

North Country HOME Consortium

“Draft” Annual Plan

HUD HOME Program Year

July 1, 2023 – June 30, 2024

Jefferson County Planning

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Executive Summary

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

1. Introduction

The North Country HOME Consortium (Consortium) is comprised of 103 out of 110 Towns and Villages in Jefferson, Lewis & St. Lawrence Counties, located in Upstate New York. The municipalities have entered into cooperative agreements to access funding and provide affordable housing assistance to low and moderate income households. The Consortium was organized and received its first direct allocation of HUD HOME funds in 1994, and since that time (1994 – 2023) has received and allocated over \$33 million and assisted close to 1,962 households with either owner occupied rehabilitation, homebuyer, or rental rehabilitation assistance. Since its inception, the Consortium has submitted and had HUD approval of the required Five Year Plans, Annual Plans, as well as CAPER for Consortium endeavors.

Jefferson County is the Lead County for the three County North Country HOME Consortium. The County has entered into a Sub-recipient Agreement with the Development Authority of the North Country to provide program delivery and grant administration services. Authority staff works closely with Jefferson County Planning Department staff to ensure program compliance. The Program is overseen by the North Country HOME Consortium Administrative Board which is comprised of representation from each of the three Counties.

At the time of this report, the world is still recovering from the COVID-19 pandemic which started in the U.S. in March 2020. This resulted in businesses across the country being closed both temporarily and permanently causing an increase in unemployment. Moratoriums were put on evictions from rental properties. On January 3, 2021, the American Rescue Plan was passed which included \$2,988,032 in HOME ARP funding to the North Country HOME Consortium. These funds must be used to benefit eligible populations including homeless, at-risk of homeless, fleeing/attempting to flee domestic violence, dating violence, sexual violence, stalking, or human trafficking, or other populations for whom supportive services or assistance would prevent the family's homelessness or serve those with the greatest risk of housing instability. The HOME ARP Qualified Allocation Plan has been submitted to HUD for review and approval. In the qualified allocation plan, we have established funding pools as follows: \$ 1,800,000 for the development of affordable rental housing; \$ 420,305.92 for supportive services; \$ 200,000 for tenant based rental assistance; \$ 119,521.28 for nonprofit capacity building; and \$ 448,204.80 for administration and planning. After the Qualified Allocation Plan gets HUD Approval, we are planning to announce a notice of available funding and accepting applications for agencies and service providers in the 3 County region.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The objective identified in this Plan is to continue to provide the available HOME resources to assist low and moderate-income households in the Participating Jurisdiction with affordable housing rehabilitation assistance. Priority has been given to owner occupied rehabilitation programs, with Secondary Priorities given to programs that assist low and moderate household's purchase of a home as well as providing HOME assistance to existing rental projects that need updates or improvements.

Since 1994 the Consortium has provided assistance to 1,086 households with owner occupied rehabilitation assistance, 522 units of rental rehabilitation assistance and also assisted 354 households to purchase a home.

This Annual plan will continue to utilize the long standing objectives noted above and continued outcomes of providing affordable housing assistance to the many in need in our region.

During the 2023 HOME Program Year, the Consortium working with our not for profit housing agencies will be looking to assist 22 income eligible households with two separate programs offering owner occupied rehab assistance.

3. Evaluation of past performance

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

The North Country HOME Consortium has received over \$33 million dollars since 1994 and assisted affordable housing programs in St. Lawrence County with a little over \$13 million dollars, Jefferson County with close to \$13 million dollars, and Lewis County with close to \$5 million dollars. The programs funded have assisted 1,086 units of owner occupied rehab assistance, 522 units of rental rehabilitation assistance, and 354 units of homebuyer assistance. Based upon the long history and successes, we feel the Consortium has operated at a high level and is always looking at ways to access more resources to meet the unmet housing needs in the three county area as well as improve the delivery service.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

In accordance with Federal regulations (24 CFR Part 570.431), the North Country HOME Consortium utilizes the following Citizen Participation process to ensure that residents have ample opportunity to

review and comment on the North Country HOME Consortium Program, the annual HOME funding rounds and applications, and the Consolidated Plan.

The Consortium will give timely and reasonable notice of, and access to, local meetings and hearings of publicly appointed bodies where North Country HOME Consortium matters are planned for discussion. This will be accomplished through local media notification and posting of meeting and hearing notices. Furthermore, records and information relating to North Country HOME Consortium plans and activities are available to the public, as may be limited by confidential individual income statistics and New York State Freedom of Information Laws.

The three Counties, through their respective Planning Departments, may provide technical assistance to groups representing low to moderate-income individuals in developing supporting or alternative proposals for HOME programming. This assistance will be considered if staff resources are available. The level and type of assistance available will be at the Consortium's discretion. Availability of such technical assistance shall be regularly evaluated and documented at Consortium meetings

The Consortium will hold two annual public hearings at different stages of the annual HOME process. Exact scheduling will be dependent on HOME funding cycles. These hearings will address the Consortium's housing needs, development of proposed activities, and review of program performance. One hearing will also address the Consortium's annual Performance Assessment Report. Notice of the hearings will conform to County Law. Hearings will be centrally located within the three Counties comprising the Consortium. This is appropriate since all Consortium low to moderate-income residents are potential beneficiaries under North Country HOME Consortium programs. Materials will be provided, if requested, in formats suitable for the visually and hearing impaired.

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

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

To encourage participation by low and moderate income residents, minorities, and persons with disabilities, notices of hearings and HOME planning sessions will be provided to the non-profit housing agencies, human service organizations and the Department of Social Services in each of the three participating Counties.

These agencies are representative of groups that directly provide assistance to the Consortium's low and moderate-income population, as well as minority populations and persons with disabilities. Through this

notification process, these agencies will be encouraged to notify beneficiaries of the HOME planning process and the opportunities for input through this Citizen Participation Plan.

5. Summary of public comments

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

The HOME Annual Plan is out for public comment at this time. We will report on any public comments received during the 30 day public comment period.

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

No comments or view have been received at this time.

7. Summary

The Consortium, working through and with the nonprofit housing and other service providers in Jefferson, Lewis & St. Lawrence Counties, will entertain any and all public input and or comments into the creation of Annual Plan Activities. Being that the HOME Program Areas funded (Owner Occupied Rehab, Homebuyer Assistance & Rental Rehabilitation) have been identified as funding priorities over the years, we continue to direct resources to those identified priorities.

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
HOME Administrator	JEFFERSON COUNTY	Jefferson County Planning Department

Table 1 – Responsible Agencies

Narrative

The lead agency for the preparation of the Consolidated Plan, Annual Action Plan and CAPER is the Jefferson County Planning Department.

Consolidated Plan Public Contact Information

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

1. Introduction

The North Country HOME Consortium works primarily with the affordable housing providers in the three county region. It also has an Advisory Committee, which meets periodically to discuss program priorities and services. The Advisory Committee is comprised of representatives from the region's county government, municipal housing authorities, social service agencies and many others to provide input into the HOME funded programs and services.

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

The North Country HOME Consortium works primarily with the affordable housing providers in the three county region. It also has an Advisory Committee which meets periodically to discuss program priorities and services. The Advisory Committee is comprised of representatives from the region's county government, municipal housing authorities, social service agencies and many others to provide input into the HOME funded programs and services.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The staff that works on the administration of the Consortium is also active with the Continuum of Care (CoC) for the same tri-county region. The CoC is the Points North Housing Coalition. Consortium staff works closely with members of the Coalition on the homeless housing efforts in the tri-county region. Consortium staff members attend monthly CoC Board meetings as well as quarterly membership meetings and are committee members, which reinforce the stake in working together to meet housing needs for the three counties. Since the announcement of the 2.98 Million Dollars in HOME ARP funding Consortium Staff have had multiple meetings and discussions working on identifying the needs and gaps in services, of which the HOME ARP funding can be targeted towards. This extensive outreach is documented in the HOME ARP Qualified Allocation Plan that is currently being reviewed by HUD.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The staff that works on the administration of the Consortium is also active with the Continuum of Care for the same tri-county region. The CoC is the Points North Housing Coalition, Consortium staff

works closely with members of the Coalition on the homeless housing efforts in the tri-county region. Consortium Staff members attend monthly CoC Board meetings as well as quarterly membership meetings and are also committee members which reinforce the vested interest in working together to meet housing needs across the Board.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of Watertown
	Agency/Group/Organization Type	Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The North Country HOME Consortium works primarily with the affordable housing providers in the tri-county region, but also has an Advisory Committee which meets and communicates periodically to discuss program priorities and services. The Advisory Committee is comprised of representatives from the region's county governments, municipal housing authorities, social service agencies and many others to provide input into the HOME funded programs and services.

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

All appropriate agencies have been consulted

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Points North Housing Coalition	The Consortium Strategic Plan Goals provide assistance to low and moderate income individuals and families which through improving the housing, may keep individuals and families from being at risk or homeless.

Table 3 – Other local / regional / federal planning efforts

Narrative

Consortium Staff are also members of the Points North Housing Coalition (PNHC) Board of Directors and reports regularly to the PNHC Board & membership on proposed Consolidated Plans, Annual Plans, CAPERS. Since the notification of the HOME ARP funding, outreach meetings have been held in each of the three Counties to work together on assessing the needs, identifying the gaps in service/s of those needs to assist in a coordinated HOME ARP Allocation Plan. At this time, the HOME ARP Allocation Plan has been created and submitted to HUD for review and approval. Once approved a Notice of Funding Availability and Request for Proposals will be made available for Service Providers and Agencies to formally request the HOME ARP funding. Consortium staff will rate and rank the applications submitted (same process as traditional HOME funding) and present to the Consortium Administrative Board for formal approval.

AP-12 Participation - 91.401, 91.105, 91.200(c)

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

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

The Consortium began the public comment period for its draft 2023 Annual Plan on April 3 and will conclude on May 4, 2023. Public Comments can be directed to Matt Taylor at mtaylor@danc.org or by phone at 315-661-3200. The Consortium will be holding a Public Hearing/Meeting to review the Plan programs on April 12, 2023 at 9:00 am.

The annual plan was also available for review at the three Counties, through their respective Planning Departments. The Planning Departments may provide technical assistance to groups representing low to moderate-income individuals in developing supporting or alternative proposals for HOME programming. This assistance will be considered if requested and if staff resources are available. The level and type of assistance available will be at the Consortium's discretion. Availability of such technical assistance shall be regularly evaluated and documented at Consortium meetings. The Plan was also made available through all partner agencies in the Continuum of Care group. No Comments were received from this outreach

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

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

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	TBD	TBD	TBD	
2	Internet Outreach	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	TBD	TBD	TBD	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	TBD	TBD	TBD	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Federal, state and local governments each have roles in the development of housing opportunities. The Consortium is an entitlement for HOME funds only. The Consortium also has a 'bank' of match that it utilizes to administer its HOME program. Much of this match is from other New York State housing program.

New York State is an active participant in the development of publicly assisted housing through direct and indirect financing. The New York State Homes and Community Renewal (HCR) manage numerous programs involving rental assistance, homeownership assistance, rehabilitation and construction. HCR also manages the state's allocation of CDBG, HOME and Low Income Housing Tax Credit allocations. These are utilized by housing providers throughout the jurisdiction. The State of New York Mortgage Agency (SONYMA), through the state's Housing Finance Agency, also guarantees housing loans. These agencies will be used as primary funding sources to implement the Consolidated Plan and to provide assistance and support to the consortium.

The private financial institutions also play an important part in the consortium's activities as they have the financial capacity to provide interim and construction financing when necessary. Financial institutions offer programs for First-time Homebuyers through the Federal Home Loan Bank to provide an incentive through down payment assistance for low and moderate-income households to purchase homes.

The Points North Housing Coalition, the Continuum of Care, in the region applies for federal funding to combat homelessness in the region. The City of Watertown is the only entitlement community in the region and receives a CDBG allocation only. There are several community-based, social service agencies, as well as government sponsored agencies like Departments of Social Services, County Mental Health, Public Health and Aging Departments, etc., that provide crucial support services to many of the populations served by housing programs. These agencies receive

a variety of local, federal and state funding.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	903,345	0	0	903,345	1,474,168	2023 funding will assist: 22 households with Owner Occupied Rehab all scattered sites in Jefferson County.

Table 2 - Expected Resources – Priority Table

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

The Consortium is an entitlement for HOME funds only. The Consortium has a ‘bank’ of match that has accumulated over 28 years. The primary source of these funds is from the New York State Affordable Housing Corporation.

The Consortium did not receive any applications for the \$ 135,506 in 2023 CHDO funding, thus they are uncommitted at this time. We also have

\$ 136,771 in uncommitted 2022 CHDO funding. Due to the same circumstance last year. Staff has been in discussions with our housing agencies for an eligible CHDO project. If an eligible CHDO pursuit comes to fruition, it will be vetted for CHDO eligibility and presented to the HOME Administrative Board for consideration.

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

Not applicable

Discussion

N/A

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing - Homeowner Housing Rehab	2021	2025	Affordable Housing	Participating Jurisdictions in Jefferson County	Increase supply of affordable housing	HOME: \$722,843	Homeowner Housing Rehabilitated: 22 Household Housing Unit

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing - Homeowner Housing Rehab
	Goal Description	The Consortium working with and through North Country Affordable Housing & Neighbors of Watertown, anticipate completing 22 units of owner occupied rehab assistance in Jefferson County with the 2023 funding.

AP-35 Projects - 91.420, 91.220(d)

Introduction

1. North Country Affordable Housing to assist eleven (11) units of owner occupied rehab in Jefferson County.
2. Neighbors of Watertown to assist eleven (11) units of owner occupied rehab in Jefferson County, City of Watertown.
3. 2023 CHDO - There were no applications received for 2023 CHDO funding. HOME Board will consider applications if submitted.
4. Administration

#	Project Name
1	North Country Affordable Housing OOR
2	Neighbors of Watertown OOR
3	2023 CHDO
4	Administration

Table 4 – Project Information

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

The Need for Rehabilitation of Single Family Homes throughout the Consortium (Jefferson, Lewis & St. Lawrence Counties) has been identified as the funding priority by the HOME Administrative Board.

AP-38 Project Summary
Project Summary Information

1	Project Name	North Country Affordable Housing OOR
	Target Area	Participating Jurisdictions in Jefferson County
	Goals Supported	Affordable Housing - Homeowner Housing Rehab
	Needs Addressed	Increase supply of affordable housing
	Funding	HOME: \$338,755
	Description	This program will administer a scattered site owner occupied rehab program in Jefferson County to assist 11 households.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	This program will administer a scattered site owner occupied rehab program in Jefferson County to assist 11 low to moderate income households. \$361,422 award (\$338,755 project and \$22,667 in admin)
	Location Description	Scattered sites in Jefferson County.
	Planned Activities	This program will administer a scattered site owner occupied rehab program in Jefferson County to assist 11 low to moderate income households.
2	Project Name	Neighbors of Watertown OOR
	Target Area	Participating Jurisdictions in Jefferson County
	Goals Supported	Affordable Housing - Homeowner Housing Rehab
	Needs Addressed	Increase supply of affordable housing
	Funding	HOME: \$338,754
	Description	This program will administer a scattered site owner occupied rehab program in Jefferson County, City of Watertown to assist 11 households.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	This program will administer a scattered site owner occupied rehab program in Jefferson County, City of Watertown to assist 11 low to moderate income households. \$361,421 Award (\$338,754 project and \$22,667 admin)
	Location Description	Scattered sites in Jefferson County, City of Watertown
	Planned Activities	This program will administer a scattered site owner occupied rehab program in Jefferson County, City of Watertown to assist 11 low to moderate income households.

3	Project Name	2023 CHDO
	Target Area	Participating Jurisdictions in Jefferson County
	Goals Supported	Affordable Housing - Homeowner Housing Rehab
	Needs Addressed	Increase supply of affordable housing
	Funding	HOME: \$135,502
	Description	No application for the 2023 CHDO funds at this time.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	No application for the 2023 CHDO funds at this time.
	Location Description	No application for the 2023 CHDO funds at this time.
	Planned Activities	No application for the 2023 CHDO funds at this time.
4	Project Name	Administration
	Target Area	Participating Jurisdictions in Jefferson County
	Goals Supported	Affordable Housing - Homeowner Housing Rehab
	Needs Addressed	Increase supply of affordable housing
	Funding	HOME: \$90,334
	Description	2023 Administration
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	2023 Administration
	Location Description	N/A
	Planned Activities	2023 Administration

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

North Country Affordable Housing will assist eleven (11) households in Jefferson County with an Owner Occupied Rehab program.

Neighbors of Watertown will assist eleven (11) households within the City of Watertown in Jefferson County with an Owner Occupied Rehab Program.

**No CHDO Applications received for the 2023 Program Year.

Geographic Distribution

Target Area	Percentage of Funds
Participating Jurisdictions in Jefferson County	100
Participating Jurisdictions in Lewis County	
Participating Jurisdictions in St. Lawrence County	

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Two applications for funding received for the 2023 Program year and both funded.

Discussion

Two applications for funding received for the 2023 Program year and both funded.

North Country Affordable Housing's Application is for eleven (11) units of OOR in Jefferson County outside the City of Watertown.

Neighbors of Watertown's Application is for eleven (11) units of OOR in the City of Watertown, in Jefferson County.

**No CHDO Applications received for the 2023 Program Year.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	22
Special-Needs	0
Total	22

Table 6 - 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	22
Acquisition of Existing Units	0
Total	22

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

The Consortium is proposing to assist 22 income eligible homeowners through two (2) scattered site owner occupied rehabilitation programs in Jefferson County. North Country Affordable Housing to assist eleven (11) income eligible homeowners in Jefferson County (11 units) and Neighbors of Watertown to assist eleven (11) income eligible homeowners also in Jefferson County, City of Watertown. (11 units). The Consortium did not receive any applications for funding for CHDO Projects. The Consortium HOME Admin Board approved an Open Application window for a future CHDO Project.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

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

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

N/A

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

N/A

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

N/A

Discussion

N/A

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

The North Country HOME Consortium collaborates with the Points North Housing Council and its partner agencies to provide services to the homeless and related populations that it serves. The Points North Housing Council is a HUD funded Continuum of Care (CoC) which submits its own Action Plan. Members of the staff from the Development Authority and Jefferson County Planning Office who administer the HOME program are also active members of the PNHC Board and Membership.

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 CoC will collaborate with mainstream providers like the three counties' Department of Social Services (DSS) to reach out to homeless persons and assess their individual needs. The CoC coordinates with prevention assistance providers such as the Mental Health Association of Jefferson County and Catholic Charities to determine reasons why households need assistance. The CoC includes working with the prevention assistance providers to utilize ESG funds to divert and prevent homelessness. In order to identify risk factors for becoming homeless for the first-time, communication between providers at CoC meetings are encouraged and scheduled. Active communication between providers is key to prevention.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Consortium will continue to work closely with the CoC and its partner organizations. There are several local agencies that provide emergency shelter and transitional housing needs of homeless persons. The CoC works regularly with DSS and other social agencies to identify these persons and connect them with much needed social services. It is the Consortium's goal that through this connection with the CoC and other social agencies that we will be able to address the emergency shelter and transitional housing needs of homeless persons. Since being awarded the \$ 2.98 Million Dollars in HOME ARP funding last year, the Development Authority Staff working in conjunction with Jefferson County Planning Staff have been performing outreach to homeless housing service providers and other related parties in the Tri-County Region to identify more clearly the needs and gaps in programs and services being offered as part of the development of the HOME ARP Allocation Plan. The HOME ARP Allocation plan has been developed and submitted to HUD for review and approval in March 2023.

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 CoC is working with partnering housing agencies in the tri-county area to establish PSH beds for the chronically homeless (CH). The Watertown Housing Authority does have a homeless housing preference, however it is not specific to chronically homeless but can be used for chronically homeless on the list. The CoC has funded several projects that have dedicated beds for chronically homeless. These projects include Transitional Living Services (TLS) Permanent Supportive Housing CH 2 units in Jefferson County; Jefferson County DSS Permanent Supportive Housing with 9 CH beds; Jefferson County Permanent Supportive Housing (TH) 61 CH beds; Transitional Living Services Permanent Supportive Housing 3 CH beds in St. Lawrence County and 3 CH beds in Lewis County. The CoC continues to reach out to the housing authorities to ask that they dedicate beds to CH. The CoC has noticed that there are not as many CH individuals present since HUD changed the definition. It does however continue to see homeless individuals that need assistance. Step by Step opened a new 20-unit Permanent Supportive Housing facility in October 2022 called the Lincoln School Apartment Program. TLS has opened an 18 transitional housing facility for homeless males in the City of Watertown in March 2023.

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.

The HOME Consortium helps in addressing the area's homeless housing needs by continuing to work with the CoC. Communication is key among homeless housing service providers in the region and many of the service providers have programs that transition people from publicly funded institutions and systems of care to housing in the community. Transitional Living Services provides supportive housing for persons with psychiatric illnesses while CREDO provides supportive housing for persons with alcohol and substance abuses. The Consortium will promote community programs and services to help low-income individuals and families avoid becoming homeless. Transitional Living Services along with Jefferson County DSS opened in March 2023, a new 18 unit Permanent Supportive Housing facility for homeless male individuals, with the intent for the individuals of this facility to transition to more traditional permanent housing in six-nine months. Step by Step opened a new 20-unit Permanent Supportive Housing facility in the City of Ogdensburg in October 2022.

Discussion

The Consortium is an entitlement for HOME funds only. It works closely with the Points North

Housing Coalition which is the continuum of care in the region. The Consortium focuses its housing resources to assist the very low and low income populations with quality, affordable housing options. Since being awarded the \$ 2.98 Million Dollars in HOME ARP funding in 2021, the Development Authority Staff working in conjunction with Jefferson County Planning Staff, have been performing outreach to homeless housing service providers and other related parties in the Tri-County Region to continue identifying the needs and gaps in programs and services being offered as part of the development of the HOME ARP Allocation Plan. The HOME ARP Allocation Plan was submitted to HUD in March 2023 for HUD review and approval. Once HUD approved a notice of funding availability and request for proposals will be released for agencies and providers to apply for the HOME ARP funding. As noted above, other local CoC initiatives to include: Step by Step is opening a new 20 unit Permanent Supportive Housing facility in the City of Ogdensburg in October 2022 and Transitional Living Services in collaboration with Jefferson County DSS will be opening a new 18 unit Permanent Supportive Housing facility for homeless males in the City of Watertown which opened in March 2023.

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

As detailed in the Consolidated Plan, many of the economic and public policy barriers to affordable housing take effect at a regional level. The Consortium has very little power to ameliorate the effects of these issues.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

As detailed in the Consolidated Plan, many of the economic and public policy barriers to affordable housing take effect at a regional level. The Consortium has very little power to ameliorate the effects of these issues.

Discussion

The main barrier to affordable housing identified in the Jefferson County Analysis of Impediments to Fair Housing is the lack of quality affordable housing. Another Barrier that has been identified over time in the three Counties' assessments is the lack of highly available public transit. The Watertown Jefferson County Area Transportation Council (WJCTC) is the Metropolitan Planning Organization (MPO) designated by the Governor of the State of New York for the City of Watertown and surrounding area in Jefferson County. It has the responsibility of developing and maintaining both a Regional Transportation Plan and a Transportation Improvement Program for the area's federal aid eligible highway and public transit facilities. The WJCTC completed a transit study in 2019. The study identifies potential regional networks in Jefferson County for new, enhanced or coordinated transit and mobility services. A Rural Mobility Manager has been hired to develop rural transit routes after discussions with areas municipalities, businesses, and residents. A Jefferson County Coordinated Transportation Plan for Mobility Services was completed in 2021. This Plan identifies barriers such as: lack of public transportation in Jefferson County, lack of public transportation to Fort Drum for jobs, and cost of transportation alternatives. In its 2017 Assessment of Fair Housing, St. Lawrence County identified a general lack of Fair Housing knowledge by government officials and landlords and also a lack of access to funds for housing improvements for vulnerable populations.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

HOME funded activities proposed for this program year include the following: assisting 22 income eligible homeowners with owner-occupied rehabilitation and program administration.

Actions planned to address obstacles to meeting underserved needs

The North County HOME Consortium funded Owner Occupied Rehab Programs will help improve the quality of the housing stock in the three County region and meet a very small portion of the area's housing needs. The primary focus of the North County HOME Consortium and its partner agencies is to work with existing resources while continuing to look for additional resources and funding to assist in the areas of need.

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

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

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

Actions planned to develop institutional structure

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

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

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

Discussion

The North Country HOME Consortium has been working with the not for profit housing agencies and some municipalities providing HOME programs (Owner Occupied Rehab, Homebuyer Assistance and Rental Rehab) for low to moderate income households since 1994. The Consortium has received over \$33 million dollars in HUD HOME funding and provided assistance to close to 1962 eligible families.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

No Program Income was received during the 2022 Program year.

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

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

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

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

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

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

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

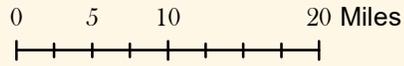
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that

will be used under 24 CFR 92.206(b), are as follows:

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

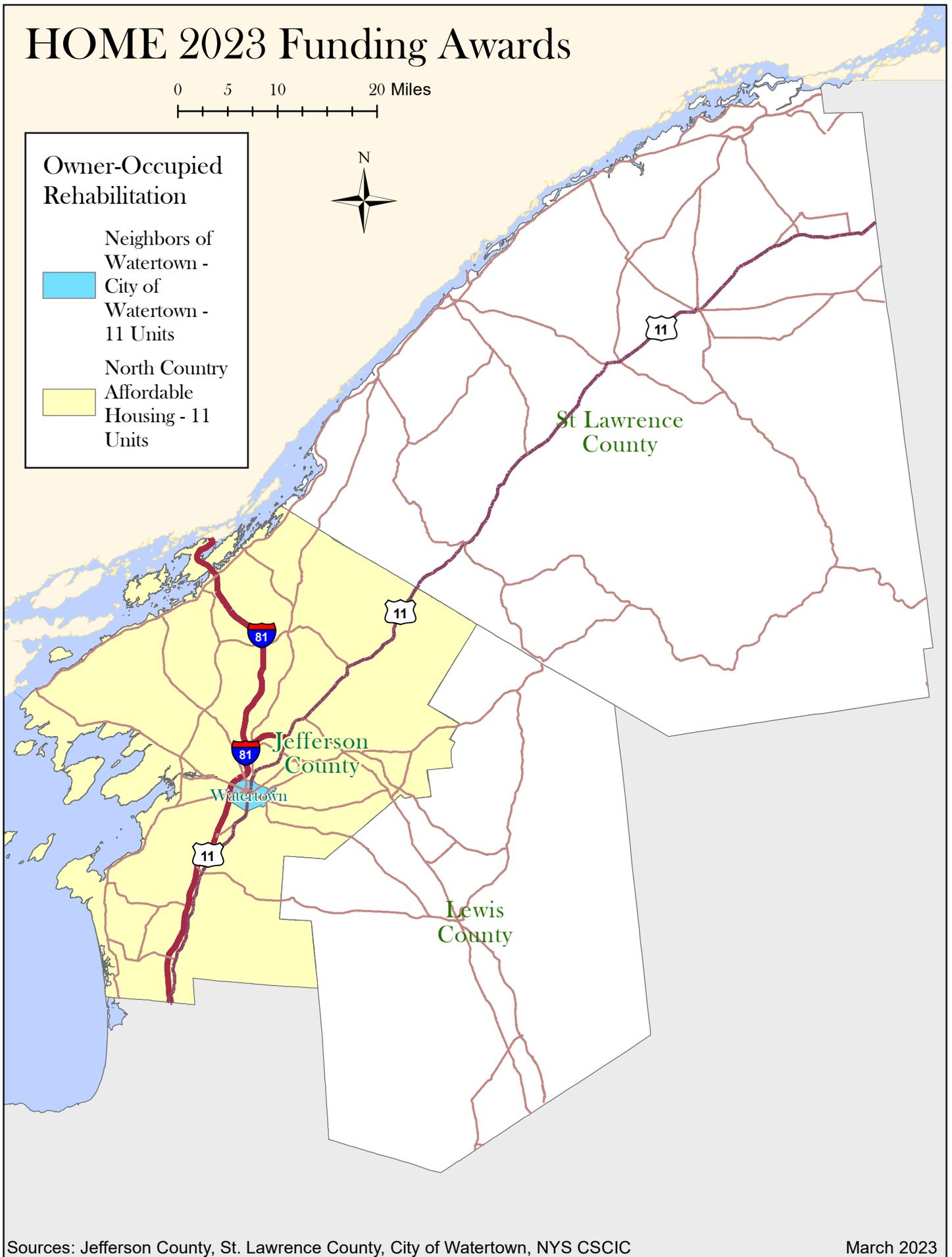
All of the 2023 HUD HOME funding for the 2023 Program year will benefit low and moderate income persons.

HOME 2023 Funding Awards



Owner-Occupied Rehabilitation

- Neighbors of Watertown - City of Watertown - 11 Units
- North Country Affordable Housing - 11 Units



North Country HOME Consortium
2024 Monitoring Plan

Agency	Staff Assigned	Program & Year	Monitoring Date
North Country Affordable Housing	Matt Siver & Mike Bourcy	2021 OOR	May/June 2024
Clayton Improvement Association	Matt Siver & Mike Bourcy	2020 HB	May/June 2024
Frontier Housing	Matt Siver	2021 OOR	May/June 2024
Snowbelt Housing Company, Inc.	Matt Siver	2020 OOR	May/June 2024
North County Housing Council	Matt Taylor	2019 HB	May/June 2024
Rental Project Monitoring Plan & Schedule			
<u>Project & Location</u>	<u>Staff Assigned</u>	<u>Program & IDIS</u>	<u>Monitoring Date</u>
Center Street Apartments - Lyons Falls	Matt Taylor	Snow Belt 14 & 15 CHDO RR # 1833	May/June 2024
Pine Crest Manor - Copenhagen	Matt Taylor	Snow Belt 14 & 15 CHDO RR # 1833	May/June 2024
Iroquois Village - Rooseveltown	Matt Taylor	Mohawk 16 -19 CHDO RR # 1845	May/June 2024