
City of Schenectady



2010-2014 Consolidated Plan

5 Year Strategic Plan

and

FY 2010 Action Plan

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EXHIBITS (included as separate attachments)

- A. CONSULTATION DOCUMENTATION
- B. PUBLIC PARTICIPATION DOCUMENTATION

EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

Introduction

The City of Schenectady, as a participating jurisdiction, receives an annual allocation of funding through the Federal Community Development Block Grant Program (CDBG), the Federal HOME Investment Partnership Program (HOME), and the Emergency Shelter Grants Program (ESG).

The CDBG program targets activities that assist persons who fall into the low to moderate-income levels, as determined in relation to each specific locality's area median income.

CDBG funding supports communities by funding activities that provide:

- decent housing
- a suitable living environment
- expanded economic opportunities

The purpose of the Federal HOME Investment Partnership program (HOME) is to expand the supply of affordable housing for low and very low-income families and individuals.

Localities can use HOME funds for the following:

- acquisition of property
- construction of new housing for rent or home ownership
- rehabilitation of rental or owner-occupied housing
- demolition of dilapidated housing on sites for HOME-assisted development
- improvement of sites for HOME-assisted development

The Emergency Shelter Grants (ESG) program provides funding to participating localities for assistance to homeless persons with basic shelter and essential supportive services. ESG funds are available for:

- rehabilitation or remodeling of a building used as a new shelter
- operations and maintenance of the facility
- essential supportive services (i.e., case management, physical and mental health treatment, substance abuse counseling, childcare, etc.)
- homeless prevention
- grant administration

The Consolidated Planning Process

In order to receive federal housing and community development funding as a participating jurisdiction under the CDBG and the HOME program, the City of Schenectady is required to participate in a Consolidated Planning process. In addition to an annual Action Plan that outlines the proposed use of yearly fund allocations, the City is required to develop a Strategic Plan every 5 years for the use of these funds.

The Consolidated Plan serves as:

- a planning document for the City of Schenectady that builds on a citizen participation process at every level
- an application for federal funds under HUD’s CDBG and HOME formula grant programs
- a strategy to be followed in carrying out HUD programs

The primary method for achieving the goals of the CDBG and HOME programs within the City of Schenectady is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the delivery of community development programs and the production and operation of affordable housing. The consolidated planning process combines the separate planning, application and reporting requirements of each Federal program into a single housing and community development strategy.

This strategy, the “*2010-2014 Consolidated Plan*”, integrates and coordinates all elements of community development including housing, economic development, public services and public works activities into a single document. This document also includes the 2010 Consolidated Action Plan.

Citizen Participation & Methodology

The City of Schenectady’s Consolidated Plan was developed with active citizen participation. This participation included advisory committee/focus groups and public meetings to discuss and define housing and community development needs and to develop funding priorities/investment strategies for use of allocated federal program monies during the coming 5 years.

Objectives and Outcomes

Utilizing the “outcome funding” approach to allocating Consolidated Plan funds, the focus is placed on defining results that the City, as an investor, wishes to achieve. Using this method, the City has established 5 investor outcome areas, specifically:

- **Families and Youth** – Every person in Schenectady’s CDBG target neighborhoods has access to comprehensive educational, recreational, health and social programs, and uses these programs as needed to grow and thrive.
- **Jobs and Employment** – Anyone who is able to work is employed or engaged in other productive activity. All job seekers who require it have access to adequate job training, transportation, daycare (sick, well, elder) and job preparation training. All who are working have jobs consistent with their abilities and have opportunities for long-term employment and workplace advancement.
- **Housing** – The City will have a viable housing supply adequate to the needs of the population, with

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homes that are safe, attractive and maintainable.

- **Infrastructure** – All streets, curbs and sidewalks will be continuously in good condition. All water, sanitary and storm sewer systems will be continuously in good working order.
- **Neighborhoods** - Schenectady will become a community in which all of its neighborhoods are safe, secure, pleasant, clean, and provide economic opportunity and stability for their residents.

Each outcome statement area has related investor result targets. An advisory committee comprised of a diverse representation of community members assisted Development Staff in creating the 2010 Investor Outcomes and Implementation Target Areas. A listing of the Advisory Committee members and the dates of advisory committee meetings, public input meetings and Consolidated Plan public hearing meetings are included in Exhibit A: Public Participation Documentation.

Community Profile

The City of Schenectady relied primarily on statistics from the 2006-2008 American Community Survey available for the City of Schenectady and Census 2000 statistics (the most recent available) for neighborhoods and census tracts within the City in the development of this plan.

The City of Schenectady's social and economic conditions parallel the trends of disinvestment and dislocation that characterize many older, industrial cities in the northeastern United States. The City's total population is 61,914. This figure represents a 32.5% decrease from the 1940 level of 91,785. The majority of the decrease is attributable to the decline of local industry and accompanying suburbanization.

According to the City of Schenectady's 2020 Comprehensive Plan (adopted in March 2008), 66.9% of households in the City in 2000 were considered low and moderate-income households (i.e. households with income less than 80% of the Albany-Schenectady-Troy MSA Median) as defined by HUD. The highest concentration of social/economic distress in the City of Schenectady is located in the Hamilton Hill and the adjacent Vale neighborhoods. 28.2% of residents in these neighborhoods are living below the poverty level. This figure is significantly higher than the citywide rate of 20.8%, the County rate of 10.8% and the NYS poverty rate of 13.8%.

Of the 61,914 persons in Schenectady, 67% of the residents are white, 19.8% Black, and 13.2% other, with 8.1% Hispanic. This represents an increase of 5.8% in the City's Black population and 2.2% in the Hispanic population from the Census 2000 to the 2006-2008 American Community Survey. By comparison, the racial mix in the Hamilton Hill and Vale neighborhoods is 61% White, 31% Black, 6% Hispanic and 1% other. From 1980 to 2000, the Black and Hispanic population in these neighborhoods increased by 27.4% and 22.6% respectively, with further increases expected to be reported in the 2010 Census. High unemployment areas coincide with identified poverty areas.

Housing and Community Development Needs

The following section outlines areas of need within the City and community development problems that must be addressed.

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Housing

By 1960, 80% of the City's housing stock had already been built. According to 2000 data, there were approximately 2,308 substandard owner-occupied housing units. This represents 17% of the total of owner-occupied units. There were also 6,483 substandard rental units within City boundaries, representing 45% of all rented units.

Among the needy groups are first time homebuyers who cannot meet down payment requests, elderly households, single headed households, and growing ethnic and minority populations. Further, the City has identified a need for housing and supportive services specifically targeted toward the HIV+/AIDS population.

With 95% of the City's housing stock built prior to 1978, it is assumed that all units will contain some level of lead-based paint hazards. In 2006, the City's 12307 zip code was identified as having one of the highest concentrations of elevated blood levels for lead (EBLS) in New York State by the NYS Department of Health, prompting an application for funding to address this need.

Homelessness

The homeless population in the City of Schenectady continues to grow and is currently estimated at 1,815 people. Year to date statistics for 2009 regarding homelessness in the City include: 233 individuals accessing emergency services, 396 placed in permanent housing following homelessness, 74 placed in transitional housing and 2,444 accessing homelessness support services.

Community Development

There is a need for a wide variety of public services including services for youth and crime awareness; neighborhood facilities and housing; infrastructure improvements; and economic development activities including employment training.

Public and Assisted Housing

Schenectady Municipal Housing Authority (SMHA) provides both public housing and Section 8 housing for the City of Schenectady. Among the available assisted housing are 1,006 units of conventional public housing. In addition, housing subsidies are available to 1,289 households through the Section 8 program.

According to Schenectady Municipal Housing Authority's draft 2010-2014 Annual & 5-Year Plan, there are 807 households on the waiting list for public housing and 554 households on the Section 8 Housing Choice Voucher Program waiting list. Both waiting lists are currently closed and will reopen in 2010.

SMHA prepares annual and 5-year plans detailing strategies for addressing housing needs in Schenectady, and goals for improving and maintaining the City's inventory of public housing. This plan is available at the SMHA office, and has been included as a separate attachment in the 2010-2104 Consolidated Plan submission to HUD.

HIV/AIDS

The City of Schenectady has seen an increase in the number of confirmed HIV+/AIDS cases, with the current number of cases estimated at 88. The need for housing and supportive services for this population continues to increase.

Evaluation of Past Performance

The City of Schenectady follows an outcome based funding model and formal monitoring process to ensure that Consolidated Plan-funded activities are in compliance with all applicable program requirements. As indicated in the most recent HUD Annual Community Assessment report, received in March 2010 (for fiscal year 2008-09), the City followed the HUD-approved Consolidated Plan in the development of the Annual Action Plan and program year activities were consistent with the City's program goals, objectives and priorities. There were no significant issues identified in the area of financial compliance. 100% of funds were spent on activities that principally benefited low-moderate income persons. Funding was specifically directed towards addressing the following areas of need:

- Public Infrastructure Improvements
- Housing Rehabilitation
- First Time Home Buyer Program
- Economic Development
- Public Services
- Operations and Essential Service Support for Emergency Homeless Shelters

Major activities accomplished with CDBG funding included:

- 7,468 persons were provided access to public services including health care, cultural and educational services, homeless support services, youth services, services for the disabled and for persons affected by HIV/AIDS.
- Two entrepreneurs were provided CDBG loans to establish a business and create new jobs that will be provided to low and moderate income persons
- Three street rehabilitation projects were completed in low-moderate income target areas

HOME Program funds were spent on eligible activities, including the innovative use of HOME funding for the City's Universal/Green Affordable Housing Project, which involves the production of single family, universally designed, LEED-compliant, Energy Star labeled homes for low income first time homebuyers. Of the three homes constructed and sold during the pilot phase of the project, one was the first residential home in New York State to receive a LEED Platinum designation from the United State Green Building Council, and the other two received LEED Gold Designations.

Emergency Shelter Grant Funding was utilized to fund five projects:

- SICM Security Deposits – 27 individuals assisted
- Bethesda House Safe Haven – 4,7956 individuals assisted
- Bethesda House Homeless Prevention – 254 individuals assisted
- Schenectady County Human Rights Commission Homeless Prevention Program – 51 households assisted
- Safe, Inc. – 125 individuals served

The City is in the process of implementing recommendations included in the Annual Community Assessment Report.

CONSULTATION

CONSULTATION

Lead Agency

The City of Schenectady's Department of Development serves as the lead agency for implementing the Consolidated Plan and administering CDBG, ESG and HOME funds. The Consolidated Plan also serves as the application for funding for HUD CDBG, ESG and HOME funds.

Public and Private Health, Social, Housing and Homelessness Service Agencies

Throughout the development of the Consolidated Plan, the City of Schenectady consulted numerous public and private agencies that provide assisted housing, health services, and social services. Members of these organizations were among those who participated in the 5-Year Strategic Plan Advisory Committee.

Adjacent Governments & Metropolitan Planning Agencies

Adjacent localities, New York State agencies and regional planning organizations were also consulted. Consultation with the HOME Consortium members is contained in the HOME portion of the Consolidated Plan. Consultation in regard to the homeless housing needs in the City of Schenectady is generally addressed through the Continuum of Care and specifically addressed through the Emergency Services Providers Group and the Homeless Services Providers Network.

The Department of Development distributed a letter to governmental entities for comment on the City's priority housing and community development needs and improvement strategies (see Consultation Exhibit).

The City of Schenectady received responses from the following two (2) agencies in regard to this letter (see Consultation Exhibit):

- The New York State Office of Temporary and Disability Assistance
- The Capital District Transportation Authority (CDTA)

All responses (attached) were considered and incorporated into the development of the Consolidated Plan.

Public Housing Agency

The City of Schenectady consulted with the Schenectady Municipal Housing Authority (SMHA) throughout the development of the Consolidated Plan. The City of Schenectady has certified to the SMHA that the SMHA Consolidated Plan is consistent with the City's Consolidated Plan. Most importantly, activities undertaken by the SMHA directly support the City's Consolidated Plan efforts to address affordable housing needs.

CITIZEN PARTICIPATION PROCESS

CITIZEN PARTICIPATION

The purpose of the Citizen Participation Plan is to provide citizens with the opportunity to participate in a direct, proactive capacity in the planning, implementation and assessment of the Consolidated Plan of the City of Schenectady, New York. Particular emphasis is placed on assuring that the views and concerns of citizens of low-moderate income, minorities, the elderly, non-English speaking persons, and persons with disabilities will be fully considered.

The City of Schenectady's planning process is structured to maximize citizen involvement in the determination of housing and community development needs and the establishment of funding priorities for Consolidated Plan activities. The citizen participation process can include neighborhood-based public meetings, resident surveys, and meetings with representatives from local and regional entities including businesses, developers, community and faith-based organizations. Special emphasis is placed upon active involvement of community-based agencies that can provide valuable input and encourage participation from their service populations:

- low- and moderate-income residents where housing and community development funds may be spent
- minorities and non-English speaking persons, as well as persons with disabilities
- residents of public and assisted housing developments and recipients of tenant-based assistance; and
- residents of targeted revitalization areas

Outcome Based Funding Model

The outcome-funding model is used by the City of Schenectady. This results-oriented system of program investment was developed by the Department of Development, representatives of the City Council, other City departments, non-profit organizations, community leaders, neighborhood residents, and the United Way of Schenectady. This model continues to be utilized to set goals and intended outcomes for the investment of federal dollars. Input gathered during the citizen participation process is utilized to establish outcomes and investor implementor targets.

In the development of the 2010-2014 5-Year Strategic Plan and the 2010 Action Plan, the City of Schenectady utilized the following process:

City of Schenectady Comprehensive Plan 2020

The City of Schenectady Comprehensive Plan 2020 is the foundation for the 2010-2014 Federal Consolidated Plan. During the Schenectady 2020 Comprehensive Planning process, the City of Schenectady and its consultants met with each of the City's ten neighborhoods to determine the needs of each neighborhood and the city. A total of twenty-nine neighborhood meetings, three

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citywide visioning workshops and one public presentation were held. City staff and consultants also interviewed community stakeholders. The Plan provides a brief background on the City and summarizes the vision and goals established for Schenectady by citizens and stakeholders during the Planning process. While the comprehensive planning document is a vision for the City of Schenectady, the federal consolidated plan is the funding mechanism to help implement the goals outlined in each neighborhood and the City as a whole.

Public Meetings

In addition to the Schenectady 2020 Comprehensive Plan, the City of Schenectady held two public meetings to gather input on the City's housing and community development needs in order to better establish priorities for the Consolidated Plan's 2010-2014 5-Year Strategic Plan and 2010 Action Plan. The public meetings were held on Wednesday September 30, 2009 at the State Street Presbyterian Church and Thursday October 8, 2009 at City Hall, room 110. Two public notices were placed in the Daily Gazette, on Thursday September 17, 2009 and Wednesday September 23, 2009. A public notice was also placed on the City of Schenectady's webpage, with a copy of the public notice sent to all of the City's the neighborhood associations. Additionally, the Hamilton Hill and Vale Comprehensive Planning group distributed a flyer door to door in the Hamilton Hill and Vale neighborhoods, as well as placed an advertisement in the church's newsletter. Citizens and other stakeholders were able to submit written comments to the Department of Development regarding needs by Friday, October 16, 2009.

In December 2009, the proposed 2010-2014 Federal Consolidated Plan was presented to the City Council at a Council Committee meeting and made available for public comment. The proposed plan was available online at the City of Schenectady website, at the Department of Development, and the Schenectady Library main branch. At a public hearing held on January 11, 2010, the public was provided the opportunity to comment on the proposed 2010-2014 Consolidated Plan (see Exhibit A for a summary of the comments presented at the January 11, 2010 public hearing).

Call for Implementors

On December 28th, 2009 the City of Schenectady advertised the "Call for Implementors" in the Schenectady "Gazette", a local daily publication. Applications were made available online, at City Hall and by mail distribution for those interested in developing funding assistance proposals for the 2010 Plan. On January 6th, 2010, the City conducted a technical assistance meeting to assist proposers in applying for funding under the 2010 Plan, and provided assistance on an as needed basis at City Hall.

Presentation of the Proposed Consolidated Plan

Presentation of the Proposed 2010 Consolidated Plan and the 2010-2014 Strategic Plan was scheduled for April 5th, 2010. The notice for the Proposed Consolidated Plan was advertised in the Schenectady Gazette on April 6th, 2010. The 30-day comment period on the Proposed 2010

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Consolidated Plan began on April 7, 2010 and ended on May 6th, 2010.

Free copies of the Consolidated Plan are provided upon request.

Copies of the entire "Proposed Consolidated Plan" were available for examination at:

- The City's website: www.cityofschenectady.com
- The Department of Development, Room 16, City Hall
- The Schenectady County Public Library (intersection of Liberty and Clinton Streets)
- The City Clerk's office, Room 107, City Hall
- Carver Community Center, 700 Craig Street
- The Schenectady Municipal Housing Authority, 357 Broadway

Written comments on the Proposed Consolidated Plan including the Citizen Participation Plan were accepted from the public by the Department of Development through May 6, 2010.

The City of Schenectady considered any comments or views of citizens received in writing or given orally at all public hearing in preparation of the final Consolidated Plan. A summary of these comments or views, a summary of any comments or views not accepted, and the reasons therefore are included with the final Consolidated Plan submission. The final Consolidated Plan was presented to City Council for adoption on May 10th, for submission to HUD by May 15th, 2010.

HOUSING

HOUSING

Housing Market Analysis

CHAS Data

The 2000 CHAS data (available through HUD) presents information on cost burden and substandard housing conditions. “Housing problems” are defined as either cost burden greater than 30% of income, overcrowding, or without complete kitchen or plumbing faculties. Of a total of 26,262 owners and renters, 9,524 are classified as having “housing problems”. Of 11,701 owner-occupied households, 28.3% or 3,311 households report these conditions. The 2000 CHAS data indicates that out of 14,551 rental households, 42.7% or 6,213 report “housing problems”.

The City of Schenectady, through its established programs, continues efforts to reduce the number of owner occupied substandard units. These programs are assisted through the coordinated efforts of code enforcement, environmental health, and other local and state agencies.

Home Sales

Statistics furnished by the Capital District Regional Planning Commission for Schenectady County MLS Sales are broken up into three distinct zones for the City of Schenectady. The median sales price for a single family home in all areas of the City is less than the countywide median sales price:

Geographic Area	2007 Median Sales Price	Average Days to Sale
City Zip Codes 12305, 12308, 12309	\$131,000	71
City Zip Codes 12304, 12307	\$107,000	65
City Zip Codes 12303, 12306	\$96,000	75
Schenectady County	\$156,936	66.5

According to the 2000 census, the vacancy rate was 15% within the City of Schenectady. In comparison, the 2005-07 American Community Survey (ACS) 3-year estimates show the vacancy rate in the City of Schenectady increasing to 19%. This increase is likely in part due to the increase in subprime foreclosures. Despite negative homeownership trends, as indicated above, the City of Schenectady potentially offers an affordable homeownership option compared to the rest of Schenectady County.

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Building Permits

In 2008, 30 building permits were issued in the City of Schenectady for new one or two family residences, 8 permits were issued for new multiple residences, and 1,349 permits were issued for additions, alterations or repairs on existing residential buildings.

Schenectady Municipal Housing Authority (SMHA)

In the SMHA draft 2010-2014 Annual & 5-Year Plan, SMHA reports that there are 807 families on the waiting list for Public Housing and 554 families on the list for Section 8 based tenant assistance, with both lists closed until 2010. Assisted housing available through SMHA includes 1,006 units of conventional public housing and housing subsidies available to 1,289 households through the Section 8 program.

SMHA began its Section 8 Voucher Homeownership Program on January 1, 2002. Currently, 25 families have purchase homes, with 2 closings occurring in 2009. SMHA has been awarded 3 consecutive Residential Opportunity and Supportive Service Family-Homeownership Grants (2005-2007) to provide public housing residents with employment training and counseling, transportation, child care assistance, homeownership counseling, credit counseling and High School Equivalency Diplomas in an effort to give them a better chance of becoming economically self-sufficient. HUD discontinued this program after 2007.

Inventory of Housing

Dwelling Mix

U.S. Census Bureau 2006-2008 data indicates that single (family) structure units comprise 37.7% of the City of Schenectady housing units at 11,253 units. Some 10,093 units (33.8%) are two unit structures and three + units account for 8,488 dwellings in the City. The mix of dwelling units in the City of Schenectady has remained relatively the same since the 1980's.

Age of Housing

Schenectady County experienced much of its growth early in the century, concurrent with the expansion of the General Electrical Company. The County's early growth is reflected by the fact that 64.2% of the housing stock in the county was built before 1940. The preponderance of housing development in the City of Schenectady occurred well before the suburbs began to experience significant growth. In fact, by 1950, 70.2% of the City's housing stock had been built, and by 1960, 80% of the housing stock had been built. In each of the County's towns, over 50% of all housing has been built since 1950.

Many of the single-family residences, and even some multi-family structures in the City were initially designed to accommodate significantly larger households. Consequently, many of these units were subdivided to contain two or more households. The age of the City's housing makes it susceptible to a high level of deterioration unless the housing is properly maintained.

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Mode of Tenure

The allocation of housing units among owner occupancy and renter occupancy also reflects the dissimilarity between the City of Schenectady and the remaining municipalities in the County. According to the 2006-2008 American Community Survey, approximately 39% of housing units in the City are owner occupied, whereas all other municipalities in Schenectady County, with the exception of the Villages of Scotia and Delanson, have owner occupancy rates that are approximately 80%. Countywide, approximately two-thirds of housing units are owner occupied.

These results follow a historic trend towards renter occupancy. For instance, in 1970, 47% of housing units in Census Tract 202 were occupied by owners. By 1990, only 38.2% of Census Tract 202 units were occupied by owners--a change of 8.8%, and the Census 2000 reported that only 30% of Census Tract 202 units were occupied by owners.

Construction Trends

Building Permit Activity 1980-2008

During the period 1980-1991, Schenectady County's housing stock increased by 4,315 units, or 7.3%. The expansion was allocated among single-family units that increased by 2,822 units, or 7.6% and units in three+ family structures that increased by 1,447, or 13.3%. The number of two-family units increased only by 46 and the number of mobile homes remained unchanged. According to the 2006-2008 American Community Survey, 1,167 housing structures have been built in the City since 1990.

The City of Schenectady's housing stock growth was concurrent with the expansion of the General Electric Company. By 1960, 80% of the City's housing stock had been built. Building permits in the City fell from 66 with a total value of \$3,062,000 in 1991 to 6 permits/6 units in the year 2000 with a value of \$405,000. This is viewed in the context of 147 permits being issued countywide in 2000 for 271 units - total construction value of \$22,040,140.

The allocation of the housing stock among owner occupants and rental occupants reflects the socioeconomic conditions of disinvestment and dislocation that characterize older Northeastern cities. Primary examples of this aging are shown in Census Tracts 209, 208, 210.1 and 207. In 2008, 30 building permits were issued for new one or two family residences, indicating increased new construction activity. In partnership with multiple community partners, the City of Schenectady has embarked on an initiative to construct affordable single-family, universally designed, LEED-compliant, Energy Star labeled homes for low income first-time homebuyers (**Universal/Green Affordable Housing Project**). This initiative reverses the socioeconomic conditions of disinvestment and dislocation in distressed census tracts within the City.

Changing Household Composition

Delayed marriages, cohabitation increasingly supplanting marriage, and high rates of divorce are rapidly eroding the traditional concept of a household. The proliferation of non-traditional households has some subtle and not so subtle implications for the housing market. Before determining what the implications are, it is useful to evaluate some of the more salient trends.

Marital Status

It has long been considered that stable, longer lasting household relationships are more conducive to home ownership than less stable, more transient relationships. One frequently cited explanation is that the high transaction costs associated with owning a home are justified only if those costs can be amortized over a significant period of ownership. Indeed, the comparative household stability associated with marriage may partially explain married households' relatively high rate of ownership vis-a-vis non-married households. According to the 2006-2008 American Community Survey, 34.4% of City of Schenectady residents aged 15+ were married, compared to 44% reported in the 2000 Census and 64.3% in 1970.

Single-Headed Households

Households with children headed by a single parent face a disparate and disproportionate burden in securing adequate and affordable housing. These types of families are rapidly proliferating. The 2006-2008 American Community Survey indicates that 52.5% of family households in the City of Schenectady with children under 18 were headed by a single parent. An overwhelming 75% of all single-family households with children are headed by women. Entry into the owner occupied market or even movement into a more expensive segment of the rental market can sometimes be facilitated in a two-parent household if a non-working parent can join the work force to augment household income. Conversely, a single parent household has no such opportunity. Single headed households generally have lower incomes than dual headed households. According to the 2006-2008 American Community Survey, 35% of female single-family headed households are below the poverty level.

Elderly and Elderly Living Alone

The City of Schenectady's elderly population (over age 65) consists of 12.4% of the total City population (2006-2008 American Community Survey). Many elderly persons are living alone, attributable to differing life expectancies between men and women. Since elderly persons are disproportionately homeowners, it can be reasonably assumed that many may be living in large units for a single person and face significant maintenance responsibilities and carrying costs. With diminished income streams, Reverse Equity Mortgages available on reasonable terms may offset these costs. Additionally, a concern arises over the adequacy of access and facilities in the home in which frail or disabled elderly live. Modifications may be needed. Do interior and exterior stairways present problems? Are bathroom and kitchen facilities readily useable? For

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many of these persons, the availability of home-based services is a fundamental prerequisite for remaining in a solitary living situation. The needs of the elderly population may also be accommodated by encouraging diversity in design, such as town house and condominium developments that offer some centralized services and require little homeowner maintenance. For those elderly who cannot or choose not to remain in their own home, housing needs must be accommodated through other options. Depending on individual preference and physical, mental or economic limitations, options range from construction of living units accessory to existing structures, to independent and congregate living senior housing projects, to nursing homes.

Diminishing House Size

House size can provide insights regarding housing demand. In 1970, the median size of a household in City of Schenectady was 2.96. By 2006-2008 (American Community Survey), the average household size was 2.44. For 2006-2008, the City's 23,262 households were:

Families	12,583	(54.1%)
With Children under 18	6,365	(27.4%)
Married Couple Family	7,616	(32.7%)
Female Householder (no husband present)	3,540	(15.2%)
Non-Family Households	10,679	(45.9%)
Households with individuals 65 and over	5,383	(23.1%)

Minority Populations

Non-whites now comprise 33% of the City of Schenectady's population, up from 23.2% in 2000 and 6.9% in 1980. Hispanics represent one of the fastest growing ethnic groups in the City of Schenectady and their housing needs warrant special attention. The Hispanic population, which has increased from 3,632 according to Census 2000 figures to 5,024 reported in the 2006-2008 American Community Survey, is characterized by high fertility rates, a relatively young age distribution, and a lower rate of naturalization than most other immigrant groups. Comparatively low mean household incomes are an obstacle for successful homeownership among Hispanics.

Analysis of the U.S. Bureau of Census data indicates that the County's Asian population, though small at 4.2% of the total, continues to increase steadily. Compared to other immigrant groups, Asians have much higher household incomes and low rates of fertility. Yet, Asians tend to have large household sizes due to the inclusion of extended family members.

In 1990, the Census figures show Black or African Americans comprising 3 % of the population of the City of Schenectady. According to the 2000 Census, that number increased to 14.8%. More recent data from the 2006-2008 American Community Survey shows that African Americans now make up 19.8% of the City's population. Reflecting generally more constrained financial circumstances, approximately 36% of Black households own their own homes, compared to 53% of White households. The City anticipates that 145 minority households will be assisted in becoming homeowners during the next year.

HOMELESSNESS

HOMELESSNESS

The statistical data, the process, the needs, goals, and the gap analysis for this section are excerpted primarily from the Continuum of Care.

Current Chronic Homelessness Strategy

The Schenectady County Homeless Services Planning Board is addressing the needs of the chronically homeless through:

- 1) The development of low demand housing
- 2) Increasing outreach efforts
- 3) Identifying needs through the HMIS, and
- 4) Coordination of services through the City's Ten-Year Plan to End Homelessness

Development of Low-Demand Housing

Schenectady has made a firm commitment to addressing the needs of chronically homeless persons primarily through the development of low-demand housing. Bethesda House recently completed the construction of 15 new rental units of housing for chronically homeless persons, located at 834-838 State Street in the City. In addition, other local housing providers, including Mohawk Opportunities, SCAP (Schenectady Community Action Program) and the YMCA of Schenectady follow policies that give housing priority to chronically homeless persons within their existing housing programs for homeless persons with disabilities.

Outreach

Bethesda House continues to strengthen its street outreach efforts, using its extensive connection with chronically homeless person to identify places where other chronically homeless persons congregate. Bethesda House continues to expand the type and scope of services it offers at its Community Center/Day Shelter and will be locating to a new, larger facility (strategically placed at the same location as the 15 unit rental project described immediately above) that will allow the program to continue to expand its efforts to fulfill the needs of the chronically homeless in Schenectady.

Bethesda House reported the following intervention activities for 2008: 372 people utilized Emergency services; 347 acquired permanent housing; 69 obtained transitional housing, and 927 were served by homelessness support services. Year to date, 2009 activities have included: 233 individuals accessing emergency services, 396 placed in permanent housing following homelessness, 74 placed in transitional housing and 2,444 accessing homelessness support services. The homeless population in the City of Schenectady continues to grow; Hometown

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Health Centers (HHC), the federally qualified health center (FQHC) serving Schenectady County, estimates that there are approximately 1,815 homeless people in the City of Schenectady. HHC provides high-quality health care and comprehensive dental services to underserved populations including the working poor, the unemployed, residents of public housing, and the homeless.

HMIS

In order to adequately serve chronically homeless persons in Schenectady County, there must be an in-depth knowledge and understanding about the characteristics of this population. Therefore the development of an HMIS is an integral part of Schenectady County's strategy for ending chronic homelessness. Schenectady County participates in the 17-county Capital Region HMIS and has actively participated in the HMIS since it was first implemented in 2004. The HMIS now incorporates information from nearly all homeless housing providers and provides valuable information about the extent of homelessness in Schenectady County.

Ten Year Plan to End Homelessness

The Schenectady County Ten Year Plan to End Homelessness was released in November of 2007 and is currently being implemented. The Plan was developed using information about the needs and characteristics of the homeless as gathered through the HMIS and used this information to develop a comprehensive plan for ending homelessness in Schenectady County. This Plan includes recommendations for the use of both private and public resources to create additional housing and services for all of Schenectady County's homeless residents, including families and the chronically homeless. The Plan's implementation is coordinated by the Schenectady County Homeless Services Planning Board (HSPB), which includes representatives of both government and non-for profit agencies. The HSPB meetings include discussion of the systemic issues that affect the housing and services for the homeless in a manner that allows for significant changes to benefit this population. These meetings also focus on the development of more effective discharge plans for persons leaving psychiatric facilities, correctional facilities, hospitals and foster care.

Number of Sheltered /Unsheltered Chronically Homeless Persons

There were 13 chronically homeless persons indicated as "sheltered" in the 2009 Continuum of Care: Homeless Populations and Subpopulations Chart, and 19 as "unsheltered". The primary causal factors for homeless are determined using the data provided by service providers interacting with the population. These causes and their approximate percentile value, with a brief description, are listed below. The percentages equal more than 100% because of some multiple listing of causal factors.

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Causes of Homelessness

Substance Abuse - 26%. This percentage represents persons with known "Alcohol Dependence". The percent is not entirely representative of persons who demonstrate periodic "substance abuse". In reality, the alcohol/drug percentage is probably higher.

Dual Diagnosed/Mentally Ill - 15% to 19%. This group is further subdivided with approximately 15% considered chemical abusers (MICA). The remaining 3 to 4% are not chemical abusers.

Shared Housing Fell Through (prior living arrangement with another ceased) - 25 %. This is the number one stated reason for homelessness. Persons in this category are difficult to group because they also tend to appear in a number of the other groups. These other problems probably contribute to the loss of the shared housing.

Runaway/Throwaway Youth - 12%. This percent relates to Schenectady's high rate of teen pregnancy and family violence.

Domestic Violence - at least 12%.

Transient - at 8%, this is a rather low percentage. About 92% of all homeless in Schenectady originate in Schenectady (compared to Albany's 32% "out of town homeless").

Eviction - at 9%.

Jail Release - at 8%. This population is a high risk group that frequently returns to prison. It is also a population that is outside the "Continuum of Care" since it is released directly onto the street without the intervention of any service providers.

Other Release - at 8%, generally from a rehabilitation facility (note Hospital Release Below).

Developmentally Delayed at 4% - 5%. This number represents the portion of the population with a very low intelligence quotient range. This population has great difficulty in living independently. This population probably connects directly with the "Shared Living Fell Through" category.

Unemployment - at 5%.

AIDS - initially reported at 2%, is likely 8% because of the tendency of this population to hide the cause of their physical problem. The 8% figure is a national average.

Psych Hospital Release - at 2%.

Med. Hospital Release - at 1%.

Fire - at least 1%.

LEAD-BASED PAINT HAZARDS

LEAD-BASED PAINT COMPONENT

History

The City of Schenectady, as an older rust-belt city, has a substantial amount of Lead-Based Paint in its residential housing. In 1991 the Special Needs Assessment Program (SNAP) was implemented by the City of Schenectady Division of Housing to provide the technical and financial resources to remove hazardous products from the housing stock. Lead-Based paint issues were identified through a cooperative agreement with the Schenectady County Health Department, Environmental Protection Services. They provided initial testing (XRF) and re-testing services, under a fee arrangement, to the City of Schenectady.

The SNAP funds were accessed through the Schenectady Home Improvement Program (SHIP) for use in testing, abatement and re-testing of units where lead-based paint hazards were identified.

The City of Schenectady initially applied for funding under the Lead Based Paint Hazard Reduction Program 1994 Request for Grant Proposals. This application for \$1.78 million dollars was not funded by HUD. The application, while unsuccessful, led to a cooperative application to the State of New York Health Department for funding for the relocation of families with children who's blood levels of lead exceeded mandated levels along with appropriate identification, access and delivery of health care for the children and their families. This cooperative application with Homeless and Travelers Aid Society of the Capital District as the Lead Agency (relocation services); Schenectady County Health Department, (identification & assessment); Schenectady Municipal Housing Authority (SMHA) and City of Schenectady (Lead-Free interim Housing) was successfully funded at \$60,306 by the NYS Health Department. This program was implemented in fiscal year 1995 for three years and renewed.

Under the direction and encouragement of HUD, the City of Schenectady resubmitted its application in 1996 in a consortium with the Cities of Albany and Troy. This consortium, consisting of the Schenectady County Health Department, the Albany County Health Department, and the Rensselaer County Health Department, submitted an application for federal assistance in the amount of \$10,575,000. This application was not funded.

Recent Activities

The City of Schenectady has continued to work cooperatively with the Schenectady County Health Department and other community partners on lead based paint issues. In 2006, the City of Schenectady again applied for federal funding, under HUD's Lead Hazard Reduction Demonstration Program, and was awarded \$1,036,249. This funding is helping to provide lead hazard interim control measures for 100 units of housing in the City.

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Highlights of activities to date through this program include:

- 132 assessments conducted resulting in lead hazard control measures completed in 88 units of residential housing
- Creation of community partnerships that have resulted in 341 child blood lead screenings performed since 2008
- Outreach and education activities regarding the dangers of lead based paint and information about services available through the Schenectady Lead Program
- Lead Safe Work Practices Training for local contractors

The Schenectady Lead Program coordinates with all City housing activities and is currently working with six certified Lead Contractors.

Number of Units Occupied by Low and Moderate Families

The 2000 Census indicated that the number of units occupied by low and moderate-income families in the City of Schenectady was 12,510. According to the 2006-2008 American Community Survey, 7,926 units in the City were inhabited by households with annual incomes below \$25,000, with 11,473 having annual incomes less than \$35,000 (median household income was reported as \$35,668, with 80% of median household income at \$28,534). With 95% of the City's housing stock built prior to 1978, it is assumed that all of these units will contain some level of lead-based paint hazards.

Implementation and Compliance

The City of Schenectady is implementing and operating in compliance under HUD regulations for lead based paint hazards in federally owned and assisted housing and housing receiving federal assistance.

PUBLIC AND ASSISTED HOUSING

PUBLIC AND ASSISTED HOUSING

The Schenectady Municipal Housing Authority (SMHA), the oldest Public Housing Authority in New York State, provides both public housing and Section 8 housing for the City of Schenectady. SMHA's 2010-2014 Annual & 5-Year Plan includes a description of the Public Housing Authority's Strategy to Address Housing Needs in Schenectady. The most current data (as reported in the Plan) indicates that there are 807 households on the waiting list for public housing, and 554 households on the Section 8 designation waiting list, with both lists closed and scheduled to reopen in 2010.

The SMHA 2010-2014 Annual & 5-Year Plan is available to the public at the following SMHA locations:

Central Office & Downtown Asset Management Project
375 Broadway
Schenectady, New York 12305

Eastside Asset Management Project
Project Manager's Office
Fasciola Drive
Schenectady, New York 12304

Yates Village Asset Management Project
Project Manager's Office
Van Vranken Avenue
Schenectady, New York 12308

The SMHA Plan has been included as a separate attachment in the 2010-2104 Consolidated Plan submission to HUD.

**BARRIERS
TO
AFFORDABLE HOUSING**

BARRIERS TO AFFORDABLE HOUSING & STRATEGIES TO AMELORiate THESE BARRIERS

Analysis of the Housing Market, housing conditions and identified needs in the City, and affordable housing barriers provided the basis for determining the City's housing priorities, investment strategies, target investor areas and related investor result targets.

Public Perceptions and Ignorance

This barrier has been a recurring theme within the descriptions of other barriers identified within this document. Community organizations strongly perceive that proponents of affordable housing are constantly confronted with opposition that develops primarily due to a false perception of a population to be housed and a general ignorance of the implications of not providing such housing. The general public is seen as consistently being afraid of any type of housing proposal that is labeled "affordable housing", similar to past problems the public had with proposals that were labeled as "projects" or "low income housing".

The key to overcoming this barrier is in educating the general public about the need to create affordable housing and to house fragile populations. The public needs to understand that without the establishment of affordable housing, an increasingly large number of people will be left homeless, as others struggle harder to make monthly rent or mortgage payments. The public also needs to understand that affordable may not mean "low income" anymore, although housing for households with low or very low incomes must also be provided as well.

The public must understand the need to house populations with fragile characteristics such as drug dependent individuals, the homeless, battered women, the mentally disturbed, HIV/AIDS infected, etc. Without adequate housing for such groups, and the vital services that would be provided in an organized setting, the only other option would see such groups on the streets or scattered throughout the City without benefit of services or supervision. The public must begin to perceive such groups as real individuals in need of assistance, and not a foreign entity that doesn't truly exist in today's society.

High Construction Costs

The high cost of construction and construction associated costs such as land or building acquisition first became an escalating barrier to the creation of new affordable housing during the late 1980's as the real estate market skyrocketed. A Capital District Regional Planning Commission study in June 1989 titled "Housing Affordability in the Capital District: A Regional Concern" reported that housing prices in the Capital District had risen considerably since 1984. The surge in the cost of property acquisition during the 1980's had outpaced the rate of inflation during the same period and increased the gap of affordability of housing.

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More recently, the continued high costs associated with new construction, including the higher initial costs associated with green and energy efficient building practices, have an affect on the production of new affordable housing in the City. This has been accompanied by the unsettling status of the housing market and economy, which is resulting in potential homeowners taking longer to purchase homes.

Universal/Green Affordable Housing Project – The City of Schenectady is partnering with local housing agencies and community partners, including Better Neighborhoods, Inc. as the lead partner, to construct affordable single-family, universally designed, LEED-compliant, Energy Star labeled homes for low income first-time homebuyers. This collaboration is helping to subsidize construction costs while addressing the high level of substandard housing and limited supply of single-family affordable homes in Schenectady. The pilot phase of the project involved the construction of 3 homes, and funding has been secured for the construction of an additional 10 homes. Plans for the construction of additional homes are underway.

This project has received national and regional honors: 2009 U.S. Conference of Mayors “Outstanding Achievement City Livability Award” for Small Cities; first residential home in New York State to be certified LEED Platinum by the U.S. Green Building Council (1005 Glendale Place - one of the three pilot homes constructed); 2008 Best in American Living Award (BALA) “HUD Secretary’s Platinum Award for Excellence”; and HUD Buffalo Office “2008 Community Planning and Development Award for “Emerging Leaders in Green Housing.”

Additionally, in 2009 the City was a partner in New York State’s application to HUD for Neighborhood Stabilization Program Round 2 ARRA (American Rehabilitation and Recovery Act) funding. This project, which included the Community Builders, Inc. as the City’s primary project partner, involved stabilization of high-risk census tract targeted areas in the City of Schenectady’s Hamilton Hill Neighborhood, specifically census tracts 209, and 210.02. Planned activities included acquisition and rehabilitation of foreclosed, abandoned and vacant qualifying properties to create green, energy efficient (LEED compliant) affordable subsidized rental units for occupancy by low-income families with incomes at or below 50% AMI. Rehabilitation activities planned included full-scale lead abatement and asbestos removal. While the project was not funded, the City will continue efforts to help subsidize construction costs associated with major rehabilitation projects in distressed areas of the City.

Some aspects of the high cost of construction cannot be addressed on the local level. For instance, the requirements of the Davis-Bacon Act keep construction costs high, however, actions on the federal level are needed to alter the difficulty. Similarly, other bureaucratic requirements have a tendency to add cost to construction projects by either raising standards or slowing down completion.

Racial Bias/Bias Against Large Families/Bias Against Poor People

Community organizations have indicated that bias based upon racial, family size and/or income has been a barrier to obtaining affordable housing. These organizations have reported that the problem generally lies with a landlord who refuses to rent units due to the characteristics of the household applying.

Some community organizations have indicated that housing has been denied due to income status, despite the ability to pay the rent. Households receiving rental assistance, particularly from social services, has been noted as being the most affected group.

To counteract this barrier, victims of discrimination should be encouraged to fight for their rights and not simply walk away. More action is needed to adequately enforce this right of individuals to be housed in affordable housing. Many renters are not educated as to their rights concerning rental situations. The public needs to be educated and informed so that they can adequately fight discriminatory practices.

Redlining

No legislation exists to prohibit insurance companies from denying coverage to vacant properties in low-income neighborhoods. As a result, owners hoping to rehabilitate vacant buildings are unable to secure bank financing. Where coverage is available, it is usually expensive.

To counteract the problem, community organizations and local government officials should continue working with local insurance brokers in an effort to develop better local practices. Perhaps by publicizing efforts and creating a program similar to the programs entered into by banks prior to the establishment of the Community Reinvestment Act of 1977 (CRA), competition may spur local insurance brokers into becoming involved.

Financial redlining has not been identified as a problem within the City. However, the City will continue to monitor lending practices and insure that financial redlining does not occur.

Median Income Gains vs. Median Housing & Gross Rent Increases

A comparative review of selected data from the U.S. Bureau of the Census provides some indication of housing affordability in the City of Schenectady.

Since income has not keep up with shelter costs, a larger percentage of households must expend a greater share of their income for housing. Between 1999 and 2008, the median household income in the City of Schenectady went from \$29,378 to \$35,668, which represents an increase of approximately 21.5%. The median value of owner-occupied home rose from \$71,200 to \$104,900 during this same time period, an increase of over 45% that was over two times the percentage for income gains during the same period. According to the 2000 Census, the median gross rent in the City was \$548, with 53% of households having to spend more than 25% of their

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income on rent. The 2006-2008 American Community Survey reports that the median gross rent in the City has risen to \$744, with 63% of households having to spend more than 25% of their income on rent.

Income gains are not keeping up with housing and gross rent increases. The need for more affordable housing is evident. The Capital District Regional Planning Commission has stated:

"In devising a strategy to address the housing and community development needs of the city, the issue is more than simply providing shelter. The allocation of funds for community development and housing should include adequate resources not only for bricks and mortar but also for other necessary components and supportive services such as employment training, affordable daycare options for working parent(s), and home-ownership management.....Housing is only part of a continuum of daily living and supportive services of many in need of housing assistance; programs designed to address these needs must be fully integrated with the housing effort".

Addressing the Barriers to Affordable Housing

In 2007, The City of Schenectady undertook a complete Analysis of Impediments to Fair Housing Choice (AI) in the City of Schenectady. In prior years, City officials have met with the NYSDHCR and HUD representatives to produce a Comprehensive AI for the Capital Region of New York State. In the future, the City will continue to work with NYS DHCR and HUD to conduct AI activities.

The City of Schenectady's Office of Fair Housing monitors real estate agents, mortgage lenders, landlords, CDBG recipients, homeowners, insurance agencies, and various City departments for compliance with Fair Housing requirements. Issues that could be barriers to affordable housing, such as building codes, reasonable accommodations and accessibility issues that may lead to discrimination are addressed by the City on an ongoing basis. The City has taken action against discriminatory advertisements, insurance redlining, property managers and landlords who are in violation of barrier free housing policies.

The City facilitates the education of real-estate agents, newspaper and advertising agencies, nonprofit housing agencies, property managers, landlords and the residents of Schenectady regarding Fair Housing and homeownership opportunities. Additionally the City's Office of Fair Housing takes housing complaints and refers them to the New York Fair Housing Hub.

The City of Schenectady continues to take the following actions to address traditional and emerging barriers to affordable housing.

Homeownership

The City has taken a strong, aggressive roll to promote homeownership throughout the City of Schenectady by having an annual housing fair, an annual award luncheon, and the production of weekly housing information TV shows. The City partners with area banks and other agencies

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such as Schenectady Municipal Housing Authority, Better Neighborhoods Inc., and Community Land Trust of Schenectady, to promote the ADDI and offer equal homeownership opportunities to everyone.

Rental Units

The City and the Schenectady Community Action Program are taking the necessary steps to educate tenants and landlords and will continue to address issues that arise at the monthly Eviction Task Force (a coalition of tenant and landlord advocacy groups, social services offices, sheriff and court house representatives) meetings. The City, with the help of a committee assigned from the task force, has designed and made available a landlord-training guide.

Accessibility

The City's Taskforce for the Disabled is composed of not for profit advocacy groups and members of governmental agencies that address issues regarding housing barriers for the disabled. The City is in favor of, and acts as a strong advocate for universal design homes. The homes being produced through the City's Universal/Green Affordable Housing Project are able to accommodate individuals with disabilities as well as aging in place.

Homelessness

The City is funding multiple agencies that help to address and prevent homelessness. City staff members participate in the Schenectady Continuum of Care (a coalition of City, County and area Shelter Care Plus providers and organizations providing emergency care and shelter) to support homelessness prevention efforts citywide.

Advertising

The City monitors the only Schenectady newspaper (The Gazette) on a daily basis for any type of discriminatory advertisements. The Office of Fair Housing contacts the newspaper to correct any such advertisement issues.

General Fair Housing Issues

There is currently a steady growth of homeownership opportunities all over the Capital Region of New York State, especially in Schenectady. Many ethnic families have moved in to the City of Schenectady within the last several years, which has brought new homeowners that have rehabbed dilapidated houses and helped to revitalized neighborhoods.

As the community grows and changes, various protected groups are moving into our city and the Capital Region. The City's Fair Housing Office would like to address the lack of Fair Housing enforcement in the region. We recommend that a FHIP, or FHAP agency should be created in the Capital Region that can serve our residents better and be able to provide investigation and testing on a regular basis.

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Affordability

Affordable old housing stock in the City of Schenectady is available, but limited. The unsettling status of the housing market and economy has had a significant effect on the ability of the City's low to moderate-income residents to both become homeowners and maintain homeownership. We have found that credit scores have a major effect on new homeowners and this is a major obstacle to homeownership for many City residents.

Higher property taxes will prevent many low-income families from becoming homeowners, and continual rent increases and the lack of affordable rental units in the City contribute as well.

Code enforcement issues play a significant role in affordable housing. More enforcers/testers and on-site Fair Housing complaint investigators are needed in the City to address issues related to affordable housing.

SPECIAL NEEDS

SPECIAL NEEDS

Persons/Families with HIV/AIDS

The following is a description of confirmed HIV/AIDS cases in the City and County of Schenectady, by reporting agency:

The New York State Department of Health, Bureau of Epidemiology:

According to the New York State HIV/AIDS Surveillance Semiannual Report for Cases Diagnosed through December 2005, there were 18 initial cases of HIV and 18 initial cases of AIDS diagnosed in Schenectady County between January 2005 and December 2005. The cumulative number of AIDS cases for the County as of December 2006 was 425.

At 11.1 per 100,000, the prevalence of AIDS in Schenectady County is high compared to the 7.7 rate for New York State excluding NYC (*Source: NYS AIDS Case Surveillance Registry, Bureau of HIV/AIDS Epidemiology, 2005-2007*).

The rate for newly diagnosed HIV cases for Schenectady County is 13.9 per 100,000 (NYS AIDS Case Surveillance Registry, 2004-2006) and the prevalence for HIV in Schenectady County was 11.3 per 10,000 in 2007 (*Source: NYS Department of Health*).

The Community Need Index Report, published by the NYS Department of Health's AIDS Institute (2006 Edition) as a resources for HIV/AIDS-related need assessment, program planning, and evaluation, indicates 8 of Schenectady's 12 zip codes are designated as high need areas (12307, 12305, 12308, 12304, 12306, 12302, 12150 and 12137). *Note: Counts are based on county of diagnosis; they do not include the recent influx of individuals from NYC living with HIV/AIDS.*

Schenectady Family Health Services (dba Hometown Health Centers):

Schenectady Family Health Services (Hometown Health Centers) has reported serving, on average, between 75-100 patients in various stages of HIV+ /AIDS infection, with over 50% served being women with children. The most recent statistics available indicate that in 2008, Hometown Health Centers saw 85 HIV patients (15 symptomatic; 70 asymptomatic). Hometown Health Centers estimates that there are presently 88 HIV/AIDS infected persons in the City of Schenectady.

Mohawk Opportunities In Mental Health, Inc.

Mohawk Opportunities In Mental Health, Inc. reports that at any given time, approximately 18% of their HIV+/AIDS infected clients may possibly become homeless.

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The City and County of Schenectady continues to see an increase in the number of confirmed HIV+/AIDS cases, and an increasing need for housing/supportive services for this population. Agencies dealing with this population report that the number of infected persons continues to increase. They also report that the number of unconfirmed cases may be 10 times higher than that of the confirmed cases.

Supportive Services for Special Needs

The following is a listing of services within the City that are currently available to assist the City's HIV/AIDS population, as well as other special needs populations within the City, including persons with mental or physical disabilities:

AIDS Council of Northeastern New York, Schenectady Office

Services: Case management, referrals to appropriate services in the community and advocacy to ensure that services are delivered; HIV+ and Substance Abuse counseling; support groups; Buddy Program; luncheon program; literature; and education for HIV+/AIDS positive persons.

Schenectady Damien Center (Schenectady Inner City Ministry)

Services: The Damien Center is the only "drop-in" Center in Schenectady County. All programs are free and designed to improve the quality of life by addressing basic human needs for food, safety and community. Services include:

- A safe, welcoming, culturally-supportive, confidential, anonymous space with peer and volunteer emotional support;
- Nutritious meals (dinners 3 times/week, lunch 1 time/week and brunch 1 time/month) prepared by staff, quests and/or volunteers and served in a congregate setting (avg. 20 people each meal);
- Educational and empowerment programming on life skills, HIV prevention, drug adherence and community advocacy;
- Information and referral services (including a display of HIV/AIDS educational materials, employment preparation services and job announcements);
- Milk certificates and special passes to Schenectady Inner City Ministry's Food Pantry. This special pass allows individuals to visit the Emergency Food Pantry once a month (rather than 6 times per year);
- Activities for children;
- Social and recreational opportunities (on site and off).

Hospice of Schenectady

Services: Health care and support services for terminally ill persons and their families, including home health nursing; home health aides; counseling; pastoral care; outpatient drugs and medical supplies; volunteers; backup inpatient care; bereavement counseling; and primary home care.

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Mohawk Opportunities in Mental Health Inc.

Services: Provision of community residences for mentally ill, assistance with rental subsidies, financial counseling and referrals to non-homeless HIV+/AIDS infected population.

Planned Parenthood of Schenectady and Affiliated Counties, Inc.

Services: Testing and treatment of sexually transmitted diseases, including HIV+ testing and counseling.

Schenectady County AIDS Task Force

Services: Voluntary community action group that addresses HIV/AIDS issues.

Public Health Services, County of Schenectady Sexually Transmitted Disease Clinic

Services: HIV+ counseling/testing (anonymous or confidential), as well as testing for and treatment of other sexually transmitted diseases.

Tuberculosis Clinic

Services: Tuberculosis screening and skin testing, and examination and treatment by physician. Anonymous and confidential HIV+ counseling and testing is available.

Schenectady Family Health Services (dba Hometown Health Centers)

Services: Comprehensive medical services; and HIV+/AIDS testing and counseling.

Supportive Housing Needs

Housing providers have reported the following priority housing and supportive service needs in the City of Schenectady for persons or families with special needs (i.e. persons with disabilities, persons with HIV/AIDS, elderly, frail elderly, single parent families):

- lack of multiple bedroom apartments on first floors
- lack of partially or fully handicapped accessible units with single or multiple bedrooms
- lack of managed care housing for persons with full blown AIDS (nursing homes have long waiting lists and are primarily for the elderly)
- lack of day care providers and or facilities for women with children
- lack of managed care facilities for children with HIV+/AIDS infection
- lack of after hours: transportation, meals on wheels, crisis intervention, and mental health and family therapy

ANTI-POVERTY STRATEGY

ANTI-POVERTY STRATEGY

The City of Schenectady will concentrate its anti-poverty strategy on economic development projects that will focus on job creation that will be available to individuals having poverty level income. The majority of jobs created will be at a level that will require little or no experience and a formal education level consistent with that of individuals living at or below poverty. Additionally, the City will coordinate its job training efforts through its Federal Renewal Community Program and New York State Enterprise Zone designation to address the needs of residents including those families living at poverty level. When jobs are created by the City of Schenectady's economic development programs, outreach through the New York State Division of Labor, social service agencies, neighborhood leaders and the Job Training Partnership Agency will be utilized to locate potential employees from those at poverty level whenever possible. This database will be accessed by the City of Schenectady to recruit potential applicants for employment positions created through economic developments projects. The City of Schenectady will continue to investigate programs that increase the employment viability of poverty level persons.

The City of Schenectady requires that housing units assisted through rehabilitation programs funded using HOME monies remain "affordable" to low, and low and moderate-income families by deed restriction. The deed restrictions also apply to monies funded by CDBG for the first time homebuyers program (the Second Mortgage Program) administered by the Schenectady Housing Development Fund Corporation (SHDFC).

The City of Schenectady will continue to work with State and County social service departments and community-based agencies in pursuit of anti-poverty strategies and initiatives that will improve the quality of life in Schenectady. Agencies serving the City that operate anti-poverty programs include:

- Schenectady Municipal Housing Authority (include Family Self-Sufficiency)
- Schenectady Community Action Program (including Head Start, Career Readiness, Emergency Services)
- Parsons Child & Family (including Early Head Start)
- Schenectady City Mission
- Better Neighborhoods, Inc.
- Community Land Trust of Schenectady

The City funds the Minority Contractors Technical Assistance Program, Inc. (MCTAP) to provide technical support services including business counseling/education to increase minority and women-owned business participation in construction activities primarily in the Hamilton Hill and Central State Street neighborhoods.

**INSTITUTIONAL
STRUCTURE/COORDINATION**

**HOME INVESTMENT
PARTNERSHIPS
CONSORTIUM**

INSTITUTIONAL STRUCTURE/COORDINATION

The City of Schenectady's Department of Development is responsible for carrying out the City's Consolidated Plan. This is done through City departments/bureaus and contracted services with private and non-profit organizations, and other public agencies.

Institutional strengths and weaknesses are continually being assessed by activities previously stated in the Citizen Participation Plan and the monitoring component, using existing monitoring procedures and the city's annual Single Audit of Federal programs.

As previously stated as a strategy, the coordination among the City of Schenectady and private and governmental health, mental health and service agencies is an integral component and fully explained throughout this document.

In regard to the Schenectady Municipal Housing Authority (SMHA), the Mayor of the City of Schenectady appoints five (5) of seven (7) of SMHA's Board of Commissioners to five-year terms. SMHA residents elect the additional two (2) of the seven (7) Commissioners for two-year terms.

The SMHA conducts its own hiring (Civil Service), contracting and procurement with their Board of Directors' approval with the exception of those services funded by the City of Schenectady. In those cases, the City of Schenectady either purchases the goods and services in compliance with N.Y.S. General Municipal Law and Federal Regulations or ensures that SMHA complies with the City of Schenectady's Purchasing Guidelines. All SMHA's development, demolition and disposal projects must comply with the City of Schenectady's standard site review procedures.

The Schenectady Municipal Housing Authority has over the past years developed a close working relationship with the City of Schenectady. This relationship is critical to successful community development, housing and service provision in the community.

The City of Schenectady acts as the lead agency for a HOME consortium that is comprised of the Town of Colonie, the City of Schenectady, and the City of Troy. The total 2010 funding allocation to be received by the Consortium from HUD for 2010 is \$1,634,171. The breakdown of allocation funds received is as follows: City of Schenectady - \$717,086, City of Troy - 753,668, and Town of Colonie - 163,417.

Home Program Description

The Colonie/Schenectady/Troy Consortium was started by agreement in August 1991 and funded the same year. The Consortium was renewed in 1994, 1997, 2000, 2003, 2006 and 2009. The Consortium will continue under the same operating structure during the 2010-2014 period.

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The Consortium will again allocate its funds on a proportionate basis to each community in the Consortium based on the HOME Investment Partnerships Program grant allocations. However, since the Consortium is tied to a three-year agreement, a community having a project that requires more funds than would be available on a single year allocation may, with the agreement of the other communities, use more than its allocation for that project, reducing subsequent allocations. Priority will be given to projects that address concerns covering the entire Consortium. It is not anticipated that such projects will be developed during this funding year.

The Consortium has identified three eligible CHDOs that meet program requirements. These are Troy Housing Development Corporation, a nonprofit affiliate of Troy Municipal Housing Authority (based in Troy); Better Neighborhoods Inc. (BNI) (based in Schenectady); and Community Land Trust of Schenectady (based in Schenectady). The Consortium intends to provide these CHDOs immediate opportunity to utilize the 15% set aside funds. It is the Consortium's intent to continue to identify, encourage, and work with as many potential CHDOs as possible.

The Consortium anticipates the CHDO's to be engaged in the following activities:

1. Developing, sponsoring, or owning HOME-assisted housing
2. Acting as a subrecipient which administers aspects of the HOME program including, but not limited to:
 - a. Project screening
 - b. Marketing activities
 - c. Reviewing and certifying tenant income
 - d. Counseling potential home buyers
 - e. Tenant assistant programs
3. Having management control and addressing decisions regarding HOME projects including but not limited to
 - a. How property is managed
 - b. What construction or rehabilitation occurs
 - c. Terms and conditions of property sales
4. Acting as liaison between the housing user community, the housing provider community, and financial institutions
5. Assisting in development and administration of homebuyer assistance programs
6. Assisting in fair housing assistance to HOME recipients through cooperative programs and direct client counsel
7. Assisting in the development of programs to educate the community with respect to managing one's personal housing and other life skills training

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Affirmative Marketing and Minority Outreach

In accordance with the regulations of HOME Program, and in promoting commitment to nondiscriminatory practices and equal opportunity in housing, the Consortium has established procedures to affirmatively market the HOME program and units rehabilitated with HOME funds.

It is the Consortium's policy to institute measures aimed at providing fair housing opportunities for all persons regardless of race, color, religion, gender, age, familial status, sexual preference and physical or mental disability.

It is the Consortium's affirmative marketing goal to assure that publicity is generated in a manner to reach all segments of the population, to provide information on the HOME program so that all low/moderate income households may have the opportunity to benefit from this federally funded program. Additionally, specific outreach strategies will be implemented to ensure that information is available to persons of different ethnic groups, disabled persons and individuals of different socioeconomic levels. These procedures are intended to further objectives of Title VIII of the Civil Rights Act of 1968 and Executive Order 11063. This policy will be carried out through the following procedures:

1. Informing the public, potential tenants, and owners about Federal fair housing laws and affirmative marketing policies. The Consortium will inform the public, potential tenants, and owners about its affirmative marketing policy and Title VIII and Executive Order 11063 by:
 - a. Publication of a public notice in the TROY RECORD, TIMES UNION and THE DAILY GAZETTE (local newspapers of general circulation);
 - b. Posting signs in buildings selected for rehabilitation about the HOME program with the HUD Equal Housing Opportunity logo in each building project; meeting directly with property owners interested in participating in the program; coordinating outreach to minority and women business contractors to make M/WBE's aware of contracting opportunities on projects funded with HOME funds; encouraging participation of M/WBE's on HOME funded projects through use of each member community M/WBE utilization plan (copies on file); and working with general contractors to identify M/WBE subcontractors for projects funded through HOME program.
2. Notice of impending vacancies must be published in local newspapers. The Consortium will require participating property owners to list all vacant units rehabilitated or constructed with HOME funds in the local newspapers. This notice should be published in the newspapers with specific language indicating that funds for such units were made available through the HOME program. Language should also be included in the newspaper notice that rental units will be made available specifically to low income households. The Consortium will require property owners to submit a copy of the

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affidavit of publication from the newspaper in which the notice was published. This procedure must occur each time a unit becomes vacant. Property owners will also be required to complete a form provided by the Consortium that lists the ethnicity and racial identification of individuals who applied for rental units and the ethnicity and racial identification of the household that bought or leased the unit.

3. Special Outreach Strategies: Each community involved in the Consortium will determine the racial/ethnic characteristics of its population based upon Census data and identify persons -- specifically persons of different ethnic and racial groups -- who are not likely to apply for housing without special outreach. Based on this identification, the Consortium will implement the following outreach strategies for reaching these specific groups to provide information on the HOME program. The consortium will contact each community's Human Rights Commission and local churches affiliated with these groups and request that they make information on the vacant units available to members to these ethnic groups in the community.
 - c. Utilize the emergency shelters and service providers of programs for individuals at risk of homelessness to make information about the HOME program available to their client population.
 - d. Access the area's Urban League for utilization of their internal outreach program to publicize the HOME program to African Americans and Spanish Speaking Americans.
 - e. Coordinate with the Hispanic Outreach Service, Inc. and Centro Civico Hispano-Americano, Inc., to publicize the HOME program and the availability of units to the Latino population.
 - f. Arrange with the Consortium's Public Housing Authorities (PHAs) to include publicity of the HOME program in their outreach efforts and send information bulletins to individuals on PHA waiting lists to make them aware of impending vacancies of rehabilitated or newly constructed rental units made available through HOME funds.
 - g. Access public service organizations to publicize the program.
 - h. Place articles on the HOME program in newsletters of public service organizations with circulation comprising clients who are primarily low income.
 - i. Coordinate with member communities' County Departments of Social Services and Job Partnership Training Agencies to include information bulletins in routine mailings to clients. Both JPTA and Social Services provides programs specifically to the low and moderate-income population.
4. Recordkeeping: The Consortium will maintain records on the following within each member community:
 - j. Copies of ads that are placed in the TROY RECORD, TIMES UNION and THE DAILY GAZETTE.
 - k. Copies of correspondence to each public service organization identified to assist

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- in outreach efforts to very low and low-income households and specific ethnic and racial groups;
- l. Copies of records and correspondence from public and human service agencies to document outreach activities taken by the agencies to publicize and market the HOME Program to very low and low income households and specific ethnic and racial groups;
 - m. Copies of forms provided by the owners, listing ethnicity and racial identification of households that leased vacant units and racial and ethnicity of individuals that applied for actual units;
 - n. Copies of ads/notices which owners place in the local dailies for vacant rental units for which HUD HOME funds were used.
5. Assessment and Corrective Actions: Effectiveness of affirmative marketing efforts will be assessed as follows:
- o. To determine if good faith efforts have been made: compare the information contained in the records to be maintained and provided to the Consortium by property owners and public and human service organizations, as set forth in Procedures 1, 2 and 3. If the required steps were taken, we will determine that good faith efforts have been made.
 - p. To determine results: results will be evaluated by examining whether or not persons from different racial and ethnic groups in the area applied for units that were affirmatively marketed; examine whether or not persons from different racial and ethnic groups in the area were leased units that were affirmatively marketed; examine whether M/WBE's were utilized on housing rehab construction projects funded through HUD HOME Program.

If it is found that a variety of individuals from different ethnic and racial groups did in fact benefit from the program, it can be concluded that the Consortium's affirmative marketing procedures are effective and achieve the goal of publicizing and marketing the program so that ethnic and racial groups are informed and encouraged to participate. If one or more such groups are not represented, the procedure will be reviewed to determine what changes might be taken to make the affirmative marketing efforts more effective in furthering the Consortium's goal.

Corrective actions will be taken if it is discovered that property owners are failing to carry out mandated procedures. If, after discussing with owners ways to improve procedures, the owners continue to fail to meet the affirmative marketing requirements, the Consortium will consider taking legal action deemed appropriate to the particular form of funding. The Consortium will carry out assessment activities and complete a written assessment of affirmative marketing efforts in time to report results in the annual performance report to HUD. This assessment will cover marketing relative to units rehabilitated through HOME funds and first made available for occupancy during that fiscal year.

M/WBE Contractual Compliance

It is the policy of the Consortium that Minority/Women Business Enterprises (M/WBE's) shall have the maximum opportunity to participate in the performance of contracts awarded by the Consortium. In the implementation of this policy, the Consortium commits itself to a goal-oriented M/WBE program. Consortium members and subcontractors shall carry out this policy in the awarding of contracts and subcontracts to M/WBE's to the fullest extent consistent with the efficient performance of the contract and shall use good faith efforts to meet the applicable M/WBE participating goal.

Participation Goal

The applicable M/WBE participation goal for Schenectady and Colonie is either:

- MBE - at least 5% of the total contract amount if in excess of \$10,000, but less than \$25,000
- MBE - at least 15% of the total contract amount if in excess of \$100,000
- WBE - at least 5% of the contract amount if in excess of \$25,000

The M/WBE participation goal for Troy is:

- MBE - at least 10% of the contract amount for each contract under \$100,000 during any fiscal year; and
- MBE - at least 10% of the contract amount for each contract over \$100,000.

The contractor must develop and submit to the Schenectady M/WBE Officer at initial bidding, a detailed schedule of M/WBE participation including:

- The names of M/WBE's intended to be used as subcontractors;
- A description of the work each is to perform;
- The dollar value of each proposed subcontract with an M/WBE;
- Notice to subcontractors of their use of M/WBE's.

The contractor must make good faith efforts to meet the M/WBE participation goals by:

- Advertising, subcontracting opportunities for M/WBE's in minority trade association newsletters. The bid due date and reasonable M/WBE response due date must be distributed within reasonable proximity of the location of the construction project. The advertisement must be for specific subcontractors that are described in reasonable detail;
- Notifying minority contractor associations located within the Capital District area of the available subcontracting opportunities. The notification must be by certified mail and should be received by the addressee associations in time to permit effective M/WBE participation. The M/WBE response due date must be specified in the notifications. The

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solicitation must be for specific subcontracts and the work to be done must be described as accurately as possible and in reasonable detail;

- Where technically feasible, segmenting the work to be subcontracted to accommodate the size and capabilities of available minority subcontractors;
- Sending solicitation letters by certified mail inviting quotes or proposals from individual M/WBEs. The solicitation letter must reference specifically segmented portions of work to be contracted, and portions of work must be described as specifically and accurately as possible. The letter must be sent in a timely manner so as to allow minority firms sufficient opportunity to develop quotes/proposals for the work described. All solicitation letters shall include the bid date and response due date.
- Engaging in direct negotiations with an M/WBE whose proposal is deemed unreasonably high and rejected for that reason;
- Informing its M/WBE subcontractors of change orders that may affect the M/WBE's subcontract.

Prior to being issued a Notice to Proceed, the contractor must have awarded the M/WBE subcontractor an offer. In addition, throughout the project, the contractor must:

- Require each subcontractor under the contract to comply with the M/WBE requirement, if necessary, to achieve the M/WBE goal;
- Inform the Consortium of any changes in its detailed schedule of M/WBE participation;
- Maintain documentation that will demonstrate good faith efforts to retain M/WBE's;
- Make good faith efforts to replace an M/WBE sub-contractor that is unable to perform successfully with another M/WBE;
- Notify the Consortium officer of any suspected instances of companies fraudulently claiming M/WBE status;
- If possible, provide any needed technical assistance to M/WBE's under contract;
- If possible, assist proposed M/WBE subcontractors in obtaining necessary bonding;
- Design payment schedules to minimize cash flow problems faced by M/WBE's.

All contractors will be required to maintain accurate and complete records to reflect the (1) name of the MBE, (2) individual contacted, (3) description of the work to be done, (4) quotation or proposal received (if any); and (5) description of follow-up actions. In the event an interested MBE will not be utilized, the record of contact with that firm should include an explanation of the reason(s) why the firm will not be used. Contractors are required to maintain records as are necessary to determine compliance with MBE obligations for 3 years, submitting regular reports to enable effective compliance monitoring.

If the contractor cannot meet the goals, he/she must document to the Consortium that he/she has made all good faith efforts to achieve it. Failure to meet the goal or to document that all good

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faith efforts have been made to achieve it may result in the Consortium invoking sanctions against the contractor including but not limited to:

- Any legal or equitable remedy available to the Consortium for breach of contract;
- Withholding future payments under the contract involved;
- Disqualification of the contractor from future contracting opportunities; and
- Cancellation of the contract and declaration of forfeiture of performance bond.

Eligibility

An eligible M/WBE for the purposes of the participation goals must be a minority owned and controlled business, having a contract, partially or wholly funded with HOME funds, within the geographical limits of the Consortium.

Minority Owned And Controlled Business

A minority owned and controlled business is an established, profit-making enterprise, firm or corporation owned, controlled and operated with a minimum of 51% of all vested ownership and management benefits held by a member of one of the following: citizens and/or permanent residents identified as minority and defined as such by the US Department of Commerce and US Department of Labor (definitions utilized to govern the M/WBE Program):

Black persons, not of Hispanic origin. A person having origins in any of the black racial groups of Africa.

Hispanic persons. A person of Mexican Puerto Rican, Cuban, Central or South American or other Spanish culture or origin, regardless of race.

Asians or Pacific Islanders. A person having origins in any of the original peoples of the Far East, Southeast Asia, the India Subcontinent or the Pacific Islands. This area includes, for example, China, Japan, Korea, the Philippine Islands and Samoa.

American Indians or Alaskan Natives. A person having origins in any of the original peoples of North America and who maintain cultural identification through tribal affiliation or community recognition.

The minority ownership of such business is a profit making venture engaging in and capable of continuous engagement of construction/construction related activity and is organized as one of:

- Sole Proprietorship
- Partnership/Joint Venture - 2 Minorities
- Corporation

The majority owner(s) must possess the authority to direct daily business operations and enforce policies of the firm. Minority owner(s) must exercise routine ongoing management

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responsibilities including but not limited to:

- Sharing in all benefits and liabilities in proportion to invested ownership percentage
- Authorizing and processing payrolls payables
- The authorizing of all personnel actions, hiring, promotion and terminations

Work Performance Standards:

1. The M/WBE contractor/subcontractor is responsible for entering into all contractual agreements that generate contracts.
2. Arranges for and supervises contract performance.
3. Secures equipment, materials, crew (laborers) sufficient to complete projects.
4. Provides bonding insurance, collateral as required for surety in contract performance.
5. Authorizes payrolls, payments, and reports as requested in routing compliance.
6. Maintains work standards and scheduling in conformance with contract or subcontract.

Causes For Ineligibility:

1. An approved M/WBE subcontractor shall not include any enterprise whose principal officer, superintendent, foreman, or any other similar supervisory type personnel was in the employ of the low bidder (prime) during the period of time six months prior to the date of the bid announcement and extending to the date of the bid opening.
2. Minority/women ownership and control shall be real and continuing and shall not be created solely to take advantage of special programs provided for minority business development. Certification shall be denied businesses not controlled by minority/women business persons.

Indicators of Ineligibility

A non-minority firm may be considered as controlling or having the power to control a minority/women firm when one or more of the following circumstances are found to exist and it is reasonable to conclude that under the circumstances such non-minority firm is directing or influencing or has the power to direct or influence the operation of the minority firm.

- a. Interlocking Management Officers, directors, employees or principal stockholders of the non-minority firm serve as officers of the minority/women firm.
- b. Common Facilities: The non-minority firm shares common office space and/or employees and/or other facilities with the minority/women firm.

Responsibility of the Consortium

The following standards shall be used by the Consortium to establish criteria and to monitor the operation of a Minority/Women Business Enterprise Program. The Consortium shall:

1. Identify minority owned and controlled business firms, corporations and establishments capable of engaging successfully in a competitive bid process for the procurement of construction and construction related projects.

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2. Maintain a list of M/WBE owned and controlled firms for bid notification, referrals and for negotiating contracts and subcontracts with construction residential rehabilitation projects.
3. Discontinue and disqualify contractors and subcontractors when violations of policy and performance agreements occur.
4. Notify minority contractor associations located within the Capital District of the available subcontracting opportunities. The notification will be by certified mail and should be received by the addressee, associations in time to permit effective MBE participation. The MBE response due date must be specified in the notifications.

Solicitation must be for specific contracts or subcontracts and work to be done must be described accurately and in reasonable detail and where technically feasible, segmenting the work to be subcontracted to accommodate the size and capabilities of available minority subcontractors.

Homebuyer Resale and Recapture Provisions

To ensure affordability and secure HUD HOME Program funds invested in a homebuyer unit, members of the Schenectady-Troy-Colonie HOME Consortium will impose either resale or recapture requirements. Each member will establish the resale or recapture requirements that comply with HUD HOME program regulations at 24 CFR § 92.254 Qualification as Affordable Housing: Homeownership, specifically 24 CFR 92.254(a) (5), for each program budgeted with HOME funds.

Resale

Resale provisions must ensure, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability that the housing is made available for subsequent purchase only to a buyer whose family qualifies as a low-income family and will use the property as its principal residence.

The resale requirement must also ensure that the price at resale provides the original HOME-assisted owner a fair return on investment (inc. homeowner's investment and any capital improvement) and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. The period of affordability is based on the total amount of HOME funds invested in the housing.

A. Members may use deed restrictions, covenants running with the land, or other similar mechanisms to impose the resale requirements. The affordability restrictions may terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD. Members may also use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions shall be revived

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according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an ownership interest in the housing.

Recapture

Recapture provisions must ensure that member recoups all or a portion of the HOME assistance that was given to the homebuyers, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability. Members may structure their recapture provisions based on their specific program design and market conditions. The period of affordability is based upon the total amount of HOME funds subject to recapture described in 24 CFR 92.254 (a)(5)(ii)(A)(5). Members may adopt, modify or develop their own recapture requirements for Consortium and HUD approval. Members are subject to the limitation that when the recapture requirement is triggered by a sale (voluntary or involuntary) of the housing unit, and there are no net proceeds or the net proceeds are insufficient to repay the HOME investment due, the members can only recapture the net proceeds, if any. The net proceeds are the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

Amount Subject to Recapture

The HOME investment that is subject to recapture for each members respective program is based on the amount of HOME assistance that enabled the homebuyer to buy the dwelling unit. This includes any HOME assistance that reduced the purchase price from fair market value to an affordable price, but excludes the amount between the cost of producing the unit and the market value of the property (i.e., the development subsidy). Members will re-allocate the recaptured funds to carry out HOME-eligible activities.

If members allocate the HOME assistance only for the development subsidy, this is not subject to recapture and the resale provision must be used.

Alternate Forms of Investment

The Consortium is not planning to use any alternate forms of investment that are not currently in use in programs run by Consortium members and approved by HUD.

Match Requirements

The Consortium intends to use several sources of matching funds. It will use the appraised value of properties acquired by the 3 municipalities through In Rem tax foreclosure proceedings. It will use New York State grant funds it anticipates receiving for rehabilitation. It will use the discounted value of below-market rate loans received from local lending institutions, including the Affordable Housing Partnership; and the value of mortgage tax waivers granted by New York State to local municipalities. The Consortium anticipates having more than enough match through these sources to cover the required match for funds expected from the 2010-2011 allocation.

HOUSING & COMMUNITY DEVELOPMENT INVESTMENT STRATEGY 2010-2014

The City of Schenectady will utilize the following proposed investment strategy for the 2010-2014 period. The investment strategy focuses on five major investment areas: Families and Youth, Housing, Infrastructure, Jobs and Employment, and Neighborhoods. Included for each investment area are specific performance targets (“Investor Target Results”) developed by the City of Schenectady, and programs/projects that an implementor (the City or an agency) will undertake to address the investor target results (“Implementor Target Areas”).

FAMILIES AND YOUTH

Outcome Sought

Every person in Schenectady's CDBG target neighborhoods has access to comprehensive educational, recreational, health and social programs, and uses these programs as needed to grow and thrive.

Investor Result Targets

- 500 homeless individuals having secured a place to live (100 persons per year)
- 10 capital repairs and/or new construction projects that improve facilities utilized by community-based service providers (2 projects per year)
- Neighborhood-based activities for 500 youth provided through investments in programming, equipment and/or capital needs (100 youth per year)
- 500 youth prevented from becoming involved in gang violence or substance abuse, and/or prevented from becoming victims of bullying, suicide, and other youth violence (100 youth per year)

Implementor Target Areas

- Services and programs addressing the needs of homeless persons
- Capital repairs, new construction or facility improvements that reduce operational costs and promote self-sufficiency among community-based public service providers
- Recreational youth programs, and related equipment and capital investments
- Services that provide youth with the tools they need to prevent violent, self-destructive, criminal or delinquent behavior, and/or the tools they need to avoid becoming a victim of youth related violence or suicide

HOUSING

Outcome Sought

The City will have a viable housing supply adequate to the needs of the population, with homes that are safe, attractive and maintainable.

Investor Result Targets

- 50 units of single family owner-occupied housing that meet Housing Quality Standards by 2014 (10 units per year)
- Code enforcement inspections conducted on a minimum of 5000 units with a compliance rate of 70% (1000 units per year inspected)
- 250 persons will become eligible for homeownership and/or prevent foreclosure on their home (50 persons per year)
- 50 units of newly constructed energy efficient, affordable housing (10 units per year)
- A feasibility study on the creation of a rental rehabilitation program

Implementor Target Areas

- Housing rehabilitation, including conversion of units to decrease density
- Targeting of code enforcement in coordination with housing rehabilitation to provide homeowners with options for achieving code compliance
- Targeted services that reduce barriers to new and continued homeownership including housing outreach, counseling, technical assistance and innovative programs promoting homeownership
- Development and construction of green, affordable housing

INFRASTRUCTURE

Outcome Sought

All streets, curbs and sidewalks will be continuously in good condition. All water, sanitary and storm sewer systems will be continuously in good working order.

Investor Result Targets

- 2.5 miles of streets will be paved, including repair to missing and defective curbs and sidewalks, in low and moderate income areas of the City (.5 miles per year)
- A feasibility study of the creation of a residential/commercial sidewalk program
- Sidewalks installed at 20 sites in coordination with rehabilitation and new construction efforts (5 sites per year)

Implementor Target Areas

- Street paving, road, curb and sidewalk repair and/or installation

JOBS & EMPLOYMENT

Outcome Sought

Anyone who is able to work is employed or engaged in other productive activity. All job seekers who require it have access to adequate job training, transportation, daycare (sick, well, elder) and job preparation training. All who are working have jobs consistent with their abilities and have opportunities for long-term employment and workplace advancement.

Investor Result Targets

- 20 jobs with professional growth opportunities for low and moderate income residents created through public (CDBG)/private investment partnerships with local businesses (5 per year @ 1 FTE per 35K CDBG investment)
- Job retention for at least 6 months for 250 low and moderate income individuals who live in the City at jobs that have opportunities for long term employment and/or workplace advancement (50 per year)
- Transportation to interviews and/or employment for 250 low to moderate income individuals to enable acquisition and retention of jobs (50 per year)

Implementor Target Areas

- Job readiness, training, placement and retention programs
- Employment opportunities that provide growth and potential for advancement and are consistent with the abilities of perspective employees
- Employment programs for low to moderate-income youth
- Employers that make specific efforts to attract, train and keep low and moderate-income City/neighborhood residents employed
- Transportation programs that provide or subsidize consistent, easily accessible transportation for jobs that are not on regular bus routes, or that take place at times when public transportation is not available

NEIGHBORHOODS

Outcome Sought

Schenectady will become a community in which all of its neighborhoods are safe, secure, pleasant, clean, and provide economic opportunity and stability for their residents.

Investor Result Targets

- 100 new homeowners in the City (20 per year)
- 7 community officers on patrol in CDBG target neighborhoods (7 each year)
- 5 successful “Weed and Seed” initiatives involving public safety, housing, economic development, and public service programs (1 per year)
- 50 foreclosed, abandoned or municipally acquired properties demolished for redevelopment and/or to reduce density (10 per year)

Implementor Target Areas

- Programs and services that reduce and/or mitigate barriers to new and continued homeownership
- Neighborhood and local small business development
- Redevelopment of vacant and/or underutilized properties
- Community policing and/or support programs
- Increased security street lighting
- Demolition and/or clean up of foreclosed, abandoned properties
- Development of revitalization plans for neighborhoods and neighborhood commercial areas, and the targeting of resources to address deficiencies or fund improvements

**2010 PROPOSED
CONSOLIDATED PLAN SUMMARY
(ONE-YEAR ACTION PLAN)**

**NOTE: The City of Schenectady One-Year Plan is a
segment of the 2010-2104 Five-Year Plan.**

**Narrative Responses for the Annual Action Plan are
contained throughout the 2010-2014 Consolidated
Plan document.**

CITY OF SCHENECTADY
“2010 FINAL CONSOLIDATED PLAN SUMMARY”

ANTICIPATED AVAILABLE FUNDING

	<u>2010</u>
<u>Community Development Block Grant (CDBG)</u>	\$ 3,153,084
New Fiscal Year 2010	\$ 2,775,957
Prior Years’ Recaptured Program Income	\$ 180,127*
• Schenectady Local Development Corp. (SLDC)	\$ 72,000
• Economic Development Fund (EDF)	\$ 120,000
• Schenectady Housing Dev. Fund Corp. (SHDFC)	\$ 5,000
<u>Emergency Shelter Grant (ESG)</u>	\$ 112,217
<u>HOME Investment Partnerships (HOME)</u>	\$ 1,945,070
New Fiscal Year 2010	\$ 717,086
HOME Reprogrammed Funds	\$ 167,874
Program Income	
• SHDFC	\$ 11,000
• HOME Program PJ Administration Fund	\$ 6,110
• HOME Program	\$ 1,043,000
<u>TOTAL AVAILABLE FUNDING</u>	\$ 5,210,371

CATEGORY ALLOCATIONS

ESG Activities.....	\$ 112,217	from ESG
Public Service/Neighborhood Revitalization Strategy Activities.....	\$ 126,477	from CDBG
Public Service Activities.....	\$ 431,557	from CDBG
Economic Development Activities.....	\$ 192,000	\$192,000 from Program Income
Public Works Activities.....	\$ 1,549,985	from CDBG
Housing Assistance Activities.....	\$ 2,159,966	\$1,816,879 from HOME \$327,087 from CDBG Income - \$11,000 HOME; \$ 5,000 CDBG
Administration.....	\$ 638,169	\$117,191 from HOME \$400,978 from CDBG
TOTAL.....	\$ 5,210,371	

* Includes \$123,000 in 2009 Consolidated Plan CDBG “Economic Development Fund” Program Income to be reprogrammed as part of the following activities as an amendment to the 2009 Consolidated Plan.

EMERGENCY SHELTER GRANT RECOMMENDATIONS = \$112,217

<u>PROJECT</u>	<u>FUNDING SOURCE</u>	<u>AMOUNT</u>
<p><u>Bethesda House-Homeless Prevention/ Emergency Services Program</u></p> <p>Funds will be used for staff salaries/fringes and nonpersonnel costs for the Homeless Prevention/ Emergency Services Program, providing intake, assessment, referral, follow-up case management, and assertive outreach services for the homeless citywide.</p>	ESG	\$ 50,000
<p><u>Bethesda House-Safe Haven</u></p> <p>Funds will be used for salaries/fringes and nonpersonnel costs for Bethesda House’s Safe Haven, a day shelter for the homeless, primarily serving the Hamilton Hill and Central State Street neighborhoods.</p>	ESG	\$16,590
<p><u>SAFE House-Manager/Counselor</u></p> <p>Funds will be used for salaries/fringes of the House Manager and Outreach Counselor for SAFE House, a temporary emergency shelter for runaway and homeless youths 16-20 years old, primarily serving the Hamilton Hill/Central State Street neighborhoods.</p>	ESG	\$ 26,000
<p><u>Schenectady County Human Rights Commission- Homeless Prevention Program</u></p> <p>Funds will be used to provide assistance to individuals/families who are in immediate danger of homelessness by paying up to one month’s rent/ mortgage payment/shelter costs, citywide.</p>	ESG	\$ 13,627
<p><u>Schenectady Inner City Ministry (SICM) - Security Deposit Program</u></p> <p>Funds will be used to provide security deposits (loans of up to \$300 per individual not on public assistance) for low and moderate income persons, citywide.</p>	ESG	\$ 6,000

PUBLIC SERVICE/NEIGHBORHOOD REVITALIZATION STRATEGY
RECOMMENDATIONS = \$126,477

<p><u>Better Neighborhoods, Inc. (BNI)-Homebuyer Education and Foreclosure Prevention Program</u> Funds will be used for personnel and nonpersonnel costs for a Homebuyer Education and Foreclosure Prevention Program, providing pre-purchase and default counseling, intervention and assistance to low and moderate income potential homebuyers/homeowners in maintaining decent affordable housing, primarily serving the Hamilton Hill and Central State Street neighborhoods.</p>	<p>CDBG</p>	<p>\$ 44,000</p>
<p><u>Carver Community Center-Expanded Youth Services Program</u> Funds will be used to fund two (2) part-time youth coordinators primarily for street outreach for Carver’s Youth Services Program, providing drug resistance/educational, recreational, gang prevention /intervention, and pregnancy prevention services primarily for the Hamilton Hill neighborhood.</p>	<p>CDBG</p>	<p>\$16,877</p>
<p><u>Hamilton Hill Arts Center-Project Artreach</u> Funds will be used for the Executive Director’s salary for Project Artreach, providing educational/cultural programming for primarily low and moderate income youths and families in the Hamilton Hill neighborhood.</p>	<p>CDBG</p>	<p>\$ 17,600</p>
<p><u>Minority Contractors’ Technical Assistance Program (MCTAP)</u> Funds will be used for technical support services including business counseling/education for MCTAP to increase participation in construction activities primarily in the Hamilton Hill and Central State Street neighborhoods. Funds will be used for staff and nonpersonnel costs.</p>	<p>CDBG</p>	<p>\$ 48,000</p>

PUBLIC SERVICE RECOMMENDATIONS = \$431,557

**Boys and Girls Clubs of Schenectady -
Quackenbush Park Recreation/Enrichment Program**

CDBG

\$ 26,136

Funds will be used for a park program providing families and youth with increased opportunities including sports programs, swimming lessons, arts and crafts, nutrition education, prevention education, family programs and special events at Quackenbush Park.

**Capital District Center for Independence -
Office of Disability Services**

CDBG

\$ 9,500

Funds will be used to provide three (3) days of coverage for the Office of Disability Services, providing people with disabilities assistance with housing, employment, and advocacy services.

Cornell Cooperative Extension

CDBG

\$ 5,000

Funds will be used for program supplies for the "Roots and Wisdom" youth agriculture program.

**Schenectady Inner City Ministry (SICM)-
Damien Center**

CDBG

\$ 6,713

Funds will be used for nonpersonnel costs (rent and utilities) for the Damien Center, a drop-in living room for persons infected with or affected by HIV/AIDS, providing socialization and informal counseling and referral services, citywide.

**Schenectady Police Dept.-Community
Policing Program**

CDBG

\$330,734

Funds will be used for salaries/fringes for seven (7) community police officers serving in low and moderate income neighborhoods, citywide.

YMCA – Jerry Burrell Drop In Summer Program

CDBG

\$ 33,224

Funds will be used for Jerry Burrell Park Summer programming including day and nighttime programs consisting of fitness, recreation and education.

YWCA – Pool Program

CDBG

\$ 20,250

Funds will be used for salaries and fringes for aquatic program personnel serving low and moderate income customers at the East Front Street pool.

ECONOMIC DEVELOPMENT RECOMMENDATIONS = \$192,000

Economic Development Fund (EDF)

Estimated program income funds to be used for the creation/retention of jobs primarily for low and moderate income persons, and improvement of the tax base, through EDF incentive business loans, citywide.

CDBG Prog. Inc.

\$120,000

Schenectady Local Development Corporation (SLDC)

Estimated program income for the SLDC, providing a revolving loan fund for economic development activities, citywide, to be programmed for short-term business loans primarily for low and moderate income person job creation initiatives.

CDBG Prog. Inc.

\$72,000

PUBLIC WORKS RECOMMENDATIONS = \$1,549,985

Code Enforcement Program Delivery

CDBG

\$800,000

Personnel and nonpersonnel costs for code enforcement and lead hazard reduction activities. Includes City match of \$140,000 per year for \$1.4 million 3-year lead hazard reduction project in low and moderate income neighborhoods.

Department of Neighborhood Revitalization-Schenectady Neighborhood Assistance Program (SNAP)

CDBG

\$350,000

Funds will be used for personnel salaries/ fringes and nonpersonnel costs in support of the SNAP, and property management activities, providing for the removal of blighting conditions for properties in low and moderate income neighborhoods.

CD Program Delivery

CDBG

\$ 40,000

Funds will be used for one (1) staff person responsible for the implementation of projects as presented in the City's new Comprehensive Plan (½ yr. funding)

Engineering Dept. – Street Rehabilitation Program

CDBG

\$359,985

Funds will be used for the street rehabilitation of Duane Avenue (Backus to McClyman).

HOUSING ASSISTANCE RECOMMENDATIONS = \$2,159,966

<u>Better Neighborhoods, Inc. (BNI) – Operating Funding</u>	CDBG HOME	\$ 23,091 <u>\$ 15,934</u> \$ 39,025
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Funds will be used for salaries/fringes and non-personnel costs in support of BNI’s housing programs including housing rehabilitation, in the Hamilton Hill neighborhood.

<u>Community Land Trust (CLT) of Schenectady – RESTORE Program</u>	CDBG	\$ 75,000
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City match for the NYS RESTORE Program, providing emergency rehab for seniors to correct housing code violations. Funding will leverage \$75,000 in NYSDHCR monies.

<u>Community Land Trust of Schenectady Inc. (CLTS) – Housing Counseling Administration</u>	CDBG	\$ 34,193
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Funds will be used for personnel and non-personnel costs for the provision of CLT’s housing counseling services for first-time low and moderate income homebuyers. Includes outreach, homeownership, credit and/or budget counseling.

<u>Habitant for Humanity – LEED-Certified New Construction Housing Project</u>	HOME	\$ 60,000
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Funds will be used for the first Leed-certified Occupied housing unit to be built on Schenectady Street, providing affordable housing for low and Moderate income persons in the City of Schenectady.

**Community Land Trust of
Schenectady (CLTS) - Operating Funding**

**HOME
CDBG**

**\$ 15,934
\$ 9,803
\$ 25,737**

Funds will be used for salaries and non-personnel costs associated with the CLT providing affordable housing in the City of Schenectady for low and moderate income persons.

**Dept. of Development – Housing Program
Delivery**

HOME

\$ 76,084

Funds will be used for the salaries/benefits for one (1) position providing housing program delivery.

Schenectady HOME Program

HOME

\$300,000

Funds will be used for the new construction of ten (10) low and moderate income owner-occupied homes over a 3-year period. Funding will leverage \$2.6 million in NYSDHCR monies over 3 years.

**Schenectady Housing Development Fund
Corporation (SHDFC) – Second Mortgage
Program**

**HOME
HOME Prog. Inc.
CDBG Prog. Inc.**

**\$ 24,927
\$ 11,000
\$ 5,000**

Funds will be used to provide down payment assistance to a maximum of 10% of the purchase price for an owner-occupied house for low and moderate income persons, citywide.

Northeast Affordable Housing Project

HOME

\$ 50,000

Funds will be used to rehabilitate a two family home into a one family structure by using YouthBuild and Northeast Parent & Child Society staff for sale to low and moderate income persons. Green technology and universal design building methods will be used.

<u>Options in Green Program</u>	HOME	\$1,274,000
	CDBG	<u>185,000</u>
		\$1,459,000

Based on the recommendation of the City’s U.S. Department of Energy (DOE) – funded Energy Efficiency and Conservation Strategy (EECS), funds will be used to provide green housing assistance for low and moderate income persons.

The Options in Green Program is an inter-departmental initiative between the City and Community Housing Development Organization (CHDOs) for the new construction of green housing, energy star housing rehabilitation, weatherization, and related interim controls for lead and the correction of code violations.

- **NYS Affordable Housing Corporation (AHC) Match-HOME \$384,000**

Funds will be used for the energy star rehabilitation and code compliance of sixteen (16) units of income-eligible owner-occupied homes. Eight (8) units will be administered by the City (with possible CHDO/Habitat assistance), and eight (8) units will be administered by the Community Land Trust of Schenectady (CLTS). City HOME funding (\$384,000) will match \$576,000 in NYS AHC monies.

- **NYS Division of Housing and Community Renewal (NYSDHCR) Match-HOME \$890,000**

Funds will be used for the energy star rehabilitation and code compliance of seven (7) owner-occupied units (Habitat-4; BNI-3) for sale to low and moderate income persons. In addition, funds will be used for the new construction of four (4) affordable, universally-designed, green homes by BNI for sale to low and moderate income persons. City HOME funds (\$890,000) will be matched by \$660,000 in NYSDHCR monies.

- **Lead Paint Program – CDBG \$185,000**

Funds will be used to supplement lead program funds for weatherization, energy and code violation improvements. Approximately thirty (30) units of income-eligible owner-occupied/rental properties will be assisted.

ADMINISTRATION RECOMMENDATIONS = \$638,169

**Affirmative Action/Minority Recruitment/
Contract Compliance Function**

CDBG

\$ 50,000

Funds will be used for personnel and nonpersonnel costs in support of affirmative action/minority recruitment/contract compliance activities serving the City of Schenectady.

CARES, Inc. – Homeless Management Information System (HMIS)

CDBG

\$ 10,000

Funds will be used as a local match for the HMIS, providing an unduplicated count of homeless individuals and families as well as demographic data.

Dept. of Development - Administration Costs

CDBG
HOME

\$400,978
\$ 117,191
\$518,169

Funds will be used for oversight, management, monitoring and coordination of the CDBG, ESG and HOME programs.

- Salaries/Benefits = \$380,978 (CD) +117,191 (HOME)
- Nonpersonnel Costs = \$20,000

Finance Department - Administration Costs

CDBG

\$ 40,000

Funds will be used for general financial support activities in the administration of the CDBG, ESG and HOME programs.

Law Department

CDBG

\$ 20,000

Funds will be used for the Schenectady Property Reclamation Initiative, providing Partial funding for one (1) position to pursue Abandonment proceedings in low and moderate Income neighborhoods.

2010 HOME BUDGET

HOME CHDO Set-Aside Project Funds

The City of Troy will partner with local certified CHDO agencies to conduct scattered site housing rehabilitation or new infill residential construction projects. This program will assist in maintaining the City's current housing stock and bring homes up to code eliminating potential health hazards and expanding affordable housing opportunities.

2010: 2 homes rehabilitated

Objective: Decent Housing

Outcome: Affordability for the purpose of providing decent affordable housing

Funding: \$350,027 (HOME CHDO)

Homeowners Incentive Program (HIP)

The Homebuyers Incentive Program continues to support homeownership by offering deferred payment loans to low income persons providing them with an opportunity to purchase one or two family homes. The property must remain affordable for a ten year period and the homebuyer must complete a Home-Buyer's certification educational program. Funding will be used for down-payment assistance and closing costs.

2010: 7 homebuyers assisted

Objective: Decent Housing

Outcome: Affordability for the purpose of providing decent affordable housing

Funding: \$100,000 (HOME)

South Troy Homeowners Incentive Program (HIP)

The City will support homeownership by offering down-payment incentives of up to \$50,000 for first-time homeowners that rehabilitate foreclosed or vacant city owned buildings into one or two-family homes in the South Troy Target Area.

2010: 5 homebuyers assisted

Objective: Decent Housing

Outcome: Affordability for the purpose of providing decent affordable housing

Funding: \$200,000 (HOME)

HOME Administration

The City of Troy will undertake all activities involved in the administration of the HOME program including preparation of all required housing policy documents such as the Consolidated Plan, Annual Action Plan, and Consolidated Annual Performance Report (CAPER), and all necessary publications and marketing.

Objective: Provide HOME administrative services

HOME : \$68,641 Administration

CHDO Operating expense will assist the Troy Housing Development Corporation perform the administrative and construction management oversight requirements of the CHDO rehabilitation projects.

CHDO Operating Expense: \$35,000

**CONSOLIDATED PLAN
MONITORING**

CONSOLIDATED PLAN MONITORING

The City of Schenectady will ensure that all Consolidated Plan-funded activities are monitored for compliance with the applicable program requirements including minority business outreach and the comprehensive planning requirements. This will be accomplished using the City's current monitoring/contract compliance process for Federal programs.

Affirmative and Outreach Monitoring

The City's contract compliance officer is responsible for ensuring affirmative marketing and minority outreach including M/WBE compliance, by using existing standards and procedures as prescribed under the CDBG, ESG and HOME programs. The HOME Consortium section describes these standards and procedures regarding M/WBE compliance.

General Monitoring Standards

The City of Schenectady's Consolidated Plan application RFP requires upfront performance standard information per proposed activity. If funded, the specific RFP performance standards are incorporated as part of all contracts, providing a quantifiable gauge for measurement purposes. Based on the City's outcome funding model RFP, project performance targets and Federal compliance requirements are assessed. In addition, the Consolidated Plan Program Monitor provides technical assistance regarding all Federal regulation requirements to all funded entities prior to contract execution.

General Monitoring Procedures

The City of Schenectady relies upon all Consolidated Plan-funded entities to complete a "Quarterly Performance Report (QPR) Form" to assess project progress. Accomplishments for the quarter are identified including measurable outcomes, client information, time frames and quarterly costs. Projects/program objectives for the next quarter are stated.

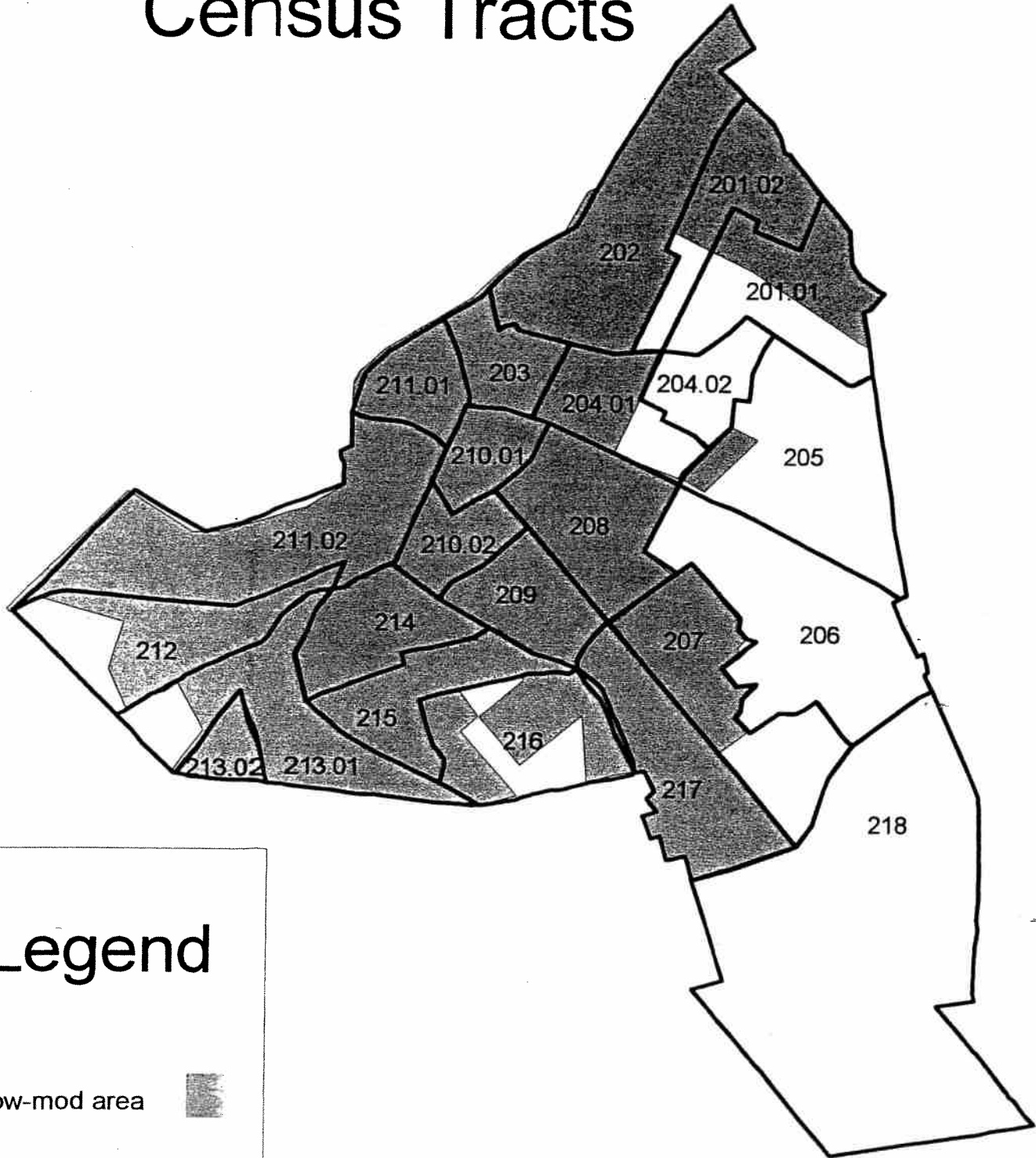
An on-site review of the Consolidated Plan - funded projects will be undertaken one time per year, with ongoing monitoring activities conducted as needed (i.e. onsite inspections) to ensure compliance with all HOME program requirements.

The Consolidated Plan Program Monitor will complete a "Federal Consolidated Plan Sub recipient Monitoring Site Visitation Form" including comparison of QPR information and supporting onsite information. The monitor will note all deficiencies. The Consolidated Plan Program Monitor, if necessary will provide technical assistance. Recommendations will be made on the form to correct deficiencies.

Upon completion, the "Federal Consolidated Plan Sub Recipient Monitoring Site Visitation Form" is provided to the Program Supervisor, the Program/Project Liaison and to the monitored Consolidated Plan-funded entity. Through the efforts of the Contract Compliance Officer and the Consolidated Plan Program Monitor, the City of Schenectady believes that the current Federal Consolidated Plan monitoring standards and procedures will ensure long-term program compliance.

MAPS

Schenectady, New York Census Tracts



Legend

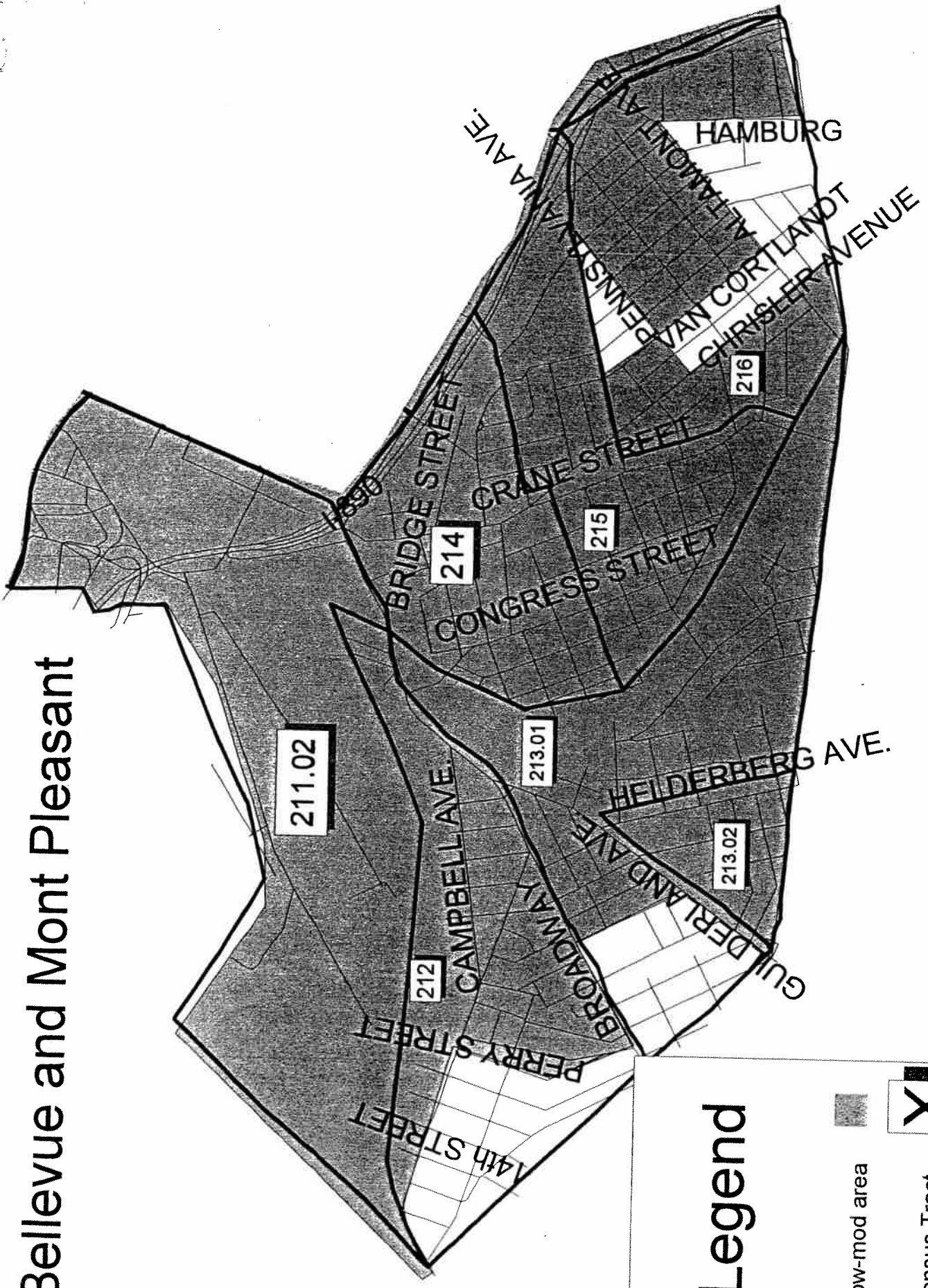
Low-mod area



Census Tract



Bellevue and Mont Pleasant



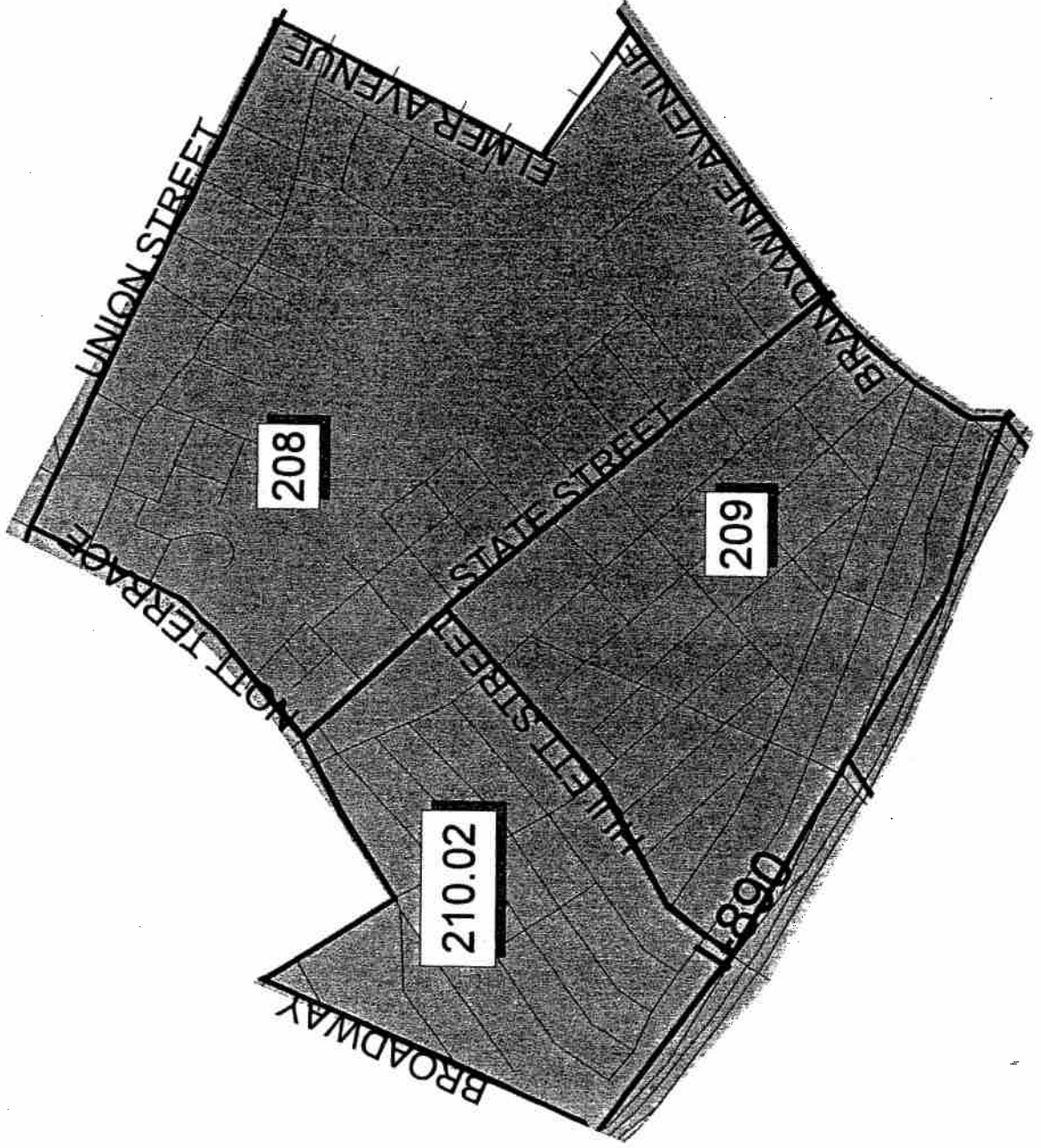
Legend

- Low-mod area
- Census Tract

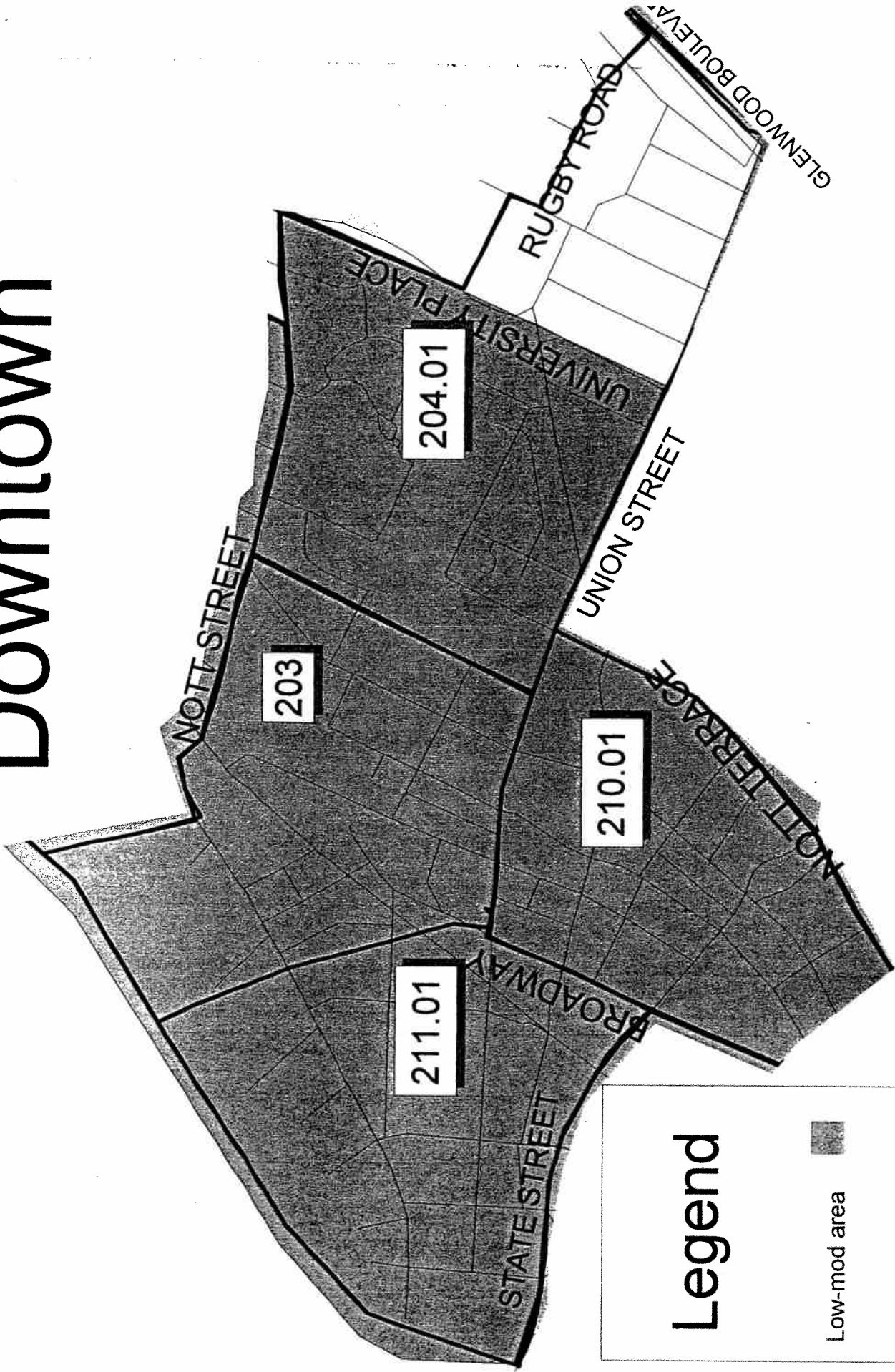
Hamilton Hill, Vale, Eastern Avenue

Legend

- Low-mod area
- Census Tract



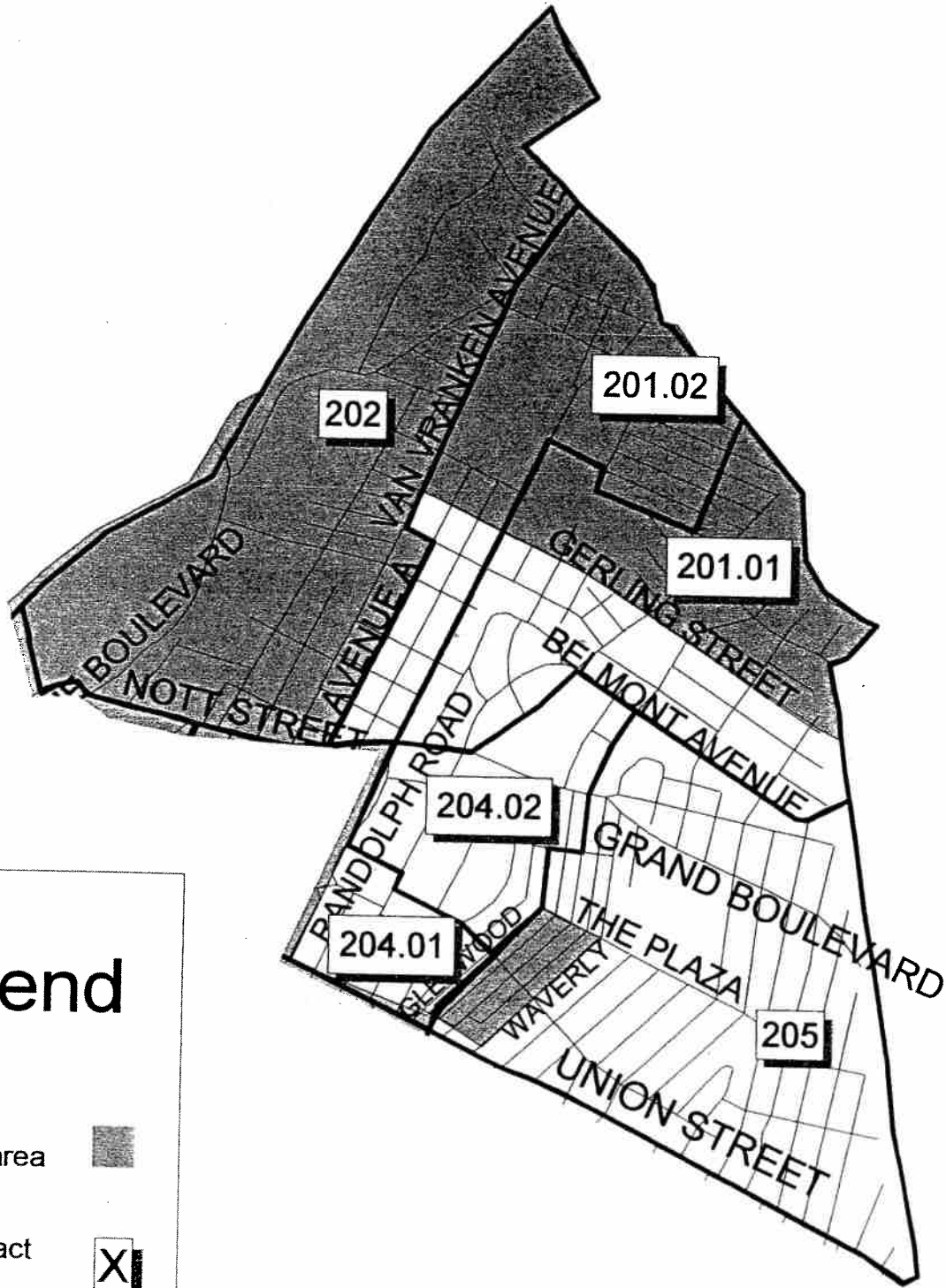
Downtown




Legend


- Low-mod area
- Census Tract

North End and North Union Street

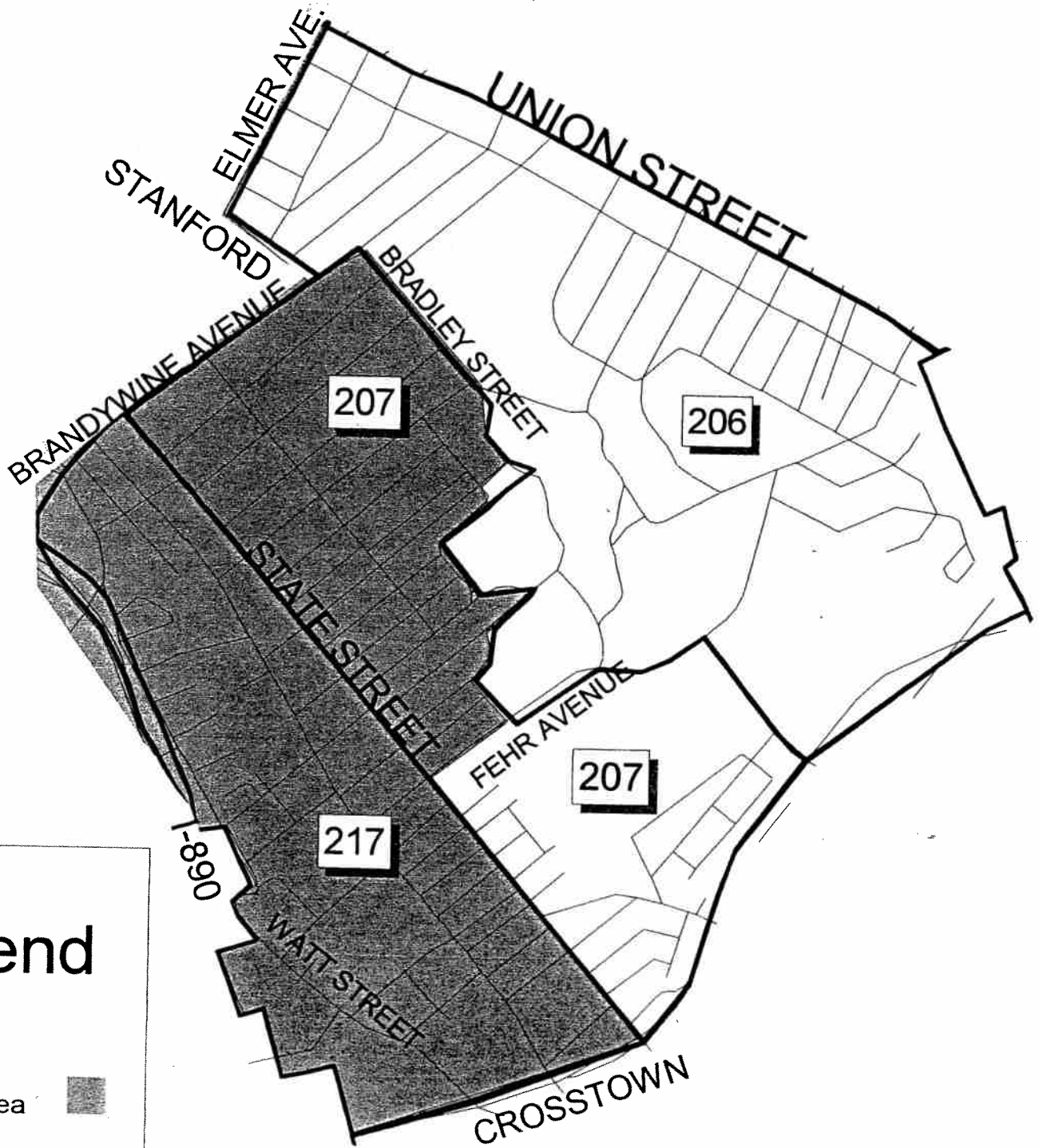


Legend

Low-mod area 

Census Tract 

Union Street (South of) & Central State Street



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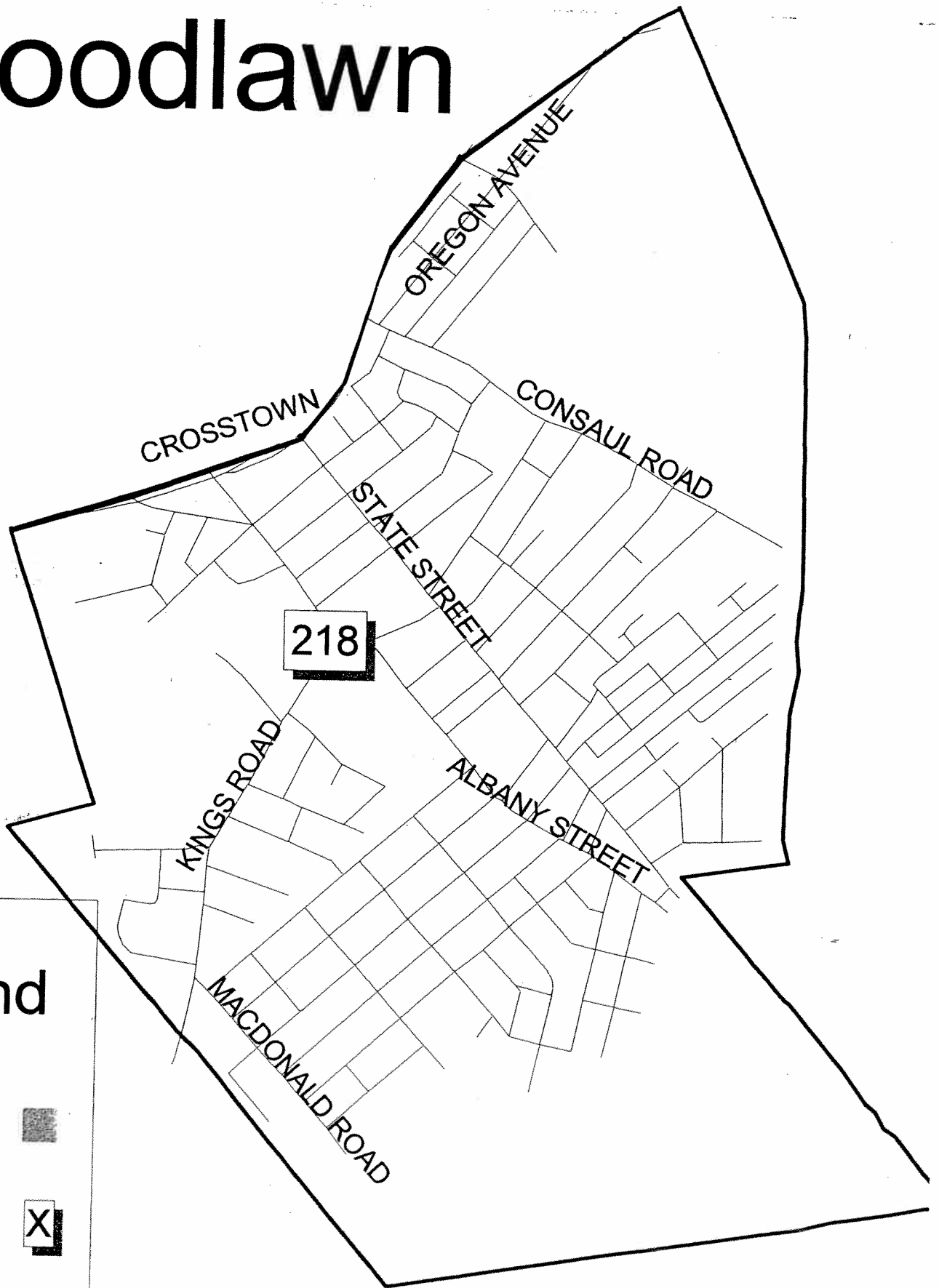
Low-mod area



Census Tract



Woodlawn



Legend

Low-mod area



Census Tract

