

Public Notice
City of Binghamton
Draft 2026 Annual Action Plan
September 1, 2026-August 31, 2027

The City of Binghamton is a recipient of Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) Program and Emergency Solutions Grant (ESG) funding from the U.S. Department of Housing and Urban Development. For Federal Fiscal Year 2026 (Program Year 52) the city will receive funding in the following amounts:

CDBG Program: \$1,828,534
HOME program: \$449,746.36
ESG Program: \$157,375

The City of Binghamton has in place a five-year (2025-2029) Consolidated Plan that identifies housing and community development needs, priorities, objectives, and strategies. A draft one-year Action Plan (FY 2026-2027) has been prepared to provide a concise summary of the actions, activities, and the specific federal funds that will be used to address needs identified in the Consolidated Plan and from the public hearing sponsored by the Community Development Advisory Committee held April 29, 2026.

The Annual Action Plan is subject to final approval by Binghamton City Council, the City of Binghamton Mayor and the U.S. Department of Housing and Urban Development (HUD).

The draft documents will be available for review and public comment from May 27, 2026 – June 26, 2026, on the City of Binghamton HUD Administration & Housing website at:

<https://www.binghamton-ny.gov/government/departments/hud-administration-housing>

A printed copy of the draft plan will be available for review at City Hall in the 4th Floor Office of Planning Housing & Community Development 38 Hawley Street Binghamton NY 13901.

Please submit written comments by 4:00 PM on Friday, June 26, 2026, to:

Juliet Berling, Director
Department of Planning Housing & Community Development
City Hall 38 Hawley Street Binghamton NY 13901
or by email to: jmberling@cityofbinghamton.gov

Binghamton City Council will hold a Public Hearing on Wednesday, June 17th, 2026, at the Business Meeting held at 6:00PM PM at City Council Chambers in City Hall 38 Hawley Street Binghamton NY 13901 to obtain input and comments for proposed activities in the draft FY 2026-2027 Annual Action Plan.

IN ACCORDANCE WITH THE AMERICANS WITH DISABILITIES ACT OF 1990, persons needing special accommodation to participate in this proceeding should contact the Planning Housing & Community Development Department no later than four (4) days prior to the proceeding at (607) 772-7028.

Executive Summary

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

1. Introduction

The 2026 Annual Action Plan represents the second year of the City of Binghamton's 2025-2029 Consolidated Plan. Many of the elements of this plan will be similar to the 2025 Annual Plan that was approved by HUD as part of the Consolidated Plan submission process. No new goals have been identified.

While the city continues to look at the city as a whole when allocating entitlement funds, there are key neighborhoods that are the focus of significant investment utilizing Home Investment Partnership (HOME) and American Rescue Plan (ARP) funding. The Railyard Historic district, the Front Street Gateway district, and Downtown district will welcome new affordable rental developments. Clinton Street, in the city's First Ward, will undergo a major transformation as part of a \$10,000,000 investment through the New York State Downtown Revitalization Initiative (DRI).

This plan compliments the Comprehensive Land Use Plan adopted in 2014 and draws from resident input from surveys conducted for that project.

HUD recently announced the city's federal entitlement formula allocations for Federal Fiscal Year 2026 (program year 52):

Community Development Block Grant: \$1,828,534

Home Investment Partnership: \$449,746.36

Emergency Solutions Grant: \$157,375

The 2026 Annual Action plan highlights the proposed use of federal funding to further the goals and objectives detailed in the city's 2025-2029 Consolidated Plan. The Annual Action plan was developed with opportunities for input from city residents and stakeholders as required by the city's Citizen Participation Plan.

2. Summarize the objectives and outcomes identified in the Plan

The objectives of the city's 2026 Annual Action Plan are to address pockets of poverty and homelessness, create partnerships for the development of affordable housing, and facilitate the delivery of high-quality public services for low and moderate-income residents. The city will also continue utilizing CDBG funds to demolish deteriorating residential and commercial structures in order to reclaim land for potential redevelopment.

To meet these objectives, the plan will address the primary goals outlined in the 2025-2029 HUD approved Consolidated Plan under the following general topics:

1. Housing
2. Homelessness
3. Blight
4. Socio-Economic
5. Business
6. Quality of Life
7. Youth
8. Accessibility

3. Evaluation of past performance

Public Service programs and capital improvement projects have generally met target numbers; additional work will be undertaken to provide additional affordable housing units and address aging infrastructure. As part of the review process for the city's 2024 Consolidated Annual Performance and Evaluation Report (CAPER), HUD noted that the city has made progress toward a number of stated annual goals. The Annual Community Assessment Report further indicated that the city met the following requirements:

20% CDBG Planning and Administration Cap: City expenditures: 12.69%

15% Public Service Cap: City expenditures: 14.53%

70% Low/Mod Overall Benefit: City expenditures: 77.77%

Based on the review of the 2024 CAPER, HUD concluded that the city has the capacity to carry out its Community Planning and Development (CPD) programs and has met its reporting requirements.

As of April 30, 2026, the city committed and disbursed the remaining Line of Credit balance from Federal Fiscal Year 2019 that was potentially subject to recapture if not expended by the September 30, 2026, deadline.

As of May 26, 2026 HUD PR26 - CDBG Financial Summary Report from U.S. Department of Housing and Urban Development Office of Community Planning and Development Program Year 2025 for Binghamton, NY has identified the following progress points (attached):

20% CDBG Planning and Administration Cap: City expenditures: 9.05%

15% Public Service Cap: City expenditures: 11.35%

70% Low/Mod Overall Benefit: City expenditures: 82.71%

4. Summary of Citizen Participation Process and consultation process

The Community Development Advisory Council (CDAC) is comprised of citizens appointed by the Mayor and City Council representatives. The work of this committee is supplemented by input and guidance from the local Continuum of Care (NY-511). As part of the annual citizen participation process, the CDAC invites applicants for CDBG, HOME, and ESG funding to make in-person presentations to discuss the needs of their respective clienteles as well as provide comments on any additional needs of the community. These presentations allow the CDAC members to determine if there are any significant unmet needs throughout the community.

Community Development Advisory Committee (CDAC) –CDAC is the formal public participation body representing the interests of community stakeholders. The membership consists of an appointed representative from each Council District, three Mayoral appointees and one ‘at large’ member appointed by City Council. CDAC’s role is to make recommendations to the Mayor and the Council of the City of Binghamton regarding the planning, development, monitoring, coordination and evaluation of a comprehensive community development program pursuant to and in accordance with HUD regulations, and in accordance with the interests and needs of the residents of the City of Binghamton.

Public Hearings – In partnership with CDAC, the City of Binghamton sponsors at least **two public hearings** during the development of the Consolidated Plan/Annual Action Plan.

The **first public hearing** occurs prior to developing the plan(s). The first hearing provides citizens and community stakeholders with the opportunity to identify housing and community development activities that will improve neighborhoods, commercial districts and/or the City as a whole. The **second public hearing** occurs after publication of the draft Consolidated Plan/Annual Action Plan. The second public hearing provides citizens and community stakeholders with the opportunity to provide feedback with respect to proposed activities and expenditures of entitlement funds and projected program income.

Public hearing notices are published in the City’s local paper of record, the *Press and Sun Bulletin*, **ten days or more in advance of the hearing**. Public notices include the subject, time and location of the hearing, and are advertised in the paper, preferably in a non-conspicuous section of such as the community section. **City staff also distribute notices to:**

- Broome County Public Library-185 Court Street
- City Office Building-38 Hawley Street
- Broome County Office Building-60 Hawley Street
- First Ward Senior Center-226 Clinton Street
- Public housing complexes for posting in public spaces at North Shore (35 Exchange St), Carlisle Hills (150 Moeller St), Saratoga (35 Felters Rd & 60 Saratoga Ave), and Canal Plaza (435 State St)

Notices are also e-mailed to a community development email **listserv** maintained by the Department of HUD Administration and Housing.

Public hearings occur in the evening, no earlier than 5:00 p.m. Hearings are held in handicap accessible facilities that are open to the general public at no charge. Public hearings are recorded; transcripts of public hearings are incorporated in the Consolidated Plan/Annual Action Plan.

Written Comments – The City will consider written comments as received. Responses to, and rejections of, written comments received during public comment periods, as well as oral testimonies provided at public hearings, will be incorporated as an appendix in HUD planning documents.

Additional public participation methods may be used to develop the Consolidated Plan/Annual Action Plan. Such methods include, but are not limited to, convening community meetings and/or focus groups, conducting community surveys, or use of technological communications.

Prior to the adoption of the Consolidated Plan/Annual Action Plan, the City of Binghamton will publish in the *Press and Sun Bulletin* a notice of the public hearing and a link to a digital copy of the Consolidated Plan/Annual Action Plan which will include a summary of proposed activities with funding allocations. The City will identify activities that are projected to benefit low/moderate income persons. The City will also disclose projected amounts of program income that are anticipated to be received and proposed use(s).

The publication will specify the dates of the 30 day period for receiving written comments. A copy of the publication will be e-mailed to a community listserv. The publication will be made available in a format accessible to persons with disabilities or non-English speaking individuals, upon request.

A copy of the full draft Consolidated Plan/Annual Action Plan will be available for public review during normal business hours at the following locations:

City of Binghamton Clerk's Office
City Hall, 1st Floor
38 Hawley Street Binghamton, NY 13901
Binghamton, NY 13901

Broome County Public Library
185 Court Street
Binghamton, NY 13901

HUD Administration and Housing General Circulation Desk
City Hall, 4th Floor
38 Hawley Street Binghamton, NY 13901
Binghamton, NY 13901

Upon request, the City will provide free copies of the draft Consolidated Plan/Annual Action Plan to interested parties. Interested parties will be required to process a FOIL request with the City Clerk. Requests will be honored on a first come-first serve basis.

A public hearing will be scheduled during the 30 day comment period. The City will follow its procedures of notification as outlined in the Public Participation Activities section.

Upon adoption by Binghamton City Council and approval from HUD, the City will post a copy of the final Consolidated Plan/Annual Action Plan on the City of Binghamton's Planning web page for free public access.

5. Summary of public comments

A narrative summary from the Citizen Participation comments will be added at the end of the Public Comment Period (June 26th). Comments received will be attached as a separate document.

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

Will be added at the end of the Public Comment Period (June 26th).

7. Summary

In the coming program year, city staff will continue to work with stakeholders to maintain and deliver high quality public services, improve the city's housing stock, and undertake critical infrastructure and public facility development projects to pursue the goals and objectives outlined in the Annual Action Plan.

Will be added at the end of the Public Comment Period (June 26th).

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

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

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

CDBG Administrator	Binghamton	Department of HUD Admin and Housing
HOME Administrator	Binghamton	Department of HUD Admin and Housing
ESG Administrator	Binghamton	Department of HUD Admin and Housing

Table 1 – Responsible Agencies

Narrative (optional)

The Community Development Block Grant, Home Investment Partnership, and Emergency Solutions Grant funds are administered by the same department. Direct communication with the department manager is available to the public on any aspect of HUD funded projects.

Consolidated Plan Public Contact Information

Stephanie Yanuzzi

Manager, HUD Admin & Housing

(607) 772-7028

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The Community Development Advisory Committee (CDAC) is the primary mechanism for coordinating the city's efforts to provide adequate CDBG funded public services that avoid duplication of effort. Through an RFP process and individual presentations to the CDAC members, service providers have an opportunity to highlight the services their agency delivers to specific target populations. The CDAC also conducts a Public Hearing once a proposed list of funding recommendations has been developed.

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

The city works directly with several housing providers: First Ward Action Council (FWAC), Greater Opportunities for Broome, Binghamton Housing Authority (BHA), Family Enrichment Network (FEN), and Metro Interfaith. First Ward Action Council, in addition to other housing related activities, provides minor home repairs for senior citizens. These costs are reimbursed through the CDBG program.

FWAC owns and operates several Community Housing Development Organization (CHDO) housing developments and has previously received CHDO funds to build permanent supportive housing helping to reduce neighborhood blight and expand access to affordable living:

Affordable Housing Development: FWAC builds and renovates housing units—including the Gateway Revitalization Apartments and the North of Main project—to provide safe homes for low-income families, seniors, and the disabled.

Senior Home Repair Programs: In partnership with the City of Binghamton, FWAC offers a Senior Home Repair Program. Income-eligible homeowners over age 55 can get free skilled labor and grant funding (up to \$40,000 per unit) to fix unsafe porches, install handrails, and repair critical plumbing or electrical systems.

Greater Opportunities for Broome is an agency that works to better empower the low-income residents of the area and has been a CHDO for past affordable housing developments.

Housing & Homeless Services: They offer HUD-certified housing counseling, rental assistance, first-time homebuyer education, and operate permanent supportive housing for vulnerable populations.

Early Childhood Education: They run free local Head Start programs that provide comprehensive early education, nutrition, and health services for eligible young children.

Energy & Weatherization: They help lower household utility costs through home performance audits, energy-saving upgrades, and equipment replacements.

Emergency Assistance & Advocacy: They provide individual and family social services to help residents navigate crisis situations and obtain long-term stability.

The Binghamton Housing Authority owns and operates HUD funded public housing and administers the Section 8 Housing Choice Voucher program for the City of Binghamton. BHA also administers Tenant Based Rental Assistance (TBRA) funds for the city's security deposit program.

The Family Enrichment Network has previously received CHDO funds to build permanent supportive housing in addition to funding public services:

Early Childhood Education: Head Start, Early Head Start, and special education preschool programs to support children from birth to age five.

Child Care Resources: Services to help parents find local daycares, as well as training and support for individuals looking to open their own child care businesses.

Housing and Shelter Assistance: Supportive housing units, emergency shelter assistance, and case management for families facing homelessness or at-risk situations.

Family and Community Support: Nutrition assistance (SNAP enrollment), reentry support for individuals leaving the Broome County Jail, and fatherhood/parenting programs.

Metro Interfaith as the city's HUD Housing Counseling Agency provides the city's Fair Housing Education Program as well as operates the Binghamton Homeownership Academy that provides free financial and home purchase counseling for prospective homeowners and coordinates certified FTHB participants with the city's Housing Division First Time Home Buyer Program and Low-to-Moderate Income Homeowner Rehab program. Metro has previously received CHDO funds to build permanent supportive housing in addition to funding public services:

Affordable Housing: Manages multiple multi-family and HUD-subsidized apartments in Binghamton and surrounding areas, providing safe and accessible living for low-income families, seniors, and disabled individuals.

Housing Counseling: Provides free, confidential, HUD-approved counseling for first-time homebuyers, renters, and distressed homeowners facing foreclosure.

Enriched Housing Program (EHP): Offers care and support services to help seniors and disabled adults live independently in the community. This includes case management, meal prep, housekeeping, and medication management.

All of these agencies provide housing and public services for lower-income households in locations throughout Binghamton.

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

The City of Binghamton's designated Continuum of Care (CoC) is the Southern Tier Homeless Coalition (STHC), also known under HUD as **CoC NY-511**. It is a collaborative, non-profit organization that manages the housing crisis response system for Broome County and the surrounding region. CoCs are regional, community-based planning bodies that coordinate housing and services to prevent and end homelessness. Mandated by the U.S. Department of Housing and Urban Development (HUD), these groups evaluate local needs and manage federal and state funding.

Governance: The coalition is led by a dedicated STHC Board of Directors consisting of representatives from over 30 member agencies, local government, and community stakeholders.

Lead Agency & Administration: Daily operations, planning, and program administration are coordinated in partnership with CARES of NY, Inc..

System Operations: The CoC's Coordinated Entry System (CES) Committee, responsible for system development and case conferencing, is chaired by Brian Daniels (bdaniels@ny-511hmis.org)

System Planning & Coordination: They organize outreach, emergency shelters, transitional housing, and permanent supportive housing to help individuals achieve long-term stability.

Funding Allocation: They coordinate the community-wide application process for HUD McKinney-Vento and other homeless assistance grants.

Data Management: Oversee the Homeless Management Information System (HMIS) to track trends, identify gaps in services, and measure program performance.

Point-in-Time Counts: They organize and execute the mandated biannual/annual count and survey of the local homeless population

Each fall, the city releases a Request for Proposals (RFP) seeking applications for CDBG funding to provide public service and capital improvement activities. For the FFY 2026 Annual Action Plan, the RFP was issued on September 21st, and applications were due on October 22nd. The RFP also requests applications for Emergency Solutions Grant funds. Potential stakeholders are notified along with public advertising to maximize the number of agencies that wish to become sub-recipients of HUD funding. City staff conducted a Technical Assistance seminar for prospective applicants on October 2nd.

The Community Development Advisory Council (CDAC) oversees the application process and makes recommendations for the award of the public service and ESG funds to the City Council and Mayor. The CDAC also invited applicants to make in-person presentations to the Council members.

This process for the development of the Annual Action Plan allows the public to review and comment on the proposed projects that will be funded through CDBG, HOME, and ESG grants.

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

As mentioned previously, each year, the CDAC invites stakeholders representing specifically identified and targeted underserved populations to submit applications for funding. These groups provide services to veterans, victims of domestic violence, individuals with mental disabilities, public housing residents, Section 8 participants, and low-income renters in general, the hungry, and senior citizens.

Groups were invited to attend and describe the situations facing their respective clients in the region. Several agencies were also asked to provide any additional research they may have for development of this Annual Action Plan.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Coalition for the Homeless of the Southern Tier, NY Inc.
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Binghamton is an active partner with NY-511, the regional Continuum of Care. The CoC reviewed ESG applications and provided funding recommendations to the CDAC.
2	Agency/Group/Organization	Department of Planning Housing & Community Development
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Planning organization Grantee Department
	What section of the Plan was addressed by Consultation?	City Planning
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Binghamton’s Planning Housing & Community Development Department, through its division Housing and HUD Administration, administers and oversees the HUD funding and reporting process. The Director of Planning, Housing & Community Development is the City of Binghamton’s Floodplain Manager. The city will utilize CDBG funds for eligible salaries for planning and administrative staff.

3	Agency/Group/Organization	BROOME COUNTY OFFICE FOR AGING
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Broome County Office for Aging (OFA) indicated that housing quality and access is a concern along with support services, including financial support. To address this, the city will continue to fund the Senior Home Repair program and provide continued funding for the senior health insurance program.
4	Agency/Group/Organization	BINGHAMTON LOCAL DEVELOPMENT CORPORATION (BLDC)
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The BLDC, a quasi-independent local development corporation, requested continued CDBG funding for project delivery costs. In addition, the city Planning Housing & Community Development Director is a voting member of the BLDC board which allows for an ongoing understanding of the economic development needs of the area. The city will continue funding the BLDC for the 2026 program year.
5	Agency/Group/Organization	City of Binghamton's Building Construction & Code Enforcement Department
	Agency/Group/Organization Type	City Code Enforcement
	What section of the Plan was addressed by Consultation?	Housing stock conditions.
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Code Enforcement will continue to receive funding for eligible Code Enforcement officer positions. The Code Enforcement officers provide Community Resources

		handouts to all property owners and tenants that are encountered to connect them with assistance.
6	Agency/Group/Organization	Binghamton Housing Authority (BHA) Public Housing Authority for City of Binghamton
	Agency/Group/Organization Type	Public Housing Authority Services – Housing Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	BHA was consulted to determine Housing Authority needs, including potential future partnerships and planning regarding affordable housing, they are also funded by the city to provide Tenant Based Rental Assistance to eligible city residents.

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

Does not apply. **Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	NY-511 The Coordinated Entry System (CES) for Binghamton is operated and managed by the Southern Tier Homeless Coalition (STHC) in partnership with CARES of NY	The city receives ESG funds it then distributes to agencies that provide homeless services. All belong to the Homeless Coalition. The Homeless Coalition also provides client tracking information that the city can then utilize for its own plans and strategies. In many ways, the Homeless Coalition and the city are partners in implementing homeless prevention and reduction policies.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The city offers substantial mechanisms to allow for citizen participation, resulting in well balanced plan to address the needs of city residents.

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AP-12 Participation – 91.105, 91.200(c)

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

The Community Development Advisory Committee (CDAC) is comprised of citizens appointed by the Mayor and each of the City Council representatives. The work of this committee is supplemented by input and guidance from NY-511, the local Continuum of Care.

Two public hearings are conducted during the development of the Annual Action Plan. The first was held by the CDAC on April 29, 2026, to solicit public comment on housing and other needs of city residents and input on the Council's recommendations for funding allocations to be included in the proposed draft FFY 2026 Annual Action Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	Public Notice published on 9/21/25 advising the availability of applications for funding.	No comments received.	Does Not Apply.	
2	Technical Assistance Seminar	Non-targeted/broad community	Technical assistance seminar conducted on 10/2/25 by city staff for prospective applicants.	No comments received.	Does Not Apply.	

3	Newspaper Ad	Non-targeted/broad community	Public Notices published on 4/7/26 and 4/10/26 for Public Hearing to be conducted by CDAC on 4/29/26.	No comments received.	Does Not Apply.	
4	Internet Outreach	Non-targeted/broad community Primary Housing providers and city departments.	Public Hearing flyers for 4/29/26 hearing emailed on 4/20/26 to City Council, City Clerk, Binghamton Housing Authority, First Ward Action Council, Metro Interfaith, Greater Opportunities for Broome. Hearing notice post on city web page. Notices also emailed to organizations and individuals on the Planning Department list-serve. Email included a survey to facilitate discussion of unmet needs.	1 survey returned. City resident expressed support for housing programs, including the owner-occupied Home Improvement Program, youth and senior citizen public service programs and facilities, and economic development loan programs including micro grants.	Does Not apply.	

5	Posting of Public Hearing Notices	Non-targeted/broad community	Public Hearing Notices posted at Broome County Public Library, First Ward Action Council, Metro Interfaith, and Greater Opportunities for Broome. Notices provided to Binghamton Housing Authority for placement at public housing developments.	No comments received.		
6	Newspaper Ad	Non-targeted/broad community	Public notice published in the Press & Sun Bulletin on May 27, 2026, and posted on the city web page, announcing the release of the proposed FFY 2026 Annual Action Plan and opening of 30-day public comment period ending on June 26, 2026.	TBD	TBD	

7	Newspaper Ad	Non-targeted/broad community	Public notice published on June XX for Public Hearing conducted by City Council for proposed Federal Fiscal Year 2026 Annual Action Plan.			
8	Public Hearing	Non-targeted/broad community	Public Hearing conducted by City Council on June 17, 2026 for the proposed FFY 2026 Annual Action Plan Conducted by City Council.	TBD	TBD	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Entitlement funding from HUD has remained relatively stable over the past few years. For the 2026 fiscal year, the city will receive \$2,435,655 million in formula driven entitlement funding for the CDBG, HOME, and ESG programs.

For fiscal year 2026 the city anticipates an estimated \$75,000 (\$30,000 from housing repayments and \$45,000 from Economic Development Revolving Loan payments) in Program Income for the CDBG program and an additional \$50,000 for the HOME program. It should be noted that the economic development revolving loan repayments must be returned to the revolving loan fund and are therefore not available to fund other activities. Future CDBG and HOME housing repayments are more difficult to estimate since there are no monthly payments due from borrowers and the funds are only repaid in accordance with recapture formulas when the homes are sold.

Federal funding levels are extremely important to maintain the city's ability to continue to deliver high quality public improvements and programs to city residents. In addition, regulatory oversight limits the usage of these funds as many resources must be spent to meet HUD and other federal requirements, New York State, and even Broome County and other local requirements.

The amounts listed in the Priority Table below under "Prior Year Resources" represent the IDIS PR01 report Line of Credit balances for each

program as of April 30, 2026.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,828,534.00	75,000.00	2,592,966.00	4,496,500.00	5,485,602.00	This is the 2nd year of the 2025-2029 Consolidated Plan. CDBG funds will be used for program planning/administration and project delivery costs, public services, economic development, code enforcement, housing rehabilitation, first time homebuyer program, demolition of blighted structures, neighborhood facility improvements, park facilities & street improvement projects. Due to timely expenditure concerns, a total of \$800,089.35 of prior year funding was repurposed from completed/cancelled

								projects to fund 4 new activities. This process required a substantial amendment to the 2025 Annual Action Plan. Two of the new activities have already been completed.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	449,746.36	50,000.00	3,854,082.00	4,353,828.36	1,349,239.00	HOME funds will be used for administrative/project delivery costs, owner-occupied housing rehabilitation, and CHDO set side funding for rental housing redevelopment.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter	157,375.00	0.00	65,505.00	222,880.00	472,125.00	ESG funds will be used for emergency shelter and street outreach activities.

		Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing						
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Table 5 - Expected Resources – Priority Table

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

HUD has approved a waiver of the city's HOME program match requirement. The ESG match requirement is met by the city's use of city general funds for administrative costs. All ESG subrecipients must match their allocation on an equal amount (i.e. \$1 to \$1 or a non-ESG match of 50% of the total program costs) and provide proof of this with each payment.

The city leverages HUD funds with other funds as they become available. For example, road improvement funding is leveraged with Consolidated Local Street and Highway Program (CHIPS) funding from New York State. Affordable Housing Corporation (AHC) funds from New York State are used to supplement the city's housing rehabilitation program. Economic Development loans may be leveraged with bank or other lender funds, Small Business Administration (SBA) funding, or owner equity. Sources of leveraging for first time home buyer acquisitions may include bank or other lender funding, owner equity, gifts, or seller concessions.

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

The city uses CDBG funds to demolish dilapidated commercial and residential structures in order to remove blighting conditions from neighborhoods and business districts. City owned property that might potentially be repurposed to address needs identified in the 2025-2029 Consolidated Plan would be for park improvements and the re-use of properties for CDBG eligible commercial, industrial, and new affordable multi-family residential construction activities.

Discussion

As proposed, the allocation of the city's CDBG, HOME, and ESG funding will address a number of stated goals and objectives outlined in the 2025-2029 Consolidated Plan.

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2025	2029	Affordable Housing	City of Binghamton	Increase affordable and deeply affordable housing Reduce blight and improve substandard housing Improve living quality	CDBG: \$386,000 HOME: \$549,771.36	Public service activities for Low/Moderate Income Housing Benefit: 300 Households Assisted Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Rehabilitated: 15 Household Housing Unit Direct Financial Assistance to Homebuyers: 5 Households Assisted
2	Homelessness	2025	2029	Homeless		Reduce family and chronic homelessness by 50%	ESG: \$157,375.00	Homeless Person Overnight Shelter: 690 Persons Assisted Homelessness Prevention: 30 Persons Assisted
3	Blight	2025	2029	Non-Homeless Special Needs Non-Housing	City of Binghamton	Reduce blight and improve substandard housing	CDBG: \$518,192	Buildings Demolished: 8 Buildings Housing Code Enforcement/Foreclosed

				Community Development		Reduce/reverse negative socioeconomic trends Improve living quality		Property Care: 1000 Household Housing Unit
4	Socio-economics	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	City of Binghamton	Reduce/reverse negative socioeconomic trends	CDBG: \$154,866	Public service activities other than Low/Moderate Income Housing Benefit: 5742 Persons Assisted
5	Business	2025	2029	Non-Housing Community Development	City of Binghamton	Support local business	CDBG: \$50,000.00	Businesses assisted: 100 Businesses Assisted
6	Quality of Life	2025	2029	Non-Housing Community Development	City of Binghamton	Reduce blight and improve substandard housing Reduce/reverse negative socioeconomic trends Improve living quality	CDBG: \$450,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 26500 Persons Assisted
7	Youth	2025	2029	Non-Housing Community Development	City of Binghamton	Reduce/reverse negative socioeconomic trends Improve living	CDBG: \$275,280	Public service activities other than Low/Moderate Income Housing Benefit: 1055 Persons Assisted

						quality Provide opportunities & employment for youth		
8	Accessibility	2025	2029	Non-Housing Community Development	City of Binghamton	Improve living quality Increase public and private accessibility	CDBG prior year: \$20,000.00	Other: 15 Other

Table 6 – Goals Summary

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Goal Descriptions

1	Goal Name	Housing
	Goal Description	<p>The city's largest deficits in available housing are in units that are affordable to Extremely-Low-Income and Very-Low-Income renter households. Efforts to increase the supply of units relative to demonstrated deficits will include prioritizing funding applications that include new construction or renovation activities to produce units targeted to these income levels. The city will also consider dedicated funding in perpetuity to support deeply affordable production and preservation efforts. HOME funds will be used to rehabilitate rental units for LMI households, and allocations for funding for fair housing education are planned.</p> <p>The city is also interested in encouraging residential owner-occupancy. This includes both assisting new home buyers through down payment or closing cost assistance as well as those already in their home but facing problems they can't financially address on their own. Through local partners, the city will provide education and counseling services to assist homeowner and potential homeowners with the necessary skills to improve credit, manage finances, and either keep homes they own from going into foreclosure or, if they do not own a home currently, providing realistic perspectives so that potential homeowners can determine if owning a home is right for them or to help them create a long term sustainable plan on acquiring and owning a new home. For those in a home, the city will provide assistance to single and two-family dwelling units (of which one must be the owner-occupant) to modernize and/or repair the unit(s). This includes a lead risk assessment and stabilization/control program to enable rehabilitation work while meeting safe lead requirements.</p> <p>The city will also partner with local agencies to perform a minor housing repair program for seniors to enable them to stay in their current homes by modernizing their homes and increasing accessibility.</p> <p>On the rental side, HOME funds will be used to rehabilitate rental units for LMI households. The city is considering modifying the homeowner rehabilitation program to assist rental units.</p> <p>Funding levels listed represent new FFY 2026 funding only. Prior year funds will also be used to fund the CDBG First Time Home Buyer, Owner-Occupied Home Improvement, and Home Repair for Seniors programs. New FFY 2026 HOME funding</p>

		level includes Owner-Occupied Housing Rehabilitation and Community Housing Development Organization set-aside funding.
2	Goal Name	Homelessness
	Goal Description	The city will utilize ESG funds for the operation or capital improvement of homeless or transitional shelters. The city will provide funds for the assistance of households on the verge of homelessness in order to prevent actual homelessness as well as provide funds for rapid re-housing expenses to enable individuals and families to transition from a homeless situation into a residential environment. Finally, the city will support homelessness services providers in strategic coordination activities involving street outreach and discharge protocol.
3	Goal Name	Blight
	Goal Description	The expansion of blighting influences in neighborhoods can have many causes. The city has a large number of vacant buildings, both residential and commercial. The city will demolish and clear vacant/abandoned buildings to reduce blight, improve surrounding property values, decrease crime, and improve public safety. Properties may be developed in the future for local recreational purposes or turned over to eligible neighbors for personal greenspace. Code enforcement activities will be supported for the purpose of reducing blight. Such activities will seek to improve public safety and improve the quality of the existing housing stock, especially for rental units. New FFY 2026 funding of \$298,192 for demolition and \$220,000 for Code Enforcement in CDBG target areas.
4	Goal Name	Socio-economics
	Goal Description	Projects and public services that will address negative downward trends such as lack of education, poverty, or chemical dependency.
5	Goal Name	Business
	Goal Description	The Binghamton Local Development Corp is a partner with the city through which HUD and other sources of funds are provided for the development of the local economy. This is done through low interest loans to local businesses to expand or develop through the city's revolving loan program. Assisted companies will be required to hire or retain mostly low/moderate income individuals or persons from areas of very high poverty. In addition, the BLDC will provide marketing and strategy assistance, including loan counseling, for local businesses that utilize the CDBG revolving loan funds. The BLDC also conducts a business visitation program to determine the needs of local businesses.

6	Goal Name	Quality of Life
	Goal Description	An allocation of \$254,866 in FFY 2026 funding will provide funding for non-profit organizations to make capital repairs to facilities used for the delivery of CDBG eligible public services and to create an Affordable Housing Pre-development Fund. The estimated number of persons to be served is provided by organizations as part of their individual applications.
7	Goal Name	Youth
	Goal Description	Provide services and opportunities for employment for youth.
8	Goal Name	Accessibility
	Goal Description	Assisted accessibility activities may be carried out under this goal where such activities are not already being provided by other agencies for eligible target populations. These activities may include ramps and ADA upgrades in both municipal and non-profit locations. It also includes outreach and planning activities to help increase access to municipal and non-profit services where communication and physical barriers may exist. Prior year funding will be used to continue the to improve access to housing.

Projects

AP-35 Projects – 91.220(d)

Introduction

This section outlines specific projects that will be included in the 2026 (FY52) Annual Action Plan.

Projects

#	Project Name
1	FY52/CDBG/Economic Development
2	FY52/Public-Human Services/Youth Programs
3	FY52/Public Infrastructure/Streets
4	FY52/Capital-Public Infrastructure/Parks
5	FY52/Neighborhood Facility Capital Improvement Projects
6	FY52/CDBG Code Enforcement
7	FY52/Demolition
8	FY52/CDBG/Housing Rehabilitation
9	FY52/CDBG/First Time Home Buyer Program
10	FY52/CDBG/Human-Public Services
11	FY52/CDBG/Planning Services
12	FY52/CDBG/Administration
13	FY52/CDBG/Unprogrammed Funds
14	FY52/HOME Program/Administrative Costs
15	FY52/HOME/Housing Rehabilitation
16	FY52/HOME Program/CHDO Set-Aside
17	FY52/HOME/Program Income-Unprogrammed Funds
18	FY52/ESG/Program Administration
19	FY52/ESG/Outreach and Homeless Prevention

Table 7 - Project Information

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

The priorities for allocation of FFY 2026 funding are based on the goals stated in the 2025-2029 Consolidated Plan. The 2026 Annual Action Plan provides funding for Public Service activities up to the 15% cap. The planned Administrative and Planning allocations are set well below the 20% cap on such activities.

The primary obstacle to addressing unmet needs continues to be a lack of sufficient funding

availability. The lack of funding is exacerbated by the age of the city's housing stock and infrastructure, as well as an apparent growing need for access to public services.

AP-38 Project Summary

Project Summary Information

1	Project Name	FY52/CDBG/Economic Development
	Target Area	City of Binghamton
	Goals Supported	Business
	Needs Addressed	Support local business
	Funding	CDBG: \$50,000.00
	Description	Funds will be used for salaries and other project delivery costs for the Binghamton Local Development Corporation (BLDC) including administering CDBG Revolving Loan Fund, Micro Grant Program, business visitation activities, and provide technical support to local businesses.
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Lower income employees throughout the city.
	Location Description	Target areas for businesses will include, but not be limited to, the Main St. corridor, especially on the West Side of the city. That portion of Main St. provides goods and services to several adjacent low-and-moderate-income neighborhoods.
Planned Activities	The Binghamton Local Development Corporation (BLDC) administers a Revolving Loan Fund program that provides low-interest loans to businesses that agree to hire or retain employees from lower income households. BLDC staff also conducts an annual business visitation program to generate feedback on existing loan/grant programs to determine if there any potential gaps in current programs. The BLDC also provides technical assistance to commercial businesses in lower income areas.	
2	Project Name	FY52/Public-Human Services/Youth Programs
	Target Area	City of Binghamton

	Goals Supported	Socio-economics Youth
	Needs Addressed	Reduce/reverse negative socioeconomic trends Provide opportunities & employment for youth
	Funding	CDBG: \$158,760.00
	Description	Funding for youth programming at the Boys and Girls Club, Broome County Urban League, VINES, CARES Backpack, CARES Dad's program.
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Based on the estimates provided by applicants as part of the submittal process, the agencies recommended for funding indicate that approximately 1,055 low and moderate income residents will benefit from CDBG funding.
	Location Description	The Boys and Girls Club, Broome County Urban League, and CARES operate on a citywide basis.
	Planned Activities	The Broome County Urban League will continue the Drawbridge and ATTAIN programs. The Boys and Girls Club will continue the Teen Center, Summer Fee, and After Hours programs. The CARES Dad's program is a new activity receiving CDBG funding and is modeled after the nationally recognized Dads on Duty program.
3	Project Name	FY52/Public Infrastructure/Streets
	Target Area	City of Binghamton
	Goals Supported	Quality of Life Accessibility
	Needs Addressed	Reduce/reverse negative socioeconomic trends Improve living quality Increase public and private accessibility
	Funding	CDBG: \$275,000.00
	Description	Street reconstruction activities that may range from milling and paving to full-depth street reconstruction. Street locations are designated by the city's Department of Public Works.
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from	Colfax Ave. is the dividing line between Census Tracts 1 and 2 which are nearly evenly split between owner-occupied (51.16%) and rental housing (48.84%). 59.56 % of residents of Census Tract 2 are low to

	the proposed activities	<p>moderate-income while 65.68% of Census Tract 1 residents are of low to moderate-income. There are approximately 66 residential structures containing mostly 3 or more bedrooms (58.21%) on Colfax Ave. and the majority of households in both Census Tracts have 4 or more residents.</p> <p>Dickinson St. is located in Census Tract 3 which is a predominantly renter-occupied neighborhood with 69.68% of units occupied on a rental basis. 78.05% of residents in Census Tract 3 are low to moderate-income.</p> <p>Colfax Ave. - Total population benefiting from improvement is 1,820.</p> <p>May St. - Total population benefiting from improvement is 1,120.</p> <p>Dickinson St. - Total population benefiting from improvement is 1,335.</p>
	Location Description	The 2026 street program includes May St., Dickinson St., and Colfax Ave. The three streets are located in the city's First Ward.
	Planned Activities	Street rehabilitation/reconstruction in CDBG target areas. The 2026 projects are all located in the First Ward.
4	Project Name	FY52/Capital-Public Infrastructure/Parks
	Target Area	City of Binghamton
	Goals Supported	Socio-economics Quality of Life Youth
	Needs Addressed	Reduce/reverse negative socioeconomic trends Improve living quality Provide opportunities & employment for youth
	Funding	CDBG: \$175,000.00
	Description	Improvements to CDBG eligible city parks as designated by the city's Department of Parks and Recreation. City Planning Department staff has recently updated service area maps to identify parks that are CDBG eligible.
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	<p>First Ward Park is located in Census Tract 2, Block Group 1. Park service area includes Census Tract 2, Block Groups 1, 2, & 3 and Census Tract 3 Block Groups 2 and 3.</p> <p>2,565 of the 4,570 residents in the service area (56.13%) are low to moderate-income.</p>

		<p>Cheri Lindsey Memorial Park is located in Census Tract 5, Block Group 1. Park service area includes Census Tract 5, Block Groups 1, 2, & 3 and Census Tract 4, Block Groups 1, 2, & 3.</p> <p>2,790 of the 3,650 residents in the service area (76.44%) are low to moderate-income. 77.46% of dwelling units are renter-occupied while 22.54% are owner-occupied.</p>
	Location Description	CDBG eligible parks situated throughout the city. Cheri Lindsey Memorial Park is located at 1 Pleasant St. in the city's 4th Council District and First Ward Park is located at 84 Charles St. in the 1st Council District.
	Planned Activities	<p>CDBG funded improvements typically may include updating playground units, substantial rehabilitation of parking lots, basketball and tennis courts, and repairs to shelters and bathroom facilities.</p> <p>For the FFY 2026 Annual Action Plan the city Parks Department has identified the replacement of playground equipment at Cheri Lindsey Memorial Park and the resurfacing of the basketball court at First Ward Park. Additional projects will be identified with any remaining funds after these two projects are completed.</p>
5	Project Name	FY52/Neighborhood Facility Capital Improvement Projects
	Target Area	City of Binghamton
	Goals Supported	Socio-economics Quality of Life Youth
	Needs Addressed	Improve living quality Provide opportunities & employment for youth
	Funding	CDBG: \$254,866
	Description	Capital improvement/repair projects for neighborhood facilities.
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Capital improvement projects such as those defined in the plan typically do not service families directly, rather they provide adequately maintained facilities in which services are provided. An Affordable Housing Pre-development fund would assist in furthering capital projects. The types of families/persons served at these locations include seniors, veterans, blind/visually impaired employees, and low/moderate income residents needing to access food pantries, clothing distributions, and access to fresh groceries.

	Location Description	Phelps Mansion Discovery Center
	Planned Activities	The 2026 neighborhood facility program includes funding for replacement of roofing at the Phelps Mansion (\$57,866), HVAC replacement at the Discovery Center (\$97,000).
6	Project Name	FY52/CDBG Code Enforcement
	Target Area	City of Binghamton
	Goals Supported	Blight Socio-economics Quality of Life
	Needs Addressed	Reduce blight and improve substandard housing Reduce/reverse negative socioeconomic trends Improve living quality
	Funding	CDBG: \$220,000.00
	Description	Code enforcement activities, the majority of which occur in low-mod areas and neighborhoods.
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Code enforcement actions typically involve responding to complaints from neighborhood residents or tenants about a specific property. Based on past reporting, it is estimated that approximately 3,000-4,000 complaints may be responded to although some may be duplicated for properties with ongoing code violations.
	Location Description	City-wide.
	Planned Activities	Responding to Code Violation calls from renters and/or neighbors. Assisting individuals with bringing properties into compliance with local and State building code requirements. Funds address salaries, benefits, and other than personal service (i.e. supplies) costs for Code Inspectors primarily working in CDBG target areas.
7	Project Name	FY52/Demolition
	Target Area	City of Binghamton
	Goals Supported	Blight Quality of Life

	Needs Addressed	Reduce blight and improve substandard housing Reduce/reverse negative socioeconomic trends Improve living quality
	Funding	CDBG: \$298,192
	Description	Demolition, site clearance, air sampling/monitoring, and all related costs of buildings deemed to be unsafe.
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Does not apply to demolition activities.
	Location Description	Citywide.
	Planned Activities	Identified properties must be determined by Code Enforcement to be dangerous. Currently inhabited properties will not be demolished until residents are relocated. Properties will be tested for asbestos and cleared per New York State Department of Labor requirements. Demolitions and post demolition cleanups will follow and include air monitoring to meet all Federal and State requirements.
8	Project Name	FY52/CDBG/Housing Rehabilitation
	Target Area	City of Binghamton
	Goals Supported	Housing Socio-economics
	Needs Addressed	Reduce blight and improve substandard housing Improve living quality
	Funding	CDBG: \$55,392
	Description	Rehabilitation of single-family homes. \$45,000 is proposed for salaries, benefits, other than personal services (i.e. supplies) for employees who work on the First Time Home Buyer and Owner-Occupied Home Improvement programs. Another \$5,196 is proposed for lead/asbestos testing.
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from	10 households, typically situated in 3-4 bedroom homes.

	the proposed activities	
	Location Description	City-wide.
	Planned Activities	Rehabilitation of owner-occupied single-family structures. No additional funding is proposed for the following projects/activities due to a sufficient amount of funds from prior years being available to continue the programs: First Time Homebuyer
9	Project Name	FY52/CDBG/First Time Home Buyer Program
	Target Area	City of Binghamton
	Goals Supported	Housing Quality of Life
	Needs Addressed	Increase affordable and deeply affordable housing Reduce blight and improve substandard housing Improve living quality
	Funding	CDBG: \$95,000.00
	Description	Acquisition and closing costs for income eligible home buyers.
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	5 households, more likely in the 50-80% of median income category based on current home prices and mortgage interest rates. Provides assistance and education through the Binghamton Homeownership Academy.
	Location Description	Citywide.
	Planned Activities	First Time Homebuyer Program provides down payment and closing cost assistance to low income city residents.
10	Project Name	FY52/CDBG/Human-Public Services
	Target Area	City of Binghamton
	Goals Supported	Socio-economics Quality of Life Accessibility
	Needs Addressed	Reduce/reverse negative socioeconomic trends Increase public and private accessibility

	Funding	CDBG: \$115,000
	Description	Funding for organizations providing Human/Public service activities for low-and-moderate-income city residents.
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Based on data included in requests for funding, it is estimated that approximately 5,742 persons are likely to be provided with services. Persons more likely to use such services will typically fall into the extremely low or low-income categories.
	Location Description	City-wide.
	Planned Activities	A wide range of public services are funded through the CDBG program including, health services, drug addiction treatment, senior citizen health insurance counseling, and services to provide food and personal hygiene items.
11	Project Name	FY52/CDBG/Planning Services
	Target Area	City of Binghamton
	Goals Supported	Housing Socio-economics Quality of Life
	Needs Addressed	Improve living quality
	Funding	CDBG: \$47,000
	Description	Project delivery costs for Planning Services.
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Does not apply to Planning Services.
	Location Description	City-wide.
	Planned Activities	Salaries, benefits, and other than personal service (i.e. supplies) costs for planning activities (\$47,000). An additional \$7,000 is proposed for Geographic Information System (GIS) service provided by Broome County.
	Project Name	FY52/CDBG/Administration

12	Target Area	City of Binghamton
	Goals Supported	Housing Blight Socio-economics Business Quality of Life
	Needs Addressed	Improve living quality Increase public and private accessibility
	Funding	CDBG: \$164,000
	Description	CDBG program administrative costs including salaries, benefits, other than personal services (supplies, etc.), legal services, audit/financial services and small stipends for the services of members of the Community Development Advisory Committee, and Fair Housing outreach.
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Does not apply to Administrative services.
	Location Description	City-wide.
	Planned Activities	Administration of CDBG program including grant monitoring.
	13	Project Name
Target Area		
Goals Supported		Quality of Life
Needs Addressed		Increase affordable and deeply affordable housing Reduce/reverse negative socioeconomic trends Improve living quality Increase public and private accessibility
Funding		:
Description		Funds recaptured from prior completed or cancelled activities until a final use is determined. The city is not proposing to leave up to 10% of the initial 2026 grant award funds as Unprogrammed as authorized in current CDBG regulations.
Target Date		8/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	Does Not Apply.
	Location Description	City-wide.
	Planned Activities	To be determined if/when funds from prior completed activities with balances remaining or cancelled activities are recaptured.
14	Project Name	FY52/HOME Program/Administrative Costs
	Target Area	City of Binghamton
	Goals Supported	Housing
	Needs Addressed	Improve living quality
	Funding	HOME: \$44,974.64
	Description	Administrative costs for the HOME program.
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Does Not Apply.
	Location Description	City-wide.
	Planned Activities	Administrative costs for the HOME program calculated at 10% of total grant award.
15	Project Name	FY52/HOME/Housing Rehabilitation
	Target Area	City of Binghamton
	Goals Supported	Housing Socio-economics Quality of Life
	Needs Addressed	Improve living quality
	Funding	HOME: \$0
	Description	Owner-occupied housing rehabilitation costs.
	Target Date	8/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	10 households, primarily owner-occupied 3-and 4-bedroom homes. Funded by prior year allocations.
	Location Description	City-wide.
	Planned Activities	Housing rehabilitations costs for owner-occupied housing.
16	Project Name	FY52/HOME Program/CHDO Set-Aside
	Target Area	City of Binghamton
	Goals Supported	Housing Socio-economics Quality of Life
	Needs Addressed	Increase affordable and deeply affordable housing Reduce blight and improve substandard housing Reduce/reverse negative socioeconomic trends Improve living quality
	Funding	HOME: \$454,771.70
	Description	Funding reserved for development of new or rehabilitated homes by Community Housing Development Organizations.
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	To be determined on a project-by-project basis as new applications are received and approved.
	Location Description	City-wide.
	Planned Activities	Community Development Housing Organization (CHDO) set aside calculated at the required minimum 15%. As new projects are identified, this figure may be increased using prior year HOME rehabilitation funding.
17	Project Name	FY52/HOME/Program Income-Unprogrammed Funds
	Target Area	City of Binghamton
	Goals Supported	Housing
	Needs Addressed	Increase affordable and deeply affordable housing

	Funding	: \$0
	Description	Project is reserved for Program Income as it is received. Also includes any unused funds reclaimed from completed or cancelled projects until a new use is determined.
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	10 single family homes will be rehabilitated to correct code deficiencies and for ADA Compliance issues.
	Location Description	City-wide.
	Planned Activities	To be determined.
18	Project Name	FY52/ESG/Program Administration
	Target Area	City of Binghamton
	Goals Supported	Homelessness
	Needs Addressed	Reduce family and chronic homelessness by 50%
	Funding	:
	Description	Although the city is not proposing an initial allocation for administrative costs for the Emergency Solutions program, this Project Number is being assigned in the event that there is a change to how the ESG programs are managed for reporting purposes.
	Target Date	8/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Does not apply to administrative costs.
	Location Description	City-wide.
	Planned Activities	Administrative costs for the Emergency Solutions Grant program.
19	Project Name	FY52/ESG/Outreach and Homeless Prevention
	Target Area	City of Binghamton
	Goals Supported	Homelessness
	Needs Addressed	Reduce family and chronic homelessness by 50%

Funding	ESG: \$157,375.00
Description	Funds awarded to organizations to provide services to the homeless populations in the city.
Target Date	8/31/2027
Estimate the number and type of families that will benefit from the proposed activities	An estimate of 690 persons to be served is based on data submitted by agencies during the application process.
Location Description	City-wide.
Planned Activities	Outreach: Volunteers of America (\$18,000), YWCA (\$76,400). Homeless Prevention: Family Enrichment Network (\$62,975)

DRAFT

AP-50 Geographic Distribution – 91.220(f)

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

The city wishes to maintain a comprehensive, yet flexible, city-wide policy as opposed to targeting specific areas within the city. All activities must meet HUD's National Objective requirements. For example, the city does not restrict First Time Home Buyer or Owner-Occupied Home Improvement program funding to only CDBG target areas. Applicants meeting HUD's low-and moderate-income guidelines can access CDBG and HOME funding for these programs regardless of where they purchase a home or what area of the city they reside.

Geographic Distribution

Target Area	Percentage of Funds
City of Binghamton	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The city does not consider allocation priorities based on location, electing to maintain flexibility as additional funding opportunities become available.

Discussion

By maintaining city-wide flexibility for allocation of funds, the city is able to respond to award of funds from other levels of government. For example, the city was recently awarded a 10 million dollar grant through the state Downtown Revitalization Initiative (DRI) program for the Clinton St. business district in the First Ward. The 2026 Annual Action Plan supplements those state funds with park and street reconstruction improvements.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	690
Non-Homeless	0
Special-Needs	0
Total	690

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	100
Acquisition of Existing Units	0
Total	100

Table 10 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

The City of Binghamton does not own any Public Housing facilities or administer the Housing Choice Voucher program. The city partners with the Binghamton Housing Authority (BHA) NY016 to address the housing needs of low-income households.

The city has provided the following grants to BHA over the past several years:

- 1) State CDBG grant for a new elevator in one of the senior Public Housing high-rise buildings;
- 2) HOME TBRA assistance for security deposits for Public Housing and Housing Choice Voucher program participants;
- 3) The city has utilized CDBG funding for a gang prevention program at one of the Public Housing complexes;
- 4) HOME CHDO funding has been provided for a Rental Assistance Demonstration (RAD) conversion at the Saratoga apartment complex.

The Mayor of the City of Binghamton appoints a member to the BHA board to represent the city. City staff has served as the Fair Hearing Officer for PHA appeals and will continue this service in the future upon request.

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

Like every other Public Housing Agency across the country, the Binghamton Housing Authority does not receive adequate Administrative Fee funding for staffing or enough funding from HUD to continue to proactively plan for, and carry out, infrastructure and capital repairs to public housing buildings and units. This has caused BHA to research alternative ways of providing high quality low-income housing. These efforts included the conversion of public housing to CHDO projects and Rental Assistance Demonstration (RAD) program conversions. The BHA has been encouraged to continue to partner with the city on a long term basis in order to identify capital improvement funding through CDBG grants from the city as well as potential CDBG service funding to assist with administration of HUD requirements.

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

BHA conducts resident association meetings with elections being held every year. Over the past few years there appears to be a lack of interest from residents and therefore no current sitting board. Residents receive a monthly statement which advises them of events and available resources they may access. BHA advises residents of announcements from the city which allows them to decide if they wish

to sign up to receive these mailings directly from the city as they are released.

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

Currently, the BHA is not troubled, however, it is 'stressed'. Roughly 1 in 4 residents do not pay agreed upon rent and current State laws and local courts limit actions that BHA can use to enforce rental agreements and receive payments. These additional administrative costs, including the cost of legal action, are burdensome to the BHA.

Discussion

The city will continue to meet with BHA representatives as the need arises to discuss any current and potential new issues that hinder the operations of BHA programs. Public Housing is an important component of the city's affordable options for very low income city residents.

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

Introduction

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

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

Federal Fiscal Year 2026 (Program Year 52) funds will be used to support the outreach efforts of the YWCA and potentially the Outreach Ministries Showers of Hope program. HUD has now limited Emergency Shelter/Outreach activities to no more than 60% of grant award.

Addressing the emergency shelter and transitional housing needs of homeless persons

The city provides funding to the Family Enrichment Network to provide Homeless Prevention assistance. While not funded by the city, Teen Transitional Living Program (TTLP) run by Catholic Charities provides transitional housing targeting for at-risk youth. Goals are developed by the providers, with an overall plan to fully reduce homelessness to zero with no recidivism. Two recently funded projects included the YWCAs Southside Manor shelter and the Addiction Center of Broome County UP Comfort Center.

Recent changes in federal guidelines/requirements have restricted the use of CDBG for certain activities.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Rapid rehousing is typically covered through CoC funding at the multi-county level.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services,

employment, education, or youth needs.

The Family Enrichment Network (FEN) is provided funds to run a homeless prevention (HP) program. This includes case management to reduce the chance that households assisted will need further assistance with services in the future. Goals are developed by the providers, with the overall goal of reducing homelessness to zero with no recidivism. Currently, HP funds are not specifically targeted towards any population. FEN does have a target population of families but have been instructed to handle cases funded with ESG on a first come first serve for eligibility. No specific plans are in place for dealing with those exiting other facilities other than through the CoC wide directive of sending everyone to the Coordinated Entry System (CES) to be sorted to the best available provider for their needs. In a similar manner, no specific plans are in place for preventing homelessness with other agencies, other than that many of the agencies targeting groups such as youth that are at risk of homelessness and DSS are partners in the CoC and thus utilize the CES system.

Discussion

With such a limited amount of funding provided to the city through the ESG program, the city is unable to deliver homeless services directly. The city relies on an effective network of providers which constitute the regional Continuum of Care. The CoC reviews the applications submitted to the city for ESG funding consideration and makes recommendations to the Community Development Advisory Committee on how the funds should be allocated.

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

Introduction:

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

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

The city recently adopted amendments to the Zoning Ordinance that will facilitate the development of more affordable housing. Parking requirements were reduced or eliminated for senior housing and other affordable housing developments. Minimum lot sizes were reduced, lot coverage ratios and building height restrictions were modified in some zoning districts to allow higher density. The changes also clarified where Accessory Dwelling Units (ADU) are permitted and increased the allowable size of such units. Finally, the Planning Commission was granted authority to reduce parking requirements, as appropriate, during the review process.

Discussion:

Although not covered here, access to quality affordable housing has been identified for the past several years by multiple stakeholders. One very large sub barrier to access is the quality of the existing housing stock. The development of high quality affordable rental units is also being addressed by the Broome County Land Bank through the state funded Vacant Rental Program. This program provides funds to landlords in order to bring currently vacant and otherwise unmarketable rental units back into the rental market.

The city Code Department does what it can, but unfortunately, there is only so much capability from the city's perspective to force housing quality above minimum levels. The city will address housing conditions by continuing to provide funding for CHDO, TBRA/Section 8, and Homeless Prevention activities. These programs require housing inspections using HUD's Housing Quality Standards guidelines. Those programs can help but may not be enough.

AP-85 Other Actions – 91.220(k)

Introduction:

Most of the Annual Action Plan discusses housing needs, including homeless needs. However, the city does provide funding for improvements in low-income areas and services that provide funding to meet the unmet needs of low-income people and areas.

Actions planned to address obstacles to meeting underserved needs

The city will provide funds to "human service" programs run through local non-profits. The city will encourage non-profits to apply for funding and will judge applicants based on the program's impacts for the underserved.

Actions planned to foster and maintain affordable housing

The HOME program CHDO set aside will address rental unit rehabilitation. The city will also continue to fund programs through area non-profits to provide the homeownership academy and senior housing rehabilitation programs. These efforts will help to maintain and improve affordable housing in the area.

Actions planned to reduce lead-based paint hazards

All rehabilitation projects must meet HUD lead requirements.

Actions planned to reduce the number of poverty-level families

The city will continue to fund economic development activities to decrease the unemployment rate. In addition, the ATTAIN Lab and VINES may provide training and experience to help individuals access new employment opportunities.

Actions planned to develop institutional structure

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

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

Most housing agencies are also members of the Continuum of Care, which allows for cross communication. While the CoC is generally homeless focused, it also includes assisted housing. Metro Interfaith, Family Enrichment Network, the YWCA, Greater Opportunities, and First Ward Action Council are all sub-recipients or CHDOs with city grants and therefore lines of communication are available to

them to discuss pertinent issues and to determine what needs exist and how best to address those needs.

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Program Specific Requirements

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

Introduction:

The city anticipates generating Program Income for the CDBG program through repayment of housing (based on recapture schedules repayments may be required at sale) and economic development loans. While the income generated by the Economic Development Revolving Loan Fund is fairly consistent and predictable based on the loan terms, program income generated by housing repayments can fluctuate based on real estate market conditions.

Housing loan Program Income is estimated at \$30,000 and Revolving Loan Fund income is estimated at \$45,000.

The HOME program is also anticipated to generate program income from loan repayments

The three year minimum (70%) low and moderate income benefit requirement will be calculated for a three-year period covering 2024, 2025, 2026.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	75,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	75,000

Other CDBG Requirements

1. The amount of urgent need activities	0
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2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 75.00%

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

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

The city receives New York State Affordable Housing Corporation funds which are used to supplement the owner-occupied housing rehabilitation program.

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

At a minimum, deed restrictions are placed on the title to ensure compliance and the CHDO agency will be required under the CHDO agreement to ensure that property sales meet HUD requirements.

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

For all HOME CHDO projects, whether home buyer or rental rehabilitations, projects must meet compliance with HOME regulations regarding affordability and occupant income. The following policies regarding the frequency and duration of monitoring apply:

- 1) All projects, must be monitored within 12 months of project completion;
- 2) The frequency of monitoring is based on how many units are in the project;
- 3) The period of affordability (how long must the project be monitored) is based on the amount of funding per unit.

Agreements with CHDO agencies must include the specific affordability period and monitoring schedule.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The city does not refinance existing debt secured by multi-family housing with HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with

special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Does not apply.

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

Does not apply.

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

Does not apply.

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

1. Include written standards for providing ESG assistance (may include as attachment)

See attached Emergency Solutions Grants Program Written Standards. This should be updated along with the local CoC's Written Standards.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Coordinated Entry System has been implemented and is in use. Individuals with questions about homelessness are directed to the 211 system which directs individuals to dedicated Coordinated Entry agents. These agents ask pertinent questions and begin the individual's entrance into the HMIS system. The CES group coordinates with the local agencies to determine the best fit for individuals experiencing or potentially experiencing homelessness.

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

RFPs are released in the fall. Eligible homeless agencies are required to submit applications indicating the need for funding and their ability to meet the matching requirement. Awards will be based on project utilization, performance, and monitoring data as represented by recommendations received from the local Continuum of Care.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR

576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

This requirement is under review as part of updating the City of Binghamton's HUD grant policies manual as well as updates to the ESG written standards

5. Describe performance standards for evaluating ESG.

The city strives for a 100% reduction in homelessness and was one of the first to respond to the national call for the elimination of homeless veterans.

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