

**Year 1 Action Plan
2014**

**2014-2018 CITY OF ITHACA
CONSOLIDATED PLAN**



**Prepared by the Ithaca Urban Renewal Agency
July 2014**

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Year 1 (2014) Action Plan
2014-2018 City of Ithaca Consolidated Plan

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Expected Resources

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	701,820	140,000	0	841,820	3,033,482
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	441,994	0	0	441,994	1,557,756
LIHTC	public - federal	Multifamily rental new construction	0	0	0	0	10,000,000
Tax Exempt Bond Proceeds	public - local	New construction for ownership	454,127	0	0	454,127	125,873

Table 1 - Expected Resources – Priority Table

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

Typically, every federal dollar the jurisdiction expends leverages two dollars in additional investment from other public and private organizations. This ratio is higher during years when a Low Income Housing Tax Credit project is funded. The City's HOME match will be satisfied in Year 1 by Neighborhood Investment Fund Bond funds, an IURA-issued bond that is guaranteed by the City. These funds will also be available in year 2. In subsequent years, the City will utilize proceeds from a closed-out HODAG project as our HOME match.

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

Subject to availability, properties acquired through foreclosure may be utilized; however, no specific sites have been identified at the current time.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve and Expand Affordable Housing Options	2014	2018	Affordable Housing	Citywide	AH - production of new units AH - TBRA AH - Homeowner rehab/repair	CDBG: \$153,260 HOME: \$397,816	Homeowner Housing Added: 4 Household Housing Unit Homeowner Housing Rehabilitated: 54 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 73 Households Assisted
2	Expand Economic and Employment Opportunities	2014	2018	Non-Housing Community Development	Citywide	ED - Job creation & entrepreneurship	CDBG: \$487,452	Jobs created/retained: 11 Jobs
3	Strengthen Neighborhoods	2014	2018	Non-Housing Community Development	Citywide	PI - Public Infrastructure	CDBG: \$30,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 30000 Persons Assisted
4	Increase Physical and Economic Mobility	2014	2018	Non-Homeless Special Needs Non-Housing Community Development	Citywide	ED - Job readiness and placement Planning - AFFH	CDBG: \$240,325	Public service activities other than Low/Moderate Income Housing Benefit: 66 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Meet Essential Needs for Food, Shelter & Safety	2014	2018	Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	PS - Information & referral PS - Immigrant services	CDBG: \$36,000	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Improve and Expand Affordable Housing Options
	Goal Description	Increase the total supply of affordable rental and homeowner units; support tenant-based rental assistance, security deposit assistance, and homeowner purchase assistance to increase the affordability of existing units; support homeowner rehab and mini-repair; support residential accessibility improvements; and support the addition of new transitional and supportive housing units.
2	Goal Name	Expand Economic and Employment Opportunities
	Goal Description	Provide direct loans and technical assistance to businesses to create jobs; and support micro-enterprise entrepreneurship training and technical assistance.
3	Goal Name	Strengthen Neighborhoods
	Goal Description	Provide support for physical improvements, including, but not limited to, accessibility and/or safety improvements to streets, parks, recreational facilities, public buildings, flood control/drainage systems, community centers, and transportation systems, for the benefit of LMI neighborhoods; support removal and redevelopment of vacant and abandoned properties.

4	Goal Name	Increase Physical and Economic Mobility
	Goal Description	Increase access to resources that will lead to improved physical and economic mobility for LMI persons, including, but not limited to, job readiness programs, job training and placement programs, affordable childcare initiatives, and transportation access initiatives.
5	Goal Name	Meet Essential Needs for Food, Shelter & Safety
	Goal Description	Support for public service programs, including, but not limited to, those that assist immigrants and youth, prevent homelessness, improve access to affordable health care, increase food security, and/or increase awareness and utilization of existing community resources.

Projects

AP-35 Projects – 91.220(d)

Introduction

For 2014, the City received a number of proposals to continue support for existing programs, as well as proposals to fund several new projects. With requests for support significantly exceeding available resources, the City elected to fund the following projects, which address high priority community needs and for which other funding options are limited.

Projects

#	Project Name
1	Community Housing Trust New Construction
2	Homeowner Rehab
3	Mini Repair Program
4	Security Deposit Assistance
5	Housing Scholarship Program
6	Housing First
7	Economic Development Loan Fund
8	Hospitality Employment Training Program
9	Community ReUse & Training Center
10	Work Preserve Job Training Program
11	Lake Street Bridge Improvement
12	2-1-1/I&R Service
13	Supported Employment
14	Immigrant Services
15	ReSET Job Training
16	CDBG Admin
17	HOME Admin

Table 3 - Project Information

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

The limited financial resources available to the City constitute a significant obstacle to addressing underserved needs. This is particularly true for the Public Services category, where the City is subject to a cap on expenditures equal to 15% of the total CDBG allocation. Because one of Ithaca's primary strategies for increasing housing affordability is increasing the earnings capacity of LMI people through

job training and supported placement programs, this 15% cap is a particularly onerous limitation.

AP-38 Project Summary

Project Summary Information

1	Project Name	Community Housing Trust New Construction
	Target Area	Citywide
	Goals Supported	Improve and Expand Affordable Housing Options
	Needs Addressed	AH - production of new units
	Funding	HOME: \$273,869 Tax Exempt Bond Proceeds: \$454,127
	Description	Construct 4 affordable homeownership units
	Target Date	12/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	4 LMI
	Location Description	402 South Cayuga Street
	Planned Activities	Construct new housing
2	Project Name	Homeowner Rehab
	Target Area	Citywide
	Goals Supported	Improve and Expand Affordable Housing Options
	Needs Addressed	AH - Homeowner rehab/repair
	Funding	CDBG: \$123,259

	Description	Rehabilitation of 4 owner-occupied homes
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	4 LMI
3	Project Name	Mini Repair Program
	Target Area	Citywide
	Goals Supported	Improve and Expand Affordable Housing Options
	Needs Addressed	AH - Homeowner rehab/repair
	Funding	CDBG: \$30,000
	Description	Small emergency repairs for low-income seniors and people with disabilities
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	50 elderly/disabled
4	Project Name	Security Deposit Assistance
	Target Area	Citywide
	Goals Supported	Improve and Expand Affordable Housing Options
	Needs Addressed	AH - TBRA
	Funding	HOME: \$35,000
	Description	Security deposits for low-mod income tenants
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	70 LMI

5	Project Name	Housing Scholarship Program
	Target Area	Citywide
	Goals Supported	Improve and Expand Affordable Housing Options Meet Essential Needs for Food, Shelter & Safety
	Needs Addressed	AH - Transitional housing
	Funding	HOME: \$58,947
	Description	Tenant-based rental assistance for homeless youth
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	8 LMI homeless youth
6	Project Name	Housing First
	Target Area	Citywide
	Goals Supported	Improve and Expand Affordable Housing Options Meet Essential Needs for Food, Shelter & Safety
	Needs Addressed	AH - TBRA
	Funding	HOME: \$30,000
	Description	Tenant-based rental assistance for homeless households
	Target Date	12/31/0015
	Estimate the number and type of families that will benefit from the proposed activities	3 homeless households
7	Project Name	Economic Development Loan Fund
	Target Area	Citywide

	Goals Supported	Expand Economic and Employment Opportunities
	Needs Addressed	ED - Job creation & entrepreneurship
	Funding	CDBG: \$142,127
	Description	New business loans creating jobs
	Target Date	7/30/0015
	Estimate the number and type of families that will benefit from the proposed activities	8 LMI
8	Project Name	Hospitality Employment Training Program
	Target Area	Citywide
	Goals Supported	Increase Physical and Economic Mobility
	Needs Addressed	ED - Job readiness and placement
	Funding	CDBG: \$92,495
	Description	Job training and paid work experience for individuals with employment barriers
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	20 LMI
9	Project Name	Community ReUse & Training Center
	Target Area	Citywide
	Goals Supported	Expand Economic and Employment Opportunities
	Needs Addressed	ED - Job creation & entrepreneurship
	Funding	CDBG: \$105,000

	Description	Deferred loan creating jobs in new retail and training center
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	3 LMI
	Location Description	214 Elmira Rd
10	Project Name	Work Preserve Job Training Program
	Target Area	Citywide
	Goals Supported	Increase Physical and Economic Mobility
	Needs Addressed	ED - Job readiness and placement
	Funding	CDBG: \$82,500
	Description	Entry level job training and employment experience for young adults
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	20 LMI youth
11	Project Name	Lake Street Bridge Improvement
	Target Area	Citywide
	Goals Supported	Strengthen Neighborhoods
	Needs Addressed	PI - Public Infrastructure
	Funding	CDBG: \$30,000
	Description	Safety, accessibility, and visual improvements to recreational area entrance
	Target Date	12/31/2016

	Estimate the number and type of families that will benefit from the proposed activities	30,000
	Location Description	Lake Street bridge over Fall Creek
	Planned Activities	Safety improvements to public bridge
12	Project Name	2-1-1/I&R Service
	Target Area	Citywide
	Goals Supported	Meet Essential Needs for Food, Shelter & Safety
	Needs Addressed	PS - Information & referral
	Funding	CDBG: \$20,000
	Description	Support for the 2-1-1 Call Center
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	900 LMI
13	Project Name	Supported Employment
	Target Area	Citywide
	Goals Supported	Increase Physical and Economic Mobility
	Needs Addressed	ED - Job readiness and placement
	Funding	CDBG: \$39,000
	Description	Job placement and support for young adults in unsubsidized employment
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	10 LMI youth

14	Project Name	Immigrant Services
	Target Area	Citywide
	Goals Supported	Meet Essential Needs for Food, Shelter & Safety
	Needs Addressed	PS - Immigrant services
	Funding	CDBG: \$16,000
	Description	Case management for immigrants to access employment, services, legal aid, etc.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	80 LMI immigrant families
15	Project Name	ReSET Job Training
	Target Area	Citywide
	Goals Supported	Increase Physical and Economic Mobility
	Needs Addressed	ED - Job readiness and placement
	Funding	CDBG: \$26,330
	Description	Training in basic skills in technology and construction fields; 3 trainees will go on to complete apprenticeships
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	16 LMI City residents
16	Project Name	CDBG Admin
	Target Area	Citywide

	Goals Supported	Improve and Expand Affordable Housing Options Expand Economic and Employment Opportunities Strengthen Neighborhoods Increase Physical and Economic Mobility Meet Essential Needs for Food, Shelter & Safety
	Needs Addressed	AH - Homeowner rehab/repair ED - Job creation & entrepreneurship ED - Job readiness and placement PI - Public Infrastructure PS - Information & referral PS - Immigrant services Planning - AFFH
	Funding	CDBG: \$135,108
	Description	Planning, administration and monitoring of the CDBG program
	Target Date	12/31/2016
17	Project Name	HOME Admin
	Target Area	Citywide
	Goals Supported	Improve and Expand Affordable Housing Options
	Needs Addressed	AH - production of new units AH - TBRA AH - Homeowner rehab/repair AH - Transitional housing
	Funding	HOME: \$44,177
	Description	Planning, administration and monitoring of the HOME program
	Target Date	12/31/2015

AP-50 Geographic Distribution – 91.220(f)

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

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City will not prioritize the allocation of funding geographically within the City. The most pressing community needs identified in the market analysis and needs assessment are not restricted to particular geographic areas and could potentially be addressed by activities located anywhere within the City limits.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	11
Non-Homeless	128
Special-Needs	0
Total	139

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	81
The Production of New Units	4
Rehab of Existing Units	54
Acquisition of Existing Units	0
Total	139

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

For 2014, the City will support the following six affordable housing initiatives.

Community Housing Trust New Construction: construct four new affordable homeowner units

Homeowner Rehab: rehabilitate four LMI owner-occupied homes

Homeowner Mini-repair: small emergency repairs for 50 LMI seniors and people with disabilities

Security Deposit Assistance: security deposits for 70 LMI renter households

Housing Scholarship Program: tenant-based rental assistance for eight homeless youth

Housing First: tenant-based rental assistance for three homeless households

AP-60 Public Housing – 91.220(h)

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

Not applicable.

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

Not applicable.

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

Not applicable.

Discussion

The City received an application for entitlement funding from Ithaca Housing Authority for a Nurse Case Manager for senior Public Housing residents at Titus Towers. The program is designed to allow residents to age in place through on-site intervention, delay entry into long-term nursing care and thereby save Medicare dollars for the County. The City declined to fund the program and encouraged IHA to seek funding from the County. Because this activity falls within the Public Services cap, the City had to prioritize its funding capacity and this program appeared to have the potential to access financial resources other than entitlement funds.

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

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

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

For 2014, the City has provided funding for Tompkins Community Action to administer the Housing First program, a rental assistance program serving the chronically homeless. The intake process will measure the household's vulnerability and develop a plan for housing and personal stabilization.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City has funded the Learning Web to administer the Housing Scholarship Program, a rental assistance program for homeless youth that provides staff support and life skills training to secure and maintain safe, stable transitional housing.

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

No activities of this nature were funded by the City in 2014.

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

The City has funded Catholic Charities of Tompkins/Tioga to administer a Security Deposit Assistance Program, providing tenants with deposit assistance so that they may access safe, affordable rental housing.

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

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

Public policies of the City do not appear to limit the development of affordable housing. In 2014, the City approved the creation of a floating Planned Unit Development zone, creating the potential for appropriate residential development in existing industrial zones. No additional actions are planned for this program year.

Program Specific Requirements

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	142,127
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	142,127

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Not applicable.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Resale - Resale provisions for a regulatory period in accordance with the "HOME Affordability Period" table are included in all funding contracts for homebuyer activities. These require that any resale of the property during the regulatory period must be affordable to a reasonable range of low-income homebuyers who meet HOME income requirements and who will use the property as their principal residence. This standard is further defined as a price that is affordable to a family at 70% of area median income that will pay not more than 30% of their income for principal and interest payments. If this restriction is not met, recapture of the entire amount of the HOME investment is triggered. The resale provision is designed to assure that resale of property within the period of affordability be made only to income eligible households, and yet at a price which insures a fair return to the original owner.

Recapture - If the housing does not continue to be the principle residence of the buyer for the duration of the HOME period of affordability then the HOME investment amount shall be recaptured on a prorated basis for the time the homeowner has owned and occupied the housing, following project completion, measured against the required affordability period.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

"Resale/Recapture Provisions" refers to the guidelines adopted by the IURA through the "Funding Year" Action Plan. To ensure compliance with the minimum period of affordability, the following Resale/Recapture provisions shall be established by project category:

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Not applicable.