THIRD Program Year 2012 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

Action Plan Executive Summary Response:

The City of Niagara Falls is located in western New York State, and is a gateway between Canada and the United States. We are a distressed city by any standard of distress such as population loss, unemployment, an aging housing stock, poverty rates, per capita income, contaminated and landfill properties, etc.

The City is being forced to rely more heavily on its tourism industry for the growth of employment and tax base as manufacturing continues to significantly decline in the area.

While heavy industry continues to play an important role in the City's economy, over 75% of jobs in this sector have disappeared since the peak employment census year of 1960, as a large number of operations have either closed or downsized. In many instances the facilities that are left behind have posed a significant burden on the community by leaving brownfield or dumpsite legacies. Under a rubric of "beautification", many empty industrial buildings are being demolished to reduce the property taxes of the owners, while the contaminated land is "mothballed", thereby, prohibiting gainful re-use.

From a positive perspective, the Seneca Nation's casino and resort complex may become the catalyst for the redevelopment of our downtown tourism district. New York State has begun reinvesting in the State Park surrounding the cataracts and the City has a new revenue stream from the casino with which to finance capital improvements for tourism development.

Tax base development is critical to relieving an onerous local tax burden, maintaining the quality of municipal services, and stabilizing the fiduciary standing of the municipality. Job creation is crucial to stemming the out-migration of the working age population of the City and to the attraction of new residents to the City.

In the meantime, the citizenry is highly concerned about the quality and safety of their neighborhoods.

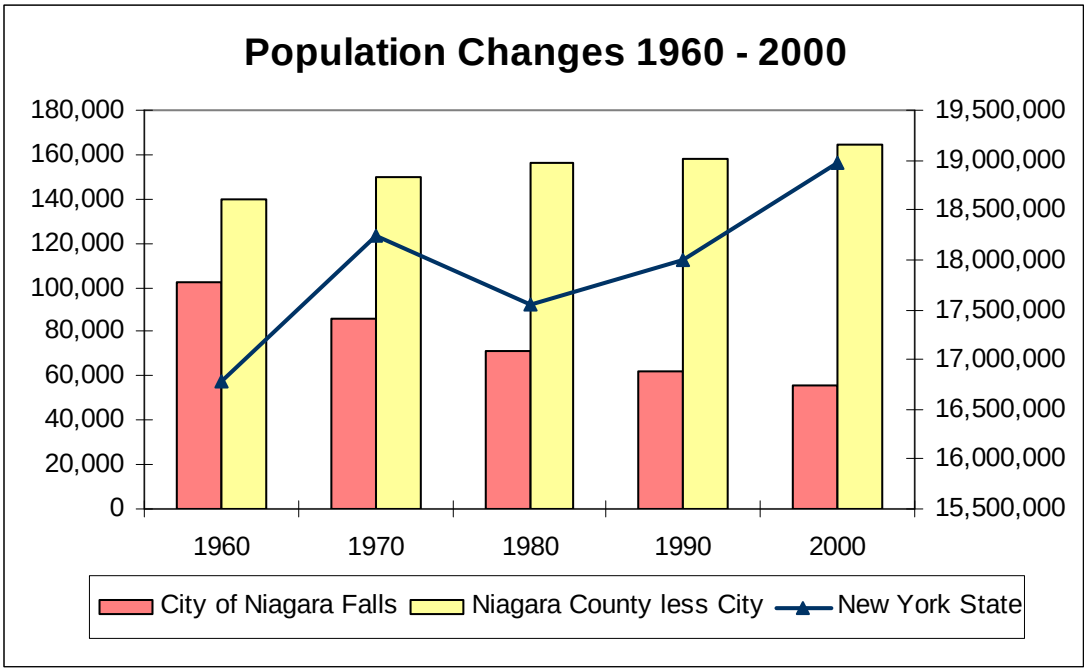
DRAFT

COMMUNITY PROFILE and CONDITIONS

Population

Since 1960, the City of Niagara Falls has continuously lost population. The graph below shows the changes in total population from 1960 – 2000 for the City of Niagara Falls, Niagara County less Niagara Falls, and New York State. In 1960, there were a total of 102,394 people living in the Niagara Falls. By 2000, that number dropped 45% to 55,593. The Niagara County less City population, on the other hand, saw an increase in total population during that same time period. In 1960, almost 140,000 people lived in the County, not including the City population. By 2000, the County minus City population had increased to over 164,000 people. New York State, in contrast to the city, increased its total population.

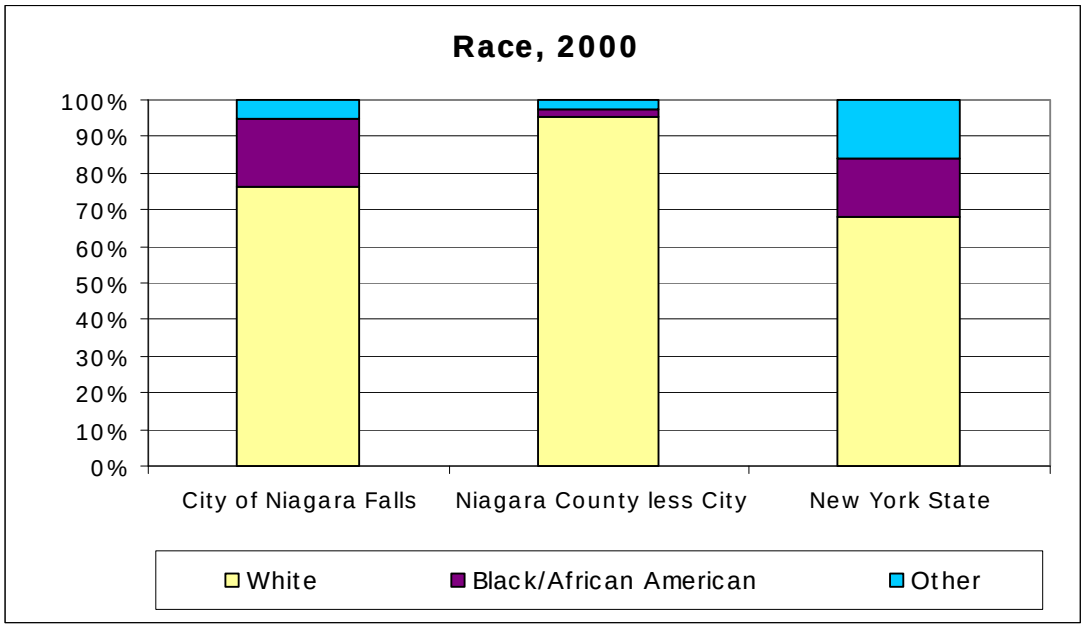
Until 1960, the State population had been rising. From 1970 to 1980, there was a slight decrease of less than 4%, but continued to increase through 2000. Since 1960, the New York State population has increased 13% to almost 19 million residents. The total population of the United States also increased over the same time period. The population increased almost 39%. So while the County less City, New York State, and the U.S.'s population was increasing, the City of Niagara Falls was losing population.



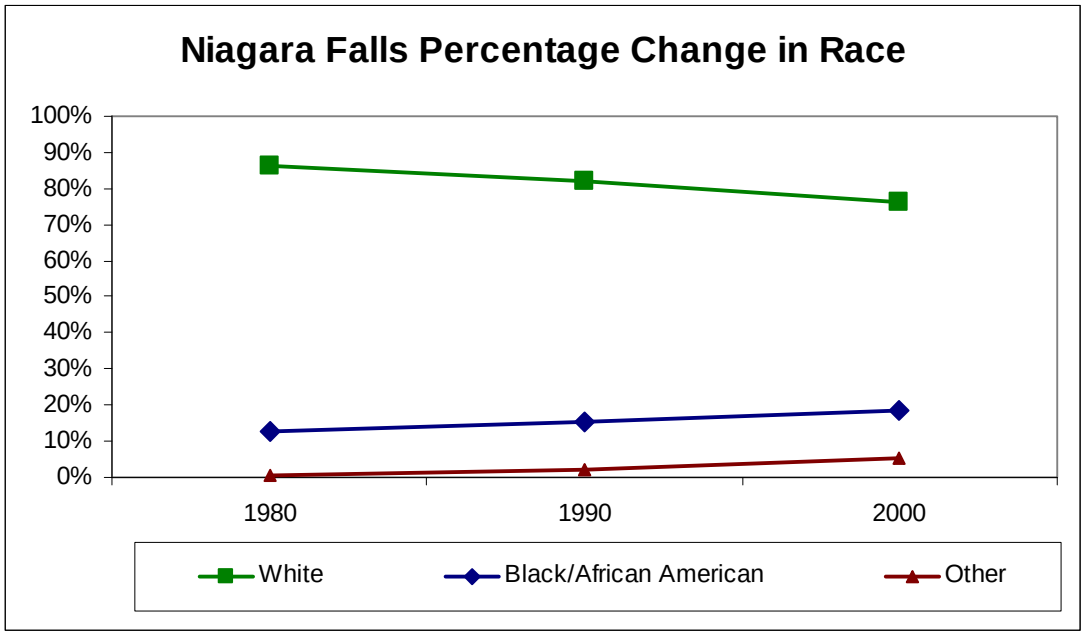
Race

In the City of Niagara Falls, Niagara County less Niagara Falls, and New York State, the majority of residents are white. In the City of Niagara Falls, white people comprise 76.2% of the population. African Americans comprise 18.7%, and all other races are 5.1%. In Niagara County not including the City population, there are a higher percentage of white people, 95.6%. African Americans are 1.9% of the total population, and 2.5% are other races. New York State has a percentage of African Americans comparable to Niagara Falls. The percentage of residents comprising the other category is much higher in New York State compared to Niagara Falls and Niagara County, over 16%.

The City of Niagara Falls has a more diverse population than Niagara County, and a higher percentage of African Americans than New York State. In Niagara County less City population, the majority of its residents are White. New York State has the highest percentage of other races. The City has a very similar racial makeup compared to the nation as a whole. The City has a slightly higher percentage of African Americans, and slightly lower percentage of others.



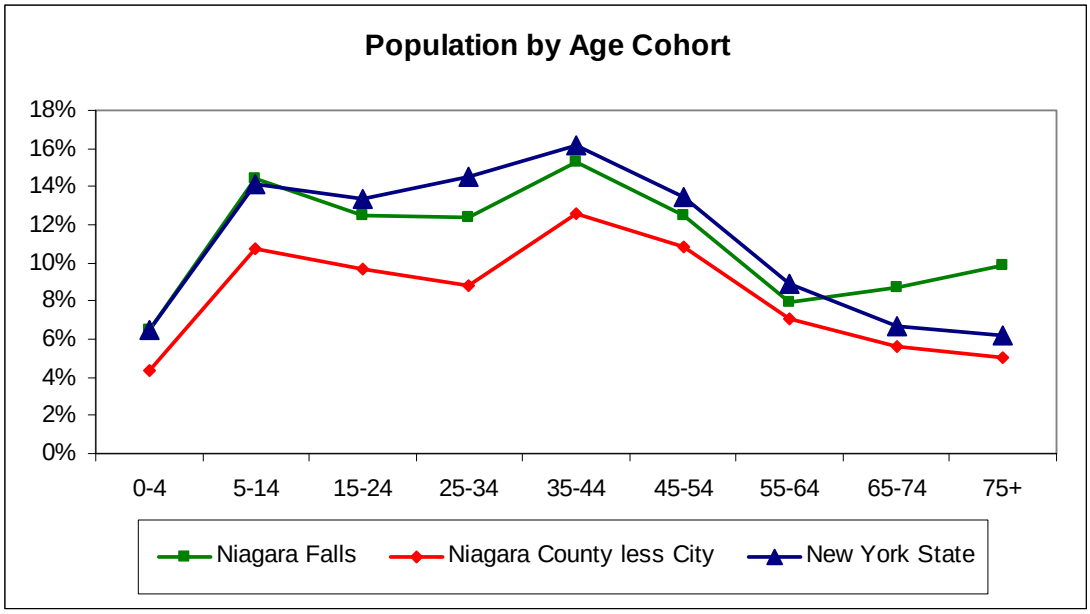
The graph below illustrates the percent changes in racial composition in the City of Niagara Falls from 1980 to 2000. Over that 20-year period, Niagara Falls became more diversified. In 1980, 86% of the city's population was white. By 2000, the white population had decreased to 76%. The African American and Other category increased over that period. In 1980, African Americans comprised 13% of the population, and in 2000 it reached almost 20%. The Other category also saw a significant increase in population, from less than 1% in 1980 to over 5% in 2000.



Age

The breakdown of population by age cohort for the City of Niagara Falls is consistent with New York State in 2000. In Niagara Falls, Niagara County-less City, and the State, the 0–4-year-old cohort comprises between 5%–6% of the total population. The 5–14-year-old age group and the 15–24-year-olds group each comprise 13%–14% of the total population. In the 25–34-year-old age group, New York State had a slightly higher percentage, almost 15%. Niagara Falls and Niagara County less-City fared slightly lower, between 12%–13%. The 35–44-year-old age group had the highest percentage of all the age cohorts, between 15%–16%. The 45–54-year-old cohort had the next highest percentage, with 12%–14% for the three study areas. Between 8%–9% of the population is between the ages 55–64 years. The 65–74 cohorts and the 75-and-over population each comprise between 7%–10% of the population for Niagara Falls, Niagara County, City, and New York State.

Of the three areas studied, the population distribution of Niagara County less the City is the most evenly distributed between all age groups. New York State, in general, has a higher percentage of people between 25–64-years-old. The City has a lower percentage of people between 15–64-years-old, but a higher percentage of people over 64 years. It is evident that the residents leaving the City are in the 25–64 age range. Compared to the U.S., the City of Niagara Falls has a slightly lower percent of people between the ages of 15–64, but has a slightly higher percentage of people over the age of 64. This indicates the loss in population has been a loss in people under the age of 64-years-old.

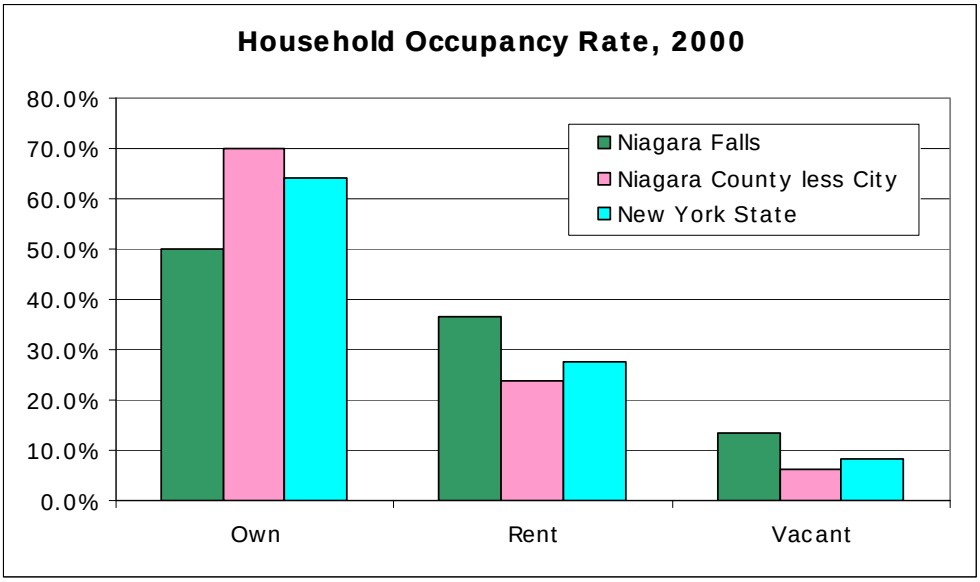


The age composition of the City of Niagara Falls population has seen trends similar to those of New York State. The graph below illustrates this trend. The 0–4-year-old age cohort in the city saw a decrease of 63% from 1950 to 2000. In 1950, it comprised almost 10% of the total population. By 2000, it dropped to only 3%. The 5–19-year-old group and the 20–34-year-old cohort both saw a loss of almost 50% of their populations from 1950 to 2000. The 5–19-year-old group still comprises 25% of the total population in 2000, and the 20–34-year-old groups comprise almost 18%. The 35–64-year-old cohort lost almost 40% of its population over the same time period, but still comprises 33% of the population in 2000. The 65-and-older cohort was the only group that saw an increase in the population. In 1950, it comprised 5% of the population. It increased 79% to total 17% of the population in 2000. New York State in general is seeing a decrease in the number of people under 65, and an increase in the number of people over the age of 65. This trend is evident in the City of Niagara Falls.

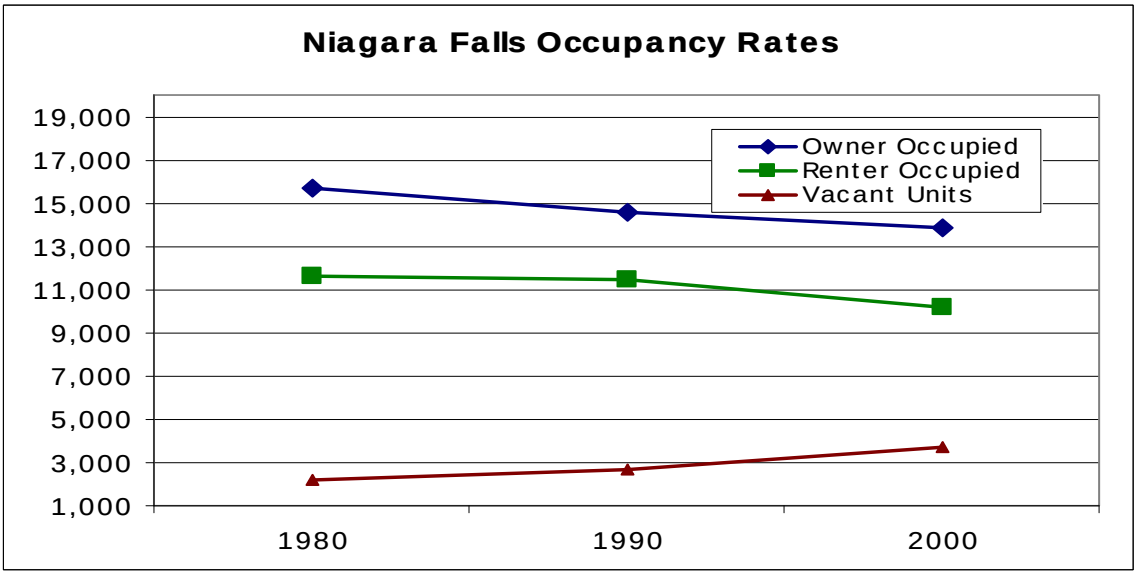
Households

The number of owner-occupied houses in the City of Niagara Falls is significantly lower than Niagara County less City and New York State. The graph below shows the occupancy rate in 2000. About 50% of the residents in Niagara Falls own and live in their homes. Niagara County less City has the highest rate, at 70%, with New York State at 65%. Niagara County less City rated the lowest in renter-occupied housing, with 24%. Niagara Falls was next with 37%, and New York State was slightly higher at 43%. Niagara Falls has the highest vacancy rate of the three areas studied, with 13% of the households being vacant. Niagara County less City and New York State both have about an 8% vacancy rate, comparable to the national average. Compared to the U.S., the City of Niagara

Falls has 15% less owner-occupied housing units. Overall, Niagara County less City has the highest owner-occupied housing rate, and the City of Niagara Falls has the highest rate of renter-occupied housing and vacant housing.



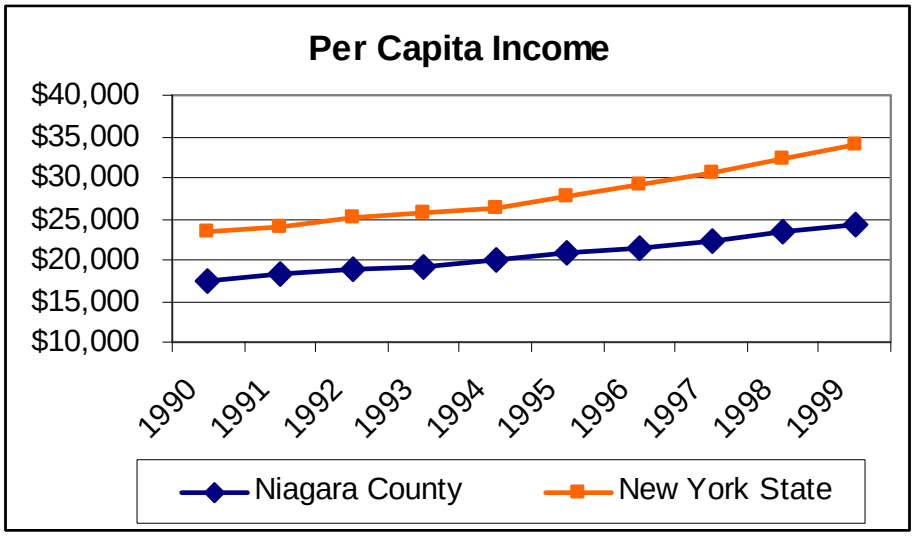
Over the past 20 years, the City of Niagara Falls has seen a loss in owner- and renter-occupied housing units, and a rise in vacant units. In 1980, the City had almost 16,000 owner-occupied units. That number dropped by almost 1,800 units (12%) by 2000. Renter-occupied units also dropped by 12% to 11,500 housing units in 2000. The number of vacant units increased by almost 70% to a total of 3,700. Although the number of total housing units has decreased by 2,000 units over the 20 year period, the number of vacant units increased. The graph below shows the occupancy rates from 1980-2000.



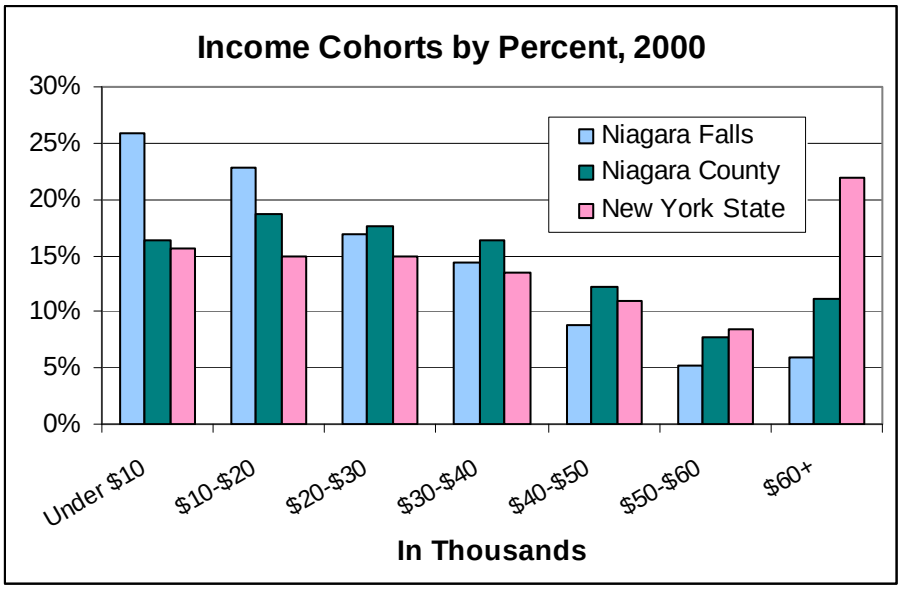
The graph below compares the family and non-family households in the City of Niagara Falls, Niagara County, and New York State. The rate of family versus non-family households in the City of Niagara Falls is pretty consistent with Niagara County and New York State. The rate of family households is slightly lower in Niagara Falls, but the rate of non-family households and householder living alone is slightly higher than the other two regions. Niagara County and New York State are relatively the same for all four categories.

Income

The graph below illustrates the change in per capita income from 1990 – 1999 in Niagara County and New York State. In 1990, per capita income in Niagara County was around $17,000. By 1999, it had risen 40% to over $24,000. New York State per capita income rose at a higher rate, 45%, to almost $40,000 in 2000. In 1990, the difference between Niagara County and New York State's per capita income was around $7,000. By 1999, the difference had grown to $9,000. Niagara County residents' incomes are not rising at a comparable rate to the rest of New York State.

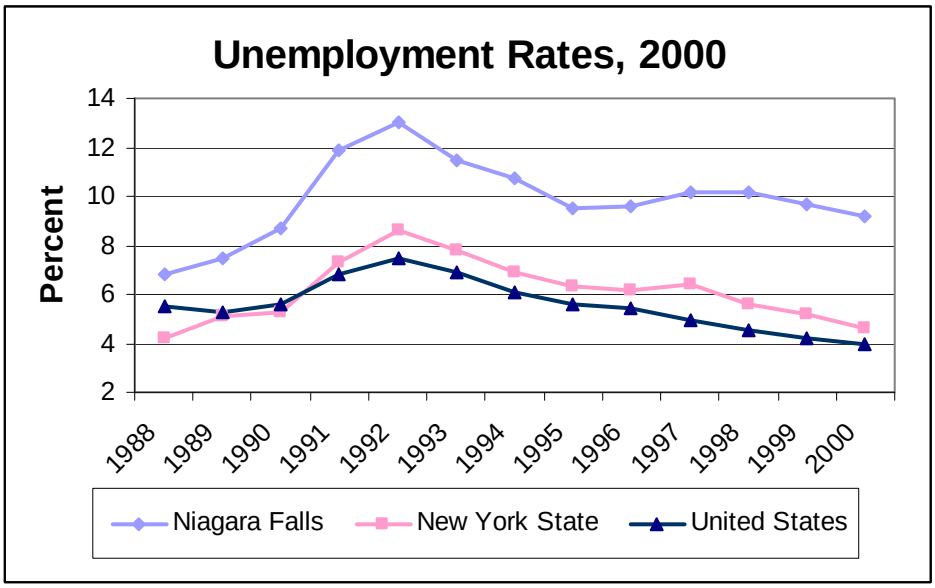


The graph below shows the inconsistency in income between the City of Niagara Falls and New York State. Almost 50% of the residents in Niagara Falls make less than $20,000 annually. Only 30% of New York State residents make less than $20,000. Over 22% of New York State residents make over $60,000 annually. Niagara County is more uniformly distributed among the income brackets. 10% to 20% of county residents fall into each income bracket. The highest percentage is in the $10,000 to $20,000 bracket, with almost 19%. Niagara Falls, Niagara County, and New York State all have the lowest percentage in the $50,000 to $60,000 bracket, 6%, 11%, and 22%, respectively.



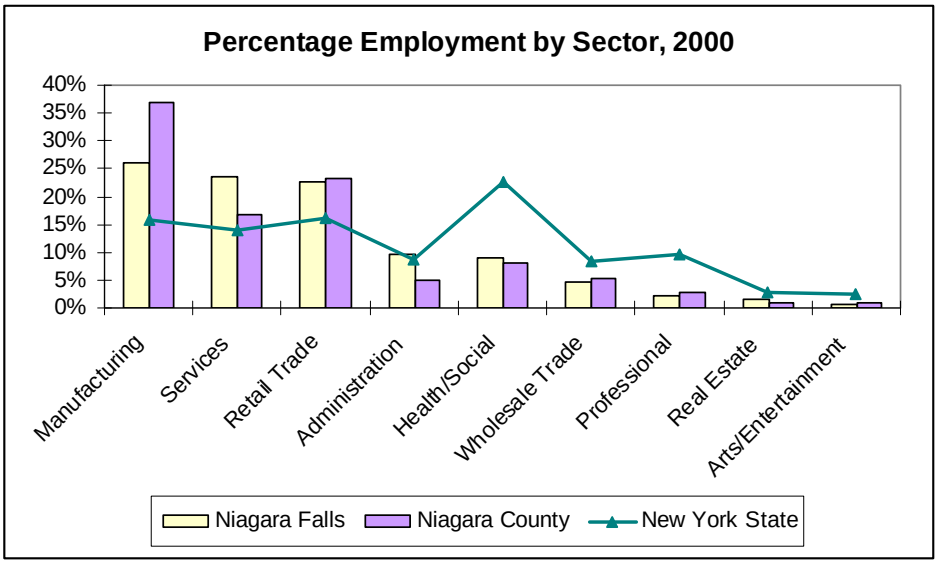
Unemployment Rates

The graph below shows the unemployment rates for the City of Niagara Falls, New York State, and the United States. All three regions followed the same trend, but Niagara Falls was significantly higher than New York and the U.S. New York State and the U.S. had comparable unemployment rates. All three regions reached their peak percentages in 1992. In 1988 New York State had the lowest rate and the city had the highest. By 2000, the U.S. unemployment rate was the lowest, with the city still having the highest average. The City's unemployment rate is statistically skewed downward by the high percentage of elderly not in the work force and , perhaps, that segment of the population that is not employed but no longer counted by the NYS Department of Labor as seeking employment.



Employment by Sector

The graph below shows employment by sector for the City of Niagara Falls, Niagara County, and New York State in 2000. Niagara Falls and Niagara County have comparable percentages, except for Manufacturing and Services. Niagara County has 10% more employees in Manufacturing than the city, but has 7% fewer employees in the Service sector. New York State has lower percentages in Manufacturing, Services, and Retail Trade, but has significantly higher percentages in the Health/Social Services and Professional sectors. Administration, Wholesale Trade, Real Estate, and Arts/Entertainment have similar averages for all three regions.



HOUSING AND COMMUNITY DEVELOPMENT NEEDS

Conditions

Migration and birth trends between 1950 and 2000 are such that virtually every age group but seniors lost population, but the loss has been greatest among those between the ages of 0 and 24: there are fewer births and young people are leaving the City in search of employment or simply never returning after completion of their higher education or military service. The migration patterns suggest that many of the out migrants are part of family households. The reduction of household size contributes to an imbalance between unit size and household size that makes it difficult to fill existing units.

Market Conditions

As Niagara Falls' household size and absolute size of the City's population continues to decline, the high housing unit vacancy rate continues to be a problem, creating a buyers market for housing, keeping rents low, and discouraging housing rehabilitation and other forms of investment. As household size continues to drop, the match between dwelling unit size and household size will

worsen. The median room size of housing units today is 5.1. As one and two-person households become more common, units with five or more rooms are becoming less and less attractive, with higher quality, energy efficient, small units, and handicapped units at a premium. Converting to smaller units will solve individual problems, but by adding housing units, vacancy rates will remain high. Lack of sufficient units in the right size ranges could favor suburban migration and further aggravate the City's housing problems.

5-year Consolidated Plan and Strategy Priorities

Based on community input received during the five year strategy planning process the following needs have been identified as community priorities. These priorities are reflected in the both the City's Vision Statement, which follows immediately hereafter and in the FY' 2009 Action Plan.

- Homeownership opportunities for low and moderate income, first time homebuyers
- Rehabilitation of owner occupied and investor owned residential properties.
- Economic Development/job creation activities.
- Public Service needs: Youth Services, clean neighborhoods, employment training, and crime prevention
- Public Improvements such as streets, walks, alleys, sewers and public facilities such as parks and parking ramps.
- Development of the downtown tourism area and neighborhood commercial districts,
- Building a new inventory of middle class urban housing to induce middle income families to live in the urban center of the City.

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.

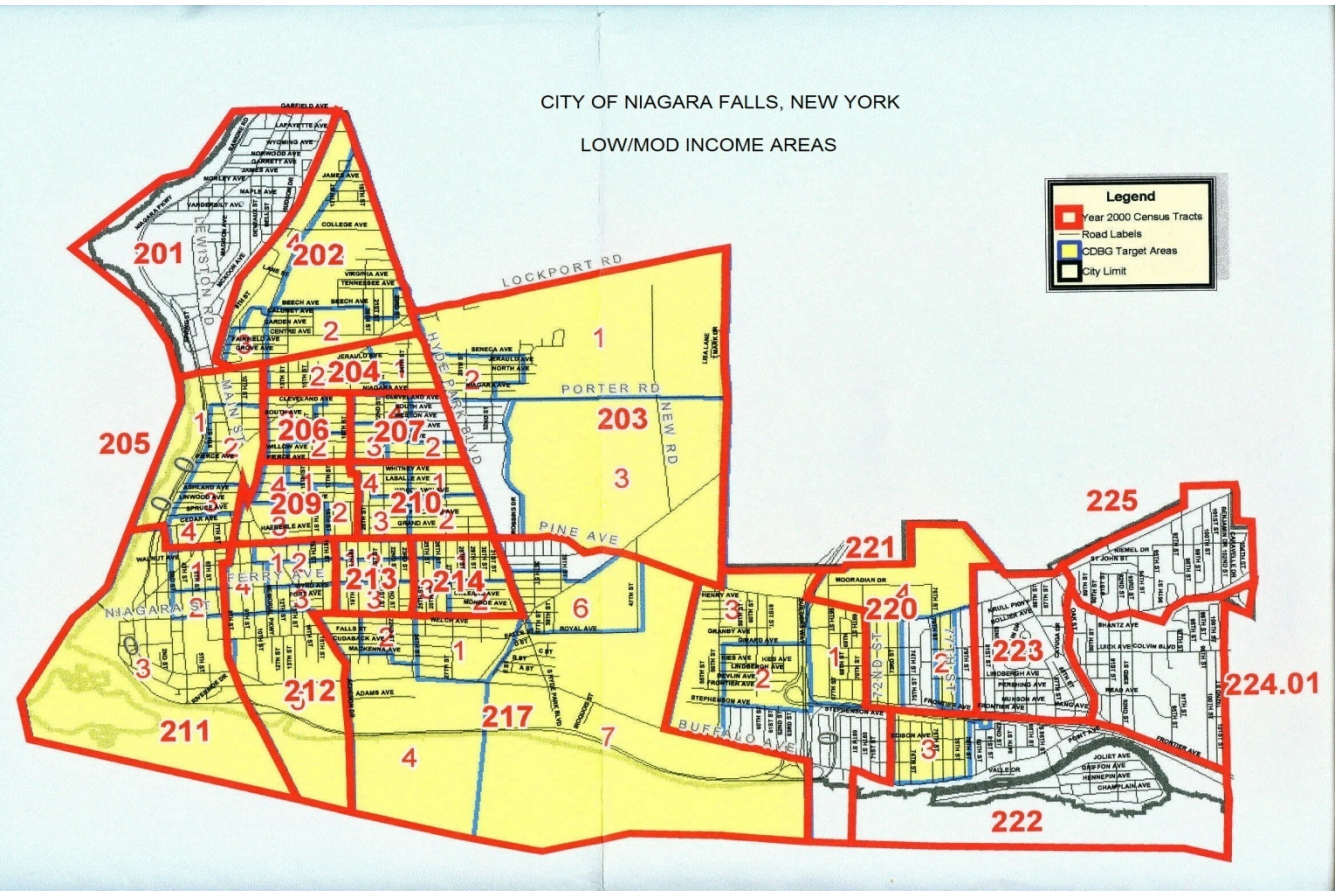
Program Year 2- 2012 Action Plan General Questions Response:

Based on 2000 Census Data, the City of Niagara Falls has a population of 55,593. 76.2% 0f 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 2010, 54% of the households assisted through our housing programs were low income and 46% low/mod income. Of the total households assisted, 34% were minority.

It is anticipated that 90-95% of all projects funded in 2012 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 (2012) 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 72nd Street from Frontier Ave to N.F. Blvd
- Jerauld Avenue to Porter Road from Hyde Park Blvd to 29th Street

Center City Neighborhood Development Corporation

- 16th Street to 18th Street from Whitney Ave to Michigan Ave

Niagara Falls NHS Inc.

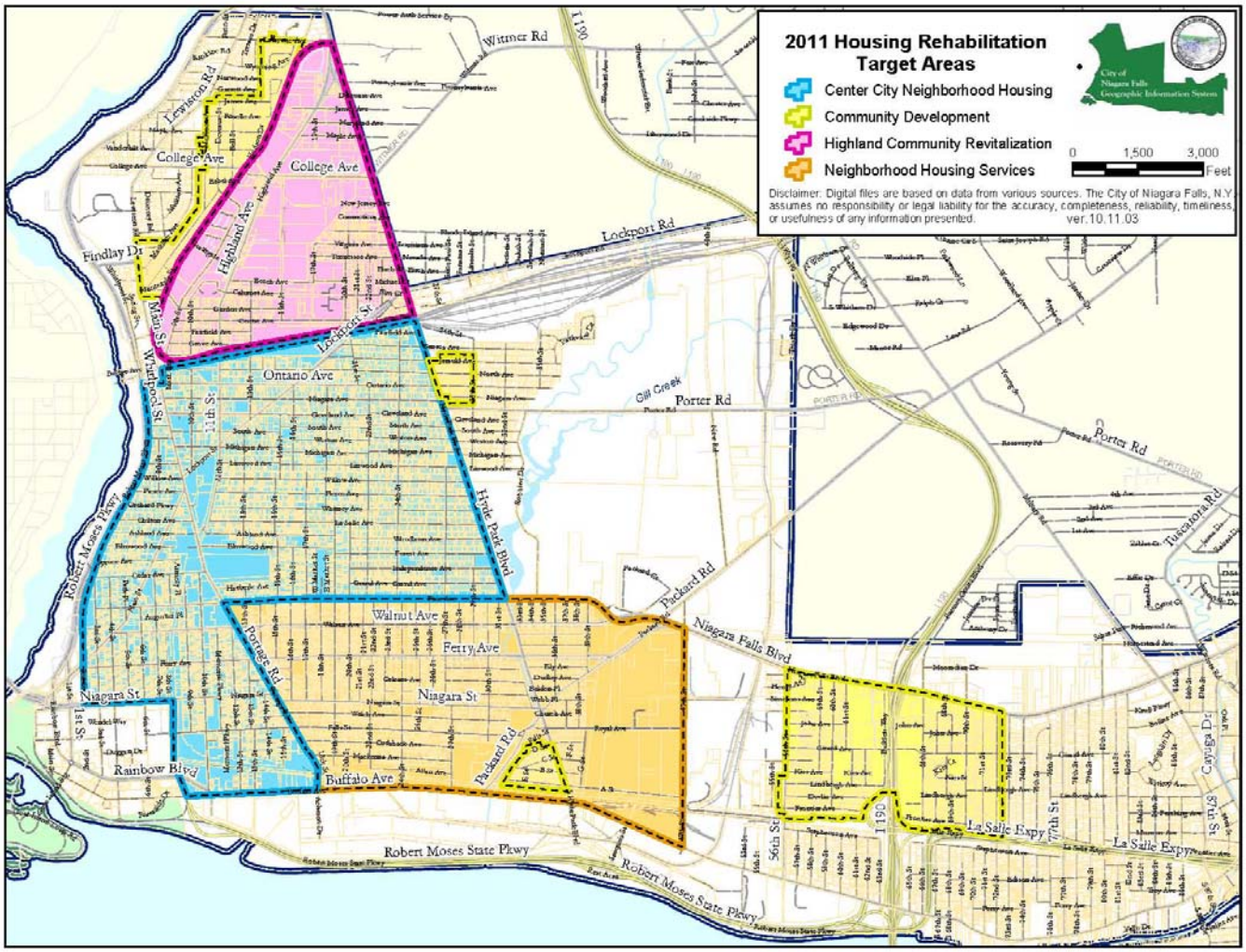
- Pine Avenue to Buffalo Avenue from 27th Street to Hyde Park Blvd.

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)


2011 Housing Rehabilitation Target Areas
Center City Neighborhood Housing
Community Development
Highland Community Revitalization
Neighborhood Housing Services
0 1,500 3,000 Feet
Disclaimer: Digital files are based on data from various sources. The City of Niagara Falls, N.Y. assumes no responsibility or legal liability for the accuracy, completeness, reliability, timeliness, or usefulness of any information presented.
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Witmer Rd
Lewiston Rd
College Ave
Highland Ave
Findlay Dr
Main St
Lockport St
Lockport Rd
Ontario Ave
Gill Creek
Porter Rd
Hyde Park Blvd
Robert Moses Pkwy
Walnut Ave
Ferry Ave
Portage Rd
Niagara St
Packard Rd
Niagara Falls Blvd
Tuscarora Rd
Rainbow Blvd
Buffalo Ave
Robert Moses State Pkwy
La Salle Expy
Cayuga Dr

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4. 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 - 2012 Action Plan Identification of Resources Response:

Revised: 06/28/2012

FY' 2012 ACTION PLAN - ONE YEAR USE OF FUNDS							
The following resources are reasonably expected to be made available to the jurisdiction in 2012:							
COMMUNITY DEVELOPMENT BLOCK GRANT							
	2012 CDBG	**Program Income**	**Re-Program**	**Other Public**	**Private**	**Source of Funds**	**Needs Addressed**
ACTIVITY DESCRIPTION							
HOUSING REHABILITATION							
Dept. of CD – Targeted Housing Rehabilitation – The City will administer deferred loans, grants, and rental rehabilitation in target areas of the City. $255,000 will be allocated for housing rehabilitation projects and $25,000 for closing cost assistance. $220,000 in CDBG program income and $75,000 of 2012 CD funds will be used for program delivery costs. Previous unexpended funding is available for additional housing activities.	355,000	220,000	0	0	50,000 400,000	Owner funds Owner mtg.	Renters-very low, owners very low, Owners low/mod
.							
NF Neighborhood Housing Services-NHS will administer housing rehab programs in targeted areas using $135,000 in 2012 CD funding. An additional $25,000 will be dedicated to closing cost assistance and $50,000 for program delivery costs. $25,000 in program income will be used for delivery costs. Previous unexpended funding is available for capital costs for housing projects.	210,000	25,000	0	107,000 126,000	0 0 400,000	DHCR NYS HTF&AHC Owner mtg.	Renters-very low, owners low/mod, owners very low
Center City Neighborhood Development Corp. Center City NDC will administer housing rehab programs in targeted areas with $160,000 in 2012 CD funding. $50,000 will be used for program delivery and an additional $50,000 in program income will be used for delivery costs. Previous unexpended funding is available for capital costs for housing projects.	210,000	50,000	0	55,000 126,000	0 0 400,000	DHCR NYS DHCR Owner mtg.	Renters-very low, owners very low, Owners low/mod
Highland Avenue Revitalization Committee HCRC will administer housing programs in the Highland Ave Census Tract 202 area with unexpended funding from previous years. 2012 CD funding includes $40,000 for program delivery costs and $10,000 for fair housing initiatives.	50,000	0	0	55,000	0	DHCR	Renters-very low, owners very low, owners low/mod
Subtotal	**825,000**	**295,000**	**0**	**469,000**	**1,250,000**		

	2012 CDBG	Prog. Income	Re-Program	Other Public	Private	Source of Funds	Needs Addressed
ACTIVITY DESCRIPTION							
PUBLIC SERVICES – City of NF							
Highland Police Substation - 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
Mid City Police Substation/Resource Center 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		
19th Street Police Substation – located at 496 19th Street, funds will be used to pay for rent and utilities at the police substation.	7,500	0	0	0	0		
Substation Officers CD funding will be used to reimburse the City for 1 officer's salary. The officer will be stationed at the three locations listed.	60,000	0	0	0	0		
Fire Education Coordinator - $40,000 to continue funding for the City's Fire Education Coordinator, providing services to school age children, block clubs, community groups and associations..	40,000	0	0	0	0		Public safety
PUBLIC SERVICES - Non-Profit Organizations							
Niagara Arts & Cultural Center – Summer Program $20,000 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.	20,000	0	0	3,000	0	NACC	Youth services
NFHA – Summer Enrichment Program $30,000 will be provided for the 2012 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	16,000	0	HUD & DSS	Youth services
New Jerusalem Boy's Reporting Center -$50,000 will be provided to the Boy's Reporting Center for counseling of at risk juvenile offenders referred by the Probation Dept. and the court system	50,000	0	0	200,000	0	Niag Co. DSS	Youth Services
Subtotal	**230,000**	**0**	**0**	**219,000**	**0**		

	2012 CDBG	Prog. Income	Re-Program	Other Public	Private	Source of Funds	Needs Addressed
ACTIVITY DESCRIPTION							
Youth Mentoring Program $25,000 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.	25,000	0	0	59,800	0	NFPD	Youth services Crime prevention
Youth Motivation – Early Detection & Correction - $20,000 is provided to fund a youth counseling program designed to prevent crime through coordinated case management. Services include anger management, anti-drug and anti-gun workshops, conflict resolution, life skills and family oriented workshops. Services will be provided primarily at 1328 Center Avenue, with additional services provided at Niagara Street School	20,000	0	0	0	0		Crime prevention youth services
NACC Deconstruction to Jobs - $20,000 will provided to the NACC to operate a housing deconstruction program. 2 homes on Memorial parkway, scheduled for demolition, will be deconstructed of salvageable materials. Unemployed area youth will be trained in the process by a project supervisor	20,000	0	0	0	4,500	NACC	Private grant
INTERIM ASSISTANCE - $10,000 for a clean neighborhood program in targeted areas of the City – bulk refuse pickup, trim trees, mow vacant lots.	10,000	0	0	0	0		Interim assistance Clean neighborhoods Low mod areas
COMMERCIAL REHABILITATION $40,000 for the continuation of the City's commercial façade and loan subsidy program offered in targeted commercial districts in the City.	40,000	0	0	0	40,000	owner	Owner matching funds
CODE ENFORCEMENT							
Code enforcement in targeted areas of the City to support ongoing housing and economic development	5,000	0	0	0	0		Housing, elimination of blight
CLEARANCE/DEMOLITION Demolition of approximately 16 blighted structures in low/mod areas of the City	345,000	0	0	0	0		eliminate slums & blight
PUBLIC IMPROVEMENTS							
Niagara ReNu Vacant Lot Initiative - $20,000 will be used to beautify and improve vacant, City owned lots in the mid-city area in conjunction with the recently approved Healthy Neighborhoods Project.	20,000	0	0	0	0		Public improvements serving low/mod area residents
ADMINISTRATION Administrative costs including oversight, management, monitoring and coordination of the CDBG program	460,000	0	0	0	0		N/A
Subtotal	**945,000**	**0**	**0**	**59,800**	**44,500**		
GRAND TOTAL	**2,000,000**	**295,000**	**0**	**747,800**	**1,294,500**		

HOME INVESTMENT PARTNERSHIP PROGRAM (HOME)							
	2012 HOME	Program Income	RE-Program	Public	Private	Source of Funds	Needs Addressed
ACTIVITY DESCRIPTION							
HOUSING REHABILITATION/HOMEOWNERSHIP							
Dept. of Community Development – Housing Rehab single family housing rehabilitation utilizing $200,000 in 2012 HOME funds. $55,000 will be used for administrative expenses ($42,000 in program income and $13,000 of 2012 HOME funds)	213,000	42,000	0	0	0		Low Income moderate income owners
Center City Neighborhood Dev. Corp. – will use $137,000 for housing rehabilitation and $45,000 for CHDO activities. CHDO operating expenses will be funded using $10,000 in program income	182,000	10,000	0	150,000	0	NYS HOME	Other Low Income Renters, First Time homebuyers
Niagara Falls Neighborhood Housing Services, Inc. – will use $110,00 for housing rehabilitation, $45,000 for CHDO activities and $10,000 for CHDO operating expenses	155,000	10,000	0		0		
,							
	.						
TOTAL	**550,000**	**62,000**	**0**	**150,000**	**0**		

EMERGENCY SHELTER GRANT PROGRAM				
	2012 ESG	**Re Programmed Funds**	**Other Funds**	**Needs Addressed**
ACTIVITY DESCRIPTION				
Community Missions- $10,000 for essential services and $20,000 to offset operating costs associated with homeless shelters.	30,000	0	30,000	Homeless assistance
Family & Children's Service – $10,000 for essential services and $20,000 to offset operating costs associated with homeless shelters.	30,000	0	30,000	Homeless assistance
YMCA – $20,000 to offset operating costs for homeless shelter	20,000	0	20,000	Homeless assistance
YWCA – Carolyn's House – $10,000 for essential services and $20,000 to offset operating costs associated with homeless shelters.	30,000	0	30,000	Homeless assistance
TOTAL	**110,000**	**0**	**110,000**	

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

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 – 2012 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 2012 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 – 2012 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 Wednesday, August 31, 2011 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.

CONSOLIDATED PLAN AND STRATEGY 2012 - PUBLIC HEARING
Wednesday, August 31, 2011 – 6:00 p.m.
City Hall – Council Chambers
745 Main Street
Niagara Falls, New York

To be inserted after public hearing is conducted

2012 COMMUNITY DEVELOPMENT ANNUAL PLAN & BUDGET RESPONSE TO PUBLIC COMMENTS

To be inserted

Institutional Structure

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

Program Year 1 – 2012 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 2012 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 mangers 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 2012 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 2012 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 – 2012 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, $280,000 of 2012 CDBG and $200,000 of 2012 HOME funding. Approximately 26 households will be assisted in 2012.

Center City will offer a Home Improvement Program with unexpended funding and $140,000 in 2012 CDBG and $182,000 in HOME funding. Approximately 20 households will be assisted in 2012

NHS will provide deferred grants and loans with unexpended funding and $181,750 of 2012 CDBG and $145,000 in HOME funding. All programs are targeted to existing owner at or below 80% of median income. Approximately 16 households will be assisted in 2012

HCRC will administer a minor home repair program using 105,000 in existing revolving loan funds in 2012 funds. Approximately 5 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%	26
NHS "	x	0-80%	16
CCNDC - "	x	0-80%	20
HCRC - "	x	0-80%	5

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 in 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 2012.

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 2012 it is projected that 30 households will receive assistance which translates into 30 new property owners paying taxes in the City in 2012.

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 2012, it is anticipated that approximately $110,000 in Emergency Shelter Grant funds 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 2012 allocation will be utilized to provide operating cost reimbursements and supportive essential services.

- **Family & Children's Service Casey House and Passage House**) - $30,000 will be provided to offset operating costs/essential services for this agency that serves over 180 homeless persons annually. Casey House is a shelter for runaway Youth and Passage House is a shelter for women that are victims of domestic violence.
- **Community Missions** $30,000 will be provided to offset operating costs/essential services for Community Missions at 1570 Buffalo Avenue. This site is a crisis shelter, serving over 600 homeless persons annually.
- **YMCA** – located at 1317 Portage Road, the YMCA will be allocated $20,000 to offset operating costs at the facility serving over 200 men in transitional housing.
- **Carolyn's House** - $30,000 will be provided to offset operating costs/essential services at the facility serving over 81 women and children on an annual basis.

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 2012 CDBG funding has been budgeted for rent payments and utilities for the Highland Station located at 2616 Highland Avenue
- **18th Street Resource Center/Substation** - $15,000 in 2012 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 2012 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 $40,000 in 2012 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
- **Youth Mentoring Project** – In conjunction with the Niagara Falls Police Department, $25,000 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 18th Street Resource Center and the Highland Police Substation.

- **Niagara Arts & Cultural Center Summer Class Program** - $20,000 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.
- **NFHA Summer Enrichment** - $30,000 for the 2012 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.
- **Youth Motivation – Early Detection and Correction** - $20,000 is provided to fund a youth counseling program designed to prevent crime through coordinated case management. Services include anger management, anti-drug and anti-gun workshops, conflict resolution, life skills and family oriented workshops. Services will be provided primarily at 1328 Center Avenue, with additional services provided at Niagara Street School
- **New Jerusalem Boy's Reporting Center** - $50,000 provided to prevent high risk youth from failing probation or committing new law violations resulting in further court action. Program goal is to provide individualized and group services to youth involved in juvenile justice system
- **NACC Deconstruction to Jobs** - $20,000 will be provided to the NACC to operate a housing deconstruction training program. 2 structures in the Memorial Parkway have been identified as City owned and ready for demolition. A project supervisor will be hired to train underemployed area youth with skills necessary to "deconstruct" salvageable materials from these homes. This pilot project will provide the opportunity for area youth to gain much needed building trades skills.

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 $345,000 in 2012 CDBG funds. Approximately 16 blighted structures will be abated of asbestos and demolished in 2012 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. $5,000 in 2012 CDBG funding and previous unexpended funding will fund this activity.
- **Clean Neighborhood Program** (Interim Assistance)
  $10,000 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 - Commercial Rehabilitation

Investment Plan:
$40,000 in 2012 CDBG funds will be used to provide $10,000 matching grants to business owners for facade improvements in the targeted commercial districts of the City listed below:

- 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)

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 2012 projects.

Niagara ReNu Vacant Lot Initiative - $20,000 Niagara University will involve community partners in a formal program designed to assist in the reclamation and redevelopment of vacant, City owned lots. Using a clean and green concept, noteworthy improvements to vacant, blighted lots will be undertaken to create community gardens, inexpensive lot clean-up and maintenance. Undergraduate students will be utilized to assist as part of a community service requirement that participate in the program

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
2012 Summary of Specific Annual Objectives

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/ Objective*
	Rental Housing Objectives					
DH-2	Address the need for decent, affordable rental housing by offering rehabilitation assistance to landlords renting to l/m households	HOME	# of units l/m renters assisted, & units made standard	6		
DH-2	Address the need for decent, affordable rental housing by offering rehabilitation assistance to landlords renting to l/m households	CDBG	# of units l/m renters assisted, & made standard	9		
	Owner Housing Objectives					
DH-2	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	67		
DH-1	Provide closing cost assistance to first time buyers to acquire decent, affordable housing	CDBG	# of l/m clients receiving closing cost grants	20		
	Homeless Objectives					
SL-1	Provide funding for essential services and operating/maintenance costs of homeless shelters	ESG	# of homeless persons served	1,300		
	Special Needs Objectives					
	Community Development Objectives					
DH-3	Address the need to enforce code in targeted l/m income areas of the City	CDBG	# of units brought into compliance thru concentrated code enforcement	40		
	Infrastructure Objectives					
SL-1	Improve the quality of public infrastructure for l/m income persons	CDBG	# of persons with improved access to public imp.	2,000		
				10,000		

*

Table 3b – Annual Housing Goals

	Annual Number Expected Units To Be Completed	Resources used during the period			
		CDBG	HOME	ESG	HOPWA
ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)					
Homeless households	**0**	☐	☐	☐	☐
Non-homeless households	**0**	☐	☐	☐	☐
Special needs households	**0**	☐	☐	☐	☐
ANNUAL AFFORDABLE RENTAL HOUSING GOALS (SEC. 215)					
Acquisition of existing units	**0**	☐	☐		☐
Production of new units	**0**	☐	☐		☐
Rehabilitation of existing units	**15**	☒	☒	☐	☐
Rental Assistance	**0**	☐	☐		☐
Total Sec. 215 Affordable Rental	**15**	☒	☒	☐	☐
ANNUAL AFFORDABLE OWNER HOUSING GOALS (SEC. 215)					
Acquisition of existing units	**0**	☐	☐		
Production of new units	**0**	☐	☒		
Rehabilitation of existing units	**67**	☒	☒		
Homebuyer Assistance	**20**	☒	☐		☐
Total Sec. 215 Affordable Owner	**87**	☒	☒	☐	☐
ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)					
Acquisition of existing units	**0**	☐	☒		☐
Production of new units	**0**	☐	☒		☐
Rehabilitation of existing units	**0**	☐	☐	☐	☐
Homebuyer Assistance	**0**	☐	☐		☐
Total Sec. 215 Afford. Housing	**0**	☐	☒	☐	☐
ANNUAL HOUSING GOALS					
Annual Rental Housing Goal	**15**	☒	☒	☐	☐
Annual Owner Housing Goal	**87**	☒	☒	☐	☐