

2020

FINAL DRAFT Town of Union, New York 2020-2024 Consolidated Plan and FFY 2020 Annual Action Plan



The Town Board will conduct a public hearing on the draft plans on Wednesday October 21st, 2020 at 7:00 PM in the second floor board room at Town Hall, 3111 E. Main Street, Endwell, NY 13760 and via ZOOM video conferencing

Public comment on draft plans ends October 21st, 2020

Submit written comments to: cdbg@townofunion.com



Prepared by:

The Town of Union Department of Planning
& Community Development As Lead Agency
using the HUD Integrated Disbursement &
Information System

Sara Zubalsky-Peer, Director
Amber Jacobson, Community Development
Coordinator

10/9/2020

Executive Summary

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

1. Introduction

The Town of Union is the largest community in Broome County with a population of 56,298 people as of the 2010 Census. The town consists of approximately 26,507 housing units, the majority of which (60%) are owner occupied. Over the past several decades, the town has experienced manufacturing plant closings and corporate restructuring activities that forced thousands of residents out of their jobs. The economic decline of the area, high cost of ownership of housing and lack of sufficient affordable rental units limit the possibilities for young families, seniors and low to moderate-income families to find adequate housing within the town. Higher unemployment and poverty rates in some urbanized areas of the town also compound the need for additional affordable housing.

In Broome County, some low to moderate income households struggle for economic self-sufficiency and to preserve a decent environment for their families. Much of this frustration is due to the lack of affordable housing in the area. The Town of Union contains several older neighborhoods, consisting of main or arterial streets with small pockets of commercial development immediately adjacent to one, two, and three family dwellings. These areas usually consist of very small lots, narrow streets, many of which are in need of paving, sidewalk and drainage improvements, limited off street parking, and a lack of suitable recreational areas. Many of the dwelling units in these areas are well over 90 years old and in many cases, could have lead paint issues if the buildings have not been well maintained.

Through a Cooperation Agreement with the Villages of Endicott and Johnson City renewed every three years, the Town Union is an entitlement community for the purposes of the Community Development Block Grant program only. For Federal Fiscal Year 2020 the Town expects to receive an estimated \$1,281,000 in new CDBG funding and an estimated \$100,000 in program income.

The intent of the Consolidated Plan is to provide a single, five-year plan that brings the town's needs and resources together in a coordinated housing and community development strategy. In accordance with HUD guidelines, the Consolidated Plan will encompass a period of time from October 1, 2020 through September 30, 2024. This plan addresses the town's priority needs, objectives, goals and activities.

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

Consolidated Plan Priorities (2020-2024)

PRIORITY 1

Provide extremely low, very low, and low-income renters with rental assistance to alleviate rent cost burden (paying more than 30% of gross income for rent) and excessive rent cost burden (paying more than 50% of gross income for rent and provide all renters with a choice of affordable decent, safe and sanitary rental units.

Priority 2

Promote homeownership as the preferred form of housing tenure by maintaining the existing affordable housing stock and by providing financial assistance for the purchase and/or rehabilitation of existing housing.

Priority 3

Provide the elderly with housing opportunities and support services necessary to maintain their independence.

Priority 4

Provide additional affordable housing units and support services for persons with a wide range of special needs.

Priority 5

Promote the provision of additional outreach services, supportive housing, and permanent housing for the homeless and those at-risk of becoming homeless.

Priority 6

Preserve and enhance the quality of life in older neighborhoods by providing high quality public amenities such as parks, public facilities, and infrastructure to eliminate blight, reduce the number of deteriorated and deteriorating housing units, and create an environment conducive to attracting additional public and private investment. Additional emphasis will be placed on flood control and remediation.

Priority 7

Provide services and support for the elderly, youth, disabled, and other extremely low-, very low-, and low-income people in a manner that encourages public, private, and non-profit sector collaboration and reduces program duplication

Priority 8

Promote accessibility to public facilities and places by removal of architectural barriers.

Priority 9

Preserve buildings and neighborhoods of local, state, and national historic importance and/or architectural significance.

Priority 10

Enhance job creation/retention for low and moderate income persons by improving the viability of target area neighborhood business districts, promoting the rehabilitation of commercial/industrial structures, improving target area infrastructure such as street amenities and parking facilities in order to stimulate private investment, and providing technical assistance to new and established

Priority 11

Prevent, prepare for, and respond to coronavirus.

3. Evaluation of past performance

The town has made substantial progress in meeting the goals established in the previous 2015-2019 Consolidated Plan. However, a number of programs appear to have underperformed. The First Time Home Buyer program did not meet established goals. This failure is due in part to economic downturn resulting in fewer applications being submitted. In further discussions with local housing providers, it was a general view that the First Time Homebuyer program also lacked incentive for buyers due to limitations of the investment options. However, as the market has significantly changed since COVID-19 and interest rates have dropped, the town has seen increased interest in the program through increased calls and at least 3 new applicants who have been deemed eligible in FFY 2019. Due to these market influences, the town will continue to prioritize the First Time Home Buyer program and will evaluate how the program is structured and performs.

The number of applications processed through the Home Improvement program was reduced due to multiple staff changes. The shutdowns associated with COVID-19 also delayed completion of Home Improvement Program projects that were underway; contractors not deemed essential were unable to complete work and staff that manage the Home Improvement Program were temporarily out of the office. The program now faces a backlog of work. In addition to contractor scheduling issues, costs for construction materials have significantly increased due to supply chain disruptions and has resulted in issues with timely completion of projects. Discussion with local housing agencies revealed that the maximum loan amount allowed under the town's program, \$10,000.00, is no longer sufficient. Program staff also noted that there has been an increase in the number of program applicants and participants whose homes require repairs that exceeded the \$10,000.00 limit.

In addition to these two programs, the Town of Union economic development program funded through CDBG was also evaluated. In the past five years (2015-2020) the Town of Union spent \$530,000.00 in CDBG funds for administration of the program and \$790,500 through 7 loans to for-profit businesses. There were two years (FFY 2017 & 2018) when no loans were closed. There were two years (FFY 2016 & 2019) when one loan was closed. Between 2015-2019, 121 jobs were created over the loan recipient performance periods. The majority of these jobs were created in FFY 2015 (83 jobs) from the closing of 5 loans. There were two years (FFY 2018 & 2019) when no jobs were created. Between 2015-2019, there has been \$65,686.36 in loss reserve with loans in default. Upon review of these numbers and the fact that the Economic Development office manages other work not associated with CDBG, the town will prorate Economic Development admin costs at a lower rate in FFY 2020. No new funds will be allocated to the revolving loan fund and any new loans will be made from existing funds. Given the struggles most small businesses face due to the economic downturn caused by the COVID-19 crisis, the town plans to continue to invest in economic development and expects to see an increase in the number of loans made in the next five-year period.

Based upon past performance, the town was awarded a direct allocation of \$10,187,818 under the CDBG-DR program. As of the date of publication of the final draft Consolidated Plan, approximately 98% of the CDBG-DR grant has been expended. It is anticipated that the remainder of the grant will be spent by the end of 2020 and the CDBG-DR grant will be closed out.

As a result of the impacts of COVID-19, the Town of Union has been award \$753,356.00 in CDBG-CV funds through the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). A Substantial Amendment to the FFY 2020 Annual Action Plan was approved in August 2020 and emergency programming began in September 2020.

4. Summary of citizen participation process and consultation process

Priorities were based upon a variety of data gathering and analysis including but not limited to:

- Resident surveys;
- Public service provider surveys;
- Meetings with service providers and interest groups;
- Long range planning documents

5. Summary of public comments

The town did not receive any comments addressing the 2020-2024 Consolidated Plan or FFY 2020 Annual Action Plan.

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

There were no comments or views not accepted.

7. Summary

The Town of Union has completed an in-depth analysis of past program performance and plans to restructure the programs that have not met performance goals. The town views the five-year plan as an opportunity to restructure its CDBG programming to better meet the needs of its community and better reach the mission and goals of the Community Development Block Grant.

The Process

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator		Town of Union Department of Planning

Table 1 – Responsible Agencies

Narrative

The Town of Union Town Board has designated the Town of Union Department of Planning & Community Development as the lead agency for creation of the 2020-2024 Consolidated Plan and 2020 Annual Action Plan.

Consolidated Plan Public Contact Information

The Town of Union Board has designated Town of Union Director of Planning & Community Development Sara Zubalsky-Peer as the primary contact person for creation of the 2020-2024 Consolidated Plan and 2020 Annual Action Plan.

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The Town of Union Department of Planning & Community Development is the administering agency for the Community Development Block Grant (CDBG) Program and the Section 8 Housing Choice Voucher (HCV) Program. The Director also serves as the treasurer of the Town of Union Housing Authority. This varied experience of the department's staff, as well as the broad scope of work undertaken annually by the department, informed the Town Board's decision to make this department lead agency. It was felt that it would best serve the demands of coordination during the application process as well as the ongoing management of the Consolidated Plan.

The Director of Planning & Community Development, Sara Zubalsky-Peer served as the key contact person during the preparation of this plan. Community Development Coordinator, Amber Jacobson, served as the secondary point of contact.

In accordance with the Town of Union's Citizen Participation plan, the lead agency coordinated an extensive outreach process designed to solicit participation from a wide variety of groups and individuals. This effort included agencies that serve the disabled, minorities, faith based organizations, non-English speaking residents, business assistance organizations such as the Town of Union Local Development Corporation and the Broome County Industrial Development Agency. Although there is no public housing in the Town of Union, residents receiving tenant based assistance were made aware of CDBG issues during the briefing process.

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

Throughout July and August 2020 the Community Development Coordinator conducted outreach with various community based organizations and agencies. This outreach included phone calls, emails, and in-person meetings and served to gather information on trends and public service needs present in the community. The Director of Planning & Community Development joined the Safe Housing Task Force to discuss housing needs in Broome County during the COVID-19 pandemic and attended bi-weekly meetings to discuss housing needs, programs, strategies, and outreach among various housing agencies. Beginning in April 2020, Town of Union also attended weekly meetings with the City of Binghamton, Family Enrichment Network, Fairview Recovery Services, and the CoC coordinator to discuss and coordinate federally funded emergency housing programs specific to COVID-19 to increase collaboration and coordination across Broome County.

On July 30, 2020 and August 25, 2020 a Citizen's Advisory Board meeting was held to discuss the draft of the 2020-2024 Consolidated Plan and 2020 Annual Action Plan. A final Citizen's Advisory Board meeting was held on September 10, 2020 at which time the members recommended that the Town Board approve both plans as drafted.

An online survey was also conducted as part of the public outreach activities undertaken to involve the community in the needs assessment.

Public hearings were held on March 18, 2020, October 7th, and October 21st, to discuss the Consolidated Plan and Annual Action Plan.

Full copies of the preliminary draft 2020-2024 Consolidated Plan and FFY 2020 Annual Action Plan were made available on September 17th, 2020 for public review at the Villages of Endicott and Johnson City municipal offices, Your Home Library, George F. Johnson Library, at the Town of Union office building, and on the Town of Union Web Page www.townofunion.com.

Full copies of the final draft 2020-2024 Consolidated Plan and FFY 2020 Annual Action Plan were made available on October 8th, 2020 for public review at all of the above listed locations.

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

The town coordinated with the Coalition for the Homeless of the Southern Tier, NY Inc. and consulted both the Continuum of Care document and the draft of the NY-511 Strategic Plan.

Based on the Continuum of Care document, discussions with various homeless service providers, and data outlined in the Needs Assessment an increased level and delivery of support services to the homeless and those at-risk of becoming homeless are a priority for the town. The following activities and objectives address this need:

- Provide supportive services, particularly for chronic substance abusers and seriously mentally ill persons, to assist homeless families and persons with special needs to break the cycle of homelessness;
- Promote an increase in the provision of permanent supportive housing and permanent housing for homeless families, individuals, and persons with special needs.

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

The Coalition for the Homeless of the Southern Tier, NY Inc. was consulted on the Continuum of Care. Data was provided on estimates of homeless persons. The Town of Union does not oversee ESG funds or the administration of HMIS.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Coalition for the Homeless of the Southern Tier, NY Inc.
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Coordinator reached out to the ShelterNet HMIS Program Manager and Systems Administrator/CoC lead to discuss homeless data for the Town of Union on 6/18/2020.
2	Agency/Group/Organization	SOS Shelter, Inc.
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Shelter for victims of domestic violence
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Coordinator reached out via email on 7/13/2020. More victims have been requesting therapeutic counseling services as they grapple with mental health issues stemming from their trauma compounded by stress caused by the pandemic. Support for therapy is crucial at this time and could be improved. This would include adapting their safety plans due to business closures forcing them to stay home more often and courts to operate remotely. Outreach efforts to aid the elderly and immigrant/refugee victims must be increased as these are populations especially susceptible to abuse when there are not extraordinary circumstances such as the global pandemic. Housing and utility bills are also of great concern for these clients. Childcare is as well, as it is in high demand due to school closures and will only become scarcer if schools do not re-open in the fall.
3	Agency/Group/Organization	SEPP, Inc.
	Agency/Group/Organization Type	Services - Housing

	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Coordinator reached out via email on 7/13/2020. COVID has changed the immediate needs of this organization in that portable air conditioner units are needed now more than ever given that their air conditioned community rooms are closed until further notice. Seniors have been highly impacted by the pandemic and are generally undeserved. The primary concern of their clients seem to be mental health and food/nutrition at this point in time, and it seems that these services are difficult for their clients to access. SEPP believes that we should be making both food/nutrition and mental health a public priority in the short-term and long-term.
4	Agency/Group/Organization	JOHNSON CITY COMMUNITY ACTION TEAM
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Childcare
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Coordinator reached out via email on 7/13/2020. The lack of child care stands out as a service that is in high demand and lacking from the community. JCCAT had to close their site for the summer and for numerous reasons many other sites did not open, placing a strain on resources. This service will be impacted depending on when/if schools open in the fall.
5	Agency/Group/Organization	ACHIEVE
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Community Development Coordinator reached out via email on 7/13/2020. The pandemic has made it more difficult for some to get their medical needs met, partly because of transportation and partly because of fear of going to the doctor's or lacking access to participate in virtual visits. If virtual visits continue to become more prevalent, this presents an issue for STIC's clients as many of them do not have access to a computer, smart phone, or tablet and cannot afford the cost of internet. Some may also lack the knowledge or understanding on how to use these pieces of technology. Of STIC's clients, COVID has especially impacted adults, elderly, and those without family to assist them - all of whom have disabilities. Health/safety and fear of leaving their homes has been a primary concern expressed by these clients, as all of them have disabilities and most have underlying health conditions, making them especially vulnerable to catching the virus and at a higher risk for having a bad outcome if caught. Outside of the pandemic, there are additional issues. Rural areas are always more difficult to serve. All of STIC's programs serve rural communities, but there is a lack of medical and other services available for these populations. There is also a severe lack of transportation availability for clients to go directly to these services, so better transportation options are a priority for those that don't drive. This could include bus routes and more reliable taxi/Uber/Lyft services.</p>
6	<p>Agency/Group/Organization</p>	CATHOLIC CHARITIES
	<p>Agency/Group/Organization Type</p>	Services-Elderly Persons Services-homeless
	<p>What section of the Plan was addressed by Consultation?</p>	Homelessness Needs - Unaccompanied youth

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Community Development Coordinator reached out via email on 7/13/2020. COVID changed the immediate needs of the clients Catholic Charities serves. The needs changed from mental health supports/services for their child and/or family to basic needs (i.e. food, shelter, personal care products, emergency financial assistance). The longer the pandemic continues, the more clients will struggle to get back to normalcy and people will continue to have trouble meeting financial and mental health needs. As this is going on, executive leadership at Catholic Charities has had to determine how to continue to serve clients with the highest needs while keeping those clients and their staff safe. Part of this has meant making modifications to the way staff reaches out to clients (i.e. phone/video, use of social distancing and PPE). These practices are likely to continue after the pandemic eventually ends and everyone adjusts to a new normal. As far as who has been hit the hardest, it seems that low income working families who have either lost hours or lost their job/s completely are one of the groups most significantly impacted. Another population negatively impacted are the homeless, both adult and teen. Adults contacted the organization seeking housing and rent assistance during the pandemic, reporting being fearful for their safety in a crowded shelter. Although teens in their program were safely housed, the services typically provided to assist them with moving toward independence were temporarily unavailable as many organizations that provide them were shut down. Combined with the lack of appropriate equipment to access services through the virtual platform, this took a toll on the teen homeless population and their ability to transition from homelessness to being independent. Clients have expressed concerns with being able to afford their housing and utility bills as well as concerns about food insecurity and increased stress and fear around the health and safety of their families. Clients who live in rural regions have requested food box delivery. Severe and/or medically frail clients have</p>
---	---

		struggled with food and resources and have also requested food box delivery.
7	Agency/Group/Organization	TOWN OF UNION LOCAL DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Development Coordinator reached out via email on 7/13/2020. The immediate needs of the for-profit small business community have been met with the 1st and 2nd rounds of the Small Business Administration Paycheck Protection Program, Economic Injury Disaster Loan, New York Forward Loan Fund and the TOU LDC National Disaster Recovery Loan Program. It's unclear if these programs are going to meet the long term needs of the business community as we move through the 3 stages of economic recovery. The CDBG-CV funds will play a significant role locally as we identify business needs and come up with the correct mix of programs. The retail, recreation and service industries with 100 or fewer employees seem to be affected the most. The primary concerns for these businesses are finding employees that want to come back to work and the slow speed it is taking to get back to business. Additionally, misinformation or information that seems to change daily on the pandemic itself and the fear factor around the community hinders commerce.
8	Agency/Group/Organization	SOUTHERN TIER INDEPENDENCE CENTER
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Public Services

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Community Development Coordinator reached out via email on 7/13/2020. People receiving Community Habilitation (CH) services have seen an interruption in the services being provided across. The professionals that provide these services have become unavailable or are only available via telehealth. These professionals are sometimes the only connection people receiving services have, leaving people more isolated than ever. These interruptions also affect other areas of a persons' life including accessibility to medical appointments and transportation to essential places like the grocery store, laundry mats, and banks. Communication has also been affected as masks make communication difficult, especially for those with hearing loss. The primary concern has been health/safety and mental health during the pandemic. The abundance of ever-changing information coming from the media has been difficult to keep up with for people with intellectual/developmental disabilities. Also, the information being shared by the media is not always in an accessible format. There are currently over 100 people that were receiving services before the pandemic that do not yet feel comfortable resuming their CH services at this time, which prevents their ability to be independent in their homes and communities. All services remain relevant for the people receiving them at this time, although the way those services are delivered has had to be adapted in response to COVID. Transportation to/from medical appointments and grocery stores and making sure that important information is shared in an accessible format should be public priorities.</p>
---	--

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

To the town's knowledge, no agency types were not consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Coalition For The Homeless Of The Southern Tier, NY Inc. NY-511	

Table 3 – Other local / regional / federal planning efforts

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

The following list includes other units of government involved in implementation of the Consolidated Plan:

- Town of Union elected officials
- Town of Union Parks & Recreation Department
- Town of Union Department of Public Works
- Town of Union Local Development Corporation
- Village of Endicott Elected Officials
- Village of Endicott Parks Department
- Village of Endicott Department of Public Works
- Village of Johnson City elected officials
- Village of Johnson City Parks Department
- Village of Johnson City Department of Public Works

ADD IN THE REST

Narrative (optional):

Community organizations that provide services to Town of Union residents are situated to have a clear view of the needs in the community. These organizations interact with the public on a daily basis and identified the following as top needs: PUT NEEDS HERE (old needs: access to safe and affordable housing; access to affordable and efficient transportation; access to appropriate healthcare; and access to opportunities for positive social interaction. Organizations reported that meeting these needs has become increasingly difficult due to diminishing funding). This challenge is exacerbated by restricted economic opportunity within the region. In order to make a more vibrant and meaningful community, the Town of Union will continue to support organizations and agencies providing services that meet these needs.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

In accordance with the Town of Union's Citizen Participation Plan, the lead agency coordinated an extensive outreach process designed to solicit participation from a wide variety of groups and individuals. This effort included agencies that serve the disabled, minorities, faith based organizations, non-English speaking residents, and business assistance organizations such as the Town of Union Local Development Corporation and the Broome County Industrial Development Agency. Although there is no public housing in the Town of Union, residents receiving tenant based assistance were made aware of CDBG issues during the briefing process. There is no formal neighborhood group structure within the town. An online survey entitled Town of Union 2020-2024 Consolidated Plan Needs Assessment Survey was designed and opened to the public and to area agencies. Notification of this survey was sent out via CDBG email lists and through the Town of Union webpage notification system in addition to a press release.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	An initial input hearing was held by the Town Board at 7:00pm on 3/18/2020. Due to the COVID-19 pandemic, the initial input public hearing was held virtually and open for call in and write in comments.	No comments were received.	N/A	
2	Newspaper Ad	Non-targeted/broad community	A newspaper ad ran in the Press and Sun Bulletin on 3/10/2020 calling for initial input.	No comments were received in response to the newspaper ad placed calling for initial input.	N/A	
3	Internet Outreach	Non-targeted/broad community	A public notice was published on the town webpage at www.townofunion.com on 3/6/2020 calling for initial input.	No comments were received in response to the webpage notice.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Internet Outreach	Non-targeted/broad community	A Community Needs Assessment survey was published on the town webpage on 7/23/2020. Email notification was sent to a list serve of area non-profit organizations and the town issued a press release to advertise.	Results were compiled and analyzed to determine which community needs were considered priorities among community members.	All 52 responses were accepted.	
5	Public Hearing	Non-targeted/broad community	A public hearing was held on 3/20/2020 for initial input. In addition to a newspaper ad and webpage advertising, a press release was published to notify the community of this public hearing.	No comments were received.	N/A	
6	Public Hearing	Non-targeted/broad community	A public hearing was held on October 7th, 2020 to receive comments on the draft 2020-2024 Consolidated Plan and draft 2020 Annual Action Plan.	N/A	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Internet Outreach	Non-targeted/broad community	A public notice was published on the town webpage at www.townofunion.com on 9/17/2020 calling for comments on the draft 2020-2024 Consolidated Plan and draft 2020 Annual Action Plan.	N/A	N/A	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Town of Union's housing needs hinge primarily on the high cost of housing and need for additional affordable housing. Housing cost burden is the biggest challenge faced in this market.

According to the following needs assessment, the provision of quality affordable rental housing opportunities for extremely low and very-low income renters is of great need; the supply and availability of affordable high quality rental housing in the town needs to be increased. Several activities to address this need are discussed in the strategic plan section of the consolidated plan. Some of these activities may include:

- Providing opportunities to improve handicap accessibility and energy efficiency in addition to repairs to correct health and safety problems in rental units
- Providing a spot renewal program to purchase and rehabilitate multifamily buildings exhibiting repeated and serious code violations in order to eliminate the blighting effect of these deteriorated multifamily buildings on the surrounding neighborhoods while improving the living conditions of the low and moderate income tenants of the properties. This strategy would also include the adaptive re-use of surplus school buildings for housing.

Another need that should be addressed is to assist and cultivate affordable homeownership opportunities through the construction of owner occupied housing, the rehabilitation of existing owner occupied housing, and improving the availability of supportive services to existing homeowners. The following is a list of activities that will assist in this objective:

- Support and encourage the owner-occupied housing rehabilitation program including handicap accessibility and energy efficiency improvements in addition to repairs to correct health and safety problems and incipient code violations;

- Continue the First Time Home Buyer Program;
- Enhance the delivery of support services, including housing counseling, that will alleviate or reduce the problems of cost burden experienced by new and existing homeowners, resulting from limited economic resources.

Decent, affordable housing opportunities for the elderly is also a significant need in the town. A large percentage of elderly homeowners and renters are currently living in marginally standard housing units. The needs for this group include maintenance of existing homes, providing alternative housing choices for people 'aging out' of their existing housing situation as a result of increased care needs and supportive services to maintain their independence. The following actions will help support improved elderly housing:

- Continue support for the home repair for seniors program to provide direct minor repair services for owner-occupied housing containing elderly residents;
- Provide opportunities to renovate existing low-income senior housing rental units.

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

Summary of Housing Needs

The Town of Union's housing needs stem primarily from the disparity between income and housing cost and are compounded by an aging housing stock.

Amongst renters, cost burden is the biggest challenge, followed by substandard housing and overcrowding. Renters earning 0-30% of area median income show the highest number of households experiencing cost burden and substandard housing and while renters earning 30-50% of area median income show the highest number of overcrowding. The ownership market shows issues of cost burden at all income levels, substandard housing amongst owners earning 0-30% of area median income, and overcrowding for owners earning 30%-100% of area median income.

Renters face more housing issues overall and both small families with children and the elderly are disproportionately impacted by housing problems.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	56,346	55,480	-2%
Households	24,634	23,990	-3%
Median Income	\$43,201.00	\$45,958.00	6%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,100	3,220	4,585	2,395	10,690
Small Family Households	730	810	1,460	805	5,315
Large Family Households	94	115	170	125	590
Household contains at least one person 62-74 years of age	456	515	985	529	2,249
Household contains at least one person age 75 or older	504	930	960	405	925
Households with one or more children 6 years old or younger	444	384	650	444	668

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	59	35	29	29	152	15	0	0	0	15
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	20	35	0	0	55	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	40	25	65	0	10	14	15	39
Housing cost burden greater than 50% of income (and none of the above problems)	1,755	460	85	30	2,330	375	345	90	18	828

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	165	1,040	540	25	1,770	180	390	600	160	1,330
Zero/negative Income (and none of the above problems)	309	0	0	0	309	63	0	0	0	63

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,835	530	155	85	2,605	390	350	105	34	879
Having none of four housing problems	255	1,460	1,940	810	4,465	240	880	2,395	1,465	4,980
Household has negative income, but none of the other housing problems	309	0	0	0	309	63	0	0	0	63

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	605	480	214	1,299	39	114	270	423
Large Related	79	44	20	143	10	50	15	75
Elderly	384	473	215	1,072	404	409	231	1,044
Other	930	525	220	1,675	115	170	175	460
Total need by income	1,998	1,522	669	4,189	568	743	691	2,002

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	570	110	10	690	39	80	20	139
Large Related	34	40	0	74	10	0	0	10
Elderly	319	199	75	593	259	154	22	435
Other	880	135	10	1,025	80	110	50	240
Total need by income	1,803	484	95	2,382	388	344	92	824

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	20	0	20	15	55	0	10	4	15	29

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	20	10	30	0	0	10	0	10
Other, non-family households	0	35	0	0	35	0	0	0	0	0
Total need by income	20	35	40	25	120	0	10	14	15	39

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

Data is not provided for this household type. However, based on outreach to housing providers and public service agencies, this household type does require housing assistance due to competition in the area for affordable, decent, safe, and sanitary one-bedroom rental units and the limited supply of affordable owner occupied homes. This issue may be compounded for elderly or disabled single person households since first floor, accessible units in the rental market are limited and many owner occupied homes in the area are not accessible or require too much maintenance for persons facing mobility issues

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

According to data reported by the New York State Division of Criminal Justice, Broome County had 632 instances of domestic violence between intimate partners (517 female, 115 male) and 919 instances of domestic violence with other family members as victims. During direct outreach with public service agencies in the area, it was discussed that this number is expected to increase significantly for 2020 due to the stay-at-home orders put in place through the NY On Pause order and the COVID-19 pandemic. The Town of Union Section 8 office received a higher than usual number of calls from

persons seeking housing assistance due to instances of domestic violence during the months the stay-at-home order was in place. There is only one shelter in Broome County that specifically serves women and children who are victims of domestic violence. Based on the numbers reported, women are disproportionately impacted as victims of domestic violence. Though "other family member" is not specifically defined, it is anticipated that the majority of those victims are children. Therefore, women and children who are victims of domestic violence require housing assistance and other support services.

What are the most common housing problems?

According to the above available data, cost burden is a housing problem across all income levels and is a significant issue for both renters and homeowners at 0-30% and 30%-50% AMI. Substandard housing is an issue impacting renters across all income levels and is restricted to owners at 0-30% AMI, particularly in single-family households. Severe overcrowding is an issue restricted to renters but impacts renters at all income levels. Overcrowding impacts both renters and owners, specifically those in single-family households

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

Based on the above data, small related households and elderly households experience the most cost burden. Small related households may have fewer family members with income to support the family and pay for housing costs. The elderly population faces a decreased ability to remain in their homes due to rising cost, reliance on fixed incomes, loss of loved ones, and loss of mobility. Renters as a whole experience housing problems at a higher rate than owners.

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

Low-income individuals and families with children, especially extremely low-income, are populations that need more access to affordable, decent, safe, and sanitary housing that is stable. These are groups that have limited income but still must afford high housing costs and often can only afford substandard units. Additionally, families with children face the issue that the majority of housing in the town is older housing stock with the potential for lead paint risk factors. As the older housing stock continues to age, and new housing or rehabilitated housing is limited, units continue to deteriorate, contributing to the substandard housing factor. The town does not operate rapid re-housing assistance.

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

Estimates are not available.

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

Housing cost burden, severe cost burden, overcrowding and substandard conditions experienced by extremely low-income and low-income renters as compared to the jurisdiction as a whole create unstable conditions that may increase the risk of homelessness. In addition, the deteriorating housing stock in the town may lead to an increased risk of homelessness as more housing fails to meet Housing Quality Standards (HQS), has repeated or increasingly severe code violations, and often may be too costly to quality for repair programs in the region.

Discussion

As indicated in the tables above, the Town of Union has insufficient affordable housing for low to moderate-income renters in particular. At this time, the major obstacles to meeting unserved needs is financial. Both CDBG funds and Housing Choice Voucher Program funds have been reduced over the past several years. As housing units deteriorate, it becomes more difficult to find decent, safe, and sanitary homes for the low-income population. In addition, there is increased competition for housing units in the town as Binghamton University expands into its new Pharmaceutical school campus. The university has bought many properties and many low-income renters and potential homeowners have been priced out of the area due to inflated costs and competition from student housing.

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

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

Introduction

According to HUD standards, disproportionately greater need is determined to exist for a particular racial or ethnic group when members of the group experience housing problems 10 percentage points or more than the jurisdiction as a whole for that income level.

As an example, there are 2,640 households earning 0-30% of area median income in the Town of Union. Of this total, 1,945 (73.67%) have one or more housing problem. Any racial or ethnic group having 73.68% or more of its households with one or more housing problem indicates a disproportionate need for that particular group.

Housing problems in the CHAS data include: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded (more than one person per room); and 4) household is cost burdened (pay 30% or more of income towards housing). A household is considered to have a housing problem if it experiences one or more of these four problems.

Based on the HUD-generated tables in the subsequent pages, there are certain racial or ethnic groups experience disproportionate need in terms of housing problems.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,575	148	372
White	2,200	128	272
Black / African American	175	10	70
Asian	60	0	30
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	110	10	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,315	905	0
White	2,000	825	0
Black / African American	100	19	0
Asian	45	0	0
American Indian, Alaska Native	8	0	0
Pacific Islander	0	0	0
Hispanic	110	49	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,395	3,190	0
White	1,180	2,865	0
Black / African American	53	94	0
Asian	90	65	0
American Indian, Alaska Native	0	0	0
Pacific Islander	25	0	0
Hispanic	20	100	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	300	2,085	0
White	250	1,940	0
Black / African American	0	55	0
Asian	37	74	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	19	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Although the percentage of Asians experiencing housing problems in the income level 0-30% area median income (AMI) is not a full ten percentage points higher than the jurisdiction as a whole, it is still appropriate to say this group experiences a disproportionate need since 100% of the group experiences one or more housing problems.

Among households earning 30-50% AMI, Blacks/African Americans experience a disproportionate need at 84.03%. Asians, American Indians and Alaska Natives in this category experience a disproportionate need at 100%.

One group earning 50 – 80% AMI experiences a disproportionate need – Hispanics at 83.33%. Two groups earning 80-100% AMI experience disproportionate need; Blacks/African Americans and Hispanics – both at 100%.

Further analysis is needed to determine possible factors contributing to the disproportionate need experienced by these groups.

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

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

Introduction

According to HUD standards, disproportionately greater need is determined to exist for a particular racial or ethnic group when members of the group experience housing problems 10 percentage points or more than the jurisdiction as a whole for that income level.

As an example, there are 2,640 households earning 0-30% of area median income in the Town of Union. Of this total, 1,945 (73.67%) have one or more severe housing problems. Any racial or ethnic group having 73.68% or more of its households with one or more housing problem indicates a disproportionate need for that particular group.

Housing problems in the CHAS data include: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded (more than one person per room); and 4) household is severely cost burdened (pay 50% or more of income towards housing). A household is considered to have a housing problem if it experiences one or more of these four problems.

Based on the HUD-generated tables in the subsequent pages, there are certain racial or ethnic groups experience disproportionate need in terms of housing problems.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,225	495	372
White	1,890	435	272
Black / African American	165	20	70
Asian	40	25	30
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	105	20	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	880	2,340	0
White	715	2,110	0
Black / African American	60	60	0
Asian	45	0	0
American Indian, Alaska Native	4	4	0
Pacific Islander	0	0	0
Hispanic	45	114	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	260	4,335	0
White	240	3,815	0
Black / African American	0	147	0
Asian	10	145	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	25	0
Hispanic	10	110	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	119	2,275	0
White	69	2,120	0
Black / African American	0	55	0
Asian	33	80	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	19	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Although the percentage of Blacks / African Americans in the income level 0 – 30% area median income (AMI) is not a full ten percentage points higher than the jurisdiction as a whole, it is still appropriate to say that this group experiences a disproportionate need because 89.19% of the group experiences one or more housing problems when compared to the jurisdiction at 81.80%.

Among households earning 30 – 50% AMI, there are four groups that experience disproportionate need. Two of them experience this at 50% which are the Black / African American and American Indian / Alaskan Native groups. The other two experience it at 100%, and those groups are Asian and Hispanic households. This is a stark difference from the baseline which stands at 27.33%.

There isn't as big of a contrast between groups in those earning 50 – 80% AMI. The only group that stands out is Hispanics at 8.33%, but this is only about 3% higher than the baseline of the whole jurisdiction at 5.66%.

Among those earning 80 – 100% AMI, only one groups experiences disproportionately greater need which is the Asian group at 29.20%. This is over 5 times higher than the jurisdiction which only experiences this need at 4.97%.

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

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

Introduction:

Ideally, individuals should be spending 30% or less of their income on their rent or mortgage expenses. Spending anything more than 30% is considered one of the four housing problems, and spending more than 50% is considered a severe housing problem.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	16,800	3,510	3,303	380
White	15,425	3,085	2,775	278
Black / African American	310	114	230	70
Asian	480	134	89	30
American Indian, Alaska Native	24	4	4	0
Pacific Islander	0	25	0	0
Hispanic	360	80	170	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

The baseline percentage of the jurisdiction as a whole that have a housing cost burden of < = 30% is 71.15%. The only two groups that exceed this are Whites and American Indians / Alaskan Natives at 72.47% and 75.00%, respectively. Neither of these groups seem to experience a disproportionate need given the fact that they are less than 5 percentage points higher than the jurisdiction as a whole, but it is still something we may want to consider.

In the 30-50% category, there is one group that stands out from the rest and that is the Pacific Islanders. 100% of them have a housing cost burden between 30 and 50%, which is significant. There are other groups that are higher than the jurisdiction as whole but none of them exceed ten percentage points.

In households paying more than 50% of their income towards rent, Blacks / African Americans and Hispanics stand out from the rest of the groups. 35.17% and 27.86% (respectively) have a housing cost burden greater than 50% which is significantly higher than the jurisdiction as a whole.

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

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

In section NA-15, Blacks/African Americans in the 30 – 50% income category experience a disproportionately greater need than the income category as a whole, exceeding the jurisdiction as a whole within that income by almost 13 percentage points. Asians and American Indians / Alaskan Natives in this income category experience an even more disproportionate need at a full 100%, which exceeds the baseline by over 28 percentage points.

In the 50 – 80% income category, Hispanics are the only group that has disproportionately greater need than the group as a whole. In the 80 – 100% category, both Blacks / African Americans and Hispanics experience disproportionately greater need at 100%, which is a little over 13 percentage points higher than the baseline.

In section NA-20, there are three racial or ethnic groups in the 30 – 50% AMI category that experience disproportionately greater need – Blacks / African Americans at 50% which is nearly double the baseline (27.33%), and Asians and Hispanics each at 100% which is nearly four times that of the jurisdiction as a whole. There is one group that experiences a disproportionately greater need in the 80 – 100% AMI category, and that is Asians at 29.2% which is about six times greater than the baseline at 4.97%.

In section NA-25, the group that experiences a disproportionately greater need in the 30 – 50% housing cost burden category is Pacific Islanders. 100% of the population of this race in this income group experience severe housing problems, which is far higher than the baseline of 14.86%. Of those experiencing a housing cost burden of 50% or higher, Blacks / African Americans and Hispanics both experience a disproportionate need at 35.17% and 27.87% respectively. These are well over 10 percentage points higher than the baseline of 13.99%.

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

In section NA-15, the needs identified can be one or more of four housing problems: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%.

In section NA-20, the needs identified can be one or more of four severe housing problems: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%.

Section NA-25 identifies the percentage of income that individuals spend towards their rent or housing cost each month. If the percentage is over 30%, this is categorized as a housing problem. If the

percentage is over 50%, it is a severe housing problem. Ideally, people should be spending 30 percent or less of their monthly income on rent.

Data was also collected from the Office of Fair Housing and Equal Opportunity. The most recently available data is from 2015-2016 and includes data for Broome County not specific to the Town of Union. Between 2015-2016, the following complaints have been filed with the Office of Fair Housing and Equal Opportunities for Broome County: 1 case filed with a white race basis, national origin basis, and familial status basis; 5 cases filed with a disability basis; 1 case filed with a Hispanic national origin basis and disability basis, 1 case filed with a Black/African American race basis and disability basis, 1 case filed with a Black/African American race basis and retaliation basis, 1 case filed with a Black/African American basis and color basis.

The Town of Union takes these cases seriously and is committed to furthering fair housing opportunity and education and has chosen to include FHEO outreach and education as a plan priority.

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

Right off the bat, it is clear that racial/ethnic segregation is still very much a mainstay in the Town of Union and if we were to examine Broome County, there are surely similar themes that would appear. The majority of the white population does not reside within the town where higher percentages of the Black / African American, Asian, Hispanic, and American Indian / Alaskan Native populations reside.

There is a concentration of Blacks / African Americans in census tracts 133.01, 136, 134, and 139 with slightly lower but still high concentrations in tracts 135 and 141.

The Asian and American Indian / Alaskan Native populations seem to share one census tract together although they are spread out in their separate maps. The census tract they share appears to be 142. The Asian population is particularly concentrated in 142, 140, 139, and 141. The American Indian / Alaskan Native population expands a little more to the west with a large portion of the population occupying tracts 142, 135, and 137.

The Hispanic population seems to have expanded into the area where the white population is located, but definitely expands a little bit more south within the town. The white population begins to decrease in tracts 133.04, 132.02, 132.01 and 130 though, and these are some of the exact tracts that correlate with a higher percentage of Hispanics or Latinos. The other tracts with higher percentages of Hispanic population include 133.01, 136, 137, 141 and 138.

NA-35 Public Housing – 91.205(b)

Introduction

The Town of Union does not manage or oversee any public housing units. It does, however, provide a Section-8 Housing Choice Voucher (HCV) Rental Assistance Program. The information within this section is pre-populated by HUD through the IDIS system using PIC (PIH Information Center) data. It is assumed that this data accurately reflects the assistance program as no survey has been conducted to determine if these numbers are current or accurate. The following tables and narrative will reflect the need for affordable housing and overall supply of affordable housing only in terms of the Section-8 HCV program.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	373	0	373	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	12,822	0	12,822	0	0
Average length of stay	0	0	0	5	0	5	0	0
Average Household size	0	0	0	1	0	1	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	125	0	125	0	0
# of Disabled Families	0	0	0	184	0	184	0	0
# of Families requesting accessibility features	0	0	0	373	0	373	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	311	0	311	0	0	0
Black/African American	0	0	0	61	0	61	0	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	23	0	23	0	0	0
Not Hispanic	0	0	0	350	0	350	0	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Not applicable.

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

There are currently 373 vouchers in use. As of July 2020 the Waiting List is open and there is a long waiting list for the program; approximately a 3-4 year wait. There are 371 applicants on the waiting list. This long wait time indicates two things: 1) there is a lack of available funding to meet the current need for rental assistance in the area; 2) the proration of admin fees paid to the town has negatively impacted staffing and the ability to process waiting list applications. In addition, the crisis surrounding the COVID-19 pandemic and the NY On PAUSE shutdowns significantly impacted the town's workforce and ability to process applications.

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

These needs intrinsically reflect the housing needs of the overall low-income population. There is a lack of accessibility to affordable and adequate housing for persons within the Section-8 HCV program, those on the waiting list, and other low-income persons within the town.

Discussion

The Town of Union recognizes a significant need for funding for persons seeking rental assistance who currently are not served due to inadequate resources. It is anticipated that this need will be exacerbated by the COVID-19 pandemic and resulting economic impacts.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

As per HUD guidelines, information on the homeless and sub-populations of homeless may be drawn from administrative record keeping, enumerations, statistically reliable samples and/or other sources which may include proportional representation, local reached and/or expert opinion. The Town of Union has consulted the CoC coordinator for data and interpretation of trends.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	63	0	0	0	0
Persons in Households with Only Children	0	4	0	0	0	0
Persons in Households with Only Adults	0	251	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: 2019 PIT Count NY-511 includes Binghamton, Union, Broome, Otsego, Chenango, Delaware, Cortland, Tioga Counties

Indicate if the homeless population is: Has No Rural Homeless

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

The Town of Union does not receive any dedicated homeless funds. Data provided from the CoC included the below information:

NY-511 data does not indicate any rural homeless in the Town of Union and does not indicate any chronically homeless. Data does not indicate any unsheltered veterans. All youth were sheltered according to 2019 PIT data. No data was provided on persons with HIV experiencing homelessness.

The total number of households sheltered included 218 emergency and 51 transitional. There were 9 unsheltered. The total number of persons sheltered included 256 emergency and 53 transitional. The total number of children under age 18 sheltered included 33 emergency and 3 transitional. There were no unsheltered children. The total number of persons aged 18-24 included 36 emergency and 4 transitional. There were no unsheltered persons aged 18-24. The total number of persons over age 24 sheltered included 187 emergency and 46 transitional.

The total number of females sheltered included 91 emergency and 4 transitional. There was one unsheltered. The total number of males sheltered included 165 emergency and 49 transitional. There were 8 unsheltered. There were no homeless persons reported as transgender or gender non-conforming.

The total number of households with children included 23 emergency and 1 transitional. There were no unsheltered households with children.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	270	9
Black or African American	30	0
Asian	4	0
American Indian or Alaska Native	2	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	10	1
Not Hispanic	299	8

Data Source
Comments:

2019 PIT Count NY-511 includes Binghamton, Union, Broome, Otsego, Chenango, Delaware, Cortland, Tioga Counties

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

Data indicates that all households with children were sheltered and veterans/families were sheltered.

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

The above table shows that 270 whites were sheltered and 9 were unsheltered. Black or African Americans included 30 sheltered and 0 unsheltered, Asians included 4 sheltered and 0 unsheltered, American Indian or Alaska Native included 2 sheltered and 0 unsheltered, and there were no Pacific Islanders reported as experiencing homelessness. In terms of ethnicity, there were 10 of Hispanic ethnicity that were sheltered and 1 unsheltered. There were 299 of non-Hispanic ethnicity that were sheltered and 8 unsheltered.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Of the homeless estimates on a given night, 218 households (256 persons) were sheltered. 9 individuals (all adults) were unsheltered. Households with children were all sheltered (24).

Discussion:

Homeless persons have needs that go beyond the provision of shelter. Circumstances leading up to homelessness such as unemployment, eviction, domestic violence, transiency, relocation, and natural

disaster require more thorough examination when considering current services and prevention against future homelessness. A significant portion of the town's homeless population has service needs related to mental illness, chemical dependence, domestic violence and/or HIV/AIDS. These persons may require: outreach, case management, detoxification, food, clothing, shelter, counseling to meet their physical, emotional and psychological needs or to confront or avoid an abuser, and assistance related to employment and job training.

In addition, the COVID-19 pandemic is anticipated to influence homelessness numbers and populations. Persons who have lost income due to the pandemic, faced domestic violence during stay-at-home orders, and who have not been able to access mental health services during shutdowns will be at increased risk for homelessness.

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

Introduction:

The Town of Union's special needs populations require supportive care services and access to decent, safe, and accessible affordable housing.

Describe the characteristics of special needs populations in your community:

For the purpose of this assessment, the non-homeless special needs population include:

- Elderly
- Frail elderly
- Persons with disabilities (physical, developmental or mental)
- Persons with HIV/AIDS and their families

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

Housing and supportive service needs of these populations are determined by the service providers for each targeted population in the Town of Union. Supplemental determinations are provided through studies or annual plans and the Continuums of Care. Broome County has hosted a number of Age Friendly Community workshops where the challenges for elderly populations have been discussed.

Area agencies serving the elderly as well as agencies serving persons with disabilities advocate the need for housing that is accessible. The aging nature of the local demographic has increased the need for accessible housing for the disabled elderly. Due to the aged nature of the housing stock in the Town of Union, many units have small bathrooms and doors, multiple levels, narrow door frames, and high countertops. First floor apartments are in extremely high demand.

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

A significant portion of the population with HIV/AIDS in Broome County is made up of males, aged 50 or over without young children. The Southern Tier AIDS Program (STAP) has seen an increase in individuals engaged in services as compared to the last five-years but not necessarily an increase in the number of persons with HIV/AIDS in Broome County. While the overall population of persons with HIV/AIDS is fairly stable, there is a population of relocated persons with HIV/AIDS in need of access to better services and specialty medical care.

Housing is a priority need due to waiting lists in the region for Section 8 housing assistance and for HOPWA. At the time of writing, short-term housing provided by STAP is operating at capacity. This need was exacerbated by the 2011 flood event which impacted the already limited supply of available affordable housing stock.

Transportation is another unmet need for persons with HIV/AIDS. This need is especially important in terms of accessing specialty medical care. Many individuals reported in STAP surveys that bus transportation, especially in the Town of Union, was burdensome in terms of finance and time.

Access to Medicaid eligible services in the area is a recurring need in the STAP survey results. Coverage for mental health services, especially psychiatric services for difficult cases, is particularly problematic.

Opportunities for social interaction and events was also identified as an unmet need. STAP currently hosts two meal events every year open to persons with HIV/AIDS and affected persons. There are few supportive social opportunities in the area or accessible transportation to social opportunities for persons with HIV/AIDS and the low to moderate-income population at large.

Food pantries were reported as the most used/helpful services for clients.

Discussion:

Housing is a major priority for the special needs populations in the Town of Union. Accessibility and affordability of housing are particularly important to these groups due to physical, mental, emotional or financial obstacles to overcome. Because there is a limited availability of appropriate housing, transportation is another important issue. Individuals do not always have many options as to where they live in order to find a unit that meet their needs and thus they do not necessarily have immediate access to the type or timely transportation they need to work, medical appointments or social opportunities.

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

Describe the jurisdiction's need for Public Facilities:

Public investment in infrastructure and public facilities, if carefully planned and managed, contribute to maintaining economic competitiveness and resilience. There is a positive correlation between the level of public investment in infrastructure and regional economic performance. The Town of Union has identified the following infrastructure and public facility needs:

The tables and narrative that follow show the town's most pressing non-housing community development needs. For the purpose of this analysis, the town categorizes the needs into the following categories:

- **Public Services:** senior services, elder care, youth services, childcare, health services including HIV/AIDS services, substance abuse, family services, and services to persons with disabilities
- **Public Facilities/Infrastructure:** parking facilities, youth centers/neighborhood facilities, water/sewer/storm drain infrastructure, streets/sidewalks, and park improvements
- **Economic Development:** town economic development, downtown revitalization, and workforce deployment

*Disability may be defined as: developmental, learning, intellectual, physical, chronic illness, accident, birth defect, psychiatric, emotional disorder, or mental illness.

How were these needs determined?

In documenting non-housing community development needs of the town, the lead agency has performed a review of CDBG funding requests from recent years and looked at current town-wide community documents, programs, and applications. It has also incorporated the input from municipal agencies, non-profits, and citizens in the needs section. A community needs-assessment survey was also circulated through the town webpage and results were analyzed.

Describe the jurisdiction's need for Public Improvements:

The Villages of Endicott and Johnson City regulate parking and operate several parking facilities. According to comments from the public and town officials, there is concern about off-street parking as buildings are rehabilitated and/or developed. There is need to plan for well-designed and attractive off-street parking for businesses.

As the community continues to develop its neighborhoods, the need for a facility for youth will become essential. Youth centers have been extremely successful in other communities in getting youth more

involved in the community and engaged in productive activities. They act as meeting and gathering sites for other community activities in which both children and adults could participate.

Economic development for business and industry is dependent on adequate water supply, wastewater disposal and proper storm drainage. Provision of water and sewer services provides a stimulus to industrial and commercial development. Most areas are served by municipal water. There exists a need for continual maintenance and upgrading of the system to ensure safe, reliable delivery of water to residents and commercial or industrial areas.

Streets and sidewalks provide access to jobs, services and recreation in the town. Maintenance and improvement of streets and sidewalks are essential to continued viability and resilience. It improves overall streetscape aesthetics, functional access to commercial districts and accessibility to persons without access to vehicles or public transportation. There is also a need to improve streets and sidewalks in CDBG eligible neighborhoods to complement housing rehabilitation activities.

Most of the town's low and moderate-income residents live in urban multi-family housing units with little or no green space. Therefore, these residents rely on the town's municipal parks as a primary recreational resource. The town calculates park service areas based on the National Recreation and Park Association method.

How were these needs determined?

These needs were determined through public comment, an online survey open to the public and discussion with other municipal agencies.

Describe the jurisdiction's need for Public Services:

The increase in median age of the population in the town indicates increased needs for the elderly population. Agencies that serve the elderly express the following needs: meaningful employment; transportation to medical and social facilities; access to vibrant social and economic opportunities; meal programs; supportive counseling; health advocacy; case assistance; information and referral services.

The following needs were identified for youth: medical and mental healthcare for youth experiencing mental illness; dental care; adequate and safe housing; employment opportunities for youth and their families; timely transportation for low-income youth and their families; extra-curricular activities for school-age children.

Problems with childcare can be attributed to both affordability and availability. This issue is especially difficult in regard to care for infants, sick children, and special needs children. The COVID-19 pandemic has exacerbated this problem, making it extremely difficult for parents to access childcare. Lack of

affordable and accessible care contributes to inefficiency in the workplace when productivity of the parent(s) is lost due to childcare issues.

Lack of access to affordable healthcare is problematic for many populations in the town. The following needs have been identified: insurance payment/reimbursement; low cost/accessible screening; dental care; prevention/education services; intervention/treatment programming; transportation; lack of follow-up; case management for persons who use emergency rooms as primary care; lack of awareness of services; gaps in Medicaid.

In terms of HIV/AIDS the following needs were identified: education and awareness amongst the public; awareness of available services; advocacy of community based, cost effective preventive health services; outreach to persons engaging in high-risk behavior; dialogue between service providers.

There are gaps in services that address the substance abusing population and affected persons including the following: support to agencies providing programs to substance abusers; support for community-wide education programs; expansion of drug and alcohol free recreational opportunities for youth and adults; treatment centers addressing prenatal and postpartum needs of addicted mothers and children; outpatient counseling and inpatient treatment; prevention programs in schools including active outreach and enforcement of drug-free zones; parenting education to prevent abuse; substance abuse networks/support groups; stronger links among schools, community based agencies, and local law enforcement.

Families in need of services come from all socio-economic backgrounds as lost incomes increase stress in family units. The following service needs have been identified: counseling, rehabilitation, and education; self-help groups; legal assistance programs; financial assistance programs; family therapists, doctors and case managers; family centers; early childhood programs; parenting education; recreational programs and social opportunities to foster family activities; support systems for parents going through transitional changes; support for families of HIV/AIDS patients; job skills training; programs for victims or secondary victims of abuse.

Persons with disabilities often experience social stigma/ discrimination. The following needs were identified: funding/programming for day/residential/in-home care facilities; employment; staffing of persons trained to work with persons with disabilities; transportation to needed services and medical care; crisis beds at local facilities; community acceptance of programming; safe, and affordable housing with handicap accessibility; affordable access to existing services/facilities

How were these needs determined?

These needs were determined through direct outreach and collaboration with non-profits and various public service agencies in the town.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The most prominent trends in the housing market include wealthier households moving into suburban/rural sections of the part-town area and increased homeownership in the urban areas of the Villages of Johnson City and Endicott. These urban homes, however, are typically lower in value than those in suburban/rural areas. The housing market overall is weaker than in recent years with a surplus of unsold homes taking longer to sell. Average housing prices have increased. Current economic conditions and owner resistance factors have decreased the ability for households to become homeowners. This has been exacerbated by the uptick in unemployment due to the COVID-19 pandemic. Housing stock has also been influenced by the 2011 flood event, which reduced the overall number of available housing in the town. As a whole, the town has a better housing market than the surrounding metropolitan area.

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

Introduction

The Town of Union housing market is defined by its large portion of single family detached structures and its smaller but significant portion of multi-family units. In terms of assisted housing, the town has an inventory developed over the years by public and quasi-public agencies to serve a broad range of owner and renter housing needs for low and moderate-income families and elderly within the town.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	15,785	59%
1-unit, attached structure	730	3%
2-4 units	5,970	22%
5-19 units	2,435	9%
20 or more units	1,775	7%
Mobile Home, boat, RV, van, etc	110	0%
Total	26,805	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	29	0%	400	4%
1 bedroom	235	2%	2,655	27%
2 bedrooms	2,180	15%	4,375	45%
3 or more bedrooms	11,820	83%	2,299	24%
Total	14,264	100%	9,729	100%

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

The Town of Union Section 8 Housing Choice Voucher program provides rental assistance through federal funds to families of all sizes who are at or below 30% AMI.

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

Binghamton University has expanded into the Village of Johnson City through the development of a Health Sciences Campus on Corliss Ave, near Wilson Hospital. As apartment leases expire, it is possible that affordable housing will be converted into student housing and rents will rise.

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

No. There is an abundance of student housing that landlords reserve specifically for the student population. There are also many abandoned or unsafe houses that either are not ready to be inhabited or do not meet code enforcement or HUD's health and safety standards. Additionally, as the housing stock ages finding affordable units that can pass HQS standards and be considered decent, safe, and sanitary has become increasingly difficult. The high number of applications on the town's HCV Waiting List indicates a high need without a readily available supply of affordable housing.

Describe the need for specific types of housing:

After meeting with various public service agencies across the area, there is an overarching need for affordable housing options that are decent, safe and sanitary. Multiple agencies brought up the lack of available housing options for persons requesting services, a need that has been exacerbated since the 2011 flood event. Other agencies expressed that development of new student housing should stop to make room for more affordable housing for local residents as the student housing supply seems to meet its current demand. The highest demand area agencies have noted is for accessible first floor apartments for the elderly and special needs populations.

Discussion

Due to exceedingly high costs of construction, the lack of available sites, and lack of funding mechanisms, publicly sponsored construction of dwelling units in the town has been slow. However, a number of affordable housing developments have been constructed in the town since the 2015-2019 Consolidated Plan. The construction of Cardinal Cove Apartments by SEPP Inc. in 2016 helped to offset the need for affordable housing within the flood-damaged neighborhood of West Corners but did not offset the town's need for affordable housing as a whole. Built in 2017, Century Sunrise by Regan Development created opportunity for affordable 1-3 bedrooms units in the downtown Johnson City area. The project included historic preservation of two Endicott Johnson shoe factory buildings and the apartments have been marketed to low to moderate income renters and has helped alleviate the burden of potentially higher rent due to the development of BU's Health Sciences Campus. As of May 2020, the Town of Union sold 19 properties in the Fairmont Park neighborhood, which were purchased with CDBG-DR funds and demolished during the 2011 flood buyout program, to Lakewood Development II. Lakewood has begun a construction of 34 flood-resilient duplexes that will add to the affordable housing stock in the town. Two of the units will be ADA accessible. The project is anticipated to be completed and the units leased up by spring 2021. The town recognizes the high need for quality

affordable housing in the community and is committed to attracting and supporting both public and private investment in affordable housing.

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

Introduction

The following tables provided by HUD show increased home value and increased contract rent between the years 2005 and 2015.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	92,000	107,800	17%
Median Contract Rent	503	615	22%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,315	23.8%
\$500-999	6,513	67.1%
\$1,000-1,499	520	5.4%
\$1,500-1,999	245	2.5%
\$2,000 or more	129	1.3%
Total	9,722	100.1%

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	285	No Data
50% HAMFI	3,155	1,520
80% HAMFI	6,600	4,359
100% HAMFI	No Data	5,946
Total	10,040	11,825

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	609	640	830	1,086	1,236
High HOME Rent	609	640	830	1,086	1,236
Low HOME Rent	609	640	793	916	1,022

Table 32 – Monthly Rent

Data Source Comments: This data is based on Broome County Fair Market Rent and Binghamton, NY MSA High and Low HOME Rents (2019).

Is there sufficient housing for households at all income levels?

No.

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

Housing affordability has decreased due to increased home values and rent costs. Student housing may negatively impact housing affordability for town residents as the Binghamton University Health Sciences campus expands in Johnson City. Additionally, the COVID-19 pandemic has resulted in a seller's market in Broome County and home values have increased. It is unclear as of this time whether this will be a temporary or long-term impact.

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

The Town of Union does not receive funds under the HOME program.

Discussion

The problem of securing affordable, quality housing affects most areas of the Northeast. In the 1980s, the rising cost of housing throughout Broome County created a situation where the middle-income residents of the town could not afford to purchase a home. Further, cooperative and condominium conversions and construction in the 1980s also added to the upward pressure on housing costs, particularly for rental units. According to the Census Bureau, the median housing value of owner-occupied units for the town was \$111,400 2014-2019 which was up from \$99,700 in 2011, \$93,300 in 2008, and \$74,900 in 2000. Median gross rent has also increased from \$408 a month in 2000 and \$547 a month in 2011 to \$779 between 2014-2018, placing a particular burden on renters earning 30% or below the median income.

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

Introduction

The incidence of physical inadequacy, which does not necessarily overlap with the HUD definition of housing problems, in the town's rent and owner-occupied units is difficult to determine. Various statistical indicators include the age of housing stock, lack of complete plumbing facilities, and method of sewage disposal can be used to determine substandard conditions. However, each indicator provides a different estimate and it is statistically problematic to add the indicators together, as many substandard properties will overlap in several indicator categories. The following provides an overview of units that are potentially considered substandard housing in the Town of Union.

Definitions

Standard Condition: Based on a local determination, dwelling units shall be considered to be in standard condition if they provide decent, safe, and adequate housing, are generally well maintained, and are structurally sound without visible deterioration or readily observable defects.

Substandard Condition but Suitable for Rehabilitation: Based on a local determination, dwelling units that do not meet the local definition of standard condition but both cost efficient and structurally feasible for rehabilitation; this does not include units that require only cosmetic work, correction of minor livability defects, or routine maintenance work.

Substandard Condition and Not Suitable for Rehabilitation: Based upon a local determination, dwelling units that are in such a deteriorated condition as to be neither structurally nor financially sound for rehabilitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,490	17%	4,275	44%
With two selected Conditions	15	0%	185	2%
With three selected Conditions	15	0%	50	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,750	82%	5,210	54%
Total	14,270	99%	9,720	101%

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	299	2%	467	5%
1980-1999	1,650	12%	1,318	14%
1950-1979	6,380	45%	4,015	41%
Before 1950	5,950	42%	3,920	40%
Total	14,279	101%	9,720	100%

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	12,330	86%	7,935	82%
Housing Units build before 1980 with children present	355	2%	190	2%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

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

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

As indicated by the tables above, a majority of the Town of Union's housing stock is aged and potentially required updating and rehabilitation. Additionally, the majority of the housing stock was built prior to 1978, so there is an increased risk for lead-based paint hazard which should be considered in the cost of updating and rehabilitating homes.

Over the past few years, the Town of Union has seen a significant increase in costs associated with the Home Improvement Program. Historically, the program has offered a \$10,000.00 deferred loan to complete home repairs that bring the housing units into compliance with Housing Quality Standards.

There have been an increasing number of participants whose project costs exceed the \$10,000.00 limit. In addition to the steady increase in costs, contractors have expressed that costs and availability of materials have significantly increased since the onset of COVID-19. These increase in costs are reflected in high bid prices to complete routine home repair projects. The town has also had an increasing number of program applicants whose homes are in such a state of disrepair that the projects necessary to bring the units into compliance exceed the Home Improvement Program's scope of work.

These issues sparked extensive conversations with local housing agencies, program staff, and HUD regional office representatives. To remedy these issues, the town is changing it's Home Improvement Program to increase the deferred loan limit to \$20,000.00 per program participant. Due to the increase in funding and the potential for encountering lead-based paint issues, the town plans to put out and RFP for lead-based paint testing and clearance testing to ensure compliance to lead-based paint rules when completing more extensive repair projects.

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

The Town of Union follows HUD guidelines in regards to lead-based paint hazards. If a unit is built pre-1978 and has a child under six years of age living in the unit, it is considered a lead-based paint hazard. According to the above table provided by HUD, 12,330 owner-occupied units (86% of total) and 7,935 renter occupied units (82% of total) were built pre-1980. Of the owner-occupied units, 335 had children under six years of age present. Of the renter occupied units, 190 had children under six years of age present. While the number of units actually decreased since the last Consolidated Plan, the number of children under six years of age living in units built pre-1980 increased by 40% (96 children) in owner occupied housing and by 113% (101 children) in renter occupied housing.

Discussion

Given the age of the units in the town and the high percentage of households experiencing housing problems, there is a need for rehabilitation programs in Union, particularly for low to moderate income families.

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

Introduction

The Town of Union does not own or operate public housing developments. It does, however, have an inventory of assisted housing developed over the years by public and quasi-public agencies to serve a broad range of owner and renter housing needs for low to moderate-income families and elderly in the town.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				522			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

There are no public housing units in the Town of Union. There are, however, assisted housing units available that target different populations.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

Not applicable.

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

Not applicable.

Discussion:

See above.

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

Introduction

The town has compiled a brief inventory of facilities and services that assist homeless individuals and families. Services include outreach and assessment, emergency shelter, transitional housing, access to permanent housing, counseling, and activities to prevent low-income persons from becoming homeless. Services have been developed and supported with the goal of providing a continuum of care that encourages homeless persons to move from homelessness to self-sufficiency.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	81	7	37	0	0
Households with Only Adults	47	3	127	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	4	0	0
Unaccompanied Youth	0	0	11	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

Special needs populations in the Town of Union, including persons with chemical dependency, mentally ill persons, persons with HIV/AIDS, domestic abuse victims, and runaway youth are served by a number of programs. Organizations included in the Continuum of Care listed below have broad experience with case management and long-term counseling of persons and families striving to achieve self-sufficiency.*

*List is not meant to be all inclusive

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

The following is a list of local homeless shelters in the Town of Union and Broome County:

- Alcohol Crisis Center (Binghamton): 24-hour crisis program serving alcoholics/substance abusers; only emergency shelter in Broome County that will admit persons under the influence of alcohol or other drugs
- SOS Shelter/ DBA: Rise (Endicott): provides counseling, childcare, and meals for women only, with or without children, who are victims of domestic violence
- Salvation Army Open Door Program (Binghamton): provides counseling and meals to men 16-21 years of age
- Volunteers of America: provides emergency, transitional and permanent housing for men, women and families.
- YMCA Emergency Housing (Binghamton)
- YWCA Emergency Housing (Binghamton): emergency shelter for women, with or without children

The following is a list of agencies that provide homeless assistance, prevention, outreach, and assessment services:

- First Call for Help: provides phone assistance and referral services
- Mental Health Association: provides prevention, information, and referral services to the community involving all aspects of mental health care and alcohol/substance abuse primary prevention services
- Project Uplift: (sponsored by Mental Health Association) provides outreach, referral, advocacy, and case management to mentally ill individuals who are homeless or are at risk of becoming homeless

- The Veterans Homeless Outreach Program: provides outreach, assessment, referral, and management services to homeless veterans
- YWCA: provides street-based outreach for youth, 16-18 years of age
- The Salvation Army: provides street-based outreach for youth, 16-18 years of age
- Fairview Recovery Services Inc.: provides outreach target to alcoholic and substance abusing homeless persons
- Broome County Department of Social Services: provides assessment, referral, public welfare, and other services to homeless persons/families
- Berkshire Farms: provides school-based outreach for youth
- STAP: through the federal Housing Opportunities for People With AIDS (HOPWA) program STAP has funding available to assist eligible clients in meeting their rent, mortgage, and utility needs; also has additional grant funds that can assist eligible clients with finding appropriate housing and learning about housing-related issues and concerns.

The following is a list of agencies that provide transitional housing:

- Fairview Recovery Services Inc: provides transitional and supportive living programs for substance abusers
- Catholic Charities of Broome County: provides emergency assistance, counseling, transitional living, and permanent housing for homeless mentally ill individuals and families; the Teen Transitional Living Program is a subset of Catholic Charities that specifically targets youth
- The Salvation Army: provides a rehabilitation service for men
- YWCA: provides the Clear Visions Program which is a supportive housing program for women recovering from alcoholism and substance abuse

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

Introduction

There is a need in the town to address the housing as well as non-housing needs of non-homeless persons with special needs. Based on the Continuum of Care, there is a particular need to provide housing and companion support services to persons with mental/emotional/physical disabilities, persons with chemical dependence/substance abuse problems, elderly persons, and persons with HIV/AIDS.

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

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

The inventory below includes services for individuals who are mentally and/or developmentally disabled, mentally ill and/or have problems related to substance abuse and/or HIV/AIDS. There are many agencies, facilities, and services to assist persons who require supportive housing; this list is not meant to be all inclusive.

ACHIEVE: provides services and support for individuals with intellectual and developmental disabilities.

Addiction Center of Broome County: provides licensed comprehensive outpatient drug and alcohol treatment services, including services targeted to mentally ill chemical abusers (MICA); the agency services homeless persons in emergency shelters, transitional housing, and permanent housing and typically has no waiting list.

Broome County Department of Social Services: provides grants for emergency shelter to applicants during the eligibility process; also makes provisions for voucher payments to landlords and provides security deposits

Broome County Health Department: provides health-related services to the homeless including HIV/AIDS services

Broome County Mental Health Department: provides community mental health services to homeless persons in transitional and permanent housing with an emphasis on the chronically mentally ill; typically has a waiting list for non-emergency services

Broome Legal Assistance Corporation: provides legal services to homeless persons

CHOW: a service of the Broome County Council of Churches; provides food and other necessities to the area's needy population including the homeless

Opportunities for Broome: provides emergency rent payments

Project Uplift: provides case management and referrals

Southern Tier Independence Coalition (STIC): provides services and support for individuals with intellectual and developmental disabilities, including housing assistance

The Salvation Army: provides a soup kitchen, emergency food, utility assistance, clothing, and furniture

The Southern Tier AIDS Program (STAP): provides HIV/AIDS training and services to the community; provides rental assistance

United Health Services Hospitals: provides comprehensive health care services

Volunteers of America: provides case management, counseling, food and clothing

The Veterans Homeless Outreach Program: provides outreach, case management and referral to homeless veterans

The Broome Developmental Center closed in 2016 which put additional strain on public service agencies to fill the gap in services and transition individuals into community settings.

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

See Projects section.

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

Not applicable.

FINAL DRAFT

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Within the Town of Union, cost of land and costs incurred to bring structure up to current standards and codes are barriers to affordable housing. Requirements of the town may limit incentives to develop, maintain, or improve affordable housing. Building codes and property taxes can impact the return on residential investment. For example, if a property owner desires to improve his or her property the owner must spend more money to bring the property up to current codes and may incur increased property tax as a result of the improvements. Because of this, many property owners either avoid property improvements or complete improvements but increase rent to make up for the additional costs. This creates a two-fold barrier: 1) affordable units remain unimproved and in poor condition; 2) units which are improved require persons of higher income due to increased rent thus removing a unit from the town's affordable housing stock. The limited supply of housing, limited number of developable sites, and high demand for housing impact the market.

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

Introduction

The town has catalogued the existence of human resource development problems and has identified the needs of the town's work force. Details on those needs are explained below. The following tables provide information on the Town of Union's workforce and educational attainment.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	62	26	0	0	0
Arts, Entertainment, Accommodations	2,614	2,443	14	12	-2
Construction	753	686	4	3	-1
Education and Health Care Services	4,606	6,953	25	33	8
Finance, Insurance, and Real Estate	939	935	5	4	-1
Information	435	374	2	2	0
Manufacturing	2,731	3,381	15	16	1
Other Services	944	943	5	4	-1
Professional, Scientific, Management Services	1,210	1,592	7	8	1
Public Administration	0	0	0	0	0
Retail Trade	2,748	3,091	15	15	0
Transportation and Warehousing	437	200	2	1	-1
Wholesale Trade	885	496	5	2	-3
Total	18,364	21,120	--	--	--

Table 40 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	28,085
Civilian Employed Population 16 years and over	26,005
Unemployment Rate	7.34
Unemployment Rate for Ages 16-24	18.10
Unemployment Rate for Ages 25-65	5.15

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	6,055
Farming, fisheries and forestry occupations	1,325
Service	3,060
Sales and office	6,775
Construction, extraction, maintenance and repair	1,470
Production, transportation and material moving	975

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	21,395	87%
30-59 Minutes	2,175	9%
60 or More Minutes	885	4%
Total	24,455	100%

Table 43 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	840	210	830

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	5,025	430	2,050
Some college or Associate's degree	7,675	495	1,790
Bachelor's degree or higher	7,615	360	1,425

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	10	63	84	345	540
9th to 12th grade, no diploma	725	465	300	634	730
High school graduate, GED, or alternative	1,460	1,815	1,165	4,525	4,135
Some college, no degree	1,810	1,260	1,675	2,570	1,585
Associate's degree	490	920	885	2,650	970
Bachelor's degree	575	1,650	1,095	2,790	1,075
Graduate or professional degree	35	1,085	815	1,970	980

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	66,004
High school graduate (includes equivalency)	98,217
Some college or Associate's degree	125,788
Bachelor's degree	172,560
Graduate or professional degree	226,380

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

Education and health care services is the largest employment sector followed by retail trade, manufacturing and arts, entertainment & accommodations, respectively.

Describe the workforce and infrastructure needs of the business community:

There is a need for jobs geared towards persons between 16-24 years of age (unemployment rate of 18.1%).

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

See discussion below.

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

Educational attainment levels

Education is an important resource that contributes to the town's reputation, economic vitality, residential and industrial attractiveness, and overall quality of life. Educational training is instrumental in preparing a work force to assume work responsibilities, negotiate a structured work environment, and respond well to the expectations of authority. Mom's House in Johnson City provides child care for single parents that are continuing their education so that they can get their degrees or certifications with a lessened financial burden. There is a need to further develop educational services within the town.

Job readiness and job related skills

BOCES offers Adult Education leading to certifications for jobs such as nursing, building maintenance, welding and more. While job training, preparation, and skills programs exist in the area, the services offered are not broad enough to serve the demand for job readiness within lower income populations. These programs must be expanded and made readily available to residents in order to be more effective.

Skills training needs

Skills training programs often become enabling factors in preparing a work force to become better equipped to complete skill-oriented work tasks and to improve overall quality of life. Skills programs provide financial management training, child care training, home buying assistance, and various related

life tasks. There is a program run by Cornell Cooperative Extension at the Family Education Center (EFEC) that provides parenting education to Town of Union parents as well as provides a space for parents and their children to gather. The town also coordinates with Metro Interfaith Housing to provide home buying counseling to residents. There is need in the town for other organizations to set up financial management training or skill training for other life tasks.

Literacy and Language Needs

There are some residents of the town are in need of literacy training classes as well as English as a Second Language (ESL) classes. According to 2018 ACS data, of 23,898 households there are 381, or 1.59% with limited English speaking proficiency. Of those 381 households with limited English proficiency, 64 households speak Spanish, 97 households speak other Indo-European languages, 179 speak Asian and/or Pacific Island languages, and 41 speak other language. The 41 households speaking other languages are all located in Census Tract 136. The need for reading and comprehension skills is important and necessary to secure employment and build required job skills. While there are ESL classes available, the agencies that run them do not currently receive funding from CDBG for those classes.

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

There are county-wide programs that address the following workforce needs: academic remediation, employability skills and work training, psychological, educational and vocational mobilization, rehabilitation for the disabled, youth employment, assessment of motivation, social functioning skills training and employment referrals including a child care component, and partial income during transition into jobs. The primary workforce training initiative is currently run by the Greater Binghamton Chamber of Commerce. They also offer an On-the-Job Training (OJT) Program and provide an Economic Outlook Guide to the community.

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

Yes

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

The Town of Union participates with the Southern Tier 8 Regional Board to identify and address multi-county issues in order to improve the quality of life within the region. The following is a list of economic

development goals and project priorities identified by the Southern Tier East Regional Planning Development Board (although it is important to note this is for the entirety of the Southern Tier East Region, not only the Town of Union or Broome County):

Goal 1: Develop regional and local economic development strategies for the entire business cycle based on best practices, entrepreneurship, small business, industry cluster development and sales to foreign markets.

Goal 2: Create a region where individuals have the opportunity to improve their employment status through educational opportunities and affordable access to skills training, job placement assistance and quality childcare.

Goal 3: Address infrastructure deficiencies across the 8 counties especially in broadband and information technology advances, energy, transportation, fresh water distribution, waste water treatment, housing stock and shovel ready sites.

Goal 4: Improve the appeal of our communities through regional marketing, new events and greater welcoming of our younger residents.

Goal 5: Create innovative approaches to community well-being issues such as poverty, healthcare and care of our seniors.

Goal 6: Develop strategies to focus on our small, rural communities that may not be benefiting from economic development programs and organic growth as our more urban areas. Assure that the entire region can provide the great work/life balance that is a key attribute of our region.

More details can be found in the full 5-year regional plan, located at <https://southerntier8.org/wp-content/uploads/2018/10/CEDS2018.pdf>

Discussion

The town recognizes the need to improve and broaden its economic base. To do so, the town will maintain existing economic development efforts, particularly in regard to rehabilitation of blighted commercial and industrial structures, improvement of infrastructure, and micro-business development. Wherever feasible, funding will be provided to finance infrastructure improvements that will benefit industrial and commercial properties to serve as a catalyst for private investment. Efforts will be made to identify or leverage alternate sources of funding for such improvements. The town will also encourage the development of programs designed to provide start-up capital to small businesses in an effort to increase the number of small, locally owned businesses. Continued support will be given to economic development technical assistance programs and projected related to redevelopment and revitalization of the downtown districts in the villages of Endicott and Johnson City. This includes administration of revolving loan programs and support for facade improvements of downtown buildings.

FINAL DRAFT

MA-50 Needs and Market Analysis Discussion

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

The Town of Union has a largely aged housing stock with one or more housing problems. The instance of housing problems is generally consistent across the jurisdiction. Census tract 130 (Fairmont Park) had been found to experience severe cost burden for persons with extremely low income at a greater rate (>87.76%) as compared to surrounding census tracts. The construction of affordable, flood resilient duplexes in Fairmont Park by a regional developer should help alleviate this burden by providing quality, affordable housing units to renters.

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

Minority impacted areas are considered to be those areas that exceed the town wide percentage. Based on 2018 ACS 5-year estimates, the total minority population in the Town of Union was 16.4%. The following census tracts exceed that percentage:

- 134 (Northside Endicott) at 20.4%
- 135 (Central Endicott) at 34.8%
- 136 (Union District) 18.1%
- 138 (Northside Johnson City) at 19.2%
- 139 (Central Johnson City) at 36.8%
- 140 (Floral Park) at 30.4%
- 141 (Southside Johnson City) at 25.1%
- 142 (Oakdale Reynolds) at 26.2%

Poverty impacted areas are considered to be those areas that exceed the town wide percentage. Based on 2018 ACS 5-year estimates, the total population experiencing poverty in the Town of Union was 13.3%. The following census tracts exceed that percentage:

- 134 (Northside Endicott) at 20.4%
- 135 (Central Endicott) at 34.8%
- 136 (Union District) at 18.1%
- 138 (Northside Johnson City) at 19.2%
- 139 (Central Johnson City) at 36.8%
- 140 (Floral Park) at 30.4%
- 141 (Southside Johnson City) at 25.1%
- 142 (Oakdale Reynolds) at 26.2%

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

According to American Community Survey estimates (2018) the following characteristics exist:

Census Tract 134 has: 1,835 occupied housing units/268 vacant housing units (7.8% homeowner vacancy rate, 6.2% rental vacancy rate), the majority of units (1,085) are 1-unit detached units, followed by 619 2- unit buildings, 22 units have been built since 2014, 435 were built 1940-1949, 864 were built 1939 or earlier, 989 owner-occupied units and 846 renter-occupied units, 70 moved in 2017 or later, 1,405 moved in 1990-2015, 363 moved in 1989 or earlier, of owner occupied units 549 are valued at \$50,000 to \$99,999, and 234 renters pay 35% or more of their income as gross rent.

Census Tract 135: 653 occupied housing units and 323 vacant housing units (9.8% homeowner vacancy rate, 14.3% rental vacancy rate), the majority of units (307) are 3-4 unit buildings, followed by 283 1-unit detached units, 4 units have been built since 2014, 662 were built 1939 or earlier, 239 owner occupied units and 414 renter-occupied units, 45 moved in since 2017, 490 moved in between 1990 and 2016, 118 moved in 1989 or earlier, of owner occupied units 161 are valued at \$50,000-\$99,999, and 151 renters pay 35% or more of their income towards gross rent.

Census Tract 136: 1,636 occupied housing units, 383 vacant housing units (0% homeowner vacancy rate, 9.8% rental vacancy rate), 759 are 1-unit detached followed by 293 2-unit buildings, 8 units have been constructed since 2014, 1,118 were built 1940-2009, 893 were built 1939 or earlier, 600 owner-occupied units and 1,036 renter-occupied units, 88 households moved in 2014 or later, 1,405 moved in 1990-2016, and 143 moved in 1989 or earlier, of owner occupied units, 283 are valued \$50,000-\$99,999 and 238 are valued \$100,000-\$149,999, of renters, 545 pay 35% or more of their income for gross rent

Census Tract 138: 1,534 occupied housing units, 100 vacant units, 1,056 are 1-unit detached followed by 247 3-4 unit buildings, 26 structures built 1990-1999, 1,026 built 1940-1989, 582 units built 1939 or earlier, 31 moved in 2017 or later, 1,165 moved in 1990-2016, 338 moved in 1989 or earlier, 1,044 are owner occupied, 490 are renter occupied, of owner occupied units 751 are valued at \$50,000-\$99,999, of renters 172 pay 35% or more of their income towards gross rent

Census Tract 139: 998 occupied housing units, 210 vacant units (7.4% homeowner vacancy rate, 3.2 rental vacancy rate), 404 are 1-unit detached followed by 287 2-unit buildings, 14 units have been built 1990-1999, 492 were built 1940-1989, 702 were built 1939 or earlier, 96 moved in 2017 or later, 791 moved in 1990-2016, 111 moved in 1989 or earlier, of occupied units of 300 are owner occupied and 698 are renter occupied, of owner occupied units 226 are valued at \$50,000-\$99,999, of renters 250 pay 35% or more of their income towards gross rent

Census Tract 140: 1,422 occupied housing units, 262 vacant units (0.0% homeowner vacancy rate, 8.7% rental vacancy rate), the majority (507) are 1-unit detached followed by 371 2-unit buildings, 31 built 1990-1999, 569 built 1940-1989, 853 built 1939 or earlier, of occupied units 486 are owner occupied and

674 are renter occupied, of owner occupied units 393 are valued at \$50,000-\$99,999, of renters 262 pay 35% or more of their income towards gross rent

Census Tract 141: 1,220 occupied housing units, 185 vacant units (2.5% owner-occupied vacancy rate, 8.0% rental vacancy rate), 1,041 1-unit detached follow by 257 3 or 4 –unit buildings, 15 built 2014 or later, 750 built 1940-1999, 640 built 1939 or earlier, of occupied units 874 owner occupied and 346 renter occupied, of owner-occupied units 581 are valued \$50,000-\$99,999, of renters 151 pay 35% or more of their income towards gross rent

Are there any community assets in these areas/neighborhoods?

Census Tract 134: Little Italy, Mercy House, GWJ Park

Census Tract 135: George F. Johnson Memorial Library, Union-Endicott High School, Old Colonial Hall Heritage Center, Southern Tier Community Center, Chugnut Walking Trail

Census Tract 136: Round Top Park, Mercereau park, Jennie F. Snapp Middle School

Census Tract 138: Virginia Avenue Park, CFJ Park

Census Tract 140: Family Enrichment Network

Census Tract 141: Floral Avenue Park, Boland Park

Census Tract 142: Northside Park, Johnson City schools, Overbrook Park/Watershed

Are there other strategic opportunities in any of these areas?

The town will look into strategic opportunities for these areas.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

A 2013 American Community Survey Report entitled "Computer and Internet Use in the United States 2013" shows that low-income households have lower rates of in-home Internet connectivity compared with higher-income groups. In the Town of Union, there is a need for Internet connectivity in more rural areas of the jurisdiction who lie outside of current internet provider service areas.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

There are multiple broadband Internet providers available in differing levels depending on location within the Town of Union. According to the Federal Communications Commission (FCC) Fixed Broadband Internet map the following companies offer services at certain locations within the town: Charter Communications offers cable Internet. Viasat Inc. offers satellite. Hughes Network Systems, LLC offers satellite. Verizon Communications Inc. offers ADSL. VSAT Systems, LLC offers satellite. Armstrong Holdings Inc. offer fiber optic. However, potential customers have difficulty either paying the costs associated with broadband Internet access (installation, service, and monthly charges) and in some areas, especially rural parts of the jurisdiction, have reported refusal of service if they are located outside of the provider's service area. Additionally, many satellite providers have costly install fees, purchase fees, or monthly satellite rental fees and impose data/speed limits and are often unreliable in times of poor weather conditions or high Internet use times. Rural areas often have only satellite available and are limited in choice and high costs of specific data plans. The need for reliable, affordable broadband Internet has increased due to the COVID-19 pandemic and the need to stay-at home, work from home, and provide home schooling.

On September 15th, 2020, Southern Tier 8 Regional Board hosted a virtual session with municipal leaders to discuss first steps required to improve local broadband service. There was a need for better maps of underserved areas, a summary of Congressman Brindisi's Broadband Report (August 2020). The group discusses the need to assess current limitations, build community capacity, and align resources to expand broadband infrastructure. While shelter-in-place preventative measures have been implemented, there has been a highlighted need for improved internet speeds for successful remote-learning, telehealth and employment opportunities. It was stated that the Southern Tier has the slowest internet speeds in the State of New York but that it's unclear where exactly the gaps are. The team is working to develop their own map and understands that there is a challenge with rural populations spread across a hilly area. The board plans to continue meeting and have a map prepared by the end of

2020 to better present findings, find potential partnerships, and possible funding solutions for technology advances.

FINAL DRAFT

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The Town of Union has a history of riverine and flash flood events. The two most recent flood events occurred in 2006 and 2011; the 2011 flood event was a presidentially declared disaster and is the flood of record for the town. It is anticipated that these flood events may become more frequent and/or more severe with climate change. The 2011 flood event was fueled by a number of factors, most prominently the impact of record rainfall from Hurricane Irene, Tropical Storm Lee, and a moisture plume from Tropical Storm Katia. As climate change increases the risk of more frequent and more severe hurricane events that reach farther North in the United States, the Town of Union will be at an increased risk for flood events.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

While the flood events in the Town of Union have impacted the community as a whole, low-and-moderate income households were particularly hard hit. Relief funding has historically been primarily focused on property owners and homeowners rather than renters. Low-and-moderate income households primarily rent due to the high costs associated with homeownership in Broome County. Additionally, many low-to-moderate income housing is located in the floodplain since these areas are known to flood and are, as a result, often more affordable.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The mission of the Town of Union and its two partners, the Villages of Endicott and Johnson City, is to use the limited amount of Community Development Block Grant (CDBG) funding awarded as a means of stimulating additional public and private investment in target areas throughout the community.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	CDBG eligible Low/Mod CensusTract Block Group or Service Area
	Area Type:	CDBG eligible Low/Mod CensusTract Block Group or Service Area
	Other Target Area Description:	CDBG eligible Low/Mod CensusTract Block Group or Service Area
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
	2	Area Name:
Area Type:		Geographic area includes the entire town.
Other Target Area Description:		Geographic area includes the entire town.
HUD Approval Date:		
% of Low/ Mod:		
Revital Type:		

Other Revital Description:	
Identify the neighborhood boundaries for this target area.	
Include specific housing and commercial characteristics of this target area.	
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
Identify the needs in this target area.	
What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	

General Allocation Priorities

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

All of the proposed street reconstruction projects, which account for nearly 40% of the town's current annual grant, are located in CDBG target areas. All three project areas exceed the town's overall percentage of minority residents and two of the three projects serve residents living below the poverty level at rates that are more than double the town-wide rate. Housing programs are based upon the income of the participants and not the location of the activity and are therefore not directed or limited to any specific geographic area.

The street reconstruction projects were allocated based upon CDBG target area low/mod data. Park improvement projects are based upon the size of the service area utilizing standards created by the National Recreation and Park Association. First Time Home Buyer and Home Improvement activities are operated on a townwide basis since they are based upon the income of participants and not the location of the housing.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Housing Affordability
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	Geographic area includes the entire town.
	Associated Goals	Provide Rental Assistance to VLI Households
	Description	Provide extremely low, very low, and low-income renters with rental assistance to alleviate rent cost burden (paying more than 30% of gross income for rent) and excessive rent cost burden (paying more than 50% of gross income for rent) and provide renters with a choice of affordable decent, safe, and sanitary rental units.
	Basis for Relative Priority	In a random survey prepared as part of the citizen participation processes for the Consolidated Plan, 28% of respondents indicated that providing rental assistance was a high priority. Additionally, the Town of Union Section 8 Housing Choice Voucher program waiting list currently has 373 applicants seeking rental assistance.
2	Priority Need Name	Homeownership
	Priority Level	Low
	Population	Moderate Middle Large Families Families with Children
	Geographic Areas Affected	Geographic area includes the entire town.

	Associated Goals	Provide Assistance to First Time Home Buyers
	Description	Promote homeownership by maintaining the existing affordable housing stock and by providing financial assistance for the purchase of existing housing.
	Basis for Relative Priority	In a random survey prepared as part of the citizen participation process for the Consolidated Plan 35% said payment assistance was a high priority, 45.8% were neutral, and 8.33% said it was a low priority. 34.7% of respondents said down payment and closing cost assistance was a high priority, 34.7% were neutral and 4.1% said it was a low priority.
3	Priority Need Name	Preservation of Housing Stock
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Geographic area includes the entire town.
	Associated Goals	Owner Occupied Housing Rehabilitation
	Description	Preserve the existing housing stock by providing financial assistance for the substantial rehabilitation of existing housing.
	Basis for Relative Priority	In a random survey prepared as part of the citizen participation process for the Consolidated Plan 45% indicated that housing rehabilitation was a high priority and 57% said that energy efficiency improvements were a high a priority.
4	Priority Need Name	Providing Housing Services to the Elderly
	Priority Level	Low
	Population	Extremely Low Low Elderly Elderly Frail Elderly

	Geographic Areas Affected	Geographic area includes the entire town.
	Associated Goals	Provide Housing Services to the Elderly
	Description	Provide the elderly with housing opportunities and support services necessary to maintain their independence.
	Basis for Relative Priority	Priority was established through the citizen participation survey and through meetings with local agencies and service providers. Providers indicated that access to appropriate housing and support services for the elderly are needed in the town. In the survey 56% responded that senior services were a high priority.
5	Priority Need Name	Special Needs Housing/Support Services
	Priority Level	Low
	Population	Extremely Low Low Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Geographic area includes the entire town.
	Associated Goals	Provide Public Services to Persons w/Disabilities
	Description	Promote additional affordable, accessible housing units and support services for persons with a wide range of special needs.
	Basis for Relative Priority	In a survey prepared for the citizen participation of the Consolidated Plan, 37.5% responded that services for the disabled were a high priority, 56.9% were neutral, and 3.9% said it was a low priority.
6	Priority Need Name	Homeless Housing and Support Services
	Priority Level	High

	Population	Extremely Low Individuals Mentally Ill Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Geographic area includes the entire town.
	Associated Goals	Provide Services to Homeless Persons/Families
	Description	Promote the provision of additional outreach services, supportive housing, and permanent housing for the homeless and those at-risk of becoming homeless.
	Basis for Relative Priority	In a random survey, 40% of respondents said homeless facilities were a high priority; 50% said operation and maintenance of existing facilities was a high priority; 63% said emergency shelters for families was a high priority; 50% said emergency shelters for women were a high priority; 69% aid emergency shelters for youth was a high priority. In terms of homeless services, 60% of respondents said life skills training was a high priority; 56% said job training for the homeless was a high priority; 52% said substance abuse treatment was a high priority; and 42% said case management was a high priority.
7	Priority Need Name	Neighborhood Preservation
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	CDBG eligible Low/Mod CensusTract Block Group or Service Area
	Associated Goals	Neighborhood Preservation

	Description	Preserve and enhance the quality of life in older neighborhoods by providing sustainable high quality public amenities such as parks, public facilities, and infrastructure to eliminate blight, reduce the number of deteriorated and deteriorating housing units, and create an environment conducive to attracting additional public and private investment.
	Basis for Relative Priority	The Town of Union, in cooperation with the villages of Endicott and Johnson City, completed a long term capital plan for park improvements throughout the town. A number of parks serve low and moderate income areas where recreational opportunities are otherwise restricted due to a lack of green space in the more urbanized parts of the town. Public parks serve as the primary source for recreational opportunities. 219.6% were slightly satisfied, 25.5% were neither satisfied nor dissatisfied, and 19.6% were extremely dissatisfied with parks in their neighborhood. The following areas were identified by respondents as high priority improvements: 67.3% street improvements, 39.2% sidewalk improvements, 33.3% tree planting, 34% fire stations/equipment, 32.7% asbestos removal, 30.7% solid waste disposal improvements, 47% flood drainage improvements, 48.1% water/sewer improvements.
8	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	Geographic area includes the entire town.
	Associated Goals	Provide Public Services Targeted to Youth Provide Public Services Targeted to the Elderly Provide Public Services to Persons w/Disabilities
	Description	Provide services and support for the elderly, youth, disabled, and other extremely low-, very low-, and low-income people in a manner that encourages public, private, and non-profit sector collaboration and reduces program duplication.

	Basis for Relative Priority	In a survey for the citizen participation section, the following public services were ranked as high priority by respondents: 55.7% senior services, 64.7% youth services, 61.5% child care services, 37.3% disabled services, 19.2% legal services, 40.4% transportation services, 46.1% services for battered and abused spouses, 53.9% substance abuse services, 55.8% services for abused/neglected children, 59.6% mental health services, 40.4% health services, 42.3% employment training, 38.5% tenant/landlord counseling, 38.5% housing counseling, 51.9% food banks, 21.1% screening for lead poisoning, 34.6% fair housing activities.
9	Priority Need Name	ADA Enhancements
	Priority Level	Low
	Population	Persons with Physical Disabilities
	Geographic Areas Affected	Geographic area includes the entire town.
	Associated Goals	Provide Public Services to Persons w/Disabilities
	Description	Promote accessibility to public facilities and places by removal of architectural barriers.
	Basis for Relative Priority	A number of local non-profits have been actively working on improving facilities with ramps and elevators in order to provide equal access for persons with disabilities.
10	Priority Need Name	Historic Preservation
	Priority Level	Low
	Population	Non-housing Community Development
	Geographic Areas Affected	Geographic area includes the entire town.
	Associated Goals	Neighborhood Preservation
	Description	Preserve buildings and neighborhoods of local, state, and national historic importance and/or architectural significance.
	Basis for Relative Priority	In a random survey, 34.69% responded that non-residential historic preservation was a high priority; 16.3% indicated it was a low priority.

11	Priority Need Name	Economic Sustainability
	Priority Level	Low
	Population	Low Moderate Non-housing Community Development
	Geographic Areas Affected	Geographic area includes the entire town.
	Associated Goals	Low/Mod Job Creation
	Description	Enhance job creation/retention for low and moderate income persons by improving the viability of target area neighborhood business districts, promoting the rehabilitation of commercial/industrial structures, improving target area infrastructure such as street amenities and parking facilities in order to stimulate private investment, and providing technical assistance to new and established businesses.
	Basis for Relative Priority	Several business districts in the town are designated as New York Empire Zones and provide a primary source of goods and services for surrounding low and moderate income target areas. In a random survey for the citizen participation section of the Consolidated Plan, respondents indicated the following as high priorities: 48% rehabilitation of publicly or privately owned commercial/industrial (32% neutral, 6% low), 28% commercial industrial land acquisition/disposition (40% neutral, 16% low), 42.9% commercial/industrial building acquisition, construction, rehabilitation (30.1% neutral, 10.2% low), 44% commercial industrial/infrastructure development (32% neutral, 10% low), 24% direct financial assistance to for-profit businesses (26% neutral, 32% low), 24% micro-enterprise assistance (40% neutral, 16% low), 30% Non-profit organization capacity building (38% neutral, 18% low).
12	Priority Need Name	Fair Housing Education
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	Geographic Areas Affected	Geographic area includes the entire town.
	Associated Goals	Grant Administration/Oversight
	Description	Provide educational resources to the public regarding fair housing issues.
	Basis for Relative Priority	The town wants to raise the general awareness of fair housing law and of the specific application requirements of these laws. In a random survey, 34.6% of respondents indicated Fair Housing Activities were a high priority.
13	Priority Need Name	Lead-Based Paint Education
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children
	Geographic Areas Affected	
	Associated Goals	Owner Occupied Housing Rehabilitation Provide Assistance to First Time Home Buyers Neighborhood Preservation
	Description	Provide education and referral services regarding lead-based paint hazards.

	Basis for Relative Priority	In a random survey, 21.2% of respondents indicated that lead poisoning screening was a high priority, 44.23% were neutral, and 13.5% indicated it was a low priority. The town considers lead based paint hazard a public health issues and wants to actively support the education of the general public, program participants, and contractors about lead-based paint hazards. The town also wants to provide referral information and resources for assessment and abatement.
14	Priority Need Name	Program Administration
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly
	Geographic Areas Affected	Geographic area includes the entire town.
	Associated Goals	Grant Administration/Oversight
	Description	Provide administrative, planning activities, and monitoring necessary for the successful implementation of the objectives, actions, and programs outlined in the Consolidated Plan and Annual Action Plans.
	Basis for Relative Priority	The town feels this priority is necessary in order to continue to meet all federal program requirements including plan submission, annual reporting, and monitoring.
15	Priority Need Name	Disaster Recovery/Resiliency
	Priority Level	Low
	Population	Non-housing Community Development
	Geographic Areas Affected	Geographic area includes the entire town.

	Associated Goals	Neighborhood Preservation
	Description	Enhance the town's ability to respond to and recover from future flood events by promote best practice sustainability construction methods in infrastructure replacement and/or expansion projects.
	Basis for Relative Priority	The town feels this is a priority due to the damage done in numerous flood events, especially the 2006 and 2011 flood events.
16	Priority Need Name	Prevent, prepare for, and respond to Coronavirus
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Geographic area includes the entire town.
	Associated Goals	Prevent, Prepare for, Respond to coronavirus
	Description	Prevent, prepare for, and respond to coronavirus.

	Basis for Relative Priority	<p>The town recognizes the impact that COVID-19 and associated shutdowns have had and continue to have on the community. In survey, respondents reported the following impacts of COVID-19: 82.61% responded families and businesses were experiencing financial hardship, 47.83% responded they had difficulty in finding childcare, 56.52% responded they had difficulty homeschooling children, 50% responded they had difficulty accessing necessary household items or medications, 17.39% responded they lacked access to broadband internet necessary for telecommuting and/or telehealth appointments, 30.43% responded they lacked access to mental health services, 45.65% responded they lacked access to PPE, 34.78% responded they had difficulty paying rent, mortgage and/or utility payments, 39.13% responded they had loss of employment, 81.61% responded they experienced increased daily stress, 39.13% responded there was increased social tensions among neighbors and community members when outside the home, 34.78% responded they had an increased need for social support systems for help with children, in the event of an emergency, and with daily living activities, and 60.87% responded they had an increased need and desire for safe opportunities to stay social.</p>
--	------------------------------------	--

Narrative (Optional)

The above priority needs were established through outreach conducted with various local agencies including housing agencies, non-profits, and other municipalities. A Community Needs Assessment survey was also conducted and open to the public. Responses were received and analyzed to determine which needs were reported by community members as high or low priorities.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	There is a major gap between the availability of affordable housing units and the needs of low-income to moderate-income households. Reduction in funding for tenant assistance has exacerbated this issue. As a result, the waiting list for Section 8 vouchers in the Town of Union is quite long; it may take a considerable amount of time for applicants to move to the top of the list.
TBRA for Non-Homeless Special Needs	There is a major lack of affordable, accessible housing to serve the especially vulnerable elderly and disabled populations. First floor units and accessible units are in extremely high demand, especially as the population in the Town of Union ages. In addition to accessibility issues, the elderly and disabled populations in the town struggle to afford housing costs due to their dependence on fixed incomes.
New Unit Production	The Town of Union does not oversee the production of any public housing units.
Rehabilitation	There are a number of rehabilitation programs for owner-occupied housing including the town's Home Improvement Program, public service agency repair programs targeted at seniors, county programs targeting at lead paint remediation, and other non-profit organizations that specialize in weatherization and energy efficiency. However, due the age of housing stock and the limited availability of funds, most, if not all programs, have waiting lists for repairs. There are fewer programs available for repairs to rental housing.
Acquisition, including preservation	Acquisition at the town and surrounding municipalities typically relates to removal of condemned, blighted structures that pose a public health risk.

Table 49 – Influence of Market Conditions

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

Introduction

The primary funding sources expected to be available for one or more years of the 2020-2024 Consolidated Plan include the following:

- HUD Community Development Block Grant (CDBG)
- HUD Community Development Block Grant-CV (CARES Act)
- HUD Housing Choice Voucher Program
- HUD Housing Choice Voucher Program CARES

The town will attempt to leverage these resources with other grant funds from state and federal programs as Notices of Funding Availability are issued.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,281,258	195,000	0	1,476,258	4,000,000	Annual CDBG entitlement formula allocation as a Metropolitan City

Consolidated Plan

UNION

102

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Housing	1,354,668	0	0	1,354,668	5,418,672	Housing Choice Voucher program Housing Assistance Payment Budget Authority (2020 level)
Other	public - federal	Other	799,892	0	0	799,892	0	The Town of Union was awarded administrative fee funding under the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) which will be administered in accordance with the CARES Act requirements

Table 50 - Anticipated Resources

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

There are no match requirements for any of the funding sources listed. CDBG funds allocated for First Time Home Buyer and Economic Development loan activities are typically leveraged by bank loans and owner equity.

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

The town had used CDBG-DR funds in the past to acquire a number of parcels for future redevelopment as flood resilient housing or other non-residential uses. A regional developer has purchased those lots from the town and received a grant from the New York State Housing Trust Fund Corporation to construct flood-resilient, affordable housing. Parcels the town previously acquired through the FEMA buyout program will be considered for drainage improvements and/or passive recreational uses as permitted by FEMA post acquisition redevelopment restrictions.

Discussion

The CDBG program is significantly impacted by the continued reduction of federal funding. Similar reductions in administrative funds for the Housing Choice Voucher program are also impacting delivery of the program.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
ACHIEVE	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
ACTION FOR OLDER PERSONS	Non-profit organizations	public services	Jurisdiction
Broome County Office for Aging	Government	public facilities public services	Region
CATHOLIC CHARITIES	Community/Faith-based organization	Homelessness public services	Region
Family Enrichment Network	Non-profit organizations	public services	Jurisdiction
JOHNSON CITY COMMUNITY ACTION TEAM	Non-profit organizations	public services	Jurisdiction
JOHNSON CITY SENIOR CITIZEN CENTER	Non-profit organizations	public facilities public services	
MEALS ON WHEELS OF WESTERN BROOME	Non-profit organizations	public services	Region
Mom's House	Non-profit organizations	public services	Jurisdiction
CORNELL COOPERATIVE EXTENSION.	Non-profit organizations	public services	Region
FIRST WARD ACTION COUNCIL, INC	Non-profit organizations	Ownership	Jurisdiction
Children's Home Wyoming Conference	Non-profit organizations	public facilities public services	Jurisdiction
TOWN OF UNION LOCAL DEVELOPMENT CORPORATION	Non-profit organizations	Economic Development	Jurisdiction
SOS Shelter, Inc.	Non-profit organizations	Homelessness public facilities public services	Region

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The strength of the CDBG delivery system is the relationship between local government and community-based organizations. The town provides administration, oversight, and prioritization of needs while community organizations develop projects and implement CDBG funded activities. The gap in the system comes from the ongoing challenge to provide requested levels of assistance for diverse activities with decreasing funds.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X		
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			

Table 52 - Homeless Prevention Services Summary

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

Supportive services for homeless persons or persons at risk of becoming homeless are available within the town through local service providers. However, it is important to note that access to these services may not be broadly available.

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

The strength lies in the communication and coordination between the town and the various service providers for these populations.

A gap exists related to the economic conditions associated with assisting persons with extremely low incomes or special needs. Funding projects that rely in part on factors tied to a person's income requires much more funding if a person has an income below 30% of median income as compared to a person with an income 50-80% of median income. Operating and maintenance costs for facilities and programs are increasing while persons often have low or fixed-incomes; at the same time CDBG funds are decreasing.

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

The town will continue to work with service providers and other agencies to improve service delivery and reduce operating costs for facilities and programs that provide support services to the community.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Owner Occupied Housing Rehabilitation	2020	2024	Affordable Housing	Townwide	Preservation of Housing Stock Lead-Based Paint Education		Homeowner Housing Rehabilitated: 50 Household Housing Unit
2	Provide Assistance to First Time Home Buyers	2020	2024	Affordable Housing	Townwide	Homeownership Lead-Based Paint Education		Direct Financial Assistance to Homebuyers: 20 Households Assisted
3	Provide Public Services Targeted to Youth	2020	2024	Non-Housing Community Development	Townwide	Public Services		Public service activities other than Low/Moderate Income Housing Benefit: 1968 Persons Assisted
4	Provide Public Services Targeted to the Elderly	2020	2024	Non-Housing Community Development	Townwide	Public Services		Public service activities other than Low/Moderate Income Housing Benefit: 9816 Persons Assisted
5	Provide Public Services to Persons w/Disabilities	2020	2024	Non-Housing Community Development	Townwide	Special Needs Housing/Support Services Public Services ADA Enhancements		Public service activities other than Low/Moderate Income Housing Benefit: 160 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Provide Services to Homeless Persons/Families	2020	2024	Homeless	Townwide	Homeless Housing and Support Services		Homeless Person Overnight Shelter: 175 Persons Assisted Homelessness Prevention: 800 Persons Assisted
7	Provide Rental Assistance to VLI Households	2020	2024	Affordable Housing	Townwide	Housing Affordability		Tenant-based rental assistance / Rapid Rehousing: 1750 Households Assisted
8	Grant Administration/Oversight	2020	2024	Grant Administration	Townwide	Fair Housing Education Program Administration		Other: 1 Other
9	Low/Mod Job Creation	2020	2024	Non-Housing Community Development	Townwide	Economic Sustainability		Jobs created/retained: 25 Jobs
10	Neighborhood Preservation	2020	2024	Non-Housing Community Development		Neighborhood Preservation Historic Preservation Lead-Based Paint Education Disaster Recovery/Resiliency		Buildings Demolished: 5 Buildings Housing Code Enforcement/Foreclosed Property Care: 5 Household Housing Unit Other: 10 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Provide Housing Services to the Elderly	2020	2024	Affordable Housing	Townwide	Providing Housing Services to the Elderly		Homeowner Housing Rehabilitated: 300 Household Housing Unit
12	Prevent, Prepare for, Respond to coronavirus	2020	2020	Non-Housing Community Development	Townwide	Prevent, prepare for, and respond to Coronavirus		Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted Homelessness Prevention: 10 Persons Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Owner Occupied Housing Rehabilitation
	Goal Description	Rehabilitation of owner occupied housing.
2	Goal Name	Provide Assistance to First Time Home Buyers
	Goal Description	Provide funding for down payment or closing costs for first time home buyers.
3	Goal Name	Provide Public Services Targeted to Youth
	Goal Description	Provide financial assistance to organizations providing services to youth.

4	Goal Name	Provide Public Services Targeted to the Elderly
	Goal Description	Provide funding for organizations providing services targeted to senior citizens.
5	Goal Name	Provide Public Services to Persons w/Disabilities
	Goal Description	Provide funds to organizations for public services targeted to persons with disabilities.
6	Goal Name	Provide Services to Homeless Persons/Families
	Goal Description	Provide funds to assist organizations providing services to homeless individuals and/or families.
7	Goal Name	Provide Rental Assistance to VLI Households
	Goal Description	Provide rental assistance the Housing Choice Voucher Program to very low income households to maintain housing stability.
8	Goal Name	Grant Administration/Oversight
	Goal Description	Provide grant administration and oversight.
9	Goal Name	Low/Mod Job Creation
	Goal Description	Create job opportunities for persons of low and moderate income.
10	Goal Name	Neighborhood Preservation
	Goal Description	Preserve and enhance the sustainability of neighborhoods through investments in public infrastructure.
11	Goal Name	Provide Housing Services to the Elderly
	Goal Description	Provide funds for a minor home repair program to allow senior citizens to maintain their independence

12	Goal Name	Prevent, Prepare for, Respond to coronavirus
	Goal Description	Prevent, prepare for, and respond to coronavirus.

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

The Town of Union does not receive HOME 91.315(b)(2) funds.

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

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

The Town of Union is a Section 8 HCV only Public Housing Agency and does not own or operate Public Housing units.

Activities to Increase Resident Involvements

The Town of Union is a Section 8 only Public Housing Agency and does not own or operate Public Housing units.

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

No

Plan to remove the ‘troubled’ designation

Does not apply.

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

Barriers to Affordable Housing

Within the Town of Union, cost of land and costs incurred to bring structure up to current standards and codes are barriers to affordable housing. Requirements of the town may limit incentives to develop, maintain, or improve affordable housing. Building codes and property taxes can impact the return on residential investment. For example, if a property owner desires to improve his or her property the owner must spend more money to bring the property up to current codes and may incur increased property tax as a result of the improvements. Because of this, many property owners either avoid property improvements or complete improvements but increase rent to make up for the additional costs. This creates a two-fold barrier: 1) affordable units remain unimproved and in poor condition; 2) units which are improved require persons of higher income due to increased rent thus removing a unit from the town's affordable housing stock. The limited supply of housing, limited number of developable sites, and high demand for housing impact the market.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The town plans to continue its First Time Home Buyer and Home Improvement programs to help overcome barriers to affordable housing and maintain the current affordable housing stock.

SP-60 Homelessness Strategy – 91.215(d)

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

Local providers direct outreach efforts to vulnerable persons in their service areas. The Southern Tier Homeless Coalition, NY, Inc./CARES of NY, Inc. prepares the Continuum of Care and provides an inventory of available services within Broome County. Assessments are used to direct persons who are homeless to appropriate service providers with the goal of transitioning persons or families to self-sufficiency with no later return to homelessness. The Coalition for the Homeless of the Southern Tier, NY, Inc. addressed reaching out to homeless persons in their 2018-2020 NY-511 Strategic Plan with the following strategy:

Networking and Outreach NY-511 participates in networking and outreach activities to connect residents to the vocational/educational programs available within our community (ACCESS VR, Workforce, CareerWorks, etc.).

Strengthen Collaboration NY-511 continues to strengthen collaboration at all levels including: local and state level government and organizations, faith-based organizations, educational institutions, social services, community members, formerly homeless individuals, and business owners.

Addressing the emergency and transitional housing needs of homeless persons

The only emergency shelter located within the Town of Union jurisdiction is the SOS Shelter (DBA: Rise-NY). Funding is provided to the shelter upon approval of a submitted CDBG application. The Coalition for the Homeless of the Southern Tier, NY, Inc. addressed housing needs in the NY-511 Strategic Plan with the following strategy:

Fully engage and leverage mainstream housing assistance, including housing choice vouchers, public housing, HOME Investment Partnerships and Community Development Block Grants (CDBG), and multifamily housing. We will build capacity among PHAs and multifamily owners to admit homeless households into their units while also expanding tenant choice opportunities via landlord engagement efforts for families receiving rapid rehousing assistance

Improve data coverage and quality by encouraging organizations that provide homeless services but are not yet participating in NY-511's Homeless Management Information System (HMIS) or Coordinated Entry System to do so. This will ensure a more accurate and consistent data management over the entire Continuum of Care.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that

individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The town provides the First Time Homebuyer Program, Home Improvement Program, and Section 8 Housing Choice Voucher rental assistance program to help prevent homelessness. Case management is provided to try and prevent eviction. The Coalition for the Homeless of the Southern Tier, NY, Inc. addressed transitional and permanent housing needs in their NY-511 Strategic Plan with the following strategies:

Implement the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act with a focus on the promotion of NY-511's Coordinated Entry System and demonstration of adherence to NY-511's Written Standards regarding service prioritization. Community data will be used to identify regional housing needs and manage performance at both project and system levels. This includes project reallocation when appropriate, prioritizing persons experiencing chronic homelessness for permanent supportive housing units made vacant through turnover, and increasing the number of rapid rehousing opportunities for families.

Implement USICH Framework to End Homelessness for Families, Youth, and Children by 2020, including increasing access to quality affordable housing for homeless and extremely low-income families, developing stronger partnerships with youth-serving organizations, leveraging local Point-in-Time counts to improve strategies for counting youth, and collaborating with regional Child Welfare Agencies and school districts to target supportive housing to high-need families.

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

Service providers conduct evaluation to identify households or persons at-risk of becoming homeless. They have policies and programs in place with the goal of preventing clients from existing into homelessness. The Coalition for the Homeless of the Southern Tier, NY, Inc. addressed homelessness prevention in their NY-511 Strategic Plan with the following strategies:

Promote health and financial stability of vulnerable populations by identifying opportunities to determine eligibility for Medicaid automatically or routinely. NY-511 will use income information collected in HUD-funded programs and partner with state Medicaid programs and health insurance navigators.

Utilize established evidence-based practices on effective models for coupling services with housing and modify existing and future programs to reflect best practices. NY-511 will utilize Housing First and other evidence-based models to ensure stable housing for individuals with disabilities and links to resources and services as appropriate.

Improve performance management by enhancing NY-511's collection and analysis of HMIS data pertaining to health-related outcomes across HUD-assisted housing programs.

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

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

The town's lead-based paint activities consist primarily of education/outreach and referral services. The town provides lead hazard information to all new participants in the Housing Choice Voucher Program during the initial program briefing. The town also provides the same information to all participants in the First Time Home Buyer and Home Improvement Programs. Prior to providing access to CDBG funding the town conducts a visual assessment survey of each property to determine if there are defective paint surfaces that exceed the de-minimus levels established by HUD. Under the First Time Home Buyer Program participants can only receive up to \$5,000 for rehabilitation activities. Under the Home Improvement Program participants can only receive up to \$10,000 for rehabilitation work.

Town staff worked with the Broome County Health Department to support an application for a HUD Lead-Based Paint Hazard Control Grant. Broome County received the HUD Lead-Based Paint Hazard Control Grant to address lead-based paint in homes. The grant would allow Broome County to eliminate or contain lead-based paint in homes.

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

Since a majority of the Town of Union's housing stock was built pre-1978 the potential risk for elevated blood lead levels is very prominent. According to 2014 New York State health data, there were 28 instances of childhood elevated blood lead levels.

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

The Town of Union has integrated information sheets on lead based paint into the initial briefing for the Section 8 program and into the application process for the First Time Home Buyer Program and Home Improvement Program. The town also advertises the Broome County Health Department lead remediation program and informs program participants of the program during the inspection process.

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

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

The incidence of poverty is a problem directly related to regional and national issues. As a general unit of local government, there are many factors that contribute to poverty that are beyond the scope of services typically provided by town government.

The purpose of an anti-poverty strategy is to highlight programs, goals and policies that are specifically focused upon addressing the causes and problems associated with poverty and the ways in which these efforts might be better coordinated with other public and private agencies to ultimately reduce the number of households within the jurisdiction that fall below the poverty line.

The Town of Union will utilize all means, programs, and services available to reduce the number of households in the community with incomes at or below the poverty level. The Town will provide support and funding to facilitate their efforts to reduce the number of these households. Furthermore, coordination of these efforts will be overseen by the lead agency.

This anti-poverty strategy, which is referred to below and also described in the one year Annual Action Plan, includes a discussion of the activities, programs and policies which it will fund to directly or indirectly reduce the number of households with incomes below the poverty line, and the level of coordination which may be achieved with other public and private agencies in the delivery of housing and related services to those at or below the poverty line.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The Town of Union will undertake a variety of programs and policies designed to reduce the number of households with incomes below the poverty line. The specific steps that will be taken through the expenditure of CDBG funds during the next program year are discussed in detail in other sections of the Annual Plan. Programs include those directed to providing child care that allows a head of household to work and rental assistance programs such as the Housing Choice Voucher program that limits rent payment to 30% of a household's adjusted gross income. Through the CDBG public service allocation process, the town attempts to reduce poverty levels by providing financial resources to human service agencies providing support services to households whose income falls below the poverty level. By providing CDBG funding the cost of offering basic services such as housing and child care can be reduced and programs offering parenting skills and other life skills can be sustained.

SP-80 Monitoring – 91.230

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

Monitoring activities are undertaken in several forms. As lead agency, the planning department routinely monitors program activity. For example, after each drawdown of funds through the Integrated Disbursement and Information System (IDIS) a reconciliation process involving the town comptroller's office takes place to ensure that IDIS and the town's accounting system are in agreement. This review takes place approximately every two weeks. A review also takes place several times per year to monitor planning/administration and public service expenditures to ensure that they are within the respective 20% and 15% caps. A periodic review is also completed to monitor the timeliness of expenditures requirement. Reviews are also undertaken to review the 70% low/mod benefit requirement.

Construction activities are monitored for compliance with Davis Bacon Act (prevailing wage) requirements. Contractors submit certified payrolls (Form WH-347) that may be randomly supplemented with field interviews. The town has relatively few activities such as street reconstruction that will trigger Section 3 requirements and even in those cases the work is typically carried out by existing employees and there is generally no new hiring.

Procedure for Conducting CDBG Subrecipient Monitoring Visits

Documentation of National Objective:

Direct Benefit:

Subrecipients are asked if and how client income is verified. The subrecipient is asked to show documentation, such as a W-2 form or pay stub, from a randomly selected client. Proof of eligibility for other programs, such as reduced and free school lunches, that have income levels at or below that of CDBG, are also accepted.

Limited Clientele:

The client is qualified by "Presumed Benefit" if they are abused children, battered spouses, elderly, homeless, illiterate adults, persons living with HIV/AIDS, disabled adults, or migrant farm workers. Subrecipients are asked to show proof that the client is in one of these groups.

Area Benefit:

Benefits all the residents of an area that is primarily residential and where at least 51 percent of the residents are of low to moderate income. This is determined by use of Census data prior to the site-monitoring visit.

Record Keeping

The subrecipient is asked if financial and activity records are kept in an automated information system. They are asked what files, datasets or software are used. If the records are maintained on paper, they are asked if the records are readily available and arranged in a logical order. The subrecipients are asked how long records are kept.

Financial Management

The subrecipient is asked if a separate budget or line item is kept for CDBG funds. A randomly selected financial report submitted with the payment request is reviewed prior to the site visit. The subrecipient is asked to show invoices, receipts, time sheets, etc. to support the report.

Procurement

Durable goods purchased with CDBG funds are observed to determine if the items delivered correspond to purchase orders or invoices. When reviewing purchased orders, checks, etc. it is determined if signatures are from authorized officials.

Most of the agencies use automated information systems to maintain financial and client records. The agencies determine client eligibility by verifying income and, if serving a limited clientele, keep records to determine if the client meets the “presumed benefit” requirements. Both automated and paper records show detailed accounting of employee records and invoices. Authorized officials sign invoices, employee time sheets, and other documents, and items or services delivered match invoices.

Expected Resources

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

Introduction

The primary funding sources expected to be available for one or more years of the 2020-2024 Consolidated Plan include the following:

- HUD Community Development Block Grant (CDBG)
- HUD Community Development Block Grant-CV (CARES Act)
- HUD Housing Choice Voucher Program
- HUD Housing Choice Voucher Program CARES

The town will attempt to leverage these resources with other grant funds from state and federal programs as Notices of Funding Availability are

issued.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,281,258	195,000	0	1,476,258	4,000,000	Annual CDBG entitlement formula allocation as a Metropolitan City
Other	public - federal	Housing	1,354,668	0	0	1,354,668	5,418,672	Housing Choice Voucher program Housing Assistance Payment Budget Authority (2020 level)
Other	public - federal	Other	799,892	0	0	799,892	0	The Town of Union was awarded administrative fee funding under the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) which will be administered in accordance with the CARES Act requirements

Table 54 - Expected Resources – Priority Table

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

Consolidated Plan

UNION

123

matching requirements will be satisfied

There are no match requirements for any of the funding sources listed. CDBG funds allocated for First Time Home Buyer and Economic Development loan activities are typically leveraged by bank loans and owner equity.

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

The town had used CDBG-DR funds in the past to acquire a number of parcels for future redevelopment as flood resilient housing or other non-residential uses. A regional developer has purchased those lots from the town and received a grant from the New York State Housing Trust Fund Corporation to construct flood-resilient, affordable housing. Parcels the town previously acquired through the FEMA buyout program will be considered for drainage improvements and/or passive recreational uses as permitted by FEMA post acquisition redevelopment restrictions.

Discussion

The CDBG program is significantly impacted by the continued reduction of federal funding. Similar reductions in administrative funds for the Housing Choice Voucher program are also impacting delivery of the program.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Owner Occupied Housing Rehabilitation	2020	2024	Affordable Housing	Townwide	Preservation of Housing Stock		Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Provide Assistance to First Time Home Buyers	2020	2024	Affordable Housing	Townwide	Homeownership		Homeowner Housing Added: 5 Household Housing Unit
3	Provide Public Services Targeted to Youth	2020	2024	Non-Housing Community Development	Townwide	Public Services		Public service activities other than Low/Moderate Income Housing Benefit: 492 Persons Assisted
4	Provide Public Services Targeted to the Elderly	2020	2024	Non-Housing Community Development		Public Services		Public service activities other than Low/Moderate Income Housing Benefit: 2454 Persons Assisted
5	Provide Public Services to Persons w/Disabilities	2020	2024	Non-Housing Community Development		Public Services		Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Provide Services to Homeless Persons/Families	2020	2024	Homeless	Townwide	Homeless Housing and Support Services Public Services		Public service activities other than Low/Moderate Income Housing Benefit: 185 Persons Assisted
7	Provide Housing Services to the Elderly	2020	2024	Affordable Housing	Townwide	Providing Housing Services to the Elderly		Public service activities other than Low/Moderate Income Housing Benefit: 60 Persons Assisted
8	Provide Rental Assistance to VLI Households	2020	2024	Affordable Housing	Townwide	Housing Affordability		Tenant-based rental assistance / Rapid Rehousing: 350 Households Assisted
9	Grant Administration/Oversight	2020	2024	Grant Administration	Townwide	Program Administration		Other: 1 Other
10	Low/Mod Job Creation	2020	2024	Non-Housing Community Development	Townwide	Economic Sustainability		Jobs created/retained: 5 Jobs
11	Neighborhood Preservation	2020	2024	Non-Housing Community Development	CDBG eligible Low/Mod CensusTract Block Group or Service Area			Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 Households Assisted Buildings Demolished: 2 Buildings Housing Code Enforcement/Foreclosed Property Care: 2 Household Housing Unit

Table 55 – Goals Summary

Consolidated Plan

UNION

127

Goal Descriptions

1	Goal Name	Owner Occupied Housing Rehabilitation
	Goal Description	Rehabilitation of owner occupied housing
2	Goal Name	Provide Assistance to First Time Home Buyers
	Goal Description	Down payment and closing costs
3	Goal Name	Provide Public Services Targeted to Youth
	Goal Description	Funds will be used to provide operational support for youth centers and programs
4	Goal Name	Provide Public Services Targeted to the Elderly
	Goal Description	Funds will be used to provide operational support for senior citizen centers and meal programs serving seniors
5	Goal Name	Provide Public Services to Persons w/Disabilities
	Goal Description	Funds will be used to provide funds for programming directed at persons/youths with disabilities.
6	Goal Name	Provide Services to Homeless Persons/Families
	Goal Description	Funds will be used to complete capital improvements at a local shelter for victims of domestic violence and to provide services for at risk youths.

7	Goal Name	Provide Housing Services to the Elderly
	Goal Description	Funds will be used to provide minor home repairs for senior citizens
8	Goal Name	Provide Rental Assistance to VLI Households
	Goal Description	Provide tenant-based rental assistance through the Housing Choice Voucher program
9	Goal Name	Grant Administration/Oversight
	Goal Description	Provide grant administration/oversight services
10	Goal Name	Low/Mod Job Creation
	Goal Description	Create job opportunities for persons of low and moderate income
11	Goal Name	Neighborhood Preservation
	Goal Description	Public infrastructure improvements, neighborhood facilities, elimination of slums and blight

Projects

AP-35 Projects – 91.220(d)

Introduction

The following table provides information on projects for FFY 2020.

Projects

#	Project Name
1	ACHIEVE Summer Program
2	Action for Older Persons Senior Health Insurance Counseling
3	Broome West Senior Center
4	Catholic Charities TTLP
5	Cornell Cooperative Extension Parent Resource Center
6	First Ward Action Council Senior Home Repairs
7	Johnson City Senior Center
8	Johnson City Community Action Team
9	Meals on Wheels of Western Broome
10	Mom's House
11	Family Enrichment Network Walk With Me
12	Southern Tier Community Center Capital Improvement
13	RISE-NY (S.O.S. Shelter Inc.) Capital Improvement
14	Village of Johnson City Capital Improvement
15	Village of Endicott Capital Improvement
16	Dilapidated Structure Removal
17	Owner Occupied Home Improvement Program
18	First Time Home Buyer Mortgage Assistance Program
19	Economic Development Administration/Project Delivery Costs
20	General Management, Oversight, and Coordination
21	Comptroller's Office Expenses
22	Fair Housing Activities (FHEO)
23	Rental Assistance- Housing Choice Voucher Program
24	Town of Union Local Development Corporation Loan Programs
25	Citizen Participation and Outreach
26	Wells Apartments Generator- SEPP Inc.
27	Unprogrammed Funds

Table 56 – Project Information

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

The town has allocated these projects based on consultation with various community agencies, public agencies, nonprofits, and results from a survey prepared as part of the citizen participation process. Reduced funding in the face of increasing is the major obstacle to addressing underserved needs. COVID-19 has significantly increased the need in the community and negatively impacted many agency's abilities to provide services due to reduced staffing and inability to fundraise.

AP-38 Project Summary
Project Summary Information

Consolidated Plan

UNION

132

1	Project Name	ACHIEVE Summer Program
	Target Area	Townwide
	Goals Supported	Provide Public Services to Persons w/Disabilities
	Needs Addressed	Public Services
	Funding	CDBG: \$1,800
	Description	Six week educational summer program for children with disabilities ages 5 – 21.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	40
	Location Description	125 Cutler Pond Rd, Binghamton, NY 13905
2	Planned Activities	Salaries for camp counselors for six week educational summer program for children with disabilities ages 5 – 21.
	Project Name	Action for Older Persons Senior Health Insurance Counseling
	Target Area	Townwide
	Goals Supported	Provide Public Services Targeted to the Elderly
	Needs Addressed	Public Services
	Funding	CDBG: \$11,000
	Description	Individual counseling sessions to provide an overview of coverage under Medicare Parts A and B, supplement policies, Advantage Plans, and Prescription Drug Plans.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	750
	Location Description	200 Plaza Dr Suite B, Vestal, NY 13850
	Planned Activities	Salary and benefits for program coordinator and program specialist for senior health insurance counseling program.
	Project Name	Broome West Senior Center

3	Target Area	Townwide
	Goals Supported	Provide Public Services Targeted to the Elderly
	Needs Addressed	Public Services
	Funding	CDBG: \$20,000
	Description	Operational costs at the Broome West Senior Center.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	700
	Location Description	2801 Wayne St, Endicott, NY 13760
	Planned Activities	Salaries, benefits for leisure aide and site supervisor, meal program expenses.
4	Project Name	Catholic Charities TTLP
	Target Area	Townwide
	Goals Supported	Provide Public Services Targeted to Youth Provide Services to Homeless Persons/Families
	Needs Addressed	Homeless Housing and Support Services Public Services
	Funding	CDBG: \$25,000
	Description	Teen Transitional Living Program provides safe, structured housing for up to 24 months to runaway youth ages 16-21 and includes daily living education, academic support, life skills training, job readiness training, pregnancy and parenting coaching, linking to essential resources, and focuses on rebuilding personal relationships.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	12
	Location Description	232 Main St, Binghamton, NY 13905

	Planned Activities	Salaries and benefits for case managers and rent/utilities/telecommunications.
5	Project Name	Cornell Cooperative Extension Parent Resource Center
	Target Area	Townwide
	Goals Supported	Provide Public Services Targeted to Youth
	Needs Addressed	Public Services
	Funding	CDBG: \$19,000
	Description	The Strengthening Endicott Parents and Families program at the parent resource center provide parent education, nutrition education, 4-H UNITY to low and extremely low income families, especially those affected by COVID-19 and/or the opioid epidemic.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	300
	Location Description	1200 E Main St #5271, Endicott, NY 13760
	Planned Activities	Salary and benefits extension education, program materials/operational costs.
6	Project Name	First Ward Action Council Senior Home Repairs
	Target Area	Townwide
	Goals Supported	Provide Housing Services to the Elderly
	Needs Addressed	Providing Housing Services to the Elderly
	Funding	CDBG: \$20,000
	Description	Minor home repair program for low-to-moderate income seniors.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	60
	Location Description	167 Clinton St, Binghamton, NY 13905

	Planned Activities	Salaries and benefits for program coordinator and assistant, vehicle costs.
7	Project Name	Johnson City Senior Center
	Target Area	Townwide
	Goals Supported	Provide Public Services Targeted to the Elderly
	Needs Addressed	Public Services
	Funding	CDBG: \$25,000
	Description	Programs and services for persons aged 50 and over as well as disabled and differently-abled adults. Includes meal programs, health and wellness services, social opportunities, and community services.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1484
	Location Description	30 Brocton St, Johnson City, NY 13790
	Planned Activities	Salaries for executive director and program assistant.
8	Project Name	Johnson City Community Action Team
	Target Area	Townwide
	Goals Supported	Provide Public Services Targeted to Youth
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	Before and after school program and full day Summer Camp to care for and benefit low and moderate income families in the Johnson City School District and Town of Union.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	85
	Location Description	67 Broad St # 2, Johnson City, NY 13790

	Planned Activities	Salaries executive director, child care director, insurance, program supplies.
9	Project Name	Meals on Wheels of Western Broome
	Target Area	Townwide
	Goals Supported	Provide Public Services Targeted to the Elderly
	Needs Addressed	Public Services
	Funding	CDBG: \$24,000
	Description	Provide home delivered meals to eligible Town of Union seniors.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	270
	Location Description	705 W Main St #4, Endicott, NY 13760
	Planned Activities	Meals, packaging, rent, utilities.
10	Project Name	Mom's House
	Target Area	Townwide
	Goals Supported	Provide Public Services Targeted to Youth
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000
	Description	Free child care services offered to economically disadvantaged single parents in the community who are enrolled in an educational program.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	25
	Location Description	770 Harry L Dr, Johnson City, NY 13790
	Planned Activities	Salaries administrative assistant, office manager, and program coordinator.
	Project Name	Family Enrichment Network Walk With Me

11	Target Area	Townwide
	Goals Supported	Provide Services to Homeless Persons/Families
	Needs Addressed	Public Services
	Funding	CDBG: \$25,000
	Description	Provide support services and meet immediate stabilization needs of individuals re-entering the Town of Union community from Broome County Jail.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	30
	Location Description	24 Cherry St, Johnson City, NY 13790
	Planned Activities	Salaries and benefits for FSS director and Re-Entry specialist, program supplies, mileage, Client Financial Assistance, copying/printing/postage/phone/IT, and federally approved indirect rate.
12	Project Name	Southern Tier Community Center Capital Improvement
	Target Area	Townwide
	Goals Supported	Provide Public Services Targeted to Youth
	Needs Addressed	Neighborhood Preservation
	Funding	CDBG: \$10,000
	Description	Repairs to community center's indoor pool.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	1 Clubhouse Road, Endicott, NY 13760
	Planned Activities	Repairs to indoor pool for Southern Tier Community Center.
	Project Name	RISE-NY (S.O.S. Shelter Inc.) Capital Improvement

13	Target Area	Townwide
	Goals Supported	Provide Services to Homeless Persons/Families
	Needs Addressed	Public Services
	Funding	CDBG: \$6,000
	Description	Repair roof at domestic violence shelter.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Confidential due to nature of facility as a domestic violence shelter.
	Planned Activities	Roof repairs
14	Project Name	Village of Johnson City Capital Improvement
	Target Area	CDBG eligible Low/Mod CensusTract Block Group or Service Area
	Goals Supported	Neighborhood Preservation
	Needs Addressed	Neighborhood Preservation
	Funding	CDBG: \$194,595
	Description	Full depth street reconstruction Grand Avenue St. Charles Street to Hudson Street
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	17; based on 1.5 persons per household, 11 households
	Location Description	Grand Avenue, St. Charles Street to Hudson Street, Johnson City, NY 13790
15	Planned Activities	Full depth street reconstruction
	Project Name	Village of Endicott Capital Improvement
	Target Area	CDBG eligible Low/Mod CensusTract Block Group or Service Area
	Goals Supported	Neighborhood Preservation
	Needs Addressed	Neighborhood Preservation

	Funding	CDBG: \$250,000
	Description	Full depth mill and pave with ADA ramps at all sidewalk crossings.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	66- Odell Avenue- 44 residences, 1.5 persons per household 62- Oak Hill Avenue-41 households, 1.5 persons per household
	Location Description	Oak Hill Avenue, Pine Street to Summit Street, Endicott, NY 13760 Odell Avenue, Pine Street to Summit Street, Endicott, NY 13760 George W. Johnson Park, Endicott, NY 13760
	Planned Activities	Full depth mill and pave with ADA ramps at all sidewalk crossings. Park improvements.
16	Project Name	Dilapidated Structure Removal
	Target Area	Townwide
	Goals Supported	Neighborhood Preservation
	Needs Addressed	Neighborhood Preservation
	Funding	CDBG: \$40,000
	Description	Demolition and air monitoring of condemned structures
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	2
	Location Description	N/A
17	Planned Activities	Demolition and air monitoring
	Project Name	Owner Occupied Home Improvement Program
	Target Area	Townwide
	Goals Supported	Owner Occupied Housing Rehabilitation
	Needs Addressed	Preservation of Housing Stock Lead-Based Paint Education
	Funding	CDBG: \$205,000

	Description	Rehabilitation for owner occupied housing
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	10
	Location Description	N/A
	Planned Activities	Owner occupied housing rehabilitation
18	Project Name	First Time Home Buyer Mortgage Assistance Program
	Target Area	Townwide
	Goals Supported	Provide Assistance to First Time Home Buyers
	Needs Addressed	Homeownership
	Funding	CDBG: \$30,000
	Description	Financial assistance for first time home buyers.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5
	Location Description	N/A
19	Planned Activities	Financial assistance for closing costs or down payment for first time home buyers.
	Project Name	Economic Development Administration/Project Delivery Costs
	Target Area	Townwide
	Goals Supported	Grant Administration/Oversight
	Needs Addressed	Program Administration
	Funding	CDBG: \$71,753
	Description	Administrative and project delivery costs for economic development programs.
	Target Date	9/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	3111 E. Main Street, Endwell, NY 13760
	Planned Activities	Administrative and project delivery costs
20	Project Name	General Management, Oversight, and Coordination
	Target Area	Townwide
	Goals Supported	Grant Administration/Oversight
	Needs Addressed	Program Administration
	Funding	CDBG: \$144,051
	Description	Management, oversight, and coordination of CDBG programming
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	3111 E. Main Street, Endwell, NY 13760
	Planned Activities	Administrative costs associated with program management
21	Project Name	Comptroller's Office Expenses
	Target Area	Townwide
	Goals Supported	Grant Administration/Oversight
	Needs Addressed	Program Administration
	Funding	CDBG: \$16,000
	Description	Comptroller costs
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A

	Location Description	3111 E. Main Street, Endwell, NY 13760
	Planned Activities	Comptroller costs
22	Project Name	Fair Housing Activities (FHEO)
	Target Area	Townwide
	Goals Supported	Grant Administration/Oversight
	Needs Addressed	Fair Housing Education
	Funding	CDBG: \$2,000
	Description	Fair housing outreach and education
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Fair housing education and outreach
23	Project Name	Rental Assistance- Housing Choice Voucher Program
	Target Area	Townwide
	Goals Supported	Provide Rental Assistance to VLI Households
	Needs Addressed	Housing Affordability
	Funding	:
	Description	Provide rental assistance to extremely low and low income residents.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	350
	Location Description	N/A
	Planned Activities	Rental assistance
24	Project Name	Town of Union Local Development Corporation Loan Programs
	Target Area	Townwide

	Goals Supported	Low/Mod Job Creation
	Needs Addressed	Economic Sustainability
	Funding	CDBG: \$126,897
	Description	Recapitalization of loan funds, \$126,897 in program income
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5
	Location Description	3111 E. Main Street, Endwell, NY 13760
	Planned Activities	Loan programs for businesses to create low and moderate income job opportunities.
25	Project Name	Citizen Participation and Outreach
	Target Area	Townwide
	Goals Supported	Grant Administration/Oversight
	Needs Addressed	Program Administration
	Funding	CDBG: \$2,000
	Description	Advertisements and public notices to inform the general public about the availability of programs and to report on program progress.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	3111 E. Main Street, Endwell, NY 13760
	Planned Activities	Legal notices and advertising.
26	Project Name	Wells Apartments Generator- SEPP Inc.
	Target Area	CDBG eligible Low/Mod CensusTract Block Group or Service Area
	Goals Supported	Neighborhood Preservation
	Needs Addressed	Preservation of Housing Stock
	Funding	CDBG: \$49,500

	Description	Replace generator at Wells Apartments
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	51
	Location Description	299 Floral Ave, Johnson City, NY 13790
	Planned Activities	Replace generator at low-income affordable housing complex operated by non-profit SEPP Inc.
27	Project Name	Unprogrammed Funds
	Target Area	Townwide
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Unprogramed funds
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	N/A

AP-50 Geographic Distribution – 91.220(f)

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

Geographic Distribution

Target Area	Percentage of Funds
Townwide	50
CDBG eligible Low/Mod CensusTract Block Group or Service Area	50

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The street reconstruction projects are allocated based upon CDBG target area low/mod data. Park improvement projects are based upon the size of the service area utilizing standards created by the National Recreation and Park Association. First Time Home Buyer and Home Improvement activities are operated on a town wide basis since they are based upon the income of participants and not the location of the housing. Public service agencies who are subrecipients provide services on a town wide basis.

Discussion

See above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The one-year goals for affordable housing vary by program and population served; some of the data in the tables below may overlap.

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

Table 58 - One Year Goals for Affordable Housing by Support Requirement

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

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

Discussion

CDBG funds are used to support affordable housing, housing rehabilitation, and the homeless population through the SOS Shelter (DBA: Rise-NY), First Ward Action Council, and the First Time Homebuyer and Home Improvement programs so long as these activities are priorities and CDBG applications are submitted. The Town of Union Section 8 rental assistance currently provides 319 vouchers.

AP-60 Public Housing – 91.220(h)

Introduction

The Town of Union is a Section 8 Housing Choice Voucher only Public Housing Agency (NY505) and does not own or operate public housing units.

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

The Town of Union is a Section 8 Housing Choice Voucher only Public Housing Agency (NY505) and does not own or operate public housing units.

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

The Town of Union is a Section 8 Housing Choice Voucher only Public Housing Agency (NY505) and does not own or operate public housing units.

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

Does not apply.

Discussion

The PHA has been rated as a High Performing Agency under the Section Eight Management Assessment Program (SEMAP) since 2015. In 2014 the agency was designated as a Standard Performer due exclusively to HUD's practice over the past several years of pro-rating Administrative Fees owed to PHAs. The withholding of administrative funds has forced the town to reduce full-time case worker staffing levels by 33% which has led to a delay of replacing families who left the program. HUD recently released the results of a detailed study which highlighted the impacts that these Administrative Fee reductions have had on PHA, in particular small agencies. The study recommended that HUD implement a new formula for Administrative Fees. Under the proposed formula, for calendar year 2014 the Town of Union would have received a 57 % increase (\$210,167 to \$329,564) in Administrative fees which would have allowed the town to retain the full-time case worker position that was eliminated. PHA staff continue to struggle to maintain the current caseload and simultaneously pull persons from the Waiting List for admission to the program. This issue has been exacerbated by the COVID-19 pandemic and the NY On Pause shutdowns.

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

Introduction

Local service providers are primarily responsible for homelessness outreach and assessment.

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

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

Local providers direct outreach efforts to vulnerable persons in their service areas. The Southern Tier Homeless Coalition, NY, Inc./ CARES of NY, Inc. prepares the Continuum of Care and provides an inventory of available services within Broome County. Assessments are used to direct persons who are homeless to appropriate service providers with the goal of transitioning persons or families to self-sufficiency with no later return to homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

The only emergency shelter located within the Town of Union jurisdiction is the SOS Shelter (DBA: Rise-NY) and it is specifically for women, with or without children, who are victims of domestic abuse. It provides services beyond just emergency shelter. Funding is provided to the shelter upon approval of a submitted CDBG application.

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

The town provides the First Time Homebuyer Program, Home Improvement Program, and Section 8 rental assistance to help prevent homelessness. Case management is provided as much as possible with reduced staffing to try and prevent eviction. Through the COVID-19 pandemic and mega waiver issued by HUD through Notice PIH 202-05 and Notice PIH 2020-13, the Town of Union has implemented a number of waivers and alternative requirements to try and prevent eviction. Extensive outreach efforts with informational brochures, letters, listings of resources, and needs questionnaires were mailed to Section 8 HCV program participants and owners. Additionally, the Town of Union webpage was constantly updated to provide the most recent information and resources for persons

struggling during the COVID-19 pandemic. </p>

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

Service providers conduct evaluations to identify households or persons at-risk of becoming homeless. They have policies and programs in place with the goal of preventing clients from exiting into homelessness.

Discussion

The town recognizes the need to prevent homelessness and assist persons and households experiencing homelessness transition to self-sufficiency.

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

Introduction:

The town is committed to furthering fair housing, alleviating housing discrimination within its jurisdiction and promoting fair housing choice for all persons.

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

The town plans to continue its First Time Home Buyer and Home Improvement programs to help overcome barriers to affordable housing and maintain the current affordable housing stock.

Discussion:

See above.

AP-85 Other Actions – 91.220(k)

Introduction:

The following actions are planned for the course of the Consolidated Plan from 2020-2024.

Actions planned to address obstacles to meeting underserved needs

The biggest obstacle to meeting underserved needs is the lack of funding. Decreasing financial resources has led to decreased human resources and exacerbates the gap between people's incomes and costs associated with housing and services. The town will continue to advocate for more resources and use those funds it does receive carefully and strategically.

Actions planned to foster and maintain affordable housing

The town uses CDBG funds to foster and maintain affordable housing through the First Time Homebuyer and Home Improvement programs.

Actions planned to reduce lead-based paint hazards

The Town of Union housing stock continues to age and the likelihood of deteriorating lead-based paint (LBP) hazards will potentially increase. The majority of the housing was built pre-1978 and even if LBP hazards are not currently present, the possible physical deterioration of units increases the risk for exposure to LBP. The town will continue to monitor grantees to ensure compliance with HUD lead-based paint regulations and will continue to provide lead-based paint educational sheets to program participants.

Actions planned to reduce the number of poverty-level families

Various agencies and community based organizations actively pursue the elimination of poverty. The town will continue to provide support for these agencies and work to promote resiliency, economic development, and partnership between agencies and persons seeking support services.

Actions planned to develop institutional structure

The Town of Union will continue to foster open communication and cooperation between community based organizations, local agencies, and units of local government to strengthen partnerships and facilitate program delivery to the community

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

service agencies

The town does not oversee any public housing units. It will, however, work to provide coordination between for-profit and nonprofit organizations involved in the provision of affordable housing, public services and economic development.

Discussion:

The above actions will allow the town to address various issues throughout implementation of the 2020-2024 Consolidated Plan.

Program Specific Requirements

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

Introduction:

The following table shows program income for CDBG funded activities. Program income is defined as gross income received by the recipient or subrecipient directly generated from the use of CDBG funds.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

Overall benefit period for calculating overall Low/Mod benefit is 2018, 2019, and 2020.

Appendix - Alternate/Local Data Sources