ESPRI Housing Work Group – Meeting Highlights Meeting Highlights – March 15, 2017 4:00 – 5:30 PM Community Action Planning Council – 518 Davidson Street

Present: Tim Dermady, Disabled Persons Action Organization

Joseph Draper, Community Advocate Rebecca Draper, Community Advocate

Brian Drappo, Thousand Islands Area Habitat for Humanity

Jennifer Hutteman-Kall, Resolution Center Stephen Jennings, City Council / Public Health Kevin Jordan, Cornell Cooperative Extension

Angela King, Housing Chair / Community Advocate

Mike Robare, Watertown Housing Authority Tina Robbins, Department of Social Services

Gary Beasley, Neighbors of Watertown

Michael Kirkland, VISTA

Peter Schmitt, Watertown ESPRI Director Bob Gorman, United Way of Northern NY

Dawn Cole, Watertown ESPRI

Tobi Darrah, United Way of Northern NY

Excused: Deb Baxter, Catholic Charities

Heather Blair, Carthage Savings & Loan_

Melinda Gault, Community Action Planning Council

Katrina McIntyre, Community Advocate Michael McIntyre, Community Advocate James Stanley, Community Advocate

<u>Welcome</u>

Work Group Chair Angie King welcomed the group and called the meeting to order at 4:05 PM. She reminded those present that all voices are to be heard throughout the meeting.

<u>Housing Support Programs – Neighbors of Watertown</u>

Gary Beasley, executive director of Neighbors of Watertown, distributed a summary of housing funds for activities relating to rental rehab, owner occupied and homebuyer. He explained that Neighbors of Watertown manages 430 residential apartments – 73 designated for placement of homeless individuals, 25 for placement of homeless families, and 48 single room occupancy. Neighbors employs four case managers who provide a variety of support services, including resume preparation and budget counseling. Mr. Beasley explained that the case managers are not counselors but serve as links, routinely connecting individuals with available services in the community. Eligibility for all Neighbors programs is 80% of Area Median Income (AMI) based on family size.

Rental Rehab Program

The rental rehab program is designed to help individuals stay in their home or acquire a home. Landlords can apply regardless of income, provided the tenants meet income qualifications. If within a five-year period the landlord rents to someone outside the income qualifications, rehab funding may be recaptured. The current budget for rental rehab allocated through the Community Development Block Grant (CDBG) is \$346,000, enough to rehab 14 dwellings. Another \$2 million is required to satisfy the waiting list.

Owner Occupied Program

Income-eligible owner occupied homes are inspected by Neighbors. If it is deemed that the dwelling can be rehabbed within budget parameters, a bid is sent out to local contractors. Mr. Beasley explained that because the program is funded by the State, wages are not subject to Davis-Bacon (prevailing wage – equivalent to wages paid to union workers). The current budget for owner-occupied units is \$1.3 million which will allow rehabbing of 59 units. Another \$3.7 million is required to satisfy the waiting list of 158 applicants.

Homebuyer Program

First-time homebuyers who apply through Neighbors are required to undergo budget counseling to determine if they have the financial capacity to carry a mortgage and are "bankable." Qualifying families attend an 8-hour home-buying class that provides guidance in making a purchase offer, what to look for when considering the purchase of a home and the intricacies of closing on the sale. Those who are not readily "bankable" are encouraged to participate in the First Home Club, a program that helps individuals to rectify credit issue and establish a track record with a bank. The current budget of \$125,000 will provide assistance to four home-buyers. Serving the 21 families on the waiting list would require an additional \$650,000.

Discussion

There was discussion about the City of Watertown's CDBG allocation. Mr. Beasley explained the previously the program was competitive for communities with populations less than 50% and that the City of Watertown received \$400,000 annually. A few years ago, the federal government changed the local market (Fort Drum/Watertown) to a designated entitlement, eliminating the competitive aspect and increasing the annual allocation to \$800,000. City Council determines how the monies will be used, selecting from a menu of activities.

A question was asked as to whether a small number of referrals could be made to Neighbors for budget counseling. Mr. Beasley explained that this would be contingent upon the availability of staff time.

A question was asked as to how families are selected from the waiting list. Mr. Beasley explained that a scoring system is applied to applicants to include such factors as age (preference given to elderly), homelessness, income level and critical need of the rehab. This

triggered a discussion of the possibility of targeting specific neighborhoods in the City for rehab – and clustering services and funding to make significant, highly-visible improvements.

Work Group Chair Ms. King thanked Mr. Beasley for his presentation.

Engagement Update

Ms. Cole provided an overview of the engagement sessions conducted to date at Urban Mission, Community Action Planning Council, Meadowbrook/East Hills, and Midtown Towers. She explained the format of each meeting which includes an overview of ESPRI (collective impact model and the committee/group structure), followed by identifying barriers and brainstorming. Each meeting closes on a positive note as individuals are asked to share good things happening in their lives. Participants have been welcoming and willing to share. Two additional meetings are planned – Jefferson Community College on March 27 and Centennial Apartments TBD.

Common themes gleaned from the engagement sessions include reinforcement of the interconnectedness of areas of focus / barriers, as well as a lack of marketing for and knowledge of available resources.

The top themes specific to housing revolve around cost of rentals – subsidized: rent increases w/changes in income (benefit cliff), availability of military housing and subsidized with fewer mid-level rental options (\$500 - \$900 category), cost of first/last month and security deposit.

Work Group Barriers Review

Mr. Schmitt presented a summary of the barriers identified by the work group during their initial meeting on February 15:

- Subsidized housing benefit cliff
- Lack of income to support housing decisions
- Lack of affordable housing
- Awareness of support services for low-income housing
- Housing quality
- Availability of credit for low-income
- Neighborhood safety
- Start-up costs security deposits, first and last month
- Unsafe and substandard housing

- Unethical landlords
- Fiscal management of low-income households

In terms of relating the barriers to projects with outcomes, Mr. Schmitt reminded the group that given the exorbitant costs of housing-related projects, it will not be feasible to impact a large number of families.

A discussion ensued around increasing awareness of current services for low-income families. A question was asked regarding the role of the 211 Directory in educating the public. It was generally agreed that updating the 211 Directory is cumbersome for non-profits, especially those that provide multiple services. Mr. Gorman introduced Michael Kirkland, the new VISTA staffer, and explained that one of his primary roles is to work with non-profits to ensure that the 211 Directory is up-to-date. Mr. Kirkland is planning to attend a training in Syracuse during which he will gain firsthand knowledge of the 211 network.

The group discussed the need for more collaborative approaches, such as the partnership between the City and entities such as Neighbors of Watertown and the Development Authority of the North Country.

It was communicated that issues relating to market rates for rentals and unethical landlords are community-level issues that should be addressed by governance whereas the focus of the poverty initiative should be addressing the complexities of poverty with a comprehensive plan tailored to the specific needs of individual families. Identifying a goal and working backward to determine appropriate steps in support of that goal was discussed, and members of the group used terms such as "case management," "navigator" and "in-person 211".

The group agreed that education plays a key role in moving out of poverty. It was pointed out that this may entail "educating the educators" first.

Engagement – Open Community Forum vs. Online Survey

Mr. Schmitt asked those present for their opinions on whether an open community forum should be conducted as part of the process or if an online survey would be sufficient to allow the community-at-large to give voice. The consensus of the group was that a survey would be sufficient. It was suggested that an open forum in the fall would serve an education purpose, as the process and projects identified could be highlighted.

Next Meeting

The next meeting of the Housing Work Group is scheduled for Tuesday, April 4 at 4:00 PM at Community Action Planning Council.