



First Program Year Action Plan

The CPMP First Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted 8/10/05	Applicant Identifier	Type of Submission	
Date Received by state	State Identifier	Application	Pre-application
Date Received by HUD	Federal Identifier	<input type="checkbox"/> Construction	<input type="checkbox"/> Construction
		<input checked="" type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction
Applicant Information			
Town Of Union, NY		NY366588 UNION TOWN	
3111 East Main Street		71586234	
		Organizational Unit	
Endwell	New York	Planning Department	
13760	Country U.S.A.	Division	
Employer Identification Number (EIN):		Broome	
16-6001174		10/1	
Applicant Type:		Specify Other Type if necessary:	
Local Government: Township		Specify Other Type	
Program Funding		U.S. Department of Housing and Urban Development	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
Community Development Block Grant		14.218 Entitlement Grant	
CDBG - Metropolitan City Entitlement Grant		Town-wide, including the incorporated villages of Endicott and Johnson City.	
\$1,597,404	\$0	Describe	
\$0	\$0		
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income \$154,000		Other (Describe)	
Total Funds Leveraged for CDBG-based Project(s)			
Home Investment Partnerships Program		14.239 HOME	
HOME Project Titles		Description of Areas Affected by HOME Project(s)	

\$HOME Grant Amount		\$Additional HUD Grant(s) Leveraged		Describe	
\$Additional Federal Funds Leveraged			\$Additional State Funds Leveraged		
\$Locally Leveraged Funds			\$Grantee Funds Leveraged		
\$Anticipated Program Income			Other (Describe)		
Total Funds Leveraged for HOME-based Project(s)					
Housing Opportunities for People with AIDS				14.241 HOPWA	
HOPWA Project Titles				Description of Areas Affected by HOPWA Project(s)	
\$HOPWA Grant Amount		\$Additional HUD Grant(s) Leveraged		Describe	
\$Additional Federal Funds Leveraged			\$Additional State Funds Leveraged		
\$Locally Leveraged Funds			\$Grantee Funds Leveraged		
\$Anticipated Program Income			Other (Describe)		
Total Funds Leveraged for HOPWA-based Project(s)					
Emergency Shelter Grants Program				14.231 ESG	
ESG Project Titles				Description of Areas Affected by ESG Project(s)	
\$ESG Grant Amount		\$Additional HUD Grant(s) Leveraged		Describe	
\$Additional Federal Funds Leveraged			\$Additional State Funds Leveraged		
\$Locally Leveraged Funds			\$Grantee Funds Leveraged		
\$Anticipated Program Income			Other (Describe)		
Total Funds Leveraged for ESG-based Project(s)					
Congressional Districts of:				Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts 22		Project Districts 22			
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.				<input type="checkbox"/> Yes This application was made available to the state EO 12372 process for review on DATE <input checked="" type="checkbox"/> No Program is not covered by EO 12372 <input type="checkbox"/> N/A Program has not been selected by the state for review	
<input type="checkbox"/> Yes		<input checked="" type="checkbox"/> No			

Person to be contacted regarding this application		
Paul	A.	Nelson
Planning Director	607-786-2977	607 748-0041
pnelson@townofunion.com	www.townofunion.com	Other Contact
Signature of Authorized Representative		Date Signed

Narrative Responses

GENERAL

Executive Summary

The Executive Summary is optional, but encouraged. If you choose to complete it, please provide a brief overview that includes major initiatives and highlights that are proposed during the next year.

Program Year 1 Action Plan Executive Summary:

The Town of Union is the largest community in Broome County with a population of 56,298 people as of the 2000 Census. The Town consists of approximately 26,507 housing units, the majority of which (60%) are owner occupied. Over the past two 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. High unemployment and poverty rates also compound the need for additional affordable housing.

Within Broome County many 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, and limited off street parking. 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 the 2005 fiscal year the entitlement is estimated to be \$1,597,404 for Union's CDBG funding.

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, 2005 through September 30, 2009. This plan addresses the Town's priority needs, objectives, goals and activities.

Priority Housing Needs, Objectives and Activities

According to the Plan's Needs Assessment, the provision of quality affordable rental housing opportunities for extremely low and very-low income renters is of great need and the supply and availability of affordable rental housing in the Town should be increased. Several activities to address this need are addressed in the Strategic Plan section of the Consolidated Plan. Some of these activities include:

Provide opportunities to improve handicap accessibility and energy efficiency in addition to repairs to correct health and safety problems in multi-family rental units

Provide a spot renewal program to purchase and rehabilitate multifamily buildings having 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.

Another need, which should be addressed by the Town, is to assist and cultivate affordable homeownership opportunities through the construction of affordable ownership housing, the rehabilitation of existing ownership housing and improving the availability of supportive social services to 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

Support and encourage the mortgage assistance program for first-time home buyers.

Enhance the delivery of support services, including mortgage 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 Union's elderly population is also a significant need in the town. A large percentage of elderly homeowners and renters are currently living in substandard 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:

Support a home repair for seniors program to provide direct repair services for owner-occupied housing having elderly residents.

Provide opportunities to renovate existing low-income senior housing rental units.

Homeless Needs, Priorities, Objectives and Activities

Based on the Continuum of Care document, interviews with various homeless service providers and statistical analyses, 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 high priority to 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.

Increase the provision of permanent supportive housing and permanent housing for homeless families, individuals and persons with special needs.

Non-Housing Community Development Needs, Priorities, Objectives and Activities

Based on discussions with and documents from various service providers, the provision to maintain and improve existing facilities and infrastructure in older neighborhoods to eliminate blight and to reduce the number of deteriorated and deteriorating housing units is a high priority for the Town. The following activities would assist in achieving this objective:

Endorse and support the activities and programs of youth centers, senior centers, and child care centers already in existence in the Town and support the development of new centers, if there is a demonstrated need.

Reconstruct streets within CDBG Target Areas, augmenting existing housing rehabilitation and neighborhood revitalization efforts.

Remove, when possible, dilapidated, vacant structures causing neighborhood blight.

As part of the Town's focus to improve the quality of life within the Union and attract and/or retain businesses, the Town will encourage the continued maintenance and improvement of Union's infrastructure, particularly with regard to street/sidewalk improvements and code enforcement activities. These efforts will be accomplished by supporting and encouraging the repair, replacement or reconstruction of local sidewalks and/or streets for neighborhood enhancement and to encourage economic development and by supporting existing efforts of code enforcement, including the demolition (where necessary) of unsafe structures in low-income neighborhoods.

The Town also has identified the need to support the continuance and/or expansion of existing public service programs -- i.e. those which provide services to substance abusers, employment training, elderly, physically disabled, transportation, fair housing, and/or health care. This objective will be addressed by the following activities:

Support the continuance and/or expansion of existing public service programs designed to assist people with substance abuse needs.

Encourage the development, continuance and/or expansion of existing employment training programs

Support the continuance and/or expansion of existing public service programs designed to assist the elderly and/or physically disabled.

Support the development, continuance and/or expansion of existing public service programs designed to provide transportation services to low-income and/or elderly residents and persons with special needs.

Support the continuance and/or expansion of existing public service programs that provide health services to low-income populations in Union.

Another need identified as a priority is to address and support the continuance and/or expansion of existing public service programs -- i.e. those which provide services to youth, and child care. Also wherever feasible, support the expansion of existing childcare programs to provide a wider array of services to children in need.

The Town recognizes the significant need to improve and broaden its economic base. In order to do this, the Town will enhance and expand existing economic development efforts, particularly with regard to the rehabilitation of commercial/industrial structures, improvement of infrastructure to benefit commercial/ industrial businesses, and micro-business development. The following is a list of activities that will assist the Town in its economic development efforts:

Provide funding (wherever feasible and/or appropriate) to finance infrastructure improvements that will benefit industrial/ commercial properties. In addition, wherever possible, identify/leverage alternate sources of funding to finance same.

Encourage the development of programs designed to provide "start-up" capital to small businesses in an effort to increase the number of new micro-businesses in the Town.

Continue to support economic development technical assistance programs and projects related to the redevelopment and revitalization of the villages' downtowns, including the administration of the revolving loan programs and support of façade improvements.

Public Housing Needs, Priorities, Objectives and Activities

The Town of Union Housing Agency is a Section-8 only agency. The strategic goals of the Town of Union Housing Agency include, among others, applying for additional rental vouchers; leveraging private or other public funds to create additional housing opportunities and increasing independence for the elderly or families with disabilities.

The Town, through its support of the First Time Home Buyer Program and Housing Counseling Program will continue to support Union's public housing strategies and objectives as priorities for the Town

Coordination of Resources

One of the major goals of the consolidated planning process is to enhance coordination among the various agencies involved in providing housing and social services. The Town will continue its efforts to improve communication with private industry, non-profit organizations, and public institutions as well as the general public to best allocate its Federal dollars to address the most pressing needs of the community.

Toward this end, the Town of Union will make every effort to coordinate all funding and in-kind resources available to the jurisdiction. The Town recognizes the benefits and need for this type of hands-on coordination, which will maximize the potential of resources to ameliorate the housing and non-housing community development needs.

General Questions

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

Program Year 1 Action Plan General Questions response:

The geographic area covered by this plan includes the Town entire Town of Union, including the incorporated villages of Endicott and Johnson City.

All of the infrastructure, park, and community facility improvements are located in low-mod service areas, many of which include areas of minority concentration. The basis for selecting the priorities and subsequent projects is described in Table 17.

The major obstacles to meeting unserved needs are financial and regulatory. The Town does not have control over these issues. CDBG funding continues to fall yet regulations such as lead based paint and Storm Water Management continue to drive up the costs of implementing CDBG projects.

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.

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

Program Year 1 Action Plan Managing the Process response:

The lead agency for the development of the Annual Plan is the Town of Union Planning Department. In preparation for this Annual Plan, the following agencies were contacted by newsletter in March and again in May as part of the annual public outreach activities undertaken to involve the community in the planning process:

Organization Name

Action for Older Persons

Addiction Center of Broome County, Inc.

American Civic Association

Amos Patterson Museum

Berkshire Farm Center For Youth

Boys & Girls Club of Western Broome

Broome County Department of Social Services

Broome County Habitat For Humanity

Broome County Health Department

Broome County Office For Aging

Broome County Urban League

Broome-Tioga Association for Retarded Children

Broome-Tioga Regional Center

Catholic Charities of Broome County

Town Of Union Citizen Advisory Council For Community Development

Consumer Credit Counseling Service

Cornell Cooperative Extension

Fairview Recovery Services, Inc.

Family Enrichment Network

First Ward Action Council, Inc.

Ideal Senior Living Center

Johnson City Community Action Team, Inc.

Johnson City Senior Citizens Center, Inc.

Learning Disabilities Association/Southern Tier

Literacy Volunteers of Broome/Tioga County

Meals On Wheels of Western Broome

Mental Health Association

Metro Interfaith

MOM'S House

Oak Hill Avenue Improvement Corporation

Office of ACCORD

Opportunities for Broome

Project Uplift

Refugee Assistance Program

Salvation Army Adult Rehabilitation Center

Salvation Army Open Door Youth Shelter

SOS Shelter

Southern Tier Aids Program

Southern Tier Independence Center
Southern Tier East Regional Planning and Development Board
The Avenue Revitalization Corporation
The SEPP Group, Inc.
Town of Union Elected Officials
Town Of Union Local Development Corporation
United Methodist Homes for the Aging
Veterans Outreach Center
Village of Endicott Elected Officials
Village of Johnson City Elected Officials
YMCA Binghamton
YMCA Westover
YWCA Binghamton

On April 2nd, 3rd, 4th, 5th, and 6th the Town of Union published advertisements in the local newspaper providing the citizens, public agencies, and other interested parties information which included the amount of assistance the Town expects to receive (including formula CDBG funds and program income) and the range of activities which may be undertaken. On April 7, 2005, the Town Board held a public hearing prior to formulating the draft Annual Plan to solicit input into the plan development process.

Full copies of the draft Annual Plan were made available for public review at the Town Office Complex, Village Hall in Endicott and Johnson City, and at the public libraries in Endicott and Johnson City. Copies of the draft were made available on June 30, 2005. On or about June 30, 2005, the Town placed an advertisement in the Press & Sun Bulletin notifying the public of the availability of the draft Annual Plan at various locations, the 30-day comment period, and a summary of the draft Annual Plan. The advertisement also indicated that the Town Board would conduct a public hearing for the draft Annual Plan on July 13, 2005 at 7:30 PM. The draft annual plan was also coordinated with the Town's Citizens Advisory Committee For Community Development. On August 2, 2005, the Committee met to issue a final advisory opinion to the Town Board after the 30-day public comment period for the draft annual plan had expired. A final opportunity to comment on the plan was provided at the August 10, 2005 Town Board meeting prior to the Annual Plan being adopted.

In advance of the new Consolidated Plan the Town prepared a survey that was mailed to 1,200 residents. The survey was designed to collect [information](#) about many CDBG related activities such as code enforcement, economic development, housing rehabilitation, public services, parks, infrastructure, and community facilities. The Town received more than 500 responses from the mailing. A final report on the results of the survey was issued on November 19, 2003. The information contained in the survey was invaluable as the Town prepared the Consolidated Plan.

The Town will continue to interact with involved agencies through the established monitoring process.

Citizen Participation

1. Provide a summary of the citizen participation process.

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

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 1 Action Plan Citizen Participation response:

As mentioned previously, the Citizen Participation process for the Consolidated Plan and FFY 2005 Annual Plan actually began in 2003 with the resident survey. Earlier in 2005 the Town contacted more than 75 organizations and elected officials using the Town's popular newsletter "Town Times" to solicit input and keep interested parties involved in the plan formulation process. The mailing list contains organizations that deal with minorities and non-English speaking residents. There were no comments on the plan that required responses since they were already addressed in the plans.

Institutional Structure

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

Program Year 1 Action Plan Institutional Structure response:

The institutional structure through which the Town of Union will carry out its housing and community development plan is made up of organizations from the public, non-profit, and private sectors, and involves public/private partnerships among many housing and social service organizations. The following section identifies the institutional structure through which the Town of Union will carry out its housing and community development programs and describes each agency's and/or organization's role in carrying out the strategy.

Public sector involvement in housing and community development issues comes from all levels of government including federal, state, and local.

1. Federal

The federal government, through the U.S. Department of Housing and Urban Development (HUD), provides a major funding source for housing development and rehabilitation, as well as community development activities through the direct allocation of CDBG funds to the Town of Union.

2. State Agencies

Several state agencies are involved in the development and implementation of housing and community development activities in the Town. For example, the New York State Department of Housing And Community Renewal and the State Housing Finance Authority provide financing and loans for the development of affordable housing, as well as low-interest mortgages to first-time homebuyers. Empire State Development Corporation also provides grants and loans for the construction,

rehabilitation and improvement of housing and commercial entities through a variety of programs. Other state agencies, such as the State Department Family Assistance, the State Office of Mental Health, the State office of Social Services, and the State Office of Mental Retardation and Development Disabilities, together with non-profit agencies, develop support programs targeted specifically to the lowest income households. In addition, many non-profits tap these state agencies to develop homeless facilities.

3. Local Agencies

The Town Planning Department is involved in development and implementation of housing and community development activities in the town and has the prime responsibility for implementing the priorities and objectives outlined in the Strategic Plan.

Various county agencies, which play a vital role in implementing various community development activities and programs in the Town of Union, include the Broome County Youth Bureau, Broome County Office For Aging, Broome County Department of Social Services, and the Broome County Mental Health Association. Finally, many of the public works projects that are funded through the CDBG program, such as park improvements, street and sidewalk reconstruction, etc. are implemented by town or village agencies.

4. Non-Profit Organizations

Non-profit agencies play a primary role in the provision of affordable housing, supportive social services, and economic development activities. These organizations have constant contact with the public, which provides them with a unique understanding of the strengths and weaknesses of the Town's housing and human service delivery system. These organizations are an essential part of the Town's institutional structure as they are:

- § Eligible for governmental and private financing;
- § Legally restricted to serving lower income populations;
- § The only agencies allowed to undertake new housing construction in several governmental programs;
- § In daily contact with households in need.

There are numerous active non-profit agencies within the Town.

5. Private Industry

The private sector participants in the development of affordable housing include financial institutions, builders/developers, foundations and contractors. Local financial institutions provide construction financing, low interest rehabilitation loans, mortgage financing, and loan servicing, while builders/developers are active in participating in affordable housing projects.

With regard to non-housing issues, many private businesses are involved in organizations that support the efforts of human service agencies and work to increase economic opportunities in the Town of Union.

Monitoring

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

Program Year 1 Action Plan Monitoring response:

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 AIDS, disabled adults, or migrate 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.

Public Service Agency On-Site Monitoring For FFY 2003

For Federal Fiscal Year 2003, site visits to public service agencies were conducted during September of 2004. The agencies appear to be performing in accordance with HUD requirements and are meeting the national objective of benefiting low to moderate-income clients.

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.

Agency personnel attending the site visits expressed a desire to maintain a high standard in meeting HUD requirements.

Lead-based Paint

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

Program Year 1 Action Plan Lead-based Paint response:

The Town will continue efforts to inform the public about the dangers of lead based paint. Low income renters are provided with this information during the group briefings for the Section 8 program. Applicants for the Home Improvement and First Time Home Buyer programs are provided with the "Protect Your Family From Lead In Your Home" brochures. Visual assessments are also conducted for these programs.

HOUSING

Specific Housing Objectives

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

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

Program Year 1 Action Plan Specific Objectives response:

In an effort to maintain decent, safe, and sanitary housing the Town will continue the owner occupied home improvement and first time home buyer programs. The home repair for seniors program will also be continued. These programs will serve a total of approximately 90 households. The Town will also continue efforts to pursue the adaptive re-use of a vacant school building as senior housing. The application for this 60-unit project to the low-income housing tax credit program is currently pending. The Town has set aside \$100,000 in FFY 2004 CDBG funds for the acquisition of building.

The Town does not receive HOME funding on a formula basis and the long-term monitoring requirements for the program make annual application infeasible due to a lack of ongoing administrative fees to properly manage the monitoring requirements over the life of the agreements and a lack of a source of local funds for the required match. Accordingly, the Town's housing efforts will consist of CDBG funding and Federal Home Loan Bank funds as they become

Needs of Public Housing

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

Program Year 1 Action Plan Public Housing Strategy response:

There is no public housing in the Town of union.

Barriers to Affordable Housing

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

Program Year 1 Action Plan Barriers to Affordable Housing response:

Section 91.210(e) of the National Affordable Housing Act, as amended, requires an explanation of where the cost of housing and incentives to develop affordable housing are affected by public policies

Within the Town of Union there are barriers to affordable housing, which include not only the cost of land, but also cost incurred in order to bring a structure up to current standards and codes. Requirements of the Town at times can also limit the incentives to develop, maintain, or improve affordable housing. Specifically building codes and property taxes can affect the return on residential investment. Each of these barriers reduces the incentive for property owners to investment in their properties. For example, if a property owner wishes 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 taxes due to the improvements. The property owner will either not complete the improvement or, once completed, increase the rent to make up for the additional costs of the improvements. This scenario acts as a barrier to affordable housing in two ways. First, it may deter a property owner from improving an affordable unit, which in its current state is in poor quality. Second, if the owner decides to go ahead with the improvements, he or she may increase the rent to make up for the costs incurred, thus requiring a family to be of higher income and taking away an affordable unit from the Town's housing stock.

In recent years affordable housing production has been through rehabilitation and reuse of existing structures located throughout the Town. Homeownership assistance has also been established. It has been used for the purchase of existing homes. One of the most difficult barriers to creating and improving affordable housing is due to the nature of the housing stock and costs involved with rehabilitation. The older stock found throughout the Town causes great financial difficulties for rehabilitation. Bringing these structures up to state and local code, in many cases, does not facilitate a financially feasible project. Many potential affordable housing improvements and creation are lost due to this high cost of compliance. New strategies of financing and assistance to current owners and developers should be investigated to attempt to overcome the financial challenges faced with rehabilitation to the older housing stock within the Town.

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.

- c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
- a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 1 Action Plan HOME/ADDI response:

The Town of Union does not receive HOME or ADDI funding.

HOMELESS

Specific Homeless Prevention Elements

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

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

4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 1 Action Plan Special Needs response:

The Town of Union is a member of the Broome County Homeless Coalition. The Continuum of Care application included in this plan did not identify a significant shortage of beds in the region or a chronic homelessness threat.

The Town of Union does not have any permanent shelters within its boundaries. All of the permanent regional facilities are located in the neighboring City of Binghamton where access to services is convenient. There are two transitional shelters operating within the Town targeting specific populations (teenagers and battered women). Accordingly, the Town's priority is to continue to fund (assuming level funding from HUD) these types of facilities.

The Town has also issued Certificates of Consistency With The Consolidated Plan for several regional homeless facility applications. Applicants included Fairview Recovery Service, the Broome County YWCA, and Opportunities For Broome. The policies regarding chronic homelessness, homeless prevention, and discharge are formulated at the regional level through the Homeless Coalition.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Program Year 1 Action Plan ESG response:

The Town of Union does not receive ESG funding.

COMMUNITY DEVELOPMENT

Community Development

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

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.

2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

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

Program Year 1 Action Plan Community Development response:

As with most older communities in the northeast and midwest, a primary focus of sustaining neighborhood stability is the ongoing replacement of aging infrastructure. Public streets, including water, sewer, and storm drains must be upgraded over time in order for neighborhoods to continue to attract private investment. Neighborhood facilities such as community centers, parks, and other recreational facilities must provide high quality amenities since this is often a primary factor in the decision making process of homebuyers and investors. Accordingly, the FFY 2005 Annual Plan allocates approximately 43% of funding for street reconstruction, park improvements, and community facility improvements in low and moderate income service areas.

The plan also allocates 10% of funding for public services and an additional 15% for economic development activities. Within the public service allocation 43% of funds are targeted to senior citizen activities, 30% to youth programs, and another 18% toward services for the disabled.

Funds allocated for economic development activities include project delivery costs and a number of loan programs designed to create/retain job opportunities for low and moderate income residents.

Specific performance goals for these activities are described in the Project Worksheets. The Performance Measurement Standards were developed in accordance with the June 10, 2005 Request For Comments for the proposed Outcome Performance Measurement System.

See Table 17 for a listing of priorities and outcome objectives.

Antipoverty Strategy

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

Program Year 1 Action Plan Antipoverty Strategy response:

The purpose of an anti-poverty strategy is to highlight those programs, goals and policies which 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 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 2) 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.

1. Strategic Steps

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 this Annual Plan.

2. Coordination

The Lead Agency, to the extent practicable, will continue to administer the Town's annual CDBG funding allocation and coordinate with other departments responsible for the various housing production and preservation programs as well as other programs and services for low income households. To this end, the Town will communicate and interact where necessary with appropriate departments and agencies at the local level, as well as in Broome County, such as the Department of Social Services, Department of Health, Office of the Aging, etc. In addition, coordination of programs sponsored by local services providers in the community will also be stressed. In this way, services designed to assist low-income residents may be better coordinated among public and private entities.

NON-HOMELESS SPECIAL NEEDS HOUSING

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

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

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

Program Year 1 Action Plan Specific Objectives response:

The Town also funds the Southern Tier Independence Center to operate a referral service to assist disabled residents find accessible housing.

Housing Opportunities for People with AIDS

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

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

Program Year 1 Action Plan HOPWA response:

The Town of Union does not receive HOPWA funds.

Specific HOPWA Objectives

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

Program Year 1 Specific HOPWA Objectives response:

The Town of Union does not receive HOPWA funding.

Other Narrative

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

None.