

THE ST. LAWRENCE COUNTY PLANNING OFFICE

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Direct Homeownership Assistance Program, Round #23 Public Hearing #2

May 24, 2021

In April 2019, St. Lawrence County applied for \$550,000 through the NYS Community Development Block Grant Program in order to fund the 23rd round of its **Direct Homeownership Assistance Program (DHAP 23)**.

The County's **DHAP** was designed to assist **low- and moderate income (LMI)** households to purchase existing homes by providing a down-payment on the mortgage, payment of most closing costs, and assistance as needed to rehabilitate the housing unit to ensure that it meets code and Housing Quality Standards (HQS), as developed by the U.S. Department of Housing & Urban Development (HUD).

This application was successful; in July, 2019 the County was awarded \$550,000. A Grant Agreement was signed, effective June 27, 2019. The Agreement stipulated that all funds must be expended within 24 months (by June 28, 2021). The Agreement anticipated that 17 households would be assisted.

The County estimated that all Program funds (\$244,375 for homeownership assistance; \$208,284 for rehabilitation) plus all Program Delivery costs (\$69,841) would provide Direct Benefit to LMI households. This ratio $(\$244,375 + \$208,284 + \$69,841 / \$550,000 = 95\%)$ of Direct Benefit to LMI households exceeds the 70% threshold for LMI Benefit required by HUD.

The *NYS Community Development Block Grant Administration Manual* requires that:

*“All Recipients of NYS CDBG funds must meet the citizen participation requirements at 24 CFR 570.486 and New York State’s Citizen Participation Plan, as amended which require Recipients to follow a citizen participation plan providing for ... one public hearing (one in each jurisdiction of a joint application) prior to the submission of an application for funding ... **and one public hearing, if awarded, to be held during the administration of the grant to solicit comments on the effectiveness of the program’s administration.**”*

A public hearing was held during the preparation of the application for **DHAP 23**; this hearing was held on April 1, 2019. Now, a second hearing is required. This second public hearing is required to furnish citizens with the following information:

- The amount of CDBG funds made available: \$550,000 total. This included \$452,659 for homeownership assistance and rehabilitation activities; \$69,841 for Program Delivery; \$27,500 for Administration.

- Listing of activities undertaken with CDBG funds:
 - 13 units completed (so far).
 - 2 units expected to be completed.
 - Costs have ranged from \$15,600 to \$33,755.
 - Average assistance was \$29,845 per household.
- Amount of CDBG funds made available for activities that benefit LMI National Objective: all program funds \$452,659) and Program Delivery funds (\$69,841) directly benefit LMI Households. This represents a 95% Direct Benefit to LMI households.
- If CDBG activities resulted in displacement, review the displacement plan: No displacement of households occurred.
- Progress toward program goals and objectives: The County proposed completing 17 units; the County expects to deliver a total of 15 units (88% of proposed activity).
- Provide for and encourage citizen participation. This is the purpose of today's hearing.
- Provide citizens with a reasonable opportunity to comment on activities that were undertaken, or to comment on any activity(ies) which were added, deleted or substantially changed from the application submitted to the State.

Comments will be accepted until June 15, 2021; they may be sent to:

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CDBG History in St. Lawrence County

The County Planning Office has administered CDBG-funded housing programs since 1982. All CDBG-funded projects benefit low- or moderate-income persons.

- We have obtained 24 grants to do homeownership assistance; these programs have enabled 625 LMI households to purchase homes.
- We have also obtained 30 grants to rehabilitate substandard units; these programs have helped 638 LMI households to improve their living conditions.

The County's CDBG housing programs have assisted over 1,260 LMI households. This equals approx. 3,100 LMI persons. The 1,260 houses improved total over 3% of all occupied housing units in the County.

The Planning Office estimates an economic impact from these programs of over \$70 million.

Other communities in St. Lawrence County have successfully secured and administered CDBG-funded housing programs on their own; these communities include the City of Ogdensburg; Villages of Gouverneur, Massena, Potsdam; Towns of Fowler, Madrid.

CDBG funds have also been used in St. Lawrence County for community planning projects; water and sewer projects; community centers; economic development projects.