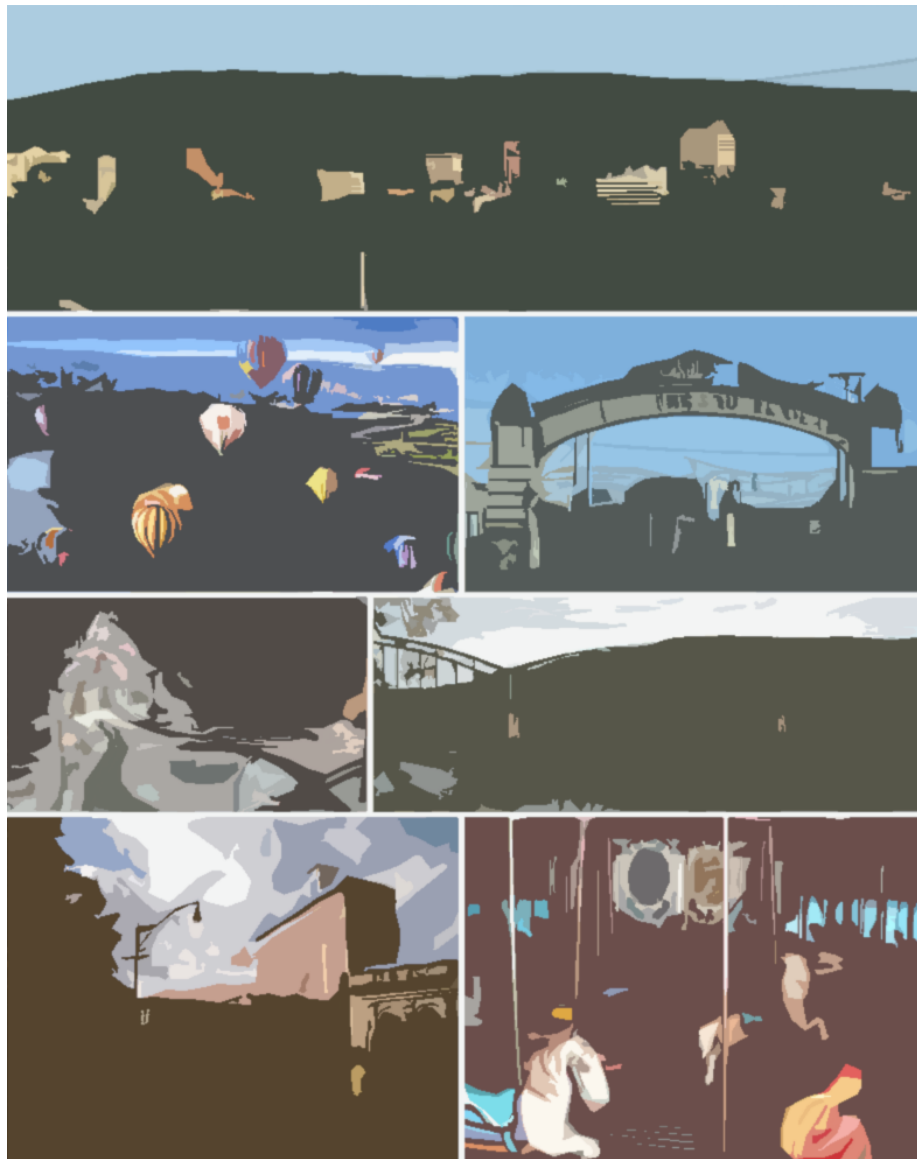




# Home ARP Amendment to the City of Binghamton 2021 Annual Action Plan



# City of Binghamton HOME-ARP Allocation Plan

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# INTRODUCTION

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On March 11, 2021, President Biden signed the American Rescue Plan Act of 2021 into law, which provides over \$1.9 trillion in relief aid to address the continued impact of the COVID-19 pandemic on the economy, public health, state and local governments, individuals, and businesses. The funds will be administered through HOME Program for eligible activities primarily benefiting qualifying individuals or households experiencing homelessness, at-risk homelessness, and other vulnerable populations. There are four eligible activities:

1. Development and support of affordable housing.
2. Tenant-based rental assistance (TBRA).
3. Provision of supportive services.
4. Acquisition and development of non-congregate shelter (NCS) units.

The city of Binghamton is proud to announce that it has received \$1,936,143 in HOME-ARP funding from the U.S. Department of Housing and Urban Development. This substantial federal funding provides a unique opportunity for the city to explore innovative solutions to improve its housing stock and increase access to quality affordable housing. As a recipient of these funds, the city is required to submit an Allocation Plan that outlines how these funds will be allocated and used for the betterment of the qualifying population.

The Plan provides a comprehensive needs assessment and gaps analysis to ensure that HOME-ARP funds are used effectively to reduce homelessness and provide housing stability for vulnerable populations. Reliable data and analysis will ensure that the city is able to make informed decisions.

## Consultation

On November 23, 2021, the City of Binghamton's Continuum of Care convened to discuss amendments needed for the housing plan. The function of the meeting was a collaborative effort to discuss plans for the HOME American rescue plan (ARP) grant that the city of Binghamton had recently received. Various discussions followed between the Continuum of Care (COC) and multiple stakeholders and service providers discussing the resource shortages and allocation maximization of HOME funds.

A Needs Assessment Survey was open to service providers and the public to gain greater insight into the priority of needs for the qualifying populations. To ensure broad and comprehensive input in determining the best use of HOME-ARP funds, virtual consultation sessions were held with various agencies to obtain their feedback about adequate housing for the qualified population.

Participants provided information about the needs and gaps observed and experienced in their communities and offered feedback on the opportunities provided by HOME-ARP funding. Additionally, stakeholders were asked how they would prioritize the qualifying populations and how they would prioritize the use of HOME-ARP funding based on the allowable activities. Data collected from the consultation meetings informed the needs assessment and gaps analysis and provided a basis for a decision on the budget.

The HOME-ARP grant's community outreach and engagement process provided multiple opportunities for subject matter experts within the community, stakeholders, and organizations to assess the needs, gaps, and barriers relating to homeless preventative services. Consultation methods included:

- Stakeholder meetings.
- Two online surveys in English and Spanish.
- A public comment period for the city of Binghamton's HOME-ARP Allocation Plan (AP).
- A public hearing.

## Needs Assessment

Survey responses identified the development of Affordable Rental Housing as the top priority, followed by Supportive Services, Tennent Based Rent Assessment (TBRA), Operating & Capacity Building Assistance, and Non-Congregate Shelter.

The Needs Assessment survey was utilized by stakeholders' input in ranking needs for Housing Availability, Supportive Services, and Housing Assistance Payments for all Qualified Populations (QPs). Housing Availability was rated a top priority, followed by supportive services.

Survey results for agencies indicated a ranking of the top 5 supportive service needs for those experiencing homelessness: Mental Healthcare, Case Management, Employment Services, Food, and Healthcare.

### List the organizations consulted, and summarize the feedback received from these entities:

Table 1 summarizes the stakeholders and organizations consulted in the creation of this Plan, the services they provide, the method of consultation, and a summary of feedback.

# STAKEHOLDER ENGAGEMENT

Table 1

1

Agency/Org Consulted	Type of Agency/Org	Method of Consultation	Feedback
<b>Binghamton Housing Authority</b>	<b>Public Housing Authority Public Housing Agency; Affordable housing service provider</b>	Meeting: 1-hour phone interview	<ul style="list-style-type: none"> <li>• The lack of affordable housing is a critical issue.</li> <li>• A large percentage of the housing stock is not suitable for habitation.</li> <li>• Because of an influx of students, quality housing is at a premium.</li> <li>• A shortage of quality housing coupled with increasing demand, has leveraged positions to favor landlords</li> </ul>
<b>Family Enrichment Network, Inc.</b>	<b>Community behavior health service provider</b>	Meeting: 1-hour phone interview	<ul style="list-style-type: none"> <li>• There has been an increase in the number of displaced individuals and families.</li> <li>• Families can't pay their rent because of an ever-increasing property value.</li> </ul>

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			<ul style="list-style-type: none"> <li>• There is a need for more transitional housing.</li> <li>• Immigration status is used as a form of renter discrimination.</li> </ul>
Broome County Office for Aging	<b>Supportive services, programs, and advocacy for elder population over 65</b> <b>And disabilities</b>	Meeting: 1-hour phone interview	<ul style="list-style-type: none"> <li>• There is a lack of ground-floor residences for the elderly population.</li> <li>• Competition for quality affordable housing appears to be between students and the elderly population.</li> <li>• The older people that reside in the rural and more suburban areas suffer from extreme isolation and lack transportation to get to health appointments in the city.</li> </ul>

4	Crime Victims Assistance Center, Inc.	Domestic Violence Service Provider, Services Supporting People Fleeing Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, People with Disabilities	Meeting: 1-hour phone interview	<ul style="list-style-type: none"> <li>DV's needs more resources for victims who have become displaced because of threats of violence at home.</li> <li>There is a need for wrap-around services for single parents.</li> </ul>
5	Veterans	Stakeholders	Meeting: 1-hour phone interview	<ul style="list-style-type: none"> <li>Provided some insight into the state of Veteran Affairs in the region.</li> <li>Veterans were primarily concerned with a lack of employment opportunities.</li> </ul>
6	Binghamton's Gay & Pride Coalition	Service Supporting Qualifying Population	Meeting: 1-hour phone interview	<ul style="list-style-type: none"> <li>Explained that there isn't enough affordable housing in the area.</li> <li>Doesn't believe that there is any discrimination against the LGBTQ community.</li> <li>The City needs more mid to high-compensating jobs.</li> <li>Establish a better public transportation system.</li> </ul>

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<p><b>Southern Tier Homeless Coalition</b></p> <p><b>Continuum of Care</b></p>	<p><b>Fair Housing Service</b></p> <p><b>And</b></p> <p><b>Homeless Service Providers</b></p>	<p>Meeting: 1-hour phone interview</p>	<ul style="list-style-type: none"> <li>• With a significant lack of available, affordable housing units, many people, particularly those with poor credit, need help to secure safe and affordable places to live.</li> <li>• A member of the Coc believes It is vital to recognize that everyone deserves a second chance. By providing affordable housing opportunities for those with criminal histories</li> <li>• Believes that the Qualifying Population needs wraparound services as well as sustainable housing. These services encompass a range of resources, including financial support, case management, counseling, and budgeting assistance</li> </ul>
<p><b>Binghamton University</b></p>	<p><b>Civil Rights Services</b></p>	<p>Meeting: 1-hour phone interview</p>	<ul style="list-style-type: none"> <li>• Aimed at harnessing the power of data and technology to advance civil rights and social justice in our community</li> <li>• Collect, analyze, and leverage data to</li> </ul>

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			<p>identify systemic inequalities, uncover discriminatory practices, and advocate for policies that promote equality and justice.</p> <ul style="list-style-type: none"> <li>• Advocacy efforts, they helped raise awareness about civil rights issues in the community. Believes that the city of Binghamton should partner with the Southern Tier Chapter of the Congress of Racial Equality (CORE)</li> </ul>
<b>Binghamton Rescue Mission</b>	<b>Homeless Shelter</b>	Meeting: 1-hour phone interview	<ul style="list-style-type: none"> <li>• Generally, the shelter has enough resources to meet the needs and demands of the shelter; however, occasionally, seasonality will limit resources.</li> </ul>

### Summarize feedback received and results of upfront consultation with these entities:

After gathering critical feedback from multiple stakeholders, it's clear that certain commonalities must be addressed. Stakeholders consistently labeled a lack of affordable housing as being the highest priority need. Specifically, the aging/elderly and veteran populations struggle to make ends meet.

City officials are concerned about the impact of universities on affordable housing. With more young adults moving into the area, this is causing a strain on already limited housing stock. Officials realize that universities are an essential economic resource that provides employment and commerce, but they also drive much of the affordable housing absorption in the area.

# PUBLIC PARTICIPATION

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**Describe the public participation process, including information about and the dates of the public comment period and public hearing(s) held during the development of the Plan:**

The Citizen Participation process was crucial to the development of the HOME-ARP Allocation Plan and was encouraged throughout all stages of the consultation process. The city of Binghamton promoted the surveys, community and focus group meetings, 15-day comment period, and public hearings. Consultation provided multiple opportunities in various formats for stakeholders and residents to share their experiences with working and providing services to qualified populations.

The surveys were created to gather information about the needs of the qualifying populations, which was then used to formulate the Homeless and Housing Needs Inventory and Gaps Analysis. The surveys were offered in English and Spanish and could be accessed online.

*A PJ must consider any comments or views of residents received in writing, or orally at a public hearing, when preparing the HOME-ARP allocation plan.*

**Summarize the comments and recommendations received through the public participation process:**

An anonymous online survey was made available to the residents of Binghamton on January 24, 2023. On February 15, 2023, a media blast informed the public to go online and participate in the survey. The survey's questions concentrated on the area's housing environment and the citizens' overall utility. The survey is currently still open to the public.

On March 8, 2023, there was a CPAC Community Meeting with an open question and answer portion. Some of the councils and the citizens expressed various concerns about allocating funds. The results of the study summarized the questions and concerns of the citizens:

- Lack of affordable housing
- Lack of resources for subsets of the Qualified Population
- More funds should be invested in public works and city improvement projects.
- Thirty-one percent of the residents believe they were the victims of housing discrimination.

**Summarize any comments or recommendations not accepted and state the reasons why:**

All comments and recommendations will be accepted.

# GAP ANALYSIS

Table 2

Homeless													
	Current Inventory					Homeless Population				Gaps Analysis			
	Family		Adults Only		Vets	Family HH (at least 1 child)	Adult HH (w/o child)	Vets	Victims of DV	Family	Adults Only		
	# of Beds	# of Units	# of Beds	# of Units	# of Beds					# of Beds	# of Units	# of Beds	# of Units
Emergency Shelter	122	38	274		0								
Transitional Housing	8	4	65		4								
Permanent Supportive Housing	137	67	272		19								
Other Permanent Housing													
Sheltered Homeless						237	71	8	6				
Unsheltered Homeless						0	0	0	0				
<b>Current Gaps</b>										30	295		

**Table 3**

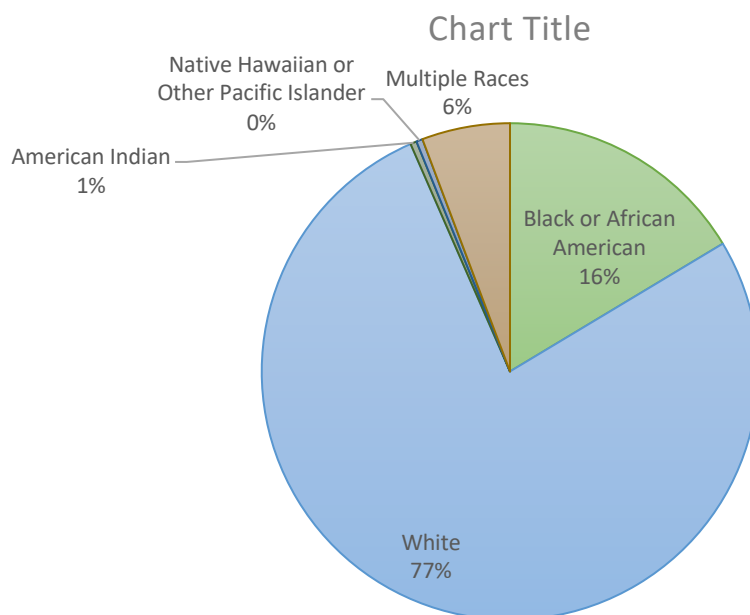
	<b>Non-Homeless</b>		
	<b>Current Inventory</b>	<b>Level of Need</b>	<b>Gap Analysis</b>
	<b># of Units</b>	<b># of Households</b>	<b># of Households</b>
Total Rental Units	11,375		
Rental Units Affordable to HH at 0-30% AMI (At-Risk of Homelessness)	4,465		
Rental Units Affordable to HH at 31-50% AMI (Other Populations)	2,649		
0-30% AMI Renter HH w/ 1 or More Severe Housing Problems (At-Risk of Homelessness)		1,685	
31-50% AMI Renter HH w/ 1 or More Severe Housing Problems (Other Populations)		2,330	
<b>Current Gaps</b>			3099

American Community Survey (ACS); 2. Comprehensive Housing Affordability Strategy (CHAS)

**Describe the size and demographic composition of qualifying populations within the PJ's boundaries:**

**Table 4**

	Emergency Shelter	Transitional Housing
Black or African Americans	40	16
White	188	54
Asian	0	0
American Indian or Alaska Native	1	0
Native Hawaiian or Other Pacific Islander	1	2
Multiple Races	14	2
<b>Total</b>	<b>244</b>	<b>74</b>
CoC Housing Inventory Count, 2021   CoC Point in Time Count, 2021		



CoC Housing Inventory Count, 2021 | CoC Point in Time Count, 2021

## Homelessness

According to HUD, Homeless, defined by 24 CFR 91.5, Homeless (1), (2), or 3, the City of Binghamton plan coincides with that definition. The data obtained from the Continuum of Care, and the Point in Time Count (PIT), illustrates that the White demographic comprises the majority of the homeless population, approximately seventy-seven percent. They are followed by the African-American homeless population, which stands at sixteen percent of the homeless population. This contrasts the twelve and a quarter percent of the city of Binghamton's population that the African-Americans make up.

According to a recent study by the Department of Housing and Urban Development for the City of Binghamton, statistically speaking, there are no unsheltered residents in the city. The city has made it a priority to tackle homelessness and provide assistance to those in need. Through their efforts, they have reduced the number of unsheltered homeless people in the city and provided them with much-needed resources.

This is not to say that there haven't been any increases in the number of homeless individuals in Binghamton. According to the Southern Tier Homeless Coalition, there has been a 50 percent increase in homeless. The coalition runs programs and tracks homelessness in Broome, Chenango, Otsego, Cortland, Delaware, and Tioga counties. Additionally, the coalition reports the number of motel beds contracted by the Broome County Department of Social Services increased from 92 to 234 over the past year. Based on the data, there is a rise in the number of homeless, but Binghamton has the resources to manage short-term housing needs.

However, this does not mean that no people are living without shelter. It just means that they need to be accounted for in official statistics. Also, based on this same data set, there are enough beds and resources for the more transient population members. Nevertheless, these resources may not be sufficient to address chronic or long-term homelessness in certain areas.

During our consultation, respondents highlighted the need for services targeted explicitly toward individuals in a housing crisis. One such service is legal aid, which can provide a lifeline to those facing homelessness. Legal assistance can help people access housing options, fight eviction notices, and gain access to vital benefits they would otherwise be unable to access.

## Individuals and Families at Risk of Homelessness

According to HUD, At risk of Homelessness, defined by 24 CFR 91.5, the City of Binghamton plan coincides with that definition. Individuals and families at risk of homelessness have many causes, including poverty, lack of access to affordable housing, and mental health issues. The unmet needs for the populations at risk of homelessness and housing instability are vast and

include resources for rental or utility deposits, emergency shelter services, and supportive housing programs. Without these resources, many individuals cannot secure stable housing and instead remain in a state of homelessness.

**Table 5**

ACS Release	Adjusted Standard Quality Estimate of Median Gross Rent for the City of Binghamton	Percent Change
2020	\$705	6.82
2019	\$660	2.96
2018	\$641	

ACS (American Community Survey) 2018-2020 samples

According to the ACS sample of the Median Rent Index for the City of Binghamton from 2018 to 2020, steady rent has increased. The numbers listed above are pre-Covid but illustrate mark differences in prices yearly. A rising price point and stagnant income have placed Binghamton residents in a place of housing insecurity.

According to the US Census, the city of Binghamton residents had a median income of \$39,112, with over 32 percent living below the poverty line. Based on the median income and the increasing median rent, the city of Binghamton could possibly find more individuals and families at risk of homelessness or a much bleaker housing situation.

Income and Employment economic trends have also exposed to the growing numbers of homeless people. There appears to be a direct relationship between the reduced availability of low-cost housing and the increased number of homeless people. State and local initiatives and federal legislation in 2023 by Governor Hochol should reduce homelessness; however, there is evidence of substantially increased participation rates by homeless people in public assistance programs.

[Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD in the Notice](#)

**Table 6**

DOMESTIC VIOLENCE VICTIMS REPORTED IN 2021						
BROOME COUNTY						
DCJS, Uniform Crime Reporting System (as of 5/31/2022)						
	Intimate Partner					



		<b>FEMALE VICTIM</b>	<b>MALE VICTIM</b>	<b>TOTAL</b>	<b>OTHER FAMILY VICTIM</b>	<b>TOTAL</b>
Binghamton City PD	Agg Assault	38	17	55	8	63
	Simple Assault	165	12	177	40	217
	Sex Offense	7	2	9	6	15
	Violate Protection Order	40	3	43	4	47
	Total	250	34	284	58	342

Domestic Violence Data - NY DCJS - NYS Division of Criminal Justice

According to HUD, Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault Stalking, or Human Trafficking a, defined by 24 CFR 5.2003., the City of Binghamton plan coincides with that definition. The above numbers show the Domestic Violence (DV) victims' statistical breakdown in the city of Binghamton. But the number of victims only tells half of the story. For women and children, homelessness and domestic violence are often interconnected. Approximately 50% of all women who are homeless report that domestic violence was the cause of their homelessness. Among women with children who are homeless, 80% had previously experienced domestic violence. A reasonable assumption can be made that a sizeable percentage of DV victims in Binghamton may find themselves homeless or threatened by homelessness unless there is some intervention.

Several agencies provide survivor advocacy and victim resource programs to those in the City of Binghamton. Family Violence Prevention is a non-profit organization that provides help to victims of domestic violence by supplying counseling, legal services, and safety planning. This agency also has a resource center, which includes information on available resources for victims of domestic violence and their families. In addition, they give educational programs and offer support groups.

Binghamton is fortunate to have several local resources available to support survivors of domestic violence. One such organization is the Crime Victims Assistance Center (CVAC), which provides comprehensive services, including counseling, legal advocacy, and emergency shelter. CVAC offers a 24-hour hotline for immediate assistance and operates a safe house facility where survivors can find refuge and support. Another valuable resource is RISE (Rape Intervention Services and Education), which supports survivors of sexual assault and domestic violence.

#### Other populations requiring services or housing assistance to prevent homelessness and other populations at greatest risk of housing instability, as defined by HUD in the Notice

- According to HUD, Policy 212 (a) NAHA (42 U.S.C. 12742 (a)), the City of Binghamton plan coincides with that definition. Many individuals don't fall out of the standard classifications of people or subsets of populations. They are not so easily placed in a subgroup however are still just as marginalized. These "other" groups are individuals who are facing housing instability for various reasons. It is an umbrella term for less-represented people facing the same hardships, but they share the commonality that

long-term sustainable housing is seemingly out of their reach. Binghamton has been facing a growing homelessness crisis in recent years. According to a report by the Southern Tier Homeless Coalition, there were over 600 individuals experiencing homelessness in Binghamton in 2020. This represents a 20% increase from just two years prior.

- With the increase in homelessness comes a synonymous rise of individuals and families facing housing instability. The causes of housing instability in Binghamton are complex and varied, but this instability has pressured Binghamton Housing Authority (BHA) to provide immediate solutions. The BHA reported that 614 individuals and families are housed; 45 are currently homeless and looking for housing, and 10 will be housed within a few weeks. However, between April 10-21, 2023, BHA reopened its entry process and had 1000 applicants seeking housing assistance. The number of applicants confirms the need for housing assistance for individuals and families facing these obstacles.
- The goal of this grant is to assist residents that are in need. Those in need are individuals or families whose household earnings are less than 80 percent of the AMI and are considered low-income households by HUD. According to recent data, over 30% of residents in the city are considered "cost-burdened," meaning they spend more than 30% of their income on housing. Furthermore, over 60% of renters in Binghamton are considered "rent-burdened," meaning they spend more than 30% of their income on rent alone.
- Efforts to Address Housing Instability in Binghamton have been ongoing for several years. The city government has partnered with local organizations to provide housing assistance to low-income families and individuals. These programs aim to increase access to affordable housing, reduce evictions, and prevent homelessness. One such organization is the Binghamton Regional Land Bank, which acquires vacant or abandoned properties and repurposes them as affordable housing units.
- Adequate housing for Veterans has become a hot-button issue in recent years. In Binghamton, New York, the issue is especially pressing. According to the U.S. Department of Housing and Urban Development (HUD), there were 35 homeless veterans in Binghamton as of January 2020. The number of homeless veterans is decreasing from the previous year's count of 46 homeless veterans. However, this number is still concerning, especially considering that veterans make up only 7% of the overall population in Broome County but account for nearly 10% of its homeless population.

Binghamton has several programs and initiatives aimed at addressing veterans' homelessness. One such program is the Veterans Affairs Supportive Housing (VASH) program, which provides rental assistance vouchers to eligible homeless or at-risk veterans. The Department of Veterans Affairs also operates a Community Resource and

Referral Center in Binghamton, offering services to veterans experiencing homelessness or other challenges.

Local nonprofit organizations also play a role in addressing veteran homelessness in Binghamton. The Southern Tier Veterans Support Group works to connect veterans with resources and support services in the community. The group operates a transitional housing program for homeless veterans and provides financial assistance for rent and utilities. The center provides access to healthcare, housing assistance, employment services, and more.

- Mental health is a crucial factor in the prevalence of homelessness, with many homeless individuals with mental illness or addiction. During discussions with service providers, mental health was continually brought up as one of this population's most significant unmet service needs. Not neurotypical individuals may find it challenging to navigate the process of securing long-term housing. In too many cases, these individuals find themselves out of the street or even arrested for not being able to comprehend specific laws. According to SAMHSA, about 30 percent of chronically homeless people have mental health conditions.

The Binghamton Mental Health Facility in New York has been struggling with a significant increase in the number of patients who end up homeless after receiving treatment. This trend is alarming, as it indicates a gap in the system that fails to provide adequate support for those with mental health issues. The reasons behind this increase are complex and varied. Still, some contributing factors include a lack of affordable housing options, inadequate insurance coverage for mental health treatment, and limited access to community resources

## **Describe the unmet housing and service needs of qualifying populations, including but not limited to:**

- **Sheltered and unsheltered homeless populations.**
- **Those currently housed populations at risk of homelessness.**
- **Other families requiring services or housing assistance or to prevent homelessness**
- **Those at greatest risk of housing instability or in unstable housing situations:**

Qualifying populations are often in need of a flexible response to their situations. To provide the best possible service, it is vital to understand the needs of these populations and how they can be addressed effectively.

### **Homeless Population**

Many of the needs of the qualifying populations are similar and include the need for a pliable response system, available housing stability, and support for people in their rescue plans. To

help meet these needs, connector care programs offer supportive services such as subsidy enhancements and cost savings to increase housing stability and individual wellbeing.

These similarities include providing access to hospitals, jails, and emergency shelters and required participation from individuals, including hospitals and prisons in which people have been housed. These systems can also be used to find services for people with low incomes and those who are not eligible for Medicaid or Medicare. Providing access to these resources would ensure that all individuals have the necessary resources to remain stable in their environment while promoting overall wellbeing.

### Populations at risk of homelessness

The qualifying population can receive housing assistance that could vary from eviction assistance to rental assistance, rent relief, unemployment relief, and emergency rental assistance are all options that can stave off homelessness. It is important to contact local housing authorities to understand the process of entering homelessness and the resources available. These may include individual payment resources, tax-based relief, local public housing authorities, or the Housing Choice Vouchers program (Section 8).

This program assists individuals by providing financial assistance to lift people out of emergencies, and programs such as HUD who can provide additional support for those struggling. Furthermore, over 1.2 million households in the US use Housing Choice Vouchers to find affordable homes. These programs can assist people in stabilizing their housing situation and ultimately lift them out of poverty.

The City of Binghamton's able to issue approximately 95 vouchers annually and maintain an impressive turnover rate of 6%. The average voucher holder has received housing benefits for seven years and nine months. Persons who were issued a voucher in the preceding 12 months waited an average of 37 months on the waiting list. These numbers are expected to increase as we until early 2024.

**Table 7**

	Standard	Tenant Protection	Ported Out	VASH
<b>Vouchers</b>	516	57	8	
<b>Monthly Cost Per Voucher</b>	\$460	\$580	\$1,326	\$333
<b>Monthly Cost</b>	\$237,228	\$33,054	\$10,608	\$3,326

### Other families requiring services or housing assistance or to prevent homelessness

Healthcare professionals are essential in helping the Qualified population affected by domestic and family violence, including child abuse, intimate partner abuse, and elder abuse. It is important to remember that healthcare professionals have the legal authority to make reports of any suspicion of abuse or neglect.

The victims of child abusers tend to be the common victims of domestic violence and require acute care from health professionals and supportive family members. The 2020 Point in Time Count noted a need for healthcare professionals to provide services that address the needs of victims fleeing domestic violence situations.

#### **Those at greatest risk of housing instability or in unstable housing situations:**

The qualifying population who have been previously homeless or are currently using rental assistance may need assistance to meet their housing needs. In New York State, many New Yorkers experiencing homelessness are eligible for residential assistance programs such as emergency rental and monthly rent supplements. Veterans can also find specific programs which offer additional help with utilities and other costs associated with moving into a home.

Programs that provide emergency rental assistance typically last up to three months, depending on the federal funding available. Eligible households may also receive an additional 3-12 months of rental support, depending on their circumstances. With the help of these programs, those who have been homeless or are currently facing housing instability can move into a safe home environment and begin to rebuild their lives.

#### **Identify and consider the current resources available to assist qualifying populations, including congregate and non- congregate shelter units supportive services, Tenant-Based Rental Assistance (TBRA), and affordable and permanent supportive rental housing:**

The City of Binghamton has a diverse portfolio of funding sources comprised of the following:

CDBG \$1,848,823.00

ESG \$164,306.00

HOME \$598,056.00

The Continuum of Care (COC) maximizes these funds to reach the people on the fringes of society by appropriating these funds to institutions such as various nonprofit institutions such as shelters, counseling centers, or even free job training or placement companies.

The listed funds do not include the current ARP usage or public-private partnerships involving collaboration between a government agency and a private-sector company that can be used to better the qualifying population and the overall community. A snapshot of the City of Binghamton 2020's Integrated Disbursement and Information System (IDIS) provides a snapshot of various members of the qualifying population who benefitted from the current resources available for their communities.

**Table 8**

Eligible Activity	Number of Persons Benefitting
Senior Services	473
Services for Persons with	16
Disabilities Legal Services	269
Youth Services	284
Substance Abuse Services	182
Crime Awareness	44,750

## Identify any gaps within the current shelter and housing inventory as well as the services delivery system:

Identifying these gaps can help organizations develop plans to effectively address the city of Binghamton's housing inadequacies, ensuring more people can access safe and secure homes. Moreover, identifying gaps in shelter and housing inventory can also help organizations better understand the unique needs of their communities and tailor their services accordingly. A comprehensive understanding of inventory gaps is crucial for any organization committed to providing quality shelter and housing services.

Homelessness is a growing problem in the Southern Tier region of New York, with a staggering increase of 50 percent from May 2021 to May 2022. This alarming statistic, reported by CARES of NY, highlights the urgent need for more supportive housing units to help those in need.

Despite the alarming increase in homelessness in the Southern Tier region of New York, the number of permanent supportive housing units has only increased by 16 percent. This means a gap exists between the demand for housing and the available supply of PS permanent housing. Permanent supportive housing is critical to helping individuals experiencing homelessness get back on their feet, as it provides a stable home and supporting services such as mental health care and job training.

It should be noted that support service providers and stakeholders, such as Binghamton's Rescue Mission, have stated that the need for transitional and permanent housing is very much seasonal. The city of Binghamton typically can operate on a surplus of housing during the more moderate temperate months but needs more adequate housing resources during the winter. The discrepancies in numbers are that resource gaps that vary depending on seasonality variables.

On May 18, 2022, CARES of NY, Inc. published a memorandum summarizing housing assistance application, Housing Inventory, and Point-in-Time Count Summary. The data below reveals gaps in inventory as well as the increases and decreases in the demands for homeless resources for the Southern Tier Homeless Coalition, including the City of Binghamton.

## 2022 Housing Inventory Summary

Continuums are required to report annually on the number of available beds dedicated to homeless persons; these beds include emergency, transitional and permanent housing. Below is a summary of changes within these beds from 2021 to 2022.

**Table 9**

Emergency Housing	
Emergency Year-Round Beds	The number of emergency year-round beds increased by 138, from 396 in 2021 to 534 in 2022.
Broome County DSS Motel	increased from 92 to 234.
Broome County DSS ESG-CV	decreased from 20 to 10.
Opportunities for Delaware ESG-CV	decreased from 20 to 2.
OFO Emergency Housing Shelter	decreased from 22 to 9.
Otsego DSS ES/Motels	increased from 33 to 52.
YWCA of Binghamton	increased from 14 to 32.
Emergency Overflow Beds	The number of overflow beds decreased by 2, from 7 in 2021 to 5 in 2022.
Emergency Seasonal Beds	The number of seasonal beds remained the same at 0 beds.

Transitional Beds	The number of transitional beds decreased by 29, from 73 in 2021 to 44 in 2022
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YMCA Men's Transitional	decreased from 58 to 29.
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Permanent Housing Beds:	
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Permanent Supportive Housing:	Permanent supportive housing beds increased by 66, from 409 in 2021 to 475 in 2022, mostly due to utilization and/or family composition or new projects being added to the HIC.
YMCA Adult Housing	added 29 beds.
YWCA Endicott Square	added 41 beds.
Fairview Recovery Services Shelter Plus Care	increased from 39 to 41.
Family Enrichment Network FEN Housing Connections	decreased from 40 to 28.
Opportunities for Broome HHAP1	increased from 21 to 28.
YWCA of Binghamton NYSHIP 1.	increased from 22 to 25
YWCA of Binghamton NYSHIP 2	decreased from 6 to 7.
YWCA of Binghamton NYSHIP 3	decreased from 15 to 12.

Rapid Rehousing: The Rapid Rehousing bed count	increased by 45 beds from 141 in 2021 to 186 in 2022.
Broome County DSS ESG CV RRH	added 8 beds.
Catholic Charities of Cortland RRH	increased from 27 to 33 beds.
Catholic Charities of Cortland ESG CV RRH	added 9 beds
Family Enrichment Network ESG CV RRH	added 12 beds.
Opportunities for Broome RRH CoC Wide	decreased from 49 to 22 beds.
Opportunities for Delaware NYS ESG RRH	increased from 10 to 15 beds.
Opportunities for Delaware NYS ESG DOINC RRH	added 15 beds.
YWCA of Binghamton RRH	decreased from 55 to 39.
Rapid Rehousing for Families: The Rapid Rehousing bed count for families	decreased by 10 beds from 78 in 2021 to 68 in 2022.
Broome County DSS ESG CV RRH	added 4 family beds

<b>Catholic Charities of Cortland RRH</b>	increased from 10 to 19 family beds.
Catholic Charities of Cortland ESG CV RRH	added 5 family beds.
Family Enrichment Network ESG CV RRH	added 7 family beds.
Opportunities for Broome RRH CoC Wide	decreased from 38 to 11 family beds.



Opportunities for Delaware NYS ESG RRH	increased from 2 to 5 family beds.
Opportunities for Delaware NYS ESG DOINC RRH	added 5 family beds.
YWCA of Binghamton RRH	decreased from 28 to 9 family beds.

**Table 10**

SERVICE GAPS	NEEDS
<ul style="list-style-type: none"> <li>• Intensive services for those with complex mental health/SA issues are not available from most homeless providers.</li> <li>• Coordination of support to address medical and social conditions.</li> <li>• Not enough housing available at an affordable price</li> </ul>	<ul style="list-style-type: none"> <li>• Deeply affordable housing realtors</li> <li>• Long term care continuums for people that suffer from multiple chronic conditions. Multiple levels of care that can be accessed seamlessly could support people with histories of homelessness that suffer from several misunderstood conditions. Uniform guidance and practices from the Department of Social Services on who and how to access resources would be helpful.</li> <li>• Addiction and mental health interventions Case Workers not overloaded so they can assist</li> <li>• clients, hire more case workers who can provide a bit more hand holding.</li> </ul>

**Under Section IV.4.2.ii.G of the HOME-ARP Notice, a PJ may provide additional characteristics associated with instability and increased risk of homelessness in their HOME-ARP allocation plan. These characteristics will further refine the definition of “other populations” that are “At Greatest Risk of Housing Instability,” as established in the HOME-ARP Notice. If including these characteristics, identify them here:**

**Identify the Characteristics of Housing Associated with instability and an increased risk of homelessness if the PJ will include such conditions in its definition of “other populations” as established in the HOME-ARP Notice:**

A complex array of social factors is associated with housing instability and increased risk of homelessness. The lack of affordable housing supply is the prime cause and has been a major issue in many communities. The development of affordable rental housing has been key to providing secure, safe and affordable homes. There have also been numerous efforts to increase the availability of affordable housing by encouraging more private investment in housing developments. Tax credits can be used as incentives for developers to construct new homes or renovate existing ones, allowing for more options for low-income households to secure an affordable home.

In addition, local governments have implemented various programs such as home investment partnerships that provide funding for construction and rehabilitation activities related to affordable rental units. Furthermore, income tax credits can be used by developers and landlords to offset some of the costs associated with building or maintaining their properties

**Identify priority needs for qualifying populations:**

The qualifying population has specific issues related to that community, but the most persistent answer mentioned repeatedly was the need for affordable housing.

**Homeless**

The needs among homeless people are often greater than seen on a count census. Multiple screening tools can help identify those most in need of social and medical services, but no uniform method exists for evaluating homeless populations. Throughout the consultation process, it is clear that some qualifying homeless populations seem to be in a more dire

situation than their count would suggest. Knowledgeable sources, such as social service departments and housing stability programs, can provide needed services and help get these individuals back into a home or other suitable living arrangements. Without assistance from these knowledgeable sources, many of these individuals would remain without proper care or assistance from necessary services.

For example, the LGBTQ youth community faces a disproportionate amount of housing instability and homelessness compared to the general population. 28% of LGBTQ youth reported experiencing homelessness or housing instability at some point. This is an incredibly concerning statistic, as it can lead to further mental health challenges for these young adults. Stable housing is essential to ensure they have access to mental health care and other resources they need. The Trevor Project reports that 40% of LGBTQ homeless youth report being forced out by their caregivers due to their sexual orientation or gender identity, which shows the importance of having a supportive environment for these individuals.

#### At-Risk of Homelessness Populations

The current pandemic has caused a significant increase in the number of individuals and families at risk of homelessness. With a growing number of qualifying populations facing displacement and unhealthy housing conditions, the consequences are significantly more severe for children facing eviction. The need to find new housing is further complicated by uprooting families and adding the ongoing pandemic.

Families taking residency in shelters experience literal homelessness, but it's also important to understand that securing permanent housing is not always easy for them. Finding stable, affordable housing can be difficult due to various factors like homelessness's mental and emotional toll, lack of resources or information related to available housing options, or not meeting other criteria required by landlords or property managers.

#### Fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking

DV's having housing options is not just crucial for their wellness and mental health, but it could be critical for their survival. Housing options that address the needs of abuse victims can reduce the risk of further victimization by abusive partners. Survivors may also benefit from access to a support system that can provide resources to help them rebuild their lives after experiencing trauma from abuse and violence.

## Residents living in housing instability or in unstable housing situations

The researchers have stated that the essential need for the qualifying population is the expansion of affordable housing. Access to affordable rental housing can be made available with funding opportunities such as public housing, income-based housing, tax credits, and other programs. Furthermore, rural communities are particularly vulnerable when it comes to being able to provide broadband service and access to affordable rental housing. To address this issue, government initiatives need to focus on providing incentives for private developers and state governments to build housing in areas where economies could have low-skilled commerce.

## Explain how the level of need and gaps in its shelter and housing inventory and service delivery systems based on the data presented in the plan were determined:

Using a multi-step process, Chrysalis determined the need level of the shelters, housing, and service delivery systems using a multi-step method.

### Gathering data

Data can be gathered through various methods such as surveys, interviews, observations, or by analyzing existing records and documents.

We ensure the data collected is accurate, reliable, and representative of the target population or sample being analyzed.

For this grant, the method of acquiring data depends on the data itself. For example, housing inventory and shelter resources can be gathered primarily by using HUD DATA or online data:

PIT  
HIC  
Chas Data  
HMIS  
FMR

Data gathering for service delivery systems requires online data, but the subjective opinions of service delivery workers and stakeholders are significant contributors. Calling and interviewing stakeholders is an efficient way of gathering information about the service delivery process. Still, anonymous online surveys can provide great insight into how housing services are provided from the residence and qualifying population's point of view.

Once the data is obtained, it needs to be broken down and analyzed, providing valuable insights to drive problem-solving and progress. Assessing the current shelter and housing inventory is crucial in identifying gaps and deficiencies within the existing infrastructure. This process

involves a comprehensive review of available data, including occupancy rates, demographic trends, and service utilization patterns. Additionally, it requires an in-depth examination of the physical condition and accessibility of each facility.

### **GAP Analysis**

Once again, for this grant, the analysis tool that is much needed is a GAP Analysis. By conducting a comprehensive gap analysis in the housing inventory, stakeholders can assess the adequacy of affordable housing options, identify areas with a surplus or shortage of available housing and shelters, and understand specific demographic needs that might be unmet by the current inventory. Moreover, this analysis provides valuable insights into market trends and fluctuations, enabling proactive measures to bridge gap housing efficiently

## HOME-ARP Activities

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**The HOME-ARP allocation plan must describe how a PJ will distribute HOME-ARP funds in accordance with its priority needs. The plan must describe the PJ's method for soliciting applications for funding and/or selecting developers, service providers, subrecipients and/or contractors and whether the PJ will administer eligible activities directly. If the PJ will provide any portion of its HOME-ARP administrative funds to a subrecipient or contractor prior to HUD's acceptance of the PJ's HOME-ARP allocation plan because the subrecipient or contractor is responsible for the administration of the PJ's entire HOME-ARP grant, the plan must identify the subrecipient or contractor and describe its role and responsibilities in administering all of the PJ's HOME-ARP program.**

The City of Binghamton is committed to administering some, but not all, eligible activities directly. This will ensure that the activities are carried out promptly and cost-effectively. The City solicits applications to fund affordable new construction or acquisition and rehabilitation of rental developments in a Request for Proposals (RFPs) process. This process currently exists through the HOME program, where proposals are accepted on a rolling basis.

The city administration will have 30 days to inform developers and partnering service providers of any lack of quality information. The city administration will work as much as possible with a developer to obtain all relevant information. The City of Binghamton can rightly refuse a proposal after multiple attempts to notify a developer and service provider of missing data. Any refusal of the submissions and the reasons will be outlined in the information sent to the proposer.

The City of Binghamton will have to consider various factors, such as the availability of resources, the complexity of the activity, and its ability to monitor and evaluate performance when deciding which activities should be administered directly. Furthermore, it must ensure that these activities align with its overall mission and goals.

A review committee will be made of members from the Neighborhood Services staff, Development Services staff, and Continuum of Care (CoC) to review proposals from a qualitative perspective. The City's Neighborhood Services Department will use its community investment analyst staff, who work closely with ESG and CoC funds, to help review supportive services work programs as part of the overall HOME-ARP underwriting process. Once staff and the review committee have agreed to fund a proposal, the project and all requirements will be

outlined in a HOME-ARP written agreement. City Council will approve the HOME-ARP written contracts for the projects.

By administering some eligible activities directly, the City of Binghamton can provide better oversight while ensuring that all stakeholders involved in these projects achieve their desired outcomes.

The city will allocate the funds

**Table 11**

	Funding Amount	Percent of the Grant	Statutory Limit
<b>Supportive Services</b>	\$ 387,228.60	20	
<b>Acquisition and Development of Non-Congregate Shelters</b>	\$ 484,035.75	25	
<b>Tenant Based Rental Assistance (TBRA)</b>	\$ 774,457.20	40	
<b>Development of Affordable Rental Housing</b>	\$		
<b>Non-Profit Operating</b>	\$		
<b>Non-Profit Capacity Building</b>	\$		
<b>Administration and Planning</b>	\$ 290,421.45	15	
<b>Total HOME ARP Allocation</b>	\$ 1,936,143.00	100	

## Rationale for Funds Distribution Among Eligible Activities

### Supportive Services Funding

there is a great enough need to justify the allocation of HOME ARP funds

The City will apply a more comprehensive approach to supportive services considering short-term and long-term solutions. The Qualified Population needs more than just shelter and food; they need access to adequate healthcare services, job training, and education opportunities. The diversity of applications for these funds allows for a wide range of needs to be addressed.

### Acquisition and Development of Non- Congregate Shelters

Binghamton has a substantial number of buildings that were constructed pre-World War 2. Fortunately, some measures can be taken to help address this issue. We can create affordable housing units for those in need by remodeling some of these pre-war buildings. One such solution is converting existing units into Non-Congregate Shelters (NCS). NCSs provide

multipurpose uses for the qualifying population, including temporary housing and access to essential medical care and mental health support.

However, due to the high costs involved in these programs, the City may require a commitment or Memorandum of Understanding (MOU) because the NCS financing may exceed the HOME ARP allocation for such projects. The MOU ensures that all parties involved are aware of their responsibilities and understand how to utilize the NCS funds best to help reduce homelessness.

### **Tenant Based Rental Assistance (TBRA)**

The significant contributor to housing instability is a lack of rental assistance for low-income people. To combat this issue, additional rental units must be made available for those earning less than 30% of Area Median Income (AMI) and between 30% and 50% AMI.

With a fifteen percent increase in the cost of rental units since the onset of the pandemic, many people are still suffering because of a lack of affordable rental units.

The City will implement a series of programs that assist in rental assistance, such as:

- Rent Vouchers, Housing Choice Voucher Program (Section 8)
- Rent Relief Programs
- Eviction Preventions Services

### **Administration and Plan**

The admin funds are used by city officials or consultants for the research, analytics, writing, and consulting of the HOME ARP allocation plan.

### **Describe how the characteristics of shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provided a rationale for the plan to fund eligible activities:**

The need for affordable housing was continually expressed during multiple consultations and was the highest priority, which is why it was weighted heavily in the proposed allocation. The proposed allocation is also consistent with other additional housing goals for the City of Binghamton.

Neither the analysis nor the interviews concluded that the funds should be used to build affordable housing units directly. Building affordable housing would not be cost-effective, but



rental assistance could be used much more broadly. The proposed allocation fund effectiveness is of the utmost importance in remedying the housing crisis.

The stakeholder feedback and GAP analysis gave the researchers a clear view of the essential housing needs for the City of Binghamton. The needs identified are specific, but the affordable development capacity in the Binghamton community is relatively small. The proposed allocation plan highlights the needs of the community and available funds, but the specifics of how the funds will be transferred and utilized will require further diplomacy.

## HOME-ARP Production Goals

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### **Estimate the number of affordable rental housing units for qualifying populations that the PJ will produce or support with its HOME-ARP allocation:**

The City of Binghamton estimates the renovation or refurbishment of at least 10 HOME-ARP Acquisitions and Development of Non-Congregate Shelters for qualifying populations. This estimate may change depending on project applications and the layering of other funding sources.

The PJ also will strongly support rent and rental property augmentation with HOME-ARP funds. The estimate depends on the number of applicants and the layering of funds.

Binghamton will also begin the production of affordable housing; however, this will be accomplished by braiding other public and private funds and largely depends on additional financing.

### **Describe the specific affordable rental housing production goals that the PJ hopes to achieve and describe how it will address the PJ's priority needs:**

The specific affordable rental housing production goal is:

- Acquire and develop 10 units of non-congregate shelters
- Leverage the creation of other affordable units
- Attach supportive services to all units created.

## PREFERENCE

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The City of Binghamton will not be offering preference to a specific qualified population, but to all of the qualified populations, knowing that affordable housing is a need equally among each population.

**If a preference was identified, explain how the use of a preference or method of prioritization will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or category of qualifying population, consistent with the PJ's needs assessment and gap analysis:**

Not Applicable.

**If a preference was identified, describe how the PJ will use HOME-ARP funds to address the unmet needs or gaps in benefits and services of the other qualifying populations that are not included in the preference:**

Not Applicable.

## HOME-ARP REFINANCING GUIDELINES

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The City of Binghamton will not be using any HOME-ARP funds for the refinancing of existing debt.

