Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

The North Country HOME Consortium (Consortium) is comprised of 110 out of 110 municipalities that have entered into cooperative agreements to access and provide affordable housing assistance to low- and moderate-income households in Jefferson, Lewis, and St. Lawrence Counties, located in Upstate New York. The Consortium was organized, and received its first direct allocation of HUD HOME funds, in 1994, and since that time (1994 – 2026), has received and allocated over $35.6 million and assisted close to 2,054 households with either owner-occupied rehabilitation, homebuyer, or rental rehabilitation assistance. Since its inception in 1994, the Consortium has submitted, and HUD has approved, the required 5 Year Plans, Annual Plans, as well as CAPER for Consortium endeavors.

Jefferson County is the Lead County for the three-county North Country HOME Consortium. In the past, the County has entered into a Sub-recipient Agreement with a third party contractor, the Development Authority of the North Country, to provide program delivery and grant administration services. Authority staff works closely with Jefferson County Planning Office staff to ensure program compliance. In the future, it is the County's plan to either have the Jefferson County Planning Department staff, or a third party contractor through a subrecipient agreement, provide program delivery and grant administration services. The Program is overseen by the North Country HOME Consortium Administrative Board which is comprised of representation from each of the 3 Counties.

At the time of this report, 6 years have passed since March 2020 when the COVID-19 pandemic began in the U.S. This resulted in businesses across the country being, both temporarily and permanently, closed and an increase in unemployment. Moratoriums were put on evictions from rental properties. On January 3, 2021, the American Rescue Plan was passed which included $2,988,032 in funding to the North Country HOME Consortium.

Today, we are still feeling economic and social effects from COVID and demographic changes. With the aging of baby boomers out of the workforce, unemployment rates have been historically low. Inflationary pressures during COVID on supply chain and materials have remained with the cost to construct new housing at all-time highs. This has resulted in an affordability crisis for many with lower incomes including working families. It has become unaffordable for many to rent or own homes. The North Country is feeling these affects.

Additionally, the Consortium has utilized the HOME-ARP funds to benefit eligible populations including homeless, at-risk of homeless, fleeing/attempting to flee domestic violence, dating violence, sexual violence, stalking, or human trafficking, or other populations for whom supportive services or assistance would prevent the family's homelessness or serve those with the greatest risk of housing instability. All of the funds have been committed and projects are in progress.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The objective identified in this Plan is to continue to provide the available HOME resources to assist low- and moderate-income households in the Participating Jurisdiction with quality, affordable housing. The Consortium targets funds for owner-occupied rehabilitation programs, homebuyer assistance, and improvements to existing rental projects.

Since 1994 the Consortium has provided assistance to 1,144 households with owner-occupied rehabilitation assistance, 556 units of rental rehabilitation assistance, and assisted 354 households the purchase of a home.

This 5-year plan will continue to utilize the long standing objectives noted above and continued outcomes of providing affordable housing assistance to the many in need in our region.

3. Evaluation of past performance

The North Country HOME Consortium has received over $35.6 million dollars since 1994, and assisted affordable housing programs in St. Lawrence County with a little over $13 million dollars, Jefferson County with a little over $15 million dollars, and Lewis County with over $5 million dollars. The programs funded have assisted 1,144 units with owner-occupied rehab assistance, 556 units with rental rehabilitation assistance, and 354 units of homebuyer assistance. Based upon the long history and successes, we feel the Consortium has operated at a high level, and is always looking at ways to access more resources to meet the unmet housing needs in the three-county area as well as improve the delivery service to do so.

4. Summary of citizen participation process and consultation process

In accordance with Federal regulations (24 CFR Part 570.431), the North Country HOME Consortium utilizes the following Citizen Participation process to ensure that residents have ample opportunity to review and comment on the North Country HOME Consortium Program, the annual HOME funding rounds and applications, and the Consolidated Plan.

The Consortium will give timely and reasonable notice of, and access to, local meetings and hearings of publicly appointed bodies where North Country HOME Consortium matters are planned for discussion. This will be accomplished through local media notification and posting of meeting and hearing notices. Furthermore, records and information relating to North Country HOME Consortium plans and activities are available to the public (as may be limited by confidential individual income statistics and New York State Freedom of Information Laws).

The three counties, through their respective Planning Departments, will provide technical assistance to groups representing low to moderate-income individuals in developing supporting or alternative proposals for HOME programming. This assistance will be considered if requested and if staff resources are available. The level and type of assistance available will be at the Consortium's discretion. Availability of such technical assistance shall be regularly evaluated and documented at Consortium meetings.

The Consortium will hold two annual public hearings at different stages of the annual HOME process. Exact scheduling will be dependent on HOME funding cycles. These hearings will address the Consortium's housing needs, development of proposed activities, and review of program performance. One hearing will also address the Consortium's annual Performance Assessment Report. Notice of the hearings will conform to County Law. Hearings will be centrally located within the three Counties comprising the Consortium. This is appropriate since all Consortium low to moderate-income residents are potential beneficiaries under North Country HOME Consortium programs. Materials will be provided, if requested, in formats suitable for the visually and hearing impaired. Accommodations will be made available at public hearings to meet the needs of non-English speaking residents, though participation of such residents is not expected given the low percentage of non-English speaking residents within the Consortium.

All written citizen complaints regarding the North Country HOME Consortium's programs will be responded to within 15 working days of receiving such complaints.

To encourage participation by low- and moderate-income residents, minorities, and persons with disabilities, notices of hearings and HOME planning sessions will be provided to the non-profit housing agencies, human service organizations and the Department of Social Services in each of the three participating counties.

These agencies are representative of groups that directly provide assistance to the Consortium's low- and moderate-income population, as well as minority populations and persons with disabilities. Through this notification process, these agencies will be encouraged to notify beneficiaries of the HOME planning process and the opportunities for input through this Citizen Participation Plan.

5. Summary of public comments

A public session was held with community stakeholders on March 20, 2026. Representatives from across Jefferson, Lewis and St. Lawrence counties in mental health, victim's assistance, social services, affordable housing, county government, and public housing, among others participated. A survey was conducted on how best to utilize HOME funding and the results are attached to the plan. The results were utilized in completing the Consolidated Plan. Comments received were around the need for affordable rental housing to accommodate those in need of housing. There are TBRA programs available, but it is very difficult to find affordable housing options in the community to place the households. Additionally, public housing providers are looking to transition away from HUD's public housing programs into other HUD project based programs and the Rental Assistance Demonstration program. It was also noted that the state has had a freeze on the Section 8 voucher program for about 2.5 years and that the loss of the program, and vouchers, to the community is detrimental to families.

The Consortium put the 2026-2030 HOME Consolidated Plan and first year Action Plan out for the 30-day public comment period on May 19, 2026. This was publicized in the Watertown Daily Times, a regional newspaper that has distribution across Jefferson, Lewis and St. Lawrence Counties. The 30-day comment period ended June 19, 2026. No comments were received. The public hearing was held June 3, 2026 at 10AM at the offices of the Development Authority of the North Country, 317 Washington Street, 4th Floor, Watertown, NY 13601. This meeting was held in accordance with the Consortium’s citizen participation and consultation process. No public comments were received during the public hearing.

6. Summary of comments or views not accepted and the reasons for not accepting them

Not applicable as all comments or views were accepted.

7. Summary

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
HOME Administrator	JEFFERSON COUNTY	Jefferson County Planning Department

Table 1 – Responsible Agencies

Narrative

The lead agency for the preparation of the Consolidated Plan, Annual Action Plan and CAPER is the Jefferson County Planning Department.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The Consortium held an Advisory Committee Meeting on March 20, 2026 via WebEx. The meeting included representatives from the HOME Administrative Board, the three county planning departments, Department of Social Services, housing providers, public housing authorities, and social services providers. The intent of the meeting was to (1) review the history of the HOME Consortium, (2) review the performance of the HOME Consortium since its inception, (3) review what the HOME funds can be used for, (4) hear their concerns and needs in the communities, (5) evaluate options for using HOME funds in the future. A survey was conducted. These results are used in the Plan.

Additionally, the Consortium adhered to its public participation policy and held a public comment period and public hearing to elicit comments from the public.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The North Country HOME Consortium works primarily with the affordable housing providers in the three county region. The Consortium held an Advisory Committee Meeting on March 20, 2026 via WebEx. The meeting included representatives from the HOME Administrative Board, the three county planning departments, Department of Social Services, housing providers, public housing authorities, and social services providers. The intent of the meeting was to (1) review the history of the HOME Consortium, (2) review the performance of the HOME Consortium since its inception, (3) review what the HOME funds can be used for, (4) hear their concerns and needs in the communities, (5) evaluate options for using HOME funds in the future. A survey was conducted and attached to the Plan. These results are used in the Plan.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The staff that works on the administration of the Consortium is also active with the Continuum of Care for the same 3 county region. The CoC is the Points North Housing Coalition. Consortium staff works closely with members of the Coalition on the homeless housing efforts in the tri-county region. Staff members attend quarterly meetings and are also committee members which reinforce the vested interest in working together to meet housing needs across the Board. The CoC was instrumental in assisting the Consortium in committing the HOME ARP funds and overseeing the Coordinated Entry and HMIS systems. The CoC was consulted for sections of this Plan relating to homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The staff that works on the administration of the Consortium is also active with the Continuum of Care for the same 3 county region. The CoC is the Points North Housing Coalition. Consortium staff works closely with members of the Coalition on the homeless housing efforts in the tri-county region. Staff members attend quarterly meetings and are also committee members which reinforce the vested interest in working together to meet housing needs across the Board. HOME funds can only be used for owner-occupied rehab, rental rehabilitation, homebuyer assistance, and tenant based rental assistance.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	City of Watertown Planning Department
	Agency/Group/Organization Type	Housing Other government - Local Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the Advisory Committee meeting in March 2026. Mentioned that there is a need for rehabilitation, however it is difficult to administer. The City is an entitlement for CDBG funds only.
2	**Agency/Group/Organization**	Northern Regional Center for Independent Living
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency was consulted to provide statistics on homelessness in the three county region and the issues facing these populations.
3	**Agency/Group/Organization**	Victims Assistance Center of Jefferson County, Inc.
	Agency/Group/Organization Type	Housing Services-Children Services-Victims of Domestic Violence Services - Victims Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Advisory Committee meeting. Provided feedback on homeless populations seeking shelter in their women and children's shelter.
4	**Agency/Group/Organization**	Public Housing Authorities
	Agency/Group/Organization Type	Housing PHA Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ogdensburg and Massena PHAs participated in the Advisory Committee meeting in March 2026. Outreach made to all PHAs to update information on waitlist and other data sets.
5	**Agency/Group/Organization**	Jefferson County DSS
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Advisory Committee meeting in March 2026. Provided good feedback in regard for the need for affordable rental housing for those at risk of homelessness.
6	**Agency/Group/Organization**	Lewis County Opportunities, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Advisory Committee meeting in March 2026. Provided input on the Section 8 voucher program in Jefferson and Lewis Counties.

7	**Agency/Group/Organization**	Watertown Urban Mission Inc.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the Advisory Committee meeting in March 2026. Administers short-term rental assistance through HOME ARP funding.
8	**Agency/Group/Organization**	Jefferson County Planning Department
	Agency/Group/Organization Type	Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Advisory Committee meeting in March 2026 and represented on HOME Administrative Board. Lead agency for the North Country HOME Consortium.
9	**Agency/Group/Organization**	North Jefferson Improvement Association
	Agency/Group/Organization Type	Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Advisory Committee meeting in March 2026. Provided information on market conditions. Has received HOME funding in the past.

10	**Agency/Group/Organization**	Lewis County Planning and Community Development
	Agency/Group/Organization Type	Housing Service-Fair Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Advisory Committee meeting in March 2026. Provided feedback on housing needs in Lewis County.
11	**Agency/Group/Organization**	St. Lawrence County Planning Department
	Agency/Group/Organization Type	Housing Service-Fair Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Advisory Committee meeting in March 2026 and HOME Administrative Board meeting in March 2026. Provided feedback on housing needs in St. Lawrence County.
12	**Agency/Group/Organization**	Emmanuel Congregational Church
	Agency/Group/Organization Type	Services - Housing Services-homeless Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the Advisory Committee meeting in March 2026. Church is a colling and warming center for the homeless populations and provides a soup kitchen. Provided input on homeless conditions in the City of Watertown.

13	**Agency/Group/Organization**	SNOW BELT HOUSING COMPANY, INC
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Advisory Committee meeting in March 2026. Has received HOME funds and HOME ARP funds in the past. Provided input on housing conditions in Lewis County.
14	**Agency/Group/Organization**	Mental Health Association of Jefferson County
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the Advisory Committee meeting in March 2026.
15	**Agency/Group/Organization**	Lewis County Department of Social Services
	Agency/Group/Organization Type	Housing Services-homeless Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participate in the Advisory Committee meeting in March 2026. Provides voucher program in Lewis County and explained lengths of stays and the need for affordable rental housing in Lewis County to accommodate this population.
16	**Agency/Group/Organization**	Development Authority of the North Country
	Agency/Group/Organization Type	Housing Services - Housing Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Advisory Committee meeting in March 2026. Subrecipient to Jefferson County for HOME and HOME ARP Program. Administer several housing programs including the CDBG program in St. Lawrence County for owner-occupied housing rehabilitation. Provided input on housing market conditions.

Identify any Agency Types not consulted and provide rationale for not consulting

Not applicable

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Points North Housing Coalition	Both plans seek to assist to provide affordable rental housing to the most vulnerable populations, those that are homeless or at-risk of being homeless.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Federal, state and local governments each have roles in the implementation of the Consortium's Consolidated Plan. On the local level, Jefferson County is the lead county and is active in the implementation of the HOME Consolidated Plan and Program, and well as the HOME-ARP Plan. Jefferson County enters into a Memorandum of Understanding with Lewis and St. Lawrence Counties in the establishment of the North Country HOME Consortium. The three counties work together to implement the Consortium Con Plan and the program implementation. Additionally, a HOME Administrative Board exists to advise in policy and program funding awards to subgrantees. The Board is comprised to two county appointed representative from each of the three counties and representatives from the three county planning offices. This provides an added level of involvement by the counties in the HOME program. Finally, the City of Watertown is an entitlement community for CDBG funds. Their Consolidated Plan is tied to the Consortium's Plan.

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting

A public session was held with community stakeholders on March 20, 2026. Representatives from across Jefferson, Lewis and St. Lawrence counties in mental health, victim's assistance, social services, affordable housing, county government, and public housing, among others participated. A survey was conducted on how best to utilize HOME funding and the results are attached to the plan. The results were utilized in completing the Consolidated Plan.

The Consortium put the 2026-2030 HOME Consolidated Plan and first year Action Plan out for the 30-day public comment period on May 19, 2026. This was publicized in the Watertown Daily Times, a regional newspaper that has distribution across Jefferson, Lewis and St. Lawrence Counties. The 30-day comment period ended June 19, 2026. The public hearing was held June 3, 2026 at 10AM at the offices of the Development Authority of the North Country, 317 Washington Street, 4th Floor, Watertown, NY 13601. This meeting was held in accordance with the Consortium's citizen participation and consultation process. The Plan was available at the three county planning offices and online. This provides for access to the draft plan for comment at central locations within the three counties as well as virtually. It was also shared with the CoC. Since the Consortium is an entitlement for HOME funds only, there is seldom any public comment on the use of the program funds. The Consortium targets homeownership, owner occupied rehabilitation, and rental rehabilitation with its funding.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community	The public hearing was held on June 3, 2026 at 10AM at the offices of the Development Authority of the North Country, 4th Floor, 317 Washington Street, Watertown, NY. One person from Jefferson County's Planning Department attended.	There were no comments received.	Not applicable	

2	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Held public meeting of stakeholders on March 20 from across three county region to include representatives from housing providers, county government, DSS, public housing providers, victim's assistance center, the continuum of care, and the Section 8 providers, among others. Twenty individuals participated in this meeting.	Comments received were around the need for affordable rental housing to accommodate those in need of housing. There are TBRA programs available, but it is very difficult to find affordable housing options in the community to place the households. Additionally, public housing providers are looking to transition away from HUD's public housing programs into other HUD project based programs and the Rental Assistance Demonstration program. It was also noted that the state has had a freeze on the Section 8 voucher	Not applicable	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				program for about 2.5 years and that the loss of the program, and vouchers, to the community is detrimental to families. A survey was conducted and the results are attached to the Consolidated Plan.		
3	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community				

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community	Ad placed to publicize public comment period and public hearing date.	No comments were received from the public due to the placement of the ad.	Not applicable.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The age of the housing stock coupled with the high housing cost burden means there is a large demand for safe, quality, affordable housing especially for the very low income households.

High poverty rate: The residents in the three-county Consortium experience a higher level of poverty than the rest of the state and country. The average poverty rate nationwide is 10.6% while the average within the Consortium is 14.3% with 18.6% being under the age of 18. In 2025, the City of Watertown had a 20% poverty rate, with 30.6% of children living in poverty. The average median household income in the Consortium is $65,777 while nationwide it is $80,734.

Older housing stock: The 2016-2020 CHAS data shows 63% of occupied housing units were built prior to 1980. Considering the age of the housing stock, the median household income, and the number of persons living in poverty, it is evident that a significant number of people living in the region cannot afford homeownership and the associated maintenance costs.

Data from the 2016-2020 CHAS notes that there were 81,995 housing units in the Consortium of which 66% were owner-occupied and 34% were renter occupied. About 11% of the owner-occupied households had at least 1 of 4 housing problems. Housing problems defined by HUD as incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room; and cost burden greater than 30%. Additionally, 15% of renter-occupied households had at least 1 of 4 housing problems. Approximately 12% of St. Lawrence County households, 11% of Jefferson County households, and 10% of Lewis County households experienced severe housing conditions. This means that they have one or more of the following housing problems: incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room; and cost burden greater than 50%.

High housing cost burden: Based on the 2016-2020 CHAS data, about 11.5% of all households in the Consortium's region pay over 30% of their income for housing, while 10.5% paid over 50% of their income toward housing. This means that nearly a quarter of the households in the Consortium have a cost burden relating to housing.

Disproportionately Greater Need – The population data for the Consortium continues to reflect slight declines year-over-year. The region is 92% white, and therefore the population with the disproportionately greatest need continues to be people who ethnically identify as white.

OMB Control No: 2506-0117 (exp. 09/30/2021)

Public Housing - The Consortium will continue to maintain its stock of public housing. All projects in the Consortium have waiting lists. There continues to be strong demand for quality affordable rental units with very low income populations.

Homeless Needs Assessment -The Points North Housing Coalition is the Continuum of Care in the North Country. They coordinate programs and services for the homeless. They conduct the annual point in time survey and track the homeless needs within the Consortium.

Non-Homeless Needs Assessment - The Consortium is an entitlement for HOME funds only. However it does provide assistance to low to moderate income households focusing on owner occupied rehabilitation, homebuyer assistance and rental rehabilitation assistance. These programs directly assist non-homeless populations, especially the elderly and disabled.

Non-Housing Community Development Needs - The HOME Consortium is an entitlement for federal HOME funds only. The City of Watertown is an entitlement for CDBG funds. Their Consolidated Plan is incorporated into the Consortium's Plan. The non-housing community development needs addressed in this plan are those identified by the City of Watertown. The primary need for public facilities is neighborhood parks. The need for public improvements includes water and sewer lines, streets, sidewalks, street trees, and bus shelters.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Across the Consortium as a whole, there continues to be a significant demand for safe, quality affordable housing especially for the very low income households.

Of the 81,970 households in the region, 68,634 households, or 41%, in the region are below 80% HUD Area Median Family Income (HAMFI). Twenty-four percent (24%) of households are at or below 50% HAMFI. A significant number of these households include at least one elderly person, and many have children six years or younger.

Substandard housing issues, meaning the housing unit has one or more of the following housing problems: housing unit lacks complete kitchen facilities; housing unit lacks complete plumbing facilities; household is overcrowded; or household is severely cost burdened, are predictably worse among lower income households. For households with up to 30% HAMFI, 3,996 renter households and 1,994 owned households experienced more than two of those issues.

The primary housing issues for both renter and owner-occupied households were housing cost burden of greater than 30% of a household’s income, and a severe cost burden over 50% of a household’s income. Twenty-two percent (22%) of the households in the region have a cost burden of 30% of their total income, and 8% have a cost burden higher than 50% of their total income. In both instances, renters were more affected.

In terms of owner-occupied units, the elderly typically had the greatest cost burdens. Outside of cost burden, the next housing issue for renters was overcrowding. For homeowners, the next housing issue was substandard units.

For renters, there was significant overcrowding for those with incomes between 50-80% AMI, with 99 renter households experiencing more than 1.5 people to per bedroom. Interestingly, overcrowding, households with 1.01-1.5 people per room, was more prevalent for those renter households with incomes 0%-30% AMI impacting 204 households.

For homeowners, there are a significant number of substandard housing units for those with incomes between 0-30%. Additionally, elderly comprise 41% of households within this income range that pay over 30% of their incomes for housing. This means that there are a significant number of elderly that are potentially living in substandard housing. Since elderly are typically on fixed income they would have limited resources to fix their homes.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	0	215,165	
Households	0	81,970	

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Median Income	$81,970.00	$0.00	-100%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	9,814	10,202	13,967	8,857	39,104
Small Family Households	2,593	3,278	4,865	3,313	20,243
Large Family Households	717	798	1,076	865	2,745
Household contains at least one person 62-74 years of age	1,760	2,472	3,232	2,165	9,133
Household contains at least one person age 75 or older	1,285	2,331	2,309	1,159	2,632
Households with one or more children 6 years old or younger	1,770	1,983	2,417	1,481	5,007

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	63	27	38	15	143	374	113	116	69	672
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	61	50	99	65	275	15	14	30	35	94
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	204	145	73	66	488	12	43	68	48	171
Housing cost burden greater than 50% of income (and none of the above problems)	3,661	1,219	408	14	5,302	1,598	1,068	553	84	3,303

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Housing cost burden greater than 30% of income (and none of the above problems)	654	1,784	2,447	462	5,347	552	1,345	1,432	779	4,108
Zero/negative Income (and none of the above problems)	468	0	0	0	468	405	0	0	0	405

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,996	1,447	610	160	6,213	1,994	1,219	741	238	4,192
Having none of four housing problems	2,287	3,592	4,970	3,011	13,860	1,573	3,981	7,665	5,487	18,706
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,513	1,391	1,490	4,394	574	925	821	2,320
Large Related	239	355	117	711	295	255	211	761
Elderly	880	743	263	1,886	1,020	1,063	732	2,815
Other	2,014	688	1,042	3,744	509	309	337	1,155
Total need by income	4,646	3,177	2,912	10,735	2,398	2,552	2,101	7,051

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	759	759	471	480	0	951
Large Related	0	0	152	152	226	200	28	454
Elderly	671	125	80	876	633	348	231	1,212
Other	0	1,729	215	1,944	427	0	0	427
Total need by income	671	1,854	1,206	3,731	1,757	1,028	259	3,044

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	189	150	129	97	565	235	47	118	87	487
Multiple, unrelated family households	50	35	45	4	134	8	10	4	4	26

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	35	10	8	45	98	0	0	0	0	0
Total need by income	274	195	182	146	797	243	57	122	91	513

Table 11 – Crowding Information - 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source Comments:

Describe the number and type of single person households in need of housing assistance.

Based on the data provided, it appears that of the households lacking complete plumbing or kitchen facilities, 63% of the single person renter households had an income below 50% AMI and 72% of the single person owner-occupied households had incomes below 50% AMI. This shows that those with incomes below 50% AMI were more likely to have substandard housing due to affordability issues. Housing cost burdens are also prevelent in the Consortium. Over 45% of renters with incomes below 50% AMI had a housing cost burden greater than 30% of income with none of the other housing problems. Interestingly, 46% of renters with incomes 50%-80% AMI had a housing cost burden greater than 30% of income with no other housing problem. The number for renters skyrockets to 92% of those renter households with incomes under 50% AMI with a housing cost burden greater than 50% of income with none of the other housing problems. Again, this number is only 7.6% for those renter households with incomes between 50%-80% AMI. This shows that renter-households for those with incomes below 50% AMI are likely to spend greater than 50% of their income on housing with no other problems like substandard units or overcrowding. Rental housing is also not affordable to those with incomes less than 80% AMI as they are paying over 30% of their income for housing. These numbers jump up again for those with severe housing problems where 87.6% of renter households had incomes below 50% AMI and had 1 or more of four severe housing problems.

For owner-occupied housing, the data shows that those with incomes below 50% AMI were more likely to have substandard housing due to affordability issues. Over 46% of owners with incomes below 50% AMI had a housing cost burden greater than 30% of income with none of the other housing problems.

Interestingly, 35% of owners with incomes 50%-80% AMI had a housing cost burden greater than 30% of income with no other housing problem. The number for owners skyrockets to 81% of those owner-occupied households with incomes under 50% AMI with a housing cost burden greater than 50% of income with none of the other housing problems. Again, this number drops to 16.7% for those owner-occupied households with incomes between 50%-80% AMI. This shows that owner-occupied households for those with incomes below 50% AMI are likely to spend greater than 30% of their income on housing with no other problems like substandard units or overcrowding. Owner-occupied housing is also not affordable to those with incomes less than 80% AMI as they are paying over 30% of their income for housing. These numbers jump up again for those with severe housing problems where 77% of owner-occupied households had incomes below 50% AMI and had 1 or more of four severe housing problems.

It appears that based on the data, single person households with less than 50% AMI, whether renter or owner, need some subisidies in order to afford quality housing in the Consortium.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The Victim's Assistance Center estimates that over the 5-year period it will assist over 500 victim's of domestic violence, 50 victims of sexual assault, and 225 families that are victims of domestic violence. Stalking is included in the domestic violence and sexual assault numbers. There have been no instances of only stalking by someone that was not in their family unit in housing that the VAC assisted.

What are the most common housing problems?

Based on consultation with housing providers quality, affordable housing is in need in the Consortium. Statements from housing and service providers support the data that there is an affordability issue in the Consortium for not only renters but homeowners as well. With an aging demographic, many seniors are unable to care for their properties. This has resulted in deferred maintenance which may include energy efficiency items like insulation, furnaces, windows, roofs, electrical, and plumbing issues. Energy efficiency issues can result in increased utility bills, especially with the extremely cold winters and the warm summers. While home prices remain relatively high, new buyers must be able to afford the mortgage, taxes, insurance and maintenance/improvements. This also demonstrates a need for quality, affordable housing for seniors, and the need for funds for owner-occupied rehabilitation programs.

Many service providers noted that landlords that traditionally rented to those with lower incomes and accepted vouchers, stopped renting their properties after they had issues with evictions after COVID due to the moratorium on evictions. Some landlords are struggling with tenants that have ruined units, and are seeing costs increase associated with turning these units over for new tenants. Lewis County DSS noted that they are having a difficult time placing residents in need of housing with vouchers into units in Lewis County. They have been forced to place them in Jefferson and Oneida Counties. Finally, service providers expressed concern that housing is simply unaffordable to the lower income populations. This is impacting individuals as well as families. Even if a family receives housing assistance, it is getting harder for them to find quality housing in their community of choice. This supports the need for rental rehabilitation programs and tenant based and project based rental assistance programs.

Finally, there has been an increase in the number of homeless and those at-risk of homelessness. There is continued need for permanent supportive housing units that wraparound services for serious mental illness and substance use disorders.

Are any populations/household types more affected than others by these problems?

Those with lower incomes especially below 50% AMI, whether renter or owner, appear to be impacted by a housing problem or a severe housing problem. However looking at the housing problems including substandard units, overcrowding, and housing cost burden over 30% and over 50%, most are experiencing issues with cost burdens. There appears to be 10,735 renter households with incomes less than 80% AMI with a cost burden greater than 30% of their income. This goes down to 3,731 renter households with incomes less than 80% AMI with a cost burden greater than 30% of their income. For those with a cost burden greater than 30% of their income, about 18% are elderly households, while for those with a cost burden greater than 50% of their income, almost 23% are elderly households. This is not surprising as many elderly households are on fixed incomes. While elderly households struggle with affordable homeownership, of all owner-occupied households with a cost burden greater than 50% of their income, elderly households comprise 40% of these households. It appears elderly households struggle with affording homes as well as renting.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

In speaking with local housing providers and the County DSS offices, it appears that households at risk of homelessness share some common characteristics, including a tendency to be unemployed or underemployed; untreated mental health often co-occurring with substance abuse and a noticeable lack of a stable support network friends/family/child care. Poor credit history and lack of positive references make it difficult for those at risk of homelessness to transition to more stable housing.

Regardless of income level most of these households are also rent burdened (housing cost +30% of income) as there is a lack of affordable housing in our area.

Across the region, those at risk of losing current housing are families struggling with their budget.

The Continuum of Care has implemented strategies to reduce the rate of households who return to homelessness. FY 2024, the CoC say 5% return to homelessness after exiting to permanent destinations. The Continuum of Care works with the City of Watertown and NYS Office of Temporary and Disability Assistance to utilize CDBG/ESG funding to identify and minimize the number of households that may return to homelessness. The Continuum of Care developed assistance programs, which include eviction prevention representation and case management. Additionally, the Continuum of Care runs quarterly reports from HMIS to monitor and record returns to homelessness. All PSH/RR/TH/rapid rehousing programs conduct follow up with clients to reduce the number of additional episodes of homelessness, which are recorded in HMIS. Additionally, 1,043 households had at least one day in ES, SH, TH, or Rapid Re-Housing with or without services, or at least one day in PSH prior to move-in between October 1, 2023 and September 30, 2024. This figure was up over 2023's 991, but even with 2022's 1,040 households. Of the 1,043 households, 969 were adults 25-54 years old, and 276 were school-aged children (6-17 years old). Young adults were 10% of this population with young children making up 8%.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The at-risk populations are defined by the Continuum of Care through its overview to HUD. These are households that had at least one day in ES, SH, TH, or Rapid Re-Housing with or without services, or at least one day in PSH prior to move-in and the average cumulative, unduplicated number of days that households were served in ES,SH, or TH projects, and days in RRH or PSH prior to move-in.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The high housing cost burden of the Consortium's region, with 22% of all households experiencing at least 30% or more of their income going to housing costs, is a primary driver of increased homelessness.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,174	2,635	0
White	6,511	2,367	0
Black / African American	138	64	0
Asian	109	39	0
American Indian, Alaska Native	23	29	0
Pacific Islander	0	0	0
Hispanic	215	80	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,759	4,481	0
White	5,167	4,335	0
Black / African American	45	0	0
Asian	44	30	0
American Indian, Alaska Native	26	4	0
Pacific Islander	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	422	111	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,226	8,761	0
White	4,292	8,305	0
Black / African American	301	69	0
Asian	53	109	0
American Indian, Alaska Native	75	4	0
Pacific Islander	15	0	0
Hispanic	350	185	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,622	7,241	0
White	1,321	6,801	0
Black / African American	83	190	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	0	12	0
American Indian, Alaska Native	4	20	0
Pacific Islander	40	0	0
Hispanic	88	153	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Discussion

There are 42,899 households with incomes less than 100% Area Median Income with either one or more of four housing problems, or with none of the four housing problems. Almost, 51% of all households had none of the four housing problems. Of the 49% that did have one or more of the four housing problems, 36% of households had incomes below 30% AMI, 29% had incomes between 30%-50% Ami, 26% had incomes between 50%-80% AMI, and 8% had incomes between 80%-100% AMI. This demonstrates that those households with higher incomes were able to maintain their properties better than those with lower incomes.

Additionally, it is no surprise that white households are disproportionately likely to have housing problems as the white only population makes up 92.3% of the Consortium's population. Of the 19,781 households that have one or more of four housing problems, 87% were white households. Hispanic households made up 5% of the households having one or more of four housing problems. This is also not surprising as the Hispanic or Latino population in the Consortium averages 4.3% of the population driven by Jefferson County with 8.2% of the population Hispanic or Latino (2020-2024 ACS). Jefferson County is home to many of the soldiers and their families associated with Fort Drum. Additionally, the three counties are heavily agricultural with many migrant farmworkers that may impact these numbers.

Interestingly, within the 50%-80% AMI, Black/African American households and Hispanic households made up 13% of households having one or more of four housing problems.

It is evident that regardless of race, those with lower incomes are more likely to have disproportionately greater housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,990	3,860	0
White	5,376	3,541	0
Black / African American	113	88	0
Asian	99	49	0
American Indian, Alaska Native	8	44	0
Pacific Islander	0	0	0
Hispanic	215	80	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,666	7,573	0
White	2,194	7,262	0
Black / African American	45	0	0
Asian	19	55	0
American Indian, Alaska Native	18	12	0
Pacific Islander	0	0	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	313	220	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,351	12,635	0
White	1,174	11,413	0
Black / African American	24	346	0
Asian	35	129	0
American Indian, Alaska Native	35	45	0
Pacific Islander	0	15	0
Hispanic	82	464	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	398	8,498	0
White	345	7,814	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	0	278	0
Asian	0	12	0
American Indian, Alaska Native	0	24	0
Pacific Islander	0	40	0
Hispanic	29	217	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Discussion

Of the 42,971 renter and owner-occupied households with incomes less than 100% Area Median Income, almost a quarter, 24%, had 1 or more of the four severe housing problems. Over 75% of all households had none of the four severe housing problems. Of the households that did have one or more of the four severe housing problems, about 58% of households had incomes below 30% AMI, 26% had incomes between 30%-50% AMI, 13% had incomes between 50%-80% AMI, and 4% had incomes between 80%-100% AMI. This demonstrates that those households with higher incomes were able to afford better quality housing.

Additionally, it is no surprise that white households are disproportionately likely to have severe housing problems as the white only population makes up 92.3% of the Consortium's population. Of the 10,405 households that have one or more of four severe housing problems, 87% were white households. Hispanic households made up 6% of the households having one or more of four severe housing problems. This is also not surprising as the Hispanic or Latino population in the Consortium averages 4.3% of the population driven by Jefferson County with 8.2% of the population Hispanic or Latino (2020-2024 ACS). Jefferson County is home to many of the soldiers and their families associated with Fort Drum. Additionally, the three counties are heavily agricultural with many migrant farmworkers that may impact these numbers.

Interestingly, within the 0%-30% AMI, Black/African American households and Hispanic households made up 5.5% of households having one or more of four severe housing problems.

It is evident that regardless of race, those with lower incomes are more likely to have disproportionately greater severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	60,759	11,154	9,050	947
White	56,613	9,797	7,926	779
Black / African American	1,094	464	187	24
Asian	544	62	122	14
American Indian, Alaska Native	113	67	26	29
Pacific Islander	49	55	0	0
Hispanic	1,614	516	562	90

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion

Of the 80,963 households for which housing cost burden is computed, 75% do not have a housing cost burden. Approximately 13.7% have a cost burden of 30-50% AMI, and 11% have a cost burden greater than 50% AMI. Over 87% of White only households are paying between 30-50% AMI, while 4.6% of Hispanic households and 4% of Black/African American households are paying between 30-50% AMI. Over 87% of White only households are paying over 50% AMI for housing, while 6% of Hispanic households are paying over 50% AMI, and 2% of Black/African American households are paying over 50% AMI. Surprisingly, 1.3% of Asian households are paying over 50% AMI. This is surprising as the Asian race makes up approximately 1.2% of the population in the Consortium.

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The Consortium's racial makeup is 92% white, and so it is unsurprising that households that have a disproportionately greater need are also white.

For those with incomes 0-30% AMI 36% of households are identified as having one or more of the four housing problems identified; however 91% of these households are comprised of the white population. The same holds true for those with incomes between 30-50% AMI where 29% of households are identified as having one or more of the four housing problems identified, and the white population comprises 90% of these households. The same statistics hold true at 50-80% AMI and 80-100% AMI where the white population far exceeds the jurisdiction as a whole when it comes to housing problems. The Hispanic population, while less than the White population, also struggles with one or more of four housing problems. About 5% of households struggling with one or more of four housing problems is Hispanic. This is greatest for those with incomes between 30%-80% AMI.

The same issue holds true for all income ranges with severe housing problems. There is a disproportionately greater need by the white population than the jurisdiction as a whole when it comes to severe housing problems.

If they have needs not identified above, what are those needs?

Not applicable

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The greatest concentration of racial or ethnic groups is on and around Fort Drum and the greater Watertown metro which is home to the Army's 10th Mountain Division (LI), in communities with four year colleges including Canton and Potsdam, and around communities with prisons including Ogdensburg, Cape Vincent, and Gouverneur.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

The Consortium is an entitlement community for HOME funds only and these funds have not been able to be used by public housing authorities.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,558	42	0	42	0	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	9	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	667	3	0	3	0	0

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Disabled Families	0	0	471	20	0	20	0	0
# of Families requesting accessibility features	0	0	1,558	42	0	42	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	1,501	40	0	40	0	0	0
Black/African American	0	0	46	2	0	2	0	0	0
Asian	0	0	2	0	0	0	0	0	0
American Indian/Alaska Native	0	0	8	0	0	0	0	0	0
Pacific Islander	0	0	1	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	40	0	0	0	0	0	0
Not Hispanic	0	0	1,518	42	0	42	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

In consultation with the PHAs in the Consortium, there appears to be continued demand for accessible and senior units. The Consortium has seven PHAs, and all have a waitlist. As the population center for the region, the City of Watertown has the longest waitlist. Of the 171 households on the waitlist, 42 of the households are families. However, the Ogdensburg PHA has 45 families on its family waitlist for Belmont Courts. The Massena PHA also has a waitlist of about 20 families for 3-4 bedroom units. Ogdensburg is an hour north of Watertown and Massena is about 1.2 hours north of Watertown. The need for public housing by families is not surprising considering the cost burden demonstrated for housing in the Consortium.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

There continues to be demand for public housing and section 8 tenant-based rental assistance. In consultation with the PHAs, it appears HUD is moving some of the PHAs out of the public housing program and into other HUD programs. Several of the PHAs in the Consortium are considering converting units to project based vouchers or project based rental assistance. These options would be done under the Rental Assistance Demonstration or other HUD programs. Other PHAs are looking at conversion to HUD multi-family projects.

How do these needs compare to the housing needs of the population at large

The waiting lists for the public housing authorities demonstrate a demand for quality affordable housing for elderly and small related households with very low incomes. This is consistent with the data presented under the housing needs analysis whereby there is a shortage of quality, affordable rental housing in the Consortium for small related and other households with incomes between 0-50% AMI.

In addition to the public housing units, there is significant demand for tenant based rental assistance. These provide low income families with the ability to afford rental housing.

Discussion

There continues to be demand for quality affordable housing units for persons with incomes at or below 50% AMI. With 55% of all renter households paying greater than 30% of their incomes for housing, there is need for subsidized housing albeit public housing or Section 8 vouchers. These programs assist these income ranges and provide quality housing options.

In addition, public housing continues to be a good housing option for persons with disabilities. Public housing provides supportive services to assist persons with disabilities and provides safe, quality affordable housing.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

The data was provided by the Points North Housing Coalition, the continuum of care for Jefferson, Lewis, and St. Lawrence Counties for the period 10/01/2023-09/30/2024. This includes the total number of households and people served in the homeless system.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Not applicable

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	0	0
Not Hispanic	0	0

Data Source Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The number of unsheltered families decreased from 6 in 2024 to 0 in 2025. Additionally, the number of chronically homeless families decreased from 2 in 2024 to 0 in 2025. Additionally, data collected between 10/01/2023-9/30/2024, reported 116 households with adults and child exited the homeless system to permanent destinations while none returned after exiting to permanent destinations. Based on this data, 5% of people in the homeless system were veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Based on data collected from 10/01/2023-9/30/2024, of the 1,737 persons in the homeless system, 81% were White, and 100% were not Hispanic/Latino/other. This is consistent with the ethnicity of those living in the Consortium. Additionally, 9% of those persons in the homeless system were Black, African American, or African.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Based on the most recent Point In Time count, completed in 2026, the number of those in emergency shelter and transitional housing increased by 55, while the number of those unsheltered decreased by 2. As a community, we continue to identify resources to be able to shelter those that are homeless or at-risk of homelessness. Two rental projects in the City of Watertown are coming online in 2026 and 2027 that will add to the stock of permanent supportive housing and low income housing to the community. An additional 10 units of permanent supportive housing are coming online in St. Lawrence County in 2026.

Discussion:

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

The Consortium is ineligible to receive any entitlement assistance, other than HOME, in order to address the initiatives or programs for special need populations.

Describe the characteristics of special needs populations in your community:

There continues to be a need for services to assist those with mental health disorders and substance use disorders. Those struggling with substance use disorders typically have a co-existing mental health disorder. The 2024 Center for Community Studies three-county survey noted that on average 27% of respondents felt that the availability of behaviorial health services was poor. There is a continued need for veteran services. As Fort Drum is located within the Consortium, nearly one-third of Soldiers leaving the Army retire to a home in the Consortium. The 10th Mountain Division (light infantry) is stationed at Fort Drum and is one of the most deployed units in the Army. As such, veterans from the 10th Mountain Division may experience trauma's like PTSD or disabilities due to their service and require additional services. There is a continued need for care for the elderly. The 2024 Center for Community Studies three-county survey showed that, on average 33% of respondents perceived the availability of care for the elderly as poor. This was 49% in St. Lawrence County. There is a continued need for services for those with physical disabilities, both adults and children.

What are the housing and supportive service needs of these populations and how are these needs determined?

In 2024, Transitional Living Services of NNY and CREDO merged to create Thrive Wellness and Recovery. Thrive delivers mental health and/or addiction services in northern New York. Programs include outpatient services, care management, short or long-term residential care, transitional or permanent supportive housing, peer-based services, and advocacy. Thrive provides an opiod overdose prevention program for the three counties, an opiod treatment program, a behavioral health clinic, school-based outpatient clinics at Lowville Academy, South Lewis Central School, and Copenhagen Central School, child and youth programs, community residences, reintegration residential programs, and a residential rehabilitative services for youth.

Citizen Advocates provides coordinated care for individuals and families receiving developmental disability, mental health and addiction prevention, treatment and recovery services. The organization has behaviorial health campuses in Ogdensburg, Watertown, and Massena.

ACR Health is a not-for-profit, community-based organization providing a range of support services to individuals with chronic diseases, including HIV/AIDS, substance use disorders, and serious mental illnesses. Furthermore ACR Health provides a wide variety of targeted prevention and sexual health services to individuals, from youth through adulthood, as well as to community groups and organizations. With the incidence of AIDS currently being low, the focus of service delivery is directed toward education. The Northern Regional Center for Independent Living works with people with disabilities while partnering with communities to create sustainable accessibility and equity. Services include independent living, family peer support, and a long term ombudsman program.

The ARC Jefferson-St. Lawrence , serves people with development disabilities who demonstrate a need for residential services and supports. The ARC currently serves 317 residents with intellectual and developmental disabilities at its Residential Sites throughout Jefferson and St. Lawrence Counties. It also operates 2 Supportive IRAs located in Watertown. The ARC provides a wide array of services including behavior support services, community habilitation, a bright beginnings preschool, day services, transportion, and enterprises among others. The Disabled Persons Action Organization (DPAO) in Jefferson County provides quality and effective individualized services to developmentally disabled children and adults in Jefferson and Lewis Counties.

CHJC provides youth development, youth and adult health services, foster care and family permanence and programs for at-risk youth and their families. CHJC is the oldest not for profit in the region having been in existence for 165 years.

The Victim’s Assistance Center of Jefferson County provides direct services to victims/survivors of violence, crime, and trafficking in Jefferson County. The VAC operates a residential home that provides emergency safe housing to individuals (and their dependent children) in crisis. The home is also a licensed shelter for the homeless females and their dependent children. VAC has Child Advocacy Centers in Jefferson and St. Lawrence Counties. The St. Lawrence Valley Renewal House provides a wide variety of services and provides safe housing which is emergency, temporary shelter for domestic violence victims. In Lewis County, Lewis County Opportunities provides a Victim Services program which provides confidential services to crime victims at no charge, with special emphasis on domestic violence and sexual violence. They also provide safe dwelling services which provide victims of domestic violence and their children with temporary, emergency shelter at a confidential location.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

During the point in time count in 2025 there was 1 adult with HIV/AIDs that was unsheltered up from 0 in 2024, and 0 adults with HIV/AIDs sheltered in 2025 and 2026. There was 0 adults unsheltered with HIV/AIDs in 2026. Special populations, like persons living with HIV/AIDs and youth often do not disclose their status or are underreported which may indicate a lower than actual total number reported.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The Consortium receives HOME funds only and does not utilize these funds for TBRA activity, therefore will not establish a preference.

Discussion:

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The Consortium is an entitlement community for HOME funds only. These funds cannot be used for public facilities. The City of Watertown is an entitlement for CDBG funds. Their plan is attached to the Consortium's plan and provides greater detail as to what their needs are for public facilities.

How were these needs determined?

The Consortium is an entitlement community for HOME funds only. These funds cannot be used for public facilities. The City of Watertown is an entitlement for CDBG funds. Their plan is attached to the Consortium's plan and provides greater detail as to what their needs are for public facilities.

Describe the jurisdiction's need for Public Improvements:

The Consortium is an entitlement community for HOME funds only. These funds cannot be used for public facilities. The City of Watertown is an entitlement for CDBG funds. Their plan is attached to the Consortium's plan and provides greater detail as to what their needs are for public facilities.

How were these needs determined?

The Consortium is an entitlement community for HOME funds only. These funds cannot be used for public facilities. The City of Watertown is an entitlement for CDBG funds. Their plan is attached to the Consortium's plan and provides greater detail as to what their needs are for public facilities.

Describe the jurisdiction's need for Public Services:

The Consortium is an entitlement community for HOME funds only. These funds cannot be used for public facilities. The City of Watertown is an entitlement for CDBG funds. Their plan is attached to the Consortium's plan and provides greater detail as to what their needs are for public facilities.

How were these needs determined?

The Consortium is an entitlement community for HOME funds only. These funds cannot be used for public facilities. The City of Watertown is an entitlement for CDBG funds. Their plan is attached to the Consortium's plan and provides greater detail as to what their needs are for public facilities.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The North Country HOME Consortium is comprised of 110 of 110 municipalities within Jefferson, Lewis and St. Lawrence Counties in New York State. The area is primarily rural with the largest population center being the Watertown/Fort Drum MSA with a population of 113,140 (2024 ACS). For the past 20 years, the housing market around the Army installation at Fort Drum has been marked with high demand and low supply which has led to an increase in rents and single family home prices. The Soldier's Basic Allowance for Housing drives the fair market rent in community's surrounding Fort Drum. Throughout the rest of the Consortium there is a need for owner-occupied and rental rehabilitation of housing units. There is limited new construction of housing.

As this is a rural area, the majority of homes in the region are either single family or mobile homes. Approximately 65% of homes in the region are single-family detached units, 3% are single-family attached units, 11% are multiplexes up to four units, and 13% are mobile homes. The remaining 8% are apartment style buildings with five or more units.

Approximately 60% of homes (both owner-occupied and renter-occupied) in the region are built before 1980, putting the majority of the housing stock in the region at least 45 years old. About 35% of all homes in the region were built before 1950. Older homes, without prior investment, tend to lack energy efficiencies like insulation, energy-star rated heating and cooling systms, and insulated windows leaving homeowners and renters paying higher utility bills. Couple this with taxes and insurance and homeownership, and even renting, is cost prohibitive to many. Weatherization assistance can be invaluable for low-income households in New York. The State's climate, with cold, snowy winters and hot, humid summers, generates a high demand for heating fuels and electricity. Many eligible households live in inefficient, often unsafe housing that was built when energy was cheap and plentiful and cannot afford the cost of weatherization work that will lower their utility bills.

Seventeen percent (17%) of the occupied housing units in the region have at least one housing condition defined by HUD as either lacking complete plumbing or kitchen facilities, more than one person per room, or housing costs are greater than 30% of the household income. This jumps to 41% for rente-occupied units having at least one housing condition. Looking at the associated breakdown of these issues, it is quite clear that the vast majority of households in the region are struggling with high housing cost burdens.

The Consortium is an entitlement for HOME funds only. As part of its program, the Consortium gives preference to projects that assist frail, elderly, and persons with disabilities. There are many community service organizations like Thrive, The ARC, DPAO and others that provide transitional or supportive housing for special needs populations.

There are 1,621 public housing units in the three counties. There are none located in Lewis County. All public housing units are full and there are significant waiting lists. The Section 8 voucher programs are likewise fully subscribed with waiting lists.

The Points North Housing Coalition is the continuum of care for the region. It submits applications to HUD for funding working closely with service providers to address homelessness. The community offers supportive and transitional housing as well as emergency opportunities to assist homeless, including chronic, youth, veterans, and others.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	74,059	65%
1-unit, attached structure	3,857	3%
2-4 units	12,496	11%
5-19 units	5,496	5%
20 or more units	3,933	3%
Mobile Home, boat, RV, van, etc	14,350	13%
Total	***114,191***	***100%***

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	**%**	**Number**	**%**
No bedroom	141	0%	1,168	4%
1 bedroom	1,678	3%	5,634	20%
2 bedrooms	10,580	20%	10,905	39%
3 or more bedrooms	41,429	77%	10,460	37%
Total	***53,828***	***100%***	***28,167***	***100%***

Table 27 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Federal and state housing programs typically target household incomes at or below 80% area median income. In addition to HOME funds, communities throughout the three county region apply through New York State Office of Community Renewal for Community Development Block Grant funds. Since 2020, the region has been the recipient of $10,774,803 in CDBG funds primarily for owner-occupied rehabilitation, with the exception of one homeownership program in Lewis County in 2020 of $337,239. CDBG funds target those with incomes at or below 80% AMI. The City of Watertown is an entitlement for CDBG funds. Several communities have benefited from the state's Affordable Housing Corporation's programs. The AHC programs can provide assistance for acquisition and rehabilitation, home improvements, and new construction. Eligible households can earn up uto 166% AMI with some restrictions. The program works best targeting those with incomes at or below 112% AMI.

The Consortium was the recipient of HOME ARP funds in 2021. About $2.3 million was allocated for HOME-ARP rental housing units as follows: 10 in St. Lawrence County and 9 in Jefferson County. These units are for those that meet the HOME ARP definition for a Qualifying Population per CPD 21-10. The two projects funded in Jefferson County are located in the City of Watertown and both are a combination of permanent supportive housing and traditional federal low-income housing tax credit housing units. In addition to HOME ARP and LIHC financing, the projects are utilizing ESSHI, HOME, Supportive Housing Opportunity Program, HHAP, and HFA funding. The project in St. Lawrence County is using HOME ARP funds in an innovative approach with the local BOCES to build 5 duplexes to be placed on site for permanent supportive housing for qualifying populations.

There are 1,621 public housing units in the three counties. There are none located in Lewis County. There are 7 PHA's in Jefferson County including the Watertown PHA in the City of Watertown. There are 4 PHA's in St. Lawrence County. Outside of the Watertown PHA, all other PHA's are located in small, rural communities.

For Section 8 tenant based vouchers, Lewis County has 2,715 on the waitlist and Jefferson County has 3,125 on the waitlist. The waitlist number is for families; which could be 1 person or a family of 5. It's not broken down further to know combined number of total people.

The Section 8 Waitlist became chaotic after a state organization launched a new online portal. People can sign up from anywhere and may mistakenly sign up for geographic locations they didn't intend to. The state organization is trying to put measures in place to remedy that issue; such as pop-up maps and whatnot. To show an example of the magnitude, the Lewis County waitlist was 1,015 just 2 months ago. It swelled 267% in 2 months because of this. Most of those additional families are not from this area. They can't be removed as people do have the right to move to areas where they can obtain safe/affordable housing. Under the surface we know many of those families wouldn't intentionally have planned to move here. It will be a major challenge whenever the freeze is over and we can start drawing from the waitlists again.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The Consortium became aware, after meeting with the public housing authorities, that the PHAs are looking to transition out of HUD's PHA program. It appears that HUD's preference is to move PHAs to other funding programs like HUD's project based program, or the multi-family program, or the rental assistance demonstration program. The PHA program is no longer a reliable source of funding. Additionally, the projects are in need of capital funds to make necessary improvements. Many of the PHAs would like to make improvements, however are hindered by current funding mechanisms. We will likely see projects transition out of PHA over the next 5 years and into other HUD programs. These units will likely still stay affordable.

In regard to Section 8 vouchers, the State has had a freeze on its Section 8 voucher program since February 2024. There is an extensive waiting list for the program, however it is unlikely that once the program is started up again, that the counties will obtain the same number of vouchers as what it had before it was shut down. The Lewis County lease rate is currently at 60.63%. At the beginning of the freeze, the lease rate was 97.5%. Therefore, currently only 194 of the county's 320 vouchers are active, leaving 126 vouchers open due to the freeze. The Jefferson County lease rate is currently 85.9%. At the beginning of the freeze it was at 100%. Therefore, currently only 881 of the 1026 are leased, leaving 145 vouchers open due to the freeze. It is hard to know if the counties will recover the 'open' vouchers. There are other housing assistance services still active that are not impacted by the freeze; such as the NYS Rent Supplement Program (independent from Section 8 altogether) and Section 8 Project Based Vouchers (which are assigned to apartment projects not individual families). At this time there is no expectation that the region will lose Section 8 Project Based Vouchers.

Does the availability of housing units meet the needs of the population?

While there appears to be an adequate availability of housing, it does not necessarily meet the needs of the population. We know that there exists a significant cost burden for those households paying over 30% and 50% of their incomes for housing mainly for those households with incomes at or below 50% AMI. Additionally, we know that the Consortium has an older housing stock than other areas of the state. This means that they may be lacking energy efficiency, or suffering from deferred maintenance. The energy costs alone make it unaffordable for lower income households, especially those with fixed incomes, to afford the aging housing stock, yet these units might be the only 'affordable' options.

Describe the need for specific types of housing:

The Consortium continues to see a need for owner-occupied and rental rehabilitation programs to assist both homeowners and landlords with necessarily improvements, especially for health and safety and energy efficiency, to be able to afford quality housing. These programs fix up the existing, aging housing stock. We continue to see a need for new quality, affordable housing for those with incomes at or below 80% AMI. Several projects are either completed, or under construction, in the City of Watertown. Both projects have elements of permanent supportive housing and low-income housing units (households less than 60% AMI). In St. Lawrence County, a 10-unit permanent supportive housing project is being completed in Oswegatchie.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)
Introduction

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	7,283	25.9%
$500-999	12,446	44.3%
$1,000-1,499	6,050	21.5%
$1,500-1,999	1,716	6.1%
$2,000 or more	481	1.7%
Total	***27,976***	***99.5%***

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	2,074	No Data
50% HAMFI	7,264	5,823
80% HAMFI	16,434	14,471
100% HAMFI	No Data	20,611
Total	***25,772***	***40,905***

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	732	747	959	1,271	1,557
High HOME Rent	568	632	723	1,011	1,147

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	568	621	723	860	960

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Based on the 2016-2020 ACS, there are 81970 households. Based upon the above tables, there are a total of 66,677 renter and owner housing units affordable to those up to 100% HAMFI. There is also data missing for renter units affordable to those with 100% HAMFI and data missing for owner units affordable to those with 30% HAMFI. There may be sufficient affordable housing for households at all income levels based upon the data provided, this is not substantiated by housing need data relating to housing problems. For example, based on the 2016-2020 CHAS, there are 10,202 households with incomes between 30-50% HAMFI. However based on the above data, there are 7,264 units of rental housing and 5,823 units of owner housing affordable to households earning 50% HAMFI. While it would seem there are enough units affordable to households in this income range, 1,219 renter households with incomes between 30-50% AMI had a housing cost burden greater than 50% and 1,068 owner households had a housing cost burden greater than 50% AMI. The figure is 1,784 renter households with incomes between 30-50% AMI and 1,345 owner households between 30-50% AMI that had a housing cost burden greater than 30% of income. There is an affordability issue. Therefore, the reasoning may be geographic. There may be affordable housing in locations where demand is less. Another issue may be type of units. Almost 47% of the 10,202 households contain at least one person 62 years of age or older. The type of housing products affordable to the populations in this income range may not fit their needs.

How is affordability of housing likely to change considering changes to home values and/or rents?

The Soldier's Basic Allowance for Housing changes annually based upon fair market rents, however the BAH, as it is known, drives the fair market rents. Landlords have a tendency to rent units to Soldiers at the BAH level. This has driven the fair market rent around the Watertown/Fort Drum MSA up making the ability to find affordable rental units nearly impossible without subsidies for those with lower incomes. Equally, Soldiers have the ability to purchase homes using mortgage products like a Veteran's Administration loan which allows some flexibility to purchase a home. They also tend to bid on quality homes driving prices up in some communities. This makes it difficult for those with lower incomes to be able to afford homes in communities surrounding Fort Drum where competition for quality homes is driven by Soldier's needs.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Based upon the above table, the HOME rents are lower than the Fair Market Rents. HOME funds provide a viable opportunity to rehabilitate existing rental properties to provide quality, affordable housing options to those with incomes below 80% and 50% AMI. The funds can also be used to construct new quality, affordable rental housing. Again, affordability is the main issue in the Consortium.

Discussion

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Essentially, a unit is considered substandard when one or more of the building components (i.e. foundation, structural framing, exterior walls, roof and ceiling framing, roofing and chimney, exterior windows and doors, interior walls and ceilings, floors, plumbing, heating, electrical system, etc.) are deteriorated requiring rehabilitation to meet current codes and ensure health and safety of the occupants. Repairs that are simply deferred maintenance generally do not cause a unit to be substandard.

Both definitions are compatible, however the one used for the Consolidated Plan estimates had to be based upon the data available for manipulation for conclusions to be drawn. The rationale is that if a unit possesses housing problems, was constructed pre-1950, and is occupied by a household with limited financial means, then it can be inferred that the housing unit is substandard. These housing units would be at least 60 years old, but in most cases the housing stock of the consortium is typified by large, two-story, wood-framed structures built over 75 years ago. By definition, it is already known that the housing units have housing problems, and their occupancy indicates a strong possibility of long-term deferred maintenance due to the low incomes of the residents that results in substandard units. What is omitted from this definition are those mobile homes constructed prior to 1976, which continue to serve as inadequate accommodations for low income families due to their poor construction.

CDBG administrators within the Consortium continue to indicate that less than 5% of the units targeted for rehabilitation ultimately were not suitable for renovation. Not suitable for rehabilitation is defined as a unit with more than three structural components that have deteriorated to the point that total replacement of the components is necessitated; and that the unit is so dilapidated that the integrity of the structure is damaged to the point that repairs are not economically feasible. This figure of 5% was then used to determine the number of substandard renter households suitable for rehabilitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	8,973	17%	11,636	41%
With two selected Conditions	458	1%	512	2%
With three selected Conditions	261	0%	34	0%
With four selected Conditions	104	0%	0	0%
No selected Conditions	44,034	82%	15,955	57%
Total	***53,830***	***100%***	***28,137***	***100%***

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	8,033	15%	4,107	15%
1980-1999	12,154	23%	8,779	31%
1950-1979	12,901	24%	7,036	25%
Before 1950	20,818	39%	8,259	29%
Total	***53,906***	***101%***	***28,181***	***100%***

Table 33 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	33,719	63%	15,295	54%
Housing Units build before 1980 with children present	6,357	12%	2,965	11%

Table 34 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686] PLAN_SECTION_ID=[1313801000]>

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Approximately 63% of the Consortium's owner-occupied housing and 54% of the renter-occupied housing was built prior to 1979. Based on the CHAS data there are 10,735 renter households and 7,051 owner-occupied households with incomes below 80% AMI. Based on this information, there would be approximately 4,442 owner-occpuied households and 5,797 renter-occupied households that are occupied by low or moderate income families (incomes less than 80% AMI) that may contain lead-based paint hazards.

Discussion

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			1,621	50			0	0	0
# of accessible units									
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

All of the public housing units in the Consortium need some level of capital improvements. For the most part the units were built in the 1960's. The Ogdensburg PHA noted that their Belmont Courts was built in 1952 and is a family housing project. There is some thought that this property will need a substantial rehabilitation, if not demolition and rebuild in order to remain viable. The last physical needs assessment estimated a cost of $14.6 million to address issues based on the conditions at that time. Additionally, the Ogdensburg PHA noted that their two high rises lack truly accessible units as they were built pre-ADA, however they house seniors and disabled households. In general, the PHAs suffer from deferred maintenance and lack of funds to address maintenance and capital needs.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The PHAs in the Consortium are considering a transition from HUD's PHA program to multi-family or into project based vouchers or project based rental assistance. This would allow the properties to become eligible for other state and federal funds for rehabilitation. The Consortium is an entitlement community for HOME and HOME ARP funds only and these funds are not able to be used in public housing.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The PHAs in the Consortium are considering a transition from HUD's PHA program to multi-family or into project based vouchers or project based rental assistance. This would allow the properties to become eligible for other state and federal funds for rehabilitation. The Consortium is an entitlement community for HOME and HOME ARP funds only and these funds are not able to be used in public housing.

Discussion:

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 38 - Facilities Targeted to Homeless Persons

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

The Continuum of Care works with mainstream employment organizations to aid homeless households in increasing their income. The primary mainstream employment organizations the Continuum of Care works with are ACCES-VR and the local Department of Labor One Stop Career Center. The Mental Health Association of Jefferson County participants have access to the ACCES-VR program as well. ACCES-VR provides adult literacy programs, distance learning, on the job training and vocational counseling to aid households grow their income. They have also partnered with the local One Stop Career Center. They provide computer skills workshops, resume writing workshops, transportation to job fairs, clothing for interviews, and career development workshops to help grow income. The CoC also works with mental health providers such as Thrive, Citizen Advocates, Mental Health Association of Jefferson County, NRCIL, PIVOT, River Community Wellness Program, SMC Outpatient Mental Health and Addiction Services, the ARC of Jefferson-St. Lawrence. The North Country Family Health Center provides integrated healthcare to infants, children and adults for working families who struggle to afford healthcare.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

One new 63-unit permanent supportive housing project is opening in the City of Watertown in 2026. This project will provide 31 units for homeless individuals with serious mental health issues, substance use disorders, and veterans. Services are being provided by Thrive. A second 120-unit permanent supportive housing project will open in the City of Watertown in 2027. This project will provide 80 units of permanent supportive housing for homeless individuals targeting veterans, those with serious mental illness, and frail seniors. DePaul Community Services will provide the services. A new 10-unit supportive services project will open in 2026 in the town of Oswegatchie in St. Lawrence County. the units are for those who are homeless or at-risk of homelessness and in need of support services. S.T.E.P. by S.T.E.P. Inc. will provide the services.

Additionally, there were 68 emergency year-round beds in the Consortium in 2026, 136 emergency overflow beds, and 30 emergency seasonal beds. In 2026, there were 14 transitional beds, 426 permanent supportive housing beds, and 150 rapid rehousing beds.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

The Consortium is an entitlement community for HOME and HOME ARP funds only.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

There has been an increased identified need for supportive services for the frail elderly, veterans, those with serious mental illness, and those with substance use disorders. There are 30 units of permanent supportive housing in Watertown coming on-line for homeless or at-risk of homeless veterans, 46 units for homeless or at-risk of homeless adults with serious mental illness, and 10 units for homeless or at-risk of homeless frail seniors (age 55+), and 15 units for those homeless or at-risk of homeless adults with substance use disorders. Organizations such as THRIVE provide community residences assisting residents in coordinating and accessing needed services such as behavioral health and medical services, substance use services, employment and day programming. Thrive's Reintegration Residential Programs for men and women are dedicated to providing services in the early stages of recovery from alcohol and/or chemical dependence. Their Residential Rehabilitative Services for Youth offers a holistic rehabilitative enviornment for young men ages 16-20 with a substance abuse diagnosis.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

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Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The Consortium is an entitlement community for HOME and HOME ARP funds only. Funds cannot be used to address these issues.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The Consortium is an entitlement community for HOME and HOME ARP funds only. To the extent that HOME ARP funds may be used to assist qualified homeless populations, all HOME ARP funds have been committed.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

The minimum building code is NYS Uniform Building Code. Code enforcement is a function of local government. Most municipalities within the consortium do not have housing codes or more restrictive building standards than those provided by the State of New York. With code enforcement the responsibility of local government, there is the issue of varying interpretations of code resulting in an uneven level of enforcement.

High taxes in some jurisdictions may cause new housing developments to shift elsewhere. Those settled areas, like towns and villages, might not experience the smaller, single unit housing development, since it is often located outside, or adjacent to these communities. It is usually an attempt to avoid the community taxes by not residing in the community, but still having access to its amenities. Tax payments are also a cost of homeownership, and as such, relatively high tax rates can contribute to the costs that act as a barrier to homeownership. Also, for the elderly on fixed incomes it becomes more difficult to afford the real estate tax burden of the homestead.

Much of the land within the consortium is tax exempt, as much of this value is in state forests and wildlife management areas, New York Power Authority lands connected with hydroelectric production, and the campuses of eight colleges and universities. In other areas of the consortium the tax-exempt property involves major employment centers or other businesses important to the local economy. Given the high level of tax exemption, the tax burden shifts to a smaller base of taxpayers that may discourage housing investment.

Not all communities within the consortium have public water and sewer systems, which dramatically impact the development of housing as well as its location. Locating appropriate soils for proper on-site sewage disposal also limits where housing can be developed. Additionally, in some communities, the infrastructure is aging and significant investment is required to make the necessary repairs. Unless subsidized with grants from the state/federal level, the costs to finance the projects are passed on to the users. This adds to the cost burden for housing on households.

OMB Control No: 2506-0117 (exp. 09/30/2021)

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

The North Country HOME Consortium is an entitlement for federal HOME funds only; therefore there is no prioritization of community development projects for the purpose of CDBG funding for the Consortium. The City of Watertown is an entitlement for CDBG funds and their Consolidated Plan is incorporated into the Consortium's plan.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	0	0	0	0	0
Arts, Entertainment, Accommodations	0	0	0	0	0
Construction	0	0	0	0	0
Education and Health Care Services	0	0	0	0	0
Finance, Insurance, and Real Estate	0	0	0	0	0
Information	0	0	0	0	0
Manufacturing	0	0	0	0	0
Other Services	0	0	0	0	0
Professional, Scientific, Management Services	0	0	0	0	0
Public Administration	0	0	0	0	0
Retail Trade	0	0	0	0	0
Transportation and Warehousing	0	0	0	0	0
Wholesale Trade	0	0	0	0	0
Total	0	0	--	--	--

Table 39 - Business Activity

Data Source Comments:

Labor Force

Total Population in the Civilian Labor Force	0
Civilian Employed Population 16 years and over	0
Unemployment Rate	0.00
Unemployment Rate for Ages 16-24	0.00
Unemployment Rate for Ages 25-65	0.00

Table 40 - Labor Force

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	0
Farming, fisheries and forestry occupations	0
Service	0
Sales and office	0
Construction, extraction, maintenance and repair	0
Production, transportation and material moving	0

Table 41 – Occupations by Sector

Data Source Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	0	0%
30-59 Minutes	0	0%
60 or More Minutes	0	0%
Total	***0***	***0%***

Table 42 - Travel Time

Data Source Comments:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	0	0	0
High school graduate (includes equivalency)	0	0	0

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Some college or Associate's degree	0	0	0
Bachelor's degree or higher	0	0	0

Table 43 - Educational Attainment by Employment Status

Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	0	0	0	0	0
High school graduate, GED, or alternative	0	0	0	0	0
Some college, no degree	0	0	0	0	0
Associate's degree	0	0	0	0	0
Bachelor's degree	0	0	0	0	0
Graduate or professional degree	0	0	0	0	0

Table 44 - Educational Attainment by Age

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 45 – Median Earnings in the Past 12 Months

Data Source Comments:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Not applicable

Describe the workforce and infrastructure needs of the business community:

Not applicable

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Not applicable

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Not applicable

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Not applicable

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

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Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The Consortium is primarily rural; therefore any concentration of households with multiple housing problems will be in the population centers like villages and cities (Watertown and Ogdensburg). Concentration is defined as an increase in the density of households with multiple housing problems.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Within the Consortium there is a concentration of American Indian residents that live on the Akwesasne Mohawk Reservation in northern St. Lawrence County. There is also a concentration of racial and ethnic minorities concentrated around the Army installation at Fort Drum. These families typically live within a 20 mile radius of Fort Drum. There really is not a concentration of low-income families since the Consortium is primarily rural. You would most likely see a concentration of low-income families in the villages and cities (Ogdensburg and Watertown). Concentration is defined as an increase in the density of racial or ethnic minorities or low-income families.

What are the characteristics of the market in these areas/neighborhoods?

The smaller villages within the Consortium are characterized somewhat as 'bedroom communities.' Families tend to make these communities home because of the quality of life and sense of community that they offer including access to quality education for children and potentially public infrastructure. In the larger villages and cities, you have colleges and universities, major employers, public infrastructure, goods and services, and quality K-12 educational systems. However, taxes in these larger population centers might be higher as there are greater public services. Within the larger population centers you may have pockets of substandard housing or areas of crime within neighborhoods.

Are there any community assets in these areas/neighborhoods?

Community assets include quality K-12 education systems, public infrastructure, public services like refuse, fire, police, and libraries, parks, and healthcare facilities. Within the Consortium there are many not-for-profit service organizations providing services to households like the elderly/frail elderly, those with a substance abuse, those with HIV/AIDS, those with a disability, or victims of violence.

Are there other strategic opportunities in any of these areas?

There are strategic opportunities to target neighborhoods that have pockets of low-income or households with multiple housing problems since these typically go hand in hand. Almost 30% of all households in the Consortium region experience some form of housing cost burden, with the burden being consistently higher for renters of all ages. Community service organizations can work with communities to focus programs and resources on these neighborhoods. In addition, communities can focus affordable housing resources to assist homeowners and renters in these concentrated areas or neighborhoods.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The state completed a NYS Digital Equity Plan in 2024. Within the plan, Jefferson, Lewis and St. Lawrence Counties are considered part of New York's North Country region. A NYS regional snapshot for the North Country shows that the region has larger shares of rural residents, veterans, and aging individuals than other regions of the state. Focus groups expressed the need for centralizing online services and information and better targeting these resources to those with basic digital literacy. Residents also desired more affordable service provider options. The study noted that 23% of households in the North Country were low-income, compared to 20% for the state, and 17% were individuals with disabilities, compared to 12% for the state. The study noted that 28% of households earning under $35k/year did not have internet, while only 5% households earning over $75k/year did not have internet. In fact, 45% of eligible households enrolled in the Affordable Connectivity Program. New York State is committed to digital equity through its ConnectAll Office.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The New York State Digital Equity Plan noted that the median household in the North Country spent $80/month on internet, compared to $75-$90/month statedwide. It also noted that in the North Country, 12% of broadband serviceable locations have internet speeds lower than 100/20 Mbps available (FCC). Additionally, 15% of households did not have any type of broadband internet (ACS). Among households that do have internet access, surveyed respondents primarily relied on cable. Competition should lower the cost for services, however in rural areas, the cost to build broadband is extremely high. State and federal subsidies are needed to encourage private carriers to build. In the Consortium, where housing cost burden is an issue for low- and moderate-income households, the ability to pay for broadband is a struggle without competition or subsidies to the homeowner to lower costs. NYS provides an Affordable Housing Connectivity Program providing new high-quality broadband infrastructure in affordable housing units, and other internet affordability resources under the Affordable Broadband Act.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The most prevelant natural hazard risk associated with climate change in the Consortium is flooding. The region is experiencing more extreme Lake Effect snow and rain events in the winter and summer. The increased precipitation from these events results in flooding of rivers and lakes. Jefferson County shares a shoreline with Lake Ontario and the St. Lawrence River, while St. Lawrence County shares a shoreline with the St. Lawrence River. The Black River flows through Jefferson and Lewis Counties, while the Oswegatchie and Raquette Rivers flow through St. Lawrence and Lewis Counties.

In 2019, there was significant flooding along the shores of Lake Ontario and the St. Lawrence River, and New York State created the Resiliency & Economic Development Initiative (REDI) to increase the resilience of shoreline communities and bolster economic development in the region. The initiative was established to identify local priorities, at-risk infrastructure and other assets, and public safety concerns.

Both Lake Ontario and the St. Lawrence River are subject to international water level management, and mitigating climate change is a major priority. The International Joint Commission reviews and assesses the progress of the governments of Canada and the United States in implementing strategies and approaches for preventing and resolving complex challenges facing the Great Lakes and the St. Lawrence River, and providing advice on the role of relevant jurisdictions to implement these strategies and approaches.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

While there are certainly some low and moderate income homes along the waterfront, the majority of the waterfront in the region of the Consortium is considered highly desirable residential areas, and therefore much of the areas most at-risk for seasonal flooding are higher income residential areas. This is evidenced by the fact that when New York State pledged up to $20 million to assist homeowners directly impacted by historic Lake Ontario flooding in 2019, there was no income qualification required to be able to receive up to $50,000 in state funding to help offset damages to their primary residence.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Consortium is comprised of 110 of 110 municipalities in Jefferson, Lewis and St. Lawrence Counties, Northern New York State. The Consortium undertakes a competitive process to identify awardees and the primary projects are traditionally owner-occupied rehabilitation, homebuyer assistance, and rental rehabilitation in that order. Priority is typically given to those serving the elderly and disabled populations and very low income.

The Points North Housing Coalition is the Continuum of Care for the North Country. It serves to coordinate the institutional delivery service for those that are homeless or at-risk of becoming homeless. Many of these same organizations provide services to people with special needs including those with substance or alcohol abuse, HIV/AIDS, disabilities, or victims of domestic violence. The North Country has a good system of service providers that work with County governments to provide services to these populations including supportive housing when required. Their plan addresses the homelessness strategy for our region. They are tasked with implementing this plan.

The North Country is home to 7 public housing authorities comprising over 1700 units of affordable housing. With a significant number of renters paying over 30% of their income for housing, these units are key to housing the very low income households in the region. This is evidenced by their full occupancy and long waiting lists.

Taxes, high utility rates, and lack of public infrastructure are the most likely barriers to affordable housing. Intermunicipal service agreements are encouraged to reduce costs and essentially the tax burden on the residents.

Based upon the 2016-2020 CHAS data, 63% of owner-occupied units and 54% of renter-occupied units were constructed prior to 1980. Assuming any unit built prior to 1978 has a high likelihood of lead-based paint, one can assume that these same units have a presence of lead. The CHAS data also notes that approximately 9,322 of these units also have children present. The Consortium focuses its limited HOME funded resources on owner-occupied and rental rehabilitation as well as homebuyer assistance. Its program assures that lead-based paint testing and any required work or abatement is completed with the use of HOME funds.

The consortium has 14.3% of its population below the poverty level. Through the three Departments of Social Services, the Section 8 Administrators and Family Self-Sufficiency Programs, and the local job training programs, the consortium will continue the concerted efforts of these agencies to help residents overcome poverty and attain economic independence.

The lead county, Jefferson, will enter into a subrecipient agreement with either the Development Authority of the North Country, or another third-party entity, to oversee the daily operations of the Consortium as defined in the agreement. Annually, Jefferson County monitors the performance of DANC, or its third-party subrecipient, through an on-site inspection of records, reports, and interviews with staff. The County, or its subrecipient, will annually enters into contracts with individual awardees to deliver the HOME-funded programs and annually, Jefferson County, or its subrecipient, will perform on-site inspections to review files, records, and interview staff for compliance with the program requirements.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

1	**Area Name:**	Participating Jurisdictions in Jefferson County
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	**Area Name:**	Participating Jurisdictions in Lewis County
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	

	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	**Area Name:**	Participating Jurisdictions in St. Lawrence County
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Over the past 32 years the North Country HOME Consortium has formalized a process to successfully evaluate potential housing projects, in order to maximize the use of the HOME funds within the Consortium. The nine-member administrative board is made up of three representatives from each of the three participating counties. The administrative board is responsible for establishing policy and guidelines for the Consortium. In addition, this board is charged with selecting and awarding HOME funds to applicants from the annual competitive process.

A formal rating and ranking process based on a 115-point system is used to select and award HOME funds. Each specific housing activity proposed: rental, first-time homebuyer and owner occupied rehab, is evaluated based on scoring sheets developed to emphasize the housing priorities established with the Consolidated Plan. The majority of the units assisted with HOME funds in the Consortium since units assisted with HOME funds in the Consortium over the past 32 years, 1144 units were owner-occupied rehabilitation, 551 units were rental rehabilitation, and 354 units were homebuyer assistance projects. All activities were set forth in the previous years' plans as top priorities within the Consortium. The majority of the funds set-aside for CHDO activities has been for rental rehabilitation projects and for homebuyer assistance programs.

Based on the units assisted in the 32 year history of the Consortium 56% of the units completed (1144/2054) have been owner-occupied rehabilitation projects, 17% of the units completed (354/2054) have provided homebuyer assistance and 27% (551/2054) have been for rental rehabilitation the next 5 year funding will likely maintain a similar balance. The chart below estimates project type and counts for 2026-2030.

Also based on the 30 + year history of the Consortium, we have completed an average of 64 projects per year (2054/32). However, due to the continued increase in per unit costs from new program requirements, the number of units completed annually will likely be less. The 2026 Annual Plan proposes to complete 28 units in for the program year, 12 units of owner occupied rehab, 4 units of homebuyer assistance and 12 units of rental rehab. At the current rate and if the applications were similar year to year, that would equate to 60 units of owner occupied rehab, 20 units of homebuyer assistance and 60 units of rental rehab. Of course, this estimate depends on the ever -changing needs within the three-county region as well as the applications received for funding consideration. The Consortium is an entitlement community for HOME funds only,this makes it quite unique. There is consistently more demand for the HOME funds than what is allocated annually.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

1	**Priority Need Name**	Increase supply of affordable housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Participating Jurisdictions in Jefferson County Participating Jurisdictions in Lewis County Participating Jurisdictions in St. Lawrence County
	Associated Goals	Affordable Housing - Homeowner Housing Rehab Affordable Housing - Homeownership Oppurtunities Affordable Housing - Construction of Rental Hsg.
	Description	Increasing the supply of standard, affordable housing through the acquisition and rehab programs, construction of new rental housing and the rehabilitation of existing housing units. In particular, the implementation of scattered site, owner-occupied rehabilitation programs as well as construction of new affordable rental housing was seen as important in meeting the strategic objective.
	Basis for Relative Priority	The public meetings, advisory committee meeting, strategy sessions and analysis of impediments to Fair Housing meetings.
2	**Priority Need Name**	Homeownership opportunities

	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	Geographic Areas Affected	Participating Jurisdictions in Jefferson County Participating Jurisdictions in Lewis County Participating Jurisdictions in St. Lawrence County
	Associated Goals	Affordable Housing - Rental Rehabilitation
	Description	Programs that can provide necessary resources to households to acquire a home. (Down Payment & Closing Cost Assistance Programs & Down Payment & Closing Cost Assitance Programs with Minor Rehab)
	Basis for Relative Priority	Public meetings, strategy sessions and analysis of impediments to Fair Housing.
3	**Priority Need Name**	Addressing special needs populations
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	Geographic Areas Affected	Participating Jurisdictions in Jefferson County Participating Jurisdictions in Lewis County Participating Jurisdictions in St. Lawrence County
	Associated Goals	Affordable Housing - Homeowner Housing Rehab Affordable Housing - Rental Rehabilitation Affordable Housing - Construction of Rental Hsg. Affordable Housing - TBRA
	Description	Creating permanent, affordable, and accessible housing combined with voluntary supportive services to foster independence, stability and community integration.
	Basis for Relative Priority	Community Input, Advisory Committee Meeting and recent Analysis of Impediments sessions.
4	**Priority Need Name**	Rehabilitation of Rental Housing Stock
	Priority Level	Low

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Participating Jurisdictions in Jefferson County Participating Jurisdictions in Lewis County Participating Jurisdictions in St. Lawrence County
	Associated Goals	Affordable Housing - Rental Rehabilitation
	Description	Create & Fund Targeted Rental Preservation and Rehabilitation Programs in the 3 County Region.
	Basis for Relative Priority	Community Input Sessions as well as the recent Advisory Committee Meeting held.
5	**Priority Need Name**	Rental Subsidy Assistance Programs
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Participating Jurisdictions in Jefferson County Participating Jurisdictions in Lewis County Participating Jurisdictions in St. Lawrence County
	Associated Goals	Affordable Housing - TBRA
	Description	To accomodate rental assistance needs in the 3 County Region programs should focus on rapid rental assistance relief, preventing homelessness and stabilizing households.
	Basis for Relative Priority	Recent Advisory Committee Meeting as well as other community input from the 3 County Region.

Narrative (Optional)

In view of the housing needs analysis as presented, general market conditions, public meetings, strategy sessions, and Analysis of Impediments meetings held in the three Counties, the following significant housing needs were identified:

- Increasing the supply of standard, affordable housing through the acquisition or rehabilitation of existing housing units, and if appropriate, the construction of new units. In particular the implementation of a scattered-site, owner-occupied rehabilitation program was seen as important in meeting this strategic objective.
- Promoting homeownership opportunities. This can be accomplished through the continuation of programs that offers assistance in the purchase of existing standard housing. The production of new affordable units in areas affected and not affected by the Fort Drum expansion would be beneficial. In general, expanding homeownership opportunities for very low, low, and moderate-income families are the major objective of this overall statement.
- Addressing the shelter, housing and service needs of those with special needs and those at risk of homelessness.

- Increasing the ability of residents to afford decent rental housing.

Cost Burden and or Severe Cost Burden of low- and moderate-income households in market rental options, as well as the large number of people and the length of time they have to wait for Section 8 rental assistance (especially now with the Section 8 Programs funding is and has been frozen) are 2 substantial need areas in the 3 County Consortium. Region

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The use of HOME $ for TBRA is influenced by local market dynamics, particularly those that impact housing affordability, availability and landlord participation. Key characteristics include low vacancy rates, high-cost rental markets, the availability of specific sized rental units, and the presence of regulatory protection for tenants.
TBRA for Non-Homeless Special Needs	Key factors include high rent-to-income ratios, low vacancy rates and the availability of accessible units.
New Unit Production	Key factors for new unit production of HOME funded unit production is driven by high demand for affordable housing, elevated construction costs (land, labor, materials), low vacancy rates, and most importantly the need for gap financing in high cost areas.
Rehabilitation	Key market characteristics include the age and condition of the existing housing stock, high demand for affordable units, and the disparity between renovation costs and the after rehab values.
Acquisition, including preservation	Key factors are housing affordability, inventory and cost factors. Key characterisitcs include the prevelance of distressed properties, the gap between home prices, and local incomes and the age of the existing housing stock.

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Federal, state and local governments each have roles in the development of housing opportunities. The Consortium is an entitlement for HOME funds only. The Consortium also has a 'bank' of match that it utilizes to administer its HOME program. Much of this match is from other New York State housing program.

New York State is an active participant in the development of publicly assisted housing through direct and indirect financing. The New York State Homes and Community Renewal (HCR) manage numerous programs involving rental assistance, homeownership assistance, rehabilitation and construction. HCR also manages the state's allocation of CDBG, HOME and Low-Income Housing Tax Credit allocations. These are utilized by housing providers throughout the jurisdiction. The State of New York Mortgage Agency (SONYMA), through the state's Housing Finance Agency, also guarantees housing loans. These agencies will be used as primary funding sources to implement the Consolidated Plan and to provide assistance and support to the consortium.

The private financial institutions also play an important part in the consortium's activities as they have the financial capacity to provide interim and construction financing when necessary. Financial institutions offer programs for First-time Homebuyers through the Federal Home Loan Bank to provide an incentive through down payment assistance for low and moderate-income households to purchase homes.

The Points North Housing Coalition the Continuum of Care working with CARES as the Unified Funding Agency, in the 3 County region applies for federal funding to combat homelessness in the region. The City of Watertown is the only entitlement community in the region and receives a CDBG allocation only. There are several community-based, social service agencies, as well as government sponsored agencies like Departments of Social Services, County Mental Health, Public Health and Aging Departments, etc., that provide crucial support services to many of the populations served by housing programs. These agencies receive a variety of local, federal and state funding.

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Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	951,329	8,016	0	959,345	3,755,984	

Table 49 - Anticipated Resources

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

The Consortium is an entitlement for HOME funds only. The Consortium has a 'bank' of match that has accumulated over 32 years. The primary source of these funds is from the New York State Affordable Housing Corporation. All Applicants are encouraged to apply for other resources that can be used as leverage and or 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

Not applicable

OMB Control No: 2506-0117 (exp. 09/30/2021)

Discussion

The Consortium is an entitlement for HOME funds only. The Consortium has accumulated a ‘bank’ of match primarily through matching funding from other New York State affordable housing programs.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
JEFFERSON COUNTY	Government	Planning	Jurisdiction
Points North Housing Coalition	Continuum of care	Homelessness	Jurisdiction
Development Authority of the North Country	Government	Planning	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The service delivery system of the Consortium is well established. Over the past 32 years, the Consortium has established a program that is responsive to the needs of its communities. The Advisory Board, comprised of members from RPC's, NPC's, public service organizations, and non-profit agencies provides feedback to the Consortium's Administrative Board on the housing issues and the issues of the low-income populations within the Consortium. The 9-member Administrative Board is comprised of planning representatives from three counties, and two representatives from each county appointed by their county legislature. This group sets policy and awards HOME funds through a competitive application process. It gives guidance and oversight to the program.

The rural and neighborhood preservation companies are assets to delivering affordable housing programs within our rural communities. Few municipalities have funded housing positions. All other affordable housing programs within the Consortium are delivered by these non-profit housing agencies as well as the Development Authority of the North Country. Their expertise in program delivery and grant writing leverage millions of dollars in affordable housing funds to the region and assist thousands of low- and moderate-income families.

The Points North Housing Coalition is the Continuum of Care for the region and coordinates service providers to prevent homelessness. There is also a strong network of social agencies that works together to provide services to the elderly, those with substance and alcohol abuse, disabled, and victims of domestic violence.

Predictable funding is a major weakness overall when analyzing service delivery and institutional structures. The Consortium does not directly control the vast majority of funds it needs to successfully carry out the housing strategy. The City of Watertown is the only locality within the Consortium that receives a direct allocation of CDBG funds or other formula grants or entitlements. Most other housing assistance is gained through competitive applications. It is difficult to adequately plan for affordable housing when there is a lack of secure and regular funding.

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While the delivery system works diligently to meet the needs of the low-income residents, the system struggles with limited financial resources to adequately address the full complement of services fmailies need.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Consortium is an entitlement for HOME funds only. The Points North Housing Coalition will take the lead on coordinating services targeted to homeless persons.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The North Country HOME Consortium is an entitlement for HOME funds only and does not receive funding for the service delivery system for special needs populations and persons experiencing homelessness. The Points North Housing Coalition working throuhg CARES as the Unified Funding Agency is the Continuum of Care in the region and works with the providers that do provide services for these populations. The Consortium works closely with the CoC to make sure services are available to the special needs populations including the homeless.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The current CoC plan to end homelessness. It was developed from the context of the immediate problem at hand – increasing rates of homelessness due to elevated rental rates. The results of the survey validated the concerns of the social service community. The CoC has identified 148 sheltered and 15 unsheltered homeless individuals in the tri-county area the night of January 25, 2025. 5 of the 148 or (4%) were considered chronically homeless according to HUD's definition and the most vulnerable component were young males who suffered from severe mental illness, substance abuse or both. These results confirmed the anecdotal perceptions that there is a serious problem with homelessness in the tri-county area.

Because homelessness is perceived as increasing in the tri-county region, the first component of the CoC plan is to continue to gather information and assess any trends in rates of homelessness. This component includes continued upgrades of the continuum-wide HMIS system as well as completing additional point-in-time surveys as necessary. Future survey's will be revised to improve the technique for enumerating unsheltered homeless and will examine methods to gauge numbers of homeless individuals who do not use mainstream social service support.

Improving outreach to the chronically homeless is needed in order to direct people in need to various support services. The planned approach is to conduct a focus group(s) with people who are or have been chronically homeless and have them assess current outreach efforts and recommend ways to improve it in the future. Because many social service professionals were unaware of the total array of services provided by all agencies, developing a comprehensive directory of human services was considered an important way to better connect chronically homeless people to mainstream resources. Two approaches for instituting a directory of human services will be examined, one based on the "Dial 211" model (now in two pilot programs in New York) and the other as a component of the HMIS system.

With forty-seven organizations represented in the Points North Coalition it soon became obvious that coordination amongst various governmental agencies, non-profits and faith-based organizations could help provide better service to the homeless. Working with the PNHC in itself has improved coordination and communication. Continued Planning Activities include surveying coalition hardware and software needs, using web-based communication services, and working to improve participation, particularly those agencies in Lewis & St. Lawrence Counties.

Improving bed capacity, quickly, was an important and necessary component of the plan, particularly for permanent/ supportive housing. Several alternative steps were outlined, the Social Security Building project working with Neighbors of Watertown with funding through the New York State HHAP program.

Continuing the planning process was also identified as an important element of this short-term plan. Planning efforts are still being developed to better understand trends in the future housing market and to better direct future housing development. This will be accomplished by utilizing long-term housing forecasts provided by the Jefferson County Planning Department to support PNHC's coordinating committee planning efforts. Throughout the course of the planning process, the outreach committee will continue to report CoC successes, accomplishments and plans to the community. The coalition recognizes that a crucial factor governing the ultimate success of the CoC plan is the support of the tri-county community. Without it the CoC plan flounders, but with community support the PNHC should be successful.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing - Homeowner Housing Rehab	2026	2030	Affordable Housing	Participating Jurisdictions in Jefferson County Participating Jurisdictions in Lewis County Participating Jurisdictions in St. Lawrence County	Increase supply of affordable housing Addressing special needs populations	HOME: $1,694,800	Homeowner Housing Rehabilitated: 57 Household Housing Unit
2	Affordable Housing - Homeownership Oppurtunities	2026	2030	Affordable Housing	Participating Jurisdictions in Jefferson County Participating Jurisdictions in Lewis County Participating Jurisdictions in St. Lawrence County	Increase supply of affordable housing	HOME: $750,000	Direct Financial Assistance to Homebuyers: 15 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Affordable Housing - Rental Rehabilitation	2026	2030	Affordable Housing	Participating Jurisdictions in Jefferson County Participating Jurisdictions in Lewis County Participating Jurisdictions in St. Lawrence County	Homeownership opportunities Addressing special needs populations Rehabilitation of Rental Housing Stock	HOME: $900,000	Rental units rehabilitated: 30 Household Housing Unit
4	Affordable Housing - Construction of Rental Hsg.	2026	2030	Affordable Housing	Participating Jurisdictions in Jefferson County Participating Jurisdictions in Lewis County Participating Jurisdictions in St. Lawrence County	Increase supply of affordable housing Addressing special needs populations	HOME: $720,000	Rental units constructed: 5 Household Housing Unit
5	Affordable Housing - TBRA	2026	2030	Affordable Housing	Participating Jurisdictions in Jefferson County Participating Jurisdictions in Lewis County Participating Jurisdictions in St. Lawrence County	Addressing special needs populations Rental Subsidy Assistance Programs	HOME: $376,580	Tenant-based rental assistance / Rapid Rehousing: 25 Households Assisted

Table 52 – Goals Summary

Goal Descriptions

1	**Goal Name**	Affordable Housing - Homeowner Housing Rehab
	Goal Description	Provide HOME funding to housing program administrators to run housing rehab programs to income eligible households. Form of assistance would be a Grant if the 5 year occupancy requirement is maintained. Average grant size $ 30,000 per household.
2	**Goal Name**	Affordable Housing - Homeownership Oppurtunities
	Goal Description	Enter into Project Agreements with housing program administrators to run homebuyer assistance programs (Down Payment Assistance & Closing Costs Programs or Down Payment Assistance, Closing Costs & Minor Rehab Program, etc.)
3	**Goal Name**	Affordable Housing - Rental Rehabilitation
	Goal Description	Rehabilitation of Rental Housing Programs to maintain and preserve affordable rental units in the 3 County Region
4	**Goal Name**	Affordable Housing - Construction of Rental Hsg.
	Goal Description	Constructon of new affordable rental housing in Jefferson, Lewis & St. Lawrence Counties. Likley in larger projects that need additional funding to fill funding gap, similar to the new Neighbors of Watertown Mill & Main Rental Project.
5	**Goal Name**	Affordable Housing - TBRA
	Goal Description	The Implmentation of Tenant Based Rental Assistance Programs to allow eligible person/s afford the rents being charged in Jefferson, Lewis & St. Lawrence Counties.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

57 units of Owner Occupied Rehab, 15 units of Homebuyer Assistance, 5 units of new construction of rental housing and 30 units of rental rehab assistance along with funding for program admistrators to run and provide tenant based rental assistance that will assist 25 persons

over the 5 year Con Plan Term. These programs will assist 132 households of which 40 extremely low-income households, 65 low income households and 27 moderate income households.

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Consortium has no need to increase the number of accessible units since we are not subject to a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

The seven area public housing authorities have their own plans to increase resident involvement.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

The minimum building code is NYS Uniform Building Code. Code enforcement is a function of local government. Most municipalities within the consortium do not have housing codes or more restrictive building standards than those provided by the State of New York. With code enforcement the responsibility of local government, there is the issue of varying interpretations of code resulting in an uneven level of enforcement.

High taxes in some jurisdictions may cause new housing developments to shift elsewhere. Those settled areas, like towns and villages, might not experience the smaller, single unit housing development, since it is often located outside, or adjacent to these communities. It is usually an attempt to avoid the community taxes by not residing in the community, but still having access to its amenities. Tax payments are also a cost of homeownership, and as such, relatively high tax rates can contribute to the costs that act as a barrier to homeownership. Also, for the elderly on fixed incomes it becomes more difficult to afford the real estate tax burden of the homestead.

Much of the land within the consortium is tax exempt, as much of this value is in state forests and wildlife management areas, New York Power Authority lands connected with hydroelectric production, and the campuses of eight colleges and universities. In other areas of the consortium the tax-exempt property involves major employment centers or other businesses important to the local economy. Given the high level of tax exemption, the tax burden shifts to a smaller base of taxpayers that may discourage housing investment.

Not all communities within the consortium have public water and sewer systems, which dramatically impact the development of housing as well as its location. Locating appropriate soils for proper on-site sewage disposal also limits where housing can be developed. Additionally, in some communities, the infrastructure is aging and significant investment is required to make the necessary repairs. Unless subsidized with grants from the state/federal level, the costs to finance the projects are passed on to the users. This adds to the cost burden for housing on households.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The Consortium promotes inter-municipal services with municipalities when possible. In fact, the Development Authority of the North Country provides contract operation and maintenance services for many municipal customers for water and sewer services. This reduces municipal costs and ensures quality maintenance of equipment.

We also encourage smaller communities to consider dissolution into their town. There are funds available through New York State to assist communities with these studies. Villages and towns often provide duplicative services like plowing, courts, clerks, fire protection, etc. By consolidating, there may be cost savings to the taxpayers of the community being dissolved as well as operating efficiencies. The Consortium lost a participating jurisdiction, Edwards, due to dissolution.

The Authority also works with communities to structure water & sewer infrastructure when requested. Water & Sewer systems may not be feasible for every community, however, the Authority provides qualified staff to assist with the assessment adn funding packages deamed feasible.

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

The Points North Housing Coalition has taken the lead in identifying the unmet needs of the homeless populations and identifying strategies to overcome these needs. The CoC works to reduce the number of households who become homeless for the first time by collaborating with mainstream providers; such as the DSS to identify those at risk of homelessness and to document why. The CoC coordinates with prevention assistance providers, such as MHAJC and Catholic Charities to determine reasons why households need assistance. The CoC includes working with the prevention assistance providers to utilize ESG funds to divert and prevent homelessness. In order to identify risk factors for becoming homeless for the first time, communication between providers at CoC meetings are encouraged and scheduled. Active communication between providers is key to prevention. The Con performs Point in Time Counts in January & new in 2025 also in July as a direct outreach and assessment of individual homeless housing needs.

Addressing the emergency and transitional housing needs of homeless persons

In 2026 HUD provided $ 2.2 Million Dollars to the local Continuum of Care for local agencies to assist with a wide variety of homeless housing assistance programs and services to include: Permanent Supportive Housing, Rapid Run Housing, Peer Run Housing First & Scattered Site Housing in the 3 County Region.

Over the next 10 years, the Steering Committee will solicit new applications for HUD, HHAP and CBDG for both transitional and permanent housing projects. These projects will use braided funding methods to create supportive transitional housing units, permanent housing units, and provide intensive case management to assist an individual's transition to permanent housing.

STEP by STEP, Inc. in Ogdensburg received HHAP OTDA & ESHI funding for a $ 5.2 million-dollar PSH project to renovate a former school in the City of Ogdensburg into 20 permanent supportive housing units. The program will also provide support services such as assistance and education on daily living skills, case management and resource linkage, budgeting, vocational opportunities, daily self-help groups, meals and transportation. The Lincoln School Apartments project has gone a long way in meeting needs in the City of Ogdensburg.

The unmet need for dedicated Shelter Type and or Transitional Housing in Jefferson, Lewis & St. Lawrence Counties is a current need area and current focus of workgroups within the CoC. Projects and or funding are being reviewed and hope to be planned in the next few years. Currently a majority of the

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only short-term housing available in the 3 County Region is in the form of motels, which typically are not the best option for people in need of both shelter as well as support services. We are happy to report that since ou rlast Con Plan was submitted- low barrier shelters are available in all 3 Counties during the winter months and some loactions are also available in the summer months for those in need.Challenge in this regard is that it is our understanding that OTDA & or HUD are not prioritizing Shelter type and or Transitional projects as much as they are in support of Permanent Supportive Housing Options.

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.

The Points North CoCs coordinated entry (CE) process identifies, engages, and assists homeless individuals and families and ensures that homeless households are connected to proper housing services by including key stakeholders in the development and operation of the system. The CE process ensures program participants are directed to appropriate housing/services. The system prioritizes community services based on homeless household need as identified with client input. The system uses an assessment tool that prioritizes individuals by severity of need. Individuals receive a prioritized score and are entered into the prioritization list for all homeless agencies to see. Priority is given to certain populations such as chronic homelessness, victims of domestic violence, youth and veterans. The CoC's planning process to reduce the length of time of homelessness includes effectively utilizing state ESG prevention funding to help families at risk of homelessness and to focus Rapid Rehousing funding to get families who have to enter homelessness out quickly; implementing a Housing First approach.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The CoC works to reduce the number of households who become homeless by collaborating with mainstream providers; such as the Department of Social Services to identify those at risk of homelessness and to document why. The CoC coordinates with prevention assistance providers, such as

MHAJC and Catholic Charities to determine reasons why households need assistance. The CoC includes working with prevention assistance providers to utilize ESD funds to divert and prevent homelessness, communication between providers at CoC meetings are encouraged and scheduled. Active communication between providers is key to prevention. New homeless housing options are opening up in the market. In February 2026, Neighbors of Watertown opened a new 63 unit affordable rental housing project in the City of Watertown that has units dedicated to homeless or at risk of homeless households. Step by Step will be opening a new 10 unit homeless or at risk of homeless rental option in the Town of Oswegatchie in June/July 2026 and Depaul Associates is under construction of a new 120 unit affordable housing option in teh City of Wateertown that will have some units dedicated to homeless, at risk of homeless veterans.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Consortium is an entitlement for HOME funds only, therefore its actions to address LBP hazards and increase access to housing without LBP hazards is directly related to its HOME program. Since the HOME program has strict requirements related to evaluating and reducing lead-based paint hazards in homes, these requirements are incorporated into the Consortium's agreements with the housing providers that administer the HOME funds. Sixty-seven percent of owner-occupied units and 65% of renter occupied units were constructed prior to 1979. Assuming that any home built prior to 1978 has a presence of lead-based paint, there are over 56,000 owner-occupied or renter-occupied housing units with the potential for a lead-based paint hazard. The Consortium focuses its limited HOME funded resources on owner-occupied and rental rehabilitation as well as homebuyer assistance. Its program assures that lead-based paint testing and any required work or abatement is completed with use of HOME funds.

How are the actions listed above related to the extent of lead poisoning and hazards?

Based upon the 2012 ACS, 67% of owner-occupied units and 65% of renter occupied units were constructed prior to 1979. Assuming that any home built prior to 1978 has a presence of lead-based paint, there are over 56,000 owner-occupied or renter-occupied housing units with the potential for a lead-based paint hazard. The Consortium focuses its limited HOME funded resources on owner-occupied and rental rehabilitation as well as homebuyer assistance. Its program assures that lead-based paint testing and any required work or abatement is completed with use of HOME funds.

How are the actions listed above integrated into housing policies and procedures?

The Consortium is an entitlement for HOME funds only and since the HOME program has strict requirements related to evaluating and reducing or eliminating lead-based paint hazards in homes, these requirements are incorporated into the Consortium's agreements with the housing providers that administer the HOME funds. The Consortium works closely with rural and neighborhood preservation companies and municipal housing departments to deliver programs in communities. These housing providers typically presume that any home built prior to 1978 has a presence of lead-based paint. Regularly the Consortium works with housing agencies to identify training for contractors and notifies housing agencies of training across the state for certified lead-based paint inspectors and to certify contractors.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The consortium has 14.3% of its population below the poverty level. Through the three Departments of Social Services, the Section 8 Administrators and Family Self-Sufficiency Programs, and the local job training programs, the consortium will continue the concerted efforts of these agencies to help residents overcome poverty and attain economic independence. The North Country Alliance is a multi-county group that includes the three consortium counties, and its mission is to locate industry and create job opportunities in the area. DANC plays a major role in this endeavor. Through its critical participation in the consortium and in its capacity with the North Country Alliance, DANC and or the County's Sub Recipient can assist in the anti-poverty philosophy of the consortium.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

It must be remembered, that by providing affordable housing alternatives to those in poverty, less of their income is required for housing expenses, making it possible to enhance their living environment. Once housing costs are stabilized, there is the potential to reduce poverty.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The lead county, Jefferson, currently has a sub-recipient agreement with the Development Authority of the North Country to oversee the daily operations of the Consortium as defined in the agreement. Annually, Jefferson County monitors the performance of DANC, or the County's Sub Recipient, through an on-site inspection of records, reports, and interviews with staff. Jefferson County, as the Lead County for the 3 County Conosrtium, is currently reviewing the Consortium Program Model and will be presenting to the HOME Administrative Board in May 2026 for there consideration.

DANC, as Jefferson County's Sub Recipient, currently enters into contracts with individual awardees to deliver the HOME-funded programs. Annually, DANC and the lead county, Jefferson, perform on-site inspections to review files, records, and interview staff for compliance with the program requirements.

Jefferson County and DANC utilize monitoring standards established by HUD. Staff regularly utilizes materials posted on the HUD website for reference.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Federal, state and local governments each have roles in the development of housing opportunities. The Consortium is an entitlement for HOME funds only. The Consortium also has a ‘bank’ of match that it utilizes to administer its HOME program. Much of this match is from other New York State housing program.

New York State is an active participant in the development of publicly assisted housing through direct and indirect financing. The New York State Homes and Community Renewal (HCR) manage numerous programs involving rental assistance, homeownership assistance, rehabilitation and construction. HCR also manages the state’s allocation of CDBG, HOME and Low-Income Housing Tax Credit allocations. These are utilized by housing providers throughout the jurisdiction. The State of New York Mortgage Agency (SONYMA), through the state's Housing Finance Agency, also guarantees housing loans. These agencies will be used as primary funding sources to implement the Consolidated Plan and to provide assistance and support to the consortium.

The private financial institutions also play an important part in the consortium's activities as they have the financial capacity to provide interim and construction financing when necessary. Financial institutions offer programs for First-time Homebuyers through the Federal Home Loan Bank to provide an incentive through down payment assistance for low and moderate-income households to purchase homes.

The Points North Housing Coalition the Continuum of Care working with CARES as the Unified Funding Agency, in the 3 County region applies for federal funding to combat homelessness in the region. The City of Watertown is the only entitlement community in the region and receives a CDBG allocation only. There are several community-based, social service agencies, as well as government sponsored agencies like Departments of Social Services, County Mental Health, Public Health and Aging Departments, etc., that provide crucial support services to many of the

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populations served by housing programs. These agencies receive a variety of local, federal and state funding.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	951,329.09	8,016.00	0.00	959,345.09	3,755,984.00	

Table 53 - 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

The Consortium is an entitlement for HOME funds only. The Consortium has a ‘bank’ of match that has accumulated over 32 years. The primary source of these funds is from the New York State Affordable Housing Corporation. All Applicants are encouraged to apply for other resources that can be used as leverage and or 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

Not applicable

Discussion

The Consortium is an entitlement for HOME funds only. The Consortium has accumulated a ‘bank’ of match primarily through matching funding from other New York State affordable housing programs.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing - Homeowner Housing Rehab	2026	2030	Affordable Housing	Participating Jurisdictions in Jefferson County		HOME: $384,599.79	Homeowner Housing Rehabilitated: 12 Household Housing Unit
2	Affordable Housing - Homeownership Oppurtunities	2026	2030	Affordable Housing	Participating Jurisdictions in Lewis County		HOME: $176,563.00	Homeowner Housing Added: 4 Household Housing Unit
3	Affordable Housing - Rental Rehabilitation	2026	2030	Affordable Housing	Participating Jurisdictions in Lewis County		HOME: $200,000.00	Rental units rehabilitated: 12 Household Housing Unit

Table 54 – Goals Summary

Goal Descriptions

1	**Goal Name**	Affordable Housing - Homeowner Housing Rehab
	Goal Description	North Country Affordable Housing will be awarded $ 192,299.89 in HOME funding to assist 6 households in Jefferson County with Owner Occupied Rehab Program. Neighbors of Watertown will be awarded $ 192,299.90 in HOME funding to assist 6 households in City of Watertown, Jefferson County with Onwer Occupied Rehab Program.

2	**Goal Name**	Affordable Housing - Homeownership Oppurtunities
	Goal Description	Snow Belt Housing Company will be running a Homebuyer Assistance Program to assist 4 households purchase there first home. The $ 176,563.49 in HOME funds will be used to provide down payment and closing cost assitance along with minor rehab that may be needed.
3	**Goal Name**	Affordable Housing - Rental Rehabilitation
	Goal Description	Snow Belt Housing as Property Manager for Whitton Place Apartments along with other funding will be performing a $3 Million Dollar complete renovation of the 12 unit affordable rental project (Whitton Place Apartments) located in pORT lEYDEN, Lewis County (NYS SRDI, HCR RPP TA Grant, etc) The $ 200,000 in HOME wil be a conditinal committment for the project to secure the other funding within 18 months from the issuance of the conditional comitment letter.

AP-35 Projects - 91.420, 91.220(d)

Introduction

Introduction

#	Project Name
1	2026 Neighbors of Watertown OOR
2	2026 North Country Affordable Housing OOR
3	2026 Snow Belt Homebuyer Assistance Program
4	2026 Snow Belt - Whitton Place Rental Rehab
5	2026 Admin
6	2026 CHDO

Table 55 – Project Information

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

4 Applications were received for the 2026 Funding Round and all 4 were approved for funding by the HOME Administrative Board. No CHDO Applications were received.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	2026 Neighbors of Watertown OOR
	Target Area	Participating Jurisdictions in Jefferson County
	Goals Supported	Affordable Housing - Homeowner Housing Rehab
	Needs Addressed	
	Funding	HOME: $180,000.00
	Description	6 Unit OOR Program
	Target Date	12/31/2030
	Estimate the number and type of families that will benefit from the proposed activities	6 Low Income Households to be assisted wit 2026 OOR $
	Location Description	Scattered Site - City of Watertown NY
	Planned Activities	
2	**Project Name**	2026 North Country Affordable Housing OOR
	Target Area	Participating Jurisdictions in Jefferson County
	Goals Supported	Affordable Housing - Homeowner Housing Rehab
	Needs Addressed	
	Funding	HOME: $180,000.00
	Description	NCAH to run a 6 unit Owner Occupied Rehab Program
	Target Date	12/31/2030
	Estimate the number and type of families that will benefit from the proposed activities	NCAH wil complete a scattered site Owner Occupied Rehab Program in Jefferson County. 6 Low Income Households will benefit from this program.
	Location Description	Scattered Site - Jefferson County
	Planned Activities	NCAH wil complete a scattered site Owner Occupied Rehab Program in Jefferson County. 6 Low Income Households will benefit from this program.
3	**Project Name**	2026 Snow Belt Homebuyer Assistance Program
	Target Area	Participating Jurisdictions in Lewis County
	Goals Supported	Affordable Housing - Homeownership Oppurtunities

	Needs Addressed	
	Funding	HOME: $164,263.60
	Description	Snow Belt Housing to run a Homebuyer Assistance Program in Lewis County
	Target Date	12/31/2030
	Estimate the number and type of families that will benefit from the proposed activities	4 Low Income Households to be assisted with the HB Assistance Program.
	Location Description	Scattered Site - Lewis County
	Planned Activities	Snow Belt Housing to run a HOME Buyer Assistance Program. HOME $ to be used for Down Payment & Closing Cost Assistance as well as minor rehab as needed. 4 Households to be assisted.
4	**Project Name**	2026 Snow Belt - Whitton Place Rental Rehab
	Target Area	Participating Jurisdictions in Lewis County
	Goals Supported	Affordable Housing - Rental Rehabilitation
	Needs Addressed	
	Funding	HOME: $197,249.23
	Description	Rehab of 12 unit Whitton Place Apartments, Port Leyden , NY
	Target Date	12/31/2030
	Estimate the number and type of families that will benefit from the proposed activities	12 Low Income Families will benefit from the propsed activity.
	Location Description	Port Leyden NY
	Planned Activities	$ 240,000 Total Project Cost - $ 200,000 in HOME $ along with $ 40,000 in Project Reserves will fund the replacement of the Project's Heating System. The current heating system has failed and needed repairs 6x in the past year. Costs to repair this old anitquated sytem have been a financial burden on the project budget, whcih is a tight line budget to begin with.
	Project Name	2026 Admin

5	**Target Area**	Participating Jurisdictions in Jefferson County Participating Jurisdictions in Lewis County
	Goals Supported	Affordable Housing - Homeowner Housing Rehab Affordable Housing - Homeownership Oppurtunities Affordable Housing - Rental Rehabilitation
	Needs Addressed	
	Funding	HOME: $95,132.90
	Description	Program Admin for Neighbors of Watertown, North Country Affordable Housing, Snow Belt Housing, Jefferson County Planning & Development Authority of the North Country
	Target Date	12/31/2030
	Estimate the number and type of families that will benefit from the proposed activities	Program Admin $
	Location Description	Program Admin $
	Planned Activities	Program Admin $ $93,899.68 NOW - $ 12,999.90 NCAH - $12,299.89 Snow Belt HB - $ 12,299.89 Snow Belt RR - $ 12,000.00 JCP - $ 10,000.00 DANC - $ 35,000.00
6	**Project Name**	2026 CHDO
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: $142,699.36
	Description	2026 CHDO
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	No CHDO Applications were recieved for the 2026 Program Year.
	Location Description	TBD once applications receivd and programs and projects get approved.
	Planned Activities	No CHDO Applications were recieved for the 2026 Program Year.

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

The 2026 HOME Funding consists of 2 Owner Occupied Rehab Prorams in Jefferson County as well as a Rental Rehab & Homebuyer Assistance Programs in Lewis County. No applications were received from St. Lawrence County.

Geographic Distribution

Target Area	Percentage of Funds
Participating Jurisdictions in Jefferson County	51
Participating Jurisdictions in Lewis County	49
Participating Jurisdictions in St. Lawrence County	0

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Over the past 32 years, the North Country HOME Consortium has formalized a process to evaluate potential housing projects, in order to maximize the use of the HOME funds within the Consortium. The nine-member administrative board includes three representatives from each of the three participating counties. The administrative board is responsible for establishing policy and guidelines for the Consortium. In addition, this board is charged with selecting and awarding HOME funds to applicants from the annual competitive process.

A formal rating and ranking process based on a 115-point system is used to select and award HOME funds. Each specific housing activity proposed: rental, first-time homebuyer and owner occupied rehab, is evaluated based on scoring sheets developed to emphasize the housing priorities established with the Consolidated Plan. The majority of the units assisted with HOME funds in the Consortium since its inception in 1994 have been for owner-occupied rehabilitation projects. Of the approximately 2,054 total units assisted with HOME funds in the Consortium over the past 32 years, 1,144 units were owner-occupied rehabilitation, 551 units were rental rehabilitation, 354 units were homebuyer assistance projects as well as 5 units of new construction of rental housing. All activities were set forth in the previous years' plans as top priorities within the Consortium. The majority of the funds set-aside for CHDO activities has been for rental rehabilitation projects and for homebuyer assistance programs.

Based on the units assisted in the 32 year history of the Consortium 56% of the units completed (1144/2054) have been owner-occupied rehabilitation projects, 17% of the units completed (354/2054) have provided homebuyer assistance, 29% (551/2054) have been for rental rehabilitation as well as 2 % of the units (5/2054) new construction of rental housing. The next 5 year funding will likely maintain a similar balance with the addition of funding for Tenant Based Rental Assistance. The chart below

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estimates project type and counts for 2026-2030.

Also based on the 32-year history of the Consortium, we have completed an average of 64 projects per year (2054/32). However, due to the continued increase in per unit costs from new program requirements, the number of units completed annually will likely be less. The 2026 Annual Plan proposes to complete 28 units in for the program year. The production model for the 2026 – 2030 Con Plan is based upon the same production model of affordable units and by program type, we planned to be complete in the last 5 Year Con Plan. For the 2021-2025 Con Plan we planned to complete 122 units of affordable housing and ended up completing 126 units.

For the 2026-2030 HUD HOME Program Years, working with the regions housing agencies, we are looking to complete 130 units if affordable housing aloing with assisting 50 persons with Tenant Based Rental Assistance. This works out to 180 households over the next 5 years, with the proposed program breakdown of completing 70 owner occupied units, 20 homebuyer units, production of 7 units of new constructin of rental housing and the rehabilitation of 33 affordable rental units. Of course, this estimate depends on the ever-changing needs within the three county region and the applications received for funding consideration from the regions housing agencies.

Discussion

See above detail on rationale for the priorities for allocating investments geographically.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	28
Special-Needs	0
Total	28

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	24
Acquisition of Existing Units	4
Total	28

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

8 units of Owner Occupied Rehab, 12 units if Rental Rehab and 4 units of Homebuyer Assistance for a total of 28 units of affordable housing will be funding in the 2026 Progam Year.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

This entire section is not applicable as the use of HUD HOME housing funds cannot be used on Public Housing Authorities.

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

It was brouhgt to our attention at the March 2026 Advisory Committee Meeting that some of the 3 County Public Housing Authorities are considering leaving the Public Housing Authority realm to be able to pursue other funding sources. If this in fact can happen and happens they may be looking at HUD HOME funding as an option if HUD HOME $ is an eligible pursuit.

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

N/A

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

N/A

Discussion

N/A

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

The North Country HOME Consortium collaborates with the Points North Housing Council and its partner agencies to provide services to the homeless and related populations that it serves. The Points North Housing Council is a HUD funded Continuum of Care (CoC) which submits its own Action Plan. Members of the staff from the Development Authority and Jefferson County Planning Office who administer the HOME program are also active members of the PNHC.

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

The CoC will collaborate with mainstream providers like the Department of Social Services to reach out to homeless persons and assess their individual needs. The CoC coordinates with prevention assistance providers such as the Mental Health Association of Jefferson County and Catholic Charities to determine reasons why households need assistance. The CoC includes working with the prevention assistance providers to utilize ESG funds to divert and prevent homelessness. In order to identify risk factors for becoming homeless for the first time, communication between providers at CoC meetings are encouraged and scheduled. Active communication between providers is key to prevention. The Watertown Urban Mission and Jefferson County DSS are partnering on a “Prevention Services” facility, which will provide resources and referrals to try to keep “at risk” of being homeless people to becoming homeless. Jefferson, Leiws & St. Lawrence Counites now has Low Barrier Shelter Options for those in need.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Consortium will continue to work closely with the CoC and its partner organizations. There are several local agencies that provide emergency shelter and transitional housing needs of homeless persons. The CoC works regularly with DSS and other social agencies to identify these persons and connect them with much needed social services. It is the Consortium’s goal that through this connection with the CoC and other social agencies that we will be able to address the emergency shelter and transitional housing needs of homeless persons. Jefferson, Leiws & St. Lawrence Counites now has Low Barrier Shelter Options for those in need.

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

The CoC - 3 County Strategy currently has low barrier shelter options that was not avaibale previously. The need for short term accommodations, with support services has been an un met need area and with the availability of new and added $ resources from the recent and pending stimulus packages a workgroup has been meeting to try to further this effort and actually get something established. It has been noted that the approach should try to have options in each of the 3 Counties, as if only available in 1 or 2 of the Counties people will just cross County lines and may not be the best solution. The CoC also works with rural preservation corporation and neighborhood preservation corporations to identify affordable housing projects that might provide housing options for chronically homeless or homeless individuals or families. Communication among service providers is critical in addressing housing options for homeless persons in the community. Three new housing options are under construction, with one of the three recently completed and now renting up. This is a 63 unit affordable housing project in the City of Watertown.

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 HOME Consortium helps in addressing the area’s homeless housing needs by continuing to work with the CoC. Communication is key among homeless housing service providers in the region and many of the service providers have programs that transition people from publicly funded institutions and systems of care to housing in the community. THRIVE provides supportive housing for persons with psychiatric illnesses as well as supportive housing for persons with alcohol and substance abuses. The Consortium will promote community programs and services to help low-income individuals and families avoid becoming homeless.

Discussion

The Consortium is an entitlement for HOME funds only. It works closely with the Points North Housing Coalition, which is the continuum of care in the region. The Consortium focuses its housing resources to assist the very low and low-income populations with quality, affordable housing options.

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

As detailed in the Consolidated Plan, many of the economic and public policy barriers to affordable housing take effect at a regional level. The Consortium has very little power to ameliorate the effects of these issues.

Actions it 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

The Consortium's Affordable housing efforts are focused on increasing the availability of quality affordable housing in the 3 County Region.

Discussion

The main barrier to affordable housing that was identified in the Jefferson & St. Lawrence Counties most recent Analysis of Impediments in of Fair Housing was the lack of quality affordable housing, as one main barrier. Another Barrier that has been identified over time in the 3 Counties assessments is the lack of highly available public transit. Jefferson County recently started Jefferson County Wide Bus Service to key locations, which both Lewis & St. Lawrence Counties also offer County Wide Bus Service.The City of Watertown as a newly designated CDBG Entitlement Community has formed Metropolitan Planning Organization that has been formed and is working on improvements in this area.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Other Actions Detailed below by question.

Actions planned to address obstacles to meeting underserved needs

The North County HOME Consortium funded Owner Occupied Rehab, Homebuyer Assistance (Down Payment & Closing Costs & Minor Rehab) and a Rental Rehabilitation Program, whcih will help improve the quality of the housing stock in the 3 County region and meet a very small portion of the area's housing needs. But we feel that meeting some needs with the resources that are available and always looking for other and additional resources and funding to assist in the needs area is the primary focus of the North Country HOME Consortium and its partner agencies.

Actions planned to foster and maintain affordable housing

All program efforts utilizing HOME funding is an effort to foster and maintain affordable housing working with its member agencies who are the front line providers of programs and services to those in need. The Owner Occupied Programs funded this year is a continued effort to maintain and preserve the housing stock of the 3 County region. The Rental Rehabilitation Project will preserve 12 units of affordable rental housing, The City of Watertown which has the largest pool of Rental Housing is looking at methods to upgrade the rental housing stock in the City. The City implemented a rental registration program, however with little to no enforcement or penalty there is not much participation. This could be a mechanism to require properties that are substandard to be improved which would bolster the affordable housing stock in the largest rental market in our Region.

Actions planned to reduce lead-based paint hazards

All projects assisted with HUD HOME funding must follow the Federal Lead Based Paint Rules and HOME Requirements 24 CFR Part 35. Any homes or rental projects built before 1978 must have a Lead Risk Assessment performed by a Licensed Risk Assessing Agency or person and if any Lead Hazards are identified, those hazards must be incorporated into the scope of work and remediated by a certified lead contractor. Lead Clearance must be attained prior to requesting final payment

Actions planned to reduce the number of poverty-level families

The housing rehab activities may not reduce the number of poverty-level households in our area but will greatly improve the quality of life along with the safety and habitability of the substandard housing that poverty level families may reside in due to lack of income.

Actions planned to develop institutional structure

Jefferson County is the lead agency for the North Country HOME Consortium. Policies for the Consortium are established by a nine-member administrative board. This board is comprised of representatives from each of the three county planning offices, and two representatives appointed by their respective county boards from each of the three counties. The Administrative Board also makes awards of HOME funds from the Consortium's competitive application process to eligible communities.

Since the Consortium's inception in 1994 Jefferson County has entered into a sub-recipient agreement with the Development Authority of the North Country to provide staffing for administration of the program. DANC is a three-county public benefit corporation established by New York State legislature in 1985. One of its goals is to further quality housing for affordable populations. The administrative responsibilities of both Jefferson County and DANC are clearly defined in the sub-recipient agreement, dated September 16, 2024. Jefferson County is currently reviewing the Consortium Model of Lead County & DANC as its Sub Recipient for possible efficiences, that will be presented to the HOME Administrative Board in May for consideration.

The North Country HOME Consortium working with the above mentioned structure has been providing resources to housing agencies and municipalities since 1994 that has assisted close to 2054 households with HOME eligible programs and services in the Consortium’s 3 County Region.

Actions planned to enhance coordination between public and private housing and social service agencies

In order to elicit comments from the broadest audience regarding the Consolidated Plan, the Consortium collected feedback and comments on an on-going basis through meetings of the Consortium's Advisory Board, Administrative Board and through public hearings. In order to ensure that the process is fair and open to the public, the Consortium meets periodically as necessary with its Advisory Board. The Advisory Board last met on March 20, 2026 is comprised of RPCs, NPCs, municipalities, and front-line public service organizations that work primarily with affordable populations. It is through these relationships that the Consortium has been so successful in delivering HOME funds to eligible communities across the region. Please see the attachment for a list of the HOME Advisory Board Members.

Discussion

The North Country HOME Consortium has been providing HOME programs (Owner Occupied Rehab, Homebuyer Assistance, Rental Rehab & New Constructoin of Rental Housing) working with the not for profit housing agencies and some municipalities for low to moderate income households since 1994. Since 1994 the Consortium has received over $ 35.6 million dollars in HUD HOME funding and provided assistance to close to 2054 eligible families.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

Introduction

Program Specific Requirement Info detailed below.

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

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

   The Consortium does not intend to use any forms of investment other than those described in 24 CFR 92.205(b).

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:

   The Consortium shall require that all properties assisted with HOME funding for Homebuyer Programs shall be subject to the HUD Approved Recapture, Declining Balance, Net Proceeds Model. The Consortium has created a Note & Mortgage that must be used by all program recipients offering Consortium HOME Homebuyer Assistance that our HUD Field Office assisted with and approved for our use. In the event of a sale to another non affordable household (over 80% AMI) the Recapture, Declining Balance, Net Proceeds Model will be sued with the Declining Balance for a 5 year affordability period is a simple reduction of 20% per year and for the 10 year affordability period a 10% reduction per year and fifteen the applicable percentage (approx. 6.6%) The Net Proceeds of a sale are the sales price minus the superior loan repayments (other than the HOME) and any closing costs. In addition, if the obligor used his or her own funds for down payment, made improvements of up to $2,000 (with receipts to support) and or incurs any brokers commissions, legal fee's incurred by seller and or any transfer taxes or recording fees as part of the transaction may be retained as detailed in the Rider/s in the HUD Approved Grant Enforcement Note & Mortgage. Also in the Consortium Homebuyer Program Guidelines adn also detailed in the Note & Mortgage, is the Assumtion option. If the assisted property is sold to another affordable household and no additional HOME funds are inversted, the new owner can assume the terms and conditions of the original assisted household, and no repayment of HOME funding is necessary if those requirement are met.

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:

The Consortium shall require that all properties assisted with HOME funding for Homebuyer Programs shall be subject to the HUD Approved Recapture, Declining Balance, Net Proceeds Model. The Consortium has created a Note & Mortgage that must be used by all program recipients offering Consortium HOME Homebuyer Assistance that our HUD Field Office assisted with and approved for our use. In the event of a sale to another non affordable household (over 80% AMI) the Recapture, Declining Balance, Net Proceeds Model will be sued with the Declining Balance for a 5- year affordability period is a simple reduction of 20% per year and for the 10 year affordability period a 10% reduction per year and fifteen the applicable percentage (approx. 6.6%) The Net Proceeds of a sale are the sales price minus the superior loan repayments (other than the HOME) and any closing costs. In addition, if the obligor used his or her own funds for down payment, made improvements of up to $2,000 (with receipts to support) and or incurs any brokers commissions, legal fee's incurred by seller and or any transfer taxes or recording fees as part of the transaction may be retained as detailed in the Rider/s in the HUD Approved Grant Enforcement Note & Mortgage.

Also, in the Consortium Homebuyer Program Guidelines and also detailed in the Note & Mortgage is the Assumption option. If the assisted property is sold to another affordable household and no additional HOME funds are invested the new owner can assume the terms and conditions of the original assisted household, and no repayment of HOME funding is necessary if those requirements are met.

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:

The Consortium will not use HOME funds to refinance existing debt secured by multifamily housing that has been rehabilitated with Consortium HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

No TBRA Programs will be funded during the 2026 Program Year. TBRA is being considered for future program years and preferences for persons with special needs and disabilities will be considered as part ot the TBRA Progam Model.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

   No TBRA Programs will be funded during the 2026 Program Year. TBRA is being considered for future program years and preferences for persons with special needs and disabilities will be considered as part ot the TBRA Progam Model.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

   N/A

See above

Attachments

Citizen Participation Comments

HOME CONSORTIUM
Advisory Board Meeting
March 20, 2026-10:00 AM via WebEx

Attendance: Randy Schell (HOME Consortium Administrative Board), Bruce Armstrong (HOME Consortium Administrative Board), Fred Hanss (HOME Consortium Administrative Board), Scott Mathys (Lewis County Opportunities), Jenny Jones (Lewis County DSS), Carol Basford (Ogdensburg PHA), Cher VanBrocklin (Watertown Urban Mission), Joseph Albinus (City of Watertown Planning Dept.), Mike Lumbis (City of Watertown Planning Dept.), Sam Wilson (Jefferson Co Planning Dept.), Alicia Dewey (Jefferson Co Planning Dept), Steph Russell (Emmanuel Church), Brittney Stouffle (Snow Belt Housing), Shayne Morris (Victim's Assistance Center), Cassandra Buell (Lewis Co Planning Department), Mary Elman (Massena Public Housing Authority), Jillian Redder (Jeff Co Housing and Special Initiatives), Allie Demars (Mental Health Assn of Jefferson County), Vanessa Siver (North Jefferson Improvement Assn).

Staff: Matt Taylor, Michelle Capone, Matt Siver (Development Authority of the North Country)

Meeting started at 10:00 AM.

B. Armstrong, chair of the HOME Administrative Board, provided a welcome and started introductions.

M. Taylor gave an overview of the HOME program including its background and history.

M. Taylor explained how HOME funds can be used: owner-occupied rehabilitation, home buyer assistance, tenant based rental assistance, and rental rehabilitation and new construction.

M. Taylor reviewed the 2021-2025 Consolidated Plan goals versus accomplishments.

M. Capone discussed the need for public participation and input in order to complete the 2026-2030 Consolidated Plan. M. Capone asked participants what they felt were the greatest needs in the region.

C. Basford noted that the Ogdensburg PHA is repositioning itself out of HUD's public housing program. In fact, HUD is encouraging PHA's to look at other HUD or state programs including HUD mutli-family and Rental Assistance Demonstration programs. Their operating subsidies were down 14.4%.

M. Elman noted that the Massena PHA is considering the same for the same reasons. The public housing program is not a reliable source of funding.

S. Mathys noted that there is a need for rental rehabilitation. There needs to be an educational effort toward landlords to accept voucher programs.

M. Lumbis noted that while the City of Watertown sees a need for rental rehabilitation, it is cumbersome to administer. There are over 200 properties in the City in need of redevelopment, however due to the heavy administrative burden, they have shied away from this program.

F. Hanss noted that rental programs are not one and done and require compliance monitoring which require heavy staffing.

J. Redder noted that the number of unhoused in Jefferson County increased for emergency housing. She sees the biggest need as tenant based rental assistance. Over 130 people supported by PSH or RRH. HUD's intention by the Fall of 2027 is to shift to supportive services from transitional housing. The County will lose TBRA. There is not enough funding for rental assistance.

S. Morris noted that within their safe shelter, the length of stay by homeless increased.

J. Redder the continuum of care list is long. Many are looking for adequate housing as many units do not meet HQS.

J. Jones noted that there is an affordability issue in Lewis County and that they are looking for quality, affordable housing for people in surrounding communities.

S. Mathys noted that there has been a 2 year 2 month freeze by NYS on Section 8 vouchers. Lewis County has 300 vouchers and Jefferson County has over 1000. There are 100+ vacancy vouchers in each county. The wait list is huge. There is a lack of rentals and landlords are not advertising it is through word of mouth. The eviction moratorium hurt many landlords.

Staff asked participants to complete a survey identifying top housing needs, and how HOME funds could best be used. The results would be circulated to participants and included in the Consolidated Plan.

B. Armstrong thanked everyone for participating.

The meeting ended at 11:00 AM.

North Country HOME Consortium Con Plan Survey - Overview and Key Highlights

- **Total respondents: 23**
- **Primary focus:** Prioritization of housing programs and identification of unmet housing and social needs across Jefferson, Lewis, and St. Lawrence counties.
- **Top program priorities: Owner-Occupied Rehabilitation (OOR)** and **Tenant-Based Rental Assistance (TBRA)** (each highest priority for 6 respondents), followed by **Rental Rehabilitation** (5 respondents).
- **Dominant themes:** homelessness and shelter needs, supportive services (mental health, addiction, case management), senior housing and accessibility, rehabilitation of aging housing stock, and workforce/seasonal rental availability.

Respondent Profile

Attribute	Count	Notes
Total respondents	**23**	
Experience 10+ years	**9**	39% of respondents
Experience 5–10 years	**5**	
Experience 0–5 years	**8**	
No experience	**1**	
Nonprofit housing providers	**9**	Largest role group
Service providers	**5**	
Local government staff	**5**	
Other roles (residents, board, NFQHC, program manager)	**4**	

Geographic Distribution

Location / County	Mentions	Notes
Jefferson County / Jefferson	**~10**	Includes City of Watertown and North Jefferson
Lewis / Lewis County	**~6**	Strong representation
St. Lawrence / St. Lawrence County	**~4**	
Watertown (City)	**~3**	Overlaps with Jefferson
Ogdensburg, Massena, Clayton	**1 each**	Smaller representation

Program Priority Summary (Highest-priority counts)

Program type	# ranking it highest	Share
Owner-Occupied Rehabilitation (OOR)	**6**	26%
Tenant-Based Rental Assistance (TBRA)	**6**	26%
Rental Rehabilitation	**5**	22%
Homebuyer programs	**3**	13%
Rental New Construction	**3**	13%

Qualitative Themes and Unmet Needs

- **Homelessness and shelter/transitional units:** Repeated requests for more shelters, transitional housing, and supportive housing.
- **Supportive services and wraparound care:** Mental health, addiction treatment, case management, transportation, and in-home supports are essential to housing stability.
- **Senior housing and accessibility:** Demand for senior-only units and funding for accessibility modifications (ramps, door widening, tub-to-shower conversions) to enable aging in place.
- **Rehabilitation and energy efficiency:** Rehabilitation of aging housing stock and energy-efficiency upgrades to preserve affordable units.
- **Workforce and year-round rentals:** Need for affordable rentals for workers and year-round rental availability in seasonal communities.
- **Community and social supports:** Food security, childcare, workforce retention, and social isolation affect housing outcomes.

Survey Recommendations (Summary)

1. **Prioritize OOR and TBRA funding** to stabilize households and preserve existing units.
2. **Scale rental rehabilitation and energy-efficiency programs** to extend the life and affordability of current housing.
3. **Integrate supportive services** (mental health, addiction services, case management, transportation) with housing programs to reduce returns to homelessness.
4. **Create a targeted accessibility modification program** for aging-in-place needs (ramps, door widening, bathroom conversions).
5. **Engage nonprofits and local government staff** in program design and referral pathways to ensure efficient service delivery.

PUBLIC NOTICE - 30 DAY PUBLIC COMMENT PERIOD NORTH COUNTRY HOME CONSORTIUM'S DRAFT 5 YEAR CONSOLIDATED PLAN AND ANNUAL PLAN

The DRAFT 2026-2030 Consolidated Plan along with the DRAFT 2026 Annual Plan will be subject to a 30-day public comment period, commencing on May 19. 2026 and ending June 19, 2026. The draft plan/s will be available for review and comment during that time at any of the three County Planning, Social Service Departments, and at www.danc.org.

A public hearing will be held on Wednesday, June 3, 2026 at 10:00 AM at the offices of the Development Authority of the North Country, Suite 414, 317 Washington Street, Watertown, NY 13601. Written comments shall be received by 4:00 PM, June 19, 2026 to Development Authority of the North Country, Attn: Michelle Capone, 317 Washington Street, Suite 414, Watertown, NY 13601, or mcapone@danc.org.

The purpose of the public hearing is to receive public comment regarding the 2026-2030 HOME Consolidated Plan and Annual Plan. The Consolidated Plan and Annual Plan are action-oriented documents that outline the region's affordable and supportive housing needs and defines a strategy to meet those needs within St. Lawrence, Lewis and Jefferson Counties.

The Five-Year Plan is comprised of five parts: Housing Market Characteristics, Inventory Characteristics, Housing Needs, Housing Resources, and Strategy/Annual Plan. The 2026 Annual Strategy/Plan is based upon an analysis of area housing needs.

FY 2026 HOME funding will target increasing the supply of affordable housing through a direct homeownership assistance program and a rental rehabilitation project in Lewis County as well as two (2) owner occupied rehabilitation programs across scattered sites in Jefferson County. Additional funding will be utilized by Jefferson County, as lead agency, and Development Authority of the North Country, as sub recipient, for administrative expenses.

If you have any questions, please contact Matt Siver at the Development Authority of the North Country (315) 661-32000 msiver@danc.org, or Alicia Dewey at the Jefferson County Department of Planning (315) 785-3144 or adewey@co.jefferson.ny.us.

AFFIDAVIT OF PUBLICATION

STATE OF NEW YORK
JEFERSON COUNTY

WATERTOWN DAILY TIMES

DEVELOPMENT AUTHORITY OF NC
317 WASHINGTON ST
WATERTOWN, NY 13601
UNITED STATES

REFERENCE
ACCOUNT: 105784
ORDER: CAMPAIGN 23499 / LINE 40781 — PUBLIC NOTICE - 30 DAY PUBLIC COMMENT PERIOD

Christa Woodward, being duly sworn, affirms that s/he is a legal representative of the Johnson Newspaper Corporation, a corporation duly organized and existing under the laws of the state of New York, and having its principal place of business in the city of Watertown and that said corporation is the publisher of Watertown Daily Times, a newspaper published in the city of Watertown, Jefferson County and state of New York, and that a notice, of which the annexed is a printed copy, has been published regularly in said newspaper.

Christa Woodward
Christa Woodward, Legal Representative

Published on: 5/20/2026

FILED ON: 5/20/2026

Sworn to and subscribed before me this
29th day of May 2026
Angel M Spencer

ANGEL M SPENCER
STATE OF NEW YORK
NOTARY PUBLIC
MY COMMISSION EXPIRES JUNE

Page 1 of 1

HOME CONSORTIUM
Public Hearing
June 3, 2026-10:00 AM

Attendance: Alicia Dewey (Jefferson County Planning Department)

Staff: Michelle Capone (Development Authority of the North Country)

Hearing opened at 10:00 AM.

No person from the public, other than staff from the Jefferson County Planning Department, attended the hearing. No public comments were received.

The hearing closed at 10:15 AM.

Grantee SF-424's and Certification(s)

Applicant and Recipient Assurances and Certifications

U.S. Department of Housing and Urban Development

OMB Number: 2501-0044
Expiration Date: 2/28/2027

Instructions for the HUD 424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant: [Insert below the Name and title of the Authorized Representative, name of Organization and the date of signature]:

*Authorized Representative Name:
Ryan Piche

*Title: [illegible]

*Applicant/Recipient Organization:
North Country HOME Consortium

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C 2000(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et.seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.

6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et.seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(1)(iii)).

* Signature: Ryan Piche

* Date: (mm/dd/yyyy) 6/15/26

Form HUD 424-B (1/27/2023)

Public Reporting Burden Statement: The public reporting burden for this collection of information is estimated to average 0.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to: U.S. Department of Housing and Urban Development, Office of the Chief Data Officer, R, 451 7th St SW, Room 4176, Washington, DC 20410-5000. **Do not send completed HUD 424-B forms to this address.** This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid OMB control number. The Department of Housing and Urban Development is authorized to collect this information under the authority cited in the Notice of Funding Opportunity for this grant program. The information collected provides assurances and certifications for legal requirements related to the administration of this grant program. HUD will use this information to ensure compliance of its grantees. This information is required to obtain the benefit sought in the grant program. This information will not be held confidential and may be made available to the public in accordance with the Freedom of Information Act (5 U.S.C. §552).

Form HUD 424-B (1/27/2023)

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

Signature of Authorized Official

05/15/26
Date

County Administrator
Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Signature of Authorized Official

6/15/26
Date

County Administrator
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

OMB Number: 4040-0004
Expiration Date: 03/31/2026

Application for Federal Assistance SF-424

* 1. Type of Submission:	* 2. Type of Application:	* If Revision, select appropriate letter(s):
☐ Preapplication	☐ New	
☒ Application	☒ Continuation	* Other (Specify):
☐ Changed/Corrected Application	☐ Revision	

* 3. Date Received:
4. Applicant Identifier:

5a. Federal Entity Identifier:
5b. Federal Award Identifier: HOME funds

State Use Only:

6. Date Received by State:
7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: North Country HOME Consortium

* b. Employer/Taxpayer Identification Number (EIN/TIN): 15-6000157
* c. UEI: [illegible]

d. Address:

* Street1: 175 Arsenal Street
Street2:
* City: Watertown
County/Parish:
* State: NY: New York
Province:
* Country: USA: UNITED STATES
* Zip / Postal Code: 13601-0000

e. Organizational Unit:

Department Name: Planning Department
Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:
* First Name: [illegible]
Middle Name:
* Last Name: [illegible]
Suffix:

Title: Director of Planning

Organizational Affiliation:
Jefferson County Planning & Community Development

* Telephone Number: 315-785-3144
Fax Number:

* Email: planning@jeffersoncountyny.gov

Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

B: County Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

US Department of Housing and Urban Development

11. Assistance Listing Number:

Assistance Listing Title:

* 12. Funding Opportunity Number:

M-26-DC-36-0312

* Title:

HOME Investment Partnerships Program

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

* 15. Descriptive Title of Applicant's Project:

NCAH $180,000.00-- 6 units OOR; NCM $180,000.00-- 6 units OOR; Snow Belt Housing 154,265.60 4 units (H& and $137,249.23 12 units rental rehab; CHDO $142,609.36; Admin $95,132.91

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: 21 | * b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 11/01/2025 | * b. End Date: 10/31/2030

18. Estimated Funding ($):

* a. Federal	951,329.09
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	951,329.09

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Mr. | * First Name: Ryan

Middle Name:

* Last Name: Piche

Suffix:

* Title: Jefferson County Administrator

* Telephone Number: 315-785-3075 | Fax Number:

* Email: rpiche@jeffersoncountyny.gov

* Signature of Authorized Representative: Ryan Piche | * Date Signed: 06/15/2024

Appendix - Alternate/Local Data Sources

1	**Data Source Name** N/A
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

This document represents the City of Watertown's Consolidated Plan for the Community Development Block Grant (CDBG) Program for Program Years 2026-2030. It also includes the City's Annual Action Plan for Program Year 2026. The City became an Entitlement Community under the CDBG Program for the first time in 2014 and developed a two-year Consolidated Plan followed by two five-year plans covering Program Years 2016-2020 and 2021-2025 respectively. The City wrote this Consolidated Plan in conjunction with the North Country Home Consortium's (NCHC) Consolidated Plan. The NCHC represents a three-county area consisting of Jefferson, Lewis and St. Lawrence counties and receives annual funding from the HOME Investment Partnership program.

The City's first three Consolidated Plans focused on neighborhood stabilization and revitalization, affordable housing rehabilitation, homeownership, environment and quality of life enrichment, job support and creation, fair housing education, homeless assistance, and support of public services. The City's 2026-2030 Consolidated Plan also includes these same goals but modified slightly to reflect current needs more accurately. The City developed the plan with public outreach and citizen participation that included a public hearing, outreach to numerous partner agencies identified in our Citizen Participation Plan and a City Council work session dedicated to the development of this plan. In addition, City Planning Department Staff met with residents during a public meeting to identify community needs and to generate project ideas to help implement the plan. Additionally, Staff utilized the City's first ever Comprehensive Plan, adopted in 2019, to guide the development of the plan and used a 2025-2026 Strategic Planning process to identify some of our priority infrastructure projects.

During our various outreach initiatives, including the work session with the City Council and the public meeting held at Hilltop Towers, the common theme that was identified was the need to focus on neighborhood stabilization and revitalization through continued investment in public infrastructure and the removal of blight. While previous plans have included those goals and projects to implement them, this plan places an even stronger emphasis on our neighborhood stabilization and revitalization goal.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

As is noted above, the City developed its 2026-2030 Consolidated Plan following an extensive citizen participation and community outreach process that has enabled the City to develop a wide-ranging plan to address the community development needs of our City. The plan identifies several high-priority needs, including public infrastructure improvements, blight elimination, homeownership, provisions for decent affordable housing, environmental and quality of life enhancements, economic development, fair housing education, targeted public services, and homeless prevention.

The needs assessment identified housing cost burden, the high cost of maintenance and general affordability as the prevalent housing problems in the City. To address these issues, the City plans to allocate resources toward our homebuyer and housing rehabilitation programs during the next five years.

As an established community with over 200 years of history, the City has a vast need for infrastructure improvements, which are important for public safety and for improving the quality of life in the City. The needs assessment process identified infrastructure improvements such as sidewalk replacement, the replacement of aging water mains, separation of storm water from sewer flows, accessibility improvements and pedestrian safety as the most important needs and challenges facing. As the number one need identified in our needs assessment process, the City's proposed Consolidated Plan places a high emphasis on this need and allocates significant resources to address it.

The Strategic Plan includes several goals to address these needs including neighborhood stabilization and revitalization, affordable housing rehabilitation, increasing homeownership opportunities, environment and quality of life enrichment, job support and creation, fair housing education, supporting public services and homeless assistance.

Our Annual Action Plans will support these goals with specific projects such as improvements to public infrastructure, blight removal, homebuyer assistance, fair housing education initiatives, homeless assistance and projects that support the social needs identified by the community through our public outreach process.

3. Evaluation of past performance

The City has participated in the CDBG Entitlement Program for the last twelve years, successfully completing numerous projects that implemented the goals and objectives identified in our first three Consolidated Plans. The City focused most of its resources on addressing the primary goals of neighborhood stabilization and revitalization, affordable housing rehabilitation and increasing homeownership opportunities. Our success in implementing the neighborhood stabilization and revitalization goal over the last twelve years has included the construction of multiple sidewalk replacement projects in our target areas including the multi-year Huntington Street sidewalk project, and projects on Gaffney Drive, Rutland Street North, and Grant Street. It has also included several demolition projects that resulted in the removal of ten dilapidated residential structures. To date, the City has also replaced approximately 90 substandard ADA ramps throughout the City that helped to improve accessibility and replaced four bus shelters at various locations. It has also included the support of complete street reconstruction projects on Grant Street. Seward Street, Henry Street and Burlington Street. In addition, the design for a watermain replacement project on Huntington Street has been completed with construction proposed to begin in 2026. The City's neighborhood stabilization and revitalization efforts also included several tree planting projects and the replacement of two playground structures in target areas that improved recreational opportunities in their service areas.

To address our affordable housing rehabilitation goal, the City has implemented several owner-occupied housing rehabilitation and rental housing rehabilitation programs in the last several years. Since becoming an entitlement community, the City has assisted in rehabilitating 75 owner-occupied homes consisting of 86 total units and 16 rental properties consisting of 26 total units.

To increase homeownership opportunities within the community, the City has included several homebuyer assistance projects that, to date, has resulted in 28 families becoming homeowners.

The City also partnered with developer Evergreen Partners on two large scale rental rehabilitation projects, the Maple Court Apartments Project and the Black River Apartments Project, by providing funding for a portion of the architectural and engineering design fees associated with the projects. This funding helped to leverage millions of dollars in financing including funding from the State of New York, Federal low-income housing tax credits and private funds. The Maple Court Project resulted in the rehabilitation of 92 units that make up the complex. The Black River Apartments project was comprised of seven buildings at six different locations in and around downtown Watertown. Within the seven buildings, 115 residential units were rehabilitated.

In addition, prior to becoming an Entitlement Community, the City participated in the Small Cities program, first administered by HUD and then New York State, for over 35 years. The City operated housing rehabilitation programs for most of those years. Public infrastructure projects were funded to a lesser extent and the City implemented a couple of economic development projects.

4. Summary of citizen participation process and consultation process

The development of the City's Consolidated Plan and Annual Action Plan included extensive outreach to several different organizations and individuals throughout the community. The City contacted numerous public and private agencies that provide assisted housing, health and social services, homeless services, child welfare services and other agencies that serve the low to moderate income population in the City. The City also contacted adjacent units of local government and local economic development agencies to obtain input on non-housing community development needs and priorities.

As part of the citizen participation process for the CDBG Program, the City also held a public meeting on January 8, 2026, with the City's citizens advisory board, Advantage Watertown. Board members were given an overview of the CDBG Program that included eligible uses of funds and examples of previous projects. Members then discussed community needs and provided recommendations for projects for the 2026 Annual Action Plan.

The City Council also discussed the proposed Consolidated Plan and Annual Action Plan at a City Council work session held on February 9, 2026. City Staff gave a presentation on the CDBG program, which included an overview of the program, eligible and ineligible activities, a review of past projects, community needs, plan goals and project ideas for 2026. City Council members discussed the proposed plan goals and provided recommendations for projects, stressing the need for infrastructure improvements.

The citizen participation process also included a public meeting on February 24, 2026, at Hilltop Towers, a Watertown Housing Authority Apartment Complex located on the north side of the City in our Northeast Target Area. This meeting was held to encourage citizen participation in the planning process for the City's Community Development Block Grant program. Citizens were given an overview of the CDBG program, discussing what activities were eligible and ineligible for CDBG funding. City Staff then facilitated group discussion where members of the public were encouraged to share their own ideas and help identify priorities and areas of concern. Citizens then produced a list of proposed project ideas and a list of important needs facing the City. Citizens were then given the option of voting on their most important needs and project ideas at the end of the public meeting.

Additional Citizen Participation and Consultation Process Narrative

The City also conducted an online survey for several weeks during late February and early March to gain additional public input for our plans. The survey asked participants to rank community needs and types of projects in order of importance and offered open-ended questions that allowed people to express their opinions and offer input. A total of approximately 90 responses to the survey were received.

Staff also participated in meetings and exchanged emails with various community members to continue to seek input and discuss the needs of the community related to housing, homelessness, public facilities, infrastructure improvements, public services, economic development, and planning.

The City Council then held a public hearing on March 2, 2026, to obtain input from citizens, involved agencies and interested persons on activities to be included in the Consolidated Plan and Annual Action Plan.

In addition, the City participated in a Community Stakeholders Input Session held by the North Country HOME Consortium to discuss needs and priorities for both organizations. The session was held during the development of the North Country HOME Consortium's 2026-2030 Consolidated Plan.

After seeking this input, a draft Consolidated Plan and Annual Action plan was published, and a 30-Day public comment period was held in order to gather additional input from citizens. The 30-Day public comment period lasted from March 24, 2026, to April 24, 2026. No comments were received during that time period.

The citizen participation process was extremely beneficial as it identified several community needs that were previously unknown and allowed the City to develop its Consolidated Plan and Annual Action Plan accordingly.

5. Summary of public comments

Throughout the development of the Consolidated Plan and Annual Action Plan, the City received many valuable comments and suggestions from the public. The suggestions ranged from ideas for general goals and objectives to project specific ideas for particular neighborhoods or geographic areas.

Goals included investing in infrastructure and neighborhoods, creating and improving public spaces, ensuring the City's infrastructure is modern, safe and well maintained, taking pride in the City's appearance and preserving and enhancing the City's natural, cultural and scenic resources.

More specific project ideas included improving the sidewalk conditions in the City, improving housing conditions, assisting first-time homebuyers, improving ADA accessibility along streets, eliminating blight and improving facilities and infrastructure.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments that were received during the citizen participation process for the Consolidated Plan and Annual Action Plan were considered in the preparation of the draft and final plans. The suggestions were reviewed for common and recurring themes to help establish priorities and goals.

Most of the comments and suggestions received were considered and most project specific ideas could be implemented under one or more of the City goals and/or strategies, however, the City will have to prioritize those ideas to address our greatest needs. The public meeting with citizens on February 24, 2026, did yield a few minor project specific ideas that were not accepted, due to the ideas being an ineligible use of CDBG funds.

While no public comments were received at the public hearing held on March 2, 2026, or during the 30-day public comment period, the City received valuable input during the various public meetings that were held as previously described.

7. Summary

The City of Watertown developed its Consolidated Plan for Program Years 2026-2030 with an extensive citizen participation and community outreach process that has enabled the City to develop a plan that addresses the community development needs of our City. The plan focuses on neighborhood stabilization and revitalization, affordable housing rehabilitation, homeownership, environmental enrichment, job support and creation, fair housing education, support of public services and homeless assistance.

Our 2026 Annual Action Plan includes several infrastructure initiatives including a sidewalk reconstruction project and a sewer replacement project. It also includes a demolition project to address blight, a homebuyer program and support to address food insecurity in our schools and community.

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	WATERTOWN	Planning and Community Development Department

Table 59 – Responsible Agencies

Narrative

The lead agency for the preparation of this Consolidated Plan was the City of Watertown through its Planning and Community Development Department.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The City of Watertown's consultation efforts included outreach to organizations and individuals throughout the community, including citizens, municipal officials, the public housing authority, governmental agencies, non-profit agencies, economic development officials and the Continuum of Care. The City made initial contact via email with over twenty-five organizations and solicited feedback with newspaper advertisements and through a public hearing prior to developing the plan. Following the initial email outreach, City Staff participated in several follow up meetings and phone calls with interested agencies and individuals to continue to seek input and discuss the needs of the community related to housing, homelessness, public facilities, infrastructure improvements, public services, economic development, and planning.

In the previous years, staff representing all City departments worked with City Council, City Manager, local stakeholders, and members of the public to create a Strategic Goals and Objectives document with the intent of improving City operations over the next decade. Elected officials and City staff invited all members of the public to attend multiple public outreach meetings in addition to a final public hearing to share thoughts and discuss strategies for improved communication, customer service, beautification, public safety and more. Through these efforts, the City created a Strategic Goals and Objective Plan.

As with the Strategic Goals and Objective Plan, staff worked with a wide range of individuals including City Council, City Manager, local stakeholders, and members of the public to create the City's Comprehensive Plan. Groundwork for public input began several years ago, which included robust public information planning, outreach, and neighborhood research to gain insight on how the City currently functions at the neighborhood level. Citizen input was the compass used to help set a course for the City's future.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The Watertown Housing Authority (WHA) is the only public housing authority in the City of Watertown. The City consulted the WHA while developing this plan to discuss unmet needs, which the City incorporated into the plan. Lewis County Opportunities administers the Housing Choice Voucher (HCV) Program in the City and was also consulted and provided important information regarding the HCV program, number of households assisted, waiting lists and shortfalls in capacity.

The City also sought input from private and governmental health, mental health, and human service agencies. In addition, the City obtained input from the Points North Housing Coalition (PNHC), which serves as the Continuum of Care for the City and Jefferson County. PNHC is comprised of a broad range of members including representatives from housing and health providers and mental health and service agencies. Staff attends quarterly meetings and has participated in committee meetings of the PNHC and has gained valuable input for incorporation into the plan.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

In the City of Watertown, the Continuum of Care is known as the Points North Housing Coalition (PNHC). PNHC serves the City and Jefferson County, along with Lewis and St. Lawrence Counties.Ã¿Â PNHC is comprised of a wide range of members from many varying backgrounds such as businesses, faith-based organizations, hospitals and medical service providers, veteran services, other non-profits, and previously homeless individuals. The City of Watertown participates in PNHC quarterly meetings, conference calls and committee meetings. This coordination and the input the City received, particularly regarding homelessness needs, was extremely valuable as the City developed the Consolidated Plan.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

This section is not applicable as the City of Watertown does not receive ESG funds and is not responsible for the administration of HMIS.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 60 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	AIDS Community Resources
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Health
	What section of the Plan was addressed by Consultation?	HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
2	**Agency/Group/Organization**	Association for the Blind and Visually Impaired
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Services - Blind and visually impaired
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
3	**Agency/Group/Organization**	Advantage Watertown
	Agency/Group/Organization Type	Business Leaders Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.

4	**Agency/Group/Organization**	Catholic Charities - Diocese of Ogdensburg
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
5	**Agency/Group/Organization**	Community Action Planning Council of Jefferson County
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
6	**Agency/Group/Organization**	Development Authority of the North Country
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026. Staff also participated in a Community Stakeholders Input Session on March 20, 2026 to discuss the North Country HOME Consortium's 2026-2030 Consolidated Plan.
7	**Agency/Group/Organization**	Disabled Persons Action Organization
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
8	**Agency/Group/Organization**	Fort Drum Regional Health Planning Organization
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
9	**Agency/Group/Organization**	JEFFERSON COUNTY
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
10	**Agency/Group/Organization**	Jefferson County Public Health
	Agency/Group/Organization Type	Services-Health Other government - County

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
11	**Agency/Group/Organization**	Jefferson County Department of Social Services
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
12	**Agency/Group/Organization**	Jefferson County Industrial Development Agency
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
13	**Agency/Group/Organization**	Jefferson County Office for the Aging
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
14	**Agency/Group/Organization**	Jefferson County Planning Department
	Agency/Group/Organization Type	Other government - County Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026. Staff also participated in a Community Stakeholders Input Session on March 20, 2026 to discuss the North Country HOME Consortium's 2026-2030 Consolidated Plan.
15	**Agency/Group/Organization**	Lewis County Opportunities, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
16	**Agency/Group/Organization**	Literacy of Northern New York
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.

17	**Agency/Group/Organization**	Neighbors of Watertown, Inc.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2021. In addition, Staff is regularly in contact with NOW Staff to discuss various housing related issues, ongoing programs and long-range program goals.
18	**Agency/Group/Organization**	North Country Affordable Housing, Inc.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
19	**Agency/Group/Organization**	North Country Family Health Center
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
20	**Agency/Group/Organization**	Northern New York Community Foundation
	Agency/Group/Organization Type	Business and Civic Leaders Foundation
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
21	**Agency/Group/Organization**	Northern Regional Center for Independent Living
	Agency/Group/Organization Type	Services-Persons with Disabilities Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
22	**Agency/Group/Organization**	Town of Pamelia
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
23	**Agency/Group/Organization**	Transitional Living Services of Northern NY
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
24	**Agency/Group/Organization**	Watertown Housing Authority
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026. Additionally, staff conducted a citizen meeting at one of the properties owned by the WHA, Hilltop Apartments. While there, staff collected valuable feedback and information for the Consolidated plan.
25	**Agency/Group/Organization**	Watertown Local Development Corporation
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
26	**Agency/Group/Organization**	Watertown Urban Mission Inc.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026. Staff also consulted with the Watertown Urban Mission regarding food insecurity in the City and discussed a potential partnership to assist with their food pantry.
28	**Agency/Group/Organization**	Town of LeRay
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.

29	**Agency/Group/Organization**	Credo Community Center for the Treatment of Addiction
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
30	**Agency/Group/Organization**	Points North Housing Coalition
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026. Staff also attended a quarterly meeting of the PNHC on March 11, 2026.
32	**Agency/Group/Organization**	Town of Watertown
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
33	**Agency/Group/Organization**	The WorkPlace
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.
34	**Agency/Group/Organization**	Victims Assistance Center of Jefferson County, Inc.
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contact was made via email on February 19, 2026.

Identify any Agency Types not consulted and provide rationale for not consulting

The City compiled an extensive outreach list and contacted all agencies on the list via email. A public hearing was also advertised and held providing the opportunity for the agencies, citizens and other interested parties to comment on the plan. All parties were invited to submit information directly to the City for inclusion in the plan. No organizations or individuals were deliberately omitted from the consultation process.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Points North Housing Coalition	The City's Strategic Plan includes a priority that would assist with increasing services to homeless persons, which is certainly a goal of the Points North Housing Coalition.

Table 61 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

As part of our consultation and outreach efforts, the City contacted three adjacent units of local government via email to solicit input on the plan: the Town of Watertown, the Town of Pamelia and the

Town of LeRay. The City also consulted several departments within the Jefferson County government, such as the Department of Social Services, Planning Department, the Office for the Aging, and the Public Health Department, and received valuable input which proved to be very important in developing the plan.

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting

The citizen participation process for the City of Watertown's CDBG Program included extensive outreach to several different entities throughout the community. Through an email sent on 2/19/26, the City contacted numerous public and private agencies that provide a myriad of services to the low to moderate income population in the City. The City also contacted adjacent units of local government and local economic development agencies to obtain input on non-housing community development needs and priorities. Also, the City created an e-survey that was open for around one month.

The citizen participation process for the City's CDBG Program also involved holding a public meeting on 1/8/2026, with the City's citizens advisory board, Advantage Watertown. Members were given an overview of the CDBG Program that included eligible uses of funds and examples of previous projects. Members then discussed community needs and provided recommendations for projects for the 2026 AAP.

The City Council also discussed the proposed ConPlan and AAP at a Council work session held on 2/9/26. Staff gave a presentation on the CDBG program, which included an overview of the program, eligible/ineligible activities, a review of past projects, community needs, plan goals and project ideas for 2026. City Council members discussed the proposed plan goals and provided recommendations for projects, stressing the need for infrastructure improvements.

The citizen participation process also included a public meeting on 2/24/26, at Hilltop Towers, a Watertown Housing Authority Apartment Complex located in the City's Northeast Target Area. This meeting was held to encourage citizen participation in the planning process for the City's CDBG program. Citizens were given an overview of the program, discussing what activities were eligible/ineligible for CDBG funding. Staff then facilitated group discussion where members of the public were encouraged to share their own ideas and help identify priorities and areas of concern. Citizens then produced a list of proposed project ideas and a list of important needs facing the City. Citizens were then given the option of voting on their most important needs and project ideas at the end of the public meeting.

The City also conducted an online survey for several weeks during late February and early March to gain additional public input for our plans. The survey asked participants to rank community needs and types of projects in order of importance and offered open-ended questions that allowed people to express their opinions and offer input. A total of around 90 responses to the survey were received.

OMB Control No: 2506-0117 (exp. 09/30/2021)

The City Council held a public hearing on 3/2/26 to obtain input from citizens, involved agencies and interested persons on activities to be included in the ConPlan and AAP.

The City also participated in many meetings to continue to seek input and discuss the needs of the community related to CDBG eligible subjects. After seeking this input, a draft ConPlan and AAP were published, and a 30-Day public comment period was held.

In addition to the Strategic Goals and Objective Plan, City staff, with the help of a contracted planning firm, worked with a wide range of individuals including City Council, City Manager, local stakeholders, and members of the public to create the City's first ever Comprehensive Plan in 2019. Groundwork and implementation of the City's public outreach efforts was completed years ago. These efforts included robust public information planning, outreach, and neighborhood research to gain a better understanding of how the City currently functions at the neighborhood level. Citizen input was used as essential information to help set a course for the City's future. All the information gained is still the core of the City's Comprehensive Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)

1	Public Meeting	Non-targeted/broad community Community Leaders	On January 8, 2026, Planning Staff gave a presentation on the CDBG program to members of Advantage Watertown, a group of private and public sector community leaders that serve as a Citizens Advisory Board to the City Council. Staff requested input from members on the program. Approximately 10 Advantage Watertown members attended this meeting.	The Advantage Watertown members in attendance generally supported the preliminary list of projects proposed for the 2026 Annual Action Plan. An individual from the Committee suggested a job training program for high school graduates who are not interested in pursuing a college education. Block parties and similar outdoor activities were also suggested as a way to	All comments were considered in the preparation of the draft plan and were reviewed by the City to determine common and recurring themes to help establish priorities and projects for the plan	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				market the downtown area.		

2	Public Meeting	Members of the City Council and meeting attendees	On the evening of February 9, 2026, Planning Staff gave a presentation to the City Council about the CDBG program and encouraged input for the 2026 Annual Action Plan and the 2026-2030 Consolidated Plan. Attendance included City Council members, the City Manager, Deputy City Clerk, and various City staff.	The City Council generally supported the preliminary list of projects proposed for the 2026 Annual Action Plan and the 2026-2030 Consolidated Plan. Council members reaffirmed their commitment to continue allocating CDBG funding for infrastructure projects in our target areas such as street reconstruction, utility replacement and sidewalk projects	All comments were considered in the preparation of the draft plan and were reviewed by the City to determine common and recurring themes to help establish priorities and projects for the plan.	https://rumble.com/v75edds-wcc020926.html?e9s=src_v1_cbl%2Csrc_v1_ucp_a

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Internet Outreach	Non-targeted/broad community	On February 18, 2026, City Staff shared an online survey form by posting it on the City website, on Facebook and on posters that were placed around the City. The survey was also mentioned during the public hearing. Over 80 responses were recorded.	Citizens provided input on community needs and goals and objectives by ranking the listed needs in order of importance to them. Additionally, there was an open-ended question where respondents could include a comment if they felt it relevant.	All comments were considered in the preparation of the draft plan and were reviewed by the City to determine common and recurring themes to help establish priorities and projects for the plan.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-targeted/broad community	On February 24, 2026, City Staff held a public meeting at the Hilltop Tower Apartment complex. Flyers were posted around Watertown businesses with permission advertising the meeting would occur. While the majority of attendees lived in the apartment complex, a few came from outside of the complex.	Many of the citizens in attendance expressed a desire for better sidewalks, bus shelters, and social events. Additionally, they expressed a desire for things to be made more accessible.	All comments were considered in the preparation of the draft plan and were reviewed by the City to determine common and recurring themes to help establish priorities and projects for the plan.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Non-targeted/broad community	On the evening of March 2, 2026, City Council held a public hearing in Council Chambers at City Hall to obtain input from citizens, involved agencies and interested persons on activities to be included in the Annual Action Plan and the 2026-2030 Consolidated Plan.	No comments were received during the public hearing.		https://rumble.com/v76h668-wcc030226.html?e9s=src_v1_ucp_a

Table 62 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Housing

Housing cost burden is a prevalent housing problem in the City of Watertown. The City's housing stock is a mix of affordable housing and housing that is too expensive. The presence of Fort Drum, the nearby military base, has driven up property values and made much of the housing options too expensive for many residents in the area. The majority of new housing stock within the City that has been created or rehabilitated within the last 25 years has been for the low to median income population, leaving many of those above median income with a high housing cost burden.

A majority of the City's housing stock was built prior to 1939 and is in need of maintenance. It is known from the many years of experience with CDBG rehabilitation programs that quality improvement of the housing stock is a great need. The City is seeing a rising number of dilapidated and abandoned properties because owners cannot afford the high costs of the mortgage and maintenance. To combat this issue, the City has been working on a program to identify these at-risk properties and connecting the owners with grant funding to make much needed repairs. The City has developed a database of over 250 homes to identify those homes with the greatest needs in an effort to reduce the number of vacant homes and improve the quality of life for residents while increasing the amount of available housing.

Using this data, the City is assisting Neighbors of Watertown (NOW), a local housing non-profit, to assist with the implementation of the Targeted Housing Improvement Program (T-HIP). New York State (NYS) has awarded NOW with a $5 million grant from the T-HIP program to support critical repairs for low- and moderate-income homeowners. The program aims to help homeowners build and retain equity and support community stabilization and renewal efforts in low-income areas.

The City is also partnering with NOW on the Vacant Rental Program (VRP), a grant program funded by NYS and administered by the NYS Office of Community Renewal, to support repairs and rehabilitation of vacant rental units and other vacant spaces to increase the supply of critically needed apartments for low- and moderate-income renters. The program aims to help owners of rental properties bring vacant units and spaces in small-scale properties back into productive use to create safe, quality, and affordable long-term rental units.

Needs Assessment Overview Continued

Homeless

Homelessness in Jefferson County and the City of Watertown is a growing issue with an estimated 150-175 people experiencing housing instability. Jefferson County and the Points North Housing Coalition have taken the lead on addressing this issue in recent years, by supporting efforts to fund emergency shelters and long-term solutions to end homelessness.

Non-housing Community Development

The primary need for the City's non-housing community development activities is to ensure that adequate facilities are available for residents in all low to moderate income neighborhoods including streets, sidewalks, ADA ramps, adequate sewer and water service, as well as park improvements and elimination of slums and blight. The City has been working on creating a coordinated strategy for infrastructure improvements. Staff from the Planning, Engineering, Department of Public Works and Water departments meet monthly to discuss upcoming capital projects and needs in order to coordinate and better serve the City's residents by replacing aging infrastructure. The City has recently developed a GIS based prioritization matrix to identify the most critical capital projects that will enhance neighborhoods most in need.

These non-housing community development needs were also identified during the City's recent Consolidated Plan public meeting, and from discussion at a City Council work session. The City is also undertaking a strategic planning process that is helping to inform priorities and also using information gathered during the 2019 Comprehensive Plan public meetings.

Public Services

One of the biggest public service needs identified during recent outreach activities was the need for enhanced public transportation through expanding the Citibus system's hours and routes. Many City residents lack transportation to get to work, medical appointments and basic life needs, so an expansion of the current bus system could greatly increase the quality of life for them. The planning process also identified food insecurity as a needed public service, given the high poverty level throughout the City. The City's food pantries report high levels of usage, especially over the last year.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	27,250	25,225	-7%
Households	11,485	11,115	-3%
Median Income	$41,414.00	$41,918.00	1%

Table 63 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,040	1,805	2,050	1,205	4,020
Small Family Households	515	775	660	475	1,960
Large Family Households	45	75	135	50	100
Household contains at least one person 62-74 years of age	280	315	285	130	985
Household contains at least one person age 75 or older	130	425	280	160	230
Households with one or more children 6 years old or younger	355	479	410	100	530

Table 64 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0	0	20	15	35
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	0	25	45	95	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	50	10	10	0	70	0	0	0	10	10
Housing cost burden greater than 50% of income (and none of the above problems)	1,065	345	35	0	1,445	65	85	20	0	170

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Housing cost burden greater than 30% of income (and none of the above problems)	265	495	615	55	1,430	50	225	145	35	455
Zero/negative Income (and none of the above problems)	125	0	0	0	125	35	0	0	0	35

Table 65 – Housing Problems Table

Data Source: 2016-2020 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,140	355	70	45	1,610	65	85	35	25	210
Having none of four housing problems	695	910	1,380	630	3,615	140	455	565	500	1,660
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 66 – Housing Problems 2

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	390	430	245	1,065	25	115	50	190
Large Related	45	60	10	115	0	8	20	28
Elderly	185	195	45	425	65	145	50	260
Other	785	160	350	1,295	15	40	40	95
Total need by income	1,405	845	650	2,900	105	308	160	573

Table 67 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	240	240	25	55	0	80
Large Related	0	0	15	15	0	4	0	4
Elderly	100	30	0	130	20	25	0	45
Other	0	670	60	730	15	0	0	15
Total need by income	100	700	315	1,115	60	84	0	144

Table 68 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	50	10	25	0	85	0	0	0	10	10

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	10	0	10	0	0	0	0	0
Other, non-family households	25	0	0	45	70	0	0	0	0	0
Total need by income	75	10	35	45	165	0	0	0	10	10

Table 69 – Crowding Information - 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 70 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

What are the most common housing problems?

Are any populations/household types more affected than others by these problems?

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Discussion

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,520	520	0
White	1,295	430	0
Black / African American	75	30	0
Asian	25	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	100	30	0

Table 71 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,160	645	0
White	960	550	0
Black / African American	15	0	0
Asian	15	10	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	150	65	0

Table 72 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	865	1,190	0
White	675	985	0
Black / African American	80	30	0
Asian	39	45	0
American Indian, Alaska Native	20	4	0
Pacific Islander	0	0	0
Hispanic	30	125	0

Table 73 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	165	1,040	0
White	105	920	0
Black / African American	55	75	0
Asian	0	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	25	0

Table 74 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Discussion

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,205	835	0
White	1,000	725	0
Black / African American	65	40	0
Asian	15	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	100	30	0

Table 75 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	440	1,365	0
White	240	1,265	0
Black / African American	15	0	0
Asian	15	10	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	145	70	0

Table 76 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	105	1,945	0
White	70	1,590	0
Black / African American	0	110	0
Asian	35	50	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	0	155	0

Table 77 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	70	1,130	0
White	70	955	0
Black / African American	0	135	0
Asian	0	0	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	25	0

Table 78 – Severe Housing Problems 80 - 100% AMI

Data Source:	2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	7,260	2,010	1,685	160
White	6,285	1,740	1,290	140
Black / African American	265	185	85	0
Asian	135	15	30	0
American Indian, Alaska Native	30	20	0	0
Pacific Islander	0	0	0	0
Hispanic	405	35	245	10

Table 79 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

If they have needs not identified above, what are those needs?

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

Totals in Use

Program Type									
	Certificate	**Mod-Rehab**	**Public Housing**	**Vouchers**					
				Total	**Project - based**	**Tenant - based**	**Special Purpose Voucher**		
							Veterans Affairs Supportive Housing	**Family Unification Program**	**Disabled ***
# of units/vouchers available									

Table 80 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White									
Black/African American									
Asian									
American Indian, Alaska Native									
Pacific Islander									
Other									
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 81 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic									
Not Hispanic									
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 82 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

How do these needs compare to the housing needs of the population at large

Discussion

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Discussion:

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

Describe the characteristics of special needs populations in your community:

What are the housing and supportive service needs of these populations and how are these needs determined?

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The primary objective of the City's non-housing community development activities related to public facilities is to ensure that adequate facilities are available for residents in all low to moderate income neighborhoods. This includes streets, sidewalks, ADA ramps, adequate sewer and water service, as well as park improvements and elimination of slums and blight. The City's Planning Department, Engineering Department, Department of Public Works and Water Department, together with the Geographic Information System (GIS) Department have developed a capital project prioritization model to aid in the prioritization of proposed capital projects in the City. A number of factors are built into the model including the age and condition of the infrastructure (water, sewer, streets) and the location of a street within CDBG target areas. City departments also attend monthly planning session to work together to create complete infrastructure improvement projects that will enhance neighborhoods most in need. The intention of these capital project meetings is to share capital project plans between departments and create a plan moving forward to pair projects together in each area, to maximize available funding sources and complete projects that involve all department's infrastructure in each area. The map below shows a sample output of the highest priority infrastructure projects. The database and model will be used to create a long-range capital projects plan that includes priorities for our CDBG target areas.

LMI block groups in the City have only 6.5% of the total parkland area, or approximately 36.3 acres out of the total of 561 acres of parkland in the City. This is due in part to the highly urbanized nature of our target areas and the fact that Thompson Park, consisting of close to 400 acres, skews the percentages significantly. However, the City still recognizes that park and recreational areas are limited in our target areas. To address this unmet need, our previous Consolidated Plan (2021-2025) included a priority to develop and support park, playground, and recreational facility projects in LMI areas.

This need is still evident, and additional efforts will be made to improve and expand park and recreational facilities as part of this Consolidated Plan. A specific emphasis will be placed on projects that support the Local Waterfront Revitalization Program for the Black River. Creating new or improving existing park and recreational areas, as well as providing connections to these recreational areas through both pedestrian and public transportation, will provide relief from the urban setting for residents, will improve the aesthetic quality of neighborhoods and will provide much needed recreational opportunities in LMI areas. Many of the City's LMI areas are underserved or completely lacking in park and recreation amenities and this funding will give the City the opportunity to address this issue.

How were these needs determined?

The priorities identified above were developed with input from the public and municipal officials as well as extensive public participation during the development of the City's Comprehensive Plan in 2019. A public meeting was also held at Hilltop Towers Apartment Complex on February 24, 2026, and a public hearing was held on March 3, 2026. Additionally, City Staff along with the City Council completed a Strategic Planning Process in 2025 and 2026 that helped identify needs. Staff was able to use input collected during these planning processes and input collected during outreach to numerous partner agencies identified in our Citizen Participation Plan as well as a City Council work session dedicated to the development of this plan.

Staff participated in meetings and gave presentations in an effort to continue to seek input and discuss the needs of the community related to housing, homelessness, public facilities, infrastructure improvements, public services, economic development, and planning.

Additionally, Planning Staff also used input from the City's draft LWRP and Sewall's Island and Factory Square Revitalization and Redevelopment Plan, which both focus primarily on the Black River corridor in the City. Both plans aim at revitalizing and redeveloping the Black River for recreational uses as well as a tool for economic revitalization. The riverfront corridor lies almost entirely within LMI areas, based on block group data, and therefore most riverfront improvements will benefit LMI residents. Major goals of the plans include creating a diverse and continuous waterfront experience composed of a mix of uses including recreation options and appropriate commercial opportunities. As the Black River transitions from its roots as a source of industrial power to a recreational resource, a major component will include increasing public access and recreational use of the riverfront by transforming the corridor into a connection of riverfront parks, trails and recreational opportunity areas.

These priorities were also confirmed through the recommendations identified in the City's public meetings that were held as a part of the planning process for the Comprehensive Plan. Since the City funded the Plan in part with CDBG funds, Citizens received an overview of the CDBG program during the public meetings, discussing what activities were eligible and ineligible for CDBG funding. City Staff facilitated discussion and encouraged members of the public to share their own ideas and help identify priorities. The City's public meetings showed that one of the largest challenges impeding community development within the City of Watertown, in relation to public facilities and amenities, is infrastructure improvements.

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Capital Project Planning Map

Describe the jurisdiction’s need for Public Improvements:

As an established community with over 200 years of history, the City has a vast need for infrastructure improvements, which are important for public safety and for improving the quality of life in the City. Infrastructure improvements are needed to replace aging water mains, to eliminate leaks, to separate storm water from sewer flows, to improve accessibility, ensure pedestrian safety and improve the overall aesthetic quality of the community. The primary objectives of the City's non-housing community development activities related to public improvements include the following:

- Ensure that adequate infrastructure is in place throughout all of our LMI neighborhoods and finance enhancements to proposed capital program infrastructure projects that will improve the visual character or add to the value or desirability of LMI neighborhoods.
- Ensure pedestrian safety by assisting with the reconstruction of sidewalks and the construction of sidewalks where there are gaps in the system, provide for the safe movement of the elderly and disabled by installing ADA accessible curb ramps and fund projects that improve accessibility or remove architectural barriers in public spaces.

- Reduce the cost of mandatory improvements to the homes or properties of LMI persons which are triggered by local legislation or regulation such as the City sidewalk program or proposed capital program infrastructure improvements.
- Support programs that facilitate access to the public transportation system.

Enhancing the City's infrastructure through public improvements will enhance the aesthetic quality and visual character of neighborhoods, will increase public health and safety and will improve access and provide for the safe movement of the elderly and disabled. Many of the City's LMI areas are among the oldest in the City, and therefore have the most pressing needs to replace broken, deteriorated or damaged infrastructure. By implementing this plan, the City will be able to provide a suitable living environment throughout its LMI areas and improve the overall aesthetic quality of the community.

How were these needs determined?

The priorities identified above were developed with input from the public, feedback obtained during meetings with local advisory boards and discussion with municipal officials and public meetings held during the development of the Consolidated plan and our outreach efforts during the Comprehensive Planning and Strategic Plan processes. The City also reviewed and analyzed the existing conditions of various public infrastructure assets.

One of the data sets analyzed was a pavement condition survey, which the City completed in 2024 by analyzing thousands of digital images of City streets and assigning a pavement condition index to each of the streets throughout the City. The survey analyzed existing conditions such as pavement cracking, patching and potholes. Using the condition assessment, each street received a numeric value describing its condition. The pavement condition survey revealed that many of the streets in the City's LMI areas are in extremely poor condition and in need of repair.

Analyzing the digital images also provided an assessment of sidewalk conditions throughout the City. Each segment (block) of all the streets in the City were ranked based on the sidewalk failure rate. City GIS Staff then developed a list of worst sidewalks in the City in our CDBG target areas. This list is directly informing our 5-year plan as well as our 2026 Annual Action Plan.

During our public meeting at Hilltop Towers on February 24, 2026, sidewalk improvements was the highest ranking need and proposed project that was discussed.

City Staff constantly analyzes the City’s 5-Year Capital Improvement Plan to determine the feasibility of financing enhancements to proposed capital program infrastructure improvements. The plan identifies some of the most pressing infrastructure needs within the City. Efforts to improve and enhance the visual character of the streetscapes and add to the value or desirability of LMI neighborhoods will be a key strategy in our public improvement plan.

Describe the jurisdiction's need for Public Services:

Enhanced public transportation, food insecurity, crime prevention, and fair housing education were identified as a needed public services.

How were these needs determined?

Improved bus routes were one of the most popular and recurring project ideas identified during public meetings held for the Comprehensive Plan and during our Consolidated Plan public meeting. It has also been consistently identified as part of the planning process for past Consolidated Plans and Annual Action Plans. Food insecurity, crime prevention and fair housing education needs were determined through outreach and subsequent feedback from our partners as well as through feedback from the City Council.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Watertown, like many other Rust Belt communities, has experienced a decades-long trend of population loss mirroring the decline of the manufacturing sector. The City's estimated population is 24,038 according to 2024 American Community Survey (ACS) five-year estimates. This represents a 30 percent decline since 1950, when the City's population was 34,350.

In 1984, the U.S. Army garrisoned the new 10th Mountain Division at nearby Fort Drum, which caused a slight population rebound in the mid-to-late 1980s before the decline resumed in the 1990s. Another modest population rebound in the late 2000s coincided with recent U.S. Military campaigns in Afghanistan and Iraq, with the City's population reaching 27,023 at the time of the 2010 Decennial Census. During the peak of these campaigns, the military population increased to levels that stressed the local housing stock.

In 2005, the Fort Drum Regional Liaison Organization (now named Advocate Drum) and the Development Authority of the North Country created the Community Rental Housing Program, which pooled $9 million in subsidies to create about 594 new units in the Fort Drum market. In addition, private developers have also constructed six major apartment complexes in the Greater Watertown-Fort Drum area during the period from 2005 to 2015 in response to the troop surge and subsequent need for housing stock at the time, all of them either at the edge of the City or outside the City boundaries.

However, since then, troop reductions have had the opposite effect. In total, troop levels at Fort Drum have fallen 30.7 percent from 2010, when 19,447 soldiers were stationed on post, to the first quarter of 2025, when the Fort Drum Economic Impact Statement identified the garrison size as 13,480 soldiers. This led to a surplus of available housing units in the late 2010s, since the troop levels began dropping and a housing market in which supply exceeded demand.

The 2024 five-year ACS estimates that there are 1,559 vacant housing units out of an estimated total of 13,426 in the City of Watertown, a vacancy rate of 11.6 percent. While significant, that estimate is down from the 17.6 percent estimated by the 2019 ACS when the City completed its last Consolidated Plan. While this vacancy rate may be partially attributed to a reduction of troop levels, it is also likely due to the age and condition of the City's housing stock. An estimated 5,212 (38.8 percent) of the housing units in the City were built in 1939 or earlier. Over half the housing units in the City were built before 1960.

Market Analysis Overview Continued Part 1:

Breaking down the above data into more detail, the ACS estimates that the 1,559 vacant units break down as follows:

- For rent: 259
- Rented, not occupied: 0
- For sale only: 77
- Sold, not occupied: 100
- For seasonal, recreational, or occasional use: 36
- For migrant workers: 0
- Other vacant: 1,087

The ACS by its nature has a high margin of error, and therefore all its data must be taken with a grain of salt. However, that the ACS classifies approximately two-thirds of the vacant units as “Other Vacant” creates even less clarity when trying to analyze the data and form a hypothesis. However, the age of the City’s housing stock and the availability of newer housing products in the Towns and Villages outside the City offer a strong explanation for vacancies within the City.

Varying troop levels that cause fluctuations in the demand for housing are another way that Fort Drum influences the Watertown housing market. Another is the U.S. Army’s Basic Allowance for Housing (BAH), a stipend that military personnel receive in addition to their regular paycheck.

The BAH is a lurking variable that influences the market price of real estate even if supply exceeds demand at any given moment. Given that there are more renter-occupied households in the City of Watertown than owner-occupied households, the BAH will always hold some sway over the area’s housing market.

Market Analysis Overview Continued Part 2:

Another challenge that Watertown has faced in recent years, mirroring national trends is the rising cost of homes for sale. The table below tracks the mean and median purchase price for home sales within the City in recent years.

Year	Total Sales	Arm's Length	Non-Arms	Mean Price (Arms)	Median Price (Arms)
2015	519	177	342	$186,314	$120,000
2019	649	302	347	$167,734	$124,000
2021	806	545	261	$186,159	$142,000
2022	822	532	290	$227,477	$150,000
2023	705	454	251	$181,219	$162,500

2024	641	346	295	$189,861	$160,000
2025	632	399	233	$250,623	$180,00

Table 83 - Table 1: Housing Sale Prices (Source: City of Watertown Assessment Department)

Market Analysis Overview Continued Part 3:

A few data points immediately stand out. The first is a $37,500 increase in the median arm's length sale price over just the life of the City's last Consolidated Plan, let alone the $56,000 increase since the last year before the COVID-19 pandemic, a 45 percent increase from the median pre-pandemic sale price. Another is the 80 percent increase in arm's length sales in 2021 and 2022 from pre-pandemic totals, although this has slowed somewhat in 2023 and 2024. Taken together, this data underscores the meaningfulness of the City's First-Time Homebuyer program, without which buying a home in Watertown would be out of reach for many. While this data also mirrors a hot housing market nationally, it shows that Watertown is not immune to this national trend.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	5,730	43%
1-unit, attached structure	745	6%
2-4 units	3,650	28%
5-19 units	1,700	13%
20 or more units	1,330	10%
Mobile Home, boat, RV, van, etc	95	1%
Total	***13,250***	***100%***

Table 84 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	10	0%	440	7%
1 bedroom	160	4%	1,610	25%
2 bedrooms	775	17%	2,650	40%
3 or more bedrooms	3,615	79%	1,865	28%
Total	***4,560***	***100%***	***6,565***	***100%***

Table 85 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Does the availability of housing units meet the needs of the population?

Describe the need for specific types of housing:

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	125,500	130,300	4%
Median Contract Rent	703	724	3%

Table 86 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	1,720	26.2%
$500-999	3,720	56.7%
$1,000-1,499	995	15.2%
$1,500-1,999	120	1.8%
$2,000 or more	0	0.0%
Total	***6,555***	***99.9%***

Table 87 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	655	No Data
50% HAMFI	2,140	590
80% HAMFI	4,900	1,320
100% HAMFI	No Data	1,915
Total	***7,695***	***3,825***

Table 88 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent					
High HOME Rent					
Low HOME Rent					

Table 89 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

How is affordability of housing likely to change considering changes to home values and/or rents?

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Discussion

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	755	17%	3,135	48%
With two selected Conditions	10	0%	85	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3,795	83%	3,340	51%
Total	***4,560***	***100%***	***6,560***	***100%***

Table 90 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	90	2%	370	6%
1980-1999	180	4%	1,630	25%
1950-1979	865	19%	1,785	27%
Before 1950	3,425	75%	2,770	42%
Total	***4,560***	***100%***	***6,555***	***100%***

Table 91 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,290	94%	4,555	69%
Housing Units build before 1980 with children present	540	12%	60	1%

Table 92 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 93 - Vacant Units

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

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Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Discussion

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units/vouchers available									
# of accessible units									
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 94 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 95 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Discussion:

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)					
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

Table 96 - Facilities Targeted to Homeless Persons

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

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Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Although military employment is not recorded in the tables below, the jobs that Fort Drum generates in the area are evident in local employment data. The full relationship between Fort Drum and the local economy is examined in detail in the sections below. While Watertown's economy is not entirely dependent on the military, increasing the diversity of the economic base should be a goal moving forward.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	47	2	1	0	-1
Arts, Entertainment, Accommodations	1,123	1,757	17	14	-3
Construction	258	276	4	2	-2
Education and Health Care Services	1,844	5,222	28	42	14
Finance, Insurance, and Real Estate	333	629	5	5	0
Information	165	341	2	3	1
Manufacturing	483	927	7	7	0
Other Services	376	793	6	6	0
Professional, Scientific, Management Services	368	599	6	5	-1
Public Administration	0	0	0	0	0
Retail Trade	1,184	1,331	18	11	-7
Transportation and Warehousing	199	169	3	1	-2
Wholesale Trade	260	410	4	3	-1
Total	6,640	12,456	--	--	--

Table 97 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	10,830
Civilian Employed Population 16 years and over	10,135
Unemployment Rate	6.50
Unemployment Rate for Ages 16-24	26.06
Unemployment Rate for Ages 25-65	3.70

Table 98 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	2,010
Farming, fisheries and forestry occupations	310
Service	1,620
Sales and office	2,515
Construction, extraction, maintenance and repair	385
Production, transportation and material moving	425

Table 99 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	9,318	89%
30-59 Minutes	1,008	10%
60 or More Minutes	183	2%
Total	***10,509***	***100%***

Table 100 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	380	35	720

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
High school graduate (includes equivalency)	2,980	130	1,540
Some college or Associate's degree	2,665	240	1,150
Bachelor's degree or higher	2,110	80	395

Table 101 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	35	100	155	100	200
9th to 12th grade, no diploma	160	280	59	440	415
High school graduate, GED, or alternative	1,155	2,180	735	1,925	1,310
Some college, no degree	775	910	935	1,300	680
Associate's degree	200	325	455	475	235
Bachelor's degree	205	590	390	640	350
Graduate or professional degree	20	390	220	600	315

Table 102 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,986
High school graduate (includes equivalency)	21,785
Some college or Associate's degree	34,046
Bachelor's degree	45,982
Graduate or professional degree	60,957

Table 103 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The table above is populated with employment totals from two datasets [2016-2020 ACS (Workers) and 2020 Longitudinal Employer-Household Dynamics (Jobs)]. It identifies Education and Health Care

Services as having the highest numbers of both workers and jobs within the City of Watertown. This is not surprising, as Samaritan Medical Center (including its associated long-term care facility, Samaritan Keep) is the largest private sector employer in the City of Watertown.

Fort Drum does not have its own inpatient hospital on post. Samaritan fills this role for all soldiers stationed at Fort Drum and for their family members living on post. This boosts the local health care sector, but also reveals one of the local economy's several underlying dependencies on the military.

Education (which the table lumps in with Health Care) as well as Retail Trade and "Arts, Entertainment, Accommodations," the latter three of which are in quotes because the table also aggregates them together, are also large sectors in the City in terms of numbers of jobs. Some of these positions can be attributed to tourism in the summer. Fort Drum-related visits also drive the hotel industry in the area.

The table also identifies each sector's percentage of total workers in the City and percentage of total jobs in the City, as well as the difference between these percentages for each sector. Two sectors have a large difference between their respective shares of jobs and workers that warrant further examination.

The first is Education and Health Care Services, which accounts for 28 percent of workers and 42 percent of jobs, yielding a Jobs Less Workers percentage of 14 percent. The table identifies 1,844 workers and 5,222 jobs in this sector. This means that at least 3,378 employees with Education and Health Care Services positions in the City of Watertown live outside the City and are commuting into the City for work. The actual in-commuting number is likely higher though, as it's probable that some of the 1,844 workers in this sector living in the City commute to positions outside the City.
This is a troubling delta, as these tend to be stable, well-paying jobs, and these data suggest that many people with these jobs and the means to live outside the City are choosing to live outside the City.

The other sector with a significant difference is Retail Trade, which accounts for 18 percent of workers and 11 percent of jobs, yielding a Jobs Less Workers percentage of -7 percent. The table identifies 1,184 workers and 1,331 jobs in this sector. As with all other sectors, there is likely some cross-municipal commuting hidden within these numbers. However, this means that retail workers, a traditionally low-paying, high-turnover sector, are overrepresented in the City's population relative to the share of these jobs within the City.

The Salmon Run Mall and a cluster of adjacent big box stores on NYS Route 3 in the Town of Watertown are just outside the City boundary to the west, and this entire retail corridor is served by the CitiBus public transit system that serves the City. In addition, much of the housing immediately surrounding this area is newer and more expensive than most of the multifamily housing within the City. It is reasonable to infer from the data that there are retail employees working in this corridor that live in the City and commute to the Town of Watertown for their jobs.

The cross-municipal commuting in both directions is a limitation to the Business Activity table. Another is that it aggregates some sectors together, such as health care and education, and only measures raw employment without looking at location quotient. A more detailed analysis with additional data helps to create a more complete picture of the Watertown economy and provide a clearer understanding of the area's economic base.

Describe the workforce and infrastructure needs of the business community:

The most obvious missing link for local workforce development is the lack of a nearby four-year higher educational institution. SUNY Jefferson is an excellent two-year institution, which also offers some Bachelors and Masters Degrees at the Jefferson Higher Education Center, which is located on the SUNY Jefferson campus, via cooperative agreements with other schools.

However, the nearest four-year colleges are at least 50 miles away. One particular disadvantage of this for local employers is the absence of a source of interns. Any business in Watertown seeking to hire an intern that is still enrolled in school must compete with businesses in Syracuse, Oswego, Potsdam and Canton, which all have local universities.

Watertown is served by a CSX freight rail track as well as Interstate 81, which provide strong highway and freight connectivity. However, the City's bus system has limited operating hours, and in many cases requires a potential rider to leave work prior to 5:00 p.m. if they use the bus as a means of commuting. Later in 2026, however, Jefferson County plans to launch an intermunicipal bus service that will have a hub in the City of Watertown and provide significantly enhanced mobility options for travel within the County.

Watertown International Airport serves the City and surrounding areas. However, ticket prices can be high in comparison to nearby alternatives (Syracuse, Toronto, Montreal), and in many cases, the Canadian airports offer direct flights to longer-range destinations for a lower airfare. By comparison, Watertown is served by a single airline, so not only is there no price competition locally and only one hub airport (Philadelphia) is accessible from Watertown. The City of Watertown has no passenger rail and the nearest Amtrak station is in Syracuse. The nearest deepwater shipping port is approximately 55 miles away at the Port of Ogdensburg on the St. Lawrence River.

Internet access is widely available within the City. Businesses typically have multiple options for enterprise-scale cable, DSL or fiber. Many residential areas are limited to cable.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The most significant possible change is the continued downsizing of the uniformed garrison at Fort Drum. As troop levels decline, employment in many of the industries identified above as basic also declines as a result. Impacts of a dramatic troop reduction at Fort Drum would likely include, but not be limited to, the following.

The health care industry would lose jobs locally due to decreased demand for impatient care.

Demand for new construction on post would likely cease and would be severely curtailed off post.

There would be a decreased demand for retail goods in the area, putting local retailers at risk.

There would be a decreased demand for commercial air travel to and from the region.

Hotels would still see healthy business during the summer tourism season, but the year-round demand would likely drop.

Enrollment in local school districts would plummet, necessitating the consolidation of some schools and the elimination of teacher positions. The Watertown City School District would feel this impact less than Indian River and Carthage, but it would not be insignificant.

Finally, the employment losses across all these basic sectors and subsequent population loss would only further decrease discretionary spending in the area.

This has already borne out in the five years since the City completed its 2021 Consolidated Plan which was based on 2018 County Business Patterns data. The number of employees in the Retail Trade sector (two-digit level) in the Watertown MSA fell from 6,522 to 6,096, a loss of 426 positions (6.5 percent) over five years, while the Retail Trade sector added 363,060 jobs nationally over the same time period.

Interestingly, a growing industry in the Watertown MSA is Real Estate and Rental Leasing, in which local employment increased from 585 employees to 706 over five years. This represents a 20 percent increase, and more than doubled the rate of national growth in this sector, which was 8.2 percent. Correlation does not imply causality, but this somewhat mirrors the increase in home prices discussed in Section MA-05 above.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

According to the Educational Attainment by Employment Status table in IDIS, only 25.9 percent of the labor force in the City of Watertown has a Bachelor's degree or higher, down almost 3 percent from this table in the 2021 Consolidated Plan. In addition, 41.3 percent of the labor force in the City of Watertown has a High School degree or less, which is up almost five percent from five years ago. The remaining approximately 33 percent hold some college or an Associate's degree.

Retail trade positions typically do not require a Bachelors degree and on-the-job training is the best qualifier. Jobs in the Accommodation and Food Services sector, with the exception of management, also do not typically require a Bachelors degree. Nor do many jobs in the Manufacturing and Construction sectors.

Where the dearth in qualified workers is felt most acutely is in the Health Care and Social Assistance sector. Licensed Practical Nurses may be trained locally, but for the most part health care providers must attract employees from elsewhere, particularly for Medical Doctors and Physician Assistants.

Local health care providers report difficulty in attracting qualified professionals to Watertown. Particular challenges that were cited included difficulty in finding a job for the candidate's spouse and a desire to live in a bigger city with more amenities than Watertown. In recent years, the Health Care and Social Service sectors have been attempting to overcome this challenge with the help of the Jefferson Higher Education Center (JHEC) at SUNY Jefferson.

Competition with larger cities is not limited to the health care field. Local media outlets experience frequent turnover as their employees leave for positions in bigger markets. Local business leaders across several professional fields report that it is difficult to attract young professionals to Watertown unless they already have a personal connection to the area.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

As mentioned above, SUNY Jefferson now offers a limited number of Bachelor's and Master's Degrees via a cooperative agreement with SUNY Potsdam. These include Bachelor's Degrees in Business Administration, Childhood Education and Early Childhood Education. Available Master's Degrees include Curriculum & Instruction, Literacy Specialist, Literacy Educator, Childhood Education and Management. SUNY Jefferson also offers a Certificate in Advanced Study (C.A.S.) in Inclusive & Special Education.

Many of the above degrees would lead to a career in the Educational Services sector. However, the future of K-12 education in the region is inexorably tied to Fort Drum as discussed above and the availability of local positions in local school districts are tied to enrollment levels. Even SUNY Jefferson itself is tied to Fort Drum, as many former servicemen and servicewomen seek degrees at SUNY Jefferson after they leave the military.

In addition, BOCES collaborates with local High Schools to provide occupational training for juniors and seniors. Classrooms are set up to resemble typical workplaces in their respective industries and students spend much of their time performing the same work that they would be expected to perform on the job. When local employers in blue-collar industries seek to hire for entry-level positions, BOCES provides them with a pool of potential applicants that already have some of the hand-on experience that the positions will require.

Finally, the Workforce Investment board for Jefferson and Lewis Counties oversees a career center called the WorkPlace, with an office in the City of Watertown. The WorkPlace offers a variety of employment counseling services, including:

- Job-seeker training and application assistance
- Open Recruitment/Job Fairs
- Youth employment program
- Job matches to their customer database
- Training services in the form of Classroom Training and On-the-Job Training

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

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Discussion

A major limitation of the employment data listed above this that it does not include military employment, and as mentioned before, Fort Drum is the largest single-site employer in New York State. However, as illustrated by much of the preceding discussion, much of the civilian employment that does exist in the area is tied to the military. Many of the most important industry sectors in the Watertown-Fort Drum MSA are supported by military activity.

Overreliance on a single employer is risky, since a dramatic decrease in headcount on the part of that employer can cause significant subsequent job losses across in other sectors across the metro area. It is important for the City and region to keep striving to diversify the employment base so as to minimize the impact of any garrison reductions at Fort Drum as much as possible.

This includes preserving existing basic employment this is not tied to the military, such as New York Air Brake, Knowlton Technologies and Renzi Brothers. Another opportunity is to recruit some of the support activity for the new Micron semiconductor facility in Clay, NY to locate in Jefferson County. It Is an approximately one-hour drive from Watertown to Clay. Micron estimates creating 9,000 jobs directly in Clay, and there is significant opportunity for surrounding regions to recruit supply chain and material support.

Location Quotient Analysis at the MSA Level - Part One

Measuring employment at the City level is imperfect because many people commute across municipal boundaries from home to work, which is useful studying local commuting patterns as discussed above, but is imperfect for analyzing what sectors an area is truly specialized in. Measuring employment data at the Metropolitan Statistical Area (MSA) level provides a more accurate snapshot of a community's economy. Employment data at this level is available from the division of the U.S. Census Bureau known as County Business Patterns.

The Census data also classifies this employment data by North American Industrial Classification System (NAICS) Code industry definitions. NAICS Codes are organized at five levels, from the two-digit (broadest) level that considers an entire industry, to the six-digit (most specific) level that considers very particular and specialized subsectors. This analysis will only go as specific as the two-digit level.

Finally, in addition to raw employment numbers, the analysis below considers Location Quotient (LQ) to identify what industries the Watertown area is specialized in. Location quotient is calculated by dividing the percentage of jobs within each industry by the percentage of jobs in the same industry nationally. The higher the location quotient for an industry, the more specialized the MSA is in that industry.

For example, the second-highest LQ in the Watertown-Fort Drum MSA at the two-digit level is Retail Trade, which accounts for 21.3 percent of local employment compared to 11.48 percent nationally. Thus, Paper Manufacturing in Watertown has an LQ of 1.86 (21.30 ÷ 11.48 = 1.855).

This helps to identify what products and services an area is exporting. The higher an industry's local LQ, the more specialized in that industry the area is, and the more likely this industry is bringing wealth into the local economy from outside. The industries with the highest LQs generally make up an area's economic base and are thus called "Basic Industries."

If LQ is at or around 1.0, then the MSA and the nation are equally specialized in that industry. If LQ is below 0.8, then the MSA is likely a net importer of that good or service.

The tables below identify the industries with the highest Location Quotients at the two-digit levels in the Watertown-Fort Drum MSA. Total numbers of employees are also identified at the MSA using two-digit level NAICS Code classifications.

For many of the other industries with high LQs, a clear line can be drawn from that industry to the presence of Fort Drum. Health Care's high LQ at the two-digit level is traceable to the lack of an on-post hospital at Fort Drum and Samaritan Medical Center's unique relationship with the base. Accommodation and Food Services, while partially traceable to summer tourism, is also connected to Fort Drum related travel, including both business travel and visiting families.

While not accounted for in the Largest Industries table, the 12,367 soldiers garrisoned at Fort Drum, along with the 3,816 civilians working on post, together constitute the largest single-site employer in New York State. County Business Patterns only counts civilian employees. Therefore, while the civilians working on post are accounted for within their respective industrial sectors, the soldiers are not. The collective spending power of these soldiers and the demand they create for certain goods that are not available on the base is reflected in the 1.86 LQ for Retail Trade.

Location Quotient Analysis at the MSA Level - Part Two

While the City did not perform an analysis of three-digit level data for this Consolidated Plan, previous deeper dives into three-digit level data, which measures employment in more specific subsectors, revealed high LQs in Support Activities for Transportation and Local Education. The former is traceable to civilian employment at Wheeler-Sack Army Airfield and employment at Watertown International Airport, which serves a fair amount of Fort Drum related air travel. Regarding Local Education

Local education employment is traceable to Fort Drum as well. The Watertown City School District estimates that approximately 23 percent of its students are from military or federally connected families. Although, that percentage is much higher outside the City at the Carthage and Indian River School Districts, which are closer to the base.

Utilities has the highest LQ of any sector at 1.90, it is also a small field, with 259 employees in the Watertown MSA. National Grid alone accounts for 207 local employees. Despite being specialized in Utilities, the sector accounts for just under 1 percent of local employment. In a larger metro area, 1 percent of a bigger pie would yield a more significant multiplier effect.

Three other major employers in the City, per data from the Jefferson County Industrial Development Agency, are New York Air Brake, Knowlton Technologies, LLC and Renzi Brothers. The first two are manufacturers and employ 355 and 143 people respectively. The third is a food distribution company that employs 181 people. This is significant, because even though the Manufacturing sector does not have a high local LQ, these companies are large sources of export employment that are not dependent on the military.

Finally, this data does not directly capture government employment, which accounts for 46.2 percent of jobs in Jefferson County according to the CEDS, and would radically alter all the LQs above if included in the analysis, with government employment dwarfing ever other sector.

In summary, while the Watertown area's economic base has some diversity, and while some local employers such as Renzi Brothers, Knowlton Technologies and New York Air Brake create export employment that is not related to the military, it is still fair to assess that much of the Watertown area's economic base is reliant on Fort Drum.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD identifies four common housing problems in its Comprehensive Housing Affordability Strategy (CHAS):

1) Housing unit lacks complete kitchen facilities.

2) Housing unit lacks complete plumbing facilities.

3) Household is overcrowded.

4) Household is cost burdened.

Any household with one of the four problems above has a housing problem. A household with two or more of these problems has multiple housing problems. If a geographic area has several units with multiple housing problems in proximity to one another, then that area has a concentration.

At least one of the four defined housing problems, Cost Burden, is a significant problem across the City of Watertown, partially due to the effects of the BAH. The other three problems are more difficult to identify. The City adopted a Rental Registration law in 2016 that contains a voluntary inspection requirement. According to the law, “After July 1, 2018, upon the request of any rental unit owner, managing agent, or tenant, the Code Enforcement Official shall have authority to inspect the subject rental property/rental dwelling unit(s).” However, because participation the Rental Registration program is voluntary, discovery of any interior problems is often complaint driven.

The City of Watertown developed a Rehab Need Index that it used in previous Consolidated Planning cycles, which considered housing age to household income and mapped areas with high levels of both old housing units and a high share of LMI households. However, the properties selected for the City’s Owner-Occupied Rehab and First-Time Homebuyer programs have been guided more by the waiting list at the City’s Subrecipient, Neighbors of Watertown.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The City of Watertown’s population is approximately 78 percent Non-Hispanic White, approximately 5 percent Non-Hispanic Black and 7 percent Hispanic. However, Census Tract 612, Block Group 1, which is at the far east end of the City and contains four large garden-style apartment complexes, is estimated by the 2024 ACS to be 27 percent Non-Hispanic Black and 18 percent Hispanic, far greater than the Citywide percentages for both groups.

Block Groups 1 and 2 in Census Tract 621, which comprise downtown Watertown and the area to the immediate east of downtown, have estimated respective Hispanic populations of 19 percent and 15 percent. The 2024 ACS also estimates Census Tract 614, Block Group 2, which is immediately across the Black River from downtown to be 23 percent Non-Hispanic Black.

The downtown area and the far eastern end of the City are the lowest income areas. The correlation in both these geographies is evident on the two maps below. The first is a dot density map that depicts the racial and ethnic distribution of Watertown's population. The other map depicts median income by Block Group

What are the characteristics of the market in these areas/neighborhoods?

These two areas also stand out for having lower homeownership rates than the rest of the City. There are more renter-occupied households (59 percent) than owner-occupied households (41 percent) in the City of Watertown, which is typical of a military community, so there are significant amounts of renters all across the City.

Still, of the four block groups specifically identified above as racial or ethnic concentrations and low-income concentrations, three of the four have a level of homeownership below 8 percent, with the Near East Block Group adjacent to downtown being the lone exception.

Are there any community assets in these areas/neighborhoods?

There are several religious institutions within close proximity to the downtown area that provide childcare and community services. Several social service organizations also have offices in the downtown area, such as the Watertown Urban Mission, Victims Assistance Center, Catholic Charities and Jefferson County Human Services, among others. In addition, The Salvation Army and Cornell Cooperative Extension have offices to the east of downtown in the Near East neighborhood, less than a mile from downtown. However, downtown is also a food desert, as a convenience store and two gas stations just outside downtown are the only places to purchase groceries. Any traditional grocery store is a bus ride away to other parts of the city.

Downtown also contains two parks: Veterans Memorial Riverwalk Park and Factory Square Park, both of which are along the south shore of the Black River.

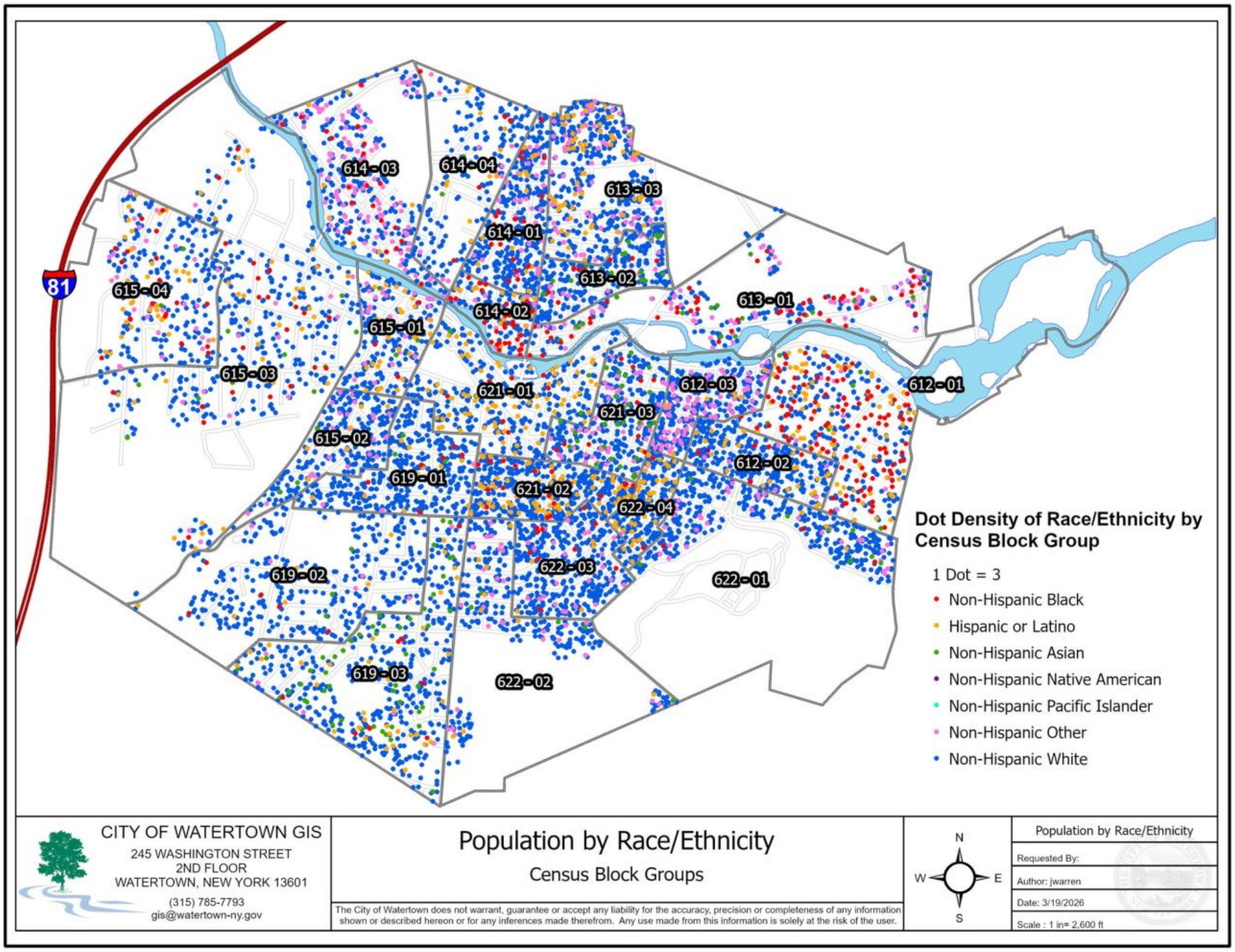
The area immediately across the Black River from downtown, despite containing a cluster of three multifamily public housing properties (including one in Census Tract 614, Block Group 2) contains few community assets. While the area contains a Tim Horton's, a Stewart's Shops and a pharmacy, it also lacks a grocery store.

The far eastern block group (identified for having concentrations of Blacks, Hispanics and of low-income households) is probably one of the most isolated parts of the City. This block group contains four large garden-style apartment complexes, two of which are public housing. This Block Group also contains a large shopping plaza with a Save-A-Lot grocery store, Kinney Drugs, a convenience store, a dollar store and several takeout style restaurants. All but one of the apartment complexes also offer immediate access to the Black River Trail, a 5.4-mile recreational trail that connects Watertown to the Village of Black River and is planned for an extension to downtown.

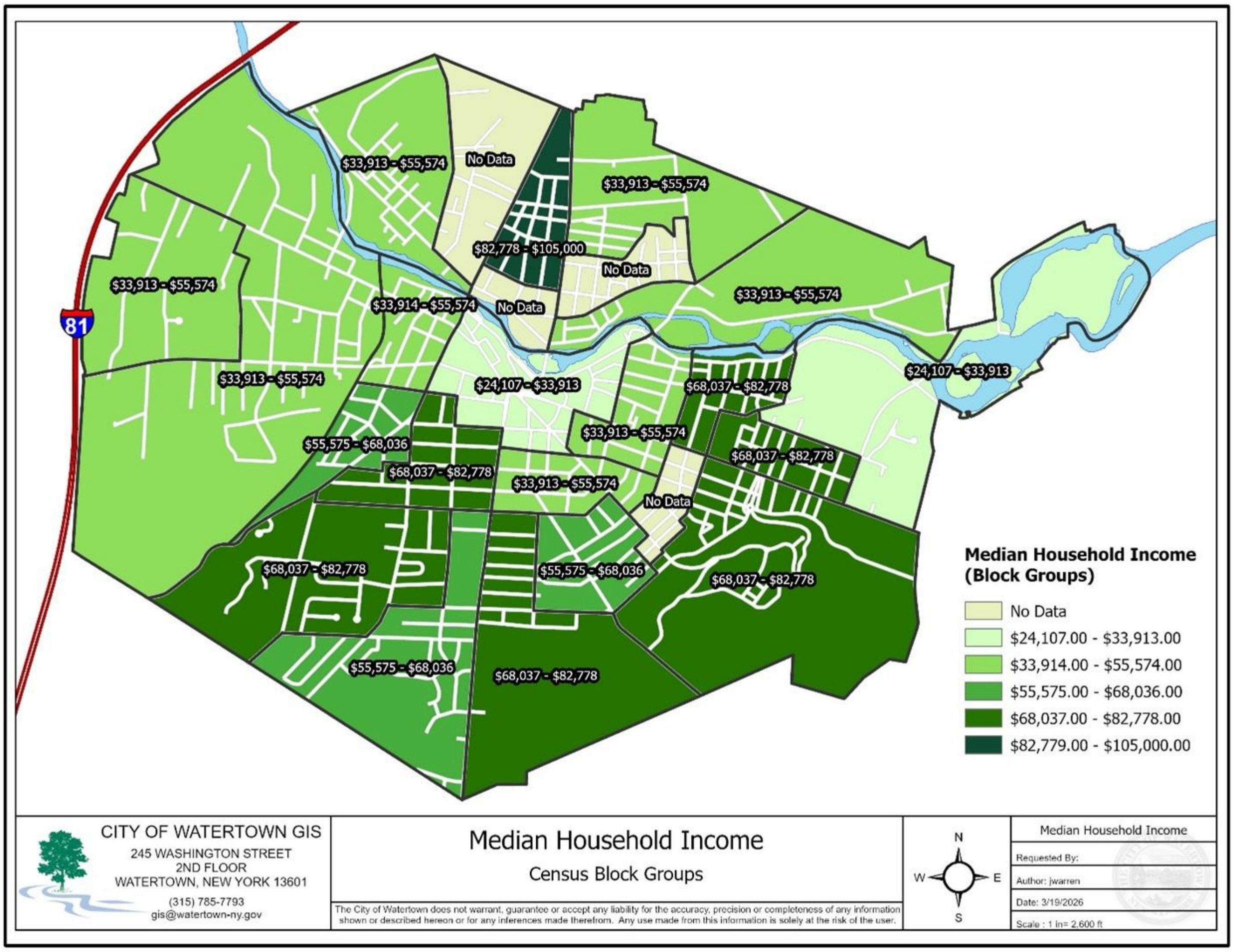
Are there other strategic opportunities in any of these areas?

Downtown revitalization has been identified as a priority in public meetings held during the City's citizen participation process. A more vibrant downtown would improve quality of life for downtown residents. Establishing a downtown grocery store would make an immediate impact. Several residents of the Block Group across the river have requested sidewalk repairs to make access to downtown and walking within their neighborhood safer.

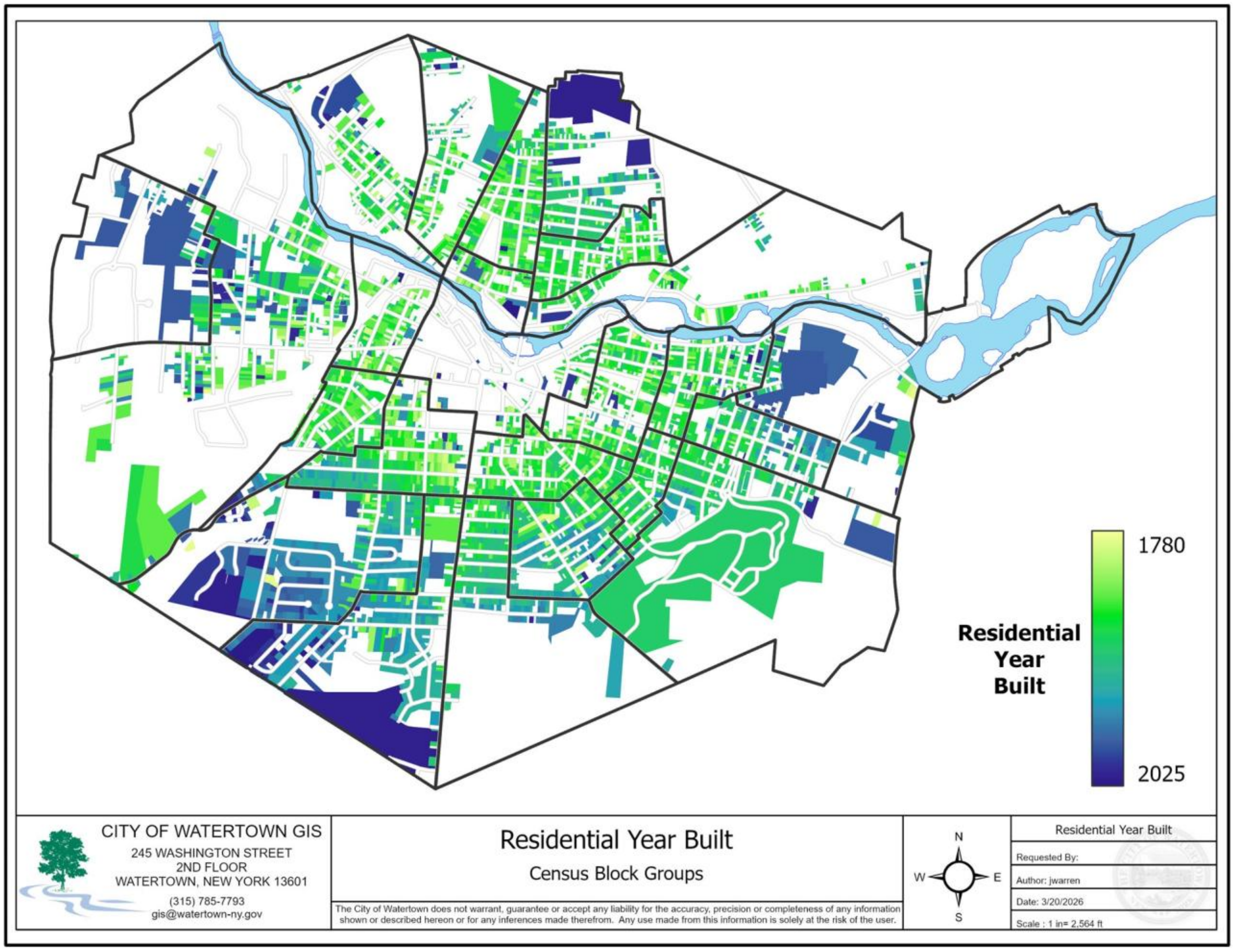
Finally, as Watertown's housing stock is substantially older than the national average, with over a third of the City's housing units predating World War II, continued housing rehabilitation will always be a significant strategic opportunity. The map below identifies the year built for all housing units within the City.



Population By Race and Ethnicity



Median Household Income



Residential Year Built

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

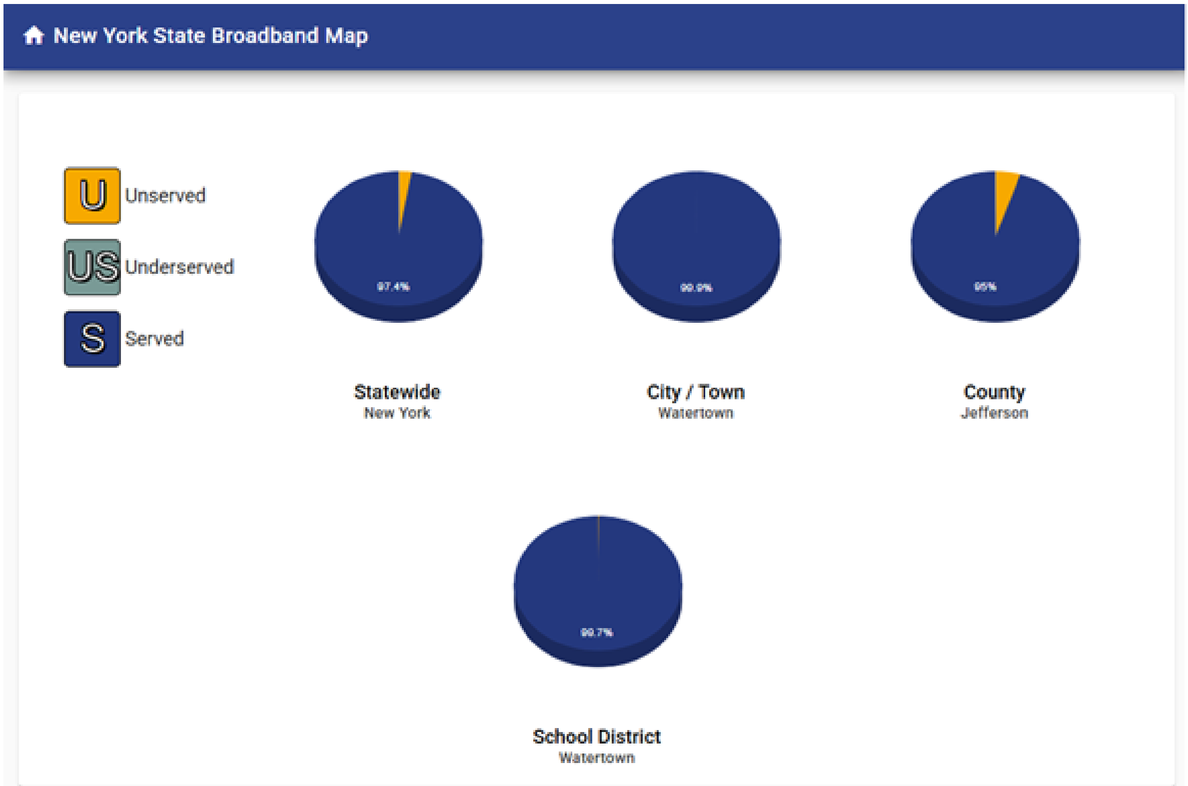
Internet availability within the City of Watertown is almost universal. According to the New York State Department of Public Service's Broadband Map, the City and Town of Watertown combine for 99.9 percent coverage compared to a Countywide rate of 95 percent.

Spectrum is the dominant cable and internet provider in New York State and Spectrum has an effective monopoly creating an affordability issue, as the market price for internet access can be difficult for many LMI families to afford. Spectrum's availability in the Watertown market is also only 84.7 percent, though many of the unavailable locations are likely outside the City. Satellite availability, such as Viasat, Starlink and HughesNet, while effectively 100 percent, is not typical option for residential service.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

As in much of New York State, Spectrum is the leading internet provider in Watertown, and likely possesses a dominant market share locally. Cellular 5G internet from providers such as Verizon, T-Mobile and Mint Mobile are other options, but their availability is limited to 5G coverage.

The most significant improvement since the City's last Consolidated Plan is SLICFiber completing a major network upgrade following its strategic acquisition of and integration with Westelcom, bringing a substantial increase in fiber capacity to the North Country region.



New York State Broadband Level

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Watertown Jefferson County Area Transportation Council (WJCTC), the local Metropolitan Planning Organization (MPO) for the Watertown urbanized area, retained a consultant to prepare a Resiliency Study. Although still in draft format at the time of this writing, the Resiliency Study discusses some of the area's vulnerability to severe rain, snow and wind events. It also identifies some recent severe weather events that affected the City.

In November and December of 2022, the Watertown area experienced two 40-inch-plus Lake Effect Snow events five weeks apart. When lake snows approach a rate of accumulation of three-or-more inches per hour, it stresses the City's snow removal operations and affects mobility within the region. As Lake Ontario is much deeper than Lake Erie, it takes much more sustained cold to freeze the lake surface and turn off the lake snow "machine." Watertown has always been, and will continue to be, vulnerable to these events.

In January 2024, a massive wind storm with gusts up to 78 mph downed several trees in the area and knocked out power to thousands of households across the City and region during one of the coldest months of the year.

In August 2024, a severe rain event that dropped over two inches of rain on the City in a single day ruptured a City sewer line, closed roads and caused millions of dollars of damage to classroom floors at Watertown High School.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Within the City of Watertown, approximately 20 percent of occupied households lack access to a personal vehicle, meaning they must rely on alternate means of transportation, such as walking, biking, public transit, taxis or rideshare (Uber, Lyft, etc.). Although lack of access to a vehicle in and of itself does not prove that a household is low-to-moderate income (LMI), it is fair to infer that there is some overlap.

More frequent and intense lake effect snow events during the winter would only make mobility even more challenging for these households. Contributing factors include inconsistency among local property owners in removing snow from the sidewalks that abut their property, snow-related bus system delays, the discomfort of waiting for a bus in a snowstorm, as well as the potential for surge pricing among rideshare apps during major snow events that would make an Uber or Lyft ride prohibitively expensive.

In addition, LMI households are less equipped to deal with property damage from severe weather events, such as flooded basements and downed trees. Prolonged power outages also carry the risk of spoiling food, which can be more financially damaging to households on tight budgets.

CDBG funds can assist with infrastructure projects, such as sewer line replacements, that will improve resiliency during severe rain events and snowmelts. The City's two nutrition assistance programs can help when an LMI family is forced to spoil food because of an extended power outage.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Watertown developed its 2026-2030 CDBG Strategic Plan with an extensive citizen participation and community outreach process that has enabled the City to develop a comprehensive plan to address the community development needs of our City. The strategic plan identifies several high priority needs including provisions for decent affordable housing, homeownership, public infrastructure improvements, blight elimination, economic development, fair housing education, targeted public services, and homeless prevention.

Several goals address these needs, including neighborhood stabilization and revitalization, affordable housing rehabilitation, increasing homeownership opportunities, job support and creation, fair housing education, supporting public services, environment and quality of life enrichment and homeless assistance.

The neighborhood stabilization and revitalization goal will include improvements to public infrastructure and the elimination of blighting influences in target areas. Examples of public infrastructure projects include, but are not limited to, sidewalk and street reconstruction, complete streets improvements, utilities, lighting, technology, neighborhood facilities, facilities for persons with special needs and accessibility projects. Blight elimination includes the demolition of buildings in target areas or other areas in order to stop the spread of blighting influences throughout the City.

While affordable housing rehabilitation is an extremely important component of neighborhood revitalization, it warrants its own goal. There is a great need for housing rehabilitation, and it is not limited to lower income neighborhoods. In order to assist LMI persons throughout the city, housing programs and projects will generally be implemented City wide and not limited to specific neighborhoods.

Homeownership is also an important goal of neighborhood stabilization and revitalization. As a City close to a military base, Watertown has a somewhat transient population, with 59% of housing units renter occupied. While the rental market is an important piece of the housing picture in the City, especially in relation to providing adequate housing options for soldiers and their families, there is a desire to increase home ownership to help stabilize neighborhoods throughout the City.

Strategic Plan Overview Continued:

As a means of addressing environmental justice issues in low-and-moderate income neighborhoods, one of the City's goals is environment and quality of life enrichment. The City will achieve this goal by constructing physical improvements such as parks, playgrounds, rain gardens and other green

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infrastructure, eliminating combined sewer overflows, addressing stormwater issues, increasing greenspace and implementing urban forestry initiatives such as tree planting, hazardous tree removal and invasive species management.

With relatively high unemployment rates in the region, the City recognizes the importance of economic development efforts within the community. Our Strategic Plan includes an economic development goal that includes supporting the efforts of the Watertown Local Development Corporation and Jefferson County Economic Development, our local economic development agencies. This support may include partnering with these agencies on various initiatives to attract businesses, working with developers through approval processes, providing employment training or by providing financial assistance to create jobs.

Public Service Support is another goal that was identified during the planning process for the strategic plan. This goal will include supporting agencies that are working to address social issues and concerns within the community including, but not limited to, food insecurity, health services, substance abuse services, education programs, services for senior citizens and recreational services.

Fair housing education is another important goal in our strategic plan. Our most recent Analysis of Impediments to Fair Housing identified that there is a general lack of knowledge about fair housing rights among tenants, housing providers and City Staff. The City plans to work with fair housing providers to increase knowledge about fair housing rights within the community through education, marketing, outreach, training and technical assistance.

To support social agencies in the community who are working to address and prevent homelessness, the City is also including a goal to provide homeless assistance. The City will continue to work with the Points North Housing Coalition, the region’s Continuum of Care and Jefferson County through support of services for unhoused persons, and long-range planning to address homelessness in the community.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 104 - Geographic Priority Areas

1	**Area Name:**	Downtown
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	This target area consists of Block Group 1 of Census Tract 621.
	Include specific housing and commercial characteristics of this target area.	It is the city's downtown area, which consists of mixed commercial and residential uses. Commercial uses consist largely of offices and restaurants, with some retail. The area contains many housing units, mostly in the form of multi-level apartment buildings located above street level commercial spaces.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Downtown revitalization has been a major planning goal for the city for decades.
	Identify the needs in this target area.	There are several dilapidated structures in need of renovation, most of which include vacant housing units on the upper floors. As evidenced by the block group's 91.3% low-mod rate, there is a concentration of poverty in the area. Transportation options are limited, but access to public transit is better than other parts of the city, due to the location of the bus transfer station on Arcade Street, at the center of the target area.
	What are the opportunities for improvement in this target area?	Rehabilitation of upper floor apartments, infrastructure and streetscape improvements, transportation facilities improvements.

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	Are there barriers to improvement in this target area?	Rehabilitation projects are more complicated and costly in this setting due to the compact zero-setback lots and high traffic levels.
2	**Area Name:**	East
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	This neighborhood is coterminous with Block Group 1 of Census Tract 612. It includes the areas between Huntington Street and Ohio Street, and between Eastern Boulevard and the City limit. The target area also happens to include a large swath of vacant riverfront land under the city's ownership.
	Include specific housing and commercial characteristics of this target area.	This area is predominantly rental housing, with some commercial development along Eastern Boulevard. The rental housing consists of relatively new low-rise rental complexes--many of which are Watertown Housing Authority properties. Commercial development consists mostly of single level retail.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This target area has one of the city's highest share of low-mod households at 84.1%, making it a natural choice for targeted improvements.
	Identify the needs in this target area.	Some of the older housing developments will need renovation in the coming years. This neighborhood also has inconsistent pedestrian access.
	What are the opportunities for improvement in this target area?	Rental rehabilitation, infrastructure improvements, new sidewalks or multi-use paths, streetscape improvements, new or improved public transit facilities.

	Are there barriers to improvement in this target area?	The Eastern Boulevard right-of-way is controlled by NYSDOT and many of the locations where pedestrian connectivity could be improved are on private property.
3	**Area Name:**	Near East
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	This neighborhood is comprised of Block Group 2 of Census Tract 1 and Block Group 4 of Census Tract 622. It encompasses the residential areas immediately east of downtown, between High Street and Parker Street on the west, Academy Street and Pleasant Street South on the East and between Academy Street and the Black River.
	Include specific housing and commercial characteristics of this target area.	The area is almost entirely residential, with some retail and services clustered around State Street. Most housing in the area consists of detached houses divided into several rental units. There are few defunct and active industrial properties along the former railroad right-of-way near Olive Street and Emerson Street, and the Ogilvie Foods Brownfield site is located just east this target area, between Pleasant Street N. and California Ave. The aggregate low/mod percentage is 74%.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The near east side has been the subject of revitalization efforts for some time. It contains some of the most threatened housing stock in the city and was identified as a concern by the community.
	Identify the needs in this target area.	Housing rehabilitation, both for rentals and owner-occupied units, is a major need. Infrastructure improvements are also needed.

	What are the opportunities for improvement in this target area?	The Ogilvie Brownfield, the industrial properties near Olive Street, and a few vacant commercial or mixed-use parcels along State Street offer revitalization opportunities.
	Are there barriers to improvement in this target area?	One of the major opportunities, the Ogilvie site, is not contained within the target area boundary.
4	**Area Name:**	Near West
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	This target area encompasses the area immediately west of downtown, between Massey Street South and Massey Street North on the east, the railroad on the west, north to the Black River. The neighborhood is comprised of Block Groups 1 and 2 in Census Tract 615.
	Include specific housing and commercial characteristics of this target area.	The area contains mostly detached houses with several rental units. There is commercial development along Arsenal Street and Coffeen Street and some industrial activity near the intersection of Coffeen Street and the railroad. Some retail and recreational development exists near the river. The aggregate low/mod percentage is 56.04%.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This area has been brought up at previous public meetings as an area needing improvements.
	Identify the needs in this target area.	Residential rehabilitation and infrastructure improvements.
	What are the opportunities for improvement in this target area?	Infrastructure improvement to the riverfront area, improved pedestrian access to the Arsenal Street commercial area, and blight removal.

	Are there barriers to improvement in this target area?	Some blighted properties are not tax delinquent. The railroad right-of-way creates a barrier for accessing amenities to the west. Arsenal Street has heavy traffic, and the right-of-way is not controlled by the City, but rather by NYSDOT.
5	**Area Name:**	Northeast
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	This area consists of neighborhoods north of the Black River between Mill Street all the way eastward to the city line, and south of Lynde Street West to Leray Street. This includes all of Census Tract 613 and Block Group 2 of Census Tract 614. The aggregate low/mod percentage is 76.3%.
	Include specific housing and commercial characteristics of this target area.	The area contains a substantial number of single-family homes intermixed with multi-family structures--including both divided houses and major developments. The major developments include three Watertown Housing Authority properties and two large private apartment complexes, Starwood and Creekwood. There is commercial use along Mill Street and industrial activity along Starbuck Avenue. The area also contains large tracts of vacant land, including the Sewall's Island brownfield and the city's closed landfill.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Redevelopment of Sewall's Island, including commercial and recreational amenities, has been discussed at many meetings and is part of the Sewall's Island and Factory Square Redevelopment Plan. The need for sidewalk improvements on Mill Street was brought up at our public meeting.
	Identify the needs in this target area.	Residential rehabilitation, development or improvement of vacant lands, sidewalk improvements, infrastructure and recreational amenities.

	What are the opportunities for improvement in this target area?	The Sewall's Island brownfield redevelopment is a major opportunity, and the riverfront in general is under-utilized and can be improved or developed.
	Are there barriers to improvement in this target area?	Brownfield sites and former landfills are difficult or impossible to develop.
6	**Area Name:**	Northwest
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The neighborhood consists of the area west of Leray Street and north of the Black River. This is coterminous with Block Groups 3 and 4 in Census Tract 614.
	Include specific housing and commercial characteristics of this target area.	A large portion of the target area is taken up by the North Watertown Cemetery. The remainder of the area is primarily residential, with collections of commercial and industrial uses along Main Street West and along a defunct railroad spur. The waterfront area contains many dilapidated or under-utilized commercial and industrial structures. There is one Watertown Housing Authority property on Leray Street, and a cluster of income-restricted housing on Superior Street. The aggregate low/mod percentage for this neighborhood is 67.5%.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The need for accessibility improvements throughout this area of the City has been brought up at more than one meeting.
	Identify the needs in this target area.	Adaptive reuse and revitalization of the waterfront and the neighborhoods abutting industrial properties.

	What are the opportunities for improvement in this target area?	A portion of the City owned 424 Vanduzee Street site, the former Cleaves site on Main Street West and the vacant waterfront properties between the Court Street Bridge and the railroad bridge are good candidates for redevelopment.
	Are there barriers to improvement in this target area?	The former industrial properties are potential brownfields due to the nature of their previous uses. Kelsey Creek causes a flood risk in a large portion of the target area.
7	**Area Name:**	West
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The neighborhood consists of the area located west of Palmer Street to the City boundary between Arsenal Street and Coffeen Street. It is coterminous with Block Group 4 in Census Tract 615.
	Include specific housing and commercial characteristics of this target area.	A large portion of the target area consists of commercial uses along the Arsenal Street corridor and along Western Blvd. and Commerce Park Drive. The remainder of the area is primarily residential, consisting of two large apartment complexes, Ontario Village Apartments and Parkstead Apartments. The low/mod percentage for this neighborhood is 62.1%.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This area has been brought up at previous public meetings as an area needing improvements.
	Identify the needs in this target area.	Residential rehabilitation, development or improvement of vacant lands, sidewalk and infrastructure improvements.

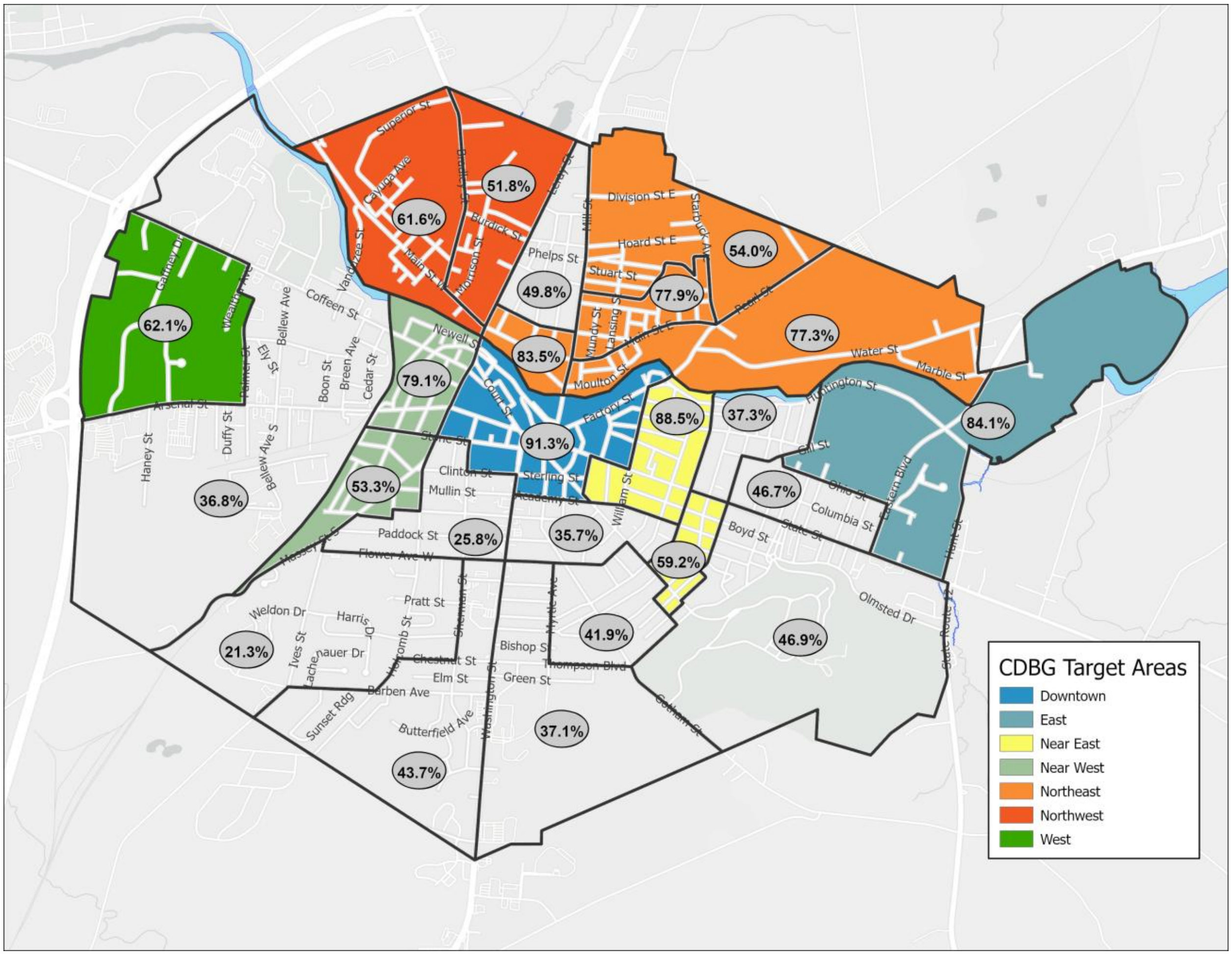
	What are the opportunities for improvement in this target area?	Improved pedestrian access from the large apartment complexes to the Arsenal Street, Western Blvd. and Commerce Park Dr. commercial areas.
	Are there barriers to improvement in this target area?	The Arsenal St. right-of-way is controlled by NYSDOT and many of the locations where pedestrian connectivity could be improved are on private property.

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City has designated seven local target areas. These areas consist of census block groups that each have low- and moderate-income persons greater than 51% of the total population. The expenditure of CDBG funds will be concentrated within these target areas.

Housing rehabilitation programs and special needs housing will be available throughout the City, but an emphasis may be placed on projects within the target areas. All public facility and infrastructure projects will take place within target areas. Blight elimination funds will be spent primarily within target areas.



City of Watertown CDBG Target Areas

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 105 – Priority Needs Summary

1	**Priority Need Name**	Public Infrastructure Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Downtown Near East East Northeast Northwest Near West West
	Associated Goals	Neighborhood Stabilization and Revitalization Environment and Quality of Life Enrichment Planning and Administration
	Description	As an older community that was first settled 225 years ago, Watertown has an overwhelming need for public infrastructure improvements. These needs are extremely evident in many of our target areas, as these areas are some of the oldest sections of the City. Needs include public infrastructure improvements, neighborhood facilities, blight elimination, and accessibility improvements.
	Basis for Relative Priority	One of the main points of emphasis of this plan is on neighborhood stabilization and revitalization and public infrastructure has a major impact on the quality of a neighborhood.
2	**Priority Need Name**	Decent Affordable Housing
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Downtown Near East East Northeast Northwest Near West West
	Associated Goals	Affordable Housing Rehabilitation Homeownership Assistance Homeless Assistance Planning and Administration
	Description	There is a great need to improve the quality of the City's housing stock, while at the same time keeping it affordable. Much of the housing is very old and in need of repair. As a result of deferred maintenance, the City has been left with many vacant substandard units. This has driven the lowest income individuals into the poorest quality housing.
	Basis for Relative Priority	Housing has been a major issue for years, because of the proximity of Fort Drum and the housing allowance given to soldiers that drives up local housing prices. Additionally, the quality of the older housing stock remains a problem, as many units are substandard and in need of repair and deferred maintenance.
3	**Priority Need Name**	Homeownership
	Priority Level	High
	Population	Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents

	Geographic Areas Affected	Downtown Near East East Northeast Northwest Near West West
	Associated Goals	Affordable Housing Rehabilitation Homeownership Assistance Planning and Administration
	Description	There is a strong need to make homeownership opportunities available to low- and moderate-income persons within the City. A large demand for housing in the City and the influence of Fort Drum's Basic Allowance for Housing has inflated home prices in many areas of the City, making homeownership often unattainable. An increase in homeownership will serve to help stabilize and revitalize neighborhoods throughout the City.
	Basis for Relative Priority	As a military community, Watertown has a somewhat transient population and has a large number of renters in the city with 58.4% of the housing units being renter-occupied. A large demand for housing in the City and the influence of Fort Drum's Basic Allowance for Housing has inflated home prices in many areas, making homeownership often unattainable. While the rental market is an important piece of the housing picture in the City, especially in relation to providing adequate housing options for soldiers, there is a desire to increase home ownership to help stabilize neighborhoods.
4	**Priority Need Name**	Blight Elimination
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Downtown Near East East Northeast Northwest Near West West
	Associated Goals	Neighborhood Stabilization and Revitalization Environment and Quality of Life Enrichment Planning and Administration

	Description	Removal of blighting influences such as dilapidated buildings, derelict lots and brownfields.
	Basis for Relative Priority	Blighted properties can negatively impact entire neighborhoods and prevent their revitalization.
5	**Priority Need Name**	Economic Development
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Other
	Geographic Areas Affected	Downtown Near East East Northeast Northwest Near West West
	Associated Goals	Economic Development Planning and Administration
	Description	With high unemployment rates in the region, the City recognizes the importance of economic development efforts within the community. There is a need to support the efforts of our local economic development agencies to attract businesses and to create jobs.
	Basis for Relative Priority	While economic development is an important need in the City, it has a slightly lower priority in this Consolidated Plan. Our local economic development agencies, including the Watertown Local Development Corporation and Jefferson County Economic Development take the lead on economic development within the City and Jefferson County. Our strategic plan includes providing support to these organizations by partnering on various initiatives to attract businesses, assisting developers through approval processes and by providing financial assistance to create jobs.
6	**Priority Need Name**	Fair Housing Education
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Other
	Geographic Areas Affected	Downtown Near East East Northeast Northwest Near West West
	Associated Goals	Affordable Housing Rehabilitation Fair Housing Education Planning and Administration
	Description	Within the City there is a general lack of knowledge about Fair Housing rights among tenants, housing providers and City Staff. There is a need to provide educational opportunities throughout the community to improve the understanding of this issue.
	Basis for Relative Priority	While Fair Housing Education is an important need in the City, it has a slightly lower priority in this Consolidated Plan. While our strategic plan will include Fair Housing goals and will provide resources to address this need, the need overall has a slightly lower priority than some of the others.
7	**Priority Need Name**	Support of Public Services
	Priority Level	Low
	Population	Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Other

	Geographic Areas Affected	Downtown Near East East Northeast Northwest Near West West
	Associated Goals	Homeless Assistance Public Services Support Planning and Administration
	Description	Address the social issues and concerns in the community by supporting various public services.
	Basis for Relative Priority	While the support of public services is an important need, there are many agencies that address social issues and concerns throughout the community. Our strategic plan will include resources to supplement and expand some of the services provided, but overall, the need has a slightly lower priority than some of the others.
8	**Priority Need Name**	Homeless Prevention
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth

	Geographic Areas Affected	Downtown Near East East Northeast Northwest Near West West
	Associated Goals	Homeownership Assistance Public Services Support Planning and Administration
	Description	Outreach and education to help prevent homelessness and provide assistance to those experiencing homelessness, as well as long-range planning to address homelessness in the community.
	Basis for Relative Priority	While outreach and education to help prevent homelessness is an important need, there are many agencies that address homelessness throughout the community. The Points North Housing Coalition is a network of the agencies that are working together to address this issue. Jefferson County has also increased outreach and education efforts and continues to work with the City on this need. While the City will continue to assist Jefferson County and the Points North Housing Coalition and other agencies, the overall need has a slightly lower priority than some of the others in this plan.
9	**Priority Need Name**	Environment and Quality of Life Enrichment
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Downtown
	Associated Goals	Neighborhood Stabilization and Revitalization Environment and Quality of Life Enrichment

	Description	Improve environmental conditions and issues in low- and moderate-income neighborhoods by constructing physical improvements such as parks, playgrounds, trails, rain gardens and other green infrastructure, eliminating combined sewer overflows, renewable energy initiatives, tree planting, other urban forestry initiatives and invasive species removal.
	Basis for Relative Priority	Many of the City's neighborhoods lack basic quality of life amenities. Providing these improvements while also improving the physical environments will address environmental issues in low-and-moderate income neighborhoods.

Narrative (Optional)

The City of Watertown developed its 2026-2030 CDBG Strategic Plan with an extensive citizen participation and community outreach process that has enabled the City to develop a comprehensive plan to address the community development needs of our City. The strategic plan identifies several high priority needs including provisions for public infrastructure improvements, decent affordable housing, homeownership, blight elimination, economic development, fair housing education public services support, environment and quality of life enrichment and homeless prevention.

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	
New Unit Production	
Rehabilitation	
Acquisition, including preservation	

Table 106 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Watertown will receive funds from the CDBG program as an Entitlement Community for the thirteenth year. The City's Annual Action Plan will emphasize two of our primary goals, Neighborhood Stabilization and Revitalization and Homeownership. The City has also allocated funding for Public Services Support by providing funding for two public service projects including the Watertown City School District Food 4 Families program and the Watertown Urban Mission food pantry.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	830,605	0	0	830,605	3,320,000	This is the City's annual allocation from HUD for the CDBG program. Years 2-5 assume funding levels of $830,000 per year.

Table 107 - Anticipated Resources

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

OMB Control No: 2506-0117 (exp. 09/30/2021)

These funds will leverage private equity and financing when used for one of the housing rehabilitation or first-time homebuyer programs. When used for larger housing projects and infrastructure projects, State and other Federal funds will also be leveraged. No matching funds are required.

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

All of the projects proposed for the Neighborhood Stabilization goal, such as blight elimination, sidewalk improvements, and other infrastructure projects will occur on City owned property. Additionally, playgrounds, parks, trails and tree planting will also occur on City owned property. These improvements will be done in the City's Target Areas to benefit the low- and moderate-income residents of the area.

Discussion

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Watertown	Government	Economic Development Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Neighbors of Watertown, Inc.	Non-profit organizations	Ownership Rental	Jurisdiction
Watertown Housing Authority		Public Housing neighborhood improvements	Jurisdiction
Points North Housing Coalition	Continuum of care	Homelessness	Region
Watertown City School District	Public institution	public services	Jurisdiction
CNY FAIR HOUSING	Non-profit organizations	public services	Region

Table 108 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Neighbors of Watertown - The housing rehabilitation delivery system is very strong. The City of Watertown has had a relationship with Neighbors of Watertown for over 30 years in delivering rehabilitation services. Before that, the City had Staff delivering the program directly.

As a municipality, the City has a long history of delivering infrastructure projects both using its own forces and contracting for the work.

Points North Housing Coalition is the region's Continuum of Care and collaborates with area service providers with the goal of ending homelessness. The Coalition participates in HUD’s annual Point In Time Count to get a census of the number of homeless individuals within the community. As part of this Count, PNHC markets and holds events, where it invites homeless individuals in for food and conversation, so area agencies can connect the individuals with housing and needed services.

The Watertown Housing Authority is a New York State public housing authority that manages and maintains public housing developments in order to provide low-income individuals decent, affordable, well-maintained housing in safe and secure environments while encouraging economic self-sufficiency.

Watertown City School District carries out a backpack program, Food 4 Families. The Program provides impoverished children and their families with a backpack full of food each Friday, so they have food to eat over the weekend.

The Watertown Urban Mission is a charity organization which runs a food pantry. The food pantry provides impoverished families with food to sustain them. Funding was provided to the food pantry from the City of Watertown through the CDBG program.

CNY Fair Housing is a private, non-profit organization based in Syracuse that works to ensure equal access to housing opportunity for all people in Central and Northern New York.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X		
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		

Other			
	X		

Table 109 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City works with the Points North Housing Coalition annually to advertise the Point-In-Time Outreach and Education Initiative. The project involves a marketing campaign consisting of television, internet and newspaper advertising to be run through the month of January, in the weeks preceding the annual Point-In-Time Count of homeless. The advertising raises awareness of the homeless problem in the area, promote the PIT Count and encourage people to attend one of several “Homeless No More” events sponsored by the PNHC. The events are staffed by volunteers and partner agencies from the PNHC and offers those attending a chance to find out about homeless services in addition to being included in the PIT Count.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The most significant gap of service for special needs population and persons experiencing homelessness in the City of Watertown is that there is no homeless shelter for men in the City of Watertown.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City has been working more closely with Points North Housing Coalition in the last 10-12 years and is expending CDBG funds on homeless assistance.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Neighborhood Stabilization and Revitalization	2026	2030	Non-Housing Community Development	Downtown Near East East Northeast Northwest Near West West	Public Infrastructure Improvements Blight Elimination Environment and Quality of Life Enrichment	CDBG: $2,283,605	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3750 Persons Assisted Buildings Demolished: 4 Buildings
2	Affordable Housing Rehabilitation	2026	2030	Affordable Housing	Downtown Near East East Northeast Northwest Near West West	Decent Affordable Housing Homeownership Fair Housing Education	CDBG: $240,000	Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Rehabilitated: 8 Household Housing Unit
3	Homeownership Assistance	2026	2030	Affordable Housing	Downtown Near East East Northeast Northwest Near West West	Decent Affordable Housing Homeownership Homeless Prevention	CDBG: $1,080,000	Direct Financial Assistance to Homebuyers: 27 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Environment and Quality of Life Enrichment	2026	2030	Non-Housing Community Development	Downtown Near East East Northeast Northwest Near West West	Public Infrastructure Improvements Blight Elimination Environment and Quality of Life Enrichment	CDBG: $90,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 3750 Households Assisted
5	Fair Housing Education	2026	2030	Fair Housing	Downtown Near East East Northeast Northwest Near West West	Fair Housing Education	CDBG: $26,000	Other: 125 Other
6	Homeless Assistance	2026	2030	Homeless	Downtown Near East East Northeast Northwest Near West West	Decent Affordable Housing Support of Public Services	CDBG: $15,000	Homelessness Prevention: 75 Persons Assisted
7	Public Services Support	2026	2030	Non-Homeless Special Needs	Downtown Near East East Northeast Northwest Near West West	Support of Public Services Homeless Prevention	CDBG: $85,500	Public service activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Economic Development	2026	2030	Economic Development	Downtown Near East East Northeast Northwest Near West West	Economic Development	CDBG: $0	Jobs created/retained: 0 Jobs
9	Planning and Administration	2026	2030	Affordable Housing	Downtown Near East East Northeast Northwest Near West West	Public Infrastructure Improvements Decent Affordable Housing Homeownership Blight Elimination Economic Development Fair Housing Education Support of Public Services Homeless Prevention	CDBG: $330,500	Other: 1 Other

Table 110 – Goals Summary

Goal Descriptions

1	**Goal Name**	Neighborhood Stabilization and Revitalization
	Goal Description	Low- and moderate-income neighborhoods will be improved through the construction of public infrastructure improvements and the elimination of blighting influences in target areas. Public infrastructure projects include, but are not limited to, sidewalk and street reconstruction, complete streets improvements, utilities, lighting, technology, neighborhood facilities, facilities for persons with special needs and accessibility projects. Blight elimination includes the demolition of buildings in target areas or other areas in order to stop the spread of blighting influences throughout the City.
2	**Goal Name**	Affordable Housing Rehabilitation
	Goal Description	Owner-occupied and rental properties for low- and moderate-income families will be rehabilitated, with an emphasis on those properties that will contribute to neighborhood stabilization and revitalization.
3	**Goal Name**	Homeownership Assistance
	Goal Description	Homeownership assistance to low- and moderate-income families will be provided to increase the number of owner-occupied households and to help stabilize and revitalize neighborhoods throughout the City.
4	**Goal Name**	Environment and Quality of Life Enrichment
	Goal Description	Environmental conditions and quality of life will be improved in target areas by constructing physical improvements such as parks, playgrounds, rain gardens and other green infrastructure, eliminating combined sewer overflows, addressing stormwater issues, increasing greenspace and implementing urban forestry initiatives such as tree planting, hazardous tree removal and invasive species management.
5	**Goal Name**	Fair Housing Education
	Goal Description	Reduce barriers to fair housing by increasing knowledge in the community of fair housing rights through education, marketing, outreach, training and technical assistance.
6	**Goal Name**	Homeless Assistance
	Goal Description	Support Jefferson County and the Points North Housing Coalition, the local Continuum of Care, and other local agencies that are working to prevent homelessness through support of services for unhoused persons and long-term planning to address homelessness in the community.

7	**Goal Name**	Public Services Support
	Goal Description	Support agencies that are working to address social issues and concerns within the community including, but not limited to, food insecurity, health services, substance abuse services, education programs, services for senior citizens and recreational services.
8	**Goal Name**	Economic Development
	Goal Description	Support the efforts of the Watertown Local Development Corporation, Jefferson County Economic Development and other local economic development agencies by partnering with these organizations on various initiatives to advance the reuse and adaptive reuse of strategic development sites, including brownfields, to retain key industries, attract businesses and create jobs.
9	**Goal Name**	Planning and Administration
	Goal Description	Conduct planning studies as needed to develop neighborhood revitalization strategies and to inform the development of consolidated plans and annual action plans and administer the City's CDBG Program including project management and the development of annual plans and reports.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

During the 2026-2030 time period covered by this Consolidated Plan, the City intends to assist residents with homeownership with homebuyer grants. The City anticipates providing approximately five grants per year for an aggregate total of 25 over the five-year period. Of the 25, the City anticipates that five low-income families and 20 moderate-income families will be supported by the homebuyer grant program.

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Activities to Increase Resident Involvements

Is the public housing agency designated as troubled under 24 CFR part 902?

Plan to remove the 'troubled' designation

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

Addressing the emergency and transitional housing needs of homeless persons

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.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

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SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Because of the age of Watertown's housing stock, most of the City's housing units were built prior to lead-based paint regulations. HUD considers any unit built prior to 1978 to be at risk for having lead-based paint; and approximately 80 percent of housing units in Watertown were built in 1979 or earlier.

As such, the vast majority of units rehabilitated by the City's housing rehabilitation program are likely to have lead-based paint, which will subsequently be treated or abated as a part of the rehabilitation. Therefore, the greatest action the City can take to increase access to housing without lead-based paint hazards is to continue the renter and owner-occupied housing rehab programs. The homebuyer program has a rehabilitation component as well which addresses lead-based paint issues.

The City follows a Lead Based Paint Hazard Reduction Plan in all its housing rehabilitation activities. This ensures compliance with HUD Lead-Based Paint regulations on every property built prior to 1978. The regulations require that, depending on the amount of Federal funds applied to a property, paint testing, risk assessment, treatment and/or abatement may be conducted. By eliminating and mitigating lead hazards in each rehabilitated unit, the City hopes gradually to reduce the number of housing units with exposed lead-based paint hazards.

How are the actions listed above related to the extent of lead poisoning and hazards?

The City of Watertown is designated as a community of concern as it is considered to have a high concentration of lead hazards due to the older age of our housing infrastructure.

How are the actions listed above integrated into housing policies and procedures?

The City's rehabilitation coordinator collects documentation and screens contractors to ensure they are trained and certified in lead-safe work practices.

In addition, language regarding lead-based paint is included in the City of Watertown's Subrecipient Agreement with Neighbors of Watertown, which performs housing rehab on behalf of the City.

The agreement requires the Subrecipient to take steps to ensure compliance with Lead-Based Paint regulations in 24 CFR Part 35, including but not limited to testing of painted surfaces to identify lead based paint hazards, a plan for addressing any identified hazards in the work plan, assurance that work that disturbs painted surfaces where lead-based paint is identified is performed by contractors who are trained to use "safe work practices" and performance of a "clearance inspection" at the completion of the project to assure that no dust is present that is contaminated with lead based paint.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City has a relatively high poverty rate, currently at 20.1 percent (2019-2024 ACS 5-year estimate) for the entire population for whom poverty status is determined. When that statistical universe is confined to families, the number drops to 14.9 percent (2019-2024 ACS 5-year estimate).

By definition, the only way to decrease the poverty rate is to increase incomes. The local economic development agencies are attempting to do this, but the number of jobs they can impact is statistically low. The poverty rate will not likely move much just because of those efforts.

Another way to approach the problem is to reduce the cost of living. As discussed in the housing section, Watertown has relatively high housing costs for a City of its size. Non-military households with lower incomes may be spending a much greater percentage of their income on rent then they can afford.

If there is a mismatch between wages and housing costs in an area's housing market, and wages cannot be increased, then another strategy is to reduce housing costs. The City is attempting to do this with its housing programs.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City's housing programs are its main direct action against the poverty problem. By reducing housing costs for low-income families, the city is able to make an immediate positive impact on the finances of struggling families. Housing-related expenditures are not limited to monthly rent or mortgage payments. The repair and rehabilitation of substandard housing also costs money and is typically beyond the economic means of individuals and families living in poverty. To address the above, the City will continue to make rehabilitating owner-occupied housing and homebuyer assistance high priorities in upcoming Annual Action Plans.

The City previously completed its Analysis of Impediments to Fair Housing Choice (AI) which identified five significant impediments facing the Watertown region:

- Lack of quality, affordable housing limits housing options for protected class members.
- Vacant housing and zombie properties undermine neighborhood stability and revitalization efforts.
- There are significant disparities in homeownership rates by race and ethnicity, limiting the ability of people of color to build household wealth.
- A large percentage of the population has disabilities, particularly ambulatory disabilities, which creates a need for accessible housing.

- Housing discrimination and lack of knowledge of fair housing rights continues to limit housing opportunities.

Prominent among the above is the fourth impediment, which references a high disability rate. The interrelatedness of disability and poverty looms large over the Watertown housing market, given that a greater percentage (19.4%) of Watertown's population has at least one disability than the nationwide percentage (13.3%), and a percentage of disabled seniors (34.9%), defined as ages 65 and up, that is higher than the nationwide percentage (32.9%). (Data updated for 2026 and taken from the ACS 2024 5 year data)

To combat this impediment, the AI identifies the following policy recommendations:

- Identify and support scattered site housing options that promote integration of people with disabilities into the community.
- Develop incentives for creating accessible housing or modifying homes to be more accessible.
- Assure that all new construction or substantial rehabilitation complies with required accessibility guidelines. Monitor new construction prior to completion to identify accessibility violations while they are easier to correct.
- Explore passage of a visitability regulation that requires that all new construction of both multi and single-family homes conform with basic accessibility requirements.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City's Planning Department is responsible for monitoring all activities undertaken with CDBG funds. This includes ensuring that all such activities are eligible uses of said funds and meet a National Objective. The City of Watertown Planning Department is responsible for ensuring that no choice-limiting actions are performed prior to the completion of all required environmental reviews, whether the proposed activity being reviewed is being carried out by City staff or by a Subrecipient. City staff will prepare all official HUD environmental review forms for the activity or activities. For tiered reviews, this will include both the broad-level environmental review and all site-specific reviews that follow.

The City has a written Subrecipient Monitoring Plan which is used to ensure that all those that enter into a subrecipient agreement with the City comply with HUD CDBG regulations. The plan identifies the actions that will be taken during the monitoring process, such as an assessment of the subrecipient's performance, the type of monitoring review (e.g., desk or on-site), the programs/functions to be monitored, expected dates, identifying deficiencies and designing corrective actions to determine compliance. Monitoring is an ongoing process, which involves continuous communication and evaluation to assess the quality of the subrecipient's performance over a period.

In addition to subrecipients, Planning Staff will monitor progress of all CDBG grant recipients to ensure timely expenditures and track program performance. Staff will also require recipients to submit expense and program reports regularly to monitor program performance against goals and performance standards as defined in the Grant Agreement. Any concerns identified by Planning staff will be communicated to the grant recipient in writing.

For housing rehabilitation and first-time homebuyer loans to owner-occupants, the Subrecipient will prepare a letter and a self-addressed stamped envelope requesting that the homeowner sign the letter verifying that the property is still their principal place of residence during the affordability period required in the Loan Agreement.

The City will require landlords receiving rental rehabilitation loans to provide information on rents and tenant income to ensure that no more than fair market rent is charged to eligible low or moderate-income tenants during the term of the loan.

For business loans, the City will require businesses to provide income information on employees that have been hired to meet the job creation requirements and verify that collateral for the loan is in place.

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The City will ensure that all recipients of CDBG funding will use its best efforts to afford small businesses, minority business enterprises, and women's business enterprises the maximum practicable opportunity to participate in the performance of the project.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The City of Watertown will receive funds from the CDBG program as an Entitlement Community for the thirteenth year. The City's Annual Action Plan will emphasize two of our primary goals, Neighborhood Stabilization and Revitalization and Homeownership. The City has also allocated funding for Public Services Support by providing funding for two public service projects including the Watertown City School District Food 4 Families program and the Watertown Urban Mission food pantry.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	830,605.00	0.00	0.00	830,605.00	3,320,000.00	This is the City's annual allocation from HUD for the CDBG program. Years 2-5 assume funding levels of $830,000 per year.

Table 111 - 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

These funds will leverage private equity and financing when used for one of the housing rehabilitation or first-time homebuyer programs. When used for larger housing projects and infrastructure projects, State and other Federal funds will also be leveraged. No matching funds are required.

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

All of the projects proposed for the Neighborhood Stabilization goal, such as blight elimination, sidewalk improvements, and other infrastructure projects will occur on City owned property. Additionally, playgrounds, parks, trails and tree planting will also occur on City owned property. These improvements will be done in the City’s Target Areas to benefit the low- and moderate-income residents of the area.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Neighborhood Stabilization and Revitalization	2026	2030	Non-Housing Community Development	Near East Northeast	Public Infrastructure Improvements Blight Elimination	CDBG: $528,605.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted Buildings Demolished: 1 Buildings
2	Affordable Housing Rehabilitation	2026	2030	Affordable Housing	Downtown Near East East Northeast Northwest Near West West	Decent Affordable Housing	CDBG: $.00	Homeowner Housing Rehabilitated: 0 Household Housing Unit
3	Homeownership Assistance	2026	2030	Affordable Housing	Downtown Near East East Northeast Northwest Near West West	Homeownership	CDBG: $240,000.00	Direct Financial Assistance to Homebuyers: 6 Households Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Environment and Quality of Life Enrichment	2026	2030	Non-Housing Community Development	Downtown Near East East Northeast Northwest Near West West	Public Infrastructure Improvements	CDBG: $.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
5	Fair Housing Education	2026	2030	Fair Housing	Downtown Near East East Northeast Northwest Near West West	Homeless Prevention	CDBG: $.00	Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
6	Homeless Assistance	2026	2030	Homeless	Downtown Near East East Northeast Northwest Near West West	Support of Public Services	CDBG: $.00	Homelessness Prevention: 0 Persons Assisted
7	Public Services Support	2026	2030	Non-Homeless Special Needs	Downtown Near East East Northeast Northwest Near West West	Support of Public Services	CDBG: $16,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Planning and Administration	2026	2030	Affordable Housing	Downtown Near East East Northeast Northwest Near West West	Public Infrastructure Improvements Decent Affordable Housing Homeownership Blight Elimination Economic Development Fair Housing Education Support of Public Services Homeless Prevention	CDBG: $46,000.00	Other: 1 Other

Table 112 – Goals Summary

Goal Descriptions

1	**Goal Name**	Neighborhood Stabilization and Revitalization
	Goal Description	Low- and moderate-income neighborhoods will be improved through the construction of public infrastructure improvements and the elimination of blighting influences in target areas. Public infrastructure projects include, but are not limited to, sidewalk and street reconstruction, complete streets improvements, utilities, lighting, technology, neighborhood facilities, facilities for persons with special needs and accessibility projects. Blight elimination includes the demolition of buildings in target areas or other areas in order to stop the spread of blighting influences throughout the City.
2	**Goal Name**	Affordable Housing Rehabilitation
	Goal Description	Owner-occupied and rental properties for low- and moderate-income families will be rehabilitated, with an emphasis on those properties that will contribute to neighborhood stabilization and revitalization.
3	**Goal Name**	Homeownership Assistance
	Goal Description	Homeownership assistance to low- and moderate-income families will be provided to increase the number of owner-occupied households and to help stabilize and revitalize neighborhoods throughout the City.
4	**Goal Name**	Environment and Quality of Life Enrichment
	Goal Description	Environmental conditions and quality of life will be improved in target areas by constructing physical improvements such as parks, playgrounds, rain gardens and other green infrastructure, eliminating combined sewer overflows, addressing stormwater issues, increasing greenspace and implementing urban forestry initiatives such as tree planting, hazardous tree removal and invasive species management.
5	**Goal Name**	Fair Housing Education
	Goal Description	Reduce barriers to fair housing by increasing knowledge in the community of fair housing rights through education, marketing, outreach, training and technical assistance
6	**Goal Name**	Homeless Assistance
	Goal Description	Support Jefferson County and the Points North Housing Coalition, the local Continuum of Care, and other local agencies that are working to prevent homelessness through support of services for unhoused persons and long-term planning to address homelessness in the community.

7	**Goal Name**	Public Services Support
	Goal Description	Support agencies that are working to address social issues and concerns within the community including, but not limited to, food insecurity, health services, substance abuse services, education programs, services for senior citizens and recreational services.
8	**Goal Name**	Planning and Administration
	Goal Description	Conduct planning studies as needed to develop neighborhood revitalization strategies and to inform the development of consolidated plans and annual action plans and administer the City’s CDBG Program including project management and the development of annual plans and reports.

AP-35 Projects - 91.420, 91.220(d)

Introduction

For Program Year 2026, the City plans to address two high priority needs: improving public infrastructure and affordable housing. These needs address two important goals from our Consolidated Plan: neighborhood stabilization and revitalization and homeownership assistance. The City will also address one of our lower priority needs and goals which is support of public services, although at a much smaller funding level than the higher priority needs.

The City has identified the following projects to address the highest priority needs and goals: a sidewalk construction project, a sewer replacement project, a demolition project and a homebuyer program. To accomplish our lower priority goals, the City plans to provide support for two food pantries.

Planning and Administration will also be included in the plan and will provide funding for the overall administration of the CDBG Program.

#	Project Name
1	Mill Street (500-600 Blocks) Sidewalk Replacement Project
2	Central Street (300 Block) Sanitary Sewer Replacement
3	383 Flower Avenue East Demolition Project
4	Lead & Galvanized Water Service Replacement Program
5	Homebuyer Program 2026
6	Watertown Urban Mission Food Pantry
7	WCSD Food for Families (Backpack) Program
8	Program Administration

Table 113 – Project Information

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

AP-38 Project Summary

Project Summary Information

1	**Project Name**	Mill Street (500-600 Blocks) Sidewalk Replacement Project
	Target Area	Northeast
	Goals Supported	Neighborhood Stabilization and Revitalization
	Needs Addressed	Public Infrastructure Improvements
	Funding	CDBG: $218,605.00
	Description	The Mill Street (500-600 Blocks) Sidewalk Replacement Project consists of design and replacement of approximately 3,000 linear feet of 4' wide sidewalks along the 500 and 600 Blocks of Mill Street in the City's Northeast Target Area. This area of the City is heavily used by pedestrians due to the proximity of several Watertown Housing Authority apartment complexes including Hilltop Towers and Skyline Apartments.
	Target Date	10/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	The City estimates that 688 low to moderate-income (LMI) families will benefit from the proposed project. The project footprint straddles four Block Groups, three of which are majority LMI, across two different Census Tracts, two Block Groups from each Census Tracts. Since 2024 ACS data on total families in a geography is only available at the Census Tract level, the City divided the number of families evenly across the Block Groups in both Census Tracts when estimating the number of families, then applied HUD’s estimated LMI percentages in each Block Group to determine the number of LMI families.
	Location Description	The project will take place within the Mill Street Right-of-Way in the 500 and 600 Blocks of Mill Street. It is located in the Northeast Target Area.
	Planned Activities	Planned activities include installing approximately 3,000 linear feet of four-foot-wide sidewalk.
2	**Project Name**	Central Street (300 Block) Sanitary Sewer Replacement
	Target Area	Near East
	Goals Supported	Neighborhood Stabilization and Revitalization
	Needs Addressed	Public Infrastructure Improvements
	Funding	CDBG: $240,000.00

	Description	The Central Street (300 Block) Sanitary Sewer Replacement Project involves the design and replacement of approximately 600 feet of compromised 20' sanitary sewer pipe and all associated sewer laterals installed back in 1893. The existing pipe and structures are broken, cracked and are in danger of collapsing.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	The City estimates that 286 low to moderate-income (LMI) families will benefit from the proposed project. The project footprint straddles two Block Groups, one of which is majority LMI, across two different Census Tracts, one Block Groups from each Census Tract. Since 2024 ACS data on total families in a geography is only available at the Census Tract level, the City divided the number of families evenly across the Block Groups in both Census Tracts when estimating the number of families, then applied HUD's estimated LMI percentages in each Block Group to determine the number of LMI families.
	Location Description	The project will take place in the Right-of-Way on Central Street between Huntington Street and Bronson Street. It is located in the Near East Target Area.
	Planned Activities	Planned activities include installing approximately 300 feet of new 20" sanitary sewer pipe, associated sewer laterals, stone backfill and asphalt pavement patch.
3	**Project Name**	383 Flower Avenue East Demolition Project
	Target Area	Near East
	Goals Supported	Neighborhood Stabilization and Revitalization
	Needs Addressed	Blight Elimination
	Funding	CDBG: $50,000.00
	Description	The 383 Flower Avenue East Demolition Project involves the demolition of a City owned residential structure in the City's east side. The project will remove a blighted structure and will aid in the prevention of blight spreading to adjacent properties.
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	The project will take place at 383 Flower Avenue East.
	Planned Activities	A dilapidated single family residential home located on the parcel will be demolished and the site will be restored.
4	**Project Name**	Lead & Galvanized Water Service Replacement Program
	Target Area	Downtown Near East East Northeast Northwest Near West West
	Goals Supported	Neighborhood Stabilization and Revitalization Environment and Quality of Life Enrichment
	Needs Addressed	Public Infrastructure Improvements Decent Affordable Housing
	Funding	CDBG: $20,000.00
	Description	The Lead & Galvanized Water Service Replacement Program will provide rehabilitation assistance for the replacement of lead and galvanized water services for substandard 1-to-4-unit properties within the City.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	This program will assist approximately three low-to-moderate income families.
	Location Description	The project will take place throughout the City of Watertown.
	Planned Activities	The Lead & Galvanized Water Service Replacement Program will provide loans and/or grants to low-and moderate-income property owners for the replacement of lead and galvanized water services for substandard 1-to-4-unit properties within the City
	Project Name	Homebuyer Program 2026

5	**Target Area**	Downtown Near East East Northeast Northwest Near West West
	Goals Supported	Neighborhood Stabilization and Revitalization Homeownership Assistance
	Needs Addressed	Homeownership
	Funding	CDBG: $240,000.00
	Description	The Homebuyer Program will provide grants to assist qualified low-to-moderate income individuals with down payment assistance toward the purchase of a new home. The project is designed to increase the opportunity for homeownership throughout the City, with an emphasis on our CDBG target areas.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	This program will assist approximately six low-to-moderate families.
	Location Description	The project will take place throughout the City of Watertown.
	Planned Activities	The Homebuyer Program will provide grants to assist qualified low-to-moderate income individuals with down payment assistance toward the purchase of a new home.
6	**Project Name**	Watertown Urban Mission Food Pantry
	Target Area	Downtown Near East East Northeast Northwest Near West West
	Goals Supported	Public Services Support
	Needs Addressed	Support of Public Services

	Funding	CDBG: $8,000.00
	Description	The Watertown Urban Mission Food Pantry Project will provide funding for the Watertown Urban MissionÃ¿Â¢Ã¿Â¿Ã¿Â¿s (WUM) Food Pantry. The grant would help cover the costs for an increased demand for food and supplies that the WUM has been seeing in recent months. The increased demand has put unexpected strain on funding resources for providing food packages to those in need. Due to the increased demand, the agency anticipates a shortage of funds in the food pantry in the coming months.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This program will assist approximately 100 low to moderate income families.
	Location Description	The project will serve residents located throughout the City of Watertown.
	Planned Activities	The Watertown Urban Mission Food Pantry Project will provide food and needed supplies for approximately 100 families throughout the City of Watertown.
7	**Project Name**	WCSD Food for Families (Backpack) Program
	Target Area	Downtown Near East East Northeast Northwest Near West West
	Goals Supported	Public Services Support
	Needs Addressed	Support of Public Services
	Funding	CDBG: $8,000.00

	Description	The WCSD Food for Families (Backpack) Program will provide funding for the Watertown City School District to assist impoverished children and their families with a backpack full of food each Friday, so they have food to eat over the weekend. This enables them to be better prepared to learn when the new school week starts. The long-term goals of the program include improving scores, attendance, graduation rates, etc. The program is carried out at all school buildings within the District, with the numbers of backpacks per school allocated based on school population and need. The program is currently run entirely on donations made to a backpack fund set up at the United Way, which allows for the purchase of food through the CNY Foodbank. Volunteers from the community raise funds for the purchase of food, which is packed into bags each Wednesday by students and volunteers. The program provides approximately 120 backpacks each week during the school year, but there is greater need in the District than the program can provide.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	This program will assist approximately 50 low to moderate income families, over the course of 40 weeks.
	Location Description	The program will service all schools in the Watertown City School District.
	Planned Activities	The Watertown City School District Food 4 Families Program will provide food for approximately 50 students and their families throughout the Watertown City School District each week for 40 weeks during the school year.
8	**Project Name**	Program Administration
	Target Area	Downtown Near East East Northeast Northwest Near West West
	Goals Supported	Planning and Administration

	Needs Addressed	Public Infrastructure Improvements Decent Affordable Housing Homeownership Blight Elimination Fair Housing Education Support of Public Services Homeless Prevention Environment and Quality of Life Enrichment
	Funding	CDBG: $46,000.00
	Description	This project is for the administration of the CDBG Program.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable
	Location Description	This covers wherever the CDBG funds will be spent.
	Planned Activities	The City will administer the CDBG Program.

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

The City does not plan to designate an official Target Area as its focus area for Program Year 2026. However, the City is focusing on infrastructure improvements in this Program Year. Taken together, the Mill Street Sidewalk Replacement Project in the Northeast Target Area and the Central Street Sanitary Sewer, will account for a combined 57 percent of the City's PY 2026 Entitlement award. The focus on infrastructure follows feedback from the community and City Council.

Many proposed projects for Program Year 2026 will also be citywide. The Homebuyer Program, WCSD Food for Families (Backpack) Program, Urban Mission Food Pantry, and Lead & Galvanized Water Service Replacement Program will all have benefits across the City, including locations outside of Target Areas.

For the purpose of calculating the percentage of funds spent in each Target Area, the City took different approaches to each project. For the single-location projects within Target Areas, the City assigned those funds to the appropriate Target Areas. For the Backpack Program and Urban Mission Food Pantry, the City divided the total amount programmed by eight (the seven Target Areas plus Non-Target Area spending). For the Homebuyer Program, Lead & Galvanized Water Service Replacement Program, and Program Administration, the City divided the amount programmed by seven (the six Target Areas excluding Downtown plus Non-Target Area locations). The City excluded downtown because the number of homes available for purchase downtown is not statistically significant.

Since some spending will occur outside of Target Areas, including a planned demolition project outside a Target Area, the values in the "Percentage of Funds" table immediately below do not add up to 100 percent, as it only tabulates spending within Target Areas and does not account for the spending anticipated to occur outside of Target Areas, which is likely to be at least 11 percent.

Geographic Distribution

Target Area	Percentage of Funds
Downtown	1
Near East	5
East	33
Northeast	5
Northwest	5
Near West	35
West	5

Table 114 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

In City has selected projects based upon the most urgent needs and maximum impacts; and will continue that strategy in PY 2026. Over the four of the last five preceding program years, that prioritization strategy led to an unofficial focus on the Northeast Target Area, as that is where the City had identified the most impactful projects. This year, the two major infrastructure projects are in different Target Areas, making designating a formal focus area impractical.

Discussion

Although the City will again not designate a focus area for PY 2026, the City anticipates spending the majority of funds on infrastructure projects, as this is where the City has identified the greatest needs and most impactful potential projects. The Mill Street Sidewalk Replacement Project stemmed directly from a public meeting held at a mid-rise public apartment building on Mill Street and the Central Street Sanitary Sewer Replacement Project will replace one of the oldest sewer lines in the City.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

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

Table 115 - One Year Goals for Affordable Housing by Support Requirement

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

Table 116 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

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

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

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

Discussion

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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.

Discussion

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

Actions it 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

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

CDBG funded activities for this program year will address improvements to public infrastructure, owner-occupied housing rehabilitation, homebuyer assistance, fair housing education initiatives, homeless assistance and projects that support the social needs identified by the community through our public outreach process.

Actions planned to address obstacles to meeting underserved needs

The City's owner-occupied housing rehabilitation program will help to improve the quality of the housing stock in the City by providing assistance to those who otherwise could not afford it. The Food4Families Program and assistance to Watertown Urban Mission’s food pantry will provide food to students and families in some of the City's poorest areas.

Actions planned to foster and maintain affordable housing

The owner-occupied housing program will also help to maintain affordable housing in the community. The owner-occupied program will help rehabilitate seven homes. The homebuyer program will allow families to purchase a home that otherwise would not be able to afford to own a home of their own. The homebuyer program will help five families purchase a home.

Actions planned to reduce lead-based paint hazards

The housing rehabilitation program mentioned above will also serve to mitigate and remove lead-based paint hazards.

Actions planned to reduce the number of poverty-level families

Housing rehabilitation will help to reduce the cost of living for poverty level families.

Actions planned to develop institutional structure

The City of Watertown Planning and Community Development Department remains responsible for the administration of the CDBG Program. Effective delivery of the program requires constant communication and coordination with numerous City departments and agencies. Within the Planning and Community Development Department, CDBG duties and program areas (housing, public improvements and public services) have been divided among all staff members. This provides staff the ability to provide assistance in all program areas as the workload dictates. Additionally, an effort has been made to involve multiple staff members in each program area so that the department is not left in a difficult position in the event of staff changes.

Planning Staff have also involved members of the City's GIS Department in spatial analyses related to planning efforts for the CDBG program.   Planning Staff works closely with GIS Staff to educate them about the CDBG program so that the GIS Department can continue to contribute to the City's administration of the CDBG program.

Actions planned to enhance coordination between public and private housing and social service agencies

As part of our 2026 Annual Action Plan, the City is collaborating with the Points North Housing Coalition on the Point-In-Time Outreach and Education Initiative to bring awareness to and to help end homelessness in the community. The City will also collaborate with CNY Fair Housing to provide Fair Housing services. The City has a sub-recipient agreement with Neighbors of Watertown, a not-for profit housing agency, to administer the housing programs funded with CDBG funds.

The City will continue to strive to find ways to help improve cooperation between the public and private entities that comprise its partner organizations.

Discussion

In addition to the actions listed above, the City will direct funding toward infrastructure replacement and new infrastructure construction, including new sidewalks and ADA ramps.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

Introduction

The City's rental rehabilitation program is the only source of program income for our entitlement community. The payments received to date are typically spent with our next drawdown and we do not anticipate having any program income on hand at the end of this program year that has not been reprogrammed.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(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	0
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:	**0**

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.	90.00%

We expect that approximately 90 percent of the available funds for the program year will benefit low- and moderate-income persons. We will use a 1-year period to determine the overall benefit for Program Year 2026.

Attachments

Citizen Participation Comments

City of Watertown - Summary of citizen participation process and consultation process

The development of the City's Consolidated Plan and Annual Action Plan included extensive outreach to several different organizations and individuals throughout the community. The City contacted numerous public and private agencies that provide assisted housing, health and social services, homeless services, child welfare services and other agencies that serve the low to moderate income population in the City. The City also contacted adjacent units of local government and local economic development agencies to obtain input on non-housing community development needs and priorities.

As part of the citizen participation process for the CDBG Program, the City also held a public meeting on January 8, 2026, with the City's citizens advisory board, Advantage Watertown. Board members were given an overview of the CDBG Program that included eligible uses of funds and examples of previous projects. Members then discussed community needs and provided recommendations for projects for the 2026 Annual Action Plan.

The City Council also discussed the proposed Consolidated Plan and Annual Action Plan at a City Council work session held on February 9, 2026. City Staff gave a presentation on the CDBG program, which included an overview of the program, eligible and ineligible activities, a review of past projects, community needs, plan goals and project ideas for 2026. City Council members discussed the proposed plan goals and provided recommendations for projects, stressing the need for infrastructure improvements.

The citizen participation process also included a public meeting on February 24, 2026, at Hilltop Towers, a Watertown Housing Authority Apartment Complex located on the north side of the City in our Northeast Target Area. This meeting was held to encourage citizen participation in the planning process for the City's Community Development Block Grant program. Citizens were given an overview of the CDBG program, discussing what activities were eligible and ineligible for CDBG funding. City Staff then facilitated group discussion where members of the public were encouraged to share their own ideas and help identify priorities and areas of concern. Citizens then produced a list of proposed project ideas and a list of important needs facing the City. Citizens were then given the option of voting on their most important needs and project ideas at the end of the public meeting.

The City also conducted an online survey for several weeks during late February and early March to gain additional public input for our plans. The survey asked participants to rank community needs and types of projects in order of importance and offered open-ended questions that allowed people to express their opinions and offer input. A total of approximately 90 responses to the survey were received.

Staff also participated in meetings and exchanged emails with various community members to continue to seek input and discuss the needs of the community related to housing, homelessness, public facilities, infrastructure improvements, public services, economic development, and planning.

The City Council then held a public hearing on March 2, 2026, to obtain input from citizens, involved agencies and interested persons on activities to be included in the Consolidated Plan and Annual Action Plan.

In addition, the City participated in a Community Stakeholders Input Session held by the North Country HOME Consortium to discuss needs and priorities for both organizations. The session was held during the development of the North Country HOME Consortium's 2026-2030 Consolidated Plan.

After seeking this input, a draft Consolidated Plan and Annual Action plan was published, and a 30-Day public comment period was held in order to gather additional input from citizens. The 30-Day public comment period lasted from March 24, 2026, to April 24, 2026. No comments were received during that time period.

The citizen participation process was extremely beneficial as it identified several community needs that were previously unknown and allowed the City to develop its Consolidated Plan and Annual Action Plan accordingly.

Grantee SF-424's and Certification(s)

OMB Number: 4040-0004
Expiration Date: [illegible]

Application for Federal Assistance SF-424

* 1. Type of Submission:	* 2. Type of Application:	* If Revision, select appropriate letter(s):
☐ Preapplication	☒ New	
☒ Application	☐ Continuation	* Other (Specify):
☐ Changed/Corrected Application	☐ Revision	

* 3. Date Received: [illegible]
4. Applicant Identifier:

5a. Federal Entity Identifier:
5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:
7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: City of Watertown

* b. Employer/Taxpayer Identification Number (EIN/TIN): [illegible]
* c. UEI: [illegible]

d. Address:

* Street1: [illegible] Washington Street
Street2:
* City: Watertown
County/Parish: [illegible]
* State: [illegible] New York
Province:
* Country: [illegible] UNITED STATES
* Zip / Postal Code: [illegible]

e. Organizational Unit:

Department Name: Planning and Community Dev[illegible]
Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: [illegible]
* First Name: [illegible]
Middle Name: [illegible]
* Last Name: [illegible]
Suffix:

Title: [illegible] And Community Development Director

Organizational Affiliation:
City of Watertown

* Telephone Number: [illegible]
Fax Number:

* Email: [illegible]

Application for Federal Assistance SF-424

*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

Department of Housing and Urban Development (HUD)

11. Assistance Listing Number:

14.218

Assistance Listing Title:

*** 12. Funding Opportunity Number:**

B-26-MC-36-0121

* Title:

Community Development Block Grant Entitlement Funding

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment | Delete Attachment | View Attachment

*** 15. Descriptive Title of Applicant's Project:**

The City will use its PY 2026 CDBG award to fund sidewalk, sanitary sewer, and water service replacement projects, a demolition, first-time home buyer assistance, and two food assistance programs.

Attach supporting documents as specified in agency instructions.

Add Attachments | Delete Attachments | View Attachments

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant	NY-024
* b. Program/Project	NY-024

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date:	07/01/2026
* b. End Date:	06/30/2027

18. Estimated Funding ($):

* a. Federal	630,605.00
* b. Applicant	0.00
* c. State	0.00
* d. Local	0.00
* e. Other	0.00
* f. Program Income	0.00
* g. TOTAL	630,605.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mrs.
* First Name:	Sarah
Middle Name:	V.
* Last Name:	Compo-Pierce
Suffix:	
* Title:	Mayor
* Telephone Number:	(315) 785-7720
Fax Number:	
* Email:	[illegible]
* Signature of Authorized Representative:	Sarah V. Compo-Pierce
* Date Signed:	05/15/2025

Applicant and Recipient Assurances and Certifications	**U.S. Department of Housing and Urban Development**	OMB Number: 2501-0044 Expiration Date: 02/28/2027

Instructions for the HUD-424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications, which replace any requirement to submit an SF-424-B or SF-424-D. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant:

*Authorized Representative Name:

Prefix:	Mrs.
*First Name:	Sarah
Middle Name:	V.C.
*Last Name:	Pierce
Suffix:	
*Title:	Mayor
*Applicant Organization:	City of Watertown

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C 2000(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et.seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.

6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et.seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct.

WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(1)(iii)).

*Signature: [illegible] *Date: [illegible]

Form HUD-424-B (02/[illegible])

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

Sarah V. C. Rivera — 5/13/26

Signature of Authorized Official — Date

Mayor

Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2026 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint – Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.

Sarah V. C Pierce
Signature of Authorized Official

5/13/26
Date

Mayor
Title

Appendix - Alternate/Local Data Sources

1	**Data Source Name** ACS 2004-2018
	List the name of the organization or individual who originated the data set. US Census
	Provide a brief summary of the data set. ACS data from data.census.gov
	What was the purpose for developing this data set? To obtain demographic data about the City of Watertown for the analyses contained in this plan. The 2014-2018 dataset was specifically used in Section MA-50 to match the dataset used in the 2020 Analysis of Impediments to Fair Housing Choice.
	Provide the year (and optionally month, or month and day) for when the data was collected. 2014-2018
	Briefly describe the methodology for the data collection. N/A
	Describe the total population from which the sample was taken. Sampling determined by the United States Census Bureau.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. N/A
2	**Data Source Name** ACS 2015-2019
	List the name of the organization or individual who originated the data set. United States Census Bureau
	Provide a brief summary of the data set. ACS Data from data.census.gov
	What was the purpose for developing this data set? To obtain demographic data about the City of Watertown for the analyses contained in this plan.
	Provide the year (and optionally month, or month and day) for when the data was collected. 2015-2019

	Briefly describe the methodology for the data collection. N/A
	Describe the total population from which the sample was taken. Sampling determined by the United States Census Bureau.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. N/A
3	**Data Source Name** County Business Patterns (2018)
	List the name of the organization or individual who originated the data set. United States Census Bureau
	Provide a brief summary of the data set. County Business Patterns data from the U.S. Census Bureau across different industries and sectors at the local and national levels.
	What was the purpose for developing this data set? To analyze the Watertown Metropolitan Statistical Area's (MSA) economic base and calculate Location Quotients for the analyses contained in this plan.
	Provide the year (and optionally month, or month and day) for when the data was collected. 2018
	Briefly describe the methodology for the data collection. N/A
	Describe the total population from which the sample was taken. All known employers with paid employees.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. N/A.