Executive Summary

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

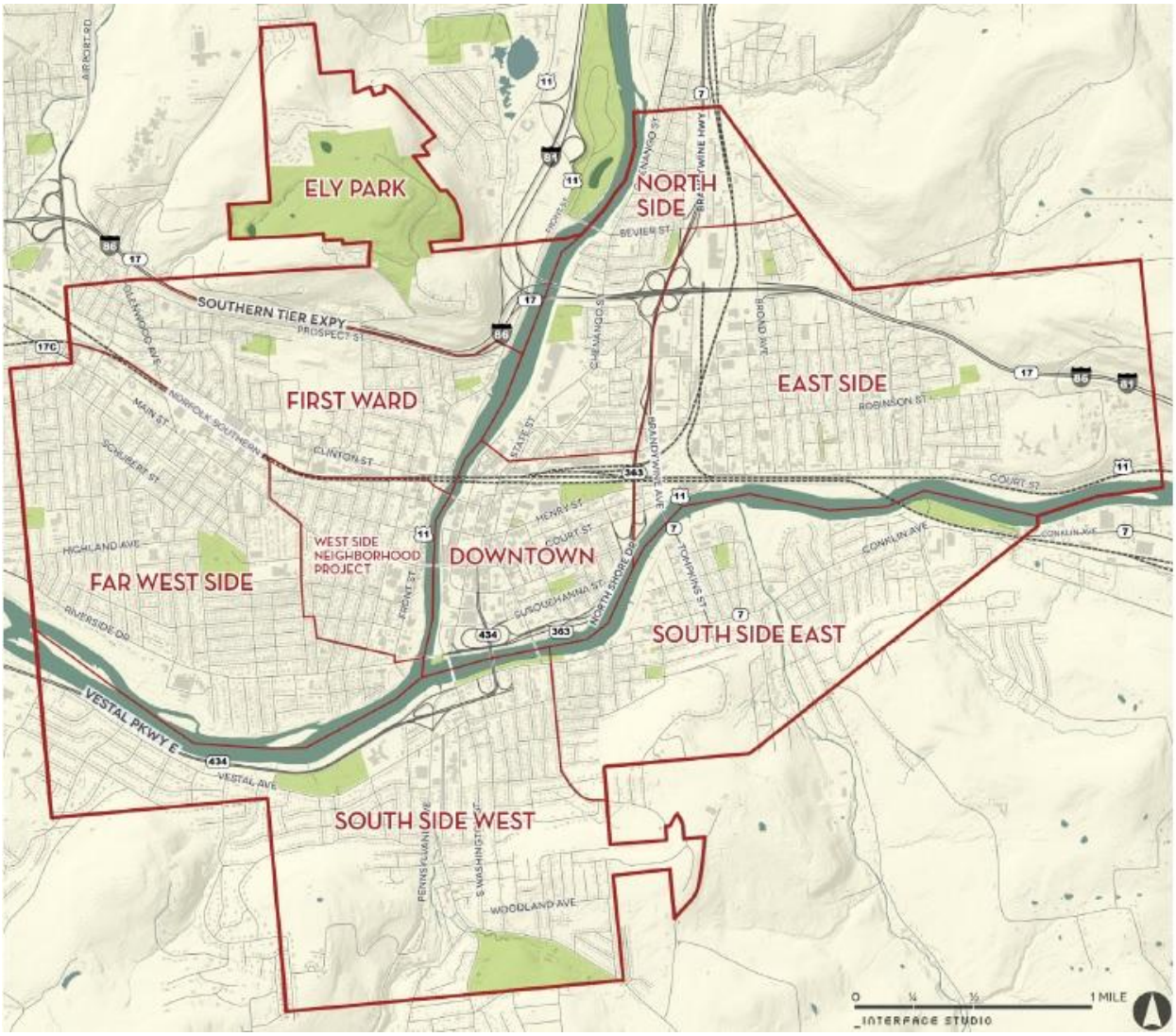
1. Introduction

Over the past two centuries, Binghamton, New York, grew from a quiet settlement around the confluence of the Chenango and Susquehanna Rivers, to a major manufacturing center. The surrounding region was once even called the Valley of Opportunity by immigrants from down state and across the Atlantic. Time marches on, and change occurs, especially in the last several decades. Many industries and opportunities have left the valley and the city has shrunk in population. Although still the main city for the region, known as the Binghamton Metropolitan Statistical Area, which includes a quarter of a million people in Broome and Tioga Counties, the population of the city has disbursed to surrounding towns and villages, such as the Towns of Vestal or Union, or the villages of Johnson City or Port Dickinson. Over the last few years, the population has stabilized, and the city now is a diverse mixture of people and cultures. The local manufacturing sector still remains, but it is a shadow of its former self. Such companies as Lockheed Martin or BAE, still remain in the area, but the largest employers now are Binghamton University in Vestal and the two hospital systems: Lourdes and United Health Services.

Many of the long time families remember the glory days of Endicott Johnson and the philanthropy that successful industry could provide. The area is replete with donated parks and green spaces. The region is known for its carousels, all of which are still free to ride for anyone. The antique architecture of its residential and commercial buildings are still wonders to behold.

The purpose of this document is to provide an established plan for utilizing HUD funds over the next half decade to address the consequences, both good and bad, of the area's historical legacy. This plan shall work in tandem with the Comprehensive Plan adopted in 2014 and available at http://www.binghamton-ny.gov/blueprint-binghamton-comprehensive-plan and draws from surveys done for that project as well as a residential market analysis available at http://www.binghamton-ny.gov/residential-market-analysis. This plan will reference the neighborhoods described in the Blueprint Binghamton Plan and as shown on the following map to maintain consistency. In addition, an Analysis of Impediments to Fair Housing Plan shall be submitted to HUD prior to this Consolidated Plan that will also provide guidance for ensuring that all residents are treated equally.

Flooding disasters and economic downturns, both locally and at the national/international level, may have winded the City, but Binghamton will strive onwards, to meet the challenges of the 21st Century, and the people and businesses of the City will move forward together.



Binghamton Neighborhoods

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

This plan has seven goals that will be discussed in more detail and addressed through even more projects. The goals are based on matching needs identified through summations of feedback from the public and stakeholders. These goals are to 1) increase home ownership rates, 2) reduce blight and beautify the city, 3) eliminate homelessness, 4) rebuild or modernize public infrastructure, 5) improve transportation and accessibility, 6) provide services for the underserved, and 7) revitalize the economy of Binghamton.

3. Evaluation of past performance

The City has managed to meet many of its past objectives, but severe funding cuts have decreased the ability for the City and its grant sub-recipients to maintain previous levels of service quality. Owner occupancy rates over the last several years have increased slightly despite the population shrinking. Dozens of blighted buildings in the community have been removed. The City was also the first city in the country to eliminate veteran homelessness. But, there is still much work that needs to be done.

4. Summary of citizen participation process and consultation process

The City has a Community Development Advisory Council made up of eleven appointees selected by the mayor and council members to act as the voice of the residents per the Citizen Participation Plan. This committee typically meets twice a month on the first and third Monday in the City Planning Office and meetings are open to the public. CDAC members are also encouraged to do local outreach in their neighborhoods to seek additional comments or suggestions. The CDAC provides recommendations on the City's Consolidated and Annual Action Plans.

An initial public meeting was held in March, but, despite a newspaper advertisement and postings at targeted locations around the City, no one attended. Realizing a more proactive outreach was necessary, the Planning Department reached out to non-profit stakeholders.

A stakeholder meeting was held on April 15, 2015 to hear local needs, concerns, and potential goals for the Consolidated Plan. Over one hundred agencies, from local social groups to municipal agencies to religious organizations, were contacted via email or phone. Sixteen agencies attended and voiced their concerns. In addition to the stakeholder meeting, additional agencies were contacted via email or phone outreach in order to gauge additional considerations and needs. When schedules permitted, City officials met with stakeholder groups. The City also created a contact email specifically for which stakeholders and residents could voice their concerns, and this email was included in the press release submitted with the notice of the start of the thirty day comment period on June 1st.

5. Summary of public comments

#June 15th Comments

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

#June 15th Comments

7. Summary

The goals listed herein represent a comprehensive city-wide effort to reshape the City for the better.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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**
CDBG, HOME, and ESG Administrator	Binghamton	Department of Planning, Housing, and Comm Develop.

Table 1 – Responsible Agencies

Narrative

The Binghamton Department of Planning, Housing, and Community Development is the agency responsible for preparing the HUD entitlement Consolidated Plan and individual Annual Action Plans. The Community Development division is responsible for administering the CDBG and ESG grants and the Housing division is responsible for administering HOME funds.

Consolidated Plan Public Contact Information

Stephen Carson, Grants Administrator

(607) 772-7028

hudplan@cityofbinghamton.com

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

1. Introduction

A stakeholder meeting was held on April 15, 2015 to hear local needs, concerns, and potential goals for the Consolidated Plan. Over one hundred agencies, from local social groups to municipal agencies to religious organizations, were contacted via email or phone. Approximately sixteen agencies attended and voiced their concerns. In addition to the stakeholder meeting, additional agencies have been contacted via email or phone outreach in order to gauge additional considerations and needs. When schedules permitted, City officials met with stakeholder groups. The City also created a contact email specifically for which stakeholders and residents could voice their concerns, and this email was included in the press release submitted at the time the draft Consolidated Plan was released for public review in order to maximize public feedback.

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 city works directly with two housing providers: First Ward Action Council and Metro Interfaith. First Ward Action Council, amongst other activities, provides senior housing rehab services which is reimbursed through the CDBG program. Metro Interfaith runs the Home Ownership Academy that provides free financial and home purchase counseling for prospective home owners and helps coordinate with the Housing division for its own home purchase program. Both agencies also run their own housing services for lower income households in various locations throughout the region. The Binghamton Housing Authority is a separate entity that administers the Section 8 Program and Public Housing in Binghamton.

The City seeks to maintain maximum outreach to current and future potential stakeholders. The stakeholder meeting held on April 15th was one of what hopefully will be annual comprehensive stakeholder meetings to get feedback from local agencies. Agencies were even encouraged to communicate with each other at the meeting to provide additional synergy between service providers.

Each Fall, the City releases RFPs seeking applications for the expenditures of the human service activity funds as well as ESG non-HMIS funds. Potential stakeholders are notified along with public advertising to maximize agencies that wish to become sub-recipients. The Community Development Advisory Council (CDAC) helps oversee and award the remaining service and ESG funds prior to the Council's and Mayor's final decision on sub-recipients funding allocations.

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 Grants Administrator works closely with the local Continuum of Care (CoC), the Homeless Coalition of the Southern Tier, and the CoC HMIS (Homeless Management Information System) Administrator. The Grants Administrator is also on the mailing list for the CoC and attends meetings when schedules permit.

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

The Grants Administrator works closely with the Continuum of Care and the CoC HMIS Administrator. Any ESG issues are brought to the CoC when it is determined that their expertise is necessary in order to fulfill HUD requirements. ESG funds are allocated through an RFP system that seeks applications from agencies that provide homeless specific services.

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

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	Dr. Garabed A. Fattal Community Free Clinic
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency provided feedback at stakeholder meeting regarding healthcare accessibility. This can be addressed via funding for service agencies such as Broome County (BC) Transit or Catholic Charities Retired Senior Volunteer Program (RSVP).
2	**Agency/Group/Organization**	Crime Victims Assistance Center, Inc
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency provided feedback at stakeholder meeting regarding the rise and causes of specific crime types and the need for victim specific housing assistance. The plan goals include a future shelter capacity building that could cover this target group. Services that target causes of crime such as drug rehabilitation services may be assisted as well.
3	**Agency/Group/Organization**	CATHOLIC CHARITIES
	Agency/Group/Organization Type	Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth
	How was the	Agency provided feedback at stakeholder meeting

	Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	regarding homelessness, especially for teens. As this is one of the few homeless shelter agencies at full capacity, plan addresses the need for assistance and expansion of youth transitional shelters.
4	**Agency/Group/Organization**	Family Planning of SCNY
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency provided feedback at stakeholder meeting regarding local health and education needs. The agency reported that the area has very high teen pregnancy rates. Although funding for health care services is not addressed in this plan per se, the funding for youth services and crime prevention is intended to help potentially break the cycle of poverty that is often tied to teen pregnancy through education and empowerment.
5	**Agency/Group/Organization**	Broome County Mental Health Department
	Agency/Group/Organization Type	Services-Health Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency provided feedback at stakeholder meeting regarding local mental health issues and the relationship between mental health issues and homelessness. The City plans to continue funding homeless agencies through Emergency Solutions Grant (ESG) funds and mental health service agencies to support those who struggle with mental issues ranging from development disabilities to substance abuse problems.
6	**Agency/Group/Organization**	FAMILY ENRICHMENT NETWORK
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Services-Education Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted	Agency provided feedback at stakeholder meeting regarding the need for various homeless prevention

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	and what are the anticipated outcomes of the consultation or areas for improved coordination?	activities. The City continues to fund homeless prevention through its ESG funds and seeks to follow HUD's lead of switching the focus from shelters to ensuring people do not become homeless in the first place. In addition the Binghamton Local Development Corporation (LDC) will continue to develop the economic strength of the community to decrease unemployment and empower residents to become financially stable.
7	**Agency/Group/Organization**	OPPORTUNITIES FOR BROOME, INC
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency provided feedback at stakeholder meeting regarding the need for emergency assistance for the homeless as well as the low quality of many rental units in the area. City ESG funds are available for rapid rehousing and homeless prevention and a strong focus is being placed on code enforcement and blight removal activities to improve both owner occupied and rental housing stock.
8	**Agency/Group/Organization**	SOS Shelter, Inc.
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency provided feedback at stakeholder meeting regarding the impact of domestic violence on homelessness. They stressed a need for domestic violence prevention as well as additional assistance for victims. The City will address these goals through its ESG program, youth services, and crime prevention outreach programs to help those in need now as well as to reduce future domestic violence crime.
9	**Agency/Group/Organization**	Volunteers of America
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted	Agency provided feedback at stakeholder meeting regarding the issues with mental health and

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	and what are the anticipated outcomes of the consultation or areas for improved coordination?	homelessness. Stressed the need for facilities with longer maximum stay times as many families/individuals simply cycle through service programs with no real stability. The City will assist with rapid re-housing and homeless prevention per the direction HUD is moving the ESG program towards. Additional issues brought up such as code will be addressed through City Code Enforcement.
10	**Agency/Group/Organization**	ACTION FOR OLDER PERSONS
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency provided feedback at stakeholder meeting regarding elderly issues in the area, especially considering that the senior population is growing. They also pointed out the elderly gap population (those aged 55 to 62) that may not qualify for all senior service activities, not only locally, but at the state and national level. The City recognizes the need for elderly assistance and provides funding for senior home repairs and other services that target seniors. Accessibility and crime prevention are seen as a major goals to help seniors live comfortably.
11	**Agency/Group/Organization**	SOUTHERN TIER INDEPENDENCE CENTER
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency provided feedback at stakeholder meeting regarding the disabled and the need for accessibility to enable people to stay in their homes or find accessible rental units. The City is committed to meeting ADA requirements through its Code and to follow up with Code Enforcement. In addition, rehabilitation funds are available directly from the Housing Division or through First Ward Action council in the case of seniors to modify homes.
12	**Agency/Group/Organization**	YWCA
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted	Agency provided written feedback at stakeholder meeting and met with the City the next day for a short

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	and what are the anticipated outcomes of the consultation or areas for improved coordination?	discussion. They stressed the need for more family centered homeless housing and/or rapid re-housing due to larger families becoming homeless. The City will use its ESG funds to provide assistance to shelters and to provide funds to prevent and reduce homelessness.

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

The stakeholder meeting was open to anyone and over a hundred agencies from previous stakeholder meetings for past plans were invited. Any agency may contact the City Community Development Department at any time for help or to submit ideas or even ask questions regarding the HUD Entitlement programs.

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	Coalition for the Homeless of the Southern Tier, NY Inc.	The City receives ESG funds it then distributes to agencies that provide homeless services. Many if not all, belong to the Homeless Coalition. The Homeless Coalition also provides client tracking information that the City can then utilize for its own plan and strategies. In many ways, the Homeless Coalition and the City are partners in implementing homeless prevention and reduction policies.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Several local municipal agencies were contacted for the stakeholder meeting including the Broome County Department of Social Services, Binghamton School District, Broome County Public Transportation, and the Broome County Department of Health. The Broome County GIS division of the Planning Department also provides mapping services and were recently contacted to update the free online GIS mapping tool to show the most up-to-date Low-Mod block groups for the entire county, thus allowing any stakeholders, including rural towns, to determine if areas in their communities may qualify for CDBG funding through their local CDBG entitlement (such as Binghamton or Union), or from state CDBG programs.

Other agencies will be contacted as needed for various services and programs such as street improvements with the State Department of Transportation or crime prevention outreach programs enacted through local schools.

The City looks forward to working with other public entities and values their opinions.

PR-15 Citizen Participation

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

The City has a Community Development Advisory Council made up of appointees selected by the mayor and council members to act as the voice of the residents per the Citizen Participation Plan. This committee meets throughout the year to provide recommendations on the City's Consolidated and Annual Action Plans.

In addition, public meetings are held prior to adoption of the Consolidated Plan/Annual Action Plan. One is typically held prior the release of the draft plan and once during the 30 day comment period to take in resident feedback.

In addition, the press release submitted during the 30 day comment period encouraged citizens to reply via email to a dedicated email address setup just for the Consolidated and Annual Action Plan in order to provide a better record of public feedback.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community Residents of Public and Assisted Housing	Despite advertisement in paper and public notices posted around the city, no one showed up for the first meeting held on March 16th.	N/A	N/A	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Non-targeted/broad community Residents of Public and Assisted Housing	Placeholder for the public comment period during June.	Placeholder for the public comment period during June.	Placeholder for the public comment period during June.	
3	Public Meeting	Non-targeted/broad community	The Community Development Advisory Council is made up of eleven appointed members that represent city residents. Meetings are typically held twice a month on the first and third Monday. Meetings are open to the public. CDAC members are also encouraged to do local outreach in their neighborhoods to seek additional comments or suggestions.	All meetings are recorded and available to anyone who asks for a copy. When resources permit, meeting minutes are transcribed from the recordings. CDAC comments are taken into account by the Council and Mayor and the Grants Administrator acts as a liaison between the City and the members.	Generally, all legitimate comments are reacted upon. In cases where official decisions must be made, a quorum vote is required in order to give the CDAC a centralized voice on a course of action.	http://www.binghamton-ny.gov/community-development-advisory-committee-cdac

Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

Drawing upon meetings with residents and stakeholders, discussions with non profit and for profit agencies, and comments submitted to various city departments via various media, the city has identified several general unmet needs in the city.

The population and manufacturing decline over the last few decades has had a direct impact on the economic base that the City required in order to provide for it's residents. Non-profits that have stepped in to address gaps in service also seek additional funding from the City, state, and federal government as well as the public at large.

Although many residents feel strong pride for their city (topophilia) many have expressed a concern that the city is in decline.

Issues of concern include the economy, appearance, and perception of safety in the community. In addition to the overall needs identified by the community, additional demographic and stakeholder needs have been determined that target specific population groups.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	47,380	47,313	-0%
Households	21,113	20,622	-2%
Median Income	$25,665.00	$30,267.00	18%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	4,750	3,615	3,730	1,770	6,760
Small Family Households *	1,495	1,000	1,170	615	3,015
Large Family Households *	140	160	210	35	400
Household contains at least one person 62-74 years of age	530	615	685	400	1,235
Household contains at least one person age 75 or older	540	855	950	235	695
Households with one or more children 6 years old or younger *	860	479	454	170	444
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	80	80	35	0	195	10	0	10	0	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	20	0	25	15	60	0	4	10	0	14
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	160	10	30	10	210	0	0	30	0	30
Housing cost burden greater than 50% of income (and none of the above problems)	2,670	540	75	15	3,300	320	355	335	25	1,035
Housing cost burden greater than 30% of income (and none of the above problems)	565	1,195	465	110	2,335	100	385	635	125	1,245

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	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Zero/negative Income (and none of the above problems)	400	0	0	0	400	20	0	0	0	20

Table 7 – Housing Problems Table

Data Source: 2007-2011 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,930	630	165	40	3,765	330	360	380	25	1,095
Having none of four housing problems	925	1,895	1,530	780	5,130	145	730	1,650	925	3,450
Household has negative income, but none of the other housing problems	400	0	0	0	400	20	0	0	0	20

Table 8 – Housing Problems 2

Data Source: 2007-2011 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**Total**
NUMBER OF HOUSEHOLDS								
Small Related	1,220	600	155	1,975	69	160	295	524
Large Related	140	80	0	220	0	85	89	174
Elderly	485	434	210	1,129	289	435	455	1,179
Other	1,600	635	205	2,440	55	65	170	290
Total need by income	3,445	1,749	570	5,764	413	745	1,009	2,167

Table 9 – Cost Burden > 30%

Data Source: 2007-2011 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**Total**
NUMBER OF HOUSEHOLDS								
Small Related	1,055	200	20	1,275	65	70	55	190
Large Related	140	25	0	165	0	70	4	74
Elderly	270	164	40	474	195	180	220	595
Other	1,415	155	35	1,605	55	35	50	140
Total need by income	2,880	544	95	3,519	315	355	329	999

Table 10 – Cost Burden > 50%

Data Source: 2007-2011 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Single family households	170	10	55	25	260	0	0	40	0	40
Multiple, unrelated family households	10	0	25	0	35	0	4	0	0	4
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	180	10	80	25	295	0	4	40	0	44

Table 11 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

	Renter				Owner			
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**Total**
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source Comments:

Describe the number and type of single person households in need of housing assistance.

According to the 2010 Census, 40.5% of the households in the city are made up of single person households of which one in three is an elderly individual aged 65 or older. The remainder are likely made up of mixtures of students living alone or other individuals living alone for any reason.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the 5-Year American Community Survey, roughly 18% of the population experiences some kind of disability. The two most common disabilities are either cognitive or ambulatory in nature. Both types may require special needs assistance for housing, either through access to services or accessibility of their housing units. In addition, of the entire population with disabilities, one in three has independent living difficulty with around 15% having self-care difficulty. Amongst those 65 years or older, 40% have a disability indicating special focus needs for that population.

According to the FBI 2013 Crime Statistics, the rate of sexual assault per 100,000 in the city was 22.2, or .02%. However, sexual assault and domestic/dating violence may be underreported. According to RISE, a local domestic violence and advocacy agency, almost two hundred individuals in the city were victims of domestic/dating violence in the past year and approximately 70% seek alternate housing to escape abuse, oftentimes bringing their children with them.

What are the most common housing problems?

Affordability stands out as the most common housing problem, despite the affordable cost of housing following HUD standards on affordability. This indicates a pressing need for programs to assist with housing services directly, or programs to provide empowerment to families through job training and placement to maintain themselves independently. For those below median income, 40% of renters and 23% of owners have housing problems. The vast majority of those with housing problems are due to cost burdens of greater than 30%.

Are any populations/household types more affected than others by these problems?

Generally, lower income households have housing affordability issues. Several factors can influence income levels including the local economy, education, single parent households and family size, age, and disability status.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

For emergency assistance, making a past due rent payment or finding money to cover the utility bills can be problematic for staying in housing. For those with children this can be doubly troublesome, especially in the winter months. For those transitioning from shelter to residences, being able to pay for security deposits and the first and last month's rent, as well as utility connection fees can make a huge difference in acquiring housing. Of particular note are those who have gone through other social programs and have failed to meet required regulations, oftentimes due to mental health issues or through misunderstanding of the requirements. Some programs, such as Section 8 or Social Services, can actually be denied to those residents for a long period of time, even permanently.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

According to local stakeholders, the highest causing factors for homelessness are mental disabilities, including, but not limited to, addiction to drugs and alcohol.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to the CHAS data, except for one group which will be discussed shortly, there is no greater disproportion of housing problems for any racial group except for households at the 80 to 100 AMI range. In this population, households who are black or Hispanic of any race have a much higher chance of having housing problems than the area as a whole. This may be in part to the lack of service funding , and thus federal, state, and local oversight, at that income range creating a service/oversight gap.

The one group that consistently has housing problems at every income subcategory below median income is the Asian population of Binghamton. According to the American Civic Association, a local organization who advocates for and provides services for immigrant populations, this is most likely due to language limiting capabilities. Many immigrants from a wide variety of cultures have settled in the Binghamton area, many having come as refugees. The Asian population includes families from India, Myanmar (Burma), Vietnam, Laos, and mainland China. Each group is culturally unique and so comparisons are difficult. But, ultimately, increasing proficiency in English may be the key to reducing housing issues.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,925	405	420
White	2,745	300	145
Black / African American	665	60	95
Asian	140	15	140
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	320	30	20

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,570	1,040	0
White	2,115	840	0
Black / African American	185	95	0
Asian	100	20	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	140	45	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,650	2,080	0
White	1,400	1,745	0
Black / African American	85	200	0
Asian	75	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	50	100	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

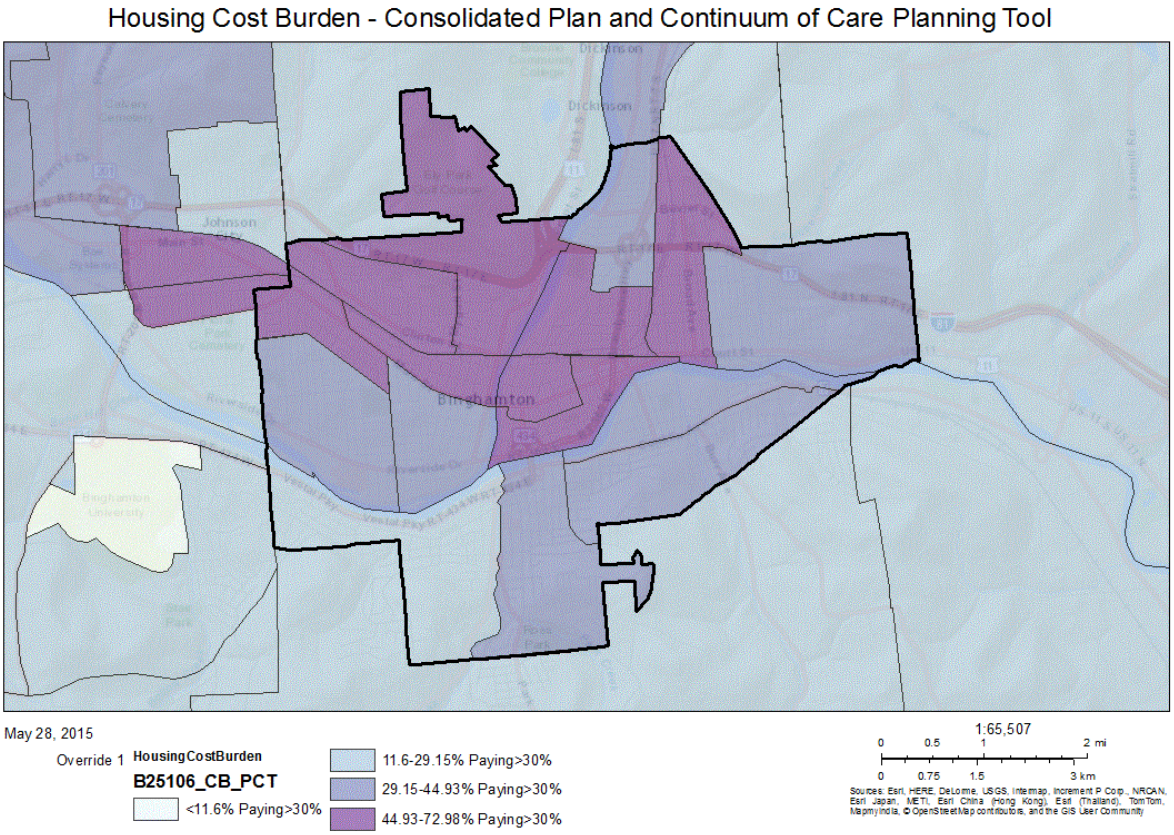
80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	295	1,475	0
White	180	1,360	0
Black / African American	45	70	0
Asian	15	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	55	40	0

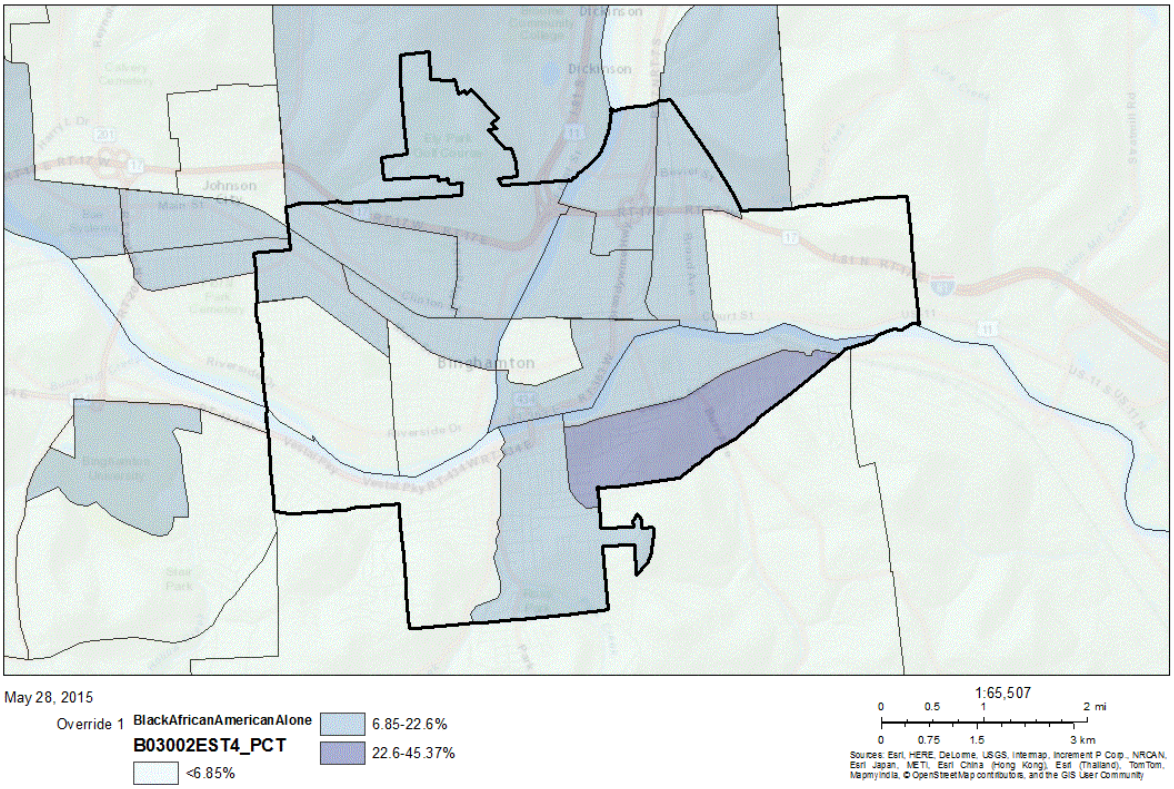
Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

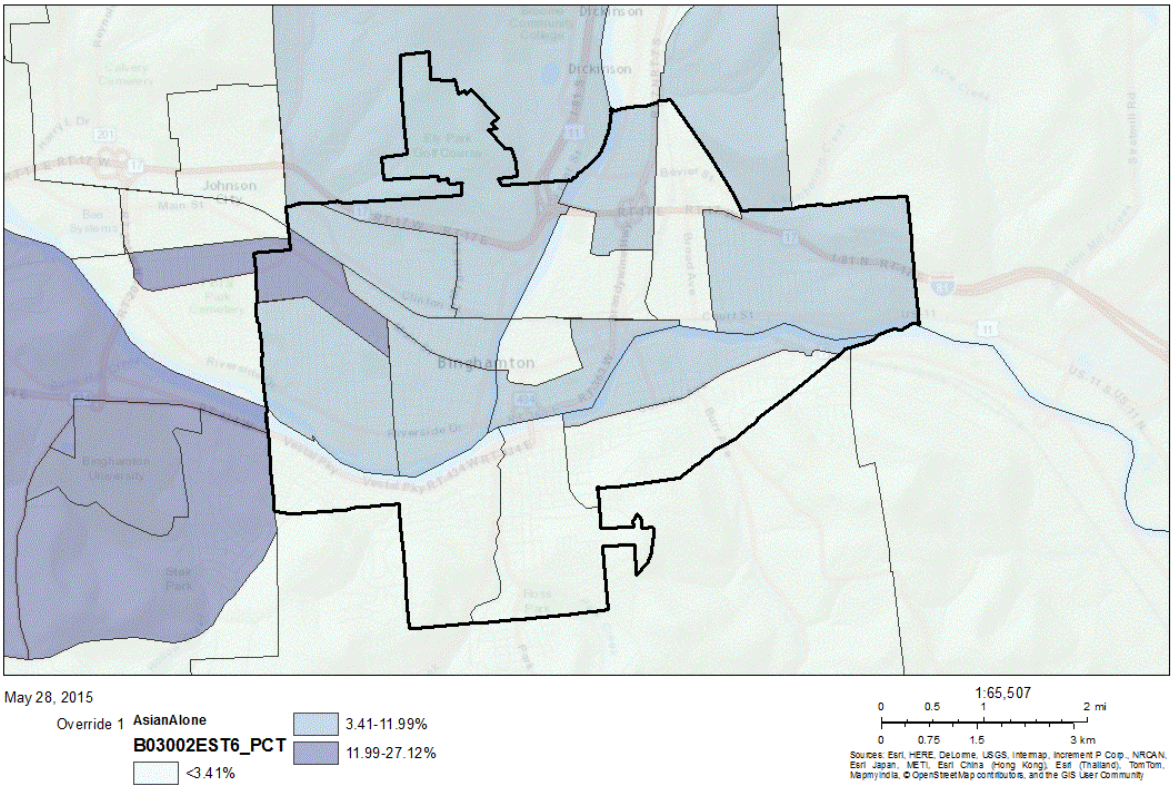
*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%



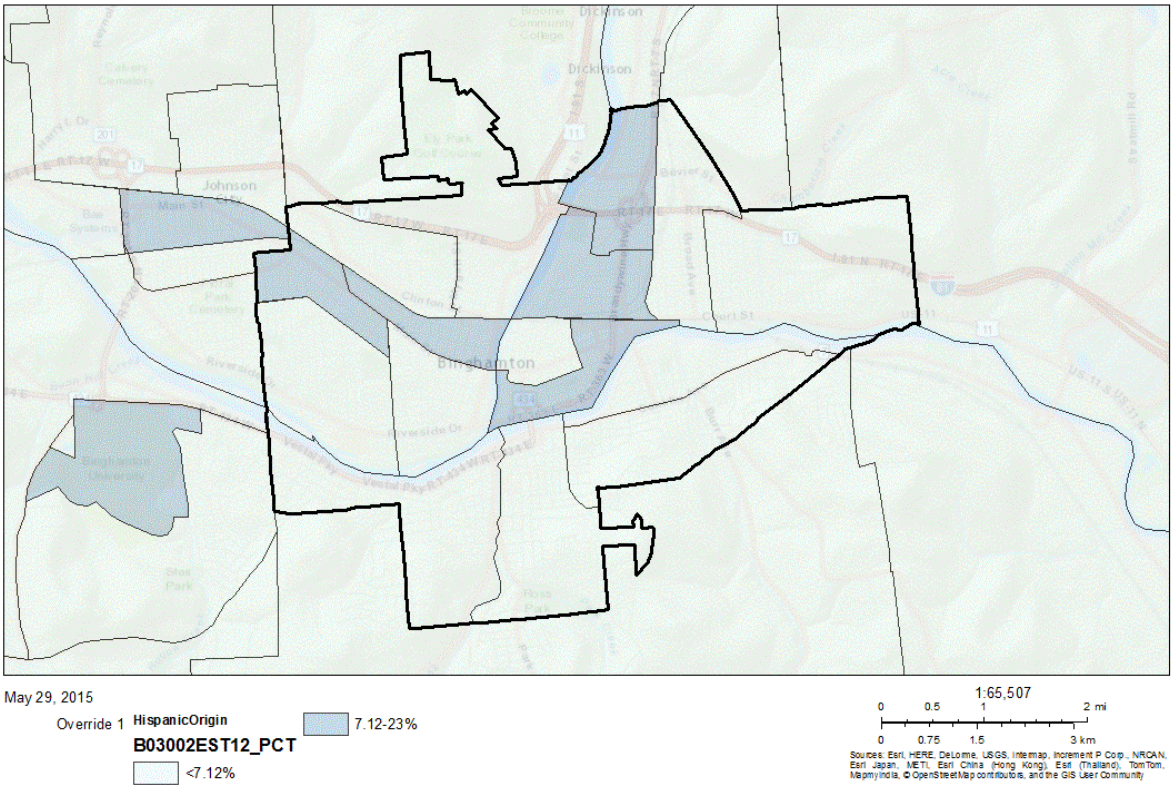
Housing Cost Burden - Consolidated Plan and Continuum of Care Planning Tool



Black/African American Population Concentration - Consolidated Plan and Continuum of Care Planning Tool



Asian Population Concentration - Consolidated Plan and Continuum of Care Planning Tool



Hispanic/Latino (Any Race) Population Concentration - Consolidated Plan and Continuum of Care Planning Tool

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Similar to the data for housing problems, the disproportionate amount of need for severe housing problems follows similarly except for a few changes.

The lowest income bracket for 0-30 AMI disproportionate needs is the Hispanic population (any race) for the area. The need for this population may be similar to the Asian population: greater need for language assistance.

At the 80 to 100 AMI range, households who are black have a much higher chance of having severe housing problems than the area as a whole. This may also be due to the lack of service funding , and thus oversight, at that income range creating a service/oversight gap.

Between the 30 to 80 AMI income brackets, the Asian population has a higher chance than the area as a whole to have severe housing problems, again, likely related to language issues.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,260	1,070	420
White	2,215	825	145
Black / African American	535	185	95
Asian	135	20	140
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	320	30	20

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	990	2,625	0
White	820	2,135	0
Black / African American	65	220	0
Asian	60	55	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	45	145	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	550	3,185	0
White	455	2,690	0
Black / African American	30	260	0
Asian	30	80	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	140	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	65	1,705	0
White	30	1,505	0
Black / African American	30	85	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	95	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Using the numbers from CHAS directly for the Housing Cost Burden of the jurisdiction as a whole, it is clear that of all the housing problems in the area, it is the cost burden that directly affects individuals the most. And, as shown, the three main minority groups in the city: Black, Asian, and Hispanic, suffer from both "normal" cost burdens and severe costs burdens in greater proportion to the jurisdiction as a whole. Some of this may be social situations (language barriers, unfair housing practices) and some may be related to issues of higher minority poverty levels. As shown in the poverty table below, except for the smaller American Indian population in the city, the minority populations have higher incidensces of poverty than the population as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	5,175	3,655	4,565	470
White	9,990	3,195	3,295	175
Black / African American	865	345	650	95
Asian	260	120	190	160
American Indian, Alaska Native	50	0	10	0
Pacific Islander	0	0	0	0
Hispanic	350	195	375	20

Table 21.a – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

RACE	Total	Below Poverty Level	Percent Below
White	35,364	10,290	29.1
Black or African American	5,360	2,481	46.3
American Indian and Alaska Native	190	22	11.6
Asian	2,364	1,203	50.9
Native Hawaiian and Other Pacific Islander	6	6	100.0
Other or Multiple Race	2,573	1,251	48.6
Total Population	45,857	15,253	33.3
Hispanic or Latino origin (of any race)	2,864	1,662	58.0
White, not Hispanic or Latino	33,708	9,317	27.6

Table 21.b - POVERTY BY RACE AND ETHNICITY, BINGHAMTON NY (2013 ACS 5 Year Estimate)

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

In general, the Asian population faces a disproportionate greater need for housing assistance than the rest of the population across all below median income categories. However, for those in the 80% to 100% AMI income category (i.e. those making more than the standard income limit for HUD assistance but less than the median income for the area), Black and Hispanic (any race) households have a greater chance of being affected with housing problems.

If they have needs not identified above, what are those needs?

The highest expected need which may influence both Asian and Hispanic (any race) with access to equitable and fair housing may be the need for language assistance. For the above 80% AMI income categories, greater understanding of Fair Housing Rights and encouraging the reporting of Fair Housing Problems may be needed.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The vast majority of Asian households are located north of the Susquehanna River, predominantly concentrated on the far west end of the city along Main Street next to a similar concentration in Johnson City. Hispanic households are more concentrated in the Downtown and North Side neighborhoods, as well as along the Main Street spine stretching west from Downtown. The highest concentration of Black households is in the Southside East neighborhood south of Conklin Avenue and east of Mill Street.

NA-35 Public Housing – 91.205(b)

Introduction

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	620	301	0	296	0	5	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	13,833	14,068	0	14,077	0	13,558
Average length of stay	0	0	6	0	0	0	0	6
Average Household size	0	0	2	2	0	2	0	3

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	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	13	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	175	69	0	69	0	0
# of Disabled Families	0	0	209	91	0	89	0	2
# of Families requesting accessibility features	0	0	620	301	0	296	0	5
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

	Program Type								
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	375	199	0	195	0	4	0
Black/African American	0	0	226	98	0	97	0	1	0
Asian	0	0	14	4	0	4	0	0	0
American Indian/Alaska Native	0	0	5	0	0	0	0	0	0

OMB Control No: 2506-0117 (exp. 07/31/2015)

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	69	22	0	22	0	0	0
Not Hispanic	0	0	551	279	0	274	0	5	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Public Housing agency is run by the Binghamton Housing Authority, an independent non-profit agency. The 504 Needs Assessment is being included in the Fair Housing Plan which will be submitted prior to the submittal of this plan. The PHA indicates that there are no special needs for tenats or applicants other than a potential need for access to groceries in the Downtown area.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Currently, 641 units are provided by the Housing Authority for families, the elderly, and handicapped individuals. The most immediate need is for "decent, permanent, safe, secure and affordable housing" according to the PHA.

How do these needs compare to the housing needs of the population at large

These needs match the population at large and as identified by residents through previous surveys.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of Binghamton addresses its homeless needs by allocating ESG funds to sub-recipients that provide homeless services. The City also works with the local Continuum of Care, the Coalition for the Homeless of the Southern Tier, to understand the current state of the homeless in the city. Most, if not all, of the agencies that receive ESG funds are members of the Coalition.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	19	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	195	7	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: These numbers are based on the Point In Time (PIT) count done on January 22, 2015.

Indicate if the homeless population is: Partially Rural Homeless

OMB Control No: 2506-0117 (exp. 07/31/2015)

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 27 - Homeless Needs Assessment

Data Source Comments: These numbers are based on the Point In Time (PIT) count done on January 22, 2015.

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

Binghamton has no rural areas.

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If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Roughly a thousand people, including children, are likely to access homeless services during the year, with a third of those experiencing homelessness at any one time. Although the city eliminated homelessness for veterans last year, recent data indicates more homeless veterans may have entered the area. Demographics vary and some individuals may fall into multiple categories, but according to the Broome County Health Department, Roughly one third of the homeless have friends and family in the area but are unable to maintain housing with them. Another third are transitioning from a addiction treatment facility. Approximately 13% became homeless after periods of incarceration. One in five were unsheltered and living in a place not meant for people to reside prior to accessing services. A small number of homeless were discharged from mental or medical facilities or were staying in a temporary residence like a motel.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	214	7
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	0	0
Not Hispanic	214	7

Data Source Comments: These numbers are based on the Point In Time (PIT) count done on January 22, 2015.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Although there has been demand from some agencies for more family housing, no numbers have been provided for unmet needs. The most recent PIT indicated that roughly twenty families needs access to shelter. Some families become homeless due to domestic violence situations, others due to economic hardships. Overarching all of this is the large amount of substance abuse/mental health issues in members of families needing shelter.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Homelessness in the area predominantly refelects the demographics of the area. Across an entire year, the percentage of white or Hispanic/Latino (any race) individuals accessing homeless services matches the local demographics. Homelessness seems to affect the Black population slightly more and the Asian population slightly less than those groups reflect in the overall population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Most of the homeless population does seek shelter care. Of the unsheltered, most are taking up residence in vacant buildings, which likely won't have electricity, heating, or plumbing services, vehicles, their own or abandoned vehicles, or even outdoor encampments. The flood protective measurements along the rivers provide some amount of seclusion, even during the summer, for those living outside.

Each year, five hundred to six hundred youth that may not be categorized as homeless, "couch surf" with willing households.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Describe the characteristics of special needs populations in your community:

The five year ACS shows that over 19% of the population of the city is aged 62 or older. The same dataset indicates that 17.5 % of the population has a disability, many of which may also be elderly. Of the entire population, almost 8% have a cognitive disability. Amongst all adults, 5.7% have difficulty living by themselves. According to the Binghamton Tri-County HIV Care Network, 296 residents of the county, including prisoners, had HIV or AIDS in Broome County. According to RISE, approximately 200 people in the Binghamton area have been victims of sexual violence/domestic abuse in the past year. All of these populations are in situations where additional housing or supportive assistance may be required, either because of lack of resources on their own to cope with independent living, or simply the inability to do simple things for themselves, such as make a healthy meal.

What are the housing and supportive service needs of these populations and how are these needs determined?

At the April stakeholder meeting, several agencies claimed that recent budget cuts across all levels of government and even private donations have reduced their capabilities to maintain much needed services. This included services targeting the elderly, the mentally and physically disabled, and victims of domestic violence.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Roughly 300 residents of Broome County suffer from HIV or AIDS.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Community stakeholders have expressed a need for community centers or facilities in neighborhoods for which social activities could be engaged. The city has several neighborhood churches which do provide some assistance in this manner, but there has been an expressed want for a publicly run community center as well.

There are three senior centers in the City, one run by the City (First Ward), one run by Broome County (North Shore Towers), and one run by Catholic Charities and Broome County (Oak Street). With the aging of the population, additional resources will need to be diverted to these centers to maintain their current level of service.

Although the City does maintain a large amount of greenspace and parks, additional resources are required to make these parks fully accessible to all residents.

All of the homeless shelters in the city are near or at capacity. Although additional resources are not need to expand capacity, cuts in funding in recent years have decreased the ability to maintain services at these facilities at current levels. In addition, there have been stakeholder indications of a future potential need for additional bed capacity for either gap homeless youth (too old for certain programs but too young for adult programs) as well as a future potential need for domestic violence/sexual crime victim homeless facilities.

How were these needs determined?

These needs were determined through meetings and conversations with community stakeholders. Input was received from the Homeless Coalition and its agencies, Action for Older Persons, the City Parks Department, Southern Tier Independence Center, and the Community Development Advisory Council. Several other agencies also provided additional and similar opinions.

Describe the jurisdiction's need for Public Improvements:

Binghamton was incorporated almost two centuries ago. The population boom of the twentieth century required massive infrastructure such as water, sewer, roads, and bridges. The decrease in the manufacturing sector has led to a decrease in the population and tax base to maintain all of these structures. The constant need for repairs and replacements of the City's aging infrastructure is endemic. Recent flooding has not only wrought additional damage to the infrastructure, but also pointed out drainage and sewer issues that must be resolved in order to reduce future flood damage.

How were these needs determined?

These needs were determined through discussions with the City Engineering and Public Works Departments.

Describe the jurisdiction's need for Public Services:

As indicated in the improvements section and as shown in the Census data, the population of the area is aging. As this is occurring, the needs for additional services to assist seniors will increase in kind. Such services can include accessibility services, transportation, meal programs, and social programs. Stakeholders have also indicated a need for mental health services where possible as well as services targeting youth and the homeless.

How were these needs determined?

Stakeholder meetings and conversations.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Binghamton area is typical, in many ways, of other rust belt areas in the northeast. The history of local industry created a swell of local housing to accommodate the factories, and the then lack of population led to a groundswell in immigration to fill vacancies. However, in many ways, the area is different from others cities in similar positions. The legacy of Endicott-Johnson led to a shift in the employer-employee relationship leading to great acts of philanthropy from local business leaders. To that end, the Binghamton area was blessed with large amounts of high quality housing, some even built by companies to house their employees.

Times change, factories close, but housing stock remains. The current population now lives in homes decades old, some even a century or more. As the population shrinks, many of these older homes stand empty, vacant eyesores as legacies of the region's past. The aging of the population and the loss of economic opportunities in past years have also taken a toll on the quality of the housing stock as households on fixed budgets must choose between basic necessities or home repairs, including much needed renovations to account for lack of mobility and accessibility. Adding in the aged housing stock's environmental problems such as remnants of asbestos and lead pain, and the issue becomes not on how much housing is available, but what kind of housing remains. Even rental units suffer as speculation leads to tax auction acquisition of properties that are subdivided into multi-unit structures at the maximum of code allowance, or even beyond. Little incentive other than citations exist to encourage local landlords to improve their buildings, and, unfortunately, due to the nature of the housing, such costs may themselves be untenable.

However, there is a bright side. There is a buyer's market for existing housing as homes which may go for millions downstate, can be acquired for quite affordable rates. Rental costs are also quite low, due to the overabundance of supply. Potential future growth will lead to increased demand of quality housing, particularly as Binghamton University expands its presence in the Downtown area.

Overall the housing market has little issues with the amount of housing. What is of major consequence is the quality of the aged housing stock, both for owners and renters, the remnants of lead and asbestos in many older homes, and accessibility options for elderly households. In addition, the locally depressed economy further acerbates the affordability for households to purchase new homes, rehab their current homes, or afford even relatively reasonable rental rates.

OMB Control No: 2506-0117 (exp. 07/31/2015)

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The City of Binghamton has what is essentially a buyer's market when it comes to housing. Even taking into account the increased demand for student housing, the demand for units is lower than the availability. Most homes in the city are single or two family homes, originally built for larger families. This legacy of the industrial boons that built Binghamton still stands, even as the population has dwindled.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	9,755	40%
1-unit, attached structure	730	3%
2-4 units	8,052	33%
5-19 units	3,834	16%
20 or more units	1,785	7%
Mobile Home, boat, RV, van, etc	83	0%
Total	***24,239***	***100%***

Table 28 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	27	0%	469	4%
1 bedroom	254	3%	3,374	31%
2 bedrooms	1,984	21%	4,180	38%
3 or more bedrooms	7,313	76%	3,021	27%
Total	***9,578***	***100%***	***11,044***	***100%***

Table 29 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Various programs are available that fall under "housing". The Binghamton Housing Authority and the Town of Union Planning Department both run Section 8 programs that supplements rent for very low income households within the City. The PHA along with several other non-profits provide public housing that also targets lower income families. Some agencies, like SEPP, provide housing for seniors or the disabled that may include income limits on eligibility. It is difficult to gauge exactly how many people are assisted with housing for government programs, but, according the 5-Year American Community Survey, approximately 8% of households in the city receive some form of public assistance which may include rental or other housing assistance. Additional housing assistance, such as emergency assistance

through Social Services or through various homeless prevention activities would target lower income populations as well

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

As can be seen in the sections about rental affordability, the overall rental rates in the City are quite reasonable as the stock of rental units overall remains high. However, two groups are expected to increase in size in the future, both of which could have an impact on affordable housing amounts. First, the expansion of the Binghamton University Downtown Center and the overall expansion of BU in general will increase the demand for student housing. Students typically rent lower cost single- to multi-household member units which would decrease the availability of those types of homes for small to medium families. Second, the increase aging of the population will lead to increased demand for lower cost smaller units as well. Both of these changes may not have an effect, though, because, as demand increases, developers may seek to purchase older large family homes and subdivide these into rental units where zoning permits.

Does the availability of housing units meet the needs of the population?

Currently, the sheer number of homes and rental units meets the needs of the population overall: the City's vacancy rate on housing units is over 15% (ACS5). However, the quality of units in the city may not meet the needs of the population and this will be addressed in the Housing Quality section. This does not take into account that there is demand for certain types of housing in some neighborhoods versus others, such as a demand for higher income small family units in downtown or assisted senior housing on the southside west according to the recent Residential Market Analysis.

Describe the need for specific types of housing:

According to the 2013 Residential Market Analysis, certain neighborhoods of the city have specific types of housing demand. The Downtown area needs more middle income senior housing and middle to higher income single-family rental housing. The East Side needs more low income senior housing. South Side West needs more senior housing with continuum of care. Finally, South Side East needs more public housing and/or subsidized housing projects.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

In hand with the availability of housing, housing costs in and of themselves, are actually quite reasonable. Howevre, lower income households may not be able to afford even low cost rent. The City seeks to encourage home ownership where possible but does understand the value of quality rental housing stock. As shown in the tables below, costs have increased in recent years, to which families on fixed incomes may be less suited to dealing with. However, over half of all rental units still remain below $500, which is 1/5th median household monthly income and home values are less than three times median household annual income.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	66,100	83,700	27%
Median Contract Rent	372	500	34%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	5,706	51.7%
$500-999	4,970	45.0%
$1,000-1,499	234	2.1%
$1,500-1,999	113	1.0%
$2,000 or more	21	0.2%
Total	***11,044***	***100.0%***

Table 31 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,080	No Data
50% HAMFI	4,720	1,485
80% HAMFI	8,845	3,510
100% HAMFI	No Data	4,560
Total	***14,645***	***9,555***

Table 32 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	528	558	713	1,017	1,152
High HOME Rent	552	573	692	987	1,108
Low HOME Rent	541	573	692	803	896

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Excepting for those less than 30% HAMFI, there is sufficient availability of units. Approximately one in four households at or below the 30% mark can access an affordable home on their own. Beyond that, additional service activities or non-profits would need to make up the difference, from rental assistance to public housing.

How is affordability of housing likely to change considering changes to home values and/or rents?

As rents or home values increase over time, affordability could escape more and more households. However, for those who have paid off their homes already (i.e. as many seniors have) increases in home values may provide them with additional equity should they choose to move to smaller and more accessible units.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Excepting for larger units, HOME rent amounts are typically higher than the fair market rent amounts and the area median rent is even lower. This indicates that rental costs are sufficiently affordable in general. However, those in the lowest income categories would still need assistance in affording their homes. The main impact on future development strategy would be to carefully balance any increased development that would lead to gentrification and rent spikes so as minimize the impact to lower income households.

Discussion

Costs are reasonable due to the supply of housing. However, one caveat must be included. New York is rated as one of the highest tax burdened states in the US. Property taxes, even in the Southern Tier, are very high. According to the State Comptroller's Office as of 2012 a $100,000 home would cost the average resident $5,200 in annual property taxes at full valuation. Such tax burdens make it difficult to build new homes or even remain in current homes, especially for those of lower income levels.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

As covered elsewhere, the quantity and cost of housing in the City are quite sufficient. However, the age of the housing stock and the regional economic downturns in the past few decades have left the overall quality of the housing stock in poor shape. Comments on the quality of rental housing stock in particular, reveal a deep seated issue. The term "slumlord" is not uncommon and the fact that many property owners live elsewhere, feeds this narrative that may only be true for a handful of landlords. Owner occupied housing, particularly for the elderly, has also decreased in quality due to lack of funds for necessary rehabilitations and accessibility modifications.

Definitions

Standard condition would need to meet normal code requirements. A substandard unit would be a unit that does not meet code requirements. A substandard unit suitable for rehabilitation would be one for which acquisition and rehabilitation costs would not exceed final home value.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,574	27%	5,825	53%
With two selected Conditions	61	1%	344	3%
With three selected Conditions	0	0%	27	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,943	72%	4,848	44%
Total	***9,578***	***100%***	***11,044***	***100%***

Table 34 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	92	1%	43	0%
1980-1999	472	5%	966	9%
1950-1979	2,291	24%	4,274	39%
Before 1950	6,723	70%	5,761	52%
Total	***9,578***	***100%***	***11,044***	***100%***

Table 35 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,014	94%	10,035	91%
Housing Units build before 1980 with children present	43	0%	179	2%

Table 36 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

B25004

VACANCY STATUS
Universe: Vacant housing units
2009-2013 American Community Survey 5-Year Estimates

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Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties.

Versions of this table are available for the following years:
2013
2012
2011
2010
2009

1 - 8 of 8

	Binghamton city, Broome County, New York	
	Estimate	Margin of Error
Total:	3,574	+/-451
For rent	927	+/-243
Rented, not occupied	217	+/-128
For sale only	398	+/-185
Sold, not occupied	81	+/-80
For seasonal, recreational, or occasional use	145	+/-102
For migrant workers	0	+/-25
Other vacant	1,806	+/-296

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Vacancy Status

Need for Owner and Rental Rehabilitation

Rehabilitation is needed for many housing units within the city. Rehabilitation will vary from utility improvements, modernization of units, accessibility, or even simple facade improvements.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Since approximately 10% of all housing units in the city were built after 1980, it is likely that unless abatement was done previously, lead hazards are present in most low to moderate income households.

Discussion

The quality of the housing stock has been brought up at meetings and in discussions with officials. Although Code Enforcement strives to be vigilant, not every code problem can be fixed overnight. The lack of a return on profit for redeveloping buildings may prevent landlords from doing more than the bare minimum. Of those who own their homes, lack of resources to do necessary repairs puts a further burden on the housing quality.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Binghamton Housing Authority is the local Public Housing Authority but is a separate entity from the City. Other agencies, such as SEPP, First Ward Action Council, and Metro Interfaith provide additional units, many targeting those needing accessibility features.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			641	347			0	6	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Binghamton Housing Authority maintains approximatly 641 units across several facilities. Most are geared towards general families. The exceptions are North Shore Towers and Village geared towards the elderly and disabled and Saratoga Apartments at Felters Road which caters to the elderly as well as other families. All must meet HUD's standards, but have been reported as being in excellent condition. Additional assisted rental units exists in the city, most targeting the elderly or disabled and utilizing and meeting the requirements for Section 8, Section 202, or LIHTC requirements. Overall, approximately 1,500 assisted rental units serve the community, most at or near capacity.

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Public Housing Condition

Public Housing Development	Average Inspection Score
North Shore Towers	75
Saratoga Apartments	98
Carlisle Hill	81

Table 39 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

In comparison to many existing homes or subdivided rental homes in the area, public housing units are generally newer and due to restrictions and requirements for rental assistance funding sources, many are in good shape. Some agencies take older buildings such as schools and redevelop them into modern apartments, often making them more accessible and targeting seniors or the elderly. The PHA plans for the future physical developments include "addressing repairs and upgrades to roofs, electrical, sidewalks/steps, boilers, EMS, plumbing, landscaping, lead-based paint and any other needs that may arise".

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

According to the Housing Authorities PHA Plan, they are committed maximizing "the number of affordable units available to the PHA within its current resources" through improvements to efficiency. The PHA also works with other agencies for residential child-care assistance, extracurricular activities for children, and meal and health programs for those in need.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The Homeless Coalition of the Southern Tier is the local homeless Continuum of Care agency. Through ESG funds, the City provides agencies with the necessary funds to operate homeless shelters and to provide rapid re-housing and homeless prevention funds to those in need. In addition, the CoC is the point of contact for the local HMIS administrator. The City supports the CoC efforts to bring additional agencies into the Continuum not only for HMIS purposes, but also to open a dialogue as many of these agencies share similar clients, if not the same ones.

The homeless population in the city, although small, is diverse, made up of families and individuals, women and men, children and adults. Some have drug/alcohol problems or mental health issues. Some may be veterans, or victims of domestic abuse. Recently, there has been an increase in homeless youth which presents its own unique set of problems. The ultimate goal of the City is to reduce homelessness to zero by encouraging and empowering individuals and families to maintain a permanent residence and/or employment while also undertaking any additional necessary care that they may need.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	39	2	26	144	0
Households with Only Adults	47	3	107	117	0
Chronically Homeless Households	0	0	0	13	0
Veterans	0	0	4	10	0
Unaccompanied Youth	0	0	11	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

OMB Control No: 2506-0117 (exp. 07/31/2015)

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

Organizations such as the Mental Health Association, Addictions Center of Broome County, Catholic Charities, Broome County CHOW Program, American Red Cross, and the Rescue Mission provide additional supportive services including but not limited to life skills training, mental health services, chemical dependency counseling, transportation services, housing assistance, food pantries, and clothing that assist homeless persons transitioning towards self sufficiency. Municipal services such as the Broome County Department of Social Services, Broome-Tioga Workforce, NYS Department of Labor, Broome County Health Department, City/County/State government complex, and health facilities including Lourdes Hospital, United Health Services and Binghamton Psychiatric Center are located within the City of Binghamton and are readily accessible via Broome County's public transportation route.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Within the City of Binghamton, there are seven emergency shelters, nine transitional facilities, and ten permanent supportive facilities. All housing programs have support staff of program supervisors and case managers that work with homeless persons to help them obtain mainstream benefits, support services and appropriate housing that will help them achieve maximum independence. Mostly all of these are located within the City of Binghamton.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

According to the American Community Survey, 18% of the residents in the city have some kind of disability. In addition, 15% of the city's population is aged 65 or older with 40% of them possessing some kind of disability. Several agencies exists to provide support services to either, or both, of the senior and disabled populations.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The City has a duty to leverage additional resources to target housing for elderly and disabled populations, especially maintaining owner-occupied housing units. The physical/financial limitations of seniors and persons with disability compromise their ability to keep up with maintenance issues. Housing modifications such as the installation of handrails, ramps, grab bars, etc., are essential to independent living amongst elderly, frail elderly, and disabled populations. Specific to these populations, the City will utilize its CDBG and HOME resources as well as leverage funds from the NYS Affordable Housing Corporation and NYS Division of Housing and Community Renewal to fund home repair programs and to incorporate universal design principles (allowing residents to age in place) in new construction projects.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

It is the practice of United Health Services, Inc. to not discharge patients to the streets. United Health Services, Inc. operates two hospitals, Binghamton General and Wilson Memorial as well as three inpatient psychiatric units and two inpatient substance abuse units. Each patient must be discharged to an acceptable safe address.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Within the next year, the city will provide funding for senior housing rehabilitation projects through First Ward Action Council. These repairs are minor to moderate repairs, often centered on increasing accessibility of their units such as installing wheelchair ramps. The Parks Department will also look into upgrading restrooms at parks throughout the city to make them wheelchair accessible. Finally, the city will submit an RFP seeking sub-recipients for general human service activities as well as homeless activities through ESG funds. It is hoped that agencies will submit creative and eligible suggestions for using CDBG funds that will address special needs groups.

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For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

HOME funds will be utilized according to HUD requirements for owner occupied rehabilitation activities and for the required CHDO set asides to address rental rehabilitation activities.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Asbestos and Lead Regulations - Homeowners/contractors who require a building permit to conduct repairs on residential units will have to certify compliance with New York State's asbestos regulations and the United States Environmental Protection Agency's (USEPA) lead regulations. In order to obtain a building permit for residential improvements, New York State requires homeowners/contractors to obtain a report prepared by a firm certified to conduct asbestos sampling which documents whether asbestos is present in the materials that will be disturbed. If asbestos is found to be present, an air quality monitoring firm must be hired during the removal of the asbestos. The State allows owner occupants of single- and two-family homes to either remove the asbestos materials themselves or hire a contractor. For example, if a homeowner wishes to repair a roof, the homeowner must obtain a report from a certified firm at a cost ranging from $300-$500. If materials are determined to contain asbestos, the homeowner must hire an air quality monitor and safely remove the asbestos themselves or subcontract the work. The homeowner can choose to move the asbestos themselves or hire a contractor. The cost of removing and disposing asbestos, particularly for those homeowners who cannot perform the work themselves, can add as much as $10,000 to a roof repair project. This is a significant additional expense which may cause many homeowners to defer or neglect essential home repairs. As of April 22, 2010, US EPA requires all contractors working on homes, schools or day care centers built pre-1978 to be EPA lead-safe certified. Contractors attend a one-day class to learn the required steps to contain the work area, minimize dust and thoroughly clean up the work site on a daily basis. Contractors may face fines of tens of thousands of dollars for failing to comply with these new requirements. Compliance, therefore, will likely increase a contractor's operating cost (training, new equipment/materials, proper record maintenance, etc), and these costs will almost certainly be passed on to the client/homeowner.

Floodplain Development- The Federal Emergency Management Association (FEMA) has proposed changes to Binghamton's floodplain map that will have significant impacts for maintaining and developing affordable housing in Binghamton. Unfortunately, the flooding of 2011 proved that these maps were not just a theory. The City bought out and is expecting to purchase dozens of flood damaged homes in the near future. Restrictions around the use of federal funds in 100- year floodplains will impact investment levels in areas with many distressed properties, such as Binghamton's First Ward, Eastside, and Downtown neighborhoods. Furthermore, the financial impacts to all homeowners carrying a federally-backed mortgage are significant. This new annual expense will add serious cost-burden to many low/moderate income homeowners. Additionally, many landlords with rental units newly impacted by the modernized flood maps will likely pass along the added expense to renters, adding a significant cost-burden to low/moderate income renters.

Residential Utility Expenses - The cost of utility payments provides a significant cost burden to many homeowners. This can be largely attributed to the age of Binghamton's housing stock for which 70% of the homes were built prior to 1960. Many of these homes lack insulation and thus the rising cost in gas prices and the amount of energy needed to heat these homes results in households using higher portions of household income towards utility expenses. Both NYSEG and NYSERDA offer programs to property owners to improve the efficiency of their housing units, but many require matching funds that owners may not be able to afford.

Finally, the high tax burden for the City (and the area in general) acts as a deterrent to new homeowners, especially those at the lower end of the economic scale, who, although able to potentially purchase a home with assistance, may not be able to keep up with the taxes. In 2014, 52 properties were foreclosed and sold at auction to cover County taxes.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The Binghamton area was founded on industry. Many local families owe their livelihoods to creating goods, from cigars and shoes a century ago, to (then) high tech computer systems decades ago, to even higher tech defense systems of today. As these industries have left or changed, newer employers have emerged, especially Binghamton University and the two main hospital systems, United Health Systems and Lourdes Hospital. However, lack of overall jobs and a depressed economy have led to high unemployment rates. As families have moved away seeking fortunes elsewhere, the tax base has left with them, leading to less money to deal with older expanded public infrastructure.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	17	10	0	0	0
Arts, Entertainment, Accommodations	1,536	2,084	15	11	-4
Construction	350	581	3	3	0
Education and Health Care Services	2,924	6,756	28	36	8
Finance, Insurance, and Real Estate	531	1,310	5	7	2
Information	321	728	3	4	1
Manufacturing	1,391	1,290	13	7	-6
Other Services	644	1,377	6	7	1
Professional, Scientific, Management Services	616	1,354	6	7	1
Public Administration	0	0	0	0	0
Retail Trade	1,355	1,876	13	10	-3
Transportation and Warehousing	281	453	3	2	-1
Wholesale Trade	572	731	5	4	-1
Total	10,538	18,550	--	--	--

Table 41 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

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Labor Force

Total Population in the Civilian Labor Force	21,984
Civilian Employed Population 16 years and over	19,688
Unemployment Rate	10.44
Unemployment Rate for Ages 16-24	34.70
Unemployment Rate for Ages 25-65	5.91

Table 42 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	3,825
Farming, fisheries and forestry occupations	874
Service	2,442
Sales and office	4,851
Construction, extraction, maintenance and repair	1,255
Production, transportation and material moving	1,057

Table 43 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	16,579	89%
30-59 Minutes	1,415	8%
60 or More Minutes	678	4%
Total	***18,672***	***100%***

Table 44 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	1,439	193	1,782
High school graduate (includes equivalency)	3,971	562	2,364
Some college or Associate's degree	4,484	486	1,779
Bachelor's degree or higher	5,164	121	698

Table 45 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	77	116	178	494	761
9th to 12th grade, no diploma	735	692	648	1,286	1,058
High school graduate, GED, or alternative	1,860	1,580	1,614	3,703	3,099
Some college, no degree	3,160	991	861	2,325	1,056
Associate's degree	538	740	524	1,308	475
Bachelor's degree	778	874	504	1,624	594
Graduate or professional degree	68	683	839	1,468	571

Table 46 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,240
High school graduate (includes equivalency)	22,527
Some college or Associate's degree	26,128
Bachelor's degree	33,769
Graduate or professional degree	50,661

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The largest number of jobs within the area are in the education and health sectors. With Binghamton University, Broome Community College, and Davis College along with the local school districts, it is easy to see that education has a major impact on the workforce. The aging of the population has gone hand in hand with the development of the local hospitals, with UHS and Lourdes being the largest with multiple satellite clinics and campuses throughout the area. Although not reflected in these charts, the governmental sector is a large employer with New York State, Broome County, and the City of Binghamton having downtown offices. Finally, the next largest group of local employers would be the manufacturing sector, which, although it has been shrinking in recent years, still maintains a solid workforce. Such industries as Lockheed Martin in Owego, Amphenol Aerospace in Sidney, and BAE systems, now located in Endicott, are major employers.

Describe the workforce and infrastructure needs of the business community:

Of the four major sectors: education, health, government, and high tech industry, the major workforce need would be an educated workforce. This workforce must not just have a high-school diploma, and the demand for college or even graduate level degrees will increase as these sectors expand.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Recent flooding displaced many local businesses and impacted even more. The need for a well developed flood plain management process must be taken into account, especially should new businesses seek to develop locally. In addition, the high tax rates for corporations in New York State have discouraged economic investment state -wide with a larger impact in the Southern Tier.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The unmet demand for education and health jobs indicates the need for a more educated workforce. Roughly half of the working age population (ages 25 to 65) has a high school diploma or GED or less education, with many new jobs now requiring at least some level of college, even a specialized technical degree.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

For the past two years, the City has helped fund the Center for Employment Opportunities, a non-profit which provide temporary jobs and workforce training to those emerging from incarceration.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City recently approved a Comprehensive Plan, Blueprint Binghamton, which included a chapter on Economic Development. The Consolidated Plan will continue to fund the Local Development Corp which will enable business who wish to move or develop in the city with technical assistance which meets several of the suggestion in the Comprehensive Plan for revitalization.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

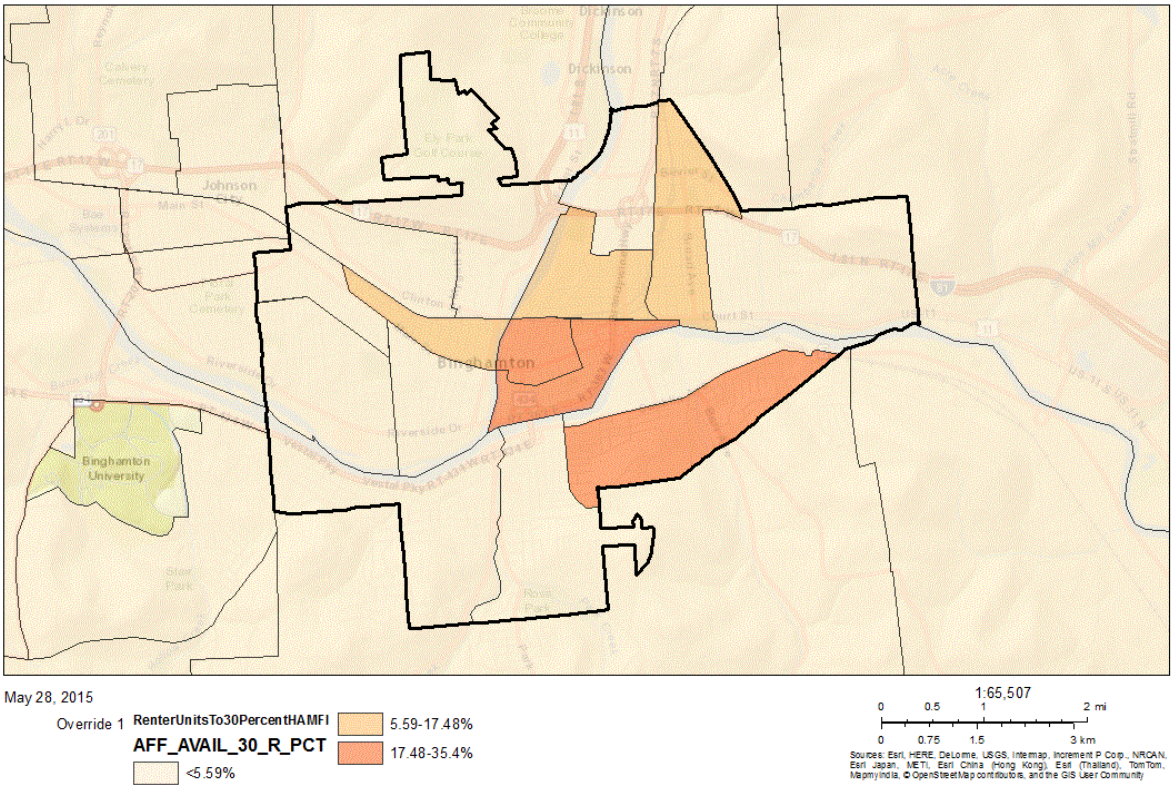
Most lower income areas have issues with multiple housing problems, the first and foremost being affordability problems. Although rents may be relatively low, they are still not low enough to allow rent affordability based on low household income. The West Side and North Side areas being the most problematic in this regards but much of the rest of the city is close. In addition, areas such as pockets of the South Side Neighborhoods have a tendency towards substandard units. Substandard housing due to lack of funds for repair in owner occupied instances can be problematic city-wide, especially as the median population age increases. For renter occupied units, the quality of the housing is based on the owners perceived return of investment. Without additional subsidy requirements , the affordability of a unit may be directly connected to quality issues. Although Code Enforcement can force owners of rental units to meet minimum standards, they would still be the minimum required.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

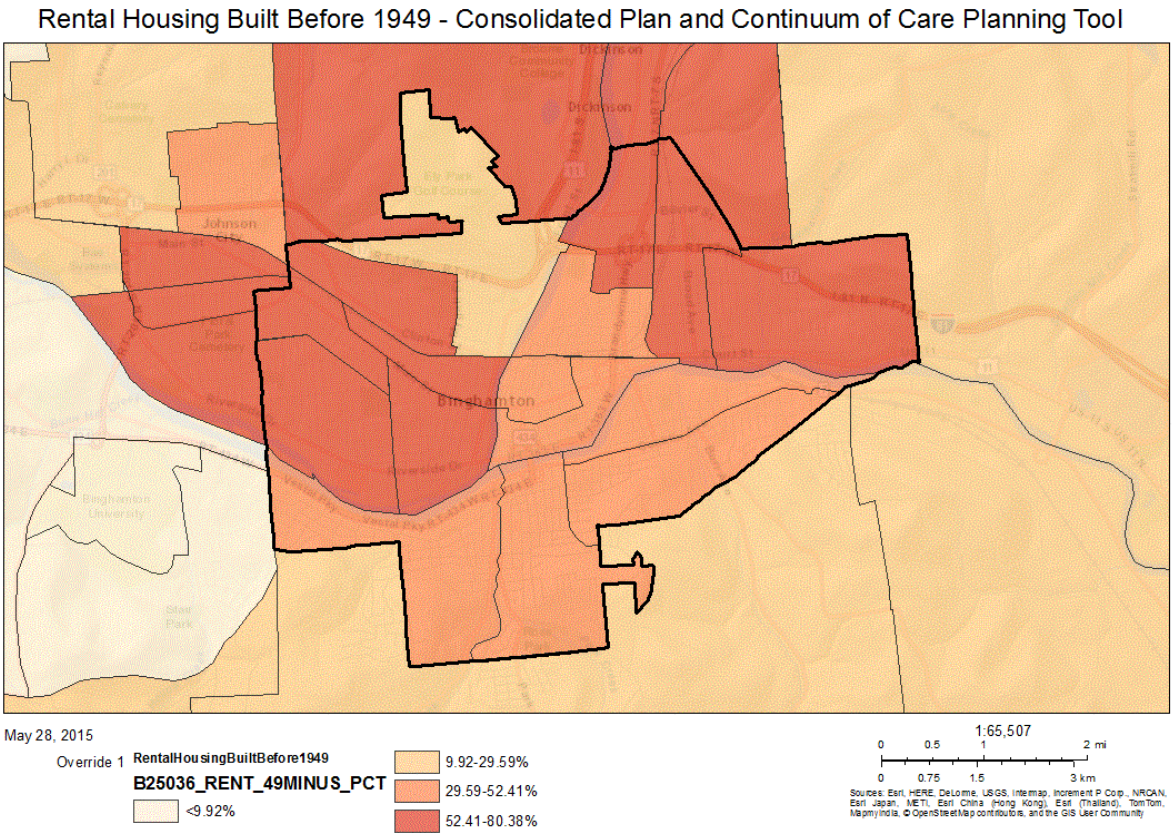
The Downtown area, North Side, South Side East, and the corridor paralleling Main Street west on the West Side and First Ward areas have the highest concentrations of poverty. Unfortunately, these also tend to be areas with high minority concentrations, although there are exceptions such as Ely Park and the East Side areas.

What are the characteristics of the market in these areas/neighborhoods?

The areas with high poverty rates tend to also have low median home costs, medium level rental rates, and high vacancy rates.



Rental Units Affordable to Those Below 30% HAMFI - Consolidated Plan and Continuum of Care Planning Tool



Rental Housing Built Before 1949 - Consolidated Plan and Continuum of Care Planning Tool

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The strategic plan for the next five years ties in the seven highest priority needs with seven similar goals for addressing those needs. These were needs identified by public feedback, stakeholders, elected officials, and municipal departments as being necessary for the development of the city.
Many of the needs and goals have overlapping features and relations that should not be discounted such that projects may be able to address multiple issues at once. For example, a senior household living in the city will benefit through improvements to their quality of life and potential costs saving for themselves by utilizing the senior home repair program, having the water main and roads replaced near their home, funding for transportation programs such as RSVP or BC transit, improvements to one of the senior centers in the area, and elderly specific services through one of many potential sub-recipients such as Meals on Wheels or Action for Older Persons. In addition, some needs that are not be addressed directly by the City, such as mental health treatment, can be tangentially addressed via providing services and activities that would likely be used by those people suffering from mental health issues such as ESG homeless assistance, crime prevention activities, or additional assistance to non-profits that provide additional programs.

The needs identified in this plan and the short and long term goals identified in the annual action plans and the consolidated plan were [TENTATIVELY] approved by the Mayor and City Council following recommendation from the Community Development Advisory Council. In addition, the public and stakeholders were given times and places and means of responding to and providing additional feedback for the plan to be followed. Thus, this is the plan that represent the majoritys of the residents of the City of Binghamton and how they wish HUD entitlement funds to be spent in their city.

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SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 48 - Geographic Priority Areas

1	**Area Name:**	City of Binghamton
	Area Type:	Comprehensive City Wide Projects and Service Area
	Other Target Area Description:	Comprehensive City Wide Projects and Service Area
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The 2013 Comprehensive Plan identified nine distinct neighborhoods of the city. These areas include Downtown, the North Side, the East Side, Southside East, Southside West, the West Side Neighborhood Project, the Far West Side, First Ward, and Ely Park.

The city, as a whole, has a low-moderate population percentage of 57.8%, however, some areas are in need of assistance more than others. In general, there are only four areas of the city with a LMI percentage less than 51%: the Fairview Park area on the East Side, Southside East south of Vestal Ave and east of Mary St, Southside West south of Vestal Ave and west of Pennsylvania Ave, and the Far West Side southwest of Schubert and Leroy Streets. The rest of the city falls within HUD's guidelines of a LMI target area. The identified neighborhoods with the largest extent of LMI areas include Downtown, the North Side, the West Side Neighborhood Project, First Ward, and Ely Park.

However, there are some exceptions to this data and some additional caveats. First, the Ely Park neighborhood has changed somewhat recently since the last Census was taken: a large development of rental assisted housing has been converted into market rate rental units. Much of the more poverty

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determined areas are actually concentrations of student housing which may construe a different picture from the raw numbers than actually exists. In addition, the Downtown area contains most of the public housing and homeless facilities for the city. That being said, certain areas are exceptionally high in percentage of LMI households, indicating potential "semi" target areas where the LMI percentage exceed 90%. This includes the Thompkins Street area on Southside East, Downtown between Hawley Street and the rail line, the corner of North Street and Chapin Street, and the Haendel Street area north of Recreation Park.

In general, the City does not plan on pursuing specific neighborhood target areas through entitlement funds. The City wishes to pursue community development comprehensively at a city wide scale. However, where an impact can occur that is determined to be economically viable (e.g. community centers, parks improvements, crime prevention and youth outreach) projects will be steered towards those areas where such impacts could provide quality of life improvements and/or blight reduction.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 49 – Priority Needs Summary

1	**Priority Need Name**	Homeownership
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Comprehensive City Wide Projects and Service Area
	Associated Goals	Increase Owner Occupied Housing
	Description	Increases in homeownership increase the tax base and encourage residents to take an interest in and take pride in their community.
	Basis for Relative Priority	This need is based on tenure rates and demographic shifts within the city.
2	**Priority Need Name**	Blight Reduction
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Substance Abuse Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities

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	Geographic Areas Affected	Comprehensive City Wide Projects and Service Area
	Associated Goals	Blight Reduction
	Description	This involves the reduction in the quanity and/or the improvement in the quality of blighted properties. Many factors can influence blight, and crime and property values can shift if the City is not maintained (broken window policy).
	Basis for Relative Priority	Residents have warned their view on safety and area aesthetics have decreased in recent years and have complained about the quality of the rental housing stock.
3	**Priority Need Name**	Eliminate Homelessness
	Priority Level	High
	Population	Extremely Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence
	Geographic Areas Affected	Comprehensive City Wide Projects and Service Area
	Associated Goals	Reduce/Prevent Homelessness
	Description	Factors driving homeless are varied, but the need to address its victims, through prevention before the fact or assistance after the fact, is necessary.

	Basis for Relative Priority	With the lack of full social services and mental care facilities across the country, homelessness is an inevitable byproduct. By providing additional help and emergency shelters, those who have lost everything can hopefully get the treatment they need, especially for those populations who are at higher risk such as vets, runaway children, people with mental disabilities or addiction, and victims of abuse.
4	**Priority Need Name**	Fix Public Utilities and Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Comprehensive City Wide Projects and Service Area
	Associated Goals	Improve Infrastructure
	Description	This needs involves the replacement or mdoernization of outdated public utilites and facilities.
	Basis for Relative Priority	The loss of the local tax base has led to an aged infrastructure that needs to be replaced.
5	**Priority Need Name**	Improve Transportation
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Frail Elderly
	Geographic Areas Affected	Comprehensive City Wide Projects and Service Area

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	Associated Goals	Improve Transportation & Accessibility
	Description	Connecting people with places is a need for a livable city to thrive by improving the walkability, drivability, and accessibility of services in the City.
	Basis for Relative Priority	The loss of the local tax base has led to an aged infrastructure that needs to be replaced.
6	**Priority Need Name**	Services for the Underserved
	Priority Level	Low
	Population	Extremely Low Low Moderate Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	Comprehensive City Wide Projects and Service Area
	Associated Goals	Provide Service Activities
	Description	Certain populations in the city need additional assistance: the disabled, the elderly, youth, etc.
	Basis for Relative Priority	Demographic information and stakeholder discussions indicated this need.
7	**Priority Need Name**	Economic Revitalization
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Non-housing Community Development

	Geographic Areas Affected	Comprehensive City Wide Projects and Service Area
	Associated Goals	Economic Development
	Description	This is the need for assistance to businesses that wish to locate to Binghamton.
	Basis for Relative Priority	Businesses can improve the economy allowing for reductions in poverty and providing additional tax revenue.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City does not run a TBRA program.
TBRA for Non-Homeless Special Needs	The City does not run a TBRA program.
New Unit Production	The City has a vacancy status (the number of vacant residential units out of the total number of available units) of over 15% according to the American Community Survey. The Residential Market Analysis done for the Comprehensive Plan also pointed out that very few new homes have been built in the City in the last several years. From 2010 to 2012 only one new unit, from single family to multi-unit family, was built.
Rehabilitation	The current housing stock is very old. The need for rehab is almost universal, and environmental regulations with lead and asbestos tack on additional costly overhead. For multi unit renters, stakeholders indicated that many units are in dire need of repair, or, more specifically, stricter enforcement of City Building Codes, but, as the rent rates are as low as they are, there is a market disincentive to do more than the required minimum. The age of the population also points to an increase in elderly owner occupied units. Households that are on fixed incomes may not be able to cover the necessary costs to perform repairs as they become available. In line with this, many units may need to be refitted to increase accessibility, not only for frail elderly, but also individuals of any age with physical disabilities, both groups by which HUD has identified as likely to have financial limitations.
Acquisition, including preservation	Along with the vacancy rates, the Binghamton area is a buyer's market. The 2013 5-Year American Community Survey showed a bimodal distribution of monthly housing unit costs, the two peaks occurring at the $500 to $599 range and the $1,000 to $1,4999 range. Both relatively low to down-state markets. Days on market can vary methodologically so much as to not be comparable, but anecdotal incidents of houses staying on the market for months and years are not uncommon.

Table 50 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Entitlement funding from HUD has decreased steadily over the past few years with the exception of recent ESG increases. Currently, the city receives approximately $2.25 million in overall entitlement amongst the three programs : CDBG, HOME, and ESG. With decreasing funds comes decreasing capability of delivering improvements and programs to the city. In addition, regulatory oversight limits the usage of these funds as many resources must be spent to meet HUD and other federal requirements, New York State, and even Broome County and other local requirements.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,743,852	0	0	1,743,852	7,511,148	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	352,053	0	0	352,053	1,147,947	

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	158,352	0	0	158,352	521,648	

Table 51 - Anticipated Resources

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

For the 25% match from HOME funds, the City of Binghamton utilizes general funds to match the amount. The City works with the Homeless Coalition to discuss its member's capacity to meet the matching 50% for ESG funds.

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

The only City owned property that would be influenced by the needs within this plan would be park improvements and the potential demolition of properties acquired by the City for removal of blight.

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SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Binghamton	Government	Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
BINGHAMTON LOCAL DEVELOPMENT CORP	Subrecipient	Economic Development	Jurisdiction
METRO-INTERFAITH	CHDO	Ownership Rental	Region
FIRST WARD ACTION COUNCIL, INC	Subrecipient	Ownership Rental	Region
Coalition for the Homeless of the Southern Tier, NY Inc.	Continuum of care	Homelessness	Region

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Binghamton handles most of the direct expenditures of fund through its various departments which allows for better oversight. Specialized organizations, like Metro Interfaith and First Ward are able to utilize funds to assist in their own region-wide activities. The Homeless Coalition is the umbrella non-profit Continuum of Care for the area's homeless. The only potential gaps would be the sub-recipients (unlisted) that will be assigned public service and ESG activities according to RFP's released in the Fall. Funding through outside agencies may fail to meet tighter HUD restrictions and listed goals through lack of oversight.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement			

Street Outreach Services			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			

Table 53 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The best centralized source of information for anyone experiencing any number of social issues is the First Call for Help web page and phone number maintained by the United Way of Broome County. This provides anyone with Internet or phone access a useful database of service providers. Other than that, funding limits most agencies from the necessary outreach that may be required to connect with those who need services.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Most of the non-profit agencies that serve special needs are in communication with each other, or at least know of additional service providers. Many may refer a household to another agency in cases where that household's needs cannot be met by that agency. Unfortunately, communication is not always perfect and one agency may not understand the roles of other agencies so a person may not be directed correctly.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Agencies must communicate. Fortunately, groups such as United Way through its First Call for Help, or the Coalition for the Homless of the Southern Tier, do provide an interactive framework for assistance. The best plan would include annual meetings with as many related stakeholdersa s possible to get feedback on the current nature of services and to allow them to communicate to each other as well.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Owner Occupied Housing	2015	2019	Affordable Housing	City of Binghamton	Homeownership	CDBG: $555,000 HOME: $1,250,000	Public service activities for Low/Moderate Income Housing Benefit: 425 Households Assisted Homeowner Housing Rehabilitated: 475 Household Housing Unit
2	Blight Reduction	2015	2019	Affordable Housing Non-Housing Community Development	City of Binghamton	Blight Reduction	CDBG: $2,675,000 HOME: $250,000	Public service activities other than Low/Moderate Income Housing Benefit: 46000 Persons Assisted Rental units rehabilitated: 25 Household Housing Unit Buildings Demolished: 50 Buildings Housing Code Enforcement/Foreclosed Property Care: 3130 Household Housing Unit

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Reduce/Prevent Homelessness	2015	2019	Homeless	City of Binghamton	Eliminate Homelessness	ESG: $680,000	Tenant-based rental assistance / Rapid Rehousing: 325 Households Assisted Homeless Person Overnight Shelter: 4600 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds Homelessness Prevention: 225 Persons Assisted
4	Improve Infrastructure	2015	2019	Non-Housing Community Development	City of Binghamton	Fix Public Utilities and Facilities	CDBG: $1,050,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 33000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 250 Households Assisted
5	Improve Transportation & Accessibility	2015	2019	Non-Housing Community Development	City of Binghamton	Improve Transportation	CDBG: $700,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 500 Households Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Provide Service Activities	2015	2019	Non-Homeless Special Needs	City of Binghamton	Services for the Underserved	CDBG: $1,525,000	Public service activities other than Low/Moderate Income Housing Benefit: 5075 Persons Assisted
7	Economic Development	2015	2019	Non-Housing Community Development	City of Binghamton	Economic Revitalization	CDBG: $2,750,000	Jobs created/retained: 75 Jobs Businesses assisted: 10 Businesses Assisted

Table 54 – Goals Summary

Goal Descriptions

1	**Goal Name**	Increase Owner Occupied Housing
	Goal Description	One major goal of the city is to encourage residential owner occupancy. This includes both assisting new home buyers through down payment or closing cost assistance as well as those already in their home but facing problems they cannot cope with on their own. Through local partners, the city will provide education and counseling services to assists homeowner and potential homeowners with the necessary skills to improve credit, manage finances, and either keep homes they own from going into foreclosure or, if they do not own a home currently, providing realistic perspectives so that potential homeowners can determine if owning a home is right for them or to help them create a long term sustainable plan on acquiring and owning a new home. For those in a home, the city will provide assistance to single and two-family households (of which one must be the owner-occupant) to modernize and/or repair the unit(s). This includes a lead risk assessment and stabilization/control program to enable rehabilitation work while meeting safe lead requirements. The city will also partner with local agencies to perform minor housing repair program for seniors to enable them to stay in their current homes by modernizing their homes and increasing accessibility.

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2	**Goal Name**	Blight Reduction
	Goal Description	The expansion of blighted regions can have many causes. The city is awash in empty buildings, both residential and commercial. The city will demolish and site clear vacant/abandoned buildings to reduce blight, improve property values, decrease crime, and improve public safety. Properties may be developed in the future for local recreational purposes or turned over to eligible neighbors for personal greenspace. Code enforcement activities will be supported for the purposes of reducing blight. Such activities will seek to improve the public safety and improve the quality of the existing housing stock, especially for rental units. To that end, HOME funds will be used to rehabilitate rental units for LMI households. Finally, crime prevention activities and improvements in lower income areas will decrease crime rates. Through overtime assistance for additional police patrols, installation of security cameras at strategic locations, and community outreach and prevention activities targeting groups at-risk of future criminal behavior as well as drug use prevention and rehabilitation, the city hopes to make the residents of the city feel and be safe.
3	**Goal Name**	Reduce/Prevent Homelessness
	Goal Description	The city will utilize ESG funds for the operation or capital improvement of homeless or transitional shelters. In addition, there exists a potential future demand for additional beds targeting teen emergency, victims of sexual crime and/or trafficking, as well as "gap" children too young to be in adult housing and too old to be with family housing or child services. Finally, the city will provide funds for the assistance of households on the verge of homeless in order to prevent homelessness as well as provide funds for rapid re-housing expenses to enable individuals and families to transition from a homeless situation into a residential environment.
4	**Goal Name**	Improve Infrastructure
	Goal Description	Projects and activities that will modernize or replace existing utilities that service target areas. This will include improvement and renovations of parks with eligible target service area as well as the establishment of small-scale recreation, sanitation, and aesthetic improvements in eligible areas.
5	**Goal Name**	Improve Transportation & Accessibility
	Goal Description	Milling and paving as well as full depth reconstruction of streets. Includes sidewalk and driveway replacements as well as additional accessibility improvements where necessary. In addition, assisted transportation activities may be carried under this goal where not carried under others for eligible target populations.

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6	**Goal Name**	Provide Service Activities
	Goal Description	This will include service activities that target eligible groups such as the City's disabled residents or increasing senior population. Activities will also target income eligible youth for out-of-school activities, recreational programs, anti-drug/anti-crime programs, and additional educational opportunities. In addition, this will include programs or activities performed at existing or de facto community centers in eligible target areas or that focus on eligible populations. This also includes improvements or development of community centers located in eligible neighborhoods.
7	**Goal Name**	Economic Development
	Goal Description	The Binghamton Local Development Corp is a partner with the City through which HUD, as well as other source, funds are provided for the development of the local economy. This is done through low interest loans to local business to expand or develop through the City's revolving loan program. Assisted companies will be required to hire or retain mostly low/moderate income individuals or persons from areas of very high poverty. In addition, the BLDC will provide marketing and strategy assistance, including loan counseling, for local businesses that utilize the CDBG revolving loan funds.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Of the three categories of residential status, each are described seperately and dealt with using different funding sources:

1) Homeowners. Utilizing CDBG and HOME funds, the City plans on providing home purchase assistance and home rehabiltation projects for approximately 425 households over the next five years, a large portion of which will be senior households assisted with minor home repairs and/or accessiblity improvements to older buildings.

2) Renters. The Binghamton Housing Authority adminsters the Section 8 Program amd a public housing program for the City. Based on the most recent PHA plan, the number of families that will be assisted over the next five years will be roughly 220 families (accounting for turnover) through the Section 8 voucher program and roughly 700 families (accounting for turnover) through the Public Housing program. In addition, the CHDO set aside per HOME requirements is utilized to rehabilitate rental units.

3) Homeless. The ESG program provides most of the funding through the city for homeless assistance activities. Current estimates from the HMIS system indicate that almost 1000 families or individuals per year will be assisted through either homeless prevention/reduction measures or through shelter assistance.

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SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The PHA reports there are no additional accessibility needs for their units.

Activities to Increase Resident Involvements

The Board of Directors includes two residents and the North Shore facility has a Resident Association.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Asbestos and Lead Regulations - Homeowners/contractors who require a building permit to conduct repairs on residential units will have to certify compliance with New York State's asbestos regulations and the United States Environmental Protection Agency's (USEPA) lead regulations. In order to obtain a building permit for residential improvements, New York State requires homeowners/contractors to obtain a report prepared by a firm certified to conduct asbestos sampling which documents whether asbestos is present in the materials that will be disturbed. If asbestos is found to be present, an air quality monitoring firm must be hired during the removal of the asbestos. The State allows owner occupants of single- and two-family homes to either remove the asbestos materials themselves or hire a contractor. For example, if a homeowner wishes to repair a roof, the homeowner must obtain a report from a certified firm at a cost ranging from $300-$500. If materials are determined to contain asbestos, the homeowner must hire an air quality monitor and safely remove the asbestos themselves or subcontract the work. The homeowner can choose to move the asbestos themselves or hire a contractor. The cost of removing and disposing asbestos, particularly for those homeowners who cannot perform the work themselves, can add as much as $10,000 to a roof repair project. This is a significant additional expense which may cause many homeowners to defer or neglect essential home repairs. As of April 22, 2010, US EPA requires all contractors working on homes, schools or day care centers built pre-1978 to be EPA lead-safe certified. Contractors attend a one-day class to learn the required steps to contain the work area, minimize dust and thoroughly clean up the work site on a daily basis. Contractors may face fines of tens of thousands of dollars for failing to comply with these new requirements. Compliance, therefore, will likely increase a contractor's operating cost (training, new equipment/materials, proper record maintenance, etc), and these costs will almost certainly be passed on to the client/homeowner.

Floodplain Development- The Federal Emergency Management Association (FEMA) has proposed changes to Binghamton's floodplain map that will have significant impacts for maintaining and developing affordable housing in Binghamton. Unfortunately, the flooding of 2011 proved that these maps were not just a theory. The City bought out and is expecting to purchase dozens of flood damaged homes in the near future. Restrictions around the use of federal funds in 100- year floodplains will impact investment levels in areas with many distressed properties, such as Binghamton's First Ward, Eastside, and Downtown neighborhoods. Furthermore, the financial impacts to all homeowners carrying a federally-backed mortgage are significant. This new annual expense will add serious cost-burden to many low/moderate income homeowners. Additionally, many landlords with rental units newly impacted by the modernized flood maps will likely pass along the added expense to renters, adding a significant cost-burden to low/moderate income renters.

Residential Utility Expenses - The cost of utility payments provides a significant cost burden to many homeowners. This can be largely attributed to the age of Binghamton's housing stock for which 70% of the homes were built prior to 1960. Many of these homes lack insulation and thus the rising cost in gas prices and the amount of energy needed to heat these homes results in households using higher portions of household income towards utility expenses. Both NYSEG and NYSERDA offer programs to property owners to improve the efficiency of their housing units, but many require matching funds that owners may not be able to afford.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City provides a Lead Assessment program as part of its home rehab program. Discussions regarding implementation of a Community Rating System (CRS) program have begun in order to potentially save property owners on Flood Insurance. The home rehab program can be used to improve energy efficiency and thus reduce utility bills. Finally, not mentioned above but still relevant, high property taxes act as a deterrant to affordability. The City has reduced budgets of all departments in recent years, but cuts from State and Federal sources make this more diffiicult to maintain needed services. Residents are also burdened by high school taxes which the municipality has no control over.

SP-60 Homelessness Strategy – 91.215(d)

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

Only a few agencies in the area provide outreach services to are homeless. ESG funds will be allocated to an Emergency Shelter and/or Street Outreach line to provide any agency that wishes to submit an application for outreach to receive funding for said outreach.

Addressing the emergency and transitional housing needs of homeless persons

ESG funds will be distributed via an RFP/application process. The local Continuum of Care will be utilized for technical assistance and notified when the RFP is released. Certain funds will be earmarked for Emergency Shelter and/or Street Outreach activities.

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.

ESG funds will be distributed via an RFP/application process. The local Continuum of Care will be utilized for technical assistance and notified when the RFP is released. Certain funds will be earmarked for Rapid Re-housing and/or Homeless Prevention activities.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

ESG funds will be distributed via an RFP/application process. The local Continuum of Care will be utilized for technical assistance and notified when the RFP is released. Certain funds will be earmarked for Rapid Re-housing and/or Homeless Prevention activities.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City sets aside CDBG funds to identify and abate lead safety hazards in homes that will be rehabilitated through the Owner Occupied Home Rehab Program.

How are the actions listed above related to the extent of lead poisoning and hazards?

Since the vast majority of homes in the city were built prior to 1980, this program goes hand in hand with the Rehab Program to meet HUD required regulations.

How are the actions listed above integrated into housing policies and procedures?

The Lead Abatement is done prior to start of work on each home.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Per HUD regulations, the majority of funds will be spent on programs and activities targeting low to moderate income households. Specific poverty reduction strategies are interwoven amongst related overlapping activities that seek to reduce the causes of poverty.

First, by providing funds to ensure people have a stable housing situation, either by assisting homeowners in living within their homes, enhancing the ability for people to purchase new homes, or by providing homeless assistance to enable people to get into a tenable stable housing situation, that provides stability and a sense of home.

The City will also provide counseling and loans to local business that hire low income people in order to provide wages and economic growth for the community at large.

By improving infrastructure and public facilities, the City encourages business to move into or develop in the the community by providing the necessary framework for business to operate as well as by providing an urban setting attractable to employees.

Finally, the various service activities will provide additional help, assistance, guidance, and recreation to help those who could not afford those services on their own, as well as the various youth and crime prevention activities whose purpose is to empower individuals to better themselves and contribute to the community.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

For other governmental departments that utilize HUD funds, close contact is maintained between the HUD Grants Administrator and department heads, including providing training, oversight, and required documentation. For actual projects, the PHCD department must complete an ERR prior to initial fund commitment in order to ensure the project is not only elegible under whatever HUD program it will use, but also that it meets environmental requirements as well.

For subrecipients, an annual onsite monitoring visit is done in order to verify that subrecipients are maintaining records and reporting correctly on clients.

Expected Resources

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

Introduction

Entitlement funding from HUD has decreased steadily over the past few years with the exception of recent ESG increases. Currently, the city receives approximately $2.25 million in overall entitlement amongst the three programs : CDBG, HOME, and ESG. With decreasing funds comes decreasing capability of delivering improvements and programs to the city. In addition, regulatory oversight limits the usage of these funds as many resources must be spent to meet HUD and other federal requirements, New York State, and even Broome County and other local requirements.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,743,852	0	0	1,743,852	7,511,148	

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	352,053	0	0	352,053	1,147,947	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	158,352	0	0	158,352	521,648	

Table 55 - 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

For the 25% match from HOME funds, the City of Binghamton utilizes general funds to match the amount. The City works with the Homeless Coalition to discuss its member's capacity to meet the matching 50% for ESG funds.

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

The only City owned property that would be influenced by the needs within this plan would be park improvements and the potential demolition of properties acquired by the City for removal of blight.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Owner Occupied Housing	2015	2019	Affordable Housing	City of Binghamton	Homeownership	CDBG: $242,338 HOME: $264,040	Public service activities for Low/Moderate Income Housing Benefit: 80 Households Assisted Homeowner Housing Rehabilitated: 95 Household Housing Unit Direct Financial Assistance to Homebuyers: 5 Households Assisted
2	Blight Reduction	2015	2019	Affordable Housing Non-Housing Community Development	City of Binghamton	Blight Reduction	CDBG: $475,065 HOME: $52,808	Public service activities other than Low/Moderate Income Housing Benefit: 9200 Persons Assisted Rental units rehabilitated: 5 Household Housing Unit Buildings Demolished: 10 Buildings Housing Code Enforcement/Foreclosed Property Care: 2000 Household Housing Unit

OMB Control No: 2506-0117 (exp. 07/31/2015)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Reduce/Prevent Homelessness	2015	2019	Homeless	City of Binghamton	Eliminate Homelessness	ESG: $147,265	Tenant-based rental assistance / Rapid Rehousing: 65 Households Assisted Homeless Person Overnight Shelter: 920 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Homelessness Prevention: 45 Persons Assisted
4	Improve Infrastructure	2015	2019	Non-Housing Community Development	City of Binghamton	Fix Public Utilities and Facilities	CDBG: $186,667	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6600 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
5	Improve Transportation & Accessibility	2015	2019	Non-Housing Community Development	City of Binghamton	Improve Transportation	CDBG: $91,667	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
6	Provide Service Activities	2015	2019	Non-Homeless Special Needs	City of Binghamton	Services for the Underserved	CDBG: $130,000	Public service activities other than Low/Moderate Income Housing Benefit: 1015 Persons Assisted
7	Economic Development	2015	2019	Non-Housing Community Development	City of Binghamton	Economic Revitalization	CDBG: $153,000	Jobs created/retained: 15 Jobs Businesses assisted: 2 Businesses Assisted

Table 56 – Goals Summary

OMB Control No: 2506-0117 (exp. 07/31/2015)

Goal Descriptions

1	**Goal Name**	Increase Owner Occupied Housing
	Goal Description	This goal will be accomplished by funding the Binghamton Homeownership Academy through Metro Interfaith. In addition, another agency, First Ward Action Council will be awarded funding to provide City seniors with minor to moderate repairs on their homes. The First Time Homebuyer program will provide funds to assist income eligible households with new homes in the city and the related rehabilitation program along with the lead paint program will help repair and rehabilitate owner occupied housing units.
2	**Goal Name**	Blight Reduction
	Goal Description	This goal will be accomplished by providing funding to the Code Enforcement Department to inspect and enforce building codes in lower income and blighted areas. Money will also be allocated through the HOME CHDO set aside for rental rehabilitation. Demolition activities, including engineering expenses, will decrease the number of vacant and dangerous building in the City. Finally, money will go into crime prevention to provide additional security in low income areas and parks.
3	**Goal Name**	Reduce/Prevent Homelessness
	Goal Description	ESG funds will go towards assisting the running and potential expansion of homeless shelters in the area. Funds will also be used to provide homeless prevention services for those on the verge of homelessness and for providing funds to enable the homeless to transition from shelter to their own housing. Finally, a portion of funds will be used to provide HMIS services for the City.
4	**Goal Name**	Improve Infrastructure
	Goal Description	This goal will be accomplished by proving funding to the Department of Public Works and the Parks Department for the replacement or modernization of public utilities and facilities. A portion will also be provided to the Engineering Department to oversee these activities.
5	**Goal Name**	Improve Transportation & Accessibility
	Goal Description	This goal will be accomplished by providing funds to fully reconstruct streets where needed, or to provide for milling and paving of eligible areas. It will also cover the costs to provide engineering services for these activities.

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6	**Goal Name**	Provide Service Activities
	Goal Description	This goal will be accomplished by providing funds for various non-profits to provide services that affect special needs populations, including, but not limited to, lower income youth, seniors, and the disabled.
7	**Goal Name**	Economic Development
	Goal Description	This goal will be accomplished by proving funding to the Binghamton Local Development corporation to provide low interest loans to small business with the requirement that they create jobs for low income people. The BLDC will also provide marketing and technical assistance for businesses within the community.

OMB Control No: 2506-0117 (exp. 07/31/2015)

Projects

AP-35 Projects – 91.220(d)

Introduction

The City will release RFPs in the fall for both the public services goals and the homeless goals for the upcoming city fiscal year (January 1st to December 31st). This will allow agencies in the community to submit their plans on utilizing entitlement money. For ESG funds, the Homeless Coalition is utilized as a source for creation of the homeless specific RFP. Although many of the agencies who submit ESG activities are on the Homeless Coalition, the overall group's input is utilized to ensure that there are no conflicts of interest. All submitted activities are evaluated by the Community Development Advisory Council, along with public feedback, and then recommendations are submitted to the Mayor's Office and the City Council prior to final approval.
Certain activities, due to the nature of the activities, are done through either formal bid, such as multi-year lead testing contracts, or due to unique capabilities and/or past working relationships such as with Metro Interfaith and First Ward Action Council.

[TENTATIVE] Non RFP activities will be finalized once Council Approves FY41 AAP Budget in July.

Projects

#	Project Name
1	FY41 CDBG Administration
2	FY41 CDBG/Planning and Design
3	FY41 CDBG Economic Development
4	FY41 CDBG/Housing
5	FY41 CDBG/Code Enforcement
6	FY41 CDBG/Public Infrastructure
7	FY41 CDBG/Demolition
8	FY41 CDBG/Human Services
9	FY41 CDBG/Youth Programming
10	FY41 CDBG/Section 108 Loan Payments
11	FY41 ESG City of Binghamton
12	FY41 HOME/Administration
13	FY41 HOME/Rehabilitation
14	FY41 HOME/CHDO Set Aside

Table 57 – Project Information

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

Activities are not sorted by priority. Allocation numbers are kept to maintain consistency with the numbering system used in previous year for improved tracking. Priorities for each project are determined by the Needs Assessment in the Consolidated Plan.

OMB Control No: 2506-0117 (exp. 07/31/2015)

AP-38 Project Summary

Project Summary Information

OMB Control No: 2506-0117 (exp. 07/31/2015)

1	**Project Name**	FY41 CDBG Administration
	Target Area	City of Binghamton
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: $152,164
	Description	Salaries and contractual services for administering the CDBG program.
	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Binghamton City Hall 38 Hawley Street, 4th Floor Binghamton, NY 13901
	Planned Activities	Salary and benefit for Grants Adminstrator, including overtime, stipend for CDAC members, reimbursement for related contractual, legal, and financial activities.
2	**Project Name**	FY41 CDBG/Planning and Design
	Target Area	City of Binghamton
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: $129,283
	Description	Salaries and contractual services for general planning activities, including mapping services.
	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Binghamton City Hall 38 Hawley Street, 4th Floor Binghamton, NY 13901
	Planned Activities	
3	**Project Name**	FY41 CDBG Economic Development
	Target Area	City of Binghamton
	Goals Supported	Economic Development
	Needs Addressed	Economic Revitalization

OMB Control No: 2506-0117 (exp. 07/31/2015)

	Funding	CDBG: $153,000
	Description	Salaries for Binghamton Local Development Corporation to administer CDBG revolving business loans and council local businesses.
	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Binghamton City Hall 38 Hawley Street, 4th Floor Binghamton, NY 13901
	Planned Activities	
4	**Project Name**	FY41 CDBG/Housing
	Target Area	City of Binghamton
	Goals Supported	Increase Owner Occupied Housing
	Needs Addressed	Homeownership
	Funding	CDBG: $242,338
	Description	CDBG program housing projects and delivery including program delivery, senior housing repairs, lead risk assessments for property rehabilitation, funding for homeownership training, closing costs assistance, and other contractual services required for rehab and/or home purchases.
	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Activity is expected to help over 150 households, most of which are elderly households and/or below 80% AMI.
	Location Description	City wide activity
	Planned Activities	
5	**Project Name**	FY41 CDBG/Code Enforcement
	Target Area	City of Binghamton
	Goals Supported	Blight Reduction
	Needs Addressed	Blight Reduction
	Funding	CDBG: $193,750
	Description	Code enforcement activities, the majority of which occur in low-mod areas and neighborhoods.
	Target Date	8/31/2016

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	Estimate the number and type of families that will benefit from the proposed activities	Predominantly renters will benefit, but homeowner safety will be affected as well.
	Location Description	City wide, but specifically in LMI areas.
	Planned Activities	
6	**Project Name**	FY41 CDBG/Public Infrastructure
	Target Area	City of Binghamton
	Goals Supported	Improve Infrastructure Improve Transportation & Accessibility
	Needs Addressed	Fix Public Utilities and Facilities Improve Transportation
	Funding	CDBG: $305,000
	Description	Includes replacement of roads and utilities, milling and paving, and park capital improvements. Also includes delivery and additional costs associated with each activity as well as delivery costs for demolition activities.
	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Activities will occur in areas that are primarily residential and have a service area at least 51% or more of LMI households.
	Location Description	City wide, but predominantly in LMI areas.
	Planned Activities	
7	**Project Name**	FY41 CDBG/Demolition
	Target Area	City of Binghamton
	Goals Supported	Blight Reduction
	Needs Addressed	Blight Reduction
	Funding	CDBG: $220,979
	Description	Demolition, site clearance, and all related costs of buildings deemed to be unsafe.
	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City wide
	Planned Activities	

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8	**Project Name**	FY41 CDBG/Human Services
	Target Area	City of Binghamton
	Goals Supported	Blight Reduction Provide Service Activities
	Needs Addressed	Blight Reduction Services for the Underserved
	Funding	CDBG: $153,669
	Description	Includes extra services targeted towards specific groups as well as crime prevention activities such as overtime for extra LMI neighborhood patrols or additional park rangers in city parks.
	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Human service activities will be determined by RFP process later in the year. All activities funded must meet CDBG eligiblity requiremetns and target groups mentioned in the Consolidated Plan.
	Planned Activities	
9	**Project Name**	FY41 CDBG/Youth Programming
	Target Area	City of Binghamton
	Goals Supported	Provide Service Activities
	Needs Addressed	Services for the Underserved
	Funding	CDBG: $13,669
	Description	Services targeting City youth, either in LMI areas or from LMI eligible households
	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Non-Profit locations throughout the City.
	Planned Activities	
10	**Project Name**	FY41 CDBG/Section 108 Loan Payments
	Target Area	City of Binghamton
	Goals Supported	
	Needs Addressed	

OMB Control No: 2506-0117 (exp. 07/31/2015)

	Funding	CDBG: $180,000
	Description	Repayment to HUD for the Section 108 Loan
	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City Hall
	Planned Activities	
11	**Project Name**	FY41 ESG City of Binghamton
	Target Area	City of Binghamton
	Goals Supported	Reduce/Prevent Homelessness
	Needs Addressed	Eliminate Homelessness
	Funding	ESG: $158,352
	Description	ESG delivery and program expenses.
	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	These activities will help benefit those who are homeless now or at risk of homelessness in the near future.
	Location Description	City wide
	Planned Activities	RFPs for specific ESG eligible projects will go out later in the year.
12	**Project Name**	FY41 HOME/Administration
	Target Area	City of Binghamton
	Goals Supported	Increase Owner Occupied Housing
	Needs Addressed	Homeownership
	Funding	HOME: $35,205
	Description	HOME project delivery and contractual costs
	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Binghamton City Hall 38 Hawley Street, 4th Floor Binghamton, NY 13901

OMB Control No: 2506-0117 (exp. 07/31/2015)

	Planned Activities	
13	**Project Name**	FY41 HOME/Rehabilitation
	Target Area	City of Binghamton
	Goals Supported	Increase Owner Occupied Housing
	Needs Addressed	Homeownership
	Funding	HOME: $264,040
	Description	
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	All households receiving assistance must be at or below 80% AMI.
	Location Description	City wide
	Planned Activities	
14	**Project Name**	FY41 HOME/CHDO Set Aside
	Target Area	City of Binghamton
	Goals Supported	Blight Reduction
	Needs Addressed	Blight Reduction
	Funding	HOME: $52,808
	Description	CHDOs receiving funding must be certified and meet all HOME requirements for proposed projects.
	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately five low-moderate income households will be affected.
	Location Description	Unknown. Certified CHDO must be engaged to carry out activity.
	Planned Activities	Rental rehabilitation for low income households according to HOME requirements.

AP-50 Geographic Distribution – 91.220(f)

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

The City wishes to maintain a comprehensive, city-wide plan instead of targeting specific locations. All activities must meet LMI eligibility requirements where required by HUD.

Geographic Distribution

Target Area	Percentage of Funds
City of Binghamton	100

Table 58 - Geographic Distribution

OMB Control No: 2506-0117 (exp. 07/31/2015)

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City does not run a public housing or Section 8 program. Those are done though the Binghamton Housing Authority, an independent agency. The City also does not use HOME funds for Tenant Based Rental Assistance (TBRA). However, the ESG program does provide services to prevent those in danger of homelessness to remain in their units via rental assistance and also provides funds for those who are homeless to lease in a new rental unit. All numbers, therefore, are based on ESG homeless assistance estimated numbers.

One Year Goals for the Number of Households to be Supported	
Homeless	65
Non-Homeless	50
Special-Needs	0
Total	115

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	45
The Production of New Units	0
Rehab of Existing Units	5
Acquisition of Existing Units	65
Total	115

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The overall goal of the PHA is to provide as much high-quality necessary public housing in excellent condition as it can.

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

The PHA plans on increasing the quality of its units, reduce vacancies, expand its voucher landlord base, find additional funding, and to improve the safety of its residents.

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

The PHA plans to promote employment amongst its residents when possible. It also plans on seeking services that will allow the elderly or disabled more independence.

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

The PHA is not designated as "troubled".

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

Introduction

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

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

The City will release an RFP in the Fall seeking applications from homeless service providers. These funds will be split along Emergency Shelter/Street Outreach and Rapid Re-housing/Homeless Prevention services in order to meet HUD requirements. The local Continuum of Care will be notified when the RFPs are released.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will release an RFP in the Fall seeking applications from homeless service providers. These funds will be split along Emergency Shelter/Street Outreach and Rapid Re-housing/Homeless Prevention services in order to meet HUD requirements. The local Continuum of Care will be notified when the RFPs are released.

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 City will release an RFP in the Fall seeking applications from homeless service providers. These funds will be split along Emergency Shelter/Street Outreach and Rapid Re-housing/Homeless Prevention services in order to meet HUD requirements. The local Continuum of Care will be notified when the RFPs are released.

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 City will release an RFP in the Fall seeking applications from homeless service providers. These funds will be split along Emergency Shelter/Street Outreach and Rapid Re-housing/Homeless Prevention services in order to meet HUD requirements. The local Continuum of Care will be notified when the RFPs are released.

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

Introduction:

Most public policies that have an effect on the affordability of housing have little to do with City policies. CDBG, HOME, and ESG funds are used and do directly affect peoples affordability of housing by providing assistance for housing rehabilitation or though providing assistance to those at risk of homelessness by providing temporary rental assistance. Beyond essentially providing funds that residents would not be able to afford on their own that may affect affordability, much of the rest is in the hands of state and federal limitations and regulations that add extra overhead costs to private and public projects.

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

Tax policies that make it difficult to afford homes are somewhat reduced by using HUD and other grant funds to offset the required taxes to run the city where possible, but, for example, school taxes are outside the purvey of the City as a municipality, and little can be done for those other than to funnel funds into youth programs that may offset school taxes.

The City will run a lead risk assessment program for rehab projects and that can help alleviate lead paint issues homeowners may have when it comes to repairing their homes.

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

The City will provide funds to "human service" programs run through local non-profits. The City will encourage many non-profits to apply for funding and will judge applicants based on the impact to the underserved.

Actions planned to foster and maintain affordable housing

The City will continue to fund the first time homebuyer program and owner occupied rehabilitation programs, and the HOME required CHDO set aside will address rental unit rehabilitation. The City will also continue to fund programs through area non-profits to provide the homeownership academy and senior housing rehabilitation programs. All of these will help to maintain and improve affordable housing in the area.

Actions planned to reduce lead-based paint hazards

The City will continue to run its lead paint assessment program in tangent with its housing rehabilitation program.

Actions planned to reduce the number of poverty-level families

The City will continue to fund economic development activities to decrease the unemployment rate.

Actions planned to develop institutional structure

City representatives will monitor all agencies receiving CDBG, ESG, and HOME funding during the year to ensure that all activities meet HUD requirements on reporting and financial responsibility.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	**0**

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	72.58%

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

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

   The City matches HOME funds with the City's general fund.

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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:

   HOME funds will not be used for home purchase activities, only for rehab.

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:

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:

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

   The local Continuum of Care, the Homeless Coalition of the Southern Tier, encourages members to utilize HMIS to ensure proper database management and homeless tracking.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

   RFPs will be released in the Fall. Eligible homeless agencies will be required to submit applications indicating the need for funding and their ability to meet the matching requirement. Awards will be based on many factors, but agencies will be required to indicate what type(s) of ESG funding they are applying for (emergency shelter, street outreach, rapid re-housing, and homeless prevention).

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

   The City pays a license for and utilizes the HMIS system run by Fairview Recovery Services, the lead agency for ShelterNet. In addition, city representatives will attend monthly meetings with the CoC.

5. Describe performance standards for evaluating ESG.

Appendix - Alternate/Local Data Sources

1	**Data Source Name** Binghamton Neighborhood Project Citywide Survey
	List the name of the organization or individual who originated the data set. The Binghamton Neighborhood Project, under the tutelage of Binghamton University administered the survey.
	Provide a brief summary of the data set. The responses varied by neighborhood, but in general, people's homes and local amenities such as parks were praised, but economic conditions (other than affordability) and blight of the city were top concerns with most people.
	What was the purpose for developing this data set? To better understand how neighborhoods work and come up with ways to improve the city
	Provide the year (and optionally month, or month and day) for when the data was collected. 2013
	Briefly describe the methodology for the data collection. The survey was available both online and was taken door-to-door.
	Describe the total population from which the sample was taken. The total population of the city is approximately 47,000.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. 454 residents responded to the survey representing nrearly 1% of the total city population across the city. People aged 26 to 39 made up a third of respondents with those aged 40-59 the next highest at 27%. The lowest responding age group were those aged 80+ who only made up 2% of the responses.

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