and rapid rehousing.
	Location Description	The project is located in Census Tract 7, Block Group 2, where over 90% of the residents are low-moderate income.
Planned Activities	The project will support the design, architectural schematics for a 42-unit housing complex. 20 beds will be added for homeless prevention services and 22 will be affordable housing.	
11	Project Name	EDD Facade and Signage Program
	Target Area	BUSINESS IMPROVEMENT DISTRICT
	Goals Supported	Revitalization of Downtown Core
	Needs Addressed	Facade and Commercial Building Renovations
	Funding	

	Description	Funding will be used to help support Elmira Downtown Development's Facade and Signage Improvement Program and will be marketed to private commercial property owners within the 52-block Business Improvement District as well as used to leverage other state and private funding.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	10 businesses will receive matching grants through the program. This is a 50/50 match program.
	Location Description	Central Business District with a focus on the downtown core concentrated between West Water Street, Main, and South Main Street.
	Planned Activities	Funds will be used to make streetscape enhancements to the Central Business District by funding plants for the planters, benches, street amenities as well as amenities for Mark Twain Riverfront Park to enhance programming.
12	Project Name	Elmira Loan Program - STEG
	Target Area	BUSINESS IMPROVEMENT DISTRICT
	Goals Supported	Business Development
	Needs Addressed	Economic Development and Job Creation
	Funding	
	Description	This program will enable STEG to continue to meet the needs of City businesses and facilitate the further growth of the City's economic base by providing fixed rate, low interest loans for commercial and industry development. Loan recipients must create jobs within the City of Elmira.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The program will result in job creation. An estimated 4 Full-Time Employees will hired through the loan program.

	Location Description	Scattered throughout the City with a focus on the downtown core and Census Tracts, 7 and 10.
	Planned Activities	The funds will be used to recapitalization of the City's revolving loan fund.
13	Project Name	Southside Community Center
	Target Area	
	Goals Supported	Strengthening Elmira's Neighborhoods
	Needs Addressed	Comprehensive Youth Services
	Funding	
	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	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 275 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 	
14	Project Name	Ernie Davis Community Center
	Target Area	
	Goals Supported	Strengthening Elmira's Neighborhoods
	Needs Addressed	Comprehensive Youth Services
	Funding	

	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	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 240 youth will be served by the Ernie Davis Community Center.
	Location Description	650 Baldwin Street, Elmira, NY 14901, Census Tract 7, Block Group 1.
	Planned Activities	Planned activities include the following: <ul style="list-style-type: none"> • Fitness programs • Kids Café • Free healthy meals served Monday-Friday • Tutoring • Arts and Cultural activities • Junior Culinary classes
15	Project Name	Catholic Charities Housing Counseling Services
	Target Area	
	Goals Supported	Quality Affordable Housing
	Needs Addressed	Housing Counseling Services
	Funding	
	Description	Catholic Charities of Chemung/Schuyler provides housing counseling services in the form of credit counseling, post-purchase counseling, and mortgage foreclosure prevention services.
	Target Date	6/30/2020
	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/Schuyler.
	Location Description	Housing Counseling services are offered at Catholic Charities main offices at 215 East Church Street, Elmira, NY 14901. This is located downtown in the center of the City.

	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
16	Project Name	Catholic Charities Emergency Shelter
	Target Area	
	Goals Supported	Alleviate and Prevent Homelessness
	Needs Addressed	Addressing and Preventing Homelessness
	Funding	
	Description	Catholic Charities of Chemung/Schuyler is Chemung County's homeless service provider and operates Second Place East Homeless Shelter within the City of Elmira.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 400 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.	
17	Project Name	Let Elmira Live Center
	Target Area	
	Goals Supported	Strengthening Elmira's Neighborhoods
	Needs Addressed	Comprehensive Youth Services

	Funding	:
	Description	The Let Elmira Live Center was formed to help improve 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 year the project will support the Frontline Youth and Community Center located at Woodlawn Court Housing complex.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 350 low-moderate income families will be served at Woodlawn Court Housing Complex.
	Location Description	The activities will take place at a low-income housing complex, Woodlawn Court Housing, 1300 Davis St, Elmira, New York 14901.
	Planned Activities	<p>The following are planned activities based on the current history of the Center that will be moved to the new location at Woodlawn Court Housing:</p> <ul style="list-style-type: none"> • Adults, children, and elderly will be able to access food, household, and personal care items • Youth and children will be provided with after-school programs, classes and field trips • Youth and children will be provided with meals
18	Project Name	Meals on Wheels of Chemung County
	Target Area	
	Goals Supported	Strengthening Elmira's Neighborhoods
	Needs Addressed	Increased Access to Community Resources
	Funding	
	Description	Meals on Wheels of Chemung County provides nutritious meals to homebound, frail/and or disabled seniors throughout Chemung County. This is a new CDBG request and expanded service by the organization since Meals on Wheels over the last year has started providing meals to seniors at Bragg and Flannery Towers operated by the Elmira Housing Authority which has resulted in an initial increase of 16% of the total daily meals being served.

	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 350 homebound, frail/and or disabled seniors will benefit.
	Location Description	Meals on Wheels is at 409 William Street in Elmira but delivers meals throughout the City with 51% of the meals delivered within Chemung County.
	Planned Activities	Planned activities include providing nutritious meals prepared on a daily basis regardless of the senior citizens ability to donate toward or make a payment. CDBG Funding will go towards the cost of salaries.
19	Project Name	Salvation Army Pathway's of Hope
	Target Area	
	Goals Supported	Alleviate and Prevent Homelessness
	Needs Addressed	Addressing and Preventing Homelessness
	Funding	
	Description	The Salvation Army's Pathway of Hope Program provides rapid rehousing services for individuals or families who are fleeing domestic violence, rape, sexual assault, stalking, and other violence related living situations. The program addressed homelessness for individuals and families affected by domestic violence and trauma.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	The program provides 25 individuals, facing domestic violence and abuse, with shelter and safe housing services along with access to supportive services for rebuilding their lives.
	Location Description	The facility is located in downtown Elmira on Lake Street. The services will support community members throughout the City who are facing homelessness because of domestic violence and abuse.
	Planned Activities	The Pathway's of Hope program provide 25 eligible individuals with access to rapid rehousing services and supportive services to help address domestic and sexual violence.
	Project Name	Court Appointed Special Advocates - CASA

20	Target Area	
	Goals Supported	Strengthening Elmira's Neighborhoods
	Needs Addressed	
	Funding	:
	Description	CASA program serves abused and neglected children with advocates that provide case management in Family court proceedings. This is an unduplicated service in Elmira.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated the program will served a total of 80 children/youth and 20 will be income eligible.
	Location Description	CASA services will support children throughout the city of Elmira.
	Planned Activities	The program provides children who have been abused and neglected access to a court appointed advocate. CASA provides support services to children removed from a living situation because of abuse or neglect. The advocate helps them through the transition to a new living environment.
21	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	
	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	6/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	Not applicable since this is a program delivery cost for a Citywide program.
	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
22	Project Name	First-Time Homebuyers Program
	Target Area	
	Goals Supported	Quality Affordable Housing
	Needs Addressed	First-Time Homebuyer Direct Assistance,Counseling
	Funding	:
	Description	The First-Time Homebuyer Program is a collaboration between the City of Elmira and Catholic Charities of Chemung/Schuyler in which up to \$10,000 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. The grant was increased this year from a max of \$8,000 to a max of \$10,000.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	14 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 throughout the City of Elmira.
	Planned Activities	Direct financial assistance will be provided to first-time homebuyers who qualify in the form of up to \$10,000 grants based on need to cover downpayment and closing costs when they purchase and eligible property within the City of Elmira.
23	Project Name	First-Time Homebuyers Pre-Purchase Counseling
	Target Area	
	Goals Supported	Quality Affordable Housing

	Needs Addressed	First-Time Homebuyer Direct Assistance,Counseling
	Funding	
	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	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	13 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.
24	Project Name	HOME Owner-Occupied Housing Rehabilitation
	Target Area	
	Goals Supported	Quality Affordable Housing
	Needs Addressed	Improve Condition of Elmira's Housing Stock
	Funding	:
	Description	Owner-occupied grant assistance targeted to homeowner between 30-50% of MFI.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 6 homeowners will benefit from HOME Owner-Occupied Rehabilitation assistance whose incomes fall between 30-50% of MFI.
	Location Description	Scattered addresses throughout the City.
	Planned Activities	This project will create quality, safe and affordable owner-occupied housing within the City of Elmira.

25	Project Name	CHDO
	Target Area	
	Goals Supported	Quality Affordable Housing
	Needs Addressed	Improve Condition of Elmira's Housing Stock
	Funding	
	Description	Near Westside Neighborhood Associate is the City of Elmira's current designated CHDO and identifies single family properties that can be purchased/donated to make repairs as part of their One House At A Time Program that are sold to a first-time homebuyer. Additionally, Near Westside Neighborhood Association has had initial conversations with BOCES about constructing a new single-family home on a vacant lot.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	A single family property for a first-time homebuyer.
	Location Description	Locations are still in the process of being identified for 2019-2020.
	Planned Activities	Planned activities include purchase and rehabilitation of a single-family property for homeownership. Additionally, there may be an opportunity for a partnership with GST BOCES for infill of a new single-family home on a vacant lot.
26	Project Name	Scatter Site Neighborhood Revitalization (Chemung County Land Bank)
	Target Area	
	Goals Supported	Quality Affordable Housing
	Needs Addressed	Improve Condition of Elmira's Housing Stock
	Funding	
	Description	The Chemung County Land Bank repairs and upgrades vacant properties or those that have been foreclosed on by the County that can be rehabilitated for homeownership. It is anticipated that HOME funds would leverage other additional State resources supporting the Land Bank.
	Target Date	6/30/2020

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>Funds will support rehab of four owner-occupied units will be sold to income eligible families.</p>
<p>Location Description</p>	<p>Scattered sites that are in qualifying Census/Block groups within the City.</p>
<p>Planned Activities</p>	<p>Creation of affordable housing for owner-occupied units within the City of Elmira. The project will address blight and vacant properties or those that have been foreclosed on by the County that can be rehabilitated for homeownership. The project will leverage existing resources of the Chemung County Land Bank.</p>

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 (81.05%), 7 (83.72%), 6 (76.49%), and 10 (75.52%). 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. Community Development staff work with the Chemung County-City of Elmira Consolidated Street Department to ensure CDBG assistance for street improvements benefit low-moderate income areas. 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 through the Downtown Revitalization Initiative, Empire State Poverty Reduction Initiative, and were recommended by New York State to be included as an Opportunity Zone. CDBG funding will be allocated to Census Tract 6 to make park improvements to Ernie Davis Park which is adjacent to Vecino Group's affordable development, which was completed Spring 2019.

Geographic Distribution

Target Area	Percentage of Funds
BROWNFIELD OPPORTUNITY AREA	10
BUSINESS IMPROVEMENT DISTRICT	20
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 is undergoing a

significant growth opportunity to revitalize the downtown core through the already awarded Downtown Revitalization Initiative. In addition to bringing potential funding to implement projects, it is anticipated that there will be additional funding for project planning. 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 \$10,000 in down-payment and closing cost assistance. During the 2019 Program Year, the Near Westside Neighborhood Association, as the City’s CHDO will begin rehabilitating a single-family home for an eligible first-time homebuyer. Funding is also allocated to Habitat for Humanity to rehab two houses in the City of Elmira. Funding will also support scattered site revitalization for 4 affordable housing units through the Chemung County Land Bank.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	26
Special-Needs	0
Total	26

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	13
Acquisition of Existing Units	13
Total	26

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 for the acquisition of existing units. HOME funding has also been set-aside for Scattered Site Neighborhood Revitalization in an effort to work with either the Chemung County Land Bank to provide affordable housing

development and neighborhood revitalization goals.

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.

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. This year, the Elmira Housing Authority's two senior developments are having meals delivered through Meals on Wheels of Chemung County as part of a partnership that was recently developed.

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 to be involved with CDBG, HOME, and HCR funded contracting opportunities.

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

Introduction

During the 2019-2020 Program Year, the City of Elmira plans on allocating \$50,000 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. Additionally, in 2019, the Salvation Army's Pathway's to HOPE and Special Needs Housing Services (SAFE House) will be funded to provide housing residential housing and access to a 24-hour Domestic Violence Hotline. The Salvation Army also provides rapid rehousing services to individuals and families fleeing domestic abuse. Other agencies/services available to serve residents in the City of Elmira include 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: 400 clients will be provided emergency housing through Second Place East. 25 clients fleeing domestic violence and abuse will receive housing and services through the Salvation Army's SAFE house.
2. Goal: Prevent displacement of individuals/families from their homes in the community. Outcome: 5,000 clients will be provided homelessness prevention 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 2019 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.

The Salvation Army will provide special needs housing/shelter for individuals and/or families fleeing domestic violence and abuse. This will include emergency shelter, rapid rehousing services, trauma support, training services.

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.

Vecino Group's Libertad project involving the gut rehabilitation of the former Jones Court, while not CDBG or HOME funded, created 90 affordable rental units including 20 supportive units for homeless veterans. It also introduced an additional Head Start classroom and a neighborhood market. The 20 apartments reserved for formerly homeless veterans will receive services through New York's State's Empire State Supportive Housing Initiative through Economic Opportunity Program, Inc.

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. The Samaritan Center also has an additional part-time person who has been hired through the Chemung County Department of Social Services under the Empire State Poverty Reduction Initiative as a Community Navigator.

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. However, despite limited funding, there have been significant efforts to obtain additional resources through New York State to expand affordable options and many of them target certain populations of those at risk of becoming homeless. 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. In 2019, the City of Elmira will begin working with the Salvation Army to provide housing for victims of domestic violence. 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 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 combined tax rate for properties within the City of Elmira (City, County, and School) is currently \$62.10/\$1,000 of assessed value. 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 \$10,000 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. Housing Vision's Chemung Crossing project which leveraged 2016 and 2017 HOME and CDBG funding as well as tax credits and funding through New York State Homes and Community Renewal was completed in the 2018 Program Year and will result in 45 affordable rental units for individuals and families whose income is at or below 60% of the Area Median Income. The City of Elmira approved a tax agreement to make it more feasible to undertake this substantial neighborhood revitalization.
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. The project will be completed in June 2019.

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 has obtained funding through the NYS Housing Finance Agency as a 4% bond project and the project is under construction.
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 is currently targeting properties for rehabilitation for homeownership or investment as quality affordable rental properties.
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. 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, particularly rental 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 2019 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, the Cities Rise program, and a newly formed land bank for Chemung County will also be receiving funding to address tax delinquent properties, and Restore NY for downtown revitalization. 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:

- Housing Visions' Chemung Crossing project is under construction and was completed during the 2018 Program year as a scattered site, 45 unit, affordable, neighborhood revitalization project located within census tract 10. Community Development intends on working with Housing Vision's to identify future projects.
- 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 has received funding and Arbor Housing & Development is serving as the administrator of the Chemung County Land Bank. The City and Department of Community Development will continue to work with the Land Bank to identify opportunities to address vacant properties through selective demolitions and rehabilitations.
- The City of Elmira was awarded \$149,295 under a “Zombie” and Vacant Properties Grant in 2017 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. These efforts are underway as is the deployment of BuildingBlocks a data platform that combines City data and can be used in data-based decision-making.

- The City of Elmira was awarded funding through the Attorney General's office for Cities Rise. The program will engage community members around was to build stronger neighborhoods, including ways to address code violations and unsafe housing violations with the City. The Cities RISE program will focus on underserved community members including focusing on minority communities, low-income, elderly, and families with young children
- Additionally, a collaboration between the City of Elmira and Chemung County Health Department began in Program Year 2018. Representatives from the Department of Community Development and Code Enforcement participated in round table discussion on lead poisoning for children under the age of 6. The expectation is the City of Elmira will continue to work closely with ways to address lead issues and find new opportunities for abatements within the City of Elmira in order to improve health and safe housing.

Another underserved need within the City of Elmira continues to be economic development within the City's boundaries. Southern Tier Economic Growth (STEG) is a county-wide organization that has also focused on the downtown core. 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.

Actions planned to foster and maintain affordable housing

Housing Vision's Chemung Crossing project created 45 units of quality affordable housing that was submitted with prior year CDBG and HOME resources. The Department of Community Development will assist in ensuring residents know how to apply for housing when applications are sought. The Department of Community Development continues to have discussions to increase capacity upon it's existing CHDO, Near Westside Neighborhood Association or explore cerifying another eligible organization or certifying others. The establishment of a Land Bank in Chemung County has potential to help foster and maintain quality, affordable housing within the community. The Empire State Poverty Reduction Initiative (ESPRI) funding also establishing a gap fund to assist in developing quality rental housing which will be administered by Arbor Housing and Development in conjunction with the Land Bank. The focus of these efforts will be on vacant, tax foreclosed properties. 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. The Chemung County Health Department is also performing lead risk assessments and clearances on mixed-used developments within the downtown that are being rehabilitated through Downtown Revitalization Initiative funding.

Additionally, a taskforce was formed in 2018, to find new ways to address lead poisoning for children under the age of 6. The Department of Community Development and Code Enforcement attend this meetings. The taskforce plans to seek additional funding for lead abatements, and the Department of Community Development will be a lead agency on this application.

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 (ESPRI) 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 approved in April 2018. The following is the projects that will be funded as a result of this effort: 1. \$255,000 in funding was used to hire three "community navigators" who are based at the Transformation Center, Frontline Community and Youth Center, Samaritan Center, and Economic Opportunity Program to help people easily access services they are eligible for and volunteers from the neighborhoods will be trained to supplement these efforts. Hours will also be extended at CSS Workforce New York's Elmira Job Center to provide training and guidance to help residents become employed in fields that are in demand; 2. A \$200,000 grant fund for entrepreneurs and small business owners started in the Spring of 2018 to foster new business development in target neighborhoods; 3. An ESPRI Housing Revitalization Gap Fund helped address safe and affordable rental housing and will be administered by Arbor Housing and Development; and 4. Funding also supported a new Entrepreneur Mentoring and Networking

Program with the Chamber of Commerce.

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. 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. Although these plans have been developed, efforts are ongoing for the implementation.
4. The Department staff attend community outreach meeting and taskforces that address issues of safe, affordable housing with the City of Elmira and Chemung County. This includes the Housing Coalition hosted by Catholic Charities and Lead Abatement Taskforce through Chemung County Health Department.
5. The Zombie and Vacant Properties and Cities Rise grants from New York State from bank settlement funds have helped develop institutional structure by providing financial resources to the City to add an additional code enforcement officer, access to training resources and technical assistance in addressing zombie, vacant, and distressed properties and access to the data platform, BuildingBlocks.

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. The Director of Community Development serves on the Board of Directors as the City's representative for the Chemung County Land Bank which is focusing initial efforts on the City of Elmira.
3. There has been increased 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.
4. The representative from the City's Department of Community Development (Grants Administrator) serves on the Chemung County Homeless Housing Task Force. Community Development staff are also involved in the Chemung County Housing Coalition convened by Catholic Charities and the Lead Abatement Taskforce lead by Chemung County Health.
5. A Taskforce that was developed in late fall 2016 and continues to meet as part of the Empire State Poverty Reduction Initiative has evolved into an implementation team which includes three Community Navigator's, Chemung County Department of Social Services, the City's Department of Community Development, Southern Tier Economic Growth, the Chemung County Chamber of Commerce, CSS Workforce New York, Arbor Housing and Development, Economic Opportunity Program, and the co-chairs from the Task Force.

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 2017, and during the 2019 Program Year, projects will begin to finalize and become complete. 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	0
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:	0

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. 87.00%

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 \$53,600 for scattered site neighborhood revitalization in partnership with the Chemung County Land Bank for eligible projects within the City of Elmira.

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 \$10,000 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 \$10,000. 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 does not plan on using 2019 HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

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, for an eligible CHDO project, and for a future scattered site neighborhood revitalization project with the Chemung County Land Bank and the Chemung County Habitat for Humanity to further increase the quality of the City's affordable

housing. 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.