



# LEGISLATIVE BRANCH ▪ CITY OF BINGHAMTON

*William Berg, City Council President*  
*Joseph Merrill, City Clerk*

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**COUNCIL OF THE CITY OF BINGHAMTON**  
**Special Business Meeting Agenda**  
**City Council Work Room, 38 Hawley St, Binghamton, NY 13901**  
**Tuesday November 24, 2015 @ 5:30**

- I. CALL TO ORDER**
- II. PLEDGE OF ALLEGIANCE**
- III. ROLL CALL**
- IV. REPORTS FROM COMMITTEES AND APPROVAL OF MINUTES**  
No items to report.
- V. SET PUBLIC HEARINGS**
- VI. PUBLIC COMMENT/COMMUNICATION**
- VII. SECOND READING LEGISLATION**  
**Introductory Resolution 15-122, Considered in Planning and Community Development, Chair: Webb**  
A Resolution approving the FY40 Consolidated Annual Performance Evaluation Report (CAPER)  
  
**Introductory Resolution 15-123, Considered in Finance, Chair: Motsavage**  
A Resolution authorizing the Mayor to enter into an agreement with G. DeVincentis & Son Construction for Final Change Order No. 10 regarding the Riverside Dr Reconstruction
- VIII. FIRST READING LEGISLATION**  
**Introductory Ordinance 15-81, Considered in Finance, Chair: Motsavage**  
An Ordinance authorizing transfers in the 2015 Public Works Budget to fund emergency sewer repairs
- IX. COMMUNICATIONS FROM COUNCIL MEMBERS**  
Webb, Mihalko, Rennia, Matzo, Papastrat, Motsavage, Berg
- X. ADJOURNMENT**



**THE COUNCIL OF THE CITY OF BINGHAMTON  
STATE OF NEW YORK**

Date: November 18, 2015

Sponsored by Council Members: Webb, Motsavage, Matzo, Berg, Mihalko, Papastrat

Introduced by Committee: Planning and Community Development

**RESOLUTION**

*entitled*

**A RESOLUTION APPROVING THE FY40  
CONSOLIDATED ANNUAL PERFORMANCE  
EVALUATION REPORT (CAPER)**

WHEREAS, the City of Binghamton is a recipient of Community Development Block Grant (“CDBG”) funds from the U.S. Department of Housing and Urban Development (“HUD”); and,

WHEREAS, participation in the CDBG Program requires a Consolidated Annual Performance Evaluation Report (“CAPER”); and

WHEREAS, the City’s Citizen Participation Plan provides for approval of the CAPER by City Council; and

WHEREAS, the City has provided a 15 day public comment period which expired on November 18, 2015.

NOW, THEREFORE the Council of the City of Binghamton, duly convened in regular session, does hereby:

~~RESOLVE that the attached Fiscal Year 40 CAPER is be hereby approved by City Council.~~

RESOLVE that the Fiscal Year 40 CAPER dated November 18, 2015, is be hereby approved by City Council.

# City of Binghamton, New York

## Final Consolidated Annual Performance and Evaluation Report

HUD Entitlement Program Year 2014  
September 1, 2014 through August 31, 2015



Prepared By: Department of Planning, Housing and Community Development

Version Date: November 18<sup>th</sup>, 2015

**Public Comment Period:**  
November 3-November 18, 2015

**Richard C. David, Mayor**



# Fifth Program Year CAPER

The CPMP Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

The grantee must submit an updated Financial Summary Report (PR26).

## GENERAL

### ***Executive Summary***

This module is optional but encouraged. If you choose to complete it, provide a brief overview that includes major initiatives and highlights that were proposed and executed throughout the third year.

Program Year 5 CAPER Executive Summary Response:

This report represents programs underway and accomplishments completed in the final year of the City's 2010-2015 year Consolidated Plan. It also represents the first full year of reporting accomplishments under the administration of Mayor Richard David.

Programs and activities identified in this report were either funded or leveraged with funds from the following three entitlement programs administered by the U.S. Department of Housing and Urban Development: Community Development Block Grant (CDBG); Emergency Solutions Grant (ESG); and HOME Investment Partnership Program. HOPWA funds are not distributed directly from the City and instead are distributed from HUD to the Southern Tier AIDS Program (STAP) for usage.

The Community Development Block Grant Program, authorized under Title I of the Housing and Community Development Act of 1974 and codified under Title 24 Code of Federal Regulations Part 570, enables the City to use its annual entitlement allocation, as well as CDBG program income, to address an array of community development needs. CDBG regulations restrict grantees from obligating more than 15% of funds in public service activities and more than 20% in planning and administrative services in any given fiscal year. The City's PR 26 report indicates that CDBG expenditures during FY 40 are well within these funding caps with 10.7% of expenditures directed towards public service activities and 16.4% of expenditures directed towards planning and administrative services. CDBG regulations also require the City to certify over a 3 year basis that at least 70% of CDBG expenditures will benefit low/moderate income persons. The City's PR 26 report indicates that over 89.3% of FY 2012, 2013, and 2014 cumulative CDBG expenditures have benefitted low/moderate income persons.

City staff have made it a priority to participate in webinars, teleconferences, and one-on-one conversations with the local HUD Buffalo field office to better understand and comply with continuous changing regulations for CDBG, HOME, and ESG.

According to the locally adopted Emergency Solutions Grant Written Standards, the City has and will continue to work with the regional Homeless Continuum of Care, the Coalition for the Homeless of the Southern Tier, in establishing both effective and efficient standards to quickly retain and maintain persons in permanent affordable housing units and providing supports to help clients change personal inefficiencies that may contribute to housing instability. Future plans will involve more direct CoC involvement with the funding and implementation process.

Below is a brief overview of some of the City of Binghamton's major accomplishments and highlights during the program year.

- **AFFORDABLE HOUSING PROGRAMS.** During PY 40, the City had 21 active affordable housing and single family housing rehabilitation projects. Rehabilitation projects included full work scopes that achieved safer, healthier and more energy efficient homes in accordance with local housing quality standards. Project costs were funded using HOME entitlement funds, funds leveraged by the City through the New York State Division of Housing and Community Renewal, and housing funds leveraged through the City's ongoing partnership with Quaranta Housing Services.



The City also had two active housing projects in partnership with Community Housing Development Organizations, both multi-year projects with Opportunities for Broome (OFB): The first, 46 Griswold Street, was a four unit development finished in a previous year, but final paperwork was not completed until June 2015. This project used \$100,000 in HOME multi-year funds.

The second project was the redevelopment of 27 Pine Street. This eleven unit rehab began in January 2015 and with the first stage finished four months later. The total project will cost approximately \$90,000.

In addition to projects completed, several CHDO developments, both with OFB and First Ward Action Council (FWAC) are in the monitoring phase and will be for several more years. These include over ten developments with a sum total of seventy units being monitored.



- **BINGHAMTON BLUEPRINT.** PHCD staff attend regular meetings to discuss progress on the Blueprint Binghamton Comprehensive Plan. This plan was funded under the federal Community Challenge Planning Grant program with a final payment requested in the early part of 2015. The grant was finally closed out in October of 2015.
- **CITY OF BINGHAMTON 2015-2020 CONSOLIDATED PLAN.** The PHCD released the 2015-2020 Consolidated Plan in July of 2015. This Plan will be the first HUD plan that utilizes the new digital reporting and tracking method that HUD is transitioning to and will hopefully be flexible enough to meet the changing needs of the City over the next five years, and at the same time, be firm enough to be able to address core long term plans that the City identified as strategic goals.

The public is encouraged to review this CAPER in full to obtain a comprehensive understanding of program year goals and accomplishments. Questions and comments are always welcome, and can be addressed in writing to Stephen Carson, Grants Administrator, Planning, Housing and Community Development or via email at [stcarson@cityofbinghamton.com](mailto:stcarson@cityofbinghamton.com), or by phone at 607-772-7028.

A chart at the end of this Executive Summary is provided to show actual entitlement expenses incurred during PY 40 (September 1, 2014 – August 31, 2015). Please note, these expenses reflect expenses shown for the time period as listed in the City's municipal budgeting software and may not reflect IDIS drawdowns. Also note that these expenses span across the last four months of the City's 2014 budget and the first eight months of the City's 2015 budget and so may reflect portions of PY39 or older funds being expended during the time frame.

<b>FY 40 HUD ENTITLEMENT EXPENDITURES SEPTEMBER 1, 2014 - AUGUST 31, 2015</b>	
<b>CDBG Activities</b>	<b>Actual Expenditures</b>
<b>Housing Activities</b>	
Down Payment/Closing Cost Assistance	\$ 50,000.00
Senior Home Repair Program	\$ 19,766.38
Lead Hazard Inspections	\$ 10,550.00
Program Delivery	\$ 203,273.88
Fair Housing Study	\$ 18,900.00
<b>Public Infrastructure Activities</b>	
Street Improvements	\$ 313,587.04
Engineering Design and Technical Assistance	\$ 80,000.00
Parks/Public Infrastructure Improvements	\$ 52,336.35
<b>Public Services</b>	
Human Services	\$ 154,360.05
Crime Prevention	\$ 12,010.70
Youth Programming	\$ 1,536.88
Homeownership Academy	\$ 13,333.00
Economic Development and Technical Assistance	\$ 150,750.00
Demolition and Clearance	\$ 316,866.76
Code Enforcement	\$ 193,750.00
Planning and Design Services	\$ 131,995.46
Administration	\$ 108,085.09
Section 108 Loan Repayment	\$ 175,365.39
<b>Total CDBG</b>	<b>\$ 2,006,466.98</b>
<b>HOME Activities</b>	
Single Family Housing Repair Program	\$ 581,949.48
Community Housing Development Organization Projects	\$ 34,650.00
Program Delivery	\$ 38,332.11
<b>Total HOME</b>	<b>\$ 654,931.59</b>
<b>ESG Activities</b>	
Homeless Service Programs	\$ 106,038.95
ESG Administration	\$ 8,315.25
<b>Total ESG</b>	<b>\$ 114,354.20</b>

## General Questions

### 1. Assessment of the one-year goals and objectives:

- Describe the accomplishments in attaining the goals and objectives for the reporting period.
- Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.
- If applicable, explain why progress was not made towards meeting the goals and objectives.

### Proposed Programming

The City of Binghamton received the following entitlement allocations for PY 40:

Program	Funding
Community Development Block Grant (CDBG)	\$1,776,514
Emergency Solutions Grants	\$147,831
HOME Investment Partnership Program (HOME)	\$374,421
<b>Total</b>	<b>\$2,298,766</b>

Funding from the CDBG program are used for a variety of projects and activities that meet one of the following national objectives: 1) benefit low and moderate income persons; 2) elimination of slums and blight. HOME funds are specifically targeted for housing activities serving low and moderate income residents. ESG funds are specifically targeted to eligible activities which assist persons who are homeless or at-risk of becoming homeless.

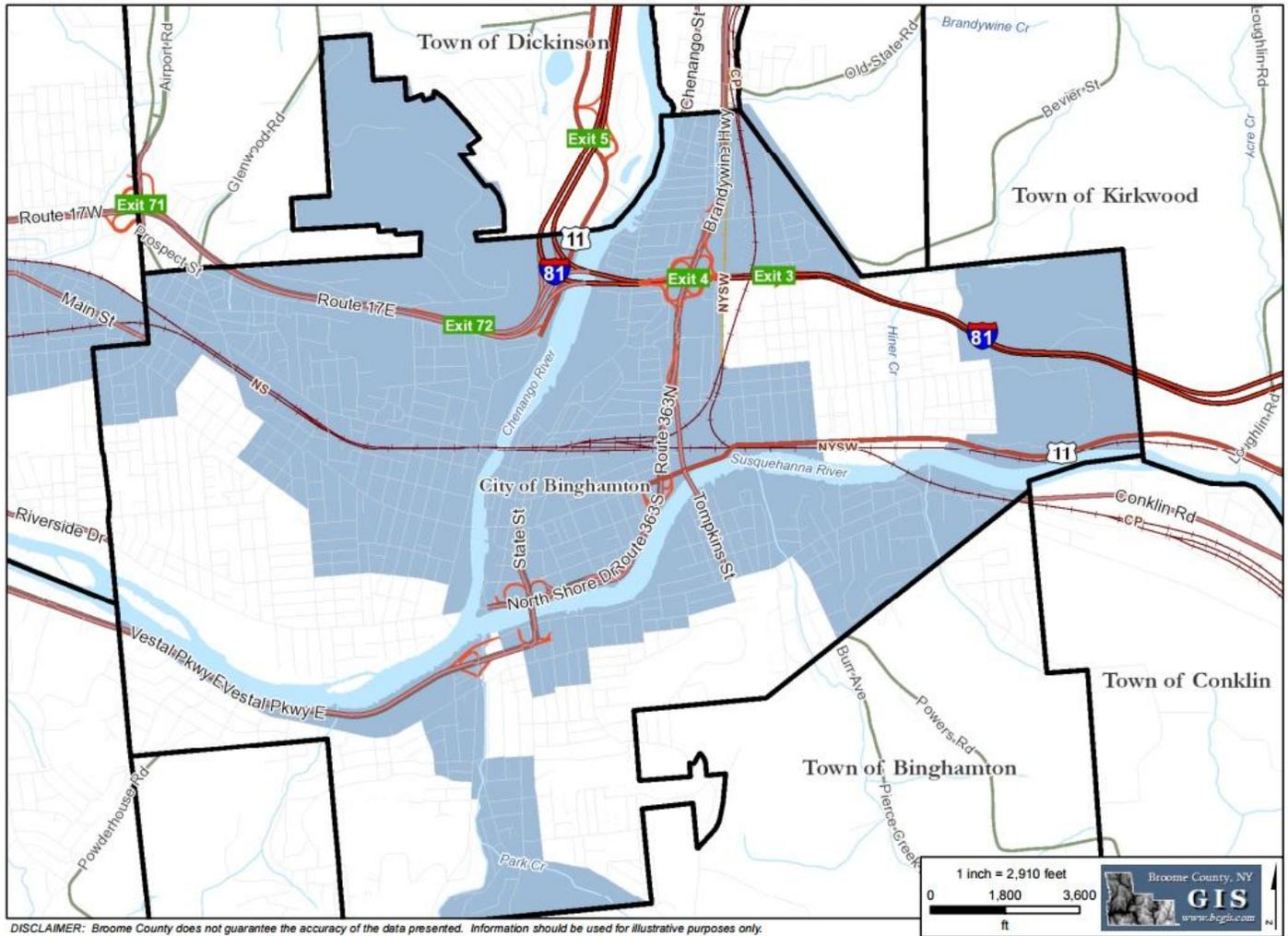
Annually HUD establishes income limits that grantees must use to substantiate whether funds are being used to benefit low/moderate income residents. The City of Binghamton used HUD income limits to determine client eligibility for housing programs, and for clients receiving direct public services. Multiple resources are used to verify income, including but not limited to, client application forms, annual tax return statements, recent pay stubs, and social security income statements. The family/household income and size composition are then compared with HUD's income chart to determine eligibility for assistance. HUD income guidelines are subject to change annually. For activities funded during PY 40, HUD's most recent income guidelines were as follows:

#### Effective March 6, 2015

No. In Household/ Family Size	≤ 30% AMI (Extremely Low Income)	≥30% - ≤ 50% AMI (Very Low Income)	≥50% - ≤ 80% AMI (Low Income)
1	\$13,750	\$22,900	\$36,600
2	\$15,930	\$26,150	\$41,800
3	\$20,090	\$29,400	\$47,050
4	\$24,250	\$32,650	\$52,250
5	\$28,410	\$35,300	\$56,450
6	\$32,570	\$37,900	\$60,650
7	\$36,730	\$40,500	\$64,800
8	\$40,890	\$43,100	\$69,000

Additionally, the City uses Census Data along with income guidelines to determine whether activities conducted in specific areas of the City meet HUD income requirements. Activities, such as park improvement projects, must be performed in service areas that are primarily residential in nature with 51% or more low to moderate income households. City wide activities also fall under HUD LMI requirements as the City as a whole has a LMI rate of 57.8%. The following CDBG target area map shows low-moderate income census data set at the block group level:

## Broome County Parcel Mapper



The City of Binghamton typically uses CDBG funds for demolition/deconstruction activities as a direct way to eliminate “spot” slums and blight structures. Vacant and dilapidated houses are razed and the sites are marketed by the City for new development or open space preservation. For PY 40, the City expended just over \$300,000 in CDBG funds for demolition activities. A map of demolition sites is included in Appendix A.

Code Enforcement is seen as a vital tool in eliminating blight and improving the integrity of dwellings and neighborhoods by ensuring the City's housing stock is being maintained in accordance with local and state housing and zoning laws. The City utilizes CDBG funds to support the efforts of the Code Enforcement Department in enforcing housing and zoning laws across the City. Code Enforcement officers conduct daily walk-throughs of their assigned geographic area to assess property maintenance and resolve complaints. Properties in violation of local housing code are cited and provided time to address the citation. Code Enforcement officers conduct follow-up visits to cited properties to document compliance. Property owners who do not comply with a citation are subject to fines and penalties imposed by the City judge.

The goals and objectives for the PY 40 grant period were developed based on the needs listed in the City's 2010 Consolidated Plan and a stringent planning process involving residents, businesses, human service providers and elected officials providing input as to how PY 40 funds should be used to address community needs. The City of Binghamton has an established body, known as the Community Development Advisory Committee (CDAC), which carefully analyzes all aspects of the HUD entitlement planning process in order to recommend an Action Plan that meets the needs of the community. The development of the PY 40 Action Plan involved months of planning to address the following priority needs: housing, blight removal, infrastructure, economic development and essential services to meet the needs of low income residents.

*Program Accomplishments*

The table below depicts accomplishments that were achieved in meeting the goals and objectives outlined in the City's 2014-2015 Action Plan. The table also depicts project and associated program delivery expenditures that were accrued during the program year. Note that accrued expenditures differ from draw downs identified in HUD's Integrated Disbursement and Information System (IDIS) as of August 31, 2015, as a result of lag times in the City's accrual of expenses versus processing drawdown requests in IDIS (please see the note above for overall expenditures). Also note that this does not include all activities supported through HUD entitlement funds.

Maps are provided in the Appendix to geographically depict various entitlement activities.

<b>PROVIDE DECENT HOUSING</b>				
<b>Goals</b>	<b>Accomplishments</b>	<b>Expenditures</b>		
		<b>CDBG</b>	<b>ESG</b>	<b>HOME</b>
Provide assistance to approximately 50 income-eligible households to enhance quality and affordability of owner-occupied structures	Provided financial assistance to 91+ owner-occupied households to improve the quality of the housing stock and/or to enable income eligible households to acquire a new home. Includes minor senior home improvements as well.	\$93,649.38		\$581,949.48
Use ESG funds to competitively fund programs that provide rental assistance and supportive services to persons who are homeless or at-risk of homelessness	Conducted competitive procurement process and allocated ESG funds to assist one emergency women's shelter, one transitional teen homeless shelter, and two rapid re-housing and homeless prevention programs serving populations of chronically homeless individuals and families who are homeless or at-risk of homelessness.		\$106,038.51	
Use HOME funds to support a minimum of one CHDO project that will provide decent affordable housing	Started the Opportunities for Broome CHDO project at 27 Pine Street. Finished project is estimated to cost almost \$90,000 and provide 11 low income/affordable rental units.			\$34,650.00
Provide certificates of compliance for applicable units receiving ESG rental assistance to document compliance with local housing code	ESG subrecipients are required to inspect units assisted through ESG Rapid Rehousing and Homeless Prevention activities. Certain agencies, such as Volunteers of America, have their own inspector. Other agencies can request Code Enforcement, but the inspections (and funding) would appear in the overall numbers for Code Enforcement.	*		

<b>SUITABLE LIVING ENVIRONMENT</b>				
<b>Goals</b>	<b>Accomplishments</b>	<b>Expenditures</b>		
		<b>CDBG</b>	<b>ESG</b>	<b>HOME</b>
Target enforcement or property maintenance laws in CDBG target areas	Six Code Enforcement officers performed over five thousand Enforcement activities across the City. The City as a whole is considered 51%+ LMI.	\$193,750.00		
Increase community policing presence to foster relationship building and to invoke a feeling of safety amongst residents	Increased police/ranger patrols in higher crime areas and parks	\$12,010.70		
Competitively fund public service programs that benefit low-moderate income persons	Funded two programs that provided assistance to seniors and employment assistance to the previously incarcerated. Funds shown also indicate additional funds from FY39 Public Service programs that expensed in the last trimester of 2014.	\$87,145.83		
Competitively fund programs that involve youth in improving and maintaining quality living environments	Funded the Youth Success Initiative and five additional programs that cater to lower income youth. Includes funds allocated specifically for youth programming, as well as the overall Human Services funding awarded through competitive bids.	\$71,258.60		
Promote educational and neighborhood beautification programs that encourage green practices and enhance livability	Provided funds to the United Way for its Farm Share program that encourages green urban reuse of vacant urban land	\$7,492.50		

<b>EXPANDED ECONOMIC OPPORTUNITIES</b>				
<b>Goals</b>	<b>Accomplishments</b>	<b>Expenditures</b>		
		<b>CDBG</b>	<b>ESG</b>	<b>HOME</b>
Implement marketing activities that attract patrons to local businesses	Roughly 50 businesses were assisted through a multitude of BLDC activities.	\$150,750.00		
Provide low-interest loans to encourage small business growth and business expansion	One loan was closed by the BLDC. Please note, these expenses are from the CDBG Revolving Loan implemented by the BLDC and so are not shown in the entitlement expenses.	\$200,000 <i>(Revolving Loan)</i>		

2. *Describe the manner in which the recipient would change its program as a result of its experiences.*

The City's Department of Planning, Housing and Community Development administers HUD entitlement programs. The Director has remained committed to aligning staff responsibilities and workload to enhance compliance, strengthen collaborative partnerships and improve program delivery. The City maintains a strong relationship with the HUD Buffalo field office including the designated HUD representative to request technical assistance and guidance.

The City was fortunate to receive \$147,000 in Emergency Solutions Grants funding in FY 40. This level of funding enabled the city to provide resources to multiple agencies to administer homeless prevention and rapid re-housing services to those currently homeless or at risk of homelessness. In order to meet the federal 1:1 matching requirements, homeless agencies proposed to use in-kind resources to provide services to homeless and at-risk. However, meeting that match, especially with other matching requirements for other programs those agencies utilize, can present problems expending funding in the required time period. If the match requirements were loosened, funds could be used in a more flexible manner, even, and especially, with older unspent ESG funds.

The PHCD department has worked with the Comptroller's Office to complete a major reconciliation of the City's entitlement finances. During this process it has become evident that there is a strong need for the Comptroller's Office and PHCD to have a higher level of communication and to better understand each other's financial reporting practices. This was emphasized after a HUD audit of the HOME program found certain financial issues that need to be resolved. The Comptroller's Office has oversight of the City's financial enterprise system: MUNIS. The PHCD has oversight of the federal reporting system: IDIS. A corrective journal entry initiated by the Comptroller's Office in MUNIS that is not communicated to PHCD can impact accurate reporting in IDIS. The City has implemented several smaller stop-gap measures in order to prevent future problems from arriving and is working on a full reconciliation and creation of strong standard operating procedures (SOPs) for all departments in order to prevent future problems from arising.

3. *Affirmatively Furthering Fair Housing:*

- a. *Provide a summary of impediments to fair housing choice.*
- b. *Identify actions taken to overcome effects of impediments identified.*

The Department of Planning, Housing and Community Development, in its capacity as the City's Fair Housing office, actively conducts outreach regarding fair housing issues and affordable housing opportunities. The City has a strong working relationship with the locally designated HUD housing counseling agency Metro Interfaith. Housing staff maintain communications with Metro Interfaith to ensure outreach, education and counseling are directed to a diverse audience of community groups, media, and interested persons. Metro Interfaith and City housing staff both host and participate in presentations to community groups, local trade shows, neighborhood meetings, local conferences and workshops to raise awareness regarding affordable housing choice options in the City.

The City's Housing Caseworker is officially designated as the Fair Housing Officer. The first step in addressing concerns regarding fair housing rights is education. The Officer will schedule appointments upon request and/or provide the following educational materials to help residents understand what they can do if they feel they are a victim of housing discrimination:

*"Fair Housing, It's Your Right"*

published by the U.S. Department of Housing & Urban Development

*"Tenant's Rights Guide"*

published by the NY State Attorney General

*"Analysis of Impediments to Fair Housing"*

provided by the City of Binghamton

In addition to the fair housing pamphlets, the City provides information about lead based paint hazards. The following pamphlets are also available to the public:

*"Protect Your Family From Lead in Your Home"*

published by the U.S. Environmental Protection Agency

*"Lead-Based Paint A Threat to Your Children"*

In FY 40, the City hired CNY of Syracuse NY to perform an Analysis of Impediments to Fair Housing. This project was completed in the summer of 2015. This study found several cases of fair housing violations, predominantly in regards to property owner understanding of student housing and reasonable accommodations for disability. One main point made in the study is that further education of Fair Housing rules and regulations is needed for both landlords and tenants. The City is working on plans and policies for implementing several of the recommendations made in the study in the future.

Fair housing issues aside, there are other known current housing conditions that can or will adversely affect access to affordable, safe, and decent housing. One impediment to fair housing choice is the lack of available affordable and decent housing rental stock for extremely low-income persons. The Residential Market Analysis done as part of the Blueprint Binghamton Comprehensive Plan and the HUD rent reasonableness rates for the area reveal that there is an availability of rent reasonable residential units in the City. However, many of these units are poorly maintained or not acceptable due to family size or other factors. Although average rents are below even rent reasonableness as determined by HUD many families in the area if not on a program that provides some kind of rental assistance, are still unable to afford even low price housing.

The City works with ESG case managers who work with homeless clients to obtain permanent housing. Federal regulations require that the unit meet both rent reasonableness and fair market value standards. These regulations are extremely challenging when it may take a client two weeks to find an affordable housing and require numerous code inspections to issue a certificate of compliance.

ESG case managers make every attempt to maintain solid working relationships with private landlords. However some landlords are reluctant to wait for payment and agreeing to code inspections that require them to incur costs to fix cited repairs. ESG case managers also work with community housing providers that manage permanent supportive housing programs and Section 8 subsidized housing. However referrals to these programs are of limited usefulness due to long waiting lists, inactive enrollment periods, or sanctions from social service agencies.

There are significantly less resources available to meet demand levels. The City has typically used its CHDO set aside to support the development of affordable rental units. Often times, CHDO funds have been used to leverage funds under the Low Income Housing Tax Credit program and NYS Homeless Housing Assistance Program. These programs increase the number of affordable rental units available to extremely low-income persons. They also incorporate a higher investment of property management and quality units with community housing providers striving to maintain a premier reputation. However a reduction in HOME has resulted in a substantial decrease in the City's average CHDO set aside allocation to less than \$60,000. Congress maintaining the HOME allocation at current levels translates into supporting smaller scale rental projects, or participating jurisdictions may combine two years of CHDO set aside allocations to provide increased resources to housing developers but delay project commitments to provide a shorter two year completion time.

There were only a handful of housing complaints submitted to the City Fair Housing Officer during PY 40. One complaint was related to student housing and zoning requirements to which the person was directed to the Zoning Officer. The others were related to leasing issues. Those callers were directed to Legal Aid. The City will continue to evaluate its processes of outreach and education, as well as request technical assistance from HUD as necessary, in order to help raise awareness amongst residents, housing developers, property managers and landlords with respect to fair housing laws.

#### *Fair Housing and Equal Opportunity Monitoring*

In 2008 the City entered into a Voluntary Compliance Agreement (VCA) with HUD to address Fair Housing and Equal Opportunity (FHEO) issues.

In the summer of 2015, HUD FHEO staff conducted a site visit to monitor the City's performance in addressing the final three issues. Two, the Analysis of Impediments to Fair Housing and the Section 504 Needs Assessment were submitted to the City and then onto HUD in the beginning of July. The last VCA item, the Language Assistance Plan, now has a steering committee and should be completed in the 2016.

*4. Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.*

The strategies employed in PY 40 were holistically aimed in benefitting residents across the city, especially lower income households or those individuals of presumed benefit status.

One way in which the City has served its lower income residents is through its Housing Rehab program. The cost of doing business under the housing repair program has significantly increased with rising cost of materials and compliance with lead and asbestos regulations. The City has faced the challenge of rising costs and declining resources by leveraging additional resources such as partnering with Quaranta Housing Services and New York State Division of Housing and Community Renewal. The City attempts to defray additional debt incurred by the homeowner as much as possible by offering deferred zero-interest loans and complete forgiveness of certain loans upon homeowner compliance with occupancy restrictions.

PY 40 CDBG funds were used to support First Ward Action Council's Senior Housing Repair program which provides free labor to complete low-cost minor housing repairs. The agency's contract began January 1, 2015; as of August 31, 2015 the program served 41 senior households. The program is a beneficial resource in assisting seniors and disabled households with reducing costs towards maintenance and essential housing repairs.

In addition to housing programs, the City allocates CDBG funds to procure supportive service programs, especially programs that are unduplicated or provide an essential service to underserved populations. CDBG programs benefitting underserved populations included afterschool/summer programming for youth with disabilities, door-to-door transportation for frail elderly and a health insurance counseling program for seniors and disabled adults. Over 400 low/moderate income persons benefitted from these supportive programs.

*5. Leveraging Resources*

- a. Identify progress in obtaining "other" public and private resources to address needs.*
- b. How Federal resources from HUD leveraged other public and private resources.*
- c. How matching requirements were satisfied.*

*NYS Restore*

The City continues its effort to complete housing development projects under its NYS Restore 2 and Restore 3 grant programs. The City has worked closely with the State to adjust redevelopment strategies for select properties. Upon the State's approval of new redevelopment strategies, the City implemented its second One Dollar Healthy Home Initiative request for proposal process which was successfully completed under the City's NYS Restore 1 grant program. The City sought bids from qualified developers to rehabilitate or newly construct 8 blighted homes acquired through foreclosure. Successful applicants would purchase the property for \$1 and would be eligible for reimbursement up to \$100,000 in Restore NY grant funds upon successful completion. There were six winning proposals – three proposals for primary occupancy – three proposals for affordable rental units. All projects leverage private financing which is estimated at over \$200,000. The city/private investors have completed 4 of the 6 properties. Two are owner occupied and three are rentals. One is still in pre-construction stage.

*New York State Homes and Community Renewal (HCR)*

In 2012, the City secured a \$600,000 home improvement grant. The grant allows the City to provide low/moderate income homeowners residing in single family units with a unit subsidy up to \$20,000, not to exceed 60% of the total project cost, to complete non-luxury home improvement repairs to address safety, health hazards and energy efficiency. The HCR grant is a two year grant, enabling the City to maximize its HOME funds in 2013 and 2014.

The City continues to source out partnership opportunities with Quaranta Housing Services that will prove valuable to both entities and the homeowner. This past year Quaranta secured a NYS Affordable Housing Corporation (AHC) grant which offers up to \$11,600.00 per project in AHC funds towards rehabilitation of owner occupied single family homes. The partnership enabled the City and Quaranta to combine HOME and AHC resources to provide one Single Family Rehabilitation project with a higher amount of AHC funds (City's AHC grant funds combined with Quaranta's AHC grant funds) in addition to \$40,000 in City HOME funds. The State has approved the use of the City's HOME funds for these larger scope projects to meet both entities leveraging requirements. The grant will be closing out in December 2016. We completed 32 single rehabs with the grant.

*Brownfield Opportunity Areas (BOA) Program*

The City has leveraged over \$500,000 under the New York State Department of State's BOA Program for two distinct BOA planning initiatives that will ultimately benefit residents and businesses in CDBG eligible neighborhoods. Over \$480,000 has been secured under the BOA Program for the City's First Ward Neighborhood to complete a Step 1 Pre-Nomination Study and Step 2 Nomination Study. The City executed an agreement with the State and selected Bergmann Associates for completion of the Step 2 Nomination study, which will be completed and closed out in December. The City, along with other area stakeholders, has already begun implementing several goals identified in the Nomination Study, including the design of a green infrastructure pilot project and general improvements at Valley Street Park, gateway streetscape improvements along the Front Street corridor, and rehabilitation of several significant buildings and sites within the BOA boundary. The City is also completing a Step 2 Nomination Study in the North Chenango Riverfront Corridor lead by VHB Engineering, Surveying and Landscape Architecture consulting team. The BOA program reimburses up to 90% in eligible costs. The City is using the time of staff and Steering Committee members as an in-kind match for both BOA grants.

#### *National Fish and Wildlife Foundation / Community Foundation*

The City of Binghamton has leveraged \$200,000 in grant funds under the Chesapeake Stewardship Fund. Grant funds will be used to provide developers with financial assistance in implementing green infrastructure storm water management practices. The City is in the process of executing its grant agreement.

The City has also submitted an application to the Hoyt Foundation requesting \$48,500 to assist with business and residential small scale stormwater management and landscaping projects. If favorably considered the City will be able to provide matching funds to homeowners to complete mitigation projects such as installation of rain barrels, rain garden and integration of native landscaping. Matching funds will be provided to businesses to assist them in complying with the City's commercial landscaping requirements.

Both grant programs will reimburse up to 50% in eligible project costs. At least \$200,000 will be leveraged in private investment.

#### *Community Challenge Planning Grant*

The City of Binghamton secured \$486,058 in grant funds from the Partnership for Sustainable Communities, a federal interagency collaboration between the Housing and Urban Development Department, Environmental Protection Agency and Department of Transportation. The City selected the consultant team led by Interface Studios, LLC to coordinate the effort to update the City's Comprehensive Plan and reform the zoning code and design guidelines along the City's entire 1.7 mile Main Street-Court Street corridor. The City has executed subrecipient agreements with the Broome County United Way, Metro Interfaith, and VINES to complete livability initiatives addressing resident/neighborhood network development, affordable housing, asset/wealth building, and sustainable food systems. The City is using CDBG funds and in-kind resources of City staff and subrecipients to meet leveraging commitments. This grant was finally closed out in October of 2015.

#### *NYS DEC Community Forestry Grant*

The Comprehensive Tree Inventory was approved by the State in June of 2014. A contractor was hired in summer of 2015 and will be beginning work soon to determine the overall number and types of trees within the community as well as to determine future potential planting sites. This project will be carried out in tangent with the existing Shade Tree Commission that holds regular meetings with the PHCD Director.

## ***Managing the Process***

*1. Describe actions taken during the last year to ensure compliance with program and comprehensive planning requirements.*

The Department of Planning, Housing and Community Development (PHCD) maintains oversight of all federally-funded activities and ensures compliance with Consolidated Plan objectives. The selection process for PY 40 projects was consistent with the City's 2010-2015 Consolidated Plan. During the development of the Annual Action Plan, activities were evaluated by the Community Development Advisory Committee (CDAC) based on priority needs identified in the

Consolidated Plan, as well as compliance with CDBG national objectives. The CDAC, along with staff from the Planning, Housing and Community Development department, develop the Annual Action Plan and provide recommendations to the Mayor. The Mayor considers plan recommendations and submits a plan to Binghamton City Council. City Council considers CDAC recommendations and reviews the Mayor's Plan (which sometimes differ) and approves the Action Plan for submission to HUD. The Action Plan activities are then carried out by the City, its partner organizations, CHDOs, and subrecipients.

PHCD staff monitor all activities to ensure the planned goals and objectives are being met. The PHCD Director also requires completion of an Eligibility and Environmental Review form for any project that includes entitlement funds. The form is initiated by Project Managers who provide project details including, but not limited to, scope of work, location, budget, and beneficiaries. The form is first reviewed by the PHCD Director to ensure the activity is consistent with the City's Consolidated Plan/Annual Action Plan. Upon approval, the form is reviewed by the City's Grants Administrator to ensure the activity is eligible per federal program regulations and identifies any recordkeeping requirements to document eligibility. Upon approving eligibility, the form is reviewed by designated Planning staff to document the environmental impacts of the activity as cited in Title 24 CFR Part 50. Once all reviews are complete, the PHCD Director approves the budget line and amount of entitlement funds allocated to the project.

The City also ensures compliance by participating in training offered or sponsored by HUD. City staff have continued to participate in training webinars and teleconferences to better understand revisions and updates of CDBG, ESG, and HOME grants and the impact those changes have to program decisions. The City is in the process of reviewing its subrecipient and CHDO agreements to incorporate new regulations for project timelines and initial occupancy requirements.

The City provides technical assistance to its subrecipients as needed. Technical assistance meetings were offered to human service agencies applying for CDBG and ESG funding to raise awareness of their obligations if they were awarded funds, however, no agencies took advantage of the offer. Future requirements for applying for CDBG or ESG subrecipient status may include mandatory attendance depending on agency performance in the coming year. Updated reporting forms were distributed to track beneficiaries, as well as to capture information that must be reported in IDIS.

## ***Citizen Participation***

### ***1. Provide a summary of citizen comments.***

The Administration continues to work with residents and empower them to have a greater voice and participatory role in local government with respect to the use of federal funds. The City supports a range of venues for direct residential input, including but not limited to the CDAC and the citywide planning initiative under the Community Challenge Planning Grant that was completed last year. Almost all City board meetings are open to the public and the City website provides a venue for individuals to contact various staff with questions or concerns via phone or email.

The City of Binghamton published a legal notice in the Binghamton Press & Sun Bulletin announcing the release of this draft Consolidated Annual Performance Evaluation Report (CAPER) on November 3, 2015. The notice included the 15-day time period in which the public could submit written comments during November 3, 2015 – November 18, 2015.

## ***Institutional Structure***

### ***1. Describe Actions taken during the last year to overcome gaps in institutional structures and enhance coordination.***

#### ***Networking with City Departments***

CDBG funds are allocated to several City departments for the delivery of services that will help in meeting community development goals. These departments include Code Enforcement, Public Works, Engineering, Parks, Economic Development, and PHCD which serves as the coordinating entity in managing HUD entitlement funds. To assist with management and compliance issues, PHCD relies on the services of the City's Comptroller Office and Corporation Counsel to provide financial and legal assistance accordingly.

The PHCD Director, Housing Director, and Grant Administrator have worked closely with the City Comptroller Office and HUD to discuss financial reporting of HUD entitlement funds in the City's financial system and IDIS. These discussions have led to discoveries of issues to resolve as well as improvements to the tracking systems for documenting program

income, associating IDIS numbers in the City's MUNIS financial system to cross analyze reporting in MUNIS and IDIS, and efficiencies in timely drawing down funds in IDIS.

#### *Networking with Residents*

The Community Development Advisory Committee (CDAC) serves as the formal resident participation body for the HUD entitlement planning process. The development of the PY 40 Annual Action Plan with CDAC encompassed an extensive planning process with CDAC listening to the needs of Departments and agencies that utilize CDBG funds, maintaining communication throughout the planning process with City Council, and recommending improvements to the planning process.

#### *Networking with Agencies*

City staff are involved with many agency collaborations addressing an array of issues including housing, mitigating homelessness, workforce development and job creation, economic development, youth services and counseling, health and quality of life.

The City continues to consult with the Southern Tire Coalition for the Homeless with respect to the allocation, prioritization, and monitoring of ESG programs. The City has worked with the Board to incorporate their funding recommendations as part of the City's competitive procurement process for eligible ESG programs.

## **Monitoring**

### *1. Describe how and the frequency with which you monitored your activities.*

#### *Frequency of Monitoring*

Staff members from the PHCD department conduct remote and on-site monitoring reviews of subrecipient programs. The City requires subrecipients to periodically submit progress reports to monitor project activities and beneficiaries. Reports are customized by the City to ensure all programs capture required information. In addition to tracking program activities, subrecipients are required to submit reimbursement requests at least every three months. City staff review reimbursement requests to ensure expenditures align with the agency's approved budget and are on track to be fully expended at the contract end date. These reports provide the City with a snapshot of each agency's progress in meeting their program goals and objectives.

On-site monitoring reviews of public service subrecipients are conducted annually. Staff were fortunate to have participation by CDAC members on some site visits. Their participation in monitoring visits provides them with an opportunity to see programs in action and helps inform their funding decisions in the future. Staff will schedule additional appointments to provide technical assistance to agencies that are not meeting their contractual obligations. Improvements and failures are shared with recommendation boards such as CDAC, the Mayor, and Council for their consideration in future funding decisions.

The City has two active CHDO projects, and is monitoring ten more within different stages of affordability compliance. The City follows HUD's guidelines which require an inspection of CHDO projects with 1-4 units every 3 years; 5-25 units every 2 years; and 26 units or more every year. The City has not sponsored any CHDO project with more than 26 units. Housing staff completed no on-site visits to CHDO agencies but will be performing visits to all sites next year.

The City's Housing Caseworker submits a monitoring packet to agencies to help them understand the goals of the monitoring and to begin collecting required documentation in advance. The Housing Caseworker monitors CHDO projects to document tenant selection and occupancy, rental leases, household income calculations and certification documents, and compliance with HOME rent standards. The Housing Coordinator and Code Officer monitor the project's physical condition to determine units' compliance with local housing quality standards.

### *2. Describe the results of your monitoring including any improvements.*

Most of the site visits with PY 40 CDBG and ESG subrecipients were conducted in August of 2015. Site visits were conducted for ACHIEVE, Action for Older Persons, Broome County Urban League, Boys & Girls Club of Binghamton, Catholic Charities (for both CDBG and ESG programs), Center for Employment Opportunities, Cornell Cooperative Extension of Broome County, Mothers and Babies Perinatal Network, the United Way of Broome County, Volunteers of America, Family Enrichment Network and the YWCA of Binghamton/Broome.

The monitoring of CDBG funded agencies found that some agencies are still in need of strengthening their intake process to ensure clients accurately complete and sign CDBG application forms. The collection of CDBG applications is difficult, especially for programs serving youth populations. Agency staff have mailed applications to parents, and in some instances have tried to work with the school to have parents complete the form. These methods have shown to not be fully successful. City staff have suggested to agencies that they encourage parents to complete the paperwork and stress the requirement for accurate data. The Boys & Girls Club, due to the nature of the program (an annual membership covered by the City), required proof of income for receiving memberships. Certain agencies serve populations with presumed LMI qualification (such as Catholic Charities RSVP program). No agency in either CDBG or ESG had a major finding. Many agencies were discovered to track incorrect categories for race/ethnicity, which has been a common issue for agencies for some time.

In accordance with HUDs requirements for the City to complete its Language Assistance Plan along with the recent Analysis of Impediments to Fair Housing, every agency (both CDBG and ESG subrecipients) received a memo along with the monitoring letter that encouraged each agency to have a written accessibility policy to encourage as much as possible a breakdown of language/disability barriers to the use of that agency's programs. In addition, for agencies that deal with housing issues, they were encouraged to understand fair housing rules and if they had any questions, or received notification of a potential fair housing issue, to contact the City of Binghamton Fair Housing Officer and/or the local Attorney General's office.

### 3. Self Evaluation

- a. *Describe the effect programs have in solving neighborhood and community problems*
- b. *Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.*
- c. *Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.*
- d. *Indicate any activities falling behind schedule.*
- e. *Describe how activities and strategies made an impact on identified needs.*
- f. *Identify indicators that would best describe the results.*
- g. *Identify barriers that had a negative impact on fulfilling the strategies and overall vision.*
- h. *Identify whether major goals are on target and discuss reasons for those that are not on target.*
- i. *Identify any adjustments or improvements to strategies and activities that meet your needs more effectively.*

Many actions have been taken by the City this year to address neighborhood and community concerns. The City's CDBG funds have been used to support code enforcement activities including using CDBG funds to demolish structures that are deemed to pose a threat to public welfare.

PHCD staff have been very active in working with businesses, government partners, and other City departments to efficiently deliver community programming.

In spite of reductions to CDBG and HOME funds, the City continues to meet its goals of promoting homeownership and maintaining its housing stock through its housing rehabilitation program. The management of the Binghamton Homeownership Academy continues to be strengthened with the development of partnerships that help promote homeownership preparedness, streamline client referrals, and help the City and community partners maximize its limited resources. The City's Housing staff and housing assistance sub recipients exceeded the goal of providing assistance to 50 clients and maintained an active roster of 21 housing projects under the City's single family housing rehabilitation program and first time homebuyer program. The City's housing programs are structured to address lead based paint hazards, code compliance, and energy efficiency to ensure the home remains safe and affordable over the long term. Another aspect to affordability is providing funds in the forms of zero interest deferred loans that are either completely forgiven or partially forgiven upon homeowner's satisfactory fulfillment of occupancy terms.

The City has been strategic in pursuing resources and projects due to concerns with capacity to effectively administer additional responsibilities. With the significant cuts in funding in HOME and CDBG, and the loss of staff, the City has been proactive in developing the necessary partnerships that will allow us to maintain quality and efficiency in delivering the level of services needed to address community concerns. Community needs are increasing and the City aims to be responsive. Our responsiveness can be greatly facilitated with the cooperation of our federal officials working together to make decisions to increase investment and timely provide the necessary resources to communities.

## **Lead Based Paint**

### *1. Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.*

The City continues to pay for lead assessments and clearance tests as a separate activity at no cost to the homeowner in order to prevent the costs of lead-based paint testing from adding directly to the cost of each client housing activity. The reduction of CDBG and HOME funds has focused the City's efforts to improving existing owner-occupied single family housing. Approximately 43%<sup>1</sup> of the City's housing stock is comprised of one unit homes.

The following measures were taken by Housing Staff to inform residents about the hazards of lead-based paint and to ensure HUD-funded housing rehabilitation projects effectively address lead paint hazards:

- In an effort to educate citizens about lead-based paint hazards, the City distributed a copy of the Environmental Protection Agency (EPA) brochure "Protect Your Family From Lead in Your Home" to all applicants assisted under the City's housing programs. The owner must sign a receipt acknowledging receipt of this brochure.
- During the property inspection, the Housing Coordinator conducts a visual inspection to identify potential lead hazards on all chewable surfaces within reach of small children, friction and impact surfaces where lead dust can form, areas of bare soil at the exterior of the building or any other potential lead hazards.
- In all housing activities, lead-hazards are identified through an independent Risk Assessment at no cost to the homeowner. The assessment firm determines all areas where lead is present and provides a "Lead-Based Paint Risk Assessment Report." The report is then used to help the Housing Coordinator determine what aspects of the housing rehabilitation require lead paint safe work practices.
- A copy of the "Lead-Based Paint Risk Assessment Report" report is given to the property owner. The Housing Coordinator and the owner review the report and determine levels of lead hazard reduction which may also include interim controls and abatement. Work is closely monitored by the Housing Coordinators to make sure that items are correctly addressed in the least amount of time to avoid disruption to the household.
- Upon completion of the lead reduction work, a clearance test is conducted at the property by the assessment firm; a certificate of clearance is issued to document lead hazards were mitigated.

Addressing health hazards is a priority of the City's affordable housing programs. Loans that are used to address lead hazards are 100% forgiven should the client maintain and occupy the unit as their principal place of residence for more than five years. Compliance with federal lead regulations is incorporated in CDBG/HOME housing development contracts with CHDOs and housing developers. Agencies are obligated to provide written documentation to the City to confirm compliance with lead regulations.

As part of the City's written ESG standards, case managers receive a certificate of compliance from the City's Code Department for clients leasing new units. As requested by the Broome County Health Department any visual evidence of potential lead hazards (i.e., peeling paint) noted during the inspection is reported to the Health Department so that they may attempt to work with property owners. The Health Department can offer landlords financial resources, equipment, and supplies to reduce lead hazards.

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<sup>1</sup> 2009-2013 American Community Survey

## ***Housing Needs***

1. *Describe actions taken during the last year to foster and maintain affordable housing.*

### *Promoting Homeownership*

The City's housing programs have a strong focus in preserving the City's tax base, neighborhoods and housing stock by promoting homeownership and helping existing homeowners maintain their homes for the long-term. The City has continued its support of the Binghamton Homeownership Academy which serves as a central resource center for homeowners and potential homebuyers. Potential homebuyers are required to participate in 8 hours of homeownership counseling with Metro Interfaith staff, and are provided additional counseling services to address credit repair and financial readiness. Once client's educational and financial arrangements are in order, Metro Interfaith makes referrals to first time homeownership assistance programs to various agencies, including the City of Binghamton, that administer affordable housing programs. Metro Interfaith provides an additional service to the City by maintaining the waiting list for the City's affordable housing programs.

The City uses CDBG funds to provide down payment and closing cost assistance which helps make homes affordable for clients to purchase. This assistance is typically followed up with HOME funds, AHC funds, or other private/public funding sources, to assist with code compliance, lead hazard reduction, and weatherization improvements. Funding for down payment/closing cost assistance are provided as a deferred zero interest loan that is 100% forgiven upon client's maintaining the assisted unit as their principal place of residency for more than 5 years.

The City uses its HOME and AHC funds to assist existing homeowners of single family homes with necessary improvements that will improve the quality and efficiency of housing stock. Financing of lead hazard reduction activities are provided in the form of a deferred zero interest loan that is 100% forgiven upon client's maintaining the assisted unit as their principal place of residency for more than 5 years. Financing of non-lead non-luxury improvements with HOME funds are provided in the form of a deferred zero interest loan that is 60% forgiven upon the transfer of title after 5 years of occupancy. Financing of non-lead non-luxury improvements with AHC funds are also provided in a deferred zero interest loan that is 100% forgiven upon satisfying the State's occupancy requirements. The City's AHC assistance levels typically trigger a 5 year or 10 year occupancy period. The City's financing options spare homeowners with the burden of upfront financing and increased household debt.

### *Home Repairs for Seniors*

The City allocated \$35,000.00 in PY 40 CDBG funds to continue to support First Ward Action Council's Senior Home Repair Program. This program provides a variety of small to mid-sized emergency home repairs to low-income elderly households. Such repairs include light carpentry, plumbing and general maintenance items. With an aging population, this program meets a specific need in providing seniors with an affordable service to help them remain safely in their homes.

### *Mitigating Homelessness*

The City allocated \$147,000 in ESG funds for rapid re-housing, homeless prevention programs, HMIS, and emergency shelter assistance. ESG funds were used to support the Caring Homes Program administered by Family Enrichment Network (FEN). An allocation of \$47,000 was provided to FEN which targeted their program to assist households in avoiding homelessness or to move out of a homeless situation. Volunteers of America was awarded \$11,000 to finance its homeless shelters as well as to fund its rapid re-housing program to move households and individuals from shelter to more permanent housing. Additional funds were allocated to the YWCA (\$34,000) for its women's emergency shelter and to the Catholic Charities Teen Transitional Program (\$42,000) which provides transitional services for teens to move from homelessness to permanent residences. In addition, an older sunset allocation of \$40,000 in Emergency Shelter Grant funds was used by Volunteers of America and Catholic Charities in the summer to improve their facilities.

## ***Specific Housing Objectives***

1. *Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households comparing actual accomplishments*

- with proposed goals during the reporting period.*
- 2. *Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.*
- 3. *Describe efforts to address “worst-case” housing needs and housing needs of persons with disabilities.*

American Community Survey Data from the 2009-2013 period estimates the City’s homeownership rate at 45.9%, a slight increase from the homeownership rate identified in the U.S. 2010 Census of 42.3%. The 2010-2015 Consolidated Plan placed a strong emphasis on using entitlement funds to promote homeownership. The City continued its efforts towards increasing and enhancing homeownership utilizing entitlement funds, program income and leveraged resources. The following chart compares housing activities proposed in the final year of the 2010-2015 Consolidated Plan to actual housing activities active in PY 40

<b>Homeownership Programs</b>			
Activity	Proposed Accomplishments	Actual Accomplishments	Percentage of Goal Achieved
	80% AMI or less	80% AMI	
Homeownership Rehabilitation Programs	8	21	263%
Senior Rehabilitation Program	40	60	150%

The City uses its CHDO set-aside as the primary source for developing affordable rental properties. The City established a goal to undertake one CHDO rental rehabilitation project in PY 40. The City allocated almost \$90,000 in CHDO set-aside funds to Opportunities for Broome to rehabilitate their eleven unit rental apartment at 27 Pine Street located in the City’s Downtown neighborhood. Completion of this project is anticipated in 2015. The City will then monitor the project to ensure units are leased to income eligible clients within 18 months.

**Public Housing Strategy**

- 1. *Describe actions taken during the last year to improve public housing and resident initiatives.*

The City of Binghamton continues its close working relationship with the Binghamton Housing Authority (BHA). BHA’s not-for-profit subsidiary Community Potential, Inc. (CPI) is one of the City’s designated CHDO but has not done any projects with the City since the 18 James Street project completed in 2013.

BHA manages senior housing at North Shore High Rise Towers and North Shore Village, and family housing units at Carlisle and Saratoga housing complexes. It also has a partnership with Opportunities for Broome to provide case management services for homeless residents living in BHA’s homeless housing complex located at 4-6 Lisle Avenue. The City has been working with the Authority to develop another homeless housing complex near a neighboring vacant lot on 20 Lisle Avenue. The property was acquired by the City by swapping City owned property at 23 Lisle needed by the County for the building footprint of the Binghamton University High-Tech Business Incubator in downtown Binghamton.

**Barriers to Affordable Housing**

- 1. *Describe actions taken during the last year to eliminate barriers to affordable housing.*

The City of Binghamton’s 2010-2015 Consolidated Plan noted homeownership, homeownership education and the maintenance of existing housing stock as major housing issues that the City needed to address in the 5-year plan period. The Consolidated Plan cites specific barriers to affordable housing as: 1) compliance with federal lead and state asbestos regulations; 2) proposed changes in the City’s floodplain map (cited prior to the September 7, 2011 flood); 3) escalating public utility rates and payment policies; and 4) laws and policies governing mortgage financing and credit lending. These barriers negatively impact access to affordable home ownership opportunities, addressing maintenance needs and housing cost burden.

To address these barriers, the City continues to program entitlement funds towards down payment and closing cost assistance and rehabilitation. In addition, entitlement funds are used to provide lead assessment and clearance testing and homeownership counseling at no cost to clients. To address the housing market’s trend in rising closing costs, the

City increased assistance under its down payment/closing cost grant 100% raising grant limits from \$5,000 to \$10,000. The grant remains affordable to low-income persons as a deferred zero interest loan completely forgiven upon successfully fulfilling the City's term of maintaining the unit as a principal place of residence for 5 years.

In the past, the City limited assistance under its AHC home improvement grant to \$10,000 as this was a sufficient infusion of State funding in the City's HOME funded projects. However due to a decrease in recent HOME funds, the City increased its current AHC grant of \$600,000 to provide homeowners with up to \$20,000 in AHC assistance for home improvements. The change has enabled the City to maximize its HOME resources and continue completing comprehensive scopes of work.

Lastly, the City's support of Metro Interfaith's administration of the Binghamton Homeownership Academy provides clients with comprehensive counseling to acquire and maintain affordable homes. Counseling services include, but are not limited to, helping clients with credit recovery, identifying reputable mortgage lenders, raising awareness of mortgage lending and homebuying savings plans, obtaining mortgage pre-approvals, and developing household budgets to identify potential savings. As a designated HUD counseling agency for homebuyership and foreclosure, Metro Interfaith is very knowledgeable of laws and policies governing mortgage finance and credit lending practices. According to Metro Interfaith's most recent 2015 report, the agency has provided pre-purchase counseling to 13 applicants, credit and debt counseling to 18, and is providing long term counseling to 10 more home owners.

### ***HOME/American Dream Down Payment Initiative (ADDI)***

1. *Assessment of Relationship of HOME Funds to Goals and Objectives.*
  - a. *Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.*

#### *HOME Program*

The City of Binghamton is a designated Participating Jurisdiction (PJ) and receives HOME funds for housing activities. The City allocates HOME funds for three budgetary areas: the City's Single Family Rehabilitation Program, Community Housing Development Organization (CHDO) projects and program administration. Funds expended in PY 40 under the HOME program include:

Housing Rehabilitation	\$581,949.48
Housing Administration	\$ 34,650.00
CHDO Projects	<u>\$ 38,332.11</u>
<b>Total</b>	<b>\$654,931.59</b>

#### *Single Family Rehabilitation*

The City addressed homeownership priorities outlined in the 2010-2015 Consolidated Plan by offering the Single Family Rehabilitation Program, which provides up to \$25,000 in HOME funds for non-lead renovations, plus additional HOME funds to mitigate potential lead hazards to existing owner occupants in single family housing units. Renovation is targeted to address safety and health hazards related to the NYS Uniform Building Code and to increase energy efficiency performance. The typical single family HOME-funded project cost is \$35,000 - \$40,000, including addressing lead and non-lead renovation items. The Single Family Rehabilitation Program is very popular. The demand for this program far exceeds the resources available, however the City's leveraging of home improvement funds from the NYS Division of Housing and Community Renewal has greatly assisted with serving additional residents that the City would not otherwise be able to due to insufficient resources.

Under its Single Family Housing Rehabilitation program, the City maintained an active waiting list of approximately 80, and completed 21 projects during PY 40.

#### *CHDO Funds*

As a recipient of HOME funds the City is required to commit 15% of its annual HOME grant to a Community Housing Development Organization. In PY 40, the City's set aside was \$56,163.00. This report reflects CHDO expenditures below this amount however expenditures are associated with completion of projects using set-aside funds from prior program

years. The City will be combining multi-year CHDO set-aside funds to eventually allocate \$90,000 to support the rehabilitation of a 11-unit rental apartment at 27 Pine Street managed by Opportunities for Broome.

2. *HOME Match Report*

- a. *Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.*

HOME match contributions must be derived from non-federal sources leveraged by the participating jurisdiction. Currently, the City provides HOME match funds from the state level AHC grants and from Quaranta. For CHDO projects, those agencies bring additional funding to each project to be eligible for HOME funds from the City.

The Form HUD-40107-A is included in Appendix D.

3. *HOME MBE and WBE Report*

- a. *Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).*

The City did not execute prime or subrecipient contracts with Minority and Women Business Enterprises during the program year. The City Housing staff are continuing outreach efforts to encourage contractors that qualify for M/WBE status to get certified.

4. *Assessments*

- a. *Detail results of on-site inspections of rental housing.*  
b. *Describe the HOME jurisdiction's affirmative marketing actions.*  
c. *Describe outreach to minority and women owned businesses.*

The City is required to monitor rental units associated with completed CHDO projects. The monitoring period is based upon the per unit subsidy of HOME funds disbursed in the project. The inspections are periodically conducted by Housing staff members and consist of a review of each unit to document compliance with state and local building code regulations and local Housing Quality Standards.

No inspections were scheduled for PY40, but inspections will be performed next year, per HUD requirements. However, the locations and units of currently monitored HOME projects are listed below and included on the map of CHDO projects.

First Ward Action Council

- 218 Front Street, 22 units
- 171 Clinton Street, 7 units
- 144-146 Clinton Street, 13 units
- 81 Clinton Street, 5 units

Opportunities for Broome

- 41 Carroll Street, 3 units
- 105 Susquehanna Street, 2 units
- 109-111 Susquehanna Street, 2 units
- 92-94 Carroll Street, 6 units
- 542 State Street, 6 units
- 48 Griswold Street, 4 units

*Housing MBE and WBE Activity*

Selection of contractors is the responsibility of the homeowner and therefore contracts are executed between the contractor and homeowner. However the City encourages MBE and WBE contractors to submit the requisite credentials to be listed as a certified contractor on the City's contractor registry. Credentials collected include contractor's professional insurance, lead based paint certification, and three professional references. The registry is provided to the homeowners and increases contractors' opportunities to bid and win projects under the City's housing programs.

## *Homeless Needs*

### *1. Identify actions taken to address needs of homeless persons.*

The City of Binghamton utilized its FY 40 ESG allocation to support qualified agencies that provide housing and/or essential services to homeless individuals and families. In consultation with the Coalition for the Homeless Funding Recommendation Committee, ESG funds supported the following four homeless service providers:

- YWCA Emergency Shelter which provides emergency housing and case management services to homeless women and their children
- Catholic Charities Teen Transitional Living Program which provides transitional housing and case management services to homeless youth and parenting teens
- Family Enrichment Network which provides housing relocation and stabilization services for families who are homeless or at-risk of homelessness
- Volunteers of America which provides housing relocation services for individuals and households that are homeless

The YWCA and Catholic Charities program are classified as emergency shelter activities. Both agencies help homeless persons to address basic needs such as food, clothing and shelter, and provide clients with supportive services and advocacy to help them quickly move towards self sufficiency. The YWCA's emergency program provides women and children with a 30 day length of stay, however the agency strives to transition women into permanent/permanent supportive housing within 21 days. Catholic Charities transitional program enables youth to stay up to 22 months and receive extensive services to help them achieve educational goals, obtain employment, work towards family re-unification and independent living. In compliance with ESG regulations, the City only allocated 55.8% of its FY 40 funding towards emergency shelter/outreach activities.

Family Enrichment Network (FEN) and Volunteers of America (VOA) provided financial assistance to persons who were homeless. In addition, FEN also provides similar services to those who are at imminent risk of becoming homeless. In either situation, a comprehensive intake process is completed to document eligibility and better understand the levels of financial and stabilization assistance to rapidly address client needs. Case managers firstly ensure clients are connected with a mainstream resource; secondly identify all existing supports that can help with housing stability; and thirdly coordinate with community agencies, landlords, and clients to appropriately allocate ESG resources to obtain/maintain permanent housing. Case managers take every opportunity to develop individual service plans and work with clients beyond the length of their financial assistance to promote long-term stability.

### *2. Identify actions to help homeless persons make the transition to permanent housing and independent living.*

The provisions of the ESG regulations stipulate that housing stability case management cannot exceed 30 days during the period for which the program participant is seeking permanent housing. The City's current written standards uses this criteria to document program performance for emergency shelters with an average length of stay less than 30 days, and rapid re-housing clients obtaining permanent housing in less than 30 days. The daily fees charged by emergency shelters are largely paid by the local Department of Social Services (DSS). DSS policies require emergency shelter clients receiving DSS funding to have housing plans in place and be actively searching for permanent housing options within two weeks of entry. This policy is in place to enforce a higher level of accountability and rapidly move towards permanent housing.

In light of these short timeframes to transition clients towards permanent housing and independent living, case managers who work with homeless clients also relay the reality of the difficulties in finding permanent housing that meets the criteria of being safe, decent, and affordable. Persons who are homeless typically have little to no income. Case managers make every effort to identify resources that will assist clients with obtaining meaningful employment. However it is evident at the local and national levels that obtaining employment is increasingly difficult, especially for persons with limited education and lack of long term residency and many additional contributing barriers that impede their ability to acquire and maintain a job. Even with clients quickly locating housing that meets federal affordability requirements, it may require multiple inspections by the City's Code Department to certify the unit as meeting local housing code. In spite of the

challenges, ESG case managers have been able to successfully assist approximately 80 homeless persons with obtaining permanent housing. The City's Code Department has been very cooperative in performing ESG housing inspections within 1-3 days of case managers' requests.

The City has long supported efforts by members of the Coalition to expand permanent supportive housing options for the local homeless population. The City will continue to work with the Homeless Coalition to strategically pursue resources that will enhance the housing stock of affordable units throughout the City/County.

### *3. Identify new Federal resources obtained from the Homeless SuperNOFA.*

Due to the Sequestration, no funds have become available through the Homeless Super NOFA. Certain funds were acquired for the CoC to implement a planning position for homeless activities which should be implemented in 2017.

## **Emergency Solutions Grants (ESG)**

### *1. Identify actions taken to address emergency shelter and transitional housing needs of homeless individuals and families (including significant subpopulations such as those living on the streets).*

The Broome County CoC/Coalition for the Homeless is the primary advocacy network for addressing housing and supportive service needs of homeless persons. The CoC, and the NOFA/Funding and Development subcommittee, have primary responsibilities for identifying resources, assessing gaps in program delivery, and leveraging resources to address gaps. City staff participate in the CoC to discuss programming needs, challenges, and solutions that will move persons towards permanent housing opportunities.

Based upon the 2014 Homeless Populations and Subpopulations Report<sup>2</sup>, the regions homeless population during the Point In Time (PIT) count on January 27, 2014 was determined to be 309. Approximately 42% of this population resided in emergency shelter, 46% resided in transitional housing, and 13% were unsheltered. Eleven percent of the homeless population was under the age of 18.

Conducting a point in time count during the last week of January is a HUD requirement established for Continuum of Cares nationwide. Binghamton's climate is coldest during December – February. The Coalition continues to raise concern that conducting a street count in the cold month of January may not provide an accurate representation regarding the problem of unsheltered/chronic homelessness. Additionally, during the months of December thru March, the Coalition enforces its no freeze policy to ensure homeless persons have access to safe shelter during the coldest months. During these months shelters operate in overflow capacity. Coalition funds are used for hotel/motel vouchers, emergency shelter fees for short-term stay, and transportation. Homeless outreach workers work closely with local faith based organizations which often allocate space for beds and meals for persons in need.

Homeless persons residing in emergency and transitional shelter are provided with case management and advocacy services. Upon entry, clients participate in a full intake with case managers to discuss financial, health/medical, legal, and other support services that are needed to enhance stability. Case managers provide advocacy and referral services to assist clients with accessing mainstream resources including, but not limited to, public assistance, Social Security Disability/Social Security Income, unemployment, and child support. All shelters ensure residents have access to food by either assisting clients with applying for food stamps, obtaining additional food from food banks, or in the case of Volunteers of America providing three meals a day on site which eliminates the need for clients to apply for SNAP benefits.

Most emergency shelters have adopted a policy to move persons toward transitional or permanent housing within 30 days. The length of stay to reside in transitional housing can range from 6 months up to 22 months. Due to funding requirements, some transitional housing programs must enforce a policy that prevents clients from working in order to focus on maintaining long term health and sobriety. This policy is in place as an attempt to increase the success of transitioning clients with chronic substance abuse and mental health needs to permanent/permanent supportive housing. Other transitional housing programs, such as the ESG supported Teen Transitional Living Program, provide independent living skills training and establish goal settings based upon individual need. Thus, some clients goals are to focus on education only, some clients are able to work and go to school, and some clients must focus on health and childcare as parenting teens.

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<sup>2</sup> [https://www.hudexchange.info/resource/reportmanagement/published/CoC\\_PopSub\\_CoC\\_NY-511-2014\\_NY\\_2014.pdf](https://www.hudexchange.info/resource/reportmanagement/published/CoC_PopSub_CoC_NY-511-2014_NY_2014.pdf)

The city pays for access to HMIS services through Fairview Recovery Center which acts as the lead agency for the regional HMIS, known as ShelterNet. The City also required all agencies that receive ESG funds from the City to utilize the HMIS system as a requirement for funding.

2. *Assessment of Relationship of ESG funds to goals and objectives*
  - a. *Evaluate progress made in using ESG funds to address homeless and homeless prevention needs, goals and specific objectives established in the Consolidated Plan.*
  - b. *Detail how ESG projects are related to implementation of comprehensive homeless planning strategy, including the number and types of individuals and persons in households served with ESG funds.*

The priorities outlined in the City's 2010-2015 Consolidated Plan to eliminate the population of homeless persons within the community include:

- maintaining and expanding community-based case management and treatment programs to formerly homeless persons and those at-risk of homelessness due to chemical dependency and/or mental illness
- increasing the number of permanent supportive housing beds throughout Broome County
- strengthening the process to document persons housed under very temporary/unstable conditions
- supporting existing housing/service programs with demonstrated experience in assisting homeless individuals obtain permanent and stable housing

The City does not implement homeless programming and thus ESG funds are used to support agencies that demonstrate success in providing quality shelter and support services to clients, and have demonstrated effective financial and administrative management of ESG funds. The City has complied with ESG regulations by involving impartial Coalition members in the City's competitive procurement process. Members are charged with reviewing proposals and providing funding recommendations based upon federal and local housing priorities.

In PY 40, the City allocated \$135,024 in ESG funds for the following programs:

#### **CATHOLIC CHARITIES OF BROOME COUNTY**

**Program Description:** In this reporting period the City encumbered \$42,106.25 in ESG funds; to date \$16,979.70 has been expended. The funding supports the Teen Transitional Living Program (TTLP) which is an established NYS Certified Runaway and Homeless Supportive Transitional Living Apartment Program. TTLP is a 22-month program that provides a supportive residence for runaway/homeless female and male adolescents, ages 16-21, including pregnant and/or parenting teens. The main goal of the program is to provide a safe and supportive living environment for homeless runaway youth.

**Proposed Accomplishments:** The program proposed to achieve the following outcomes:

*Outcome 1* – Youth will live free from violence, abuse, neglect, harassment, stalking, exploitation, and fear, in their shelter, community, and school.

- 100 % youth will report feeling safe in the community and school
- 90% of youth will acquire the skills to recognize/avoid/prevent unsafe situations

*Outcome 2* – Youth will learn or have the skills to live independently

- 100% will advance a grade/earn a high school diploma/GED
- 90% will stay employed
- 100% will explore a career/professional goal
- 100% will work with staff to create a Transitional Living Plan to help the transition to independence
- 90% will show that they know how to handle money
- 100% of employed youth will save 20% of each paycheck and contribute 30% of each paycheck for food
- 100% will complete the Daniel Memorial ILS assessment
- 100% will demonstrate improved ILS
- 100% will acquire the knowledge to access necessary services
- 100% will schedule appointments that are necessary
- 90% of the pregnant/parenting youth will work with a parenting educator and create a parenting plan

- 100% of youth who are pregnant/parenting will acquire the skills to support all of the needs of their dependant children
- 80% will make good use of leisure time
- 100% will explore civic engagement/community service
- 100% of discharged youth will secure a safe and stable place to reside

*Outcome 3 – Youth will have a stable living situation*

- 100% of residents will report an increased sense of stable living
- 90% of residents will reach out to others for support
- 50% will make steps to reconnect with their family
- 90% will decrease their choices of unhealthy relationships

**Clients Served:** The agency grant application proposed serving 15-20 unduplicated ESG eligible persons per year. The agency reported serving 29 unduplicated persons from September 1, 2014 through August 31, 2015.

## **YWCA OF BINGHAMTON/BROOME COUNTY**

**Program Description:** In this reporting period the City encumbered \$34,205.25 in ESG funds; to date \$20,873.95 has been expended. The funding supports the YWCA 24-hour emergency housing program for homeless women and their children. Every effort is made to provide services “in-house”. Services include:

- Intake and orientation
- Provision of basic needs
- Development of an individualized service plan
- Weekly group meetings with the Case Manager, Vocational/Educational Counselor and Social Worker
- Individual and/or group counseling and education on life skills and social challenges
- Referrals
- Free recreational activities including swimming and fitness programming
- Follow-up and continued contact when requested by resident
- Agency collaboration sessions with Planned Parenthood, the SOS Shelter, and Cornell Cooperative Extension

### **Proposed Accomplishments:**

#### *Short Term Goals*

- 90% will increase accessibility to transportation
- 90% will make an application with DSS
- 90% will follow proper nutrition and healthy lifestyles
- 85% of residents involved in outside counseling will attend as scheduled (i.e. substance abuse, mental health, etc.)

#### *Long Term Goals*

- 45% will increase accessibility to economic opportunities
- 35% will increase accessibility to educational achievements
- 100% will have an increased knowledge of social service agencies in the community
- 95% of women on probation/parole will follow stipulations as designated by the court
- 100% will have an understanding of how to use public transportation and how to obtain an original copy of necessary documents (e.g. birth certificates, social security card, etc.)

**Clients Served:** The agency application proposed serving 250 unduplicated eligible persons per year. The agency reported serving 307 unduplicated eligible persons from September 1, 2014 through August 31, 2015.

## **FAMILY ENRICHMENT NETWORK, INC.**

**Program Description:** In this reporting period the City encumbered \$47,000.25 in ESG funds; to date none has been expended due to an administrative change that was required to meet local and Federal budgeting

requirements. The funding supports the Family Enrichment Network's Caring Homes program which provides case management, education services, child care search, Nutrition Outreach and Education Program services, and direct financial assistance for rent, security deposits and utility deposits for homeless persons, or individuals and families at-risk of homelessness.

**Proposed Accomplishments:**

The objectives of the Caring Homes program for program participants are as follows:

- Encourage both mental and physical health and wellness of all participants
- Promote safe, permanent housing
- Encourage economic empowerment
- Enroll interested clients in GED program and improve employment skills
- Assist participants in accessing Supplemental Nutrition Assistance Program (SNAP) formerly called Food Stamps
- Increase participant knowledge of community resources
- Promote individual and family asset building and goal setting
- Emphasize goal planning and life skills development

**Clients Served:** The agency application proposed serving 90 unduplicated eligible persons per year. The agency reported serving 80 unduplicated eligible persons from September 1, 2014 through August 31, 2015.

**VOLUNTEERS OF AMERICA**

**Program Description:** In this reporting period the City encumbered \$11,712.25 in ESG funds; to date none has been expended. The funding supports the VOA Rapid Rehousing program to move individuals and families from shelter to more permanent housing.

**Proposed Accomplishments:**

The objectives of the Rapid Rehousing Program are as follows:

- 80% of shelter residents will move into and maintain stabilized permanent housing.

**Clients Served:** The agency application proposed serving 480 to 510 unduplicated eligible persons per year. However, this was to include both Emergency Shelter as well as Rapid Rehousing. VOA was only funded for Rapid Rehousing, and so its proposed numbers would be better reflected at a much lower level. The agency reported serving 84 unduplicated eligible persons from September 1, 2014 through August 31, 2015.

3. *Matching Resources*

- a. *Provide specific sources and amounts of new funding used to meet match as required by 42 USC 11375(a)(1), including cash resources, grants, and staff salaries, as well as in-kind contributions such as the value of a building or lease, donated materials, or volunteer time.*

The matching resources proposed by Catholic Charities, YWCA, Family Enrichment Network, and Volunteers of America are as follows:

- Catholic Charities – ESG Award: \$42,106.25
  - Match Amount – Administration for Children and Families Grant - \$42,106.25
- YWCA – ESG Award: \$34,205.25
  - Match Amount – Cash: Department of Social Services Rental Payments - \$34,205.25
- Family Enrichment Network – ESG Award: \$42,106.25
  - Match Amount – In-Kind Labor & Cash from Department of Social Services: \$42,106.25
- Volunteers of America – ESG Award: \$11,712.25
  - Match Amount – Solutions to End Homeless Program (STEHP) grant - \$82,810

Contracts for agencies funded in PY 40 end January 31, 2016. ESG funded agencies are required to confirm matching sources when submitting their final report.

4. *State Method of Distribution*

- a. *States must describe their method of distribution and how it rated and selected its local government agencies and private nonprofit organizations acting as subrecipients.*

This section is Not Applicable to the City of Binghamton.

5. *Activity and Beneficiary Data*

- a. *Completion of attached Emergency Shelter Grant Performance Chart or other reports showing ESGP expenditures by type of activity. Also describe any problems in collecting, reporting, and evaluating the reliability of this information.*
- b. *Homeless Discharge Coordination*
- i. *As part of the government developing and implementing a homeless discharge coordination policy, ESG homeless prevention funds may be used to assist very-low income individuals and families at risk of becoming homeless after being released from publicly funded institutions such as health care facilities, foster care or other youth facilities, or corrections institutions or programs.*
- c. *Explain how your government is instituting a homeless discharge coordination policy, and how ESG homeless prevention funds are being used in this effort.*

Discharge coordination is collaboratively pursued with the Coalition. As part of the CoC process, discharge policies have been collected from local public institutions including the Broome County Correctional Facility, United Health Services, and Broome County Department of Social Services (Foster Care Program).

# COMMUNITY DEVELOPMENT

## Community Development

### 1. Assessment of Relationship of CDBG Funds to Goals and Objectives

- a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.
- b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.
- c. Indicate the extent to which CDBG funds were used for activities that benefitted extremely low-income, low-income and moderate-income persons.

The PY 40 Annual Action Plan followed suit with the 2010-2015 Consolidated Plan by allocating funds to address high priority community needs including housing, public infrastructure, and economic development programs, and essential public services. The following chart identifies PY 40 community development allocations, accrued expenditures, and the national objective met. When reviewing the chart please note the following:

- Accrued expenditures exceed IDIS drawdowns. Accrued expenditures were generated from the City's MUNIS financial enterprise software which provides a more accurate portrayal of what expenditures were incurred to accomplish PY 40 activities.
- Allocations and expenditures include project and program delivery costs.
- The national objective classifications identified in the following chart are as follows:

LMC – Low/mod clientele  
 LMA – Low/mod area  
 LMH – Low/mod housing

PY 40 Low/Mod Benefit Calculation		
	Actual Expenditures	
PY 40 CDBG Entitlement Expenditures	\$ 2,006,466.98	
Minus administrative expenses	\$ 311,358.97	
Minus planning expenses	\$ 150,895.46	
Minus Section 108 loan repayments	\$ 175,365.39	
Total eligible expenditures	\$ 1,368,847.16	
L/M Eligible Activities	Actual Expenditures	National Objective
Housing	\$ 69,766.38	LMH
Economic Development	\$ 150,750.00	LMJ/LMA
Infrastructure	\$ 445,923.39	LMA
Human Services	\$ 154,360.05	LMC
Youth Programming	\$ 1,536.88	LMC
Crime Prevention	\$ 12,010.70	LMA
Homeownership Academy	\$ 13,333.00	LMA
Code Enforcement	\$ 193,750.00	LMA
Total Eligible Activities	\$ 1,041,430.40	
<b>Percentage Benefit to L/M Persons</b>	<b>76%</b>	

### 2. Changes in Program Objectives

- a. Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.

The City remained consistent with using its PY 40 funds as outlined in its Annual Action Plan.

3. *Assessment of Efforts in Carrying Out Planned Actions*

- a. *Indicate how grantee pursued all resources indicated in the Consolidated Plan.*
- b. *Indicate how grantee provided certifications of consistency in a fair and impartial manner.*
- c. *Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.*

The City of Binghamton was successful in carrying out the planned actions described in its PY 40 Annual Action Plan. In addition to using its federal resources as proposed in the plan, the City also pursued additional resources through grant applications and collaborative partnerships. The City provided certifications of consistency with the Consolidated Plan in support of the 2014 Continuum of Care Application. Prior to signing certifications, applicants are requested to provide a brief summary description, project goals and proposed outcomes, benefits to City residents and funding request.

The PHCD Director participates in various meetings hosted by other departments to discuss project initiatives and changes in federal regulations that impact the implementation of entitlement funded projects. The PHCD Director hosts daily meetings with staff and, along with the Grants Administrator, will facilitate special meetings with Department Heads receiving entitlement funds to discuss efficiencies in program delivery, new requirements/changes in IDIS reporting, and to raise awareness of HUD technical assistance that will help them better understand federal requirements and assist with project implementation.

There were no action or inactions taken to hinder implementation of the City's Consolidated Plan or Annual Action Plan. Subrecipients and City departments are offered technical assistance and provide feedback to improve program implementation.

4. *For Funds Not Used for National Objectives*

- a. *Indicate how use of CDBG funds did not meet national objectives.*
- b. *Indicate how it did not comply with overall benefit certification.*

There were no activities that occurred in PY 40 that did not meet a national objective.

5. *Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property:*

- a. *Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.*
- b. *Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.*
- c. *Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.*

For any residential demolition that the City performs using CDBG funds, Code Enforcement requests proof from NYSEG that homes have not been occupied for the past six months.

6. *Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons:*

- a. *Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.*
- b. *List by job title all of the permanent jobs created/retained and those that were made available to low/mod persons.*
- c. *If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience or education.*

In PY 40, the BLDC issued one CDBG revolving loan in the amount of \$200,000 to assist in a \$3.5 million retrofit for Mountain Fresh Dairy located at the former Hood Crowley Foods building located at 145 Conklin Avenue, Binghamton, NY. This manufacturing business, which will produce certified kosher dairy goods, will revitalize the southside area of Binghamton and potentially create over one hundred local jobs. In order to finance this project, the company secured financing for an equipment lease from Bank of America in the amount of \$600,000 and injected an equity investment of

\$2.5 million. The terms of the loan require the company to create six full-time equivalent jobs of which four must be initially filled by low-moderate persons within 3 years from the loan contract date.

Please see the “Other Narrative” section of this report for a full description of job creation and economic development programming administered by BLDC and the City of Binghamton Economic Development Office.

7. *Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit:*
  - a. *Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low-and moderate-income.*

PY 40 CDBG funds were used to enter into subrecipient agreements with agencies to provide public service programs to City of Binghamton residents for which at least 51% of persons served were or presumed to be low/moderate income residents. Action for Older Persons’ Health Insurance Counseling Program and Catholic Charities RSP are senior programs and, in accordance with HUD regulations, are presumed to benefit low-income clientele.

The City provides each agency with customized CDBG applications that capture the following applicant information:

- Name and address
- Racial/ethnic data
- Household income and size
- Disclosure confirming whether person works for the City of Binghamton

In addition to clients completing the application, applicants are also asked to exercise due diligence in obtaining supporting documentation to verify residency and family income. If an applicant cannot provide documentation they can include an explanation on their application. Applicants then sign and date the application to attest that they have provided accurate and truthful information to the best of their knowledge.

8. *Program income received*
  - a. *Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving loan fund.*
  - b. *Detail the amount repaid on each float-funded activity.*
  - c. *Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.*
  - d. *Detail the amount of income received from the sale of property by parcel.*
  - a. During PY 40, the City received \$196,264.05 in principal and \$21,848.63 in loan interest for Binghamton Local Development Corporation (BLDC) revolving loan repayments.
  - b. The City does not have any float-funded activities.
  - c. During PY 40, the following program income was returned to the city for various loan programs: 1) \$55,640.98 in CDBG home purchase repayments, 2) \$50,757.41 in HOME repayments, and 3) \$6,561.31 in CHDO loan interest. The City also received \$246.68 in bank interest for the BLDC revolving loan account which will be returned to the Treasury per HUD regulations.
  - d. No HUD entitlement acquired property was sold during PY 40.

9. *Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting period) that have been disallowed, provide the following information:*
  - a. *The activity name and number as shown in IDIS;*
  - b. *The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;*
  - c. *The amount returned to line-of-credit or program account; and*
  - d. *Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.*

A HOME audit conducted in the summer found a CHDO project that had failed to meet required deadlines. HUD has asked for repayment into the HOME credit line of those expense which must be reimbursed from a non-Federal source. The City is working on a plan for repayment in PY41.

10. *Loans and other receivables*

- a. *List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.*
- b. *List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.*
- c. *List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.*
- d. *Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.*
- e. *Provide a list of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.*

The following chart depicts BLDC's portfolio of active projects funded through the Revolving Loan Program. The City does not use CDBG funds for float-funded activities. No CDBG funded properties are currently available for sale.

BLDC PORTFOLIO		Default, Pending Foreclosure, Write-Off, or Forbearance												
SEPTEMBER 1, 2014 - AUGUST 31, 2015		Paid Off in Full												
Business Name	Address	Type of Loan	Loan Amount	Loan Balance as of 8/31/15	Purpose of Loan	Permanent Job Opportunities for Low-/Low-Moderate Persons								
						Job Title Created	Job Title Retained	Special Skills		Skills Training		Job Requirements		
								Yes	No	Yes	No	Yes	No	
Bearcats Development, LLC	73-75 State Street	Revolving	\$213,314.00	\$100,629.06	Renovation	Service/Office			X			X		
Bubbles Prof. Auto. Car, LLC	450 Court Street	Revolving	\$100,282.82	\$36,962.86	Equipment	Service/Tech			X			X		
Kanenas, LLC	1202 Vestal Avenue	Revolving	\$84,000.00	\$32,295.82	Acquisition	Service	Service		X			X		
Innovation in Imaging, Inc. & JOTT Real Estate Holdi	514 Chenango Street	Revolving	\$210,000.00	\$138,518.88	Asset Purchase		Svc/Tech/Trade	X				X		
T. Mitchell Holdings	644 1/2 State Street	Revolving	\$45,000.00	\$0.00	Acquisition							X		
Net2000 Computers	205 Clinton Street	Revolving	\$24,100.00	\$1,106.07	Acquisition							X		
On The Rocks, Inc.	29 Moore Street	Revolving	\$35,000.00	\$12,784.33	Acquisition							X		
Renkan Holdings	202-204 State Street	Revolving	\$57,000.00	\$0.00	Acquisition	clerical/tech		X	X			X		
Sedona Enterprises, LLC	7 Belknap Street	Revolving	\$100,000.00	\$31,496.84	Construction	design/drive/sales		X	X			X		
VMR Electronics, LLC	100 Eldredge Street	Revolving	\$108,000.00	\$65,366.19	Working/Spc. Pro	mgmt/mfg/clerical	mgmt/mfg/clerica	X	X	X		X		
VMR Realty Management, LLC	100 Eldredge Street	Revolving	\$292,000.00	\$261,544.52	Acquisition	mgmt/clerical	mgmt/clerical	X	X	X		X		
Wisteria House	55 Main Street	Revolving	\$37,000.00	\$0.00	Acquisition/Reno.	prof/clerical		X	X			X		
Nielsen Hardware	71 Frederick Street	Revolving	\$250,000.00	\$135,387.29	Stock Acquisition	prof/laborers		X		X		X		
Mountain Fresh Dairy	135-149 Conklin Avenue	Revolving	\$200,000.00	\$185,384.85	Equipment	prof/laborers		X		X			X	

11. Lump sum agreements

- a. Provide the name of the financial institution.
- b. Provide the date the funds were deposited.
- c. Provide the date the use of funds commenced.
- d. Provide the percentage of funds disbursed within 180 days of deposit in the institution.

The City of Binghamton does not have lump sum agreements with any financial institutions.

12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year:

- a. Identify the type of program and number of projects/units completed for each program.
- b. Provide the total CDBG funds involved in the program.
- c. Detail other public and private funds involved in the project.

The City's housing programs are primarily funded with HOME funds. The City uses CDBG funds to operate the Affordable Housing Program which provides up to \$10,000 in closing costs to eligible first time homebuyers. The chart below depicts all residential/rehabilitation projects during PY 40 funded under the HOME-funded Single Family Rehabilitation Program or CDBG First Time Homebuyer Program and resources leveraged from the NYS Affordable Housing Corporation and Quaranta to supplement the Single Family Rehabilitation Program. To maintain client confidentiality names and address numbers are not identified.

Street	HOME - ACTUAL	CDBG	AHC 4L82	Quaranta Housing	Total
Elm St.	\$ 51,767.00	\$ -	\$ -	\$ -	\$ 51,767.00
Wales Ave	\$ 51,207.00	\$ -	\$ 20,000.00	\$ -	\$ 71,207.00
Newton Ave	\$ 49,820.00	\$ -	\$ 20,000.00	\$ -	\$ 69,820.00
Dickinson St.	\$ 43,480.00	\$ -	\$ 20,000.00	\$ -	\$ 63,480.00
Afton St.	\$ 24,910.00	\$ -	\$ 20,000.00	\$ 11,600.00	\$ 56,510.00
West End Ave	\$ -	\$ -	\$ 15,095.00	\$ -	\$ 15,095.00
Mildred Ave	\$ 19,855.00	\$ -	\$ 19,900.00	\$ -	\$ 39,755.00
Linden St.	\$ -	\$ 10,000.00	\$ -	\$ -	\$ 10,000.00
Baxter St.	\$ -	\$ 7,600.00	\$ -	\$ -	\$ 7,600.00
Oak St.	\$ -	\$ 10,000.00	\$ -	\$ -	\$ 10,000.00
Tracy St.	\$ 40,505.00	\$ -	\$ 20,000.00	\$ -	\$ 60,505.00
Ogden St	\$ 39,020.00	\$ -	\$ 20,000.00	\$ -	\$ 59,020.00
Saratoga Ave	\$ 49,275.00	\$ -	\$ 20,000.00	\$ -	\$ 69,275.00
Moeller St.	\$ 46,093.00	\$ -	\$ 20,000.00	\$ -	\$ 66,093.00
Robinson St	\$ 39,660.00	\$ -	\$ 20,000.00	\$ -	\$ 59,660.00
Miles St.	\$ 80,715.00	\$ -	\$ 20,000.00		\$ 100,715.00

13. *Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies:*

- a. *Describe progress against benchmarks for the program year. For grantees with Federally-designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.*

The City of Binghamton does not have a HUD-approved Neighborhood Revitalization Strategy Area.

### ***Antipoverty Strategy***

1. *Describe actions taken during the last year to reduce the number of persons living below the poverty level.*

The City continues to use CDBG funds to support programming that will involve low-income residents in sustainable development activities to address basic needs, improve public health and provide economic savings. Over the last several years, the City has supported the efforts of grassroot organizations spearheaded by VINES to conduct free workshops to educate residents on the social, economic and environmental benefits of managing and participating in community garden programs. Collaborative partnerships between the City, VINES and Cornell Cooperative Extension of Broome County have also integrated youth workforce and development activities with development of community gardens and farmer's markets in several CDBG target areas, as well as an urban farm in the Center City CDBG residential neighborhood. Youth are simultaneously provided with the opportunity to gain work skills and contribute to the physical and aesthetic improvements of low-income neighborhoods. Through outreach and education, low-income residents are provided with the opportunity to access healthier food and become directly involved in long-term project sustainability.

## NON-HOMELESS SPECIAL NEEDS

### ***Non-homeless Special Needs***

1. *Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families).*

To address the needs of non-homeless persons, the City used FY 40 entitlement funds and other resources as follows:

**CDBG and HOME** funds were used to sustain the City's tax base and help homeowners remain in their homes. An allocation of \$35,000 in FY 40 CDBG funds continued to support First Ward Action Council's Senior Home Repair Program.

### ***Specific HOPWA Objectives***

This section is Not Applicable as the City of Binghamton is not a direct recipient of HOPWA funds.

## OTHER NARRATIVE

*Include any CAPER information that was not covered by narrative in any other section.*

### **ECONOMIC DEVELOPMENT**

Each year the City executes an agreement with the Binghamton Local Development Corporation (BLDC) to manage the City's Revolving Loan Program and economic development activities. The BLDC is a 501(c)3 non-profit corporation directed by a board of municipal and business leaders. Members currently include 11 Directors (voting members) with no additional at-large members (non-voting). There can be as many as 13 voting members and 0-10 non-voting members. Four Directors serve by virtue of their elected or appointed positions in City government: The Mayor, the Director of Planning Housing & Community Development, the Finance Director and the Corporation Counsel. Seven additional Directors representing finance, small business, professionals and the low-to-moderate income sector are appointed by the Mayor to serve two-year terms. The President of City Council appoints two members to serve one-year terms, one each from the majority and minority party. The Mayor appoints the community members who also serve two-year terms. In the 2014-2015 fiscal year, the Board held twelve regular monthly meetings. Standing Committees of the BLDC include: Loan, Strategic Priorities, Governance, Outreach & Communications and Audit.

#### Staffing

The City's Economic Development Office provides technical assistance to businesses locating in the City of Binghamton and serves as staff for the BLDC. The City's Economic Development Director serves as the Executive Director of the BLDC.

The Economic Development Office continues to augment its capacity for programming and outreach by attracting quality interns from Binghamton University. Notable projects completed by interns during the fiscal year included researching strategies for business retention, assisting with portfolio maintenance for BLDC loan programs, the Binghamton Live On The Waterfront concert series along the city's river trail, and implementation of a bike rack design and installation program for local artists. The BLDC was an integral part of the highly successful LUMA Projection Festival. The use of interns is mutually beneficial to students obtaining real world work experience and the City's efforts to expand outreach and programming with limited staff capacity.

#### Financial Resources

The City's partnership with BLDC continues to further sustainable economic development in the City of Binghamton by attracting new businesses, retaining and growing established businesses, and building manufacturing and commercial capacity.

The BLDC's revenue sources are primarily derived from program income generated from the repayments on loans funded under the CDBG Revolving Loan Program or Urban Development Action Grant (UDAG) loan programs. BLDC requires owner participation of at least 10% equity in the project cost for all loans funded with CDBG. Revolving Loan Fund loans are typically subordinate to bank financing.

The BLDC currently operates six loan programs:

- The **Microenterprise Loan Program** targets small and start-up businesses. Loans are offered up to \$24,999.00 with a 5-year term, fixed interest at Wall Street Journal prime rate plus 0.5%. Microenterprise loans can be used for purchase of fixed assets, working capital and inventory. UDAG funds provide the source for Microenterprise loans.
- The **Commercial Façade Improvement Loan Program** targets exterior building improvements particularly in the City's historic districts. BLDC finances up to 75% of total project capped at \$100,000, 5-year term, fixed interest at Wall Street Journal prime rate plus 0.5%. Borrower's equity contribution and non-BLDC funding must be invested and documented prior to any BLDC funds being advanced; 1/3 draw can be made with presentation of verifiable invoices, interest-only payments begin on aggregate principal advanced; the second 1/3 draw with verifiable invoices; final 1/3 draw following invoices and inspection by City Building Department; then, principal and interest payments begin. UDAG funds provide the source for Commercial Façade Improvement loans.

- The **Revolving Loan Fund Program** is available to a proprietorship, partnership or a corporation engaged in commercial and/or industrial activity. BLDC will finance up to 40% of total project cost capped at a maximum of \$250,000. Loans are collateralized by fixed assets for a term compatible with bank lending or depreciable life of machinery/equipment based on specific projects up to 20 years, fixed interest at Wall Street Journal prime rate plus 0.5%. For this program, borrowers are required to create 1 full-time equivalent job for every \$35,000 borrowed. The job must be either initially offered or filled by a qualified individual whose household income meets HUD's low/moderate income guidelines. Loans may be used for buying a building, purchasing machinery or fixtures; development, rehabilitation, renovation or improvement of land, buildings and facilities; or other eligible activities within the project scope. CDBG funds provide the source for Revolving Fund loans.
- The **Special Project Loan Program** provides flexibility for the BLDC to partner in projects that have a significant economic impact, meet a defined need or address a strategic focus, such as mixed use development, blight reduction, or green/sustainable development that may not fit into one of the other loan programs. Special Project loans may be structured more creatively to take advantage of other funding sources and project scenarios. UDAG funds provide the source for Special Project loans.
- The **Green Jobs Revolving Loan Fund** is dedicated to businesses that have a plan to make energy efficiency improvements to their existing or new facility and the start-up/expansion of Building Performance Institute (BPI) certified businesses within the City of Binghamton. The fund is supported from two sources: the USDA Rural Business Enterprise Grant and BLDC's Urban Development Action Grant. The minimum loan amount is \$5,000, the maximum is \$80,000 and every \$35,000 must create at least one full-time job. The loan requires 10% owner equity and carries a 3% fixed interest rate.
- The **Business Restart Loan Program** is a special reserve account of \$100,000 to provide below market rate loans to small businesses impacted by natural disasters that are in need of assistance with reopening their businesses. This loan program was created initially as a temporary fund in response to the significant flooding event on September 7, 2011 which affected the operations of many small businesses. In May 2012, the Board approved making the reserve fund and loan program permanent. The restart loan provides local qualified businesses up to \$10,000 to cover restart costs including the purchase/repairs of business equipment, paying fees for professional service related to flood damage and covering capital shortfalls as a result of the flood. BLDC waives the usual application fees and no equity investment is required under this program. The rates are 1% fixed interest for the 1 year term and prime rate minus 0.5% fixed interest for terms greater than one-year. All loans will include deferment of principal and interest payments for the first three months from the date that the loan proceeds are disbursed. The loan balance then will be amortized over the remaining term of the loan.

In FY 40, BLDC supported the following economic development project:

Name of Loan Recipient: **Mountain Fresh Dairy**

Address of Loan Recipient: 135-149 Conklin Avenue, Binghamton, NY 13903

Amount of Loan: \$200,000

Purpose of Loan: Equipment

Loan Fund: CDBG Loan Fund

M/WBE Status: No

Project Description: The applicant, Mountain Fresh Dairy, Inc., received a loan in the amount of \$200,000 to assist in the purchase of equipment as part of a redevelopment of an unused dairy factory in order to create a kosher dairy factory in the City of Binghamton. The BLDC participation in this loan consisted of an incentive package that included location assistance and startup financing and teamed with the efforts of the Broome County IDA.

BLDC only finances projects prior to commencement of work. The Corporation does not engage in refinancing. The BLDC complies with the NYS Public Authorities Accountability Act, and maintains a separate page on the City of Binghamton's website which features information on loans, business opportunities, Board meeting minutes, annual and committee reports: <http://www.binghamton-ny.gov/binghamton-local-development-corporation-blDC>

#### Loan Application Process

The Financial Analyst manages the loan application process. Once an application has been submitted the Financial Analyst meets with the applicant to explain the process, undertakes a detailed review using such pertinent information as corporate or personal tax returns, pro forma income statements or balance sheets, credit reports and itemized collateral and/or corporate or personal guarantees. The Financial Analyst, in consultation with the Executive Director and chairperson of the BLDC Loan Committee, prepares a thorough analysis of the project and its viability to present to the

Loan Committee's Board of Directors. The Loan Committee is comprised of two members from the banking community, the BLDC President, the City's Corporation Counsel (who provides legal services to the BLDC), and related city department heads and staff. The Committee considers how the commercial project fits within the BLDC's mission of sustainable development and job creation as well as viability and risk. The Committee reviews and considers personal and business financial information and projections gathered during the application process. The Committee may table the application pending further financial information, or request additional collateral and guarantees from the borrower. Ultimately the Loan Committee makes the decision whether or not to recommend the loan to the full Board of Directors.

After the Loan Committee approves an application, the recommendation goes to the full Board of Directors. The Board receives a summary presentation from staff concerning the loan and does not review personal or proprietary financial information gathered during the application process. Following Board approval of loans in an amount less than \$25,000, the Executive Director issues a commitment letter to the borrower and proceeds to closing at a mutually agreed date with the Corporation Counsel's office, the borrower, and the borrower's counsel.

Loans in excess of \$25,000 must be further approved by City Council prior to final commitment and closing. The Executive Director and Financial Analyst present to Council the loan summary prepared for the BLDC Board, excluding personal or proprietary financial information, at a Work Session; generally the Council votes on loan approval at the next regular Business meeting.

Because most BLDC loans require a written business plan, BLDC works closely with the Binghamton University Small Business Development Center and SCORE to assist clients in developing the plans and projections needed to ensure success. Façade loans require contractor estimates, architectural drawings and/or site plans. The City's Economic Development Office participates in reviews and approval processes managed by the Planning staff and Planning Commission, and as needed by the Zoning Board, Commission on Architecture & Urban Design and Waterfront Advisory Commission.

#### Business Plan Competition

The BLDC hosted its sixth annual *Business Plan Competition* in partnership with the Greater Binghamton Chamber of Commerce and Broome Triad's Entrepreneurial Assistance Program (EAP) located at Broome Community College. Started by BLDC's Marketing & Outreach Committee in 2009, the purpose of the competition is to grow local businesses, raise awareness about BLDC financing programs and highlight resources for business development.

Eligible applicants must be for-profit entities that are either an existing business located in the City of Binghamton that is less than five years old, or have a qualified business plan that demonstrates an ability to finance and open the new business within four months of winning the competition and a commitment to maintain the business within the City for a minimum of three years. All applicants must demonstrate that they have completed business start-up or management training (e.g., EAP classes) and must participate in the City's Business Development Workshop offered at no cost to potential applicants. Eligible applicants can access one-on-one assistance from EAP staff at no charge.

The 2014 competition finalists include seven companies. The grand prize winner was Idea-Kraft, a creative advertising agency that specializes in branding, packaging and web design, founded by Ewelina Zajac-Holdrege and located in the historical Lackawanna Train Station in downtown Binghamton. As the grand prize winner, Idea-Kraft received a \$5,000 prize from the BLDC and additional website, legal, accounting, and marketing services.

Additional information about the company can be found here: <http://www.idea-kraft.com/>

The business plan competition encourages the growth of small businesses in our community. Small businesses are an integral part of our local economy, providing essential employment opportunities to residents and essential revenue to the local tax base.

#### **PUBLIC SERVICES**

In PY 40, CDBG funds were used to competitively fund human service programs, support youth development programming, provide overtime and outreach services from the police department, and to provide housing counseling and education services. The City of Binghamton works with multiple agencies and nonprofit organizations to provide services including but not limited to after school/youth programs, senior programming and family support services. For human service activities, the City uses a competitive Request for Proposal Process to fund those programs. The majority of clients who are served with CDBG funds must meet the HUD income guidelines (or be of a presumed low-income category) and reside in the City of Binghamton. The City requires CDBG subrecipients to exercise due diligence in

collecting residency and income documentation from clients to document eligibility. Housing counseling and education services are provided by Metro Interfaith. These services are sole sourced as Metro Interfaith is the designated HUD housing counseling agency in Broome County.

Listed below is a description of programs funded under the City's PY 40 competitive human service allocation process.

## **ACHIEVE**

**Program Description:** In this reporting period the City encumbered \$10,626.00 in CDBG funds for a summer program designed to serve students between the ages of 5-21 with various disabilities and financial need. Activities of the program focus on improving gross and fine motor coordination, promoting positive social behavior and environmental awareness. In addition to these activities, remedial instruction in reading, math and speech is provided.

**Proposed Accomplishments:** Increase participants' educational, emotional, social development, and other development. Educational goals addressed retention in reading, language and speech.

**Clients Served:** The agency grant application proposed serving 35 City of Binghamton residents for which 18 of these residents would meet HUD income guidelines. The agency's final report indicates that the program served 22 City of Binghamton residents for which 21 participants met HUD's income guidelines.

## **ACTION FOR OLDER PERSONS**

**Program Description:** In this reporting period the City encumbered \$19,998.00 in CDBG funds for the Senior Health Insurance Counseling & Advance Planning for End of Life Program. This program provides easy access to services that help seniors and younger disabled adults become better health care consumers as they face complexities related to health insurance and planning for long term care and/or end of life. Services will be offered on-site at senior housing/community sites within the City of Binghamton. At these sites, Action for Older Persons will offer health insurance counseling services specifically relating to Medicare, Medicaid, Medicare Savings Programs, Medigap, Medicare Advantage plans, and prescription drug plans. Participants will be able to sign up for one-on-one counseling sessions with an "expert" peer volunteer at sites throughout the city. Education and outreach will also focus on advance health care planning and paying for long-term care.

**Proposed Accomplishments:**

- Increase outreach and education to lower income and high risk seniors
- Educate and empower Medicare beneficiaries and their families
- An average of \$250 annual savings per client for coverage by learning about alternatives

**Clients Served:** The agency grant application proposed serving 235 unduplicated CDBG eligible persons per year. The agency reported 79 unduplicated CDBG eligible persons served from January 1, 2015 through August 31, 2015.

## **BROOME COUNTY URBAN LEAGUE**

**Program Description:** In this reporting period the City encumbered \$15,000.00 for the After School and Summer Enrichment Program. This is a year-long program that provides education and prevention oriented services to low- income high- risk urban Binghamton residents, ages 5-21. This program is designed to provide academically oriented programs in a safe supervised environment. The students will participate in organized educational, economic, and workforce development activities and receive homework help.

**Proposed Accomplishments:** The success of the program will be determined by student enrollment, attendance, behavior improvement, health and exercise awareness and improved academic achievement. Performance will be measured using star charts, report cards, and parent and teacher surveys. Surveys will be used to subjectively gauge how parents and teachers view each child's progress and the program itself. Specific outcomes of the program include achieving an at-grade or above educational level for all subjects for 85% of youth participants and increasing youth physical activity by 100%.

**Clients Served:** The agency grant application proposed serving up to 40 unduplicated City of Binghamton youth of which 35 would meet CDBG income eligibility. The agency reported serving 79 City of Binghamton youth for which 60 met CDBG eligibility requirements during the period of January 1, 2015 through August 31, 2015.

## **BOYS AND GIRLS CLUB**

**Program Description:** In this reporting period the City encumbered \$16,000.00 in CDBG funds for Boys and Girls Club Annual and Summer Memberships for youth in need. This program will provide direct funding to allow youth to access the Club's development programming and physical facilities.

**Proposed Accomplishments:**

- Practice healthy habits (nutritious food choices, regular physical fitness, etc.)
- Graduate to the next grade level on time
- Develop leadership and interpersonal skills
- Contribute to the Binghamton community

**Clients Served:** The agency grant application proposed serving approximately 75 unduplicated CDBG eligible clients. The agency reported 37 unduplicated CDBG eligible persons served from January 1, 2015 through August 31, 2015.

## **CATHOLIC CHARITIES OF BROOME COUNTY**

**Program Description:** In this reporting period the City encumbered \$5,847.50 in CDBG funds for the Catholic Charities' Retired Senior Volunteer Program (RSVP). This program provides door-to-door transportation for frail elderly who live alone to provide them with socialization, nutrition, and community involvement. Frail elderly are transported to Adult Day Care Centers, Senior Centers, Volunteer and Work Sites, and to Caregiver Support

**Proposed Accomplishments:** To enrich the lives of older adults and support those services that meet the needs of the community.

**Clients Served:** The agency grant application proposed serving 40 unduplicated CDBG eligible persons per year. The agency reported 47 unduplicated CDBG eligible persons served from January 1, 2015 through August 31, 2015.

## **CENTER FOR EMPLOYMENT OPPORTUNITIES**

**Program Description:** In this reporting period the City encumbered \$5,847.50 in CDBG funds for the Center for Employment Opportunities (CEO). This program offers immediate, effective, and comprehensive employment services exclusively to men and women under criminal justice supervision. This includes pre-employment training, transitional work, job placement assistance, and twelve months of follow-up retention services.

**Proposed Accomplishments:**

- To provide formerly incarcerated low/mod income City residents with the knowledge, experience, and training to become permanently employed.
- To abate the persistence of poverty, improve public safety, and develop healthier outcomes for participants, their families, and communities.

**Clients Served:** The agency grant application proposed serving 60 unduplicated City of Binghamton residents, of which 50 would be CDBG eligible persons per year. The agency reported 32 unduplicated CDBG eligible persons served from January 1, 2015 through August 31, 2015.

## **CORNELL COOPERATIVE EXTENSION**

**Program Description:** In this reporting period the City encumbered \$18,681.00 in CDBG funds for Cornell Cooperative Extension of Broome County. Funds were used to support the Citizen U Summer Employment/Internship Program. Citizen U enables high-need, at-risk youth to intern in a career field of interest, while planning and implementing community projects addressing the City of Binghamton's priority needs for youth development, education, community improvement, and workforce training. Twelve CDBG eligible youth interned with community professionals and conducted at least two community projects planned during the academic/school year.

**Proposed Accomplishments:**

- At the individual youth level: increased sense of commitment to civic engagement, community service, increased workforce readiness, increased leadership, and communication skills, and increased youth development outcomes.
- At the community level: increased community support for Youth Community Action, with sustained programs, building partnerships to build capacity building, and opportunities for meaningful youth engagement.

**Clients Served:** The agency grant application proposed serving twelve unduplicated CDBG eligible persons. Eight CDBG eligible clients were served according to the final report.

## **MOTHERS & BABIES PERINATAL NETWORK**

**Program Description:** In this reporting period the City encumbered \$20,000.00 in CDBG funds for Mothers and Babies Perinatal Network. The program operates the Parents as Leaders (PAL) Family Resource Center which is a drop-in community center for families with children ages birth through seven years old. As opposed to a drop-off daycare center, parents, guardians and other caregivers attend the PAL Center with their children to share social, emotional, cognitive and physical development issues and to take advantage of the many diverse educational and resource programs offered through PAL. PAL Center activities focus on intensive, non-judgmental and culturally-sensitive outreach, education and support to empower families, encourage self-sufficiency and promote optimal child health and development. PAL is a broad-based, collaborative community initiative which links agencies and families.

**Proposed Accomplishments:**

- Improve Parent/Child Interactions: At least 150 families will utilize the PAL Center for supervised visitation, parent/child programs and special events, access to the clothing closet for clothes and diapers, and access Dinner Bell community meals or lunches.
- Improve Parenting Skills: At least 20 parents will complete a formal parent education program and 15 parents will participate in One-on-One goal setting plans to address stressors in their lives.

**Clients Served:** The agency grant application proposed serving 100 unduplicated City of Binghamton residents that would meet HUD income guidelines for low income households. The agency reported 289 unduplicated City of Binghamton residents of which 284 met CDBG income eligibility guidelines during the period of January 1, 2015 through August 31, 2015.

## **UNITED WAY OF BROOME COUNTY**

**Program Description:** In this reporting period the City encumbered \$8,000.00 in CDBG funds for the United Way of Broome County. The agency operates the Binghamton Farm Share Discount Program which provides residents with access to affordable, local produce on a weekly basis from June through November at convenient locations on the North Side, West Side, East Side, and Center City in Binghamton. SNAP recipients and low-moderate income members pay half the cost for each share as their payment is matched dollar for dollar through grant funds.

**Proposed Accomplishments:**

- Sell a minimum of 80-100 farm shares.
- Increase the percentage of low-moderate income customers
- Increase customer retention
- All members will learn to eat or prepare new vegetables

- Members will increase their daily intake of fresh vegetables

**Clients Served:** The agency grant application proposed serving 160 unduplicated City of Binghamton residents, of which 105 would qualify as low-moderate income households.. The agency reported serving 39 unduplicated City of Binghamton CDBG income eligibility clients during the period of January 1, 2015 through August 31, 2015.

## **YOUTH DEVELOPMENT PROGRAMS**

The Youth Mentorship Program utilizing PY40 funds began in October 2015. The program will aim to build trust between members of the police department and city youth through various programs at the Boys & Girls Club of Binghamton.

## **PLANNING AND DESIGN**

In an effort to meet the growing needs of neighborhoods and commercial districts, the City is continually working to leverage resources and establish partnerships to implement community development and revitalization projects based upon comprehensive planning and direct citizen engagement. The following is a summary of notable planning projects managed by CDBG-funded planning staff. Leveraging resources to pursue and implement these initiatives would be significantly limited without the allocation of CDBG funds.

### **Blueprint Binghamton**

This grant was closed out in October, but all final expenses were paid during PY40. Blueprint Binghamton was approved by the City Council and Mayor's Office and now acts as the City's Comprehensive Plan moving forward. Unique to this plan is that it identified specific goals for other agencies and departments as well as potential funding sources, both short and long term, for addressing the direction that resident's and their elected officials wish to pursue. Spinning off from this plan will be focused tangible projects to deal with suggestions and ideas that were addressed.

### **Land Use - Brownfields Opportunity Areas Program: North Chenango River Corridor and First Ward Neighborhood**

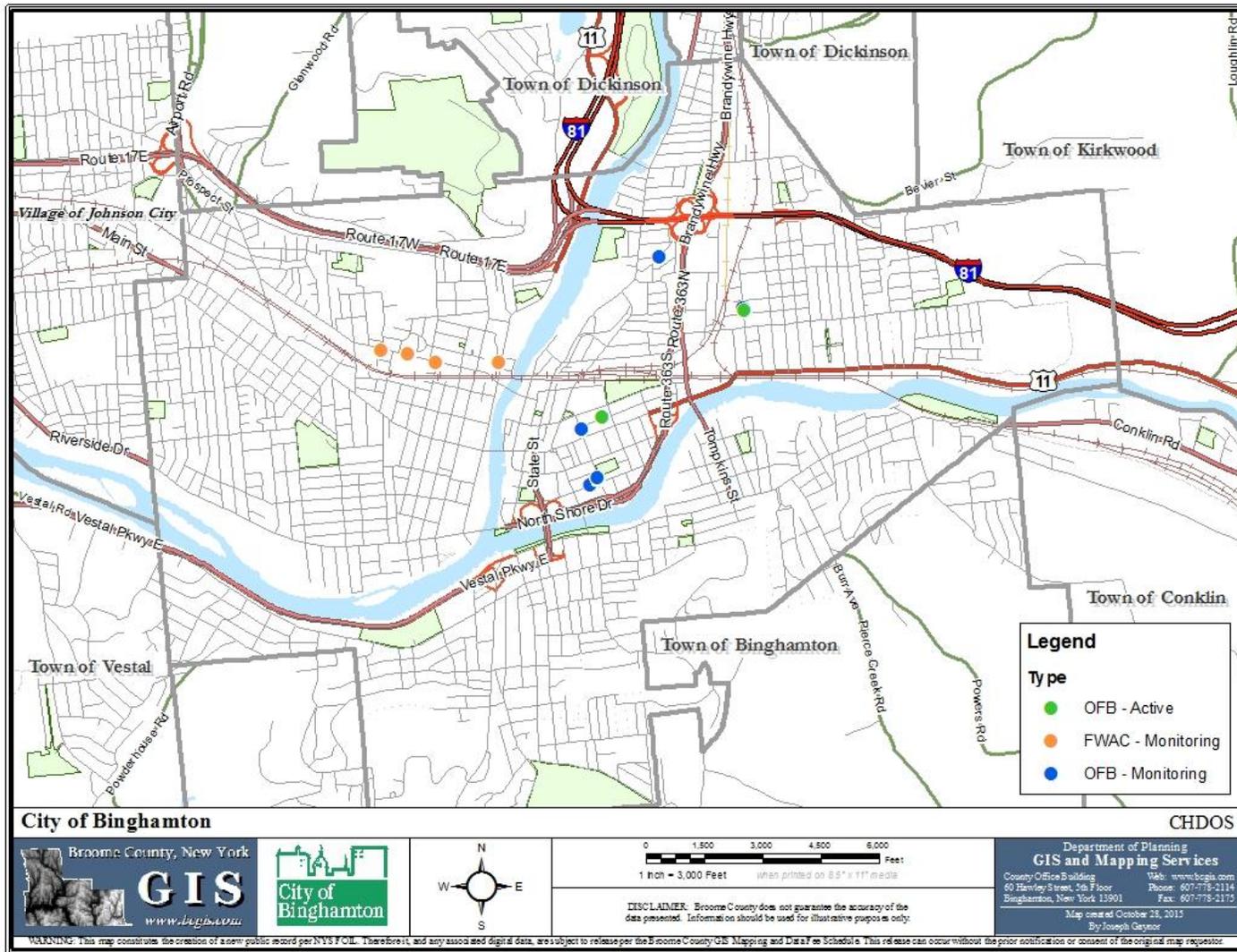
In 2010 the City of Binghamton was awarded a grant from the New York State Department of State Brownfield Opportunity Areas (BOA) Program to complete a Nomination Study for an approximate 408-acre area characterized with 5 potential brownfield sites located in the North Side neighborhood and Chenango Riverfront corridor. The North Chenango Nomination Study was completed in October of 2014 and submitted to the NY Department of State. The First Ward BOA is ready for submittal and may be submitted within the coming year.

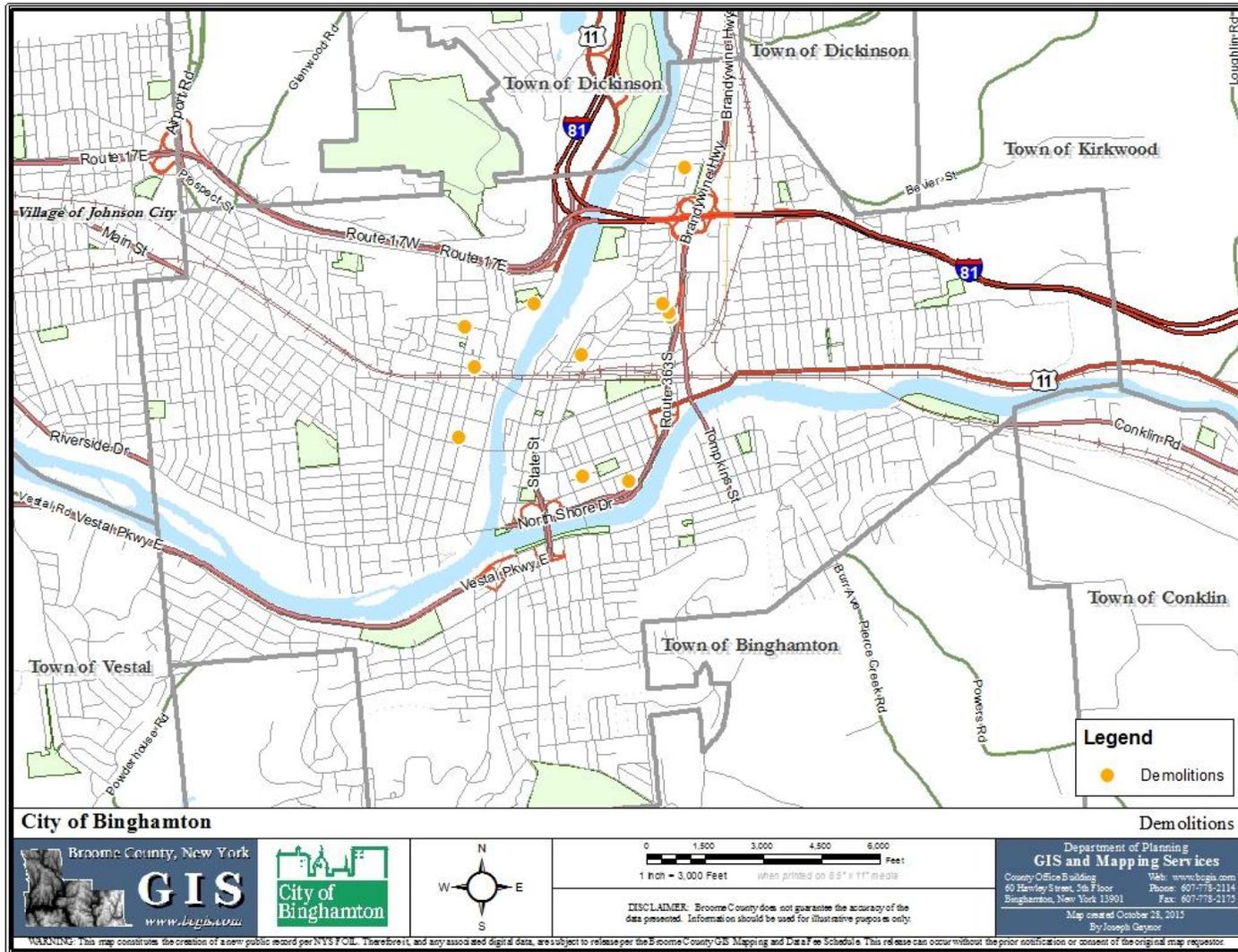
### **Language Assistance Plan**

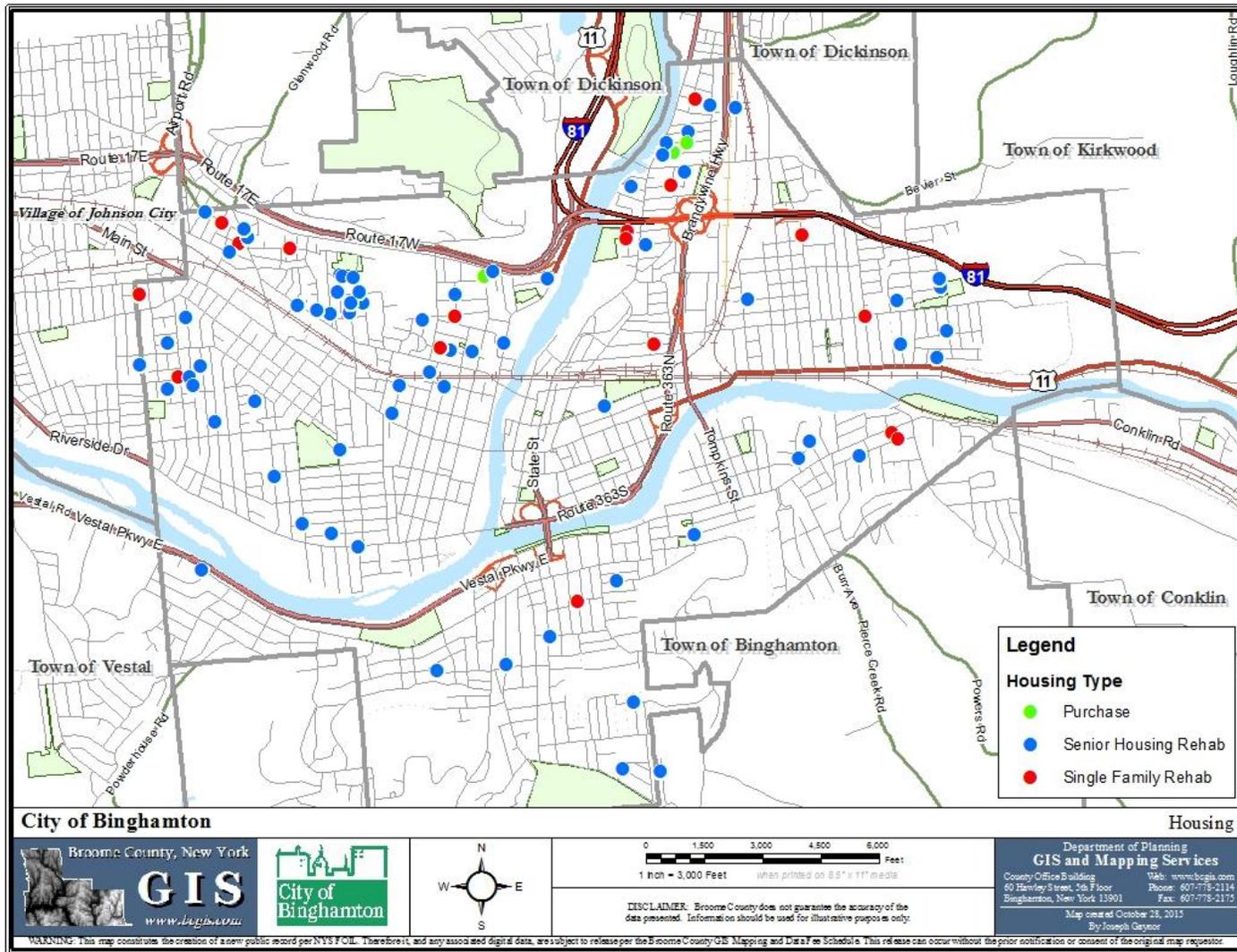
As part of the Voluntary Compliance Agreement with HUD, the City was required to create a Language Assistance Plan to assess and deal with communication barriers to City run or funded programs and facilities. To date, a steering committee made up of representatives of several stakeholder agencies has been formed and has met twice. Plans are underway to create a survey to gain a better understanding of the populations and necessary services required by those with communication issues.

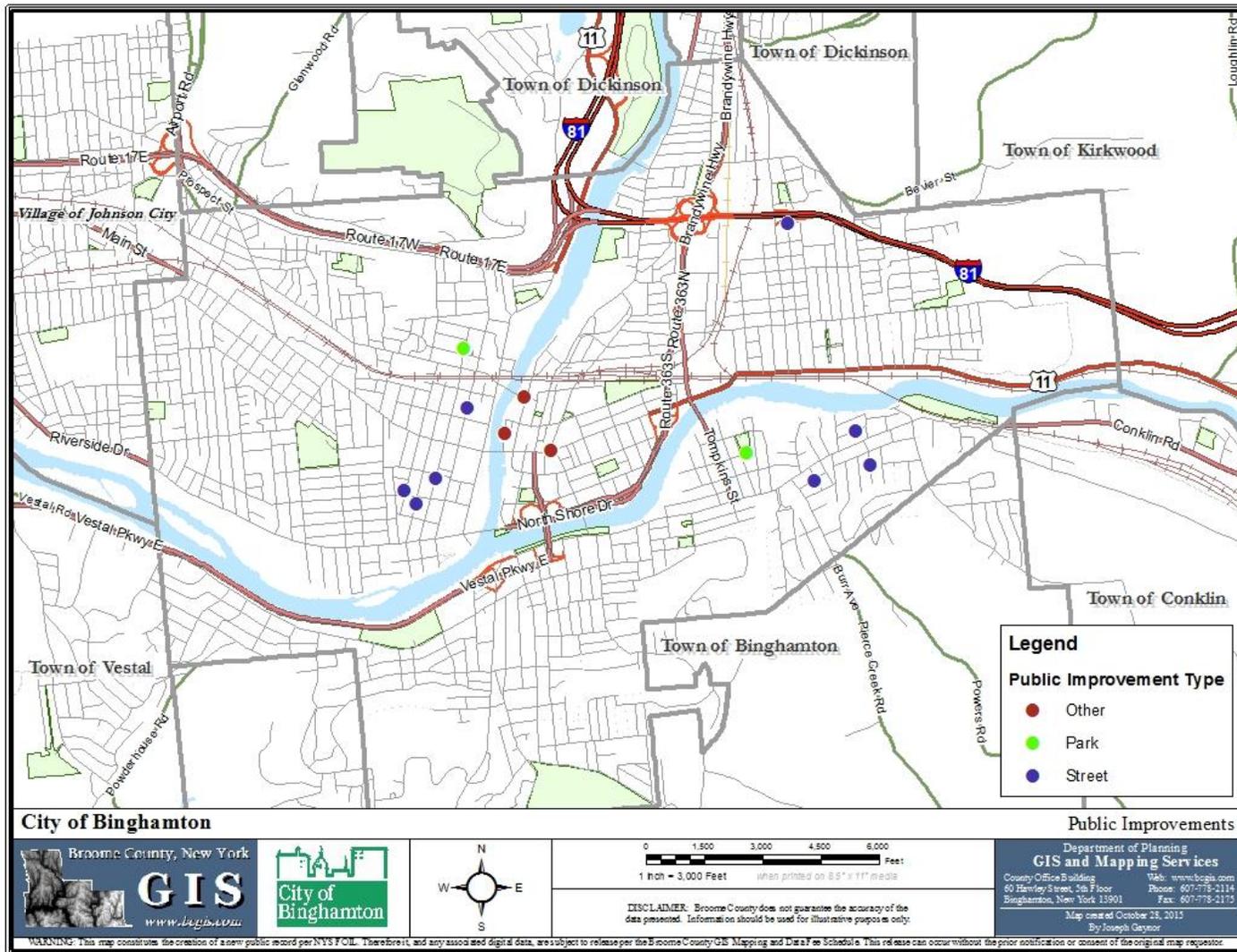
# APPENDIX

- **CHDO Projects Map**
- **Demolitions Map**
- **Housing Maps**
- **Public Improvement Maps**











**THE COUNCIL OF THE CITY OF BINGHAMTON  
STATE OF NEW YORK**

Date: November 18, 2015

Sponsored by Council Members: Motsavage, Papastrat, Mihalko, Berg, Matzo

Introduced by Committee: Finance

**RESOLUTION**

*entitled*

A RESOLUTION AUTHORIZING THE MAYOR  
TO ENTER INTO AN AGREEMENT WITH G.  
DEVINCENTIS & SON CONSTRUCTION FOR  
FINAL CHANGE ORDER NO. 10 REGARDING  
THE RIVERSIDE DR RECONSTRUCTION

WHEREAS, the City of Binghamton contracted with G. DeVincentis & Son Construction for the Riverside Drive Reconstruction – Phase 1 project; and

WHEREAS, the final contract amount needs to be adjusted due to being under and/or over on various items used in the contract; and

WHEREAS, the total adjustments, including the final contract change order amount of \$291,204.09, totals more than 25% of the original contract price of \$2,387,000.00; and

WHEREAS, the City Engineer has recommended the City approve the final adjustment as Change Order No. 10; and

WHEREAS, money is available for this purpose from budget line H5112.525015.21815 (St. Reconstruction).

NOW, THEREFORE, the Council of the City of Binghamton, duly convened in regular session, does hereby:

RESOLVE that the Mayor, or his designee, is hereby authorized to enter into Change Order No. 10, approved as to form and content by the Office of Corporation Counsel, with G. DeVincentis & Son Construction for the Riverside Drive Reconstruction – Phase 1 project in order to adjust the final contract amount due to being under and/or over on various items used in the contract, and that funds for this purpose be deducted from budget line H5112.525015.21815 (St. Reconstruction).

I HEREBY CERTIFY that the above described funds are unencumbered and available

\_\_\_\_\_  
Chuck Shager, Comptroller

Introductory No. \_\_\_\_\_

Permanent No. \_\_\_\_\_

Sponsored by City Council Members:  
Motsavage, Papastrat, Mihalko, Berg, Matzo

\_\_\_\_\_

A RESOLUTION AUTHORIZING THE MAYOR TO  
ENTER INTO AN AGREEMENT WITH G.  
DEVINCENTIS & SON CONSTRUCTION FOR FINAL  
CHANGE ORDER NO. 10 REGARDING THE  
RIVERSIDE DR RECONSTRUCTION

\_\_\_\_\_

The within Resolution was adopted by the Council of  
the City of Binghamton.

\_\_\_\_\_

Date

\_\_\_\_\_

City Clerk

\_\_\_\_\_

Date Presented to Mayor

\_\_\_\_\_

Date Approved

\_\_\_\_\_

Mayor

	Ayes	Nays	Abstain	Absent
Motsavage				
Mihalko				
Rennia				
Webb				
Papastrat				
Matzo				
Berg				
Total				

Code of the City of Binghamton

Adopted       Defeated

\_\_\_\_\_ Ayes    \_\_\_\_\_ Nays    \_\_\_\_\_ Abstain    \_\_\_\_\_ Absent



**THE COUNCIL OF THE CITY OF BINGHAMTON  
STATE OF NEW YORK**

Date: November 24, 2015

Sponsored by Council Members: Motsavage, Papastrat, Mihalko, Berg, Matzo,

Introduced by Committee: Finance

**ORDINANCE**

*entitled*

**AN ORDINANCE AUTHORIZING A TRANSFER  
IN THE 2015 SANITARY SEWERS BUDGET IN  
THE SUM OF \$12,000 FOR EMERGENCY  
SEWER REPAIRS ON MURRAY STREET**

WHEREAS, the Commissioner of Public Works finds it proper and necessary to amend the 2015 Sanitary Sewers budget to transfer \$6,000 from budget line G8120.54130 (Construction Materials) and \$6,000 from budget line G8120.54620 (Equipment Lease/Rental) to budget line G8120.54000 (Contractual) to cover the cost of emergency sewer repairs on Murray Street; and

WHEREAS, the proposed budget transfer was approved by the Board of Estimate and Apportionment on November 24, 2015; and

WHEREAS, the Council of the City of Binghamton wishes to approve this transfer.

NOW, THEREFORE, the Council of the City of Binghamton, duly convened in regular session, does hereby ordain as follows:

Section 1. That the Comptroller and Treasurer of the City of Binghamton are hereby authorized and directed to amend the 2015 Sanitary Sewers budget to transfer \$6,000 from budget line G8120.54130 (Construction Materials) and \$6,000 from budget line G8120.54620 (Equipment Lease/Rental) to budget line G8120.54000 (Contractual) to cover the cost of emergency sewer repairs on Murray Street.

Section 2. That this Ordinance shall take effect immediately.

I HEREBY CERTIFY that the above described funds are unencumbered and available

\_\_\_\_\_  
Chuck Shager, Comptroller

Introductory No. \_\_\_\_\_

Permanent No. \_\_\_\_\_

Sponsored by City Council Members:  
Motsavage, Papastrat, Mihalko, Berg, Matzo

\_\_\_\_\_

AN ORDINANCE AUTHORIZING A TRANSFER  
IN THE 2015 SANITARY SEWERS BUDGET IN  
THE SUM OF \$12,000 FOR EMERGENCY SEWER  
REPAIRS ON MURRAY STREET

\_\_\_\_\_

The within Ordinance was adopted by the Council of  
the City of Binghamton.

\_\_\_\_\_  
Date

\_\_\_\_\_  
City Clerk

\_\_\_\_\_  
Date Presented to Mayor

\_\_\_\_\_  
Date Approved

\_\_\_\_\_  
Mayor

	Ayes	Nays	Abstain	Absent
Motsavage				
Mihalko				
Rennia				
Webb				
Papastrat				
Matzo				
Berg				
Total				

Code of the City of Binghamton

Adopted       Defeated

\_\_\_\_ Ayes    \_\_\_\_ Nays    \_\_\_\_ Abstain    \_\_\_\_ Absent