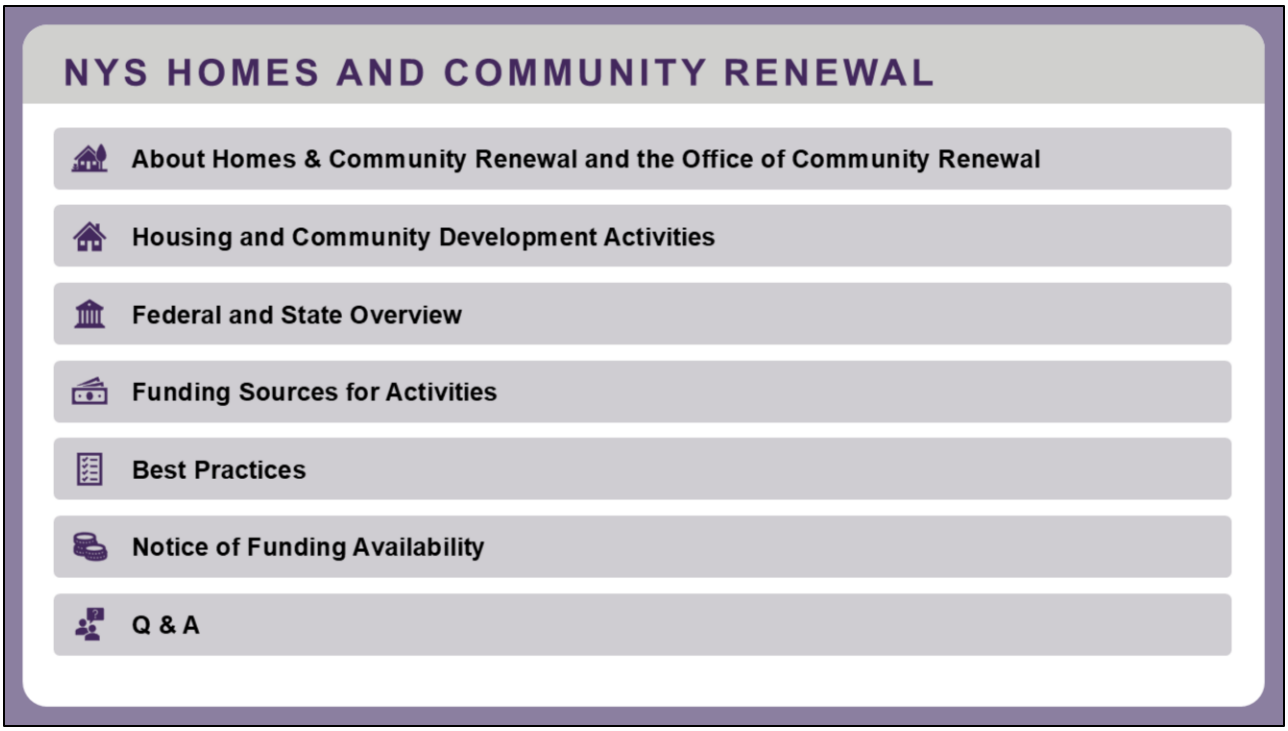
NEW YORK STATE | Homes and Community Renewal

STATE AND FEDERAL RESOURCES FOR MUNICIPALITIES THROUGH THE OFFICE OF COMMUNITY RENEWAL

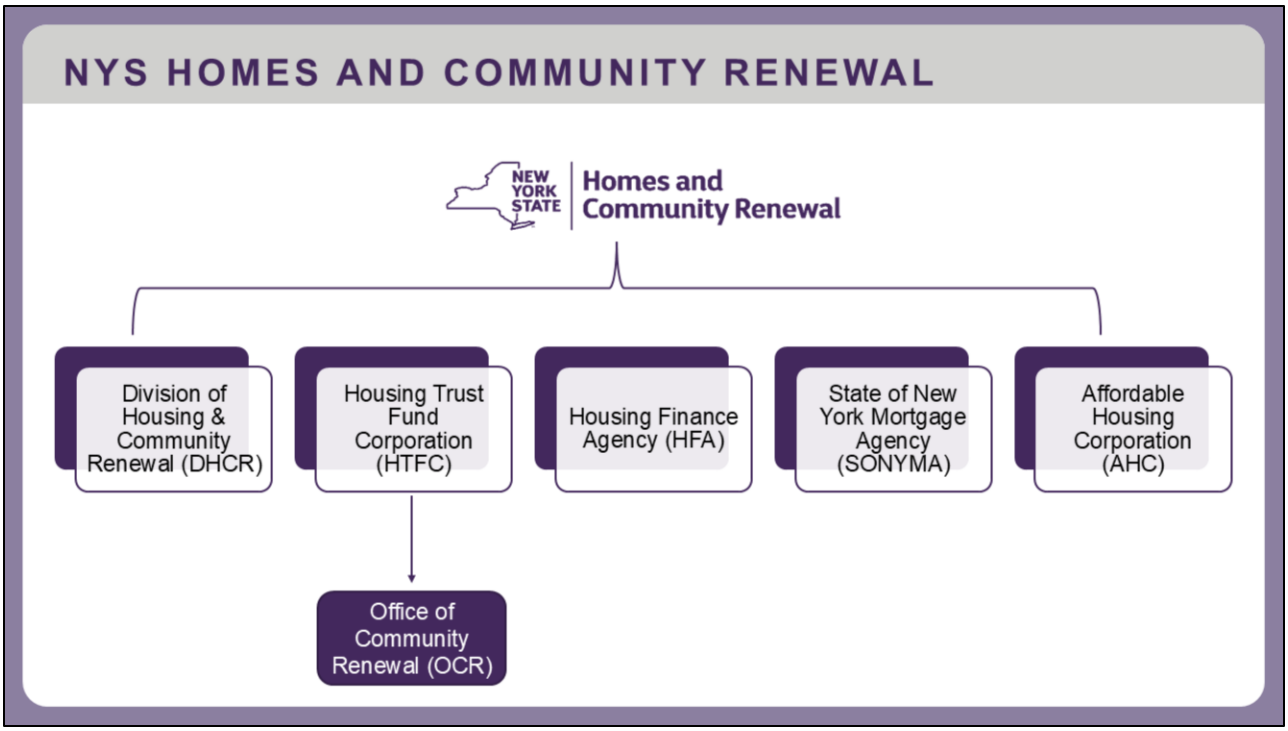
NYS AOT 2025
COMMUNITY DEVELOPMENT TRAINING

FEBRUARY 17, 2025



The topics covered today include

1. What is HCR and OCR
2. What kind of community development activities can be funded?
3. Brief overview of federal and state funding
4. Sources of available funds by activity
5. Best Practices will be a broad overview of recently funded projects with OCR
6. NOFA
7. And finally, time for Q & A



New York State Homes and Community Renewal (HCR) is the State's consolidated affordable housing agency – made up of the Affordable Housing Corporation, The Division of Housing and Community Renewal, Housing Finance Agency, State of New York Mortgage Agency, Housing Trust Fund Corporation and others.

As an office within the NYS Homes & Community Renewal, the Office of Community Renewal (OCR) administers a variety of state and federal resources to empower local governments and not-for-profit organizations to build on the unique and historic character of New York's communities through housing, infrastructure, and job creation activities.

The agency has two general development areas:

- Our Office of Community Renewal and the Office of Finance and Development – primarily responsible for direct award and oversight of multi-family rental properties.

Today we are going to talk about grant programs offered by HCR's Office of Community Renewal.

This presentation is also available at OCR's virtual booth

This is a broad description of potential eligible activities available through the funding sources that will be reviewed today.

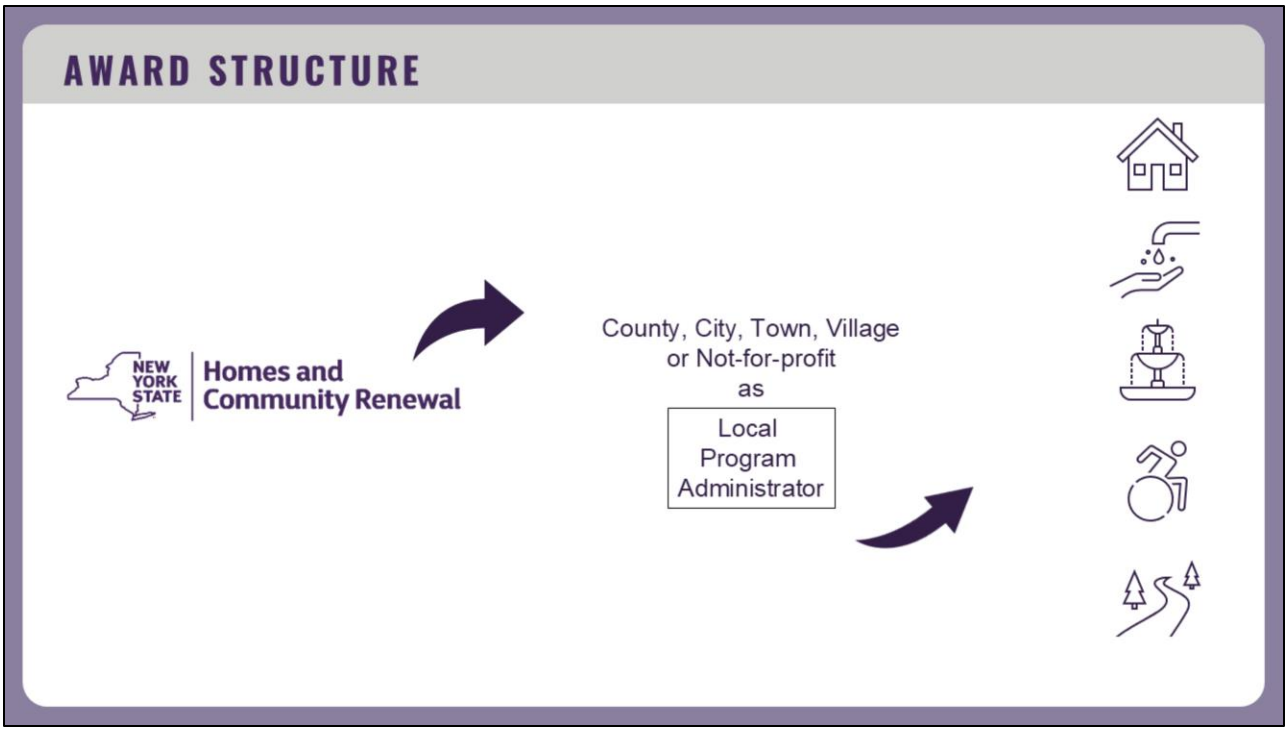
Technical assistance and planning is available through the NYS CDBG and NY Main Street Programs only

The State and Federal grant programs can fund a wide range of activities to benefit low- and moderate-income households and communities. Some of the most common housing activities are:

- Private well and septic replacement and lateral connections
  - These are private, on-site and are a direct benefit to the household served
- Manufactured housing replacement
  - This is replacement only, if the unit does not currently exist, it is considered new construction and may not be eligible
  - In certain instances, a manufactured unit can be replaced with a stick built or modular unit
- Housing Rehabilitation
  - This is intended to assist owner occupied housing and must address major components and health and safety issues
- Homebuyer Assistance
  - This is available to eligible home buyers and can include closing costs,

down payment assistance and mortgage subsidy

- Accessibility Modifications
  - This is available for accessibility improvements required around the home, including, but not limited to ramps, wider doors, lifts and internal modifications.



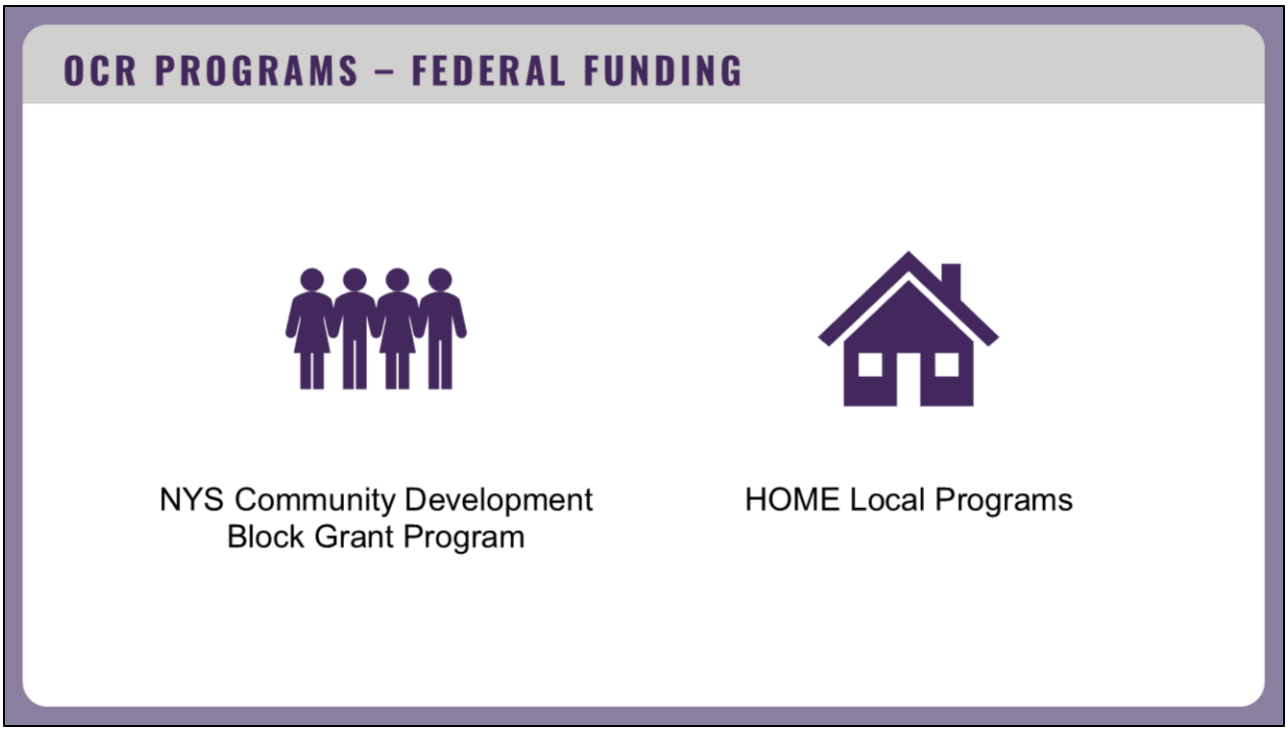
Depending on the source of funds (federal or state), this shows the flow of funds.

Most of the funding sources discussed today allow qualified not-for-profits to apply.

Please note, NYS CDBG funds specifically require applicants to be municipalities, or a Unit of General Local Government (UGLG).

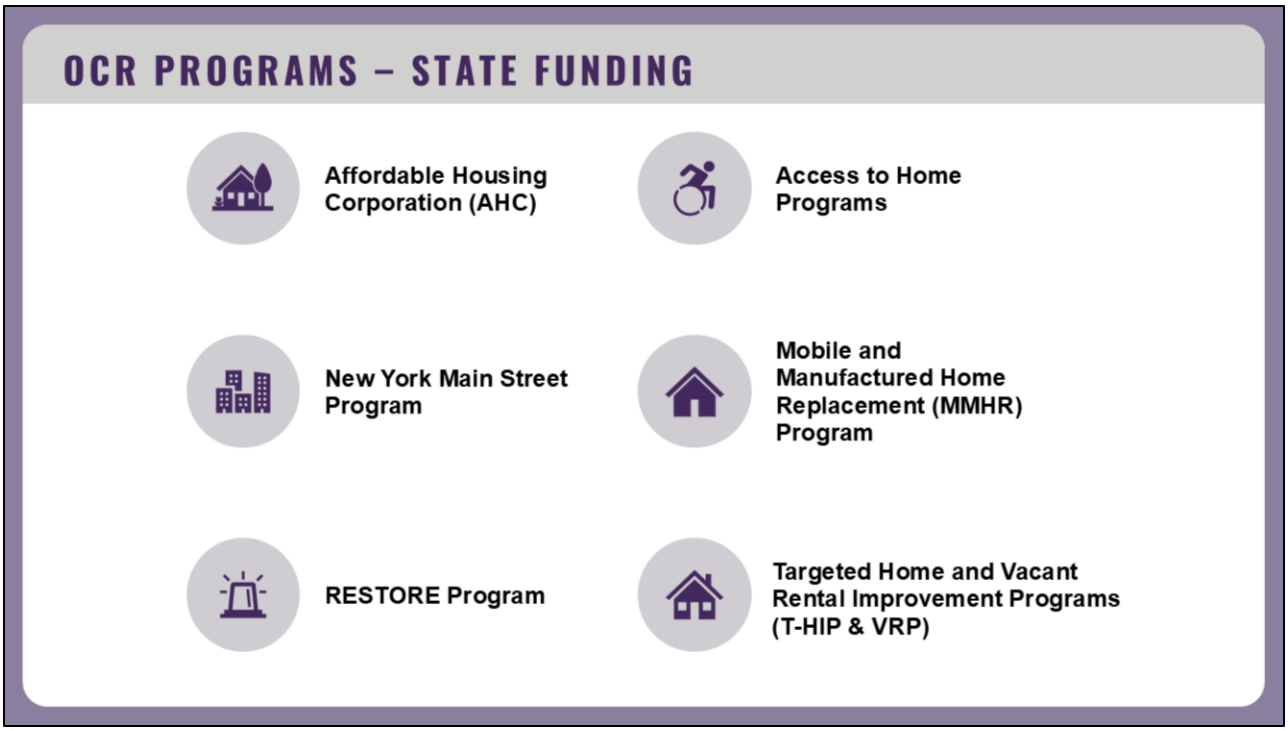
This includes County, City, Town, Village. Districts and authorities are not UGLG.

FEDERAL AND STATE FUNDING OVERVIEW



OCR administers a portfolio of federally-funded and state-funded programs.

At the federal level, funding includes NYS CDBG and HOME, both sources of funds are federal and are provided through HUD.



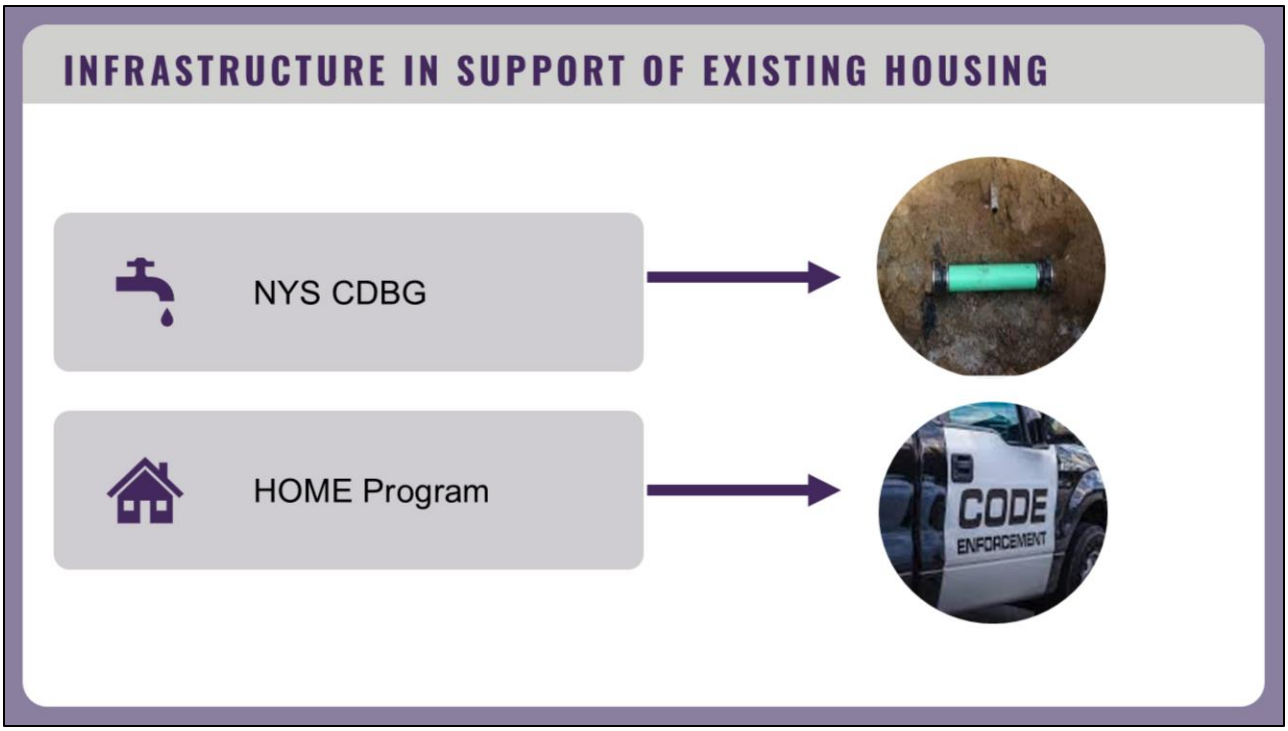
At the state level, funding is available through the sources listed, this funded is provided directly by the State.

OCR PROGRAM FUNDING FOR 2024

Program	# of Awards	Total $ Awarded
CDBG Housing	29	$17,932,656
CDBG Infrastructure, Facilities, Planning	31	$27,382,000
CDBG Economic Development Activities	22	$5,434,356
NY Main Street	17	$4,390,316
Access to Home	19	$3,743,000
Access to Home Heroes	5	$1,125,000
Access to Home Medicaid Members	3	$750,000
HOME	29	$20,854,145
HOME HomeBuyer Development	2	$1,784,710
MMHR	7	$3,465,000
RESTORE	14	$3,200,000
Targeted Home Improvement Program (T-HIP)	13	$45,000,000
Vacant Rental Improvement Program (VRP)	18	$40,000,000
TOTAL	**209**	**$175 million**

For Program Year 2024, the OCR awarded $175 million in State and Federal community development funding across all regions of the state.

HOUSING PROGRAM FUNDING SOURCES



Direct assistance activities can include drilling of private wells, construction or rehabilitation of septic systems, and installation of lateral connections to low- and moderate-income households from the public water/sewer mains.

Funding of lateral connections can be stand-alone projects or can be part of a larger public infrastructure project, but the homeowners receiving laterals funded with CDBG must be low- or moderate-income

In some instances, the “system” owns the laterals up to the house. In those cases, consult with OCR for further guidance.

Please note, that for program year 2024, OCR will prioritize NYS CDBG funding for projects that are addressing lead service line replacement in compliance with the EPA requirements.

HOME projects must provide a code compliant unit upon completion and each of the major systems must have a remaining useful life of a minimum of 5 years

Petoff Gardens, Fulton County
Conversion from septic to public sanitary sewer connection
$778,373 NYS CDBG

INFRASTRUCTURE IN SUPPORT OF EXISTING HOUSING

Petoff Gardens is a sixty-four (64) unit housing complex in Fulton County. This project qualified for NYS CDBG funding assistance with all residents of Petoff being determined to have incomes of less than 80% of AMI for Fulton County.

HUD provides a link at all local area median incomes and can be found at Income Limits | HUD USER

For CDBG, the National Objective that was met was LMH.

Fulton County was awarded $778,373 with 100% of project costs from NYS CDBG funding to assist Petoff Garden Apartments to install connections to the new public sewer system and make needed water system improvements at the project.

Work included the decommissioning of an on-site septic system with a new public system.

HOMEBUYER ASSISTANCE

- HOME Program
- AHC Program

All funding for housing activities required that occupants meet certain income eligibility requirements, for the HOME Program, the property owner qualified and was determined to be below 80% or area median income, this is based on the locality where the property is located.

Here is a down payment assistance award in the City of Syracuse, Onondaga County.

Home HeadQuarters in Syracuse assisted the family of 6, and the borrower needed financial assistance to be able to purchase a home that would fit their family's needs.

With $30,000 of HOME funds supplementing the down payment and closing costs, the homebuyer successfully purchased and closed on the property.

Now the family is in a safe and comfortable home and building equity to improve their financial situation

MANUFACTURED HOUSING REPLACEMENT

- HOME Program
- Mobile and Manufactured Housing Replacement (MMHR)

Yates County
Replaced unsafe home
$108,350 HOME funds

MANUFACTURED HOUSING REPLACEMENT

All funding for housing activities required that occupants meet certain income eligibility requirements, for the MMHR and AHC Program, the property owner qualified and was determined to be below 60% or area median income, this is based on the locality where the property is located.

The family consisted of a single parent with two children, with household income at 38% of area median income (AMI).

This manufactured housing replacement in Yates County was administered by Keuka Housing Council

The original unit had numerous holes in the floor, a leaking roof, and wasn't on a permanent foundation.

This owner was unable to address these health and safety issues or purchase a new unit on their own.

The Local Program Administrator (LPA) leveraged $22,000 in AHC funds with $108,350 and was able to provide the family with a brand-new unit on a permanent foundation.

HOUSING REHABILITATION

- HOME Program
- NYS CDBG
- New York Main Street
- Affordable Housing Corporation
- Access to Home
- Access to Home for Heroes
- Access to Home for Medicaid
- RESTORE

These are the funding sources available to undertake housing rehabilitation

This includes owner occupied, rental and multi-unit housing

Capital District
Repairs to windows, doors, stairs and siding
$65,000 HOME funds

OWNER OCCUPIED HOUSING REHABILITATION

All funding for housing activities required that occupants meet certain income eligibility requirements, for the HOME Program, the property owner qualified and was determined to be below 80% or area median income, this is based on the locality where the property is located.

It's one thing to hear the basics of the HOME program, but it's another to see the impact the program can have in your community.

Here is a typical example of what HOME funds are used for.

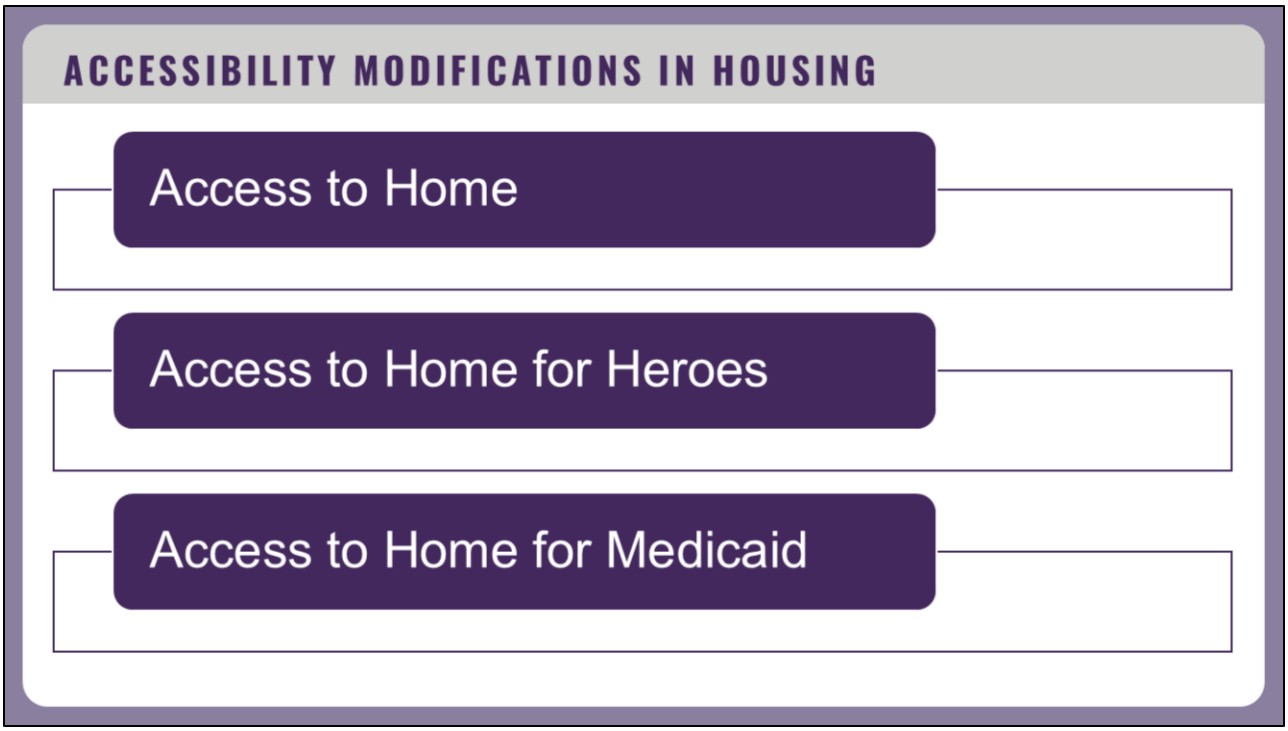
This is a senior's home in the Capital District that as you can see, suffered from deferred maintenance. The owner was able to access HOME funds through the local LPA, to replace and fix:

- Windows
- Siding
- Deteriorated steps
- Inoperable Doors

By investing HOME funds into this house, the LPA was able to bring the house up to code and address all health and safety issues enabling the owner to remain in their home.

Think of your community needs, are there lots of homes in a similar condition to

this example? If so, consider the impact a housing rehabilitation program could have at the local level.

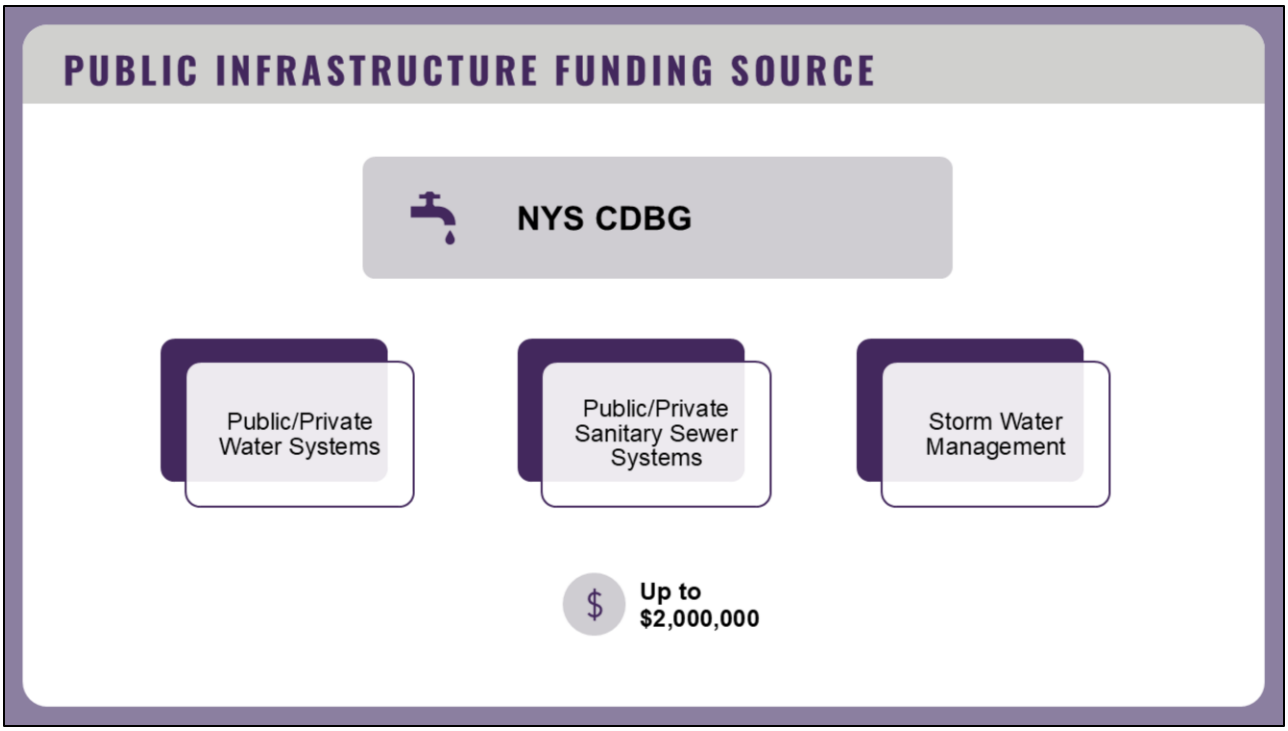


The NYS Access to Home Program provides financial assistance to make residential units accessible for low- and moderate-income persons with disabilities.

Assistance with the cost of adapting homes will enable individuals to safely and comfortably continue or return to live in their residences instead of residing in an institutional setting.

The assisted residential unit must be the primary, permanent residence of the eligible participant.

IS YOUR PROJECT READY FOR PUBLIC INFRASTRUCTURE FUNDING?



OK, important announcement here:

Tomorrow, beginning at 11:00 a.m. - 12:30 p.m., SoHo Complex, 7th floor

Discover funding opportunities for clean and safe water infrastructure and other community investments in the first part of our Municipal Infrastructure Funding Experience.

Meet state and federal agency representatives for valuable insights. Ideal for those considering grants or financing in 2025, this session includes updates on state and federal funding programs, co-funding opportunities, and a panel discussion for audience participation.

Then come back after lunch, 2:00 p.m. - 2:50 p.m., SoHo Complex, 7th floor

Immerse yourself in Part 2 of our Municipal Infrastructure Funding Experience with The Funder Games!

Join this engaging and interactive session where you'll engage directly with state and federal funders to craft a co-funding strategy.

This session not only promises fun but also improves your understanding of state and federal funding opportunities, showcasing how these programs collaboratively

finance community

Village of Newark, Wayne County
Replacement of failing culvert
$1,000,000 NYS CDBG

STORMWATER MANAGEMENT

The Village of Newark has a total population of 8,485 residents and 63.3% are identified as low-to-moderate income (LMI) based on HUD's income data tool.

The Village met the National Objective Compliance of LMA. This information came from the 2016 -2020 ACS, a link to this is available on the OCR CDBG website LMISD Map Application 2016-2020.

The Village of Newark was awarded $1,000,000 in NYS CDBG funds to replace a failing culvert and make improvements to the sidewalk.

The total project cost is $1,037,172 with the Village contributing funds from the General Fund.

Town of Newfane, Niagara County
Improvements at the Newfane Wastewater Treatment Plant
$1,000,000 NYS CDBG

SANITARY SEWER

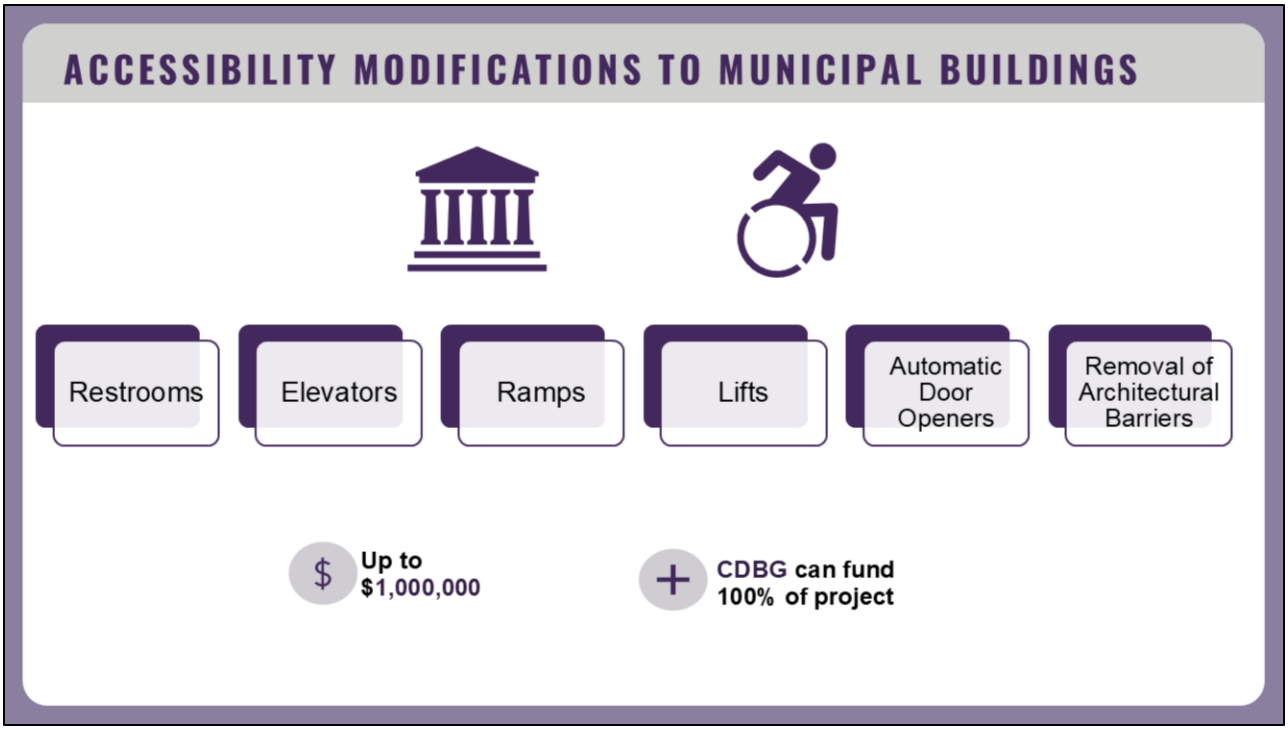
The Town of Newfane has a total population of 3,075 residents and 42% are identified as low-to-moderate income (LMI) based on HUD's income data tool.

To meet eligibility for this project, the Town of Newfane undertook an income survey of the residents within the sewer district that was determined to be over 51% LMI, National Objective for this project was LMA.

The Town of Newfane was awarded $1,000,000 in NYS CDBG funds to make needed improvements at the Newfane Wastewater Treatment Plant, which will help bring the plant up to modern standard and increase reliability and efficiency.

The total project cost is $5.5 million and includes a Town bond resolution for the other funds needed for the project.

ACCESSIBILITY MODIFICATIONS FOR MUNICIPAL BUILDINGS



Generally speaking, funds may not be used to support general operation expenses for local governments or improvements to buildings used for the general conduct of government.

Places like the City or Town hall where municipal government employees operate out of cannot be funded by CDBG.

With the exception ADA compliance, for the removal of architectural barriers. Compliance can include ramps, elevators, automatic door openers, restroom facilities, door widening.

This is for work within existing buildings only, new construction does not qualify for accessibility modifications.

Town of Moriah, Essex County
Moriah Town Hall Improvements
$299,850 NYS CDBG

ACCESSIBILITY MODIFICATIONS

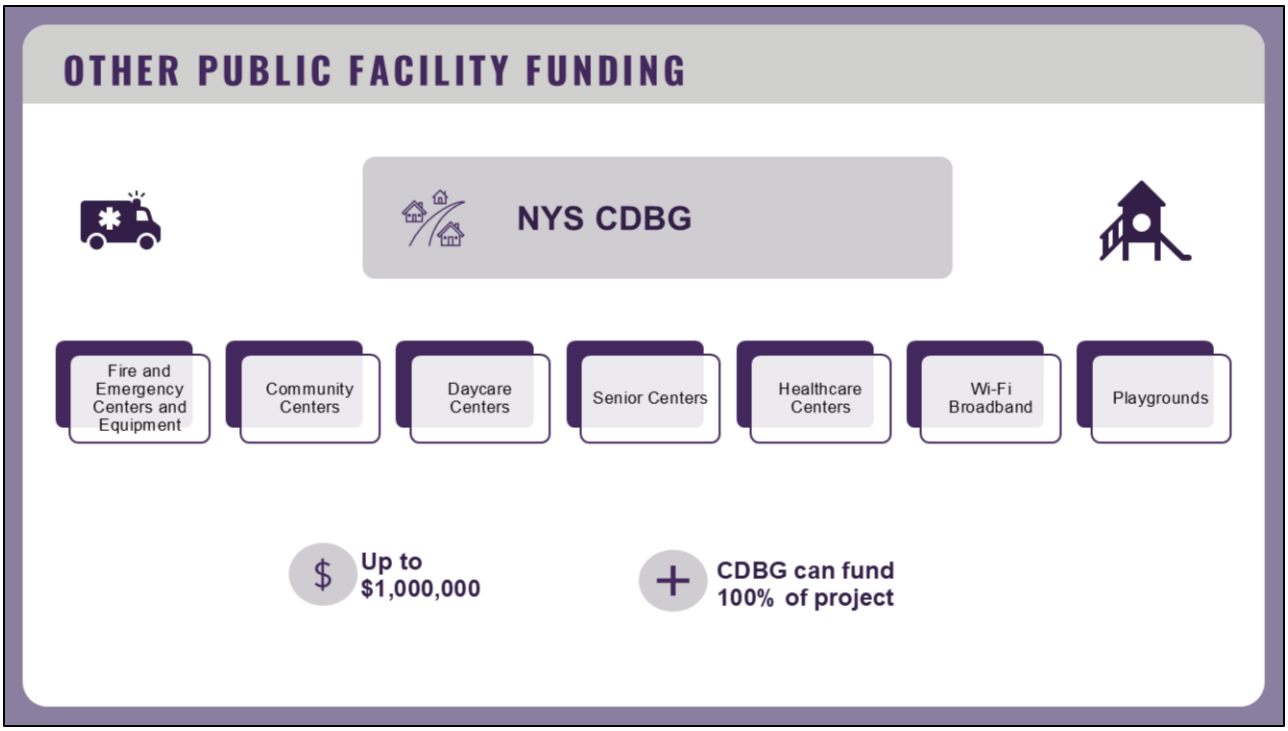
The Town of Moriah has a total population of 4,335 residents and 50.6% are identified as low-to-moderate income (LMI) based on HUD's income data tool.

This project qualified for NYS CDBG funding assistance by meeting the National Objective of LMC or limited clientele,. Activities that qualify as LMC are eligible for a wide range of activities offered by NYS CDBG.

The Town was awarded $299,850 in NYS CDBG funds to remove architectural barriers to access to a public facility - the Moriah Town Hall.

The total project cost was fully funded with CDBG, improvements included new accessible entrances, new restrooms and accessible modifications to the Town Clerk's office.

OTHER PUBLIC FACILITY FUNDING



There is a broad range of activities that are potentially eligible for NYS CDBG funding assistance.

This can include fire trucks, ambulances and even construction of new facilities.

For community, daycare and senior centers, think beyond the typical bricks and mortar approach. CDBG can assist with furniture and fixtures, transportation vehicles and AV equipment that assists with hearing and visual.

There is still large areas of the state that do not have good public wi-fi and broadband in rural areas of the state. CDBG can assist with the equipment to provide the signal and can also assist with provide the in-house equipment for individual households. This can also include a large multi-unit housing complex that lacks wi-fi and broadband access.

Recreation needs are always present, CDBG can assist with helping to build playground equipment for your neighborhoods and communities.

Don't rule yourselves out from potential eligibility, talk with us, lets figure out a way to bring some CDBG dollars home to your community.

City of Rensselaer, Rensselaer County
Riverfront Park Improvements
$1,927,000 NYS CDBG

PUBLIC FACILITY

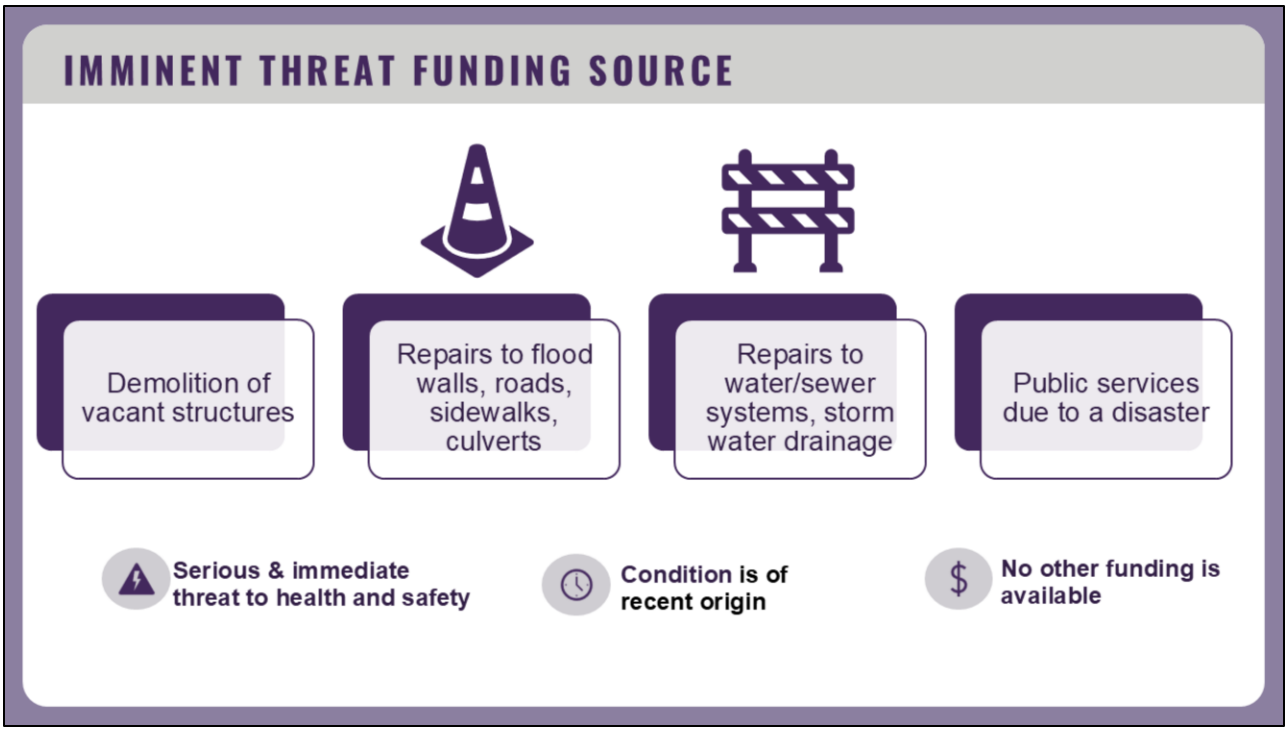
The City of Rensselaer has a total population of just under 10,000 residents and 58% are identified as low-to-moderate income (LMI) based on HUD's income data tool.

Having an LMI percentage of above 51% allows a community to be eligible for most activities offered by NYS CDBG Program.

Communities under that are under 51% can still participate in other direct assistance activities such as housing, target areas that are above 51% and economic development

The project involved replacing aging playground equipment, installing new accessibility modifications, playgrounds, rehabilitating two basketball courts, and installing park amenities such as handwashing and bottle filling stations, park benches, picnic tables and trash receptables.

DOES YOUR COMMUNITY HAVE AN IMMINENT THREAT?

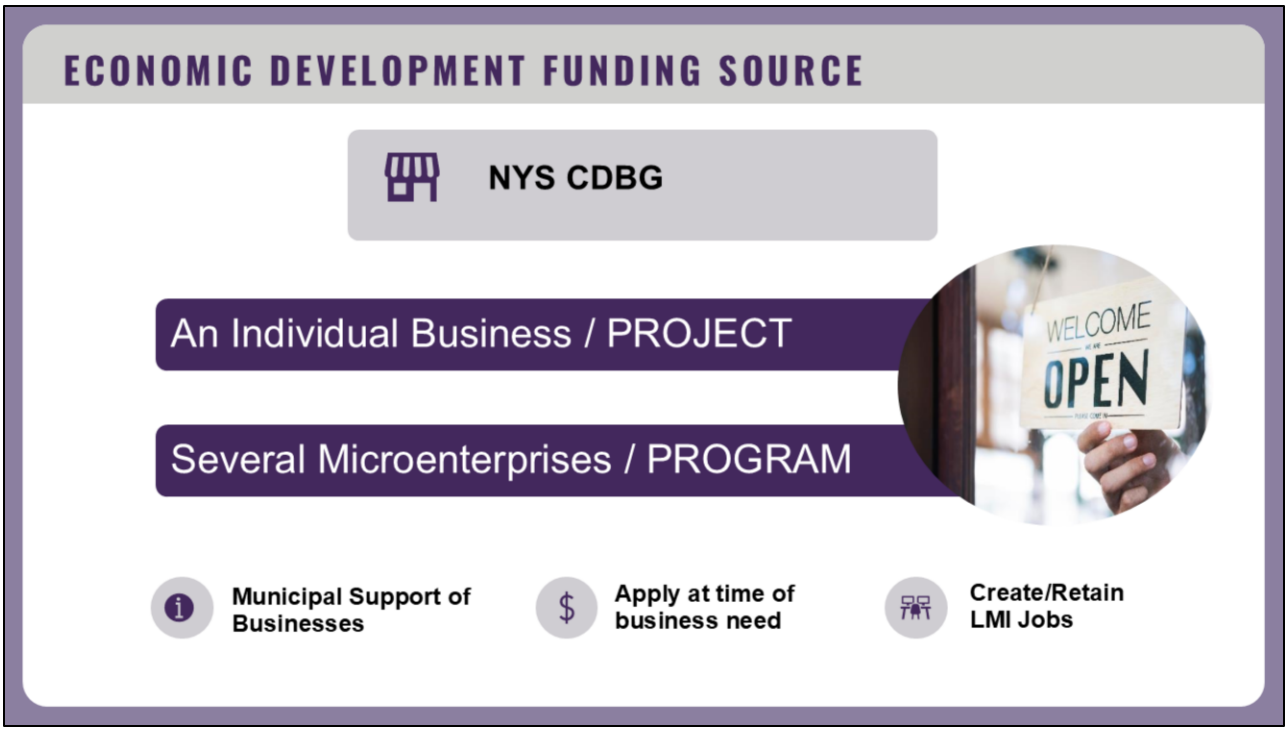


NYS CDBG Imminent Threat (IT) funding is available on a rolling basis

Provides eligible municipal applicants financial support for activities that alleviate existing conditions of which have a blighted influence or pose a serious and immediate threat to the health or welfare of the community.

Applicants will be required to demonstrate a compelling need for the public investment and document that no other funding sources are available.

FUNDING FOR ECONOMIC DEVELOPMENT



The Office of Community Renewal recognizes that New York's smaller communities must have an economy that encourages business development and promotes jobs for low- and moderate-income persons. Through the Economic Development Program, the Office of Community Renewal provides grants to communities that wish to sponsor economic development activities that create or retain jobs for low- and moderate-income persons.

Economic development funds are flexible and can be used for most legitimate business purposes. Eligible uses include, but are not limited to:

- acquisition of real property;
- financing of machinery, furniture, fixtures and equipment;
- building construction and renovation – note that funds for new construction are not available for microenterprises
- working capital;
- inventory; and
- employee training expenses.

For stand-alone (single business projects) the maximum award amount is $750,000 (minimum is $100,000), and CDBG can fund up to 40% of a total project cost. Projects must result in the creation or retention of at least one permanent FTE job for every $15,000 of NYS CDBG funds awarded. Businesses with 25 employees or fewer may request up to $25K/job, not to exceed $100K. The project must result in the creation or retention of permanent jobs, at least 51% of which

must benefit LMI persons.

Microenterprise grants, on the other hand, are offered as programs of assistance. A microenterprise is defined as having 5 or fewer employees by headcount. To meet requirements *51% of the owners must be LMI* or at least 1 permanent FTE for LMI persons must be created for each microenterprise. If more than one job is created, at least 51% must benefit low-and moderate income persons. The maximum CDBG funding is $300,000. A minimum of 50% of the award (less grant administration costs) must be awarded to start-up businesses that have been in operation less than six (6) months from the time of application. Grant assistance to an individual microenterprise must be between $5,000 and $35,000. Owner equity of 10% is required. Equity investment prior to award is not eligible. Note that job retention does not count in this category.

All stand-alone and microenterprise funds for CDBG are accepted through an Open Round process in the Consolidated Funding Application (CFA) portal using a two-step process – a pre-submission form, that if approved, serves as an invitation for the community to continue to support a full application through the CFA portal.

Applicants must be a local unit of government. Not-for-profits are not eligible for assistance.

Klocke Estate, Columbia County
Purchase of distillery equipment
$300,000 NYS CDBG, 30 full-time jobs

ECONOMIC DEVELOPMENT

Recipient: Columbia County

CDBG Program: Stand Alone Business

Business Assisted: Drumlin Field Distillery, LLC (Klocke Estates)

Project Description: Start-up business established a field-to-glass brandy distillery and tasting room on 182 acres of farm property

CDBG Funds Used Towards: Purchase of distillery equipment

Total Budget: $7,367,277
- CDBG: $300,000
- Equity: $7,067,277

Jobs Created: 30 FTEs

Le Puppet Regime, Cortland County
Equipment and inventory to fabricate lighting design and furniture pieces
$31,500 NYS CDBG, start-up business

MICROENTERPRISE ASSISTANCE

Recipient: Cortland County

CDBG Program: Microenterprise

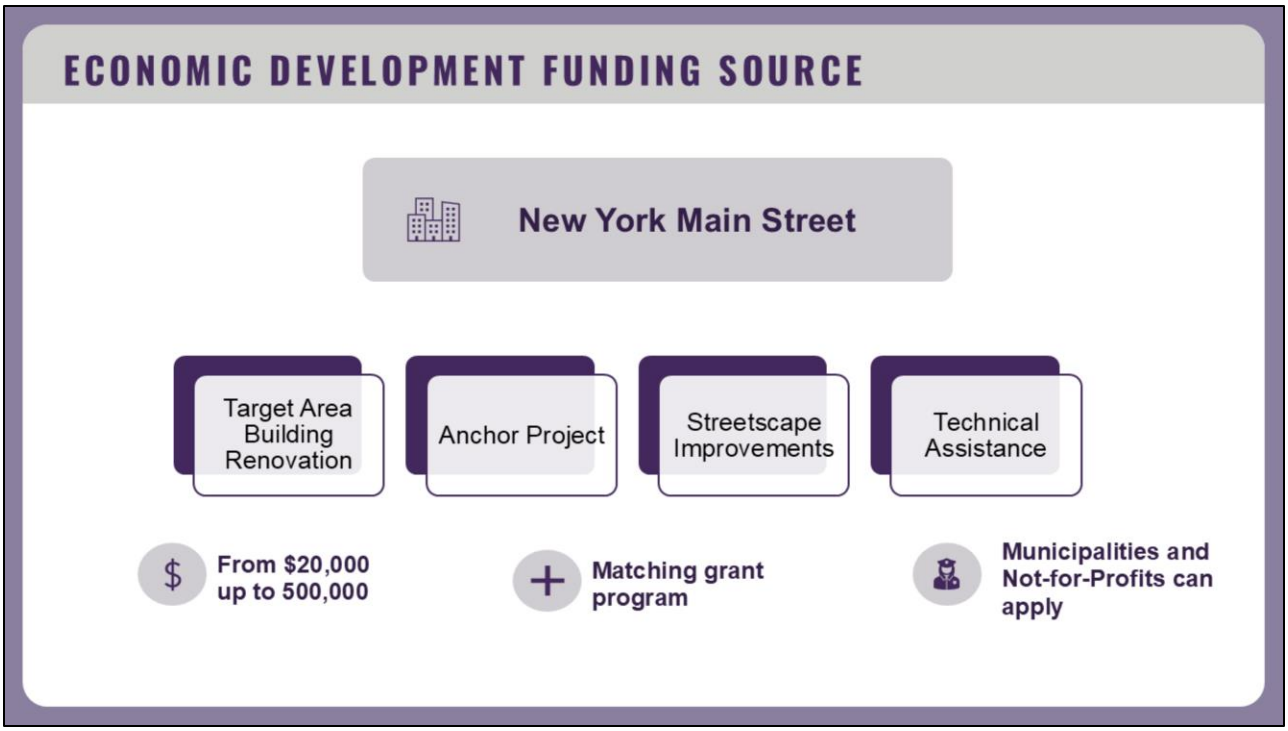
Business Assisted: Le Puppet Regime, LLC

Project Description: Expansion of existing glass art fabrication business

CDBG Funds Used Towards: Equipment and inventory to fabricate lighting design and furniture pieces

Total Budget: $35,000
- CDBG: $31,500
- Equity: $3,600

National Objective: LMI Owner



The New York Main Street Program is a reimbursement, matching grant program. A primary goal of the NYMS program is to stimulate reinvestment and leverage funds to establish and sustain downtown revitalization efforts. Keep in mind that HCR is a housing agency; so- mixed-use buildings, and assistance to upper story apartments will always be prioritized.

Municipalities or NFPs are eligible to apply to the program who then grant the funds to individual property owners or businesses.

The traditional *target area building renovation* activity allows an applicant to request up to $500,000 to secure a pool of matching grant funds for property owners within a concentrated target area. Upon award, each building can receive up to $50,000. An additional $25,000 per directly assisted residential unit, up to a per building maximum of $100,000

A *Downtown Anchor* project allows for a significant investment in a single building. This should be a single project that is key to local revitalization efforts.

Eligible renovation activities include permanent, hard-installed components that improve the building.

The *technical assistance* activity allows an applicant to request up to $20,000 to complete a project that improves community or property owner readiness to

participate in a future New York Main Street renovation activity. Some examples of TA projects include building re-use studies or feasibility analysis and preparation of design guidelines.

City of Middletown, Orange County
One architect for the three buildings, community had adopted design guidelines
$90,000 NYS Main Street

TARGET AREA BUILDING RENOVATION

- Target Area Building Renovation Program – traditional activity that provides a pool of funding to an applicant and they provide matching grants to building owners for renovation of buildings in a concentrated mixed-use target area.

- The Target Area programs are a lot of work. It is essential to establish advanced planning, development and a clear understanding of the program rules.

- 3 adjacent buildings in MH
  - Incongruent windows
  - Metal storefronts
  - Irregular Signage

- $90,000 grant investment
- $150, 000 total project cost

- single architect + design guidelines
- Achieve this consistent/ uniform result.

Village of Candor, Tioga County
Renovation of interior and exterior, including commercial space and new residential in the Village
$475,000 New York Main Street

DOWNTOWN ANCHOR

- Last NYMS Activity
- *Significant investment in a single site renovation project that is key to local revitalization efforts. Application requires business plan, cost estimate, and funding commitments.*
- theatres, commercial anchors, large mixed-use project.

- Candor, Tioga County

- NYMS Anchor.. **Before pictures** shown here.
- Used $475,000 in NYMS with TPC of almost $800k. Administered by Tioga County Property Development Corporation – county-wide nonprofit worked with Village and business/property owners
- Struggles – had to weather post-covid availability of contractors, price changes.

- Scope included:

- Interior fit-out for 8 residential units
- Renovation of interior and exterior, including turning vacant commercial space into room for a market and a deli/pizza shop, giving residents both a restaurant and a market option in the Village, where before none existed.
- Residents commented that this project is helping to spur rehab projects elsewhere in the Village of Candor.

- In addition to renovating buildings, communities may also desire to improve the public realm.
- The Streetscape activity can be used for enhancements to the public right of way to broaden the pedestrian experience and generate a sense of place.

- This activity IS Ancillary to a target area building renovation program. Focus of efforts must be on BR first.

- Comfort – benches, trash receptacles, bike racks.
- Small park improvements

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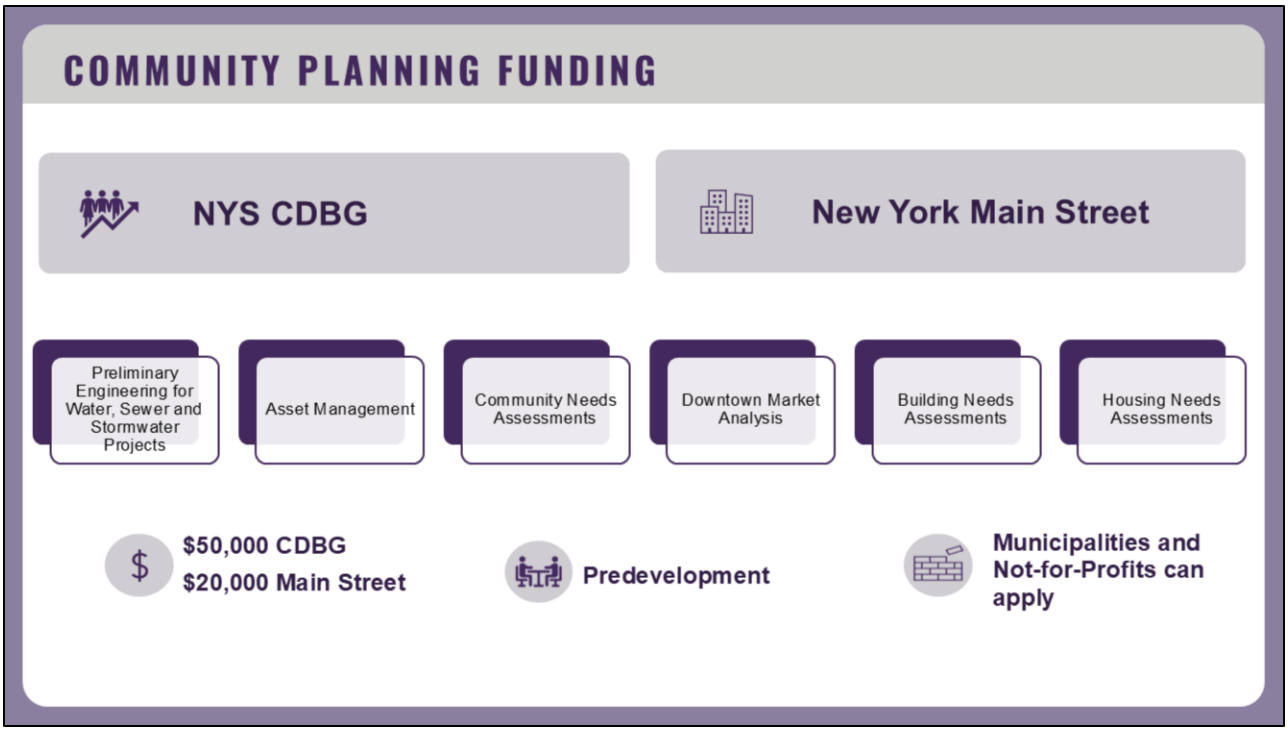
COMMUNITY PLANNING
&
TECHNICAL ASSISTANCE



Finally, CDBG funds may be requested as community planning grants, or technical assistance grants.

These funds can be used to facilitate the retention of outside experts as consultants to a participating community's planning committee identify vulnerabilities and damaged assets, assess needs of community

Retain consultants and complete studies to identify vulnerabilities and damaged assets, assess needs of community, and develop strategies

The purpose behind this activity is to allow a community to begin the long-term process of implementing community development, it is anticipated that this preliminary step will result in a full CDBG application for infrastructure, economic development or housing.

The community does not need to be 51% low-and moderate income, but the final report, upon implementation, will need to demonstrate a benefit a low-and moderate-income population.

The New York Main Street program allows eligible applicants to request up to $20,000 for technical assistance projects that will prepare a project or community for a later New York Main Street renovation project. This grant can cover up to 95% of the project cost – not to exceed $20,000.

NOTICE OF FUNDING AVAILABILITY (NOFA)

NOFA & APPLICATION

OCR anticipates issuing a NOFA for State and Federal funding in April 2025

The NOFA will provide specific guidance on State and Federal sources, eligible activities and application submission schedules

Following the release of the NOFA, Request for Applications (RFA) will be released

Application Portals:

- Community Development Online (CDOL)
- Consolidated Funding Application (CFA)

QUESTIONS AND ANSWERS

AVAILABLE RESOURCES

HUD EXCHANGE (CDBG AND HOME ONLY)

CPD NOTICES

CPD INCOME CALCULATOR

TOOLKITS

TECHNICAL ASSISTANCE IS ALWAYS AVAILABLE

HOMES AND COMMUNITY RENEWAL LINKS

- Affordable Housing Corporation
- Access to Home Program
- CDBG Program
- HOME Program
- New York Main Street Program
- RESTORE Program
- MMHR Program
- NYS Homes and Community Renewal

CONTACT INFORMATION

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