

September 2024 - Reallocated \$ 120,000 planned for St. Lawrence County OOR to 3 Agencies in Jefferson County at \$ 40,000 each also for OOR. Also added 2020, 2021, 2022, 2023 & 2024 HOME CHDO funded project to be a part of the new 63-unit rental project of which 5 units will be HOME funded.

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 – 2024) has received and allocated over \$34 million and assisted close to 1,984 households with 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 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 representatives 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 the homeless, those at-risk of homeless, those fleeing/attempting to flee domestic violence, dating violence, sexual violence, stalking, 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 and approved by HUD. HOME ARP funding will assist the development of three (3) new affordable housing initiatives, provide funding for support services, not for profit capacity building, administration as well as grant administration.

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 1,108 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 2024 HOME Program Year, the Consortium working with our not-for-profit housing agencies will be looking to assist 20 income eligible households with four separate programs offering owner occupied rehab assistance.

Amended Plan - 9 2024 - 20 Units of OOR are planned to be completed by 3 Agencies in Jefferson County for the same unit count of 20 units. 5 units of affordable housing (new rental housing) will be added to the activity for the 2024 PY

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 close to \$34 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 \$14 million dollars, and Lewis County with close to \$5 million dollars. The programs funded have assisted 1,108 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.

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, the development of proposed activities, and the review of program performance. One hearing will also address the Consortium's Consolidated Annual Performance Evaluation 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 much participation of such residents is not expected given that only 5% of the households in the three counties have limited English speaking status according to the American Community Survey.

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 for input on this Citizen Participation Plan.

Amended Plan - 9 2024 - A new 30-Day Public Comment Period will run from September 3, 2024 to October 3, 2024 with a Public Hearing set for Wednesday September 18th at 10:00 am here in the Development Authority Conference Room, 317 Washington Street Watertown, New York 13601.

5. Summary of public comments

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

No Public Comments were received during the 30 day public comment period (4/23/2024 - 5/22/2024)

Amended Plan - 9 2024 - A new 30-Day Public Comment Period will run from September 3, 2024 to October 3, 2024 with a Public Hearing set for Wednesday September 18th at 10:00 am here in the Development Authority Conference Room, 317 Washington Street Watertown, New York 13601.

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

No comments or views have been received at this time.

Amended Plan - 9 2024 - A new 30-Day Public Comment Period will run from September 3, 2024 to October 3, 2024 with a Public Hearing set for Wednesday September 18th at 10:00 am here in the Development Authority Conference Room, 317 Washington Street Watertown, New York 13601.

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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Jefferson County Department of Planning – Director

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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 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 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.

Consortium staff is 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, quarterly membership meetings, and are committee members. This reinforces 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 to identify the needs and gaps in services, to which the HOME ARP funding can be targeted. This extensive outreach is documented in the HOME ARP Qualified Allocation Plan which has been submitted and approved 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

Consortium staff is active with the Continuum of Care for the 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 reinforces 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 report regularly to the PNHC Board & membership on proposed Consolidated Plans, Annual Plans, and CAPER'S. To assist in developing the coordinated HOME ARP Allocation Plan, outreach meetings have been held in each of the three Counties to work together on assessing the needs and identifying the gaps in service/s of those needs. The HOME ARP Allocation Plan has been submitted and approved by HUD. Contracts with HOME ARP recipients will be issued in the next few months.

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 applications, and the Consolidated Plan.

The Consortium began the public comment period for its draft 2024 Annual Plan on April 23, 2024 and concluded on May 22, 2024. Public Comments could have been directed to Matt Taylor at mtaylor@danc.org or by phone at 315-661-3200. The Consortium held a Public Hearing/Meeting to review the Plan programs on May 1, 2024 at 9:00 am. No Comments were received.

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.

Amended Plan - 9 2024 - A new 30-Day Public Comment Period will run from September 3, 2024 to October 3, 2024 with a Public Hearing set for Wednesday September 18th at 10:00 am here in the Development Authority Conference Room, 317 Washington Street Watertown, New York 13601.

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>	No Comments Received	No Comments Received	N/A	
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>	No Comments Received	No Comments Received	N/A	

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	No Comments Received	No Comments Received	N/A	

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 programs.

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) manages 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, County Public Health Departments, and County Offices for the Aging, 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	752,115	14,157	0	766,272	752,115	2024 funding will assist: 20 households with Owner Occupied Rehab all scattered sites in Jefferson & St. Lawrence 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 2024 CHDO funding. We also have \$ 136,771 in 2022 CHDO funding and \$

135,502 in 2023 CHDO funding that is uncommitted at this time. HOME staff has been in discussions with our housing agencies for an eligible CHDO project. If an eligible CHDO project is proposed, it will be vetted for CHDO eligibility and presented to the HOME Administrative Board for approval.

9 2024 Amended Plan - A eligible HOMME CHDO project has been identifed and funded with mutli year HOME funding.

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: \$752,115	Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Affordable Housing - Construction Rental Housing	2024	2026	Affordable Housing	Participating Jurisdictions in Jefferson County	Increase supply of affordable housing	HOME: \$112,818	Rental units constructed: 5 Household Housing Unit

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing - Homeowner Housing Rehab
	Goal Description	<p>The Consortium will fund four (4) housing agencies in Jefferson & St. Lawrence Counties to assist 20 income eligible households.</p> <p><i>9 2024 Amended Plan - The Consortium will fund three (3) housing agencies in Jefferson County to assist twenty (20) income eligible households.</i></p>

2	Goal Name	Affordable Housing - Construction Rental Housing
	Goal Description	5 HOME funded rental units will be constructed as part of the 63 unit affordable housing project here in the City of Watertown. Construction to begin in late 2024 and planned completion by February 2026 with planned 100% occupancy by August 2026.

AP-35 Projects - 91.420, 91.220(d)

Introduction

1. North Country Affordable Housing to assist six (6) units of owner occupied rehab in Jefferson County outside the City of Watertown.
2. Neighbors of Watertown to assist six (6) units of owner occupied rehab in Jefferson County, City of Watertown.
3. Frontier Housing to assist four (4) units of owner occupied rehab in Jefferson County within their target area.
4. North Country Housing Council to assist four (4) units of owner occupied rehab in St. Lawrence County.
5. 2024 CHDO - There were no applications received for 2024 CHDO funding. HOME Board will consider applications if submitted.
6. Administration

Amended Plan - 9 2024

- 1. North Country Affordable Housing to assist seven (7) units of owner occupied rehab in Jefferson County outside the City of Watertown.***
- 2. Neighbors of Watertown to assist seven (7) units of owner occupied rehab in Jefferson County, City of Watertown.***
- 3. Frontier Housing to assist six (6) units of owner occupied rehab in Jefferson County within their target area.***
- 4. 2024 CHDO - Neighbors of Watertown (CHDO) to construct five (5) units of new rental housing in Jefferson County - City of Watertown.***
- 6. Administration***

#	Project Name
1	Neighbors Of Watertown OOR
2	North Country Affordable Housing OOR
3	Frontier Housing OOR
4	North Country Housing Council OOR
5	2024 CHDO

#	Project Name
6	2024 Adminsitration

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.

Amended Plan - 9 2024 - Neighbors of Watertown (CHDO) is constructing a new sixty - three (63) units affordable rental project here in the City of Watertown. Due top increased costs they Development Budget had a \$ 720,000 funding gap which the multi year HOME funds will fill the gap and make the proejct a reality. Five (5) of the units will be HOME funded.

AP-38 Project Summary
Project Summary Information

1	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: \$176,376
	Description	Six (6) Owner Occupied Rehab Projects in Jefferson County in the City of Watertown Total Award - \$186,775.03 (\$ 176,376.03 Project & \$ 10,400.00 Admin)
	Target Date	4/1/2027
	Estimate the number and type of families that will benefit from the proposed activities	Six (6) low income eligible families
	Location Description	Scattered Site City of Watertown
	Planned Activities	Six (6) Owner Occupied Rehab Projects in Jefferson County in the City of Watertown
2	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: \$176,279
	Description	Six (6) Owner Occupied Rehab projects to be completed by North Country Affordable Housing in Jefferson County outside the City of Watertown. Total Award \$186,679 (\$ 176,279.00 Project & \$ 10,400.00 Admin)
	Target Date	4/1/2027
	Estimate the number and type of families that will benefit from the proposed activities	Six (6) Low income families in Jefferson County outside the City of Watertown.
	Location Description	Scattered Site located in Jefferson County outside the City of Watertown - TBD
	Planned Activities	Six (6) owner occupied rehab projects to be completed by North Country Affordable Housing in Jefferson County outside the City of Watertown.

3	Project Name	Frontier 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: \$112,794
	Description	Frontier Housing to assist four (4) units of owner occupied rehab within their target area in Jefferson County. Total Award \$ 120,000.00 (\$ 112,794.00 - Project & \$ 7,206.00 Admin)
	Target Date	4/1/2027
	Estimate the number and type of families that will benefit from the proposed activities	Four (4) low income families in Jefferson County
	Location Description	Scattered Site within their target area - TBD
	Planned Activities	Frontier Housing to assist four (4) units of owner occupied rehab in Jefferson County
4	Project Name	North Country Housing Council OOR
	Target Area	
	Goals Supported	Affordable Housing - Homeowner Housing Rehab
	Needs Addressed	Increase supply of affordable housing
	Funding	:
	Description	North Country Housing Council to assist four (4) units of owner occupied rehab in St. Lawrence County. Total Award - \$ 120,000 (\$ 112,794.00 Project & \$ 7,205.00 Admin)
	Target Date	4/1/2027
	Estimate the number and type of families that will benefit from the proposed activities	Four (4) low income families will benefit from the owner occupied rehab activity
	Location Description	Scattered Site within St. Lawrence County - TBD
	Planned Activities	North Country Housing Council to assist four (4) units of owner occupied rehab in St. Lawrence County.
5	Project Name	2024 CHDO
	Target Area	Participating Jurisdictions in Jefferson County
	Goals Supported	Affordable Housing - Homeowner Housing Rehab

	Needs Addressed	Increase supply of affordable housing
	Funding	HOME: \$112,818
	Description	2024 CHDO There were no applications received for 2024 CHDO funding. HOME Board will consider applications if submitted.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	No Application for the 2024 CHDO funds at this time
	Location Description	No Application for the 2024 CHDO funds at this time.
	Planned Activities	No Application for 2024 CHDO funds at this time.
6	Project Name	2024 Adminsitration
	Target Area	Participating Jurisdictions in Jefferson County
	Goals Supported	Affordable Housing - Homeowner Housing Rehab
	Needs Addressed	Increase supply of affordable housing
	Funding	HOME: \$75,211
	Description	2024 Administration
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	2024 Administration
	Location Description	
	Planned Activities	2024 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 seven (7) households in Jefferson County outside the City of Watertown with an Owner Occupied Rehab program.

Neighbors of Watertown will assist seven (7) households within the City of Watertown in Jefferson County with an Owner Occupied Rehab Program.

Frontier Housing will assist four (4) households within their target area in Jefferson County with an Owner Occupied Rehab Program.

North Country Housing Council will assist four (4) households in St. Lawrence County with an Owner Occupied Rehab Program.

****No CHDO Applications received for the 2024 Program Year.**

9 2024 Amended Plan

North Country Affordable Housing will assist seven (7) households in Jefferson County outside the City of Watertown with an Owner Occupied Rehab program.

Neighbors of Watertown will assist seven (7) households within the City of Watertown in Jefferson County with an Owner Occupied Rehab Program.

Frontier Housing will assist six (6) households within their target area in Jefferson County with an Owner Occupied Rehab Program.

Neighbors of Watertown (CHDO) will construct five (5) units of new rental housing in Jefferson County - City of Watertown

Geographic Distribution

Target Area	Percentage of Funds
Participating Jurisdictions in Jefferson County	100

Target Area	Percentage of Funds
Participating Jurisdictions in Lewis County	
Participating Jurisdictions in St. Lawrence County	0

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Four applications for funding were received for the 2024 Program year and all four were funded.

Discussion

Four (4) applications for funding were received for the 2024 Program year and all four (4) were funded.

North Country Affordable Housing's Application was for eleven (11) units of OOR in Jefferson County outside the City of Watertown and funded to assist six (6) units.

Neighbors of Watertown's Application was for eleven (11) units of OOR in the City of Watertown, in Jefferson County and will be funded for six (6) units.

Frontier Housing’s Application was for seven (7) units of Owner Occupied Rehab in Jefferson County within their target area and

will be funded to assist four (4) units.

North Country Housing Council applied for ten (10) units of Owner Occupied Rehab in St. Lawrence County and will be funded to assist four (4) units of Owner Occupied Rehab in St. Lawrence County.

9 2024 Amended Plan

Five (5) applications for funding were received for the 2024 Program year.

North Country Affordable Housing's Application was for eleven (11) units of OOR in Jefferson County outside the City of Watertown and funded to assist seven (7) units.

Neighbors of Watertown's Application was for eleven (11) units of OOR in the City of Watertown, in Jefferson County and will be funded for seven (7) units.

Frontier Housing’s Application was for seven (7) units of Owner Occupied Rehab in Jefferson County within their target area and

will be funded to assist six (6) units.

North Country Housing Council was originally awarded funding but since that time has gone out of

business, thus we reallocated \$ to the above three (3) other applicants.

Neighbors of Watertown (CHDO) submitted an application for \$ 720,000 which the HOME Administration Board approved which will be used to construct 5 new units of affordable rental housing.

Affordable Housing

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

Introduction

The Consortium is proposing to assist 22 income eligible homeowners through four (4) scattered site owner occupied rehabilitation programs in Jefferson & St. Lawrence Counties. North Country Affordable Housing to assist seven (7) income eligible homeowners in Jefferson County and Neighbors of Watertown to assist seven (7) income eligible homeowners also in Jefferson County, City of Watertown. Frontier Housing to assist four (4) income eligible homeowners in Jefferson County and the North Country Housing Council to assist four (4) income eligible homeowners in St. Lawrence County. 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.

Amended Plan - 9 2024 The Consortium is proposing to assist 20 income eligible homeowners through three (3) scattered site owner occupied rehabilitation programs in Jefferson County & also to provide HOME CHDO funding to Neighbors of Watertown with multi year CHDO funding to construct 5 units of new rental housing as part of the 63 unit housing development. North Country Affordable Housing to assist seven (7) income eligible homeowners in Jefferson County and Neighbors of Watertown to assist seven (7) income eligible homeowners also in Jefferson County, City of Watertown. Frontier Housing to assist six (6) income eligible homeowners in Jefferson County. The Consortium did receive an applications for HOME funding for CHDO Projects. The Consortium HOME Admin Board approved the CHDO funding to provide a total of \$ 720,000 in HOME CHDO \$ to co fund the new affordable rental housing project.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	25
Special-Needs	0
Total	25

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	5
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	25

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

Discussion

The Consortium is proposing to assist 22 income eligible homeowners through four (4) scattered site owner occupied rehabilitation programs in Jefferson & St. Lawrence Counties. North Country Affordable Housing to assist seven (7) income eligible homeowners in Jefferson County and Neighbors of Watertown to assist seven (7) income eligible homeowners also in Jefferson County, City of Watertown. Frontier Housing to assist four (4) income eligible homeowners in Jefferson County and the North Country Housing Council to assist four (4) income eligible homeowners in St. Lawrence County. 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.

Amended Plan - 9 2024 The Consortium is proposing to assist 20 income eligible homeowners through three (3) scattered site owner occupied rehabilitation programs in Jefferson County & also to provide HOME CHDO funding to Neighbors of Watertown with multi year CHDO funding to construct 5 units of new rental housing as part of the 63 unit housing development. North Country Affordable Housing to assist seven (7) income eligible homeowners in Jefferson County and Neighbors of Watertown to assist seven (7) income eligible homeowners also in Jefferson County, City of Watertown. Frontier Housing to assist six (6) income eligible homeowners in Jefferson County. The Consortium did receive an applications for HOME funding for CHDO Projects. The Consortium HOME Admin Board approved the CHDO funding to provide a total of \$ 720,000 in HOME CHDO \$ to co fund the new affordable rental housing 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. The Points North Housing Council is a HUD funded Continuum of Care (CoC) that submits its own Action Plan. Staff members from the Development Authority and Jefferson County Department of Planning are 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 for 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, submitted and approved by HUD. HOME ARP Contracts are anticipated to be executed in the late spring /early summer of 2024.

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 has a homeless housing preference. 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. In St. Lawrence County, Step by Step opened a new 20-unit Permanent Supportive Housing facility in October 2022 called the Lincoln School Apartment Program. TLS 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. In March 2023, Transitional Living Services along with Jefferson County DSS opened 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 to 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 \$ 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 and approved by HUD. HOME ARP Contracts are planned to be executed in late spring or early summer 2024. HOME ARP funding will provide funds and resources to help develop three (3) new affordable housing projects in Jefferson & St. Lawrence Counties as well as funding support services, not for profit capacity building, administration and grant administration to help meet the unmet needs in the area. As noted above, other local CoC initiatives include: Step by Step 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 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 the 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: the lack of public transportation in Jefferson County, the lack of public transportation to Fort Drum for jobs, and the 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

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 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 which 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 persons 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 ongoing 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.

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 \$34 million dollars in HUD HOME funding and provided assistance to close to 1984 eligible families.

Program Specific Requirements

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

Introduction

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.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

