



# First Program Year 2011 Action Plan

The CPMP Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan 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.

## Narrative Responses

### GENERAL

#### General Questions

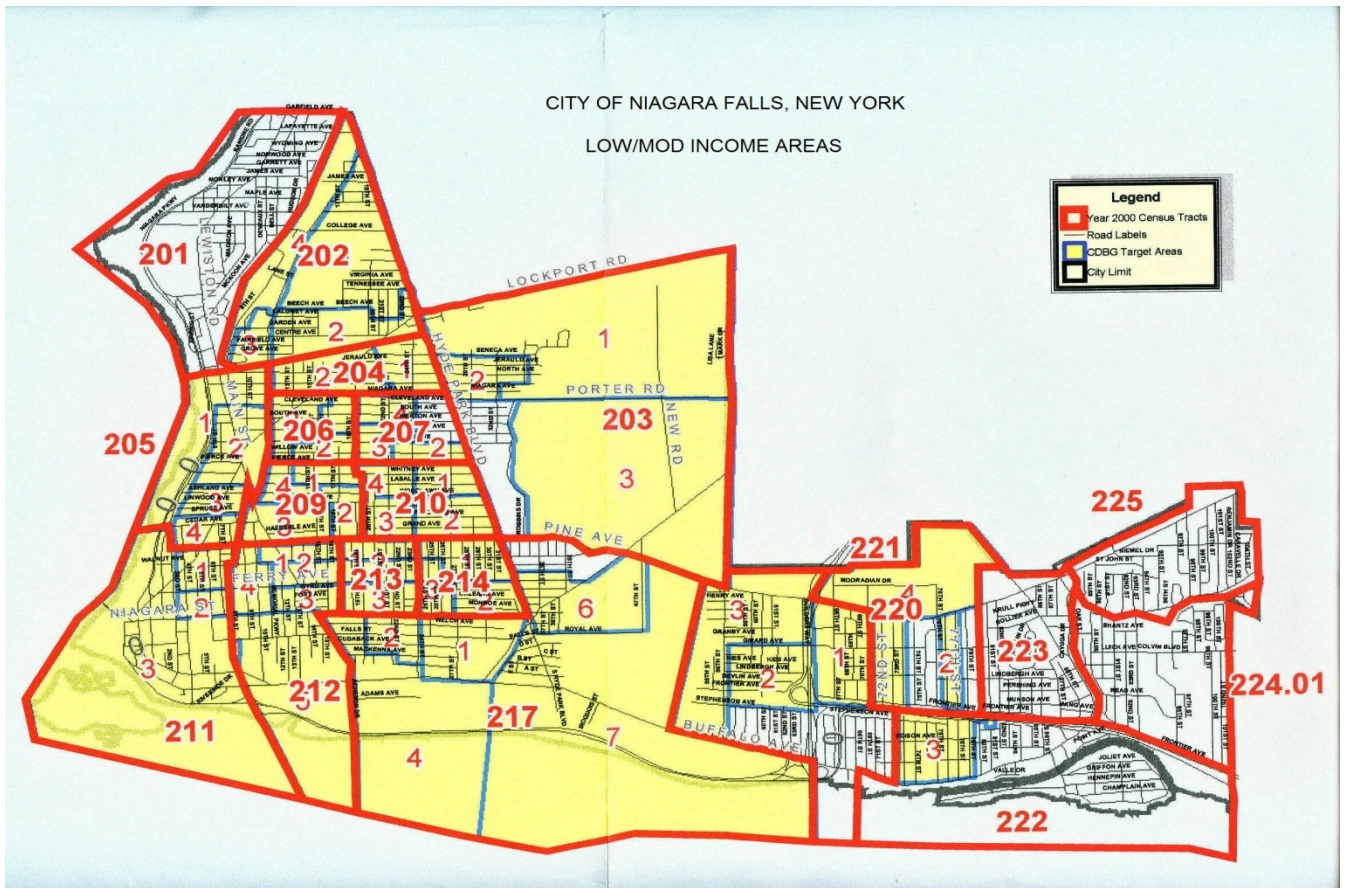
1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis for allocating investments geographically within the jurisdiction (91.215(a) (1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

#### Program Year 2- 2011 Action Plan General Questions Response:

Based on 2000 Census Data, the City of Niagara Falls has a population of 55,593. 76.2% Of the population is white, 18.7% is Black or African American, 1.6% American Indian, and 3.5% Other Races. On a City-wide basis over 58.7% of households are of low and moderate income. The highest concentration of low/mod income households are found in CT 202 (82.7%), CT 206 (75,7%), CT 205 (71.5%), CT 211 (74.7%) and CT 212 (73.2%). Minority population concentrations are primarily found in CT 202(88.7%), CT 206 (63.3%), CT 204 (53.6%), and CT 205 (40.5%).

The City is committed to funding projects with HOME and CDBG funds in areas with high concentrations of low and moderate income households and high concentrations of minorities. The City's designated target areas are directly correlated to these concentrations and reflect the City's desire to improve the quality of life for its most disadvantaged citizens. This commitment is evidenced in our annual performance reports. In 2009, 37% of the households assisted through our housing programs were low income and 63% low/mod income. Of the total households assisted, 24% were minority.

It is anticipated that 90-95% of all projects funded in 2011 will benefit low and moderate income households. The City's target areas were designed to maximize that benefit. All housing programs directly benefit households at or below 80% of median income, while all other community development activities such as public services, demolition and public facilities are prioritized in low/mod census areas



Each of the City's housing providers must identify specific target areas where programs will be implemented, and provide goals and objectives for a one-year (2011) strategy. It is recommended that the target areas be limited in size geographically to enable the agency to adequately address neighborhood needs and to measure results in meeting the stated goals and objectives.

**Housing Rehabilitation Priority Target Areas:**

Niagara Falls Department of Community Development

- Macklem Avenue from Lewiston Road to 2911 Macklem Ave
- McKoon Ave from Lewiston Rd. north to James Ave , east to Hudson Dr.
- Hudson Dr , north to Wyoming Avenue, east to Patricia Drive to Rail ROW
- 56th St to 72<sup>nd</sup> Street from Frontier Ave to N.F. Blvd
- Jerauld Avenue to Porter Road from Hyde Park Blvd to 29<sup>th</sup> Street

Center City Neighborhood Development Corporation

- 16<sup>th</sup> Street to 18<sup>th</sup> Street from Whitney Ave to Michigan Ave

Niagara Falls NHS Inc.

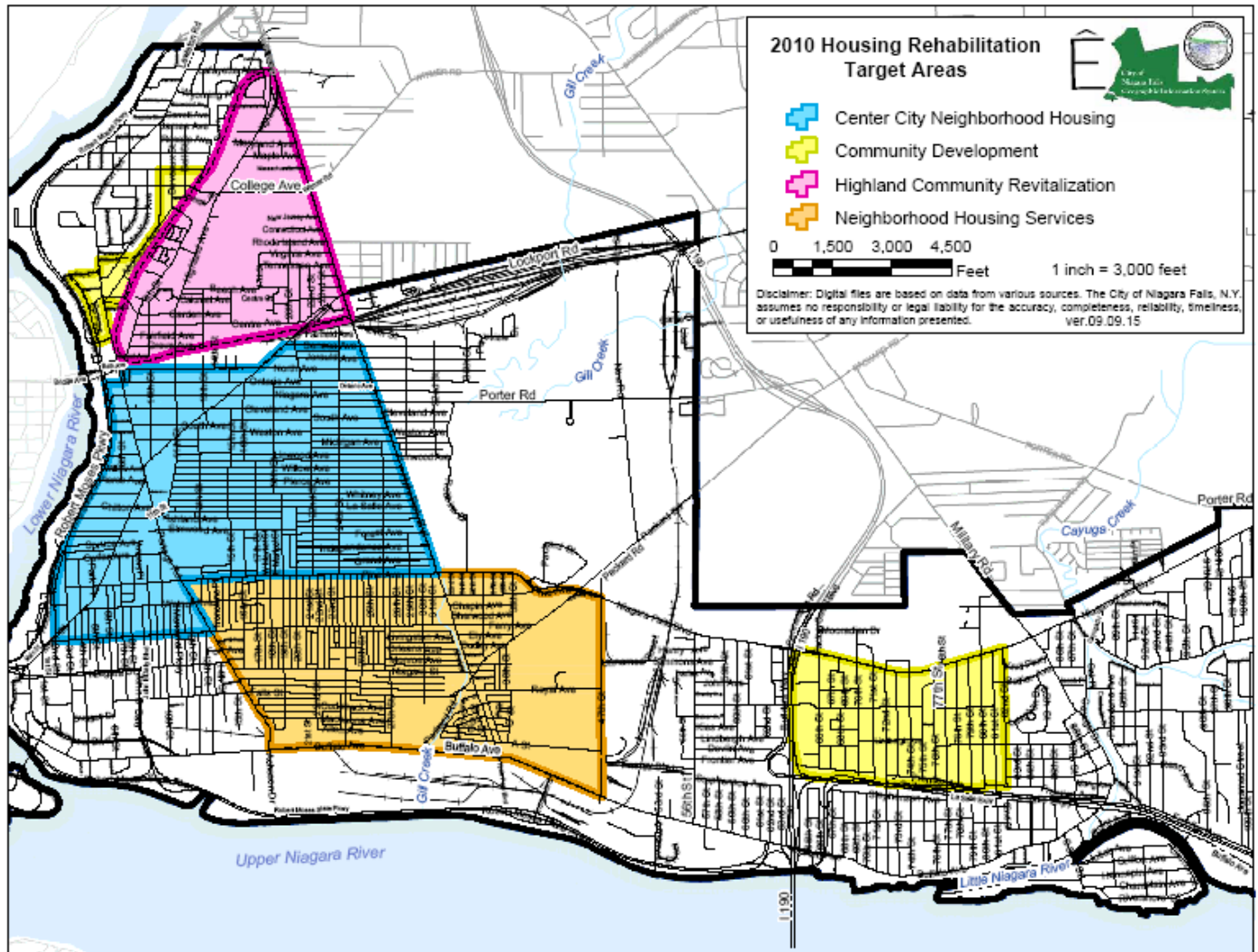
- Pine Avenue to Buffalo Avenue from 27<sup>th</sup> Street to Hyde Park Blvd.

Highland Area Revitalization Committee –

- CT 202 excluding the area north of College Avenue

**Targeted Commercial Façade Areas:**

- Pine Ave. from Portage Rd to Hyde Park Blvd
- East and West Market Streets
- Main St. from Ontario Avenue to Third Street
- Niagara St. from 3rd St. to Hyde Park Blvd.
- Highland Avenue from Grove Ave to College Avenue.
- Third Street from Main Street to Niagara Street (including rear façades serving as entrances on the west side of 3rd St)



- Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

**Program Year 2 - 2011 Action Plan Identification of Resources Response:**

FY' 2011 ACTION PLAN - ONE YEAR USE OF FUNDS							
The following resources are reasonably expected to be made available to the jurisdiction in 2011:							
COMMUNITY DEVELOPMENT GRANT							
ACTIVITY DESCRIPTION	2011 CDBG	Program Income	Re-Program	Other Public	Private	Source of Funds	Needs Addressed
<b>HOUSING REHABILITATION</b>							
<b>Dept. of CD – Targeted Housing Rehabilitation</b> – The City will administer deferred loans, grants, and rental rehabilitation in target areas of the City. \$335,272 will be allocated for housing rehabilitation projects and \$25,000 for closing cost grants. \$225,000 in CDBG program income and \$75,000 of 2011 CD funds will be used for program delivery costs. Previous unexpended funding is available for additional housing activities.	325,000	225,000	110,272	0	50,000 400,000	Owner funds Owner mtg.	Renters-very low, owners very low, Owners low/mod
<b>NF Neighborhood Housing Services-NHS</b> will administer housing rehab programs in targeted areas with \$300,000 in 2011 CD funding (\$25,000 for closing costs, \$200,000 for housing rehab and \$75,000 for program delivery) An additional \$25,000 in program income will be used for delivery costs. Previous unexpended funding is available for capital costs for housing projects.	300,000	25,000	0	55,000 468,000	0 0 400,000	DHCR NYS HTF&AHC Owner mtg.	Renters-very low, owners low/mod, owners very low
<b>Center City Neighborhood Development Corp.</b> Center City NDC will administer housing rehab programs in targeted areas with \$250,000 in 2011 CD ( \$200,000 for housing rehab and \$50,000 for program delivery) An additional \$50,000 in program income will be used for delivery costs. Previous unexpended funding is available for capital costs for housing projects.	250,000	50,000		55,000 200,000	0 0 400,000	DHCR NYS DHCR Owner mtg.	Renters-very low, owners very low, Owners low/mod
<b>Highland Avenue Revitalization Committee</b> HCRC will administer housing programs in the Highland Ave Census Tract 202 area with \$110,000 in 2011 CDBG funds (\$50,000 for housing rehab, \$10,000 for fair Housing and \$50,000 for program delivery). Previous unexpended funds are available for capital costs for housing projects.	110,000	0	0	55,000	0	DHCR	Renters-very low, owners very low, owners low/mod

	2011 CDBG	Prog. Income	Re- Program	Other Public	Private	Source of Funds	Needs Addressed
<b>ACTIVITY DESCRIPTION</b>							
<b>PUBLIC SERVICES – City of NF</b>							
<b>Highland Police Substation</b> - 2616 Highland Ave Payment of rent for use of the facility as a police substation and as a site for the Weed & Seed Youth Mentoring Program	7,500	0	0	0	0	CNF	Crime prevention
<b>Mid City Police Substation/Resource Center</b> located 1667 Linwood Ave; this activity will pay for rent and utilities for the police substation and resource center. Activities include the presence of NF Police personnel, Weed & Seed Youth Mentoring training classes, Niagara Falls Block Club meetings, Memorial Medical Center Wellness Program, Re-NU Niagara and other community activities.	15,000	0	0	0	0		
<b>19<sup>th</sup> Street Police Substation</b> – located at 496 19 <sup>th</sup> Street, funds will be used to pay for rent and utilities at the police substation.	7,500	0	0	0	0		
<b>Substation Officers</b> CD funding will be used to reimburse the City for 2 officer's salaries. The two officers will be stationed at the three locations listed.	120,000	0	0	0	0		
<b>Fire Education Coordinator</b> - \$50,000 to continue funding for the City's Fire Education Coordinator, providing services to school age children, block clubs, community groups and associations. Previous unexpended funding will also be utilized to fund this position.	50,000	0	0	0	0		Public safety
<b>Niagara St/19<sup>th</sup> Street Security Cameras</b> - \$30,000 in funding to provide approximately 3 security cameras in the Niagara Street/19 <sup>th</sup> Street area to support ongoing crime prevention activities.	30,000	0	0	0	0		Crime prevention
<b>PUBLIC SERVICES - Non-Profit Organizations</b>							
<b>Niagara Arts &amp; Cultural Center – Summer Program</b> \$22,500 for a summer youth development program designed to provide educational, recreational and cultural activities to youth ages 7-18. Funding will be used to pay for personnel including program coordinator, instructors, helpers and security.	22,500	0	0	3,000		NACC	Youth services
<b>NFHA – Summer Enrichment Program</b> \$30,000 will be provided for the for the 2011 Summer Enrichment program providing literacy training, music instruction, educational field trips, arts and crafts held at the Doris Jones Resource Center and at the Packard Court Community Center. Funding will be used to pay for contractual services, field trips, arts and crafts supplies and music instruction.	30,000	0	0	35,000	0	HUD & DSS	Youth services

	2011 CDBG	Prog. Income	Re- Program	Other Public	Private	Source of Funds	Needs Addressed
<b>ACTIVITY DESCRIPTION</b>							
<b>Weed &amp; Seed Youth Mentoring Program</b> \$30,000 for a program designed to mentor at-risk youth ages 13-18 by providing educational empowerment, college prep, career and entrepreneurship training, community service and life skills. Funding will be used to pay for the Community Outreach Worker.	30,000	0	0	57,000 3,000	0	City of NF Member Item	Youth services
<b>NACC – Deconstruction to Jobs</b> - \$27,000 in funding to provide training program in conjunction with Buffalo Re-Use to salvage materials from homes scheduled for demolition for re-sale to the community. Young adults will be trained in deconstruction methods concentrating in the Memorial parkway area. Funding will be used to pay consultant services, supplies and fee/permits	27,000	0	0	3,000		NACC	
<b>INTERIM ASSISTANCE</b> - \$25,000 for a clean neighborhood program in targeted areas of the City – bulk refuse pickup, trim trees, mow vacant lots.	25,000	0	0		0		Low mod areas
<b>CODE ENFORCEMENT</b>							
Code enforcement in targeted areas of the City to support ongoing housing and economic development	5,500	0	0	0	0		Housing, elimination of blight
<b>CLEARANCE/DEMOLITION</b> Demolition of approximately 28 blighted structures in low/mod areas of the City	620,000	0	0	0	0		eliminate slums & blight
<b>PUBLIC FACILITIES</b>							
<b>YMCA Window Replacement</b> - \$50,000 has been budgeted to replace the windows at the YMCA located at 1317 and 1329 Portage Road. The windows will be replaced at both the Main YMCA building and at the SRP residency building. Matching funds of \$125,000 are anticipated	50,000	0	0	100,000	25,000	YMCA capital fund & Greenway funding	Youth, adult services
<b>PUBLIC IMPROVEMENTS</b>							
<b>Duke Center Exercise Station</b> – purchase and installation of outdoor senior exercise equipment at the John Duke Senior Center	25,000	0	0	0	0		Public improvements in low-mod areas
<b>ADMINISTRATION</b> Administrative costs including oversight, management, monitoring and coordination of the CDBG program	450,000	0	0	0	0		N/A
<b>TOTAL</b>	<b>2,500,000</b>	<b>300,000</b>	<b>110,272</b>	<b>1,034,000</b>	<b>1,275,000</b>		

<b>HOME INVESTMENT PARTNERSHIP PROGRAM (HOME)</b>							
	<b>2011 HOME</b>	<b>Program Income</b>	<b>RE-Program</b>	<b>Public</b>	<b>Private</b>	<b>Source of Funds</b>	<b>Needs Addressed</b>
<b>ACTIVITY DESCRIPTION</b>							
<b>HOUSING REHABILITATION/HOMEOWNERSHIP</b>							
<b>Dept. of Community Development – Housing Rehab</b> single family housing rehabilitation utilizing \$130,000 in 2011 HOME funds and \$180,000 in re-programmed funds. \$58,000 will be used for administrative expenses (\$42,000 in program income and \$15,000 of 2011 HOME funds)	150,000	42,000	180,000	0	0		Low Income moderate income owners
<b>Center City Neighborhood Dev. Corp.</b> – will administer CHDO related housing activities with \$50,000 in 2011 HOME funds. (minimum investment required) An additional \$195,000 in 2011 funds will be used for HOME housing rehabilitation. CHDO operating expenses will be funded using \$15,000 in program income	245,000	15,000	0	150,000	0	NYS HOME	Other Low Income Renters, First Time homebuyers
<b>Niagara Falls Neighborhood Housing Services, Inc.</b> - will administer CHDO related housing activities with \$50,000 in 2011 HOME funds (minimum investment required). An additional \$195,000 in 2011 funds will be used for HOME housing rehabilitation. CHDO operating expenses will be funded using \$15,000 in program income	245,000	15,000	0	100,000	0	NYS HOME	Other Low Income Renters, First Time Homebuyers
<b>TOTAL</b>	<b>640,000</b>	<b>72,000</b>	<b>180,000</b>	<b>250,000</b>	<b>0</b>		

<b>EMERGENCY SHELTER GRANT PROGRAM</b>				
	<b>2011 ESG</b>	<b>Re Programmed Funds</b>	<b>Other Funds</b>	<b>Needs Addressed</b>
<b>ACTIVITY DESCRIPTION</b>				
<b>Community Missions-</b> operating costs	25,000	6,645	31,645	Homeless assistance
<b>Fellowship House</b> – operating costs	20,000	0	20,000	Homeless assistance
<b>Family &amp; Children’s Service</b> – operating costs	25,000	6,645	31,645	Homeless assistance
<b>YMCA</b> – operating costs	20,000	0	20,000	Homeless assistance
<b>YWCA – Carolyn’s House</b> – operating costs	20,000	0	20,000	Homeless assistance
<b>TOTAL</b>	<b>110,000</b>	<b>13,290</b>	<b>123,290</b>	



<b>SECTION 8 –LEASED HOUSING PROGRAM</b>						
<b>ACTIVITY DESCRIPTION</b>	<b>Federal</b>	<b>Program Income</b>	<b>Other Public</b>		<b>Private</b>	<b>Needs Addressed</b>
<b>Section 8 Leased Housing</b>						Very low income renters
Vouchers						
Mod A						
Mod B						
Mod C						
FSS						
Welfare to Work						
	<b>3,100,000</b>	<b>0</b>	<b>175,00</b>	NYS PHA		

2011 RE-PROGRAMMED CDBG FUNDS					
FROM			TO		
\$AMT	CODE	PROJECT	\$AMT	CODE	PROJECT
1,619.50	CPC099	Planning	1,619.50	CRP000	CD Rehab Program Delivery
12,500.00	CPS037	Safe Haven	12,500.00	CRP000	CD Rehab Program Delivery
25,000	CPS039	Niag Community Center	25,000	CRP000	CD Rehab Program Delivery
1,107.29	CPW043	Pine Ave. Beautification	1,107.29	CRP000	CD Rehab Program Delivery
1,005.00	CPI026	Ezekiel Ctr.	1,005.00	CRP000	CD Rehab Program Delivery
69,040.44	RL1099	ED Revolving Loan	69,040.44	RL5099	CD Revolving Loan

2011 RE-PROGRAMMED HOME FUNDS					
FROM			TO		
\$AMT	CODE	PROJECT	\$AMT	CODE	PROJECT
180,000	HDO0019	New Construction	180,000	HDE299	HOME Rehabilitation

2011 RE-PROGRAMMED ESG FUNDS					
FROM			TO		
\$AMT	CODE	PROJECT	\$AMT	CODE	PROJECT
3,997	ESG088	Odallam	6,645	ESG299	Community Missions
9,392.84	ESG099	Unprogrammed	6,645	ESG299	Family & Child Service

## Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies

### **Program Year 1 – 2011 Action Plan Managing the Process Response:**

The City's Department of Community Development is the lead agency responsible for administering the programs covered by the consolidated plan. The Niagara Falls 2011 Action Plan addresses housing needs, homeless needs and community development needs in the City utilizing \$2,500,000 in Community Development Block Grant funds (CDBG), \$300,000, in CDBG Program Income, \$640,000 in HOME funds, and \$72,000 in HOME Program Income and \$110,000 in Emergency Shelter Grant (ESG) funds. The funding will primarily be used for housing, public services, public improvements and facilities, addressing homelessness and planning & capacity building.

## Citizen Participation

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

### **Program Year 1 – 2011 Action Plan Citizen Participation response:**

The City managed a detailed citizen participation process that included four neighborhood based planning sessions that were designed to directly involve citizens in the formulation of the consolidated plan and to build a unified vision for the development of the community. At each session, neighborhood residents, businesspersons and other interested parties identified both neighborhood and city-wide priority needs. Specific projects were identified for funding consideration as well as general projects that would fall within the priority needs identified. Community Development staff reviewed and analyzed the comments and recommendations from the planning sessions and prepared a proposed annual plan and budget driven largely through citizen input.

A Public Hearing will be held on Tuesday, August 31, 2010 to receive comments and suggestions on the proposed plan, and an additional 30-day citizen comment period preceded the submission of the plan for City Council approval.

The goals of the City's Citizen Participation Plan are:

STANDARDS OF PARTICIPATION: The City shall provide for citizen participation in the Consolidated Plan and Submission process at both the neighborhood and community wide levels. Citizen participation opportunities will be conducted in a manner so as to be in full compliance with the following standards:

- a. All aspects of citizen participation shall be conducted in an open manner, with freedom of access for all interested persons.
- b. There shall be involvement of low and moderate-income persons, members of minority groups, residents of public or assisted housing, and residents of areas where a significant amount of activity is proposed or ongoing, the elderly, the handicapped, the business community, and civic groups who are concerned about the program. Where the City chooses to establish or recognize neighborhood advisory committees in areas where low and moderate-income persons or member of minority groups reside, there shall be substantial representation of such persons;
- c. The City shall make reasonable efforts to ensure continuity of involvement of citizens or citizen organizations throughout all stages of the program;
- d. Citizens shall be provided adequate and timely information, so as to enable them to be meaningfully involved in important decisions at various stages of the Program; and
- e. Citizens, particularly low and moderate income persons and residents of blighted neighborhoods and residents of public or assisted housing shall be encouraged to submit their views and proposals regarding the Consolidated Plan.

DEVELOPMENT OF CONSOLIDATED PLAN: The City shall provide for the continuity of citizen participation throughout all stages of the planning process and will make available to citizens, public agencies and other interested parties, prior to adoption of the Plan, the following information:

- a. The amount of assistance the City expects to receive, and;
- b. the range of activities that may be undertaken, and;
- c. needs assessment, statement of objectives, and geographic distribution of programs, and;
- d. the estimated amount that will benefit persons of low and moderate income, and;
- e. the City's plan to minimize displacement of persons, and;
- f. the City's plan to assist persons displaced.

**COMMUNITY DEVELOPMENT CONSOLIDATED PLAN AND STRATEGY SUMMARY OF 2011  
PUBLIC HEARING MINUTES  
Tuesday August 31, 2010, 6:00 p.m.  
City Hall – Council Chambers  
745 Main Street  
Niagara Falls, New York**

**(To be inserted after public hearing)**

**2011 COMMUNITY DEVELOPMENT ANNUAL PLAN & BUDGET  
RESPONSE TO PUBLIC COMMENTS**

*COMMENTS RECEIVED AT THE 8/31/10 PUBLIC HEARING THAT REQUIRE CITY RESPONSE:*

**Public Hearing Comments**

**(To be inserted after public hearing)**

## Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

### **Program Year 1 – 2011 Action Plan Institutional Structure response:**

In order to avoid gaps in the delivery system for affordable and supportive housing programs, the City, Center City Development Corporation, Neighborhood Housing Services and the PHA have defined their program goals in a manner that will avoid duplication of services and best utilize the expertise established by the various housing agencies. Target areas have been established in recognition of the specialized programs offered by these agencies and all parties have mutually agreed to restrict similar programming to areas where no "overlap" occurs.

The Annual Plan is a reflection of the planning process that occurs annually in relation to the CDBG, HOME, and ESG programs. Similarly, grant applications to New York State and private funding sources take into account the team approach to addressing housing needs.

The City and its sub-recipients, Neighborhood Housing Services Center City Neighborhood Development Corp. and Highland Community Revitalization Committee enjoy a cooperative working relationship from the initial planning stages and development of the CPS to program implementation. These sub-recipients have seats on the CPS Coordinating Committee and they actively participate in the planning process. Every attempt has been made to avoid unnecessary duplication of effort by capitalizing on unique agency strengths in housing development activities. Continued coordination of efforts and will benefit the City in the following manner:

Neighborhood Revitalization: the following City's resources, dedicated to neighborhood revitalization, will be grouped under one chain of command dedicated to the sole purpose of making neighborhood revitalization services more effective

- residential rehabilitation staff and capital funding
- residential inspections staff
- clean neighborhood assistance
- residential demolition funding and contract administration
- neighborhood revitalization public works

With additional resources for rehabilitation and homeownership assistance programming being provided to the neighborhood development corporations, the community stakeholders who make up the Boards of these corporations will have a greater role in determining the future of their communities.

With the creation of the Homeownership Center more assistance will be provided to first time homebuyers to increase the percentage of homeownership in the City

With the creation of the Homeownership Center as a joint venture of the neighborhood corporations and the CD Department, assistance programs offered to the community will become more "customer friendly" and more easily accessed.

## Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

### **Program Year 1 2011 Action Plan Monitoring response:**

The City conducts an annual monitoring review of subrecipients and CHDO's to insure that projects funded with CDBG and HOME dollars are being carried out in a manner that is consistent with the applicable laws, regulations and guidelines and in conformance to the annual funding agreements with the City. Additionally, a Community Development representative serves as an ex-officio board member for CDBG, HOME funded subrecipients, and regularly attends monthly board meetings, reviews financial statements, program budgets, and progress reports. The City's subrecipients have performance based contracts to ensure timely productivity standards are being met. The City will annually monitor their HOME projects for compliance with occupancy requirements, structural maintenance, and affirmative marketing requirements as vacancies are filled.

The City monitors its own performance through desktop review of our project status report on a monthly basis. The project status report provides a comprehensive, line by line description of every activity funded with Community Development Block Grant, HOME and ESG funding. This report indicates project commitment dates, funding obligations, dollars expended and unliquidated obligations. This is a useful tool in assessing performance at any given time during the program year and provides CD program managers with the ability to adjust programs, activities and funding commitments during the year, as the need arises. This tool has proven to be extremely beneficial in meeting the CDBG timeliness test, HOME commitment and expenditures dates and ESG obligation and expenditure deadlines. The director is able to make budget adjustments from non-productive, untimely projects to more productive projects based on a review of the status report. The City also schedules a public hearing on an annual basis to review and assess program year performance.

The City's Community Development Director is an ex-officio board member for the three City funded housing sub-grantees. The City will significantly upgrade its annual monitoring review in 2011 by assigning a staff member to conduct site visits to each funded project and to assess performance in relationship to projected goals and objectives.

## Lead-based Paint

Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

### **Program Year 1 2011 Action Plan Lead-based Paint response:**

Virtually our entire housing stock is old. Over 80% of our housing inventory is pre-1960 vintage. Over 95% of the housing stock was built before 1980. A recent housing conditions survey reveals significant deterioration in the older neighborhoods. Income-eligible families routinely require over \$30,000 in rehabilitation assistance (inclusive of lead control costs) to make their single family homes meet building codes and lead reduction standards.

The City has incorporated the Title X, Section 1012 lead hazard control requirements into our housing programs, including an aggressive policy to insure that all Subpart J Rehabilitation Assistance includes



consideration for appropriate lead hazard evaluation and control. However, the City's HOME and CDBG resources are very limited compared to the scope of the need for housing rehabilitation and lead hazard prevention. Additional lead control funding would extend the City's ability to reach more homes in need of building code corrections and lead hazard evaluation and control.

At present, the City does not yet have an emergency response program to meet the needs of low income families with young children who have been diagnosed with elevated lead levels in their blood.

While the City has trained its own rehabilitation staff in lead safe work practices and has sponsored a number of lead safe training events for contractors, there is no general community awareness of lead safe practices and only a few contractors bid on the City's lead control contracts. The City has filed a proposed grant that would make the implementation of an emergency response lead control program possible. Working with the Niagara County Health Department, we would immediately respond to an EBLL notification by performing a risk assessment in the home of the EBLL child, doing lead control work, by implementing a temporary relocation, if needed, and by achieving clearances.

The County Health Department, based upon extensive field work, estimates that only 60% of the City's children are having blood tests done, while 95% percent of our housing stock was built before 1980 during the time lead paint was still in use. To create more community awareness of lead poisoning hazards and resources, the proposed grant would make it possible to accomplish the following outreach and recruitment activities:

- a public information billboard program
- a school district communication program to parents of young children
- an outreach program to community groups.

The City's rehabilitation programs require a contract provision that states "the owner and contractor shall undertake the rehabilitation work in compliance with the applicable requirements of HUD lead based paint regulations". Furthermore, "the owner and contractor shall eliminate any lead based paint hazards and provide appropriate certification as required by 24CFR35.24 and shall not use lead based paint in the structure for which the rehabilitation is provided".

The jurisdiction also provides informational brochures to Section 8 Leased Housing tenants and to rehabilitation clients at intake, which describe lead based paint threats to children. A consumer product safety alert issued by the U.S. Consumer Product Safety Commission entitled "What You Should Know About

Lead-Based Paint In Your Home", is also distributed and discussed with clients at intake.

Finally, the new HUD regulation that consolidates all of HUD's existing lead regulations in one part of the Code of Federal Regulations (CFR), took effect on January 10, 2002. The City entered into an agreement with a risk assessment firm that performs the initial assessment, surface-by-surface paint inspection, wipe tests and clearance tests once rehabilitation is complete. Both Center City and NHS utilize the same firm for their respective projects. Interim lead control procedures are integrated into every rehabilitation project implemented by the City, NHS and Center City under \$25,000 in total costs. Lead abatement procedures are implemented for projects over \$25,000

## HOUSING

### Specific Housing Objectives

\*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

### Program Year 1 – 2011 Action Plan Specific Objectives response:

#### PRIORITY HOUSING NEEDS/SPECIFIC OBJECTIVES

#### PRIORITY NEED: All Very Low Income Renters

0-30% MFI AND 31-50% MFI

#### Investment Plan:

Very low income renters at 0-30% MFI and 31-50% MFI will be assisted primarily through rental assistance programs administered by the Section 8 Leased Housing Program and the Niagara Falls Housing Authority and through rental housing programs administered by the City, NHS Inc., and Center City NDC. The following table summarizes the projected goals by activity type, tenure, household size and income level

Activity	Tenure Owner/Renter	Household Size	Income Level	GOALS	
				Units (u)	Households (h)
Section 8 Rental Assistance					
Vouchers (City)	x	N/A	0-50%	750	
Vouchers (County)		N/A	0-50%	368	
FSS (City)	x	N/A	0-50%	5	
FSS (County)	x	N/A	0-50%	2	
Section 8 Homeownership	x	N/A	0-50%	15	
NFHA Public Housing					
		0 BR	0-50%	140(u)	
"		1 BR	0-50%	338(u)	
"	x	2 BR	0-50%	200(u)	
"	x	3 BR	0-50%	129(u)	
"	x	4 BR	0-50%	34(u)	
"	x	5 BR	0-50%	6(u)	

The following projections involve the use of HOME funds for rental housing. Center City will use a minimum of \$50,000 in HOME funds with a goal of completing 3 units of rental housing. Similarly, NHS will complete 3 units of rental housing using a minimum of \$50,000 in HOME funding. Households at or

below 50-60% of median income will be targeted based on HOME regulatory guidelines for rental housing.

Activity	Tenure Owner/Renter	GOALS		
		Household Size	Income Level	Units (u) Households (h)
CCNDC CHDO Rental	x	1-2,	0-60%	3(u)
NHS-CHDO Rental	x	1-2,	0-60%	3(u)
City of NF	x	1-2	0-60%	3(u)

**PRIORITY NEED: - Existing Owners, Very Low Income**

0-30% MFI and 31-50% MFI

**PRIORITY NEED: - Existing Owners, Other Low Income**

51 - 80% MFI

Investment Plan:

The City of Niagara Falls, Neighborhood Housing Services, Highland Community Revitalization Committee, and Center City each administer separate components of the municipality's housing rehabilitation programs.

The City's Community Development Department will offer deferred loans/grants to low and moderate income households in the target areas identified in the plan. The City will utilize unexpended funding, \$325,000 of 2011 CDBG and \$150,000 of 2011 HOME funding and \$180,000 of re-programmed HOME funds. Approximately 28 households will be assisted in 2011.

Center City will offer a Home Improvement Program with unexpended funding and \$200,000 in 2011 CDBG and \$195,000 in HOME funding. Approximately 22 households will be assisted in 2011

NHS will provide deferred grants and loans with unexpended funding and \$200,000 of 2011 CDBG and \$180,000 in HOME funding. All programs are targeted to existing owner at or below 80% of median income. Approximately 22 households will be assisted in 2011

HCRC will administer a minor home repair program using unexpended CDBG funding. Approximately 8 units will be completed, all at or below 80% of median income.

Each agency attempts to maximize the use of State and private funds to leverage Federal funds. In the annual funding agreement between the City and its subrecipients, specific language has been incorporated to encourage obtaining other funds as follows: "The Corporation hereby agrees to seek other sources of funding for its programs and activities".

Specifically, each planned activity is viewed in the context that Federal funds alone are not sufficient to achieve the projected goals. The City, Neighborhood Housing Services, and Center City meet regularly with private lending institutions and attempt to obtain mortgage commitments, loan subsidies donations, and other matching funds to supplement the various projects.

The projected goals for this income group are as follows:

Agency	Tenure Owner/Renter	Income Level	GOALS Units (u)
City of NF (CD)	x	0-80%	23
NHS "	x	0-80%	17
CCNDC - "	x	0-80%	17
HCRC - "	x	0-80%	8

**PRIORITY NEED: - First time Homebuyers (All Categories)**

Investment Plan:

First time homebuyer's assistance is identified as a high priority activity to be undertaken in this fiscal year. The formation of the Home Center, previously described in the 5-Year strategy section of this document will provide the impetus to increased homeownership opportunities in the City. NHS, Center City, HCRC and the City will collaborate to provide housing counseling homebuyer education and financial incentives in the form of closing cost & down payment assistance for first time homebuyers. (Rehabilitation assistance to these households is included in the existing owner rehab section, as funding is provided after homeowners takes title to the property)

The City of Niagara Falls and Neighborhood Housing Services will provide closing cost assistance grants to income eligible households. Each agency will receive \$25,000 in CDBG funds for this activity. Applicants must have participated in a homeownership counseling and education course and must have successfully completed said course to qualify for assistance. The maximum closing cost grant will be \$2,500. The grant will be secured by a 5-year regulatory agreement.

Approximately 100 participants are expected to enroll in the various courses being offered, 30 new homebuyers are projected to receive assistance through the CDBG funded closing cost program in 2011.

The projected goals for this activity/income group are as follows:

Activity	Tenure Owner/Renter	Household Size	Income Level	GOALS Households (h)
City closing costs	x	1-2	51-80%	10(h)
NHS closing costs	x	1-2	51-80%	10(h)
Home Center	x	sm. Related	51-80%	100 (h)

## Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

### Program Year 4 Action Plan Public Housing Strategy response:

#### City of Niagara Falls - Section 8 Homeownership Program

The City of Niagara Falls Leased Housing Program is offering a Homeownership option to current Section 8 Participants who meet certain eligibility requirements. Instead of using the voucher subsidy to help your family with rent, the homeownership option allows a first-time homeowner to use the voucher subsidy to meet monthly homeownership expenses. The Section 8 client is responsible for finding an eligible property to purchase.

#### Family Eligibility for the Homeownership Option

- Must be a current voucher program participant and have completed at least one lease term (one year) and at least one recertification. You cannot owe this office or any other Housing Authority any debt and you must be current with your rent and utility payments.
- Must be a first-time homeowner. No family member can own or have had any ownership interest in a residence during the last three (3) years (except for single parent or displaced homemaker who, while married, owned or resided in a home with a spouse).
- Household income cannot be less than \$13,100 (this amount may change if the federal minimum wages changes). Welfare assistance may not be considered in determining if you meet this requirement except for elderly or disabled families. For disabled families, the minimum income standard will be equal to the monthly Federal Supplemental Security Income (SSI) benefit for an individual living alone multiplied by twelve.
- One or more adult household members who will own the home must be employed on a full-time basis (not less than an average of 30 hours per week) and have been so employed for at least one year (elderly and disabled families are excluded from this requirement).
- No adult family member can have previously received Section 8 homeownership assistance and defaulted on the mortgage.
- Must attend and complete a homeownership counseling program from a HUD approved counseling agency. Topics of this counseling will include: money management, credit counseling and repair, financing options, how to find a home, home maintenance & fair housing.
- Must also be able to provide a minimum down payment of three percent (3%) of the sale price of the home from which at least one percent (1%) comes from your family's personal resources.

Upon completion of the homeownership counseling and notification of your eligibility for the Homeownership Program the Section 8 client will have one hundred eighty (180) days to locate a home to purchase. A home shall be considered located upon submittal of a sales agreement. The sales agreement must specify the price and terms of sale provide for pre-purchase inspection and a seller certification that seller is not debarred, suspended, or subject to denial of participation.

### **Eligible Types of Homes**

Eligible families may purchase an existing single-unit structure or one under construction at the time you enter into the contract of sale. Condominiums and mobile homes may be eligible for homeownership assistance. Duplexes and multiple unit buildings are not eligible.

### **Two Home Inspections**

To assure the home complies with the housing quality standards of the Section 8 program, homeownership assistance payments cannot begin until this office first inspects the home. If the office determines that the unit is decent, safe, and sanitary, an independent inspection covering major building systems must be completed by a professional selected by you and approved by this office. The independent inspection report must be provided to this office. Niagara Falls Leased Housing may disapprove the unit due to information contained in the report or for failure to meet federal housing quality standards.

### **Financing**

The family is ultimately responsible for securing their own financing. Section 8 staff will assist in obtaining financing. The proposed financing terms must be submitted to and approved by this office prior to closing. This office may disapprove the proposed financing if it is determined that the debt is unaffordable or loan terms do not meet certain requirements.

### **Amount of Assistance**

The amount of the monthly assistance for homeownership is calculated similarly to that of your rental assistance. It is based on three factors: the voucher payment standard for which you are eligible; the monthly homeownership expenses; and your household income. In most instances, the homeownership subsidy will be sent to you, unless the lender requests otherwise.

### **Continued Assistance**

Section 8 participant will continue to receive homeownership assistance if they comply with the terms of the mortgage and all other family obligations set forth by this office. Homeownership assistance will terminate if your income results in this office having an assistance payment of \$0.00 for six consecutive months.

### **Time Limits**

Section 8 participants may not receive Section 8 homeownership assistance for more than fifteen (15) years if the initial mortgage term is twenty (20) years or longer. If the initial mortgage term is less than twenty (20) years, there is a ten (10) year limit to receiving homeownership assistance. These time limits do not apply to elderly or disabled families.

## **Barriers to Affordable Housing**

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

### **Action Plan Barriers to Affordable Housing response:**

The City's extremely high tax rates both homestead and non-homestead has been identified as a barrier to affordable housing. The City has for the past several years implemented adjustments to equalize the rates, however, the tax burden on homeowners remains as a real barrier to affordability. The City and its sub-grantees through the Homeownership Center are able to provide financial incentives to low and moderate income first time homebuyers. \$2,500 closing cost grants combined with CDBG and HOME financing for home improvements are provided to these homebuyers and this has proven to be a very effective tool to increase affordable housing opportunities. In 2011 it is projected that 30 households will receive assistance which translates into 30 new property owners paying taxes in the City in 2011.

The City also manages approximately 1000 Section 8 Vouchers in the City which allow Landlords to collect fair market rate rents. These market rate rents allow the landlords to make needed repairs to an aging housing stock as each unit must meet Housing Quality Standards (HQS) prior to tenant occupancy.

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

### **Action Plan HOME/ADDI response:**

The City of Niagara Falls is not a recipient of ADDI funding

## HOMELESS

### Specific Homeless Prevention Elements

\*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds— Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

#### Program Year 4 Action Plan Special Needs response:

Priority - Homeless Persons - Individuals & Families Combined

##### i. Investment Plan

In 2011, it is anticipated that approximately \$110,000 in Emergency Shelter Grant funds and \$13,290 in re-programmed ESG funding will be made available to the City. This will be matched with private funds, donated materials, volunteer labor and in-kind services from non-profit's providing services to the homeless population. The 2011 allocation will be utilized to provide operating cost reimbursements and supportive essential services.

- Family & Children's \$31,645 operating costs/essential services
- Community Missions \$31,645 operating costs
- Fellowship House \$20,000 operating costs/essential services
- YMCA \$20,000 operating costs
- Carolyn's House \$20,000 operating costs/essential services

As part of the emergency shelter funding application procedure the City surveys social service agencies requesting that they identify needs, assess homeless population "point in time" reference counts, and identify at risk populations. Additionally, each agency must clearly identify their source and use of matching funds for the proposed project. This provides the City with an annual update and assessment of homeless needs in the City.



## Homeless Prevention/Initiatives Designed To End Chronic Homelessness

The Niagara County Continuum of Care is in the process of formulating a 10-year plan to end chronic homelessness and move families into permanent housing. The 210 Annual Plan contains a proposed allocation of \$30,000 in CDBG funding to retain a consultant familiar with the 10-year planning requirements to prepare a plan for Niagara County. The following objectives and local action steps are identified in the Continuum of Care Strategic Planning Document for Niagara County:

- Create new Public Housing beds for the chronically homeless with an aggressive follow through on existing agreements with Section 8 and the Public Housing Authorities. Priority will be given to individuals and families. It is anticipated that 5 new beds will be created in year 1 progressing to 40 new beds at the end of 10-year strategic planning period.
- Increase the percentage of homeless persons staying in public housing over 6 months to 71%. HMIS data will be utilized to effectively track cases and manage support services. Estimated percentages will increase from 60% in Year 1 to 71% in Year 10.
- Increase the percentage of homeless persons moving from transitional housing to public housing to 61% by expanding the number of available units and case management services.
- Increase the percentage of homeless persons becoming employed by 11%. This effort will include the involvement of Niagara County Employment and Training in Continuum of Care development of strategies and protocols.
- Ensure that the Continuum of Care has a functional HMIS system by purchasing software and by providing training for all service providers.

## COMMUNITY DEVELOPMENT

### Community Development

\*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate income persons.

\*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

#### Program Year 4 Action Plan Community Development response:

##### **PRIORITY NEED: – Public Service Needs**

Investment Plan:

Clean neighborhoods, crime prevention, crime awareness, job skills training, youth programs and services, and provision of services for the homeless were identified as priority public service needs as a result of the consolidated planning sessions.

##### a) **Public Services**

- **Highland Police Substation** - \$7,500 in 2011 CDBG funding has been budgeted for rent payments and utilities for the Highland Station located at 2616 Highland Avenue
- **18<sup>th</sup> Street Substation** - \$15,000 in 2011 CDBG funding has been budgeted for rent payments and utilities for the Highland Station located at 1667 Linwood Avenue
- **Niagara Street/19th Street Substation** - \$7,500 in 2011 CDBG funding has been budgeted for rent payments and utilities for the substation located in the 19th Street area.
- **Substation Officers** - \$120,000 to fund the two police officers to be rotated at the three locations.
- **Fire Education Life Safety Coordinator** - The City Fire Department will continue a Fire Safety Education Program Coordinator using \$50,000 in 2011 CDBG funding and unexpended previous year's funding. The Fire Safety Coordinator will concentrate on providing services in low income neighborhoods of the City, and will target low income households in school and non-profit settings
- **Niagara Arts & Cultural Center Summer Class Program** - \$22,500 in CDBG funding will be provided to fund tuition free academic, youth development and cultural activities for up to 120 students ages 7-18 at the Niagara Arts and Cultural Center. The program will provide arts related life skills and positive youth development that will keep students safe, increase student achievement and relieve stress on working families. Students will be provided with a menu of activities including music, theater arts, jewelry making, ceramics, visual arts, computer literacy, chess, tutoring and other youth development activities. The programs offered will

service low and moderate income areas of the City. Participants in the program reside in Census Tract areas where 69.9% of households are low and moderate income.

- **Weed & Seed Youth Mentoring** - \$30,000 for a program designed to mentor at-risk middle and high school age youth ages 13-18 in the following areas: educational empowerment, college prep instruction, career and entrepreneurship training, community service, health and wellness and life skills. The Youth Mentoring Program is a structured, youth centered year-round program that offers services three day a week services at the 18<sup>th</sup> Street Resource Center and the Highland Police Substation. The program will continue to secure and maintain 15 at risk youth from the Weed & Seed area.
- **NFHA Summer Enrichment** - \$30,000 for the 2011 Summer Enrichment program held at the Doris Jones Resource Center and at the Packard Court Community Center. The comprehensive summer programs provide individualized educational, social, cultural and recreational components geared to each individual child's level of learning. Activities include arts and crafts, music, etiquette classes, cooking classes, nature hikes/walks, storytelling, computer instruction, self esteem building, workshops, and violence prevention.
- **NACC Deconstruction to Jobs** - \$27,000 has been allocated to provide funding for the training of City residents involved in the deconstruction and salvaging of materials derived from homes scheduled for demolition. The program will focus on the Memorial Parkway neighborhood and will offer a week long pilot deconstruction to jobs project under the supervision of Reuse Consulting. The goal would be to deconstruct one house within the week. Four adults and ten youths from the community would be chosen to make up the first crew. Safety training, on-site training and follow up training would be included in the pilot program. As a result of the training program a core crew would be developed and an additional 25 participants would be trained during the following year.
- **Niagara Street/19<sup>th</sup> Street Area Security Cameras** - \$30,000 has been budgeted to provide security cameras in the Niagara-19<sup>th</sup> Street corridor. This area has been cited as a high crime area of the city and this activity will reinforce the investment of CDBG funds provided for the 19<sup>th</sup> Street Police Substation.

#### **PRIORITY NEED: – Clearance**

Investment Plan:

**Demolition** – severely blighted structures as cited by the City Building Commissioner will be razed in targeted low and moderate-income areas of the City. This has been established as a high priority need in the City. The City will fund the demolition line with \$620,000 in 2011 CDBG funds. Approximately 28 blighted structures will be abated of asbestos and demolished in 2011 in low/mod income areas of the City. Demolition funds also pay for contracted asbestos air monitoring and bulk sample analysis, asbestos abatement in the structures and utility abandonments.

#### **PRIORITY NEED: – Other Community Development Needs**

Investment Plan:

- **Code Enforcement** consistently ranked as a high priority in the consolidated planning sessions. The City will continue to provide CDBG funding to reimburse the salary of a one housing inspector. The inspector will conduct door-to-door inspections and code enforcement in targeted CDBG funded areas. Code enforcement inspections will support ongoing Community Development housing rehabilitation programs in targeted neighborhood districts and will be conducted in a concentrated, door-to-door fashion. \$5,500 in 2011 CDBG funding and previous unexpended funding will fund this activity.
- **Clean Neighborhood Program** (Interim Assistance)  
\$25,000 in CDBG funds has been dedicated to provide 2 clean neighborhood teams (8 seasonal workers) to remove bulk refuse, debris, trim trees, mow lawns, cite & remove abandoned vehicles in 3 targeted geographic low/mod areas. The work will be performed to re-enforce ongoing housing and commercial rehabilitation programs.

## **PRIORITY NEED: – Public Improvements/Facilities**

### Investment Plan:

The City has numerous infrastructure and public facility needs that require immediate attention. In order to best utilize CDBG funds, public improvement projects are selected to compliment ongoing neighborhood revitalization projects. The following are the proposed 2011 projects.

- **John Duke Senior Citizens Center Exercise Station** - \$25,000 has been budgeted to purchase and install permanent outdoor exercise equipment designed for senior citizens to be used at the Duke Senior Center. The exercise equipment consists of five stations with three different exercises at each station. The wellness program to be offered to the senior citizens resulted from a 16 week study that showed a dramatic rise in the health and wellness of seniors that participate in the program
- **YMCA Window Replacement** - \$50,000 has been budgeted for the replacement of 30 year old windows at 1317 and 1329 Portage Road. The new windows will be energy efficient thereby reducing heating and cooling costs. The YMCA intends to provide \$125,000 in matching funds to fund the project. The 1329 Portage Road facility is the community residence building and our funding will be directed to this address.

## **Antipoverty Strategy**

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

### **Program Year 4 Action Plan Antipoverty Strategy response:**

The City's (Section 8) Family Self Sufficiency program is a coordinated effort undertaken by the Section 8 program and various Niagara County agencies designed to provide support services to families that will enable them to progress towards a self-sufficient lifestyle. The participants are Section 8 clients, at or below the poverty level, and single parents with children residing in the home. Support services include housing, childcare, transportation, education, job placement, etc.

The City Section 8 Division has also received funding to administer a 100 unit voucher program for the Welfare to Work Program. The NF Housing Partnership Program (NFHPP) provides rental assistance to families who are or could be eligible for Temporary Assistance to Needy Families (TANF) and families who have received TANF in the past two years. In connection with this criteria, the families must be working, in a training program or attending school in an effort to obtain family self-sufficiency. These families must also meet the eligibility requirements for the Housing Choice Voucher Program.

The NFHPP currently has seven partners committed to assisting these families with needed services. These partners are Community Child Care clearinghouse, Cornell Cooperative Extension, Literacy Volunteers of America, Niagara County Center for Independent Living, Niagara County Department of Social Services, Niagara County Employment and Training, and NYS Department of Labor. The purpose of the partnership is to help families overcome or remove barriers that would hinder them from becoming self-sufficient.

In addition, affordable housing programs, particularly the first time homebuyer's assistance offered through the Homeownership Center provides affordable homeownership opportunities to low income

persons. These families, without homebuyer's assistance would most likely never be able to afford a home. It has been our experience, that once the opportunity to own a home is provided to clients; they seek and find alternative employment and better paying jobs to maintain and upgrade their household.

## NON-HOMELESS SPECIAL NEEDS HOUSING

### Non-homeless Special Needs (91.220 (c) and (e))

\*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

#### Action Plan Specific Objectives response:

### Housing Opportunities for People with AIDS

\*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to

people with HIV/AIDS.

9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

**Action Plan HOPWA response:**

Not Applicable \_ City of Niagara falls is not a HOPWA Grantee

**Specific HOPWA Objectives**

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

**Specific HOPWA Objectives response:**

Not Applicable - the City of Niagara Falls is not a HOPWA Grantee

## Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.

### **HOME PROGRAM RESALE GUIDELINES (First Time Homebuyer Programs)**

For a period of fifteen years, (twenty years for new construction), homeowner shall not sell, encumber or otherwise transfer the ownership of the property or any interest therein to any person or entity without the prior written consent of City of Niagara Falls, and the property may only be sold or transferred to an eligible, low income applicant that will use the property as its principal residence. Not less than sixty (60) days prior to any proposed transfer, homeowner shall submit to City of Niagara Falls such information with respect to a proposed transfer and transferee, homeowner shall submit to City of Niagara Falls documentation executed by the proposed transferee assuming all obligations under this Agreement and the Loan Documents and such other documents or agreements as will secure the Loan and the proposed transferee's obligations under this Agreement and the Loan Documents to the satisfaction of City of Niagara Falls. Homeowner, property and any transferee thereof shall be and remain subject to this Agreement and the Loan Documents subsequent to any transfer, whether such transfer is in compliance with this Agreement and the Loan Documents or otherwise.

The resale price of the project shall remain affordable to a homebuyer earning 75% of median income and shall not exceed an amount equal to the sum of:

- (i) the original equity paid by the owner for the project and rehabilitation thereof, exclusive of any payments, grants or loans received pursuant to HOME Investment Partnerships Program,
- (ii) the cost of capital improvements to the project paid by such owner after the completion of rehabilitation, exclusive of any payments, grants or loans received pursuant to HOME Investment Partnerships Program,
- (iii) the actual amortization paid by such owner in the reduction of total outstanding principal indebtedness on all existing and prior mortgages on, or loans for, such project, but only to the extent that the proceeds of such mortgages or loans were used by the owner for the project and rehabilitation thereof or for the cost of capital improvements thereto,
- (iv) the actual outstanding principal indebtedness on all existing mortgages on, or loans or other obligations for, such project which the owner is required to satisfy, but only to the extent that the proceeds of such mortgages or loans were used by the owner for the project and rehabilitation thereof or for the cost of capital improvements thereto, and
- (v) the reasonable costs and expenses incurred in connection with the sale of such project.



## **AFFIRMATIVE MARKETING PROCEDURES**

The City of Niagara Falls' Affirmative Marketing procedures for the HOME Program are based on those previously approved and utilized in the Federal Rental Rehabilitation Program.

- a) The City will utilize practices identical to those in its H.U.D. approved Section 8 Administration plan and F.H.E.O. plan. This will insure that tenants will have equal opportunity and will not be discriminated against. Developer proposals will be evaluated based solely on the previously noted evaluation criteria. Our Relocation Specialist will also counsel tenants to avoid any displacement or discrimination.
- b) Affirmative Marketing Procedures. Once a proposal has been selected for participation in the program, Community Development staff will discuss affirmative marketing requirements with property owners. Staff will meet with each existing tenant and all potential new tenants to advise them of their rights under Federal, State, and local Fair Housing Laws. All general program advertising will emphasize affirmative marketing and will inform the general public of Federal Fair Housing Law.
- c) Owner Affirmative Marketing Requirements. Owners are required to notify the Department of Community Development of vacancies in the building with 60 days prior notice. In the event that canvassing the City's Section 8 Existing Waiting List cannot fill a vacant unit, owners will be required to advertise vacant units in the Niagara Gazette.

The majority of vacancies will be filled from the City's Section 8 Existing Waiting List. Compliance with affirmative marketing requirements will be guaranteed.

- d) Outreach to Those Least Likely to Apply. For those vacancies which are not filled from the City's Section 8 Waiting List, owners must demonstrate that they have contacted community organizations, churches, fair housing groups, housing counseling agencies, employment centers, etc., if they are unable to attract tenants through standard advertising to insure outreach to those families least likely to apply.
- e) Owner Recordkeeping. Required recordkeeping responsibilities of the City are fairly explicit. To facilitate effective monitoring and reporting by the City, owners will be required to maintain documentation by race, gender, family size, rent paid and gross income. Annual updates will be required by the Department and will be reviewed when leases are renewed or on the anniversary date for unassisted units.  
  
Additionally, although the City will monitor any required relocation, landlord must maintain records of any tenant moves, whether necessary for construction or not. Data will also include race, gender, and family size.
- f) Assessment of Owner Affirmative Marketing Efforts. City will annually review with the owner, efforts to market vacant units. Lack of a good faith effort may jeopardize the owner's participation in this or other future Federal programs administered by the City.

The City of Niagara Falls is committed to the development and implementation of an effective Minority Business Enterprise/Women's Business Enterprise (MBE/WBE) Program to promote the use of MBE/WBE's in all aspects of contracting to the maximum extent feasible.

The term "Minority Business Enterprise" as used in this program, means a business that is both owned and controlled by minorities. Minorities include persons who are citizens of the U.S. or lawful permanent residents and are Blacks (not of Hispanic origin); Hispanics (a person of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin, regardless of race); Asian Americans, American Indians or Alaskan Natives.

The term "Women's Business Enterprise" as used in this definition means that minorities and women must own 51% of the business and that they must control management and daily operation of the business.

The MBE/WBE Program is designed to ensure that MBE/WBE's shall have the maximum opportunity to participate in all aspects of City business activities including concessions, professional service contracts, purchase of equipment and supplies, construction and non-construction contracts.

The City of Niagara Falls requires all contractors and sub-contractors to comply with the appropriate Federal and State laws, including Article 15-A of the New York Executive Law, rules, and regulations pertaining to non-discrimination. Directors and Division Heads shall be responsible for progressive leadership and imaginative action in implementing this policy.

The City has developed and currently utilizes a directory of minority businesses that are registered with the City of Niagara Falls. In addition, a master directory of minority business enterprise for the Niagara Frontier is also utilized. Information relative to the above directories is distributed at pre-bid meetings and pre-construction conferences and contractors are strongly encouraged to fully utilize the services contained therein.

Where specific quotas are required in HUD assisted and other construction related contracts, the Project Administrator serves as the staff person responsible for the proper implementation of the project requirements. Records are maintained in the office of Community Development, 1022 Main Street, Niagara Falls, New York.

**Table 3A  
2011 Summary of Specific Annual Objectives**

<b>Obj #</b>	<b>Specific Objectives</b>	<b>Sources of Funds</b>	<b>Performance Indicators</b>	<b>Expected Number</b>	<b>Actual Number</b>	<b>Outcome/ Objective*</b>
	<b>Rental Housing Objectives</b>					
<b>DH-2</b>	Address the need for decent, affordable rental housing by offering rehabilitation assistance to landlords renting to I/m households	HOME	# of units I/m renters assisted, & units made standard	6		
<b>DH-2</b>	Address the need for decent, affordable rental housing by offering rehabilitation assistance to landlords renting to I/m households	CDBG	# of units I/m renters assisted, & made standard	9		
	<b>Owner Housing Objectives</b>					
<b>DH-2</b>	Address need for decent, affordable housing for low/mod income owners by providing rehabilitation assistance	CDBG& HOME	# of low mod households assisted and units made standard	65		
<b>DH-1</b>	Provide closing cost assistance to first time buyers to acquire decent, affordable housing	CDBG	# of I/m clients receiving closing cost grants	20		
	<b>Homeless Objectives</b>					
<b>SL-1</b>	Provide funding for essential services and operating/maintenance costs of homeless shelters	ESG	# of homeless persons served	1,300		
	<b>Special Needs Objectives</b>					
	<b>Community Development Objectives</b>					
<b>DH-3</b>	Address the need to enforce code in targeted I/m income areas of the City	CDBG	# of units brought into compliance thru concentrated code enforcement	40		
	<b>Infrastructure Objectives</b>					
<b>SL-1</b>	Improve the quality of public infrastructure for I/m income persons	CDBG	# of persons with improved access to public imp.	2,000		

	<b>Public Facilities Objectives</b>					
<b>SL-1</b>	Improve the quality of public facilities for low/mod income persons	CDBG	# of persons with improved access to facilities	10,000		

\***Outcome/Objective Codes**

Table 3b – Annual Housing Goals

	Annual Number Expected Units To Be Completed	Resources used during the period			
		CDBG	HOME	ESG	HOPWA
<b>ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)</b>					
Homeless households	0	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	0	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	0	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>ANNUAL AFFORDABLE RENTAL HOUSING GOALS (SEC. 215)</b>					
Acquisition of existing units	0	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	0	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	15	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	0	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Rental</b>	<b>15</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>ANNUAL AFFORDABLE OWNER HOUSING GOALS (SEC. 215)</b>					
Acquisition of existing units	0	<input type="checkbox"/>	<input type="checkbox"/>		
Production of new units	0	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitation of existing units	65	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Homebuyer Assistance	20	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Owner</b>	<b>85</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)</b>					
Acquisition of existing units	0	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Production of new units	0	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	0	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Homebuyer Assistance	0	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Afford. Housing</b>	<b>0</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>ANNUAL HOUSING GOALS</b>					
Annual Rental Housing Goal	15	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	85	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>