

City of Auburn

Five Year Consolidated Plan

2020-2024

Annual Action Plan 2020-2021



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City of Auburn Analysis of Impediments to Fair Housing

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Executive Summary

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

1. Introduction

The Executive Summary includes objectives and outcomes identified in the Strategic Plan and an evaluation of past performance of the City of Auburn's Community Development Block Grant Program (CDBG).

3-5 Year Strategic Plan Executive Summary:

The City of Auburn will pursue a 5-year strategic plan that will focus on issues related to housing, homelessness, community development (public facilities/public improvement), economic development and non-homeless public services.

The City will identify two types of programming with these funds – programs that will directly benefit low to moderate income residents, and targeted neighborhood investments which will focus on particular low to moderate income neighborhoods based on current American Community Survey (ACS) data.

The City of Auburn has successfully used CDBG funds to rehabilitate houses for low to moderate income residents through the Home Repair Assistance Program, dealt with blighting structures through demolition, utilized 15% annually of its entitlement funds for the purpose of funding human service agencies, and provided funding opportunities to promote and enhance the local economy.

Building off the success of these programs, the City will continue to utilize CDBG funds to promote housing rehabilitation, homeownership, public improvements, public services, and economic development. Annual Action Plans will identify programs to meet the needs outlined in this Consolidated Planning Strategy as well as address needs that arise in between Consolidated Plans.

Further, whenever possible the City will meet with residents and public service organizations to ensure that the programming planned and the budget allocated meets the needs of the low to moderate income residents. Public meetings with residents, partners, community organizations and review of available data will be done annually to ensure that the information presented in this plan remains accurate.

The City of Auburn's Office of Planning and Economic Development Office remains the coordinator of the Strategic Plan and will continue to monitor the success of the program and manage this funding resource.

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

The City of Auburn is committed to using Community Development Block Grant funds to assist and improve the lives of the low to moderate income individuals/families living in the City of Auburn. Specifically the City’s Consolidated Planning Strategy is shaped around serving these constituents by meeting the three basic goals established by HUD: Suitable Living Environment (SL), Decent Housing (DH), and Creating Economic Opportunities (EO).

Specific programs and projects proposed to be undertaken within the 5 year Consolidated Plan will address community needs and priorities. The listed outcomes and objectives will result from the programs and projects included in this Plan and will remain consistent over the 5 year period however; programs and investments will be selected and funded on an annual basis as part of each Annual Action Plan. The 2020-2021 Annual Action Plan Budget is attached.

The chart below provides an overview of the objective outcomes for the goals identified in the 2020-2024 Five Year Consolidated Planning Stagey. The proposed funding is an estimate based on current priority needs. However, funding priorities may change with the development of each annual action plan.

Summary of Objectives Outcomes is in the attached table.

GOAL	OBJECTIVE	FUNDING	OUTCOME
Residential Rehab	DH	\$1,000,000	70 Household Units
Public Services	SL	\$607,500	7,000 Persons
Public Infrastructure	SL	\$825,000	2,355 Persons
Substantial Rehab/ Demolition	DH	\$375,000	6 Households, 5 demos
Mortgage Assistance	DH	\$140,000	30 Households
Business Lending	EO	\$550,000	25 Jobs retained/created
Public Facilities	SL	\$1,000,000	4,495 Persons
Special Development	DH	\$30,000	1 project
Administration	N/A	\$725,000	N/A
Homeless Prevention	DH	1,473,815 (CoC)	240

3. Evaluation of past performance

In order to provide a context for this Consolidated Plan, the City reviewed its first through fourth program year - FY 2015-FY2019- Consolidated Annual Performance and Evaluation Reports (CAPER). The CAPER lists the City's accomplishments in relationship to goals and priorities established in the previous Consolidated Plan. Below are the accomplishments listed in the FY2015-2019 CAPER Reports.

Housing Rehabilitation

- The Home Repair Program rehabilitated 25 structures containing a total of 25 units.
- The emergency home repair program assisted a total of 9 units.
- Home Access Program provided handicap accessibility structures to 20 units.

Remove the blighting influence of dilapidated structures

- Funds removed 6 dilapidated structures.
- Funds cleaned up asbestos at 1 property.

Encourage new homeowners for existing residential buildings

- The Mortgage Assistance Program provided 26 homebuyers with closing cost assistance.

Provide necessary public services

- CDBG funds assisted 11 non-profits to provide services to over 7,000 City of Auburn residents.

Support neighborhood revitalization efforts to improve public facilities and infrastructure, especially in targeted areas.

- Improved 5 parks and playgrounds.
- Improved 1 public facility.
- Replaced sidewalks along 16 streets. The Direct Benefit Program replaced sidewalks on 8 of the streets
- Replaced 2 sewer laterals, and completed the South Intercept project.

Expand employment opportunities for City residents.

- CDBG supported the creation of 60 full-time jobs; low- to moderate-income residents held 38 of the full-time jobs.

Improve program management and administration

- Community organizations received training and capacity building.

Homeless Task Force and Human Service Coalition was improved through increased coordination efforts and training.

4. Summary of citizen participation process and consultation process

Federal regulations require the City to provide an opportunity for citizen participation in the preparation of the Consolidated Plan. The City of Auburn encouraged citizens and non-profits to provide input throughout the process. The City hosted two public open house style meetings and two public hearings to solicit comments and participation from the public. These meetings were advertised in the written and online local newspaper editions, on the City's website, and City's social media pages. In addition, emails were sent to nonprofit agencies, the Homeless Task Force, Community Network list serve and the Human Services Coalition list serve which has over 100 community members and agencies.

Public meetings were held at City Hall on October 21, 2019 and at Booker T Washington Center on December 4, 2019. These public meetings provided residents the opportunity to discuss neighborhood needs and priorities that should be considered for the Consolidated Plan. A survey circulated during the months of October and November to gather input from the public. This was especially helpful for individuals that were unable to attend the open house meetings to be able to provide input.

Public hearings were held on November 12, 2019 at a public Planning Board meeting and February 27, 2020 at a City Council meeting to discuss the Five Year Consolidated Plan including housing and community development needs. A draft of the Consolidated Plan is posted on the City's website, and was presented at a Public Hearing on February 27, 2020. A 30-day comment period beginning January 7, 2020 and extending to March 2, 2020 also provided citizens, public agencies, or other interested parties the opportunity to comment on the plan.

The public hearings and public meetings were conducted in handicap accessible locations. Times and locations of the meetings varied in trying to accommodate work schedules and capture as many members of the public as possible. All meeting notices identified that the meetings were accessible to people with disabilities and that a sign language interpreter or materials offered in an alternate format could be present if notice was given to the Office of Planning and Economic Development 10 days in advance.

The City also distributed surveys to the public, local human service providers and the affordable housing providers, community development organizations, homeless assistance providers, and members of the community. A total of 248 surveys were completed. The data from the surveys, public input from the community meetings, and information provided through stakeholder meetings were summarized and used to prepare the plan.

Consultation

The City held focus group meetings with stakeholders to discuss the Five Year Consolidated Plan and funding priorities. Housing providers, fair housing advocates, economic development agencies, homeless assistance providers, community-based organizations, and human services providers were represented. The focus groups addressed community development needs within the City and shared best practices in carrying out programs.

5. Summary of public comments

This section includes a summary of all written comments on the Five Year Consolidated Plan received during the public comment period, public hearings and community meetings.

The Consolidated Plan is a prerequisite for receiving funding through the Department of Housing and Urban Development for the federal entitlement program, Community Development Block Grant (CDBG). The purpose is to guide funding decisions regarding the use of federal resources. The City has prepared this Consolidated Plan to strategically implement federal programs that fund housing, community development and economic development activities within the City over the next five years— from April 1, 2020 to March 31, 2025.

The City has also prepared an Annual Action Plan for FY 2020 (April 1, 2020-March 31, 2021). The Annual Action Plan identifies the funding for projects that address the City's needs in economic development, neighborhood revitalization, housing development, and public services for low- and moderate-income households and individuals.

Comments included in the Five Year Consolidated Plan and 2020-2021 Annual Action Plan were received through community meetings, public hearings, e-mail and an online survey.

Housing: Safe, accessible, and affordable housing for the elderly; Quality housing that is affordable; Would like to see people taking pride in their neighborhoods and homes; Fix the old properties around Auburn instead of demolishing them; Quality and affordable housing for middle class is needed; Increase funding for mortgage assistance programs.

Community and Neighborhood Development: Loans for solar & other non-standard electrical power; Cameras on high volume traffic intersections, particularly near financial institutions; Increase annual neighborhood events with collaboration from organizations in Auburn to work on an area or increase knowledge on programs; Neighborhood garden; Would like to see money put into fixing infrastructure rather than landscape; When revitalization occurs, it creates an energy and level of pride that becomes contagious and more neighborhoods need that pride in the homes; Focus on the West end of Auburn.

Access to Resources/Public Services: Activities should focus on keeping the elderly independent; Focus on activities to benefit the elderly and disabled; Summer programming for the youth; Getting children and families out of homelessness; Transportation for working families; Getting children and families out of domestic violence; All areas of public service are important and affect one another.

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Economic Development: Business development should focus on higher quantity and higher quality employment; Focus should be on growth of businesses that engage communities of color; Get a Minority Business Development Corporation started. Set up a center for MBEs, DBEs, WBEs and VOSBs in Auburn; Help develop businesses for people of color and women, assistance to aspiring small business owners offered by CEDA, Cayuga Community College, Cooperative Extension, Community Action - they can work together to promote & provide technical financial and mentoring assistance; Create a center for business owners or those seeking information on becoming business owners in Auburn. This center would provide information on possible business grants and how to apply for said grants; Education on marketing and social media platforms, and host opportunities for networking; we need to find/help businesses that help the youth of our community. The PlaySpace for example is an amazing asset to our baby/toddler community; Spread more businesses to the West end of Auburn.

Impact of CDBG Funds: Received new sidewalks; CDBG Funding is imperative to the success of ARISE Freedom Camp; CDBG has given a whole new outlook on senior mental and physical health; Funding has benefitted Community Action Programming; My mom used a MAP grant to purchase her home about 2 years ago, it really helped her a lot; Homsite Development; Not directly, but enjoying the fruits of it.

Areas of Celebration: Hoopes Park; Casey Park; River Trail; Downtown; Heritage Center; Harriet Tubman Home; Clifford Park improvements; YMCA; Fort Hill Cemetery; Lincoln Park; Sherwood Playground; Falcon Park; Sidewalks and clean water; Boyle Center; ARISE at Freedom Camp; Play Space; Orchard Street; Parking garage; Historic District; Merriman street neighborhood for the Rescue Mission; South Street; East Hill area; Emerson Park; Washington St neighborhood revitalization; West End Arts Campus (Schweinfurth & Cayuga Museum). *Not all of the "Areas of Celebration" listed above have been impacted by CDBG or are CDBG eligible.*

See the Appendix to view all comments.

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

All comments were taken into consideration in preparing the Consolidated Plan. A complete list of comments is located within the appendix.

7. Summary

To effectively reach individuals who are uncomfortable or unable to attend community meetings, the City of Auburn developed, and circulated a CDB general public through the City website, Facebook page, Twitter, *The Citizen* (local newspaper) website, community meetings and shared with more than 100 organizations through list serves and e-mail.

In the survey, participants were provided a list of CDBG activities. Participants were asked to rank public improvement projects and human service activities. Lastly, an area wide eligible map was provided and asked participants to prioritize area wide activities in eligible areas. All participants were provided the opportunity to comment and provide feedback at the end of the survey.

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Data collected from the 248 survey submittals indicated that, 78% of participants lived within the City of Auburn while 20% of participants were from community organizations. 33% of the participants were low to moderate income. The following projects are prioritized according to survey results and are ranked from highest to lowest priority: Economic Development, Neighborhood Revitalization, Park Improvements, Sewer and Water Line Replacement, Clearance/Demolition, Sidewalk Improvements.

However, the City took a comprehensive approach in reviewing the comments received during the public comment period, public hearings, public/community meetings, focus group meetings and surveys. All comments, including survey comments and results, were taken into consideration when prioritizing community needs in the 5 year Consolidated Plan and 2020-2021 Annual Action Plan.

G Community Survey. The survey was shared with the

The outcome of priorities with all comments is as follows and ranked from highest to lowest:

1. Neighborhood Revitalization
2. Sewer and Water Line Replacement
3. Economic Development
4. Sidewalk Improvements
5. Park Improvements
6. Clearance/Demolition

The following Affordable Housing programs are prioritized according to survey results and are ranked from highest to lowest priority: Provide home modifications for individuals with disabilities (i.e. access ramps, stair chairs, railings .), Provide assistance for the rehabilitation of affordable housing units, Offer loans to homeowners to address safety violations and home upgrades, Offer loans for down payment/closing costs assistance to first time homebuyers, Increase access to information on housing.

The outcome of priorities with all comments is as follows and ranked from highest to lowest:

1. Provide home modifications for individuals with disabilities (i.e. access ramps, stair chairs, railings etc.)
2. Provide assistance for the rehabilitation of affordable housing units.
3. Offer loans to homeowners to address safety violations and home upgrades.
4. Offer loans for down payment/closing costs assistance to first time home buyers.
5. Increase access to information on housing.

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The following Neighborhood Revitalization programs are prioritized according to survey results and are ranked from highest to lowest priority: Collaborate with local agencies and provide funding for a neighborhood revitalization effort, Create an annual community event that focuses on transforming a neighborhood through landscaping, exterior improvements, and community involvement.

The outcome of priorities with all comments is as follows and ranked from highest to lowest:

1. Collaborate with local agencies and provide funding for a neighborhood revitalization effort
2. Create an annual community event that focuses on transforming a neighborhood through landscaping, exterior improvements, and community involvement

The following Economic Development programs are prioritized according to survey results and are ranked from highest to lowest priority: Provide financial assistance to emerging and existing businesses (loan/grant programs to help businesses start up and expand), Provide technical assistance to emerging and existing businesses (counseling and training for business owners and managers).

The outcome of priorities with all comments is as follows and ranked from highest to lowest:

1. Provide technical assistance to emerging and existing businesses (counseling and training for business owners and managers)
2. Provide financial assistance to emerging and existing businesses (loan/grant programs to help businesses start up and expand)

The following Human Service programs are prioritized according to survey results and are ranked from highest to lowest priority: Services for the disabled, Child care services, Homeless prevention and assistance, Senior services, Transportation services, Youth programming, Substance abuse services, Assistance for the hungry, Domestic violence programs, Fair housing education and enforcement

The outcome of priorities with all comments is as follows and ranked from highest to lowest:

1. Child care services
2. Services for the disabled
3. Senior services
4. Homeless prevention and assistance
5. Youth programming
6. Transportation services

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7. Substance abuse services
8. Assistance for the hungry
9. Domestic violence programs
10. Fair housing education and enforcement

The Process

PR-05 Lead & Responsible Agencies 24 CFR 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	AUBURN	Office of Planning and Economic Development

Table 1 – Responsible Agencies

Narrative

Community Development Block Grant agreements are with the City of Auburn. The City of Auburn’s Office of Planning and Economic Development (OPED) is responsible for overseeing the development of the Consolidated Plan, subsequent Action Plans and Annual CAPER’s. Further, the OPED is also responsible for oversight of the program and monitoring sub- recipients.

Within City government, the OPED is able to draw on the expertise of other departments to help deliver programs and see the delivery of identified outcomes. The Engineering Department assists with the public infrastructure and demolition projects. The Department of Public Works assists with park improvements as well as the City’s demolition projects. The Code Enforcement Office oversees the City’s building codes and zoning. The Comptroller and Treasurer’s office assists with the accounting of the CDBG Program. Further the City works with a variety of community based organizations to assist with the delivery of programs and services.

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

1. Introduction

Consultation to determine community needs occurred with citizens, neighborhood groups, housing agencies and non-profits. Focus group meetings were held early in the process with affordable housing providers, fair housing advocates, homeless providers, economic development agency, and other City departments. Surveys were also distributed to these organizations to obtain more detailed information on community needs. In addition, two community meetings were held in October and December to give residents and opportunity to provide input on the Consolidated Plan.

The following groups were specifically consulted for the preparation of the 2020-2024 Strategic Plan.

- Auburn Housing Authority
- Cayuga Economic Development Agency
- City of Auburn Department of Public Works
- Drug Free Coalition
- City of Auburn Engineering Department
- Homsite Fund, Inc. and Home HeadQuarters
- Community Network Meeting
- Cayuga Economic Development Agency
- Rescue Mission
- City of Auburn/Cayuga County Homeless Task Force

Public meetings were held on October 21, 2019 and December 4, 2019. Public hearings were held on November 12, 2019 as part of the City's Planning Board. A second public hearing was held on February 27, 2020 as part of a full City Council meeting.

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 City held focus meetings with stakeholders to discuss the Consolidated Plan and funding priorities. Affordable housing providers, homeless assistance providers, economic development agency, community organizations, and health and human services providers were all represented. The focus meetings addressed housing and community development needs within the City.

On October 17, 2019 City staff met with Home HeadQuarters and Homsite Fund, local non-profit community and housing development agencies. In this meeting discussion on housing and community development needs for low to moderate income individuals and neighborhoods in the City of Auburn took place. Homsite provides Section 8 vouchers in the City of Auburn and Cayuga County. Priorities that were outlined in the meeting that will be addresses through the consolidated plan include:

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- Lead paint in rental units, especially units with young children. Homsite recently received funding from the Emerson Foundation to implement a program that partners with Cayuga County Health Department and City of Auburn. This will program will be executed within the 2020 program year.
- The need for a rental rehab program to continue. Homsite applied for funding and will know if the program will be awarded grant funds in the 2020 program year.
- Acquisition rehab program will continue.
- Hold a Block Blitz in a distressed neighborhood in the City of Auburn. Neighborhoods discussed for a Block Blitz include: Wall Street, Washington St, Bradford Area.

On October 2, 2019 City staff met with Auburn Housing Authority, a local public housing agency that provides safe affordable housing to low income families, to discuss public housing needs. Auburn Housing Authority provides Section 8 vouchers in the City of Auburn and is currently undergoing major renovations to Melone Village. 70 units have been completed as part of Phase I, while renovations in 62 units are underway and will be complete by June 1, 2021. That is 188 units total. Brogan Manor has already undergone complete renovations, and the third Housing Authority complex will be undergoing renovations in the near future, if funding is awarded. Auburn Housing Authority is providing affordable, quality rental housing to the residents of Auburn, however, there is still a need for affordable rental units in the City of Auburn. Priorities discussed include:

- Affordable quality rental units, especially for single individuals are needed in the community.
- Section 8 vouchers for vulnerable populations especially those exiting or at risk of entering institutions.
- Security deposit program

The City of Auburn works closely with ARISE. The agency works with individuals and families with independent living skills for persons with disabilities. One main housing concern that was highlighted was the need for affordable accessible units in the City of Auburn. ARISE also highlighted the need and community demand for the home access program, which provides accessibility to individuals with disabilities in their homes.

Beyond the preparation for this Strategic Plan, the Office of Planning and Economic Development staff meets regularly with housing providers including Homsite Fund, Home Headquarters, Auburn Housing Authority and ARISE. These groups either develop and manage housing, or provide housing for low to moderate income people. Additionally, the City of Auburn connected with members of the City of Auburn Human Rights Commission during the development of the Fair Housing 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

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The Housing and Homeless Coalition of Central New York (HHC) NY-505 CoC acts as the Continuum of Care (CoC) Lead and United Way of Central New York is the Collaborative Applicant. The CoC lead is responsible for the coordination and oversight of the CoC planning efforts, and has the authority to certify and submit the CoC homeless assistance funding application.

In March 2015, the Syracuse/Onondaga County CoC and Oswego County merged. In May 2016, Auburn/Cayuga County CoC NY-502 merged with CoC NY-505 thus creating a more regional CoC. The major responsibilities of the CoC lead are to operate the CoC, to develop a strategic planning process that works toward the goal of ending homelessness in Central New York, and to coordinate the application process for the HUD Continuum of Care Program Competition.

The City of Auburn coordinates with the HHC of CNY on a regular basis. City staff is an active member on the Housing and Homeless Coalition of CNY Advisory Board, Planning and Advocacy Committee, and the Performance Evaluation Committee. Additionally, City staff is the chair of the local Cayuga County/City of Auburn Homeless Task Force. By working together, efforts in the Cayuga County and our CoC region will continue to successfully reduce the number of people experiencing homelessness and the length of time people are homeless, as well as eliminate future episodes of 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 City of Auburn does not receive ESG funding. However, the City of Auburn does consult with the Coalition and Continuum of Care (CoC) to identify gaps in services to those in need. The City of Auburn utilizes Homeless Management Information System (HMIS) data, Point in Time count data and feedback from community based organizations, to maximize CDBG and local CoC funding to ensure that gaps and services in homelessness are being addressed.

The City of Auburn is a part of the Homeless Task Force and Continuum of Care (COC) NY-505. This committee reviews and analyzes HMIS data, performance measures, monitoring visit scores and reviews applications. There are program standards, outcomes, and policies and procedures that are in place. These are reviewed and updated annually.

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	ARISE
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted with ARISE through e-mail regarding the Consolidated Plan community meeting, mailings, flyers, and provided the agency with surveys as an additional way to provide input. ARISE also attend the Consolidated Plan presentation to the Homeless Task Force in October and the Public Hearing in November. The anticipated outcome includes increased coordination and communication regarding CDBG Home Access program and the agency's permanent supportive housing units through HUD CoC funding for homeless individuals and families as well as services for youth with disabilities.
2	Agency/Group/Organization	AURORA of CNY
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Aurora of CNY was consulted through e-mail, flyers and surveys. City staff discussed priority needs with Aurora at November's Public Hearing. Anticipated outcome is information and priority needs regarding seniors with hearing and vision loss.
3	Agency/Group/Organization	BOYLE SENIOR CENTER
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Public Services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Boyle Senior Center was consulted through e-mail, mailings, flyers and surveys. A representative from the Boyle Senior Center attended the Community Meeting held in October 2019. Anticipated outcome is information and priority needs regarding senior priority needs including health and social activities.
4	Agency/Group/Organization	Cayuga County Department of Social Services
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cayuga County Department of Social Services was consulted through e-mail, and survey. Anticipated outcome is the coordination of projects, funding and future activities in the community.
5	Agency/Group/Organization	Cayuga County Health and Human Services
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	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?	The City consulted with the dept through e-mail regarding the Con Plan community meeting, flyers, and provided the agency with surveys. The dept attended a Fair Housing Forum held in Nov and discussed housing needs in the City. The City has been working collaboratively with the Health Department and Homsite to address lead paint in rental units. The outcome includes increased coordination regarding low to moderate income individuals and family needs in the community.
6	Agency/Group/Organization	Cayuga Economic Development Agency
	Agency/Group/Organization Type	Regional organization Business 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?	The City consulted with CEDA through e-mail regarding the Con Plan community meeting, flyers, and provided the agency with surveys. A focus group meeting was held with representatives from CEDA on October 10, 2019. The outcome includes increased coordination regarding the needs of the local business community and economic development needs. There was discussion around improving the CDBG economic development program and developing a microenterprise program.
7	Agency/Group/Organization	Chapel House
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted with Chapel House through a one on one meeting. The anticipated outcome includes increased coordination and communication regarding Homeless housing including emergency and permanent supportive housing for Homeless men as well as women, youth and families.
8	Agency/Group/Organization	Community Network
	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 Services-Employment Service-Fair Housing Services - Victims Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Health Agency
	What section of the Plan was addressed by Consultation?	Public Services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City held a presentation at the October 2019 Community Network meeting about the consolidated plan and Analysis of Impediments to Fair Housing. The Community Network Coalition is comprised of local human service agencies and organizations. Attendees of the meeting gave feedback regarding housing and homeless needs.
9	Agency/Group/Organization	Homsite Fund, Inc.
	Agency/Group/Organization Type	Housing
	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?	The City of Auburn consulted with Homsite and Home Head Quarters through a focus group meeting. Discussion regarding housing needs and programming that can address gaps in services. Anticipated outcomes are an increase participation in housing programs and create a more efficient process for applicants.
10	Agency/Group/Organization	Continuum of Care NY-505
	Agency/Group/Organization Type	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?	The City has coordinated with the HHC of CNY to identify and address homeless needs in Cayuga County and the City of Auburn. Anticipated outcomes include increased coordination regarding homeless services and needs as well as funding.
11	Agency/Group/Organization	Auburn Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Auburn Housing Authority was consulted through a focus group meeting. Discussion around housing services, needs and renovation projects took place. Anticipated outcome is for collaboration on housing, CDBG human service programming priority needs and activities for the 5 year plan.
12	Agency/Group/Organization	Cayuga County Drug Free Community Coalition
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Public Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Drug Free Coalition was consulted through a focus group meeting. Anticipated outcome is information and priority needs regarding preventative youth programming in the community. Anticipated outcome include human service programming and information regarding priority needs.
13	Agency/Group/Organization	Rescue Mission
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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?	Rescue Mission was consulted through e-mail, flyers, and surveys. The Rescue Mission attended the October public meeting and Community Network Meeting. Anticipated outcomes include information and priority needs for low to moderate income persons, housing as well as the homeless population.
14	Agency/Group/Organization	TRANSPORTATION PROJECT FOR CAYUGA COUNTY: SCAT VAN
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Public Services

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Transportation Project of Cayuga County was consulted through e-mail, flyers, and surveys. SCAT Van attended the October Public Meeting. Anticipated outcome is information and priority needs regarding transportation for disabled individuals and seniors.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

The City consulted a majority of local agencies, and did not deliberately omit any from the 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	COC NY-505	-Homeless
City of Auburn Comprehensive Plan	City of Auburn	-Revitalizing Neighborhoods including protecting the quality of existing neighborhoods and protect neighborhood character-Shaping business growth across Auburn-Create a walk-able community-Re-engage the Owasco River
Owasco Riverfront Plan	City of Auburn	-Re-engage the Owasco River
Brownfield Redevelopment Plan	City of Auburn	-Re-engage the Owasco River
Healthe CNY	Healthe Communities	-Identification of health needs in our community
Cayuga Economic Development Agency Strategic Plan	Cayuga Economic Development Agency	-Economic Development
Analysis of Impediments to Fair Housing	City of Auburn and Western Economic Services, LLC	-Fair Housing
Cayuga County Employment Plan	Cayuga County Department of Social Services	-Homeless
Cayuga County Local Services Plan	Cayuga County Mental Health	-Special needs and facilities
Parks Master Plan	City of Auburn	-Parks revitalization

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(I))

The City of Auburn consulted with many local organizations and agencies that address the needs of the City's low to moderate income population. The City consulted with Auburn Housing Authority, as well as local government institutions including Cayuga County Health Department, and Cayuga County Department of Social Services.

Narrative (optional):

All of the agencies listed in the *Consulted Agencies, Groups, and Organizations Table* received a survey to complete, and many attended focus group or community meetings to explain their agency's work and identify needs. Many of the agencies were familiar with the Community Development Block Grant program and therefore easily identified specific priority needs within the City of Auburn. Consultations indicated that there is a need for more affordable housing, quality housing stock, youth programming, and a microenterprise training program.

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

Federal regulations require the City to provide for citizen participation in the preparation of the Consolidated Plan. The City of Auburn has encouraged citizens and Human Service Agencies to provide input throughout the process. A copy of the City's Citizen Participation Plan is located in the Office of Planning and Economic Development.

The City advertised all community meetings, including the community survey and public hearings via the City's website, Facebook page, the Citizen newspaper, and announced weekly at City Council meetings.

Focus meetings were held to receive input on priorities for Consolidated Plan activities. The following agency types attended the focus group meetings: affordable/special needs housing providers, public housing organizations, business association, homeless assistance providers, community building organizations, and health and human service providers.

The City held public hearings for both the Consolidated Plan and the Annual Action Plan on November 12, 2019 and February 27, 2020. The meetings outlined the schedules for the Five Year Consolidated Strategic Plan, provided background information regarding goals for the two plans, and asked residents to comment on housing and community development needs. Public hearings were advertised in the local newspaper *The Citizen*.

Additional community meetings for the Consolidated Plan were held on October 21, 2019 and December 4, 2019. These open house meetings gave residents the opportunity to discuss neighborhood needs and priorities that should be considered for the Consolidated Plan and Annual Action Plan. In addition, a short survey was provided, and posted on the City's website. Minutes and attendance sheets from both focus group and open house meetings, and additional meeting handouts and flyers are included in the *Appendix*. Public meetings were advertised in the local newspaper *The Citizen* website and in the print edition.

The City considers all comments and priorities from the Consolidated Plan and Annual Action Plan community meetings and public hearings when considering the funding of Human Services Agency programs. The process includes the release of a Request for Proposals; once the proposals are received the Office of Planning and Economic Development staff evaluates them for eligibility with program regulations and performance measures, and makes funding recommendations to the Mayor. The Office of Planning and Economic Development reviews funding recommendations and submits the proposed Annual Action Plan to the City Council. City Council reviews the Annual Action Plan and makes comments prior to the final public hearing.

Demo

The Annual Action Plan is made available to the public for review and comment. Drafts of the Consolidated Plan and Annual Action Plan were posted on the City's website, and summaries were presented at a Public Hearing held on February 20, 2020. A 30-day comment period began on January 7, 2020 and ran through February 5, 2020. Citizens, public agencies, or other interested parties wishing to comment on the plans could do so online by e-mail or via mail to the Office of Planning and Economic Development. Input from the community, including comments received from individual citizens as well as agencies, are valuable to the creation and implementation of the City's Five-Year Consolidated Plan and Annual Action 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	15 members of the public attended the community meeting on October 21, 2019 at City Hall.	Increasing access to public transportation specifically Centro bus lines to areas that provide services, promoting emotional and developmental growth for low to moderate income youth through the arts. Youth programming and Summer Rec Programs City Parks, Security Deposits, Bradford Park Improvements, Casey Park facility accessibility assessment, Senior programming and transportation. Summer Programming ie. New York Dance Festival, providing emotional development. Youth programs, SCAT Van services.	All comments accepted.	

Demo

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)
2	Public Hearing	Non-targeted/broad community	11 persons including Planning Board attended on November 6, 2019.	<p>Jeff Pepple, Manager for Inclusive Recreation, Arise - Mentions Arise at Freedom Camp which is funded with help of CDBG. Gary Mann, Regional Program Manager, Rescue Mission Mentions they use CDBG funds to help run Merriman Circle Neighborhood event programming. Ann Kosta, Vice President, Aurora of CNY Receive funding from CDBG to buy assistive devices for individuals who are blind, visually impaired, deaf, and hard of hearing. David Scott, Chief Operating Officer, New Batavia Planning discusses environment and social sustainability as well as minority businesses. Crystal Cosentino, Deputy Director, Homsite and Home HeadQuarters Thanks the City and planning staff for their continued support in the Home Repair Program and the Acquisition Rehab Program.</p>	All comments accepted.	

Demo

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	Public Meeting	Minorities	8 members of the community attended the public meeting on December 4, 2019 at the Booker T. Washington Community Center.	Programming for middle School afterschool program at a rec center. Microenterprise trainings for Emerging Businesses Training in the trades. Workforce development. Coordination of Services-Hotline for emergency situations. App based hotline for services. Affordable Housing. Youth programs. Senior Services. Food Assistance. Rental Housing Conditions. Literacy Training/Avenues for people to obtain high school diploma. Area Wide Activities. Skate park at Casey Park. Owasco River Corridor - Clean it up, block blitz. Owasco River Greenway Trail - Finish connection behind high school, County investing in trails that will connect. Sidewalks on Bradford	All comments accepted.	

Demo

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	stand at the public market	Non-targeted/broad community	This was a stand at the public market at the Equal Rights Heritage Center. There was a handful of people that stopped at the market. There was not a formal sign in sheet.	-Condition of sidewalks		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The data provided in the Needs Assessment was from the 2010 Census, the 2011-2015 American Community Survey, and the 2011-2015 CHAS data. The analysis of this data produces results that demonstrate the overall needs of the City of Auburn. These needs can then be prioritized for choosing specific goals and projects that can be completed in the 2020-2024 and subsequent Action Plans.

Housing

The City of Auburn's most common housing problem is cost burden. Cost burden affects both renters and owners, however, renters who are considered extremely low income are the most likely to suffer from cost burden.

Disproportionately Greater Need

Blacks, American Indians, and Hispanics all experience a disproportionately greater need. The lower the income category, the more likely a disproportionately greater need is likely to occur.

Public Housing

The greatest need in public housing is an increase in the number of accessible units and for more affordable housing in Auburn. There is also a need for more vouchers as the waiting list is long. Holders of vouchers often have trouble finding what is considered an affordable apartment.

Homeless

In 2019, Cayuga County had a total number of homeless persons count of 1,249. Of these 1,249 persons, 401 were adult singles and 210 were families. This data is gathered from the Homeless Management Information System (HMIS). The majority of the homelessness occurred in the City of Auburn.

Non-Homeless Special Needs

Non-Homeless special needs include the elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with alcohol/drug addiction. Needs of these populations are affordable and safe housing, accessible housing, and supportive services.

Non-Housing Community Development

Non-Housing Community Development needs include neighborhood park improvements; sidewalk replacement; urban forestry; sewer and water infrastructure; public services such as food pantries, youth programs and, homeless shelters; and economic development assistance.

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

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	27,687	27,265	-2%
Households	12,081	11,190	-7%
Median Income	\$35,706.00	\$39,438.00	10%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,070	1,730	2,205	1,215	3,965
Small Family Households	590	450	745	395	1,845
Large Family Households	55	60	195	105	350
Household contains at least one person 62-74 years of age	235	445	285	320	789
Household contains at least one person age 75 or older	445	355	585	95	300
Households with one or more children 6 years old or younger	334	189	340	165	390

Table 6 - Total Households Table

Data Source: 2011-2015 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	150	0	30	0	180	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	30	0	15	0	45	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	0	95	0	115	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	735	145	60	20	960	140	125	100	70	435
Housing cost burden greater than 30% of income (and none of the above problems)	310	625	275	35	1,245	40	180	245	100	565

Demo

	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
Zero/negative Income (and none of the above problems)	305	0	0	0	305	25	0	0	0	25

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

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	930	145	200	20	1,295	140	125	100	70	435
Having none of four housing problems	605	1,095	965	455	3,120	70	365	940	670	2,045
Household has negative income, but none of the other housing problems	305	0	0	0	305	25	0	0	0	25

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

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	365	250	260	875	60	75	135	270
Large Related	35	55	0	90	20	4	25	49
Elderly	385	190	95	670	64	195	145	404
Other	455	270	0	725	35	24	50	109

Demo

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,240	765	355	2,360	179	298	355	832

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

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	330	20	60	410	45	25	75	145
Large Related	35	0	0	35	20	0	15	35
Elderly	230	90	15	335	39	75	0	114
Other	335	35	0	370	35	20	15	70
Total need by income	930	145	75	1,150	139	120	105	364

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

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	0	60	0	110	0	0	0	0	0
Multiple, unrelated family households	0	0	50	0	50	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	50	0	110	0	160	0	0	0	0	0

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

	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 12 – Crowding Information – 2/2

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

According to 2010 Census data, in the City of Auburn 28% owner occupied units are single persons while 49.9% of occupied housing are renters. In the City of Auburn there is one emergency shelter that sheltered 81 homeless single adults in 2018. The Cayuga County Department of Social Services and Auburn Housing Authority have identified a growing demographic of single individuals in need of single room occupancy housing in the City of Auburn.

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.

In 2018, there were 209 persons in family households with adults and children that were homeless in Cayuga County. Approximately 19 individuals were victims of Domestic Violence. Families experiencing homelessness are emergency housed in motels by the Department of Social Services or those who fled domestic violence stay in the domestic violence shelter. There is no emergency shelter for households with children other than the domestic violence shelter. The Rescue Mission has 8 transitional units that houses families in hotels. Community Action Programs of Cayuga/Seneca has 38 HUD Rapid Rehousing beds that serve homeless families. However, these programs do not meet the need of the increasing number of families experiencing homelessness in a year.

What are the most common housing problems?

The most common housing problem that households in the City of Auburn face is the cost burden that housing creates. This is the number one issue that both renters and homeowners are facing.

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

Renters are more affected than homeowners by these problems. Renters, who are extremely low income (less than 30% AMI), are the most likely to experience housing issues such as substandard housing and a cost burden created by housing. Renters who are moderate income (50-80% AMI) are the most likely to experience the housing issue of being overcrowded.

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

According to US Census 2018 Quick Facts, 18.2% of persons live in poverty in the City of Auburn. This is higher than the national average of 11.8%. Over the past five years the City of Auburn has had an increase in poverty rate and in the disparity of income class. This has been identified in the 2020 Analysis of Impediments of Fair Housing and supported by the most recent ACS and US Census data. Residents whose only income is public assistance find it difficult to pay rising rents and if they move to a more affordable unit, it is difficult for them to save for a security deposit. Department of Social Services no longer provides security deposit assistance. Individuals and families that are nearing the end of rapid rehousing assistance find it difficult to locate affordable housing and sufficient units. If affordable and sufficient housing is found, it is difficult for them to secure the unit with a full security deposit.

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 City of Auburn experiences a high poverty level. As identified in the Housing Needs Summary Table above, households with less than 50% AMI, experience the highest level of housing problems including: lack of plumbing or kitchen facilities. HUD's definition of a low-income person is someone whose total annual income is 50% or less of the AMI or average income for the community where they live. According to the Census Bureau, the median income for 2014-2018 in Cayuga County is \$42,695.00. That would mean an individual would need to make \$21,349.00 to be considered moderate income.

The housing characteristic that is most prevalent among city residents who are at risk of losing their housing is conflict in the household and eviction (identified in the chart below). Household conflict refers to active opposition between family members. Conflicts may involve different combinations of family members and may be between couples or parents and children. Approximately 146 individuals are estimated to be at risk of homelessness because of household conflict. Eviction is the second reason people are at risk of becoming homeless. It is estimated that 110 individuals will face this housing problem over the next year. However, the new NYS landlord tenant laws may affect this estimate.

The estimates of at risk populations were provided through data entered by local housing providers, including the department of social services, into the Homeless Management Information System (HMIS). This data was collected during the 2018 program year and used for 2019 PY estimates. HMIS data is managed and was provided by the Housing and Homeless Coalition of CNY, NY-505 CoC.

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

The number of persons who are in need of housing assistance include:

Demo

Homeless/Housing At Risk Primary Reason(78)	
Conflict in the Household	146
Eviction	110
Criminal Activity	80
Missing	79
Release From Institution	38
Lack of sufficient housing	32
Mental Health	30
Substance Abuse	23
Domestic Violence Victim/Survivor	19
Loss of Job	19
Substandard Housing	11
Underemployment/low income	11
Other	32

NA-15 Disproportionately Greater Need: Housing Problems – 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.

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	1,420	325	330
White	1,335	300	320
Black / African American	35	0	0
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	0	25	10

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 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	1,075	655	0
White	1,035	650	0
Black / African American	25	4	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

Demo

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	825	1,380	0
White	630	1,260	0
Black / African American	110	65	0
Asian	15	15	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	20	0	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 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	225	990	0
White	200	935	0
Black / African American	0	40	0
Asian	4	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	24	10	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 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

Overall, blacks are experiencing a disproportionate share of housing problems. This is demonstrated at the 0-30% AMI income level, the 30-50% AMI income level, and the 50-80% income level. This was also noted in the City's recently completed Analysis of Impediments to Fair Housing.

Asians experience a disproportionate share of housing problems at the 50-80% AMI income level and the 80-100% AMI income level.

Hispanics experience a disproportionate share of housing problems at the 50-80% AMI income level.

American Indians also experience a disproportionate share of housing problems at the 0-30% AMI income level. This may prove to not be statistically significant due to the margin of error of the data being greater than the actual population percentage of American Indians.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 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

A disproportionate greater need (as defined by HUD) exists when the members of any racial or ethnic group at an income level experience housing problems at a great rate (10% or more) than the income level as a whole.

Income classifications are defined as extremely low income (<30% of AMI), low income (30 - 50% AMI), moderate income (50 - 80% AMI), and middle income (80 - 100% AMI).

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	1,070	675	330
White	985	650	320
Black / African American	35	0	0
Asian	0	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	0	25	10

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 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	270	1,460	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
White	240	1,445	0
Black / African American	15	15	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 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	300	1,905	0
White	145	1,745	0
Black / African American	95	80	0
Asian	15	15	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	20	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 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	90	1,125	0
White	85	1,045	0
Black / African American	0	40	0
Asian	4	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	34	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 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

At the 0-30% AMI income level, both blacks and American Indians are experiencing severe housing problems at a disproportionate rate. At the 30-50% AMI income level, blacks are experiencing severe housing problems at a disproportionate rate. At the 50-80% AMI income level, blacks are experiencing severe housing problems at a disproportionate rate. At the 80-100% AMI income level, Asians are experiencing severe housing problems at a disproportionate rate.

Overall, blacks are experiencing a disproportionate rate of severe housing problems. This also correlated to the finding in the City’s 2020 Analysis of Impediments to Fair Housing.

Income directly relates to the persons experiencing severe housing problems. The lower the income level, the higher the number of persons experiencing severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 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	7,380	1,855	1,625	325
White	6,995	1,785	1,400	320
Black / African American	230	25	95	0
Asian	20	0	19	0
American Indian, Alaska Native	10	0	4	0
Pacific Islander	0	0	0	0
Hispanic	90	50	0	10

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

Black persons, American Indian persons, and Hispanic persons all experience a disproportionate housing cost burden. Black persons experience a housing cost burden at a rate of 65.9%. American Indians experience a housing cost burden at a rate of 100%. Hispanics experience a housing cost burden at a rate of 64.8%. The average rate of persons who experience a housing cost burden in the City is 32.8%. Housing cost burden is one of the largest housing problems that persons, particularly persons of low to moderate income are facing.

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?

Blacks, American Indians, Hispanics, and Asians are experiencing a disproportionate greater need. Blacks, American Indians, and Hispanics are experiencing the greater need at the lower income levels while Asians are experiencing a greater need at the moderate income levels.

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

The greatest housing need identified is the housing cost burden that households of low to moderate income are facing. Safe and affordable housing is needed, especially for renters. As stated in the 2020 Analysis of Impediments to Fair Housing, Black renters are experiencing a disproportionate need in regards to housing.

Additional needs not identified above include homebuyer assistance to help purchase homes, repair programs, lead based paint remediation, weatherization programs and energy efficient upgrades, and supportive services for at-risk households.

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

Black persons are located throughout the City of Auburn but a higher number of Black persons are located in Census Tract 421 and 418 than the other Census Tracts.

NA-35 Public Housing – 91.205(b)

Introduction

Auburn Housing Authority currently administers 15 VASH vouchers on behalf of Syracuse Housing Authority – they are not reflected here, as we are the administering agency only, while SHA is the direct recipient.

Auburn Housing Authority was recently awarded 30 Mainstream Vouchers for non-elderly, disabled households exiting institutions or at risk of Institutionalization. Lease-up will begin February 1, 2020 and continue throughout the year. As a result, these vouchers are not yet included in counts.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	49	207	0	207	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			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	15,638	11,902	0	11,902	0	0	
Average length of stay	0	0	4	5	0	5	0	0	
Average Household size	0	0	2	2	0	2	0	0	

Demo

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	7	44	0	44	0	0
# of Disabled Families	0	0	10	64	0	64	0	0
# of Families requesting accessibility features	0	0	49	207	0	207	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

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	46	184	0	184	0	0	0
Black/African American	0	0	3	22	0	22	0	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0

Demo

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 *
Pacific Islander	0	0	0	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	1	6	0	6	0	0	0
Not Hispanic	0	0	48	201	0	201	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:

All tenants and applicants on the waiting list for accessible units are in need of single-story units. They do not require wheelchair-accessible units or audio/visual units specifically – they are simply households with a member(s) who cannot walk upstairs. This is unfortunate, as most of our public housing stock is comprised of multi-level units with the bathroom located on the second floor.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

- A living wage of \$15 per hour: the current minimum wage does not provide enough income to support a household, even if the household is receiving benefits such as WIC, SNAP, HEAP, affordable housing, and/or Public Assistance.

Demo

- Decent, safe, affordable housing for voucher holders: voucher holders who reside on fixed incomes still cannot afford to live at newer “affordable housing” tax credit complexes
- Affordable one-bedroom units
- Transportation
- Flexible and affordable daycare options and educational opportunities

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

The population at large may have more housing options but is still contending with lack of a living wage, dilapidated housing stock, lack of transportation, and the absence of flexible and affordable daycare options. The population at large may also lack access to affordable healthcare.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness affects single persons, families, people with disabilities, veterans, victims of domestic violence, and all races and ethnicities. From April 1, 2018-March 31, 2019, Cayuga County had 1,249 persons that were experiencing homelessness. Of these 1,249 persons, 401 were adult singles, 210 were families, 45 were veterans and 17 were chronically homeless individuals.

According to the 2018 Homeless Count data the majority of homeless in Cayuga County were non-Hispanic/ non-Latino. Approximately 70% of the homeless population was white, 20% were Black/African American while approximately 1% was Pacific Islander. The remaining population was identified as other or multiple races. The majority of the homelessness in Cayuga County occurs in the City of Auburn.

In Cayuga County there is limited housing for homeless families and individuals, especially female adults. The Rescue Mission has 28 fully furnished units that are supportive housing within their Merriman Circle neighborhood. Eight of the units are transitional and available for families that are placed in a hotel by Cayuga County Department of Social Services because they are homeless. Community Action Program of Cayuga and Seneca Counties operates a domestic violence shelter that serves households with children fleeing domestic violence. Typical length of stay in the domestic violence shelter is about 6 weeks.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	9	0	209	0	336	33
Persons in Households with Only Children	0	0	1	0	0	0
Persons in Households with Only Adults	49	0	401	0	191	51

Demo

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Individuals	3	0	17	0	12	87
Chronically Homeless Families	0	0	0	0	0	0
Veterans	6	0	45	0	37	49
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: COC NY-505 HMIS Data

Indicate if the homeless population is: Has No Rural Homeless

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)
White	423	0
Black or African American	138	0
Asian	2	0
American Indian or Alaska Native	2	0
Pacific Islander	3	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	48	0
Not Hispanic	561	0

Data Source

Comments: COC NY-505

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

In 2018, Cayuga County identified 210 families with children that were homeless and were emergency housed in motels or fled domestic violence and stayed in the domestic violence shelter. There is not an emergency shelter for households with children other than the domestic violence shelter. Households with children experiencing an episode of homelessness are emergency housed through the Department of Social Services (DSS) in local motels. The Auburn Rescue Mission has 8 units that they utilize to rapidly re-house families with children into permanent housing. Median motel stay for homeless families with children is typically 45 days. It is very rare that a household with children would be homeless and be unsheltered. The Community Action Programs of Cayuga and Seneca Counties operate a domestic violence shelter that serves households with children fleeing domestic violence. Typical length of stay in the domestic violence shelter is 6 weeks.

In 2018, 45 homeless veterans were identified in Cayuga County. Chapel house provides emergency shelter to men over the age of 18 and has a contract with the VA to serve homeless veterans. The US Department of Veterans Affairs HUD-VASH is a cooperative partnership between the Department of Housing and Urban Development (HUD) and VA Supported Housing (VASH). HUD provides housing assistance through its Housing Choice Voucher Program (Section 8) that allows homeless low income Veterans to rent privately owned housing. VA identifies Veterans who are chronically homeless and provides intensive case management support to help participants obtain and maintain safe, affordable permanent housing.

Cayuga County Veteran’s Service Agency counsels and assists veterans and their dependents in areas such as pension and compensation, health and medical, rehabilitation, educational and life insurance

services. The agency advocates on behalf of all Cayuga County veterans to ensure they receive the maximum benefits to which they are entitled under federal, state and local law.

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

According to the 2018 Homeless Count data the majority of homeless in Cayuga County were non-Hispanic/ non-Latino. Approximately 70% of the homeless population was white, 20% were Black/African American while approximately 1% was Pacific Islander. The remaining population was identified as other or multiple races. The majority of the homelessness in Cayuga County occurs in the City of Auburn.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

On any given night in Cayuga County, there is an average of about 3 people homeless equating to a homeless count total of 1,249. However, agencies such as the Rescue Mission and Chapel House emergency shelter conduct extensive outreach throughout the community and have collaborative relationships with the County Department of Social Services and other nonprofit agencies that serve homeless. These programs provide case management and aim to permanently house individuals and families in their programs.

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

Introduction:

Non-Homeless special needs populations include the elderly and frail elderly; persons with mental, physical, and developmental disabilities; persons with alcohol and drug addictions; persons with HIV/AIDS and their families; and victims of domestic violence.

The non-homeless special needs populations tend to be low-income and in need of housing and supportive needs in the community. These needs include affordable housing and repairs, accessible housing, and supportive services.

Describe the characteristics of special needs populations in your community:

Elderly/Frail Elderly: Almost one-fifth of Auburn's population consists of elderly people aged 62 years and over. The elderly typically need housing assistance for financial reasons since the elderly are on a very limited fixed income. They also need supportive services to perform daily tasks such as bathing and eating.

Persons with Mental Disabilities: According to the Behavioral Risk Factor Surveillance System (BRFSS) Health Indicators, Cayuga County which includes the City of Auburn, 11.2% of residents reported poor mental health. This is 5.5% greater than the statewide rate of 10.6%. The suicide rate has been increasing and the rate in Cayuga County is higher than the State's. The reported rate of self-inflicted injuries by youth aged 12-17 was 74.3%, compared to the New York State rate of 48.2%. The reported rate of self-inflicted injuries by youth aged 18 and older was 29.6%, compared to the New York State rate of 18.8%. This is one of the highest rates that Cayuga County has seen in almost a decade.

Persons with Physical Disabilities: The City of Auburn CDBG funding supports ARISE Home Access Program (HAP) in assisting individuals with mobility issues, recovering from surgeries where a ramp or home modification is essential for their continued independence. Persons that have difficulty due to age are required to obtain documentation from the individual's doctor stating that this person needs a ramp or home modification to remain independent in the community is necessary for participating in the program.

Persons with Developmental Disabilities: People with developmental disabilities have trouble finding jobs and maintaining housing in the community. In the community, people in need of housing who could face homelessness can often be documented with having a developmental disability. According to our HMIS data, persons who are homeless with a disability stay an average of 56 days in a shelter. Persons

Persons with Alcohol/Drug addiction: Cayuga County's drinking rate of 28.8% is the highest of the six counties in the Central NY region. This excessive drinking rate is also coupled with high rates of tobacco

use. 21% of Cayuga County residents reported using tobacco, compared to a 14.1% statewide rate of tobacco use. Cayuga County has also felt the effects of the heroin epidemic along with other drug addictions. Cayuga County is participating in the HEALing Communities Research Study with the goal of reducing opioid deaths by 40% over four years. Cayuga County is one of 67 communities in four states that were selected to take part in this ground-breaking study.

Persons with HIV/AIDS: The HIV/AIDS rate for Cayuga County (data is not broken down to the City of Auburn level) is lower than the NYS, and surrounding counties Onondaga, Oneida and Madison rates of HIV/AIDS. Cayuga County has 4.3 cases per 100,000 populations. This data is from the CNY HIV/AIDS Service Delivery Plan 2014-2016.

Victims of Domestic Violence: According to data from NYS Division of Criminal Justice Services, there was a total of 654 domestic violence victims in the City of Auburn; 470 domestic violence victims between intimate partners in the City of Auburn in the year 2018 alone, and additional 184 other family victims. This means that 2.5% of the City's population experienced and reported domestic violence.

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

The housing and supportive service needs of these populations are determined by the human service agencies that interact with them on a regular basis.

Elderly/Frail Elderly: The elderly population needs include home repairs, HEAP, assistance with meals, transportation, health classes, case management, and social activities.

Persons with Mental Disabilities: There is an increased need for respite services for families who are caring for their loved one and for independent housing options that would provide residential supervisor over site to ensure independence and success.

Persons with Physical Disabilities: There remains a need for accessible rental housing for people with disabilities. Additionally, there is a need for supportive housing and/or transitional housing programs to assist with their self-sufficiency. Case management or supportive housing would assist the individual in maintaining their housing by learning good rental skills – as many individuals with disabilities are eligible for subsidized housing (which requires regular housing inspections) a case manager can assist tenants in being good tenants. Additionally, case managers can regular inspect the property to ensure that the landlord is keeping the property well maintained for the tenant.

Persons with Developmental Disabilities: There is an increased need for respite services for families who are caring for these loved one and for independent housing options that would provide residential supervisor over site to ensure independence and success.

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

There is not an Eligible Metropolitan Statistical Area in Auburn or Cayuga County, New York.

Discussion:

Funding to address these needs is limited at the 15% cap on human service funding. The City cannot address all of the needs with the limited funding. At the same time, the City maintains meeting these needs as a high priority and will continue to fund agencies that serve these special needs populations and will encourage collaboration among agencies and organizations in an attempt to maximize the City's funding. Within this Consolidated Plan the following programs will be addressing the needs of some of the populations listed above: Legal Representation for Victims of Domestic Violence; Year-round youth programming at the Auburn Rescue Mission, Merriman Circle neighborhood; summer youth programming at Booker T Washington Center; Summer Youth programming for youth with disabilities; Children's Coordinated Services Initiative for youth and families in crisis; Transportation to Seniors and persons who are disabled; and senior programming.

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

Describe the jurisdiction's need for Public Facilities:

The City of Auburn's need for public facilities includes the refurbishments of parks and playgrounds for all populations in the City. Suggestions for public facilities include giving teenage kids a constructive activity to do such as a new skate park or a ninja warrior course. This is also an opportunity for the City to complete work at Bradford Park. Bradford Park has never been in an eligible area until the most recent ACS data was released. The residents of the neighborhood have been requesting improvements for a number of years, however because of ineligibility there have been no recent improvements to this park. Miles-Lepak Park will need additional improvements as the City continues to partner with Auburn Permaculture. Wall Street Park is also in need of improvements and is located in one of the City's poorest Census Tracts. This park was also listed as a high priority in the City's 2016 Parks Master Plan.

How were these needs determined?

The above needs were determined through a public survey. The survey was available on the City's website, advertised on the City's social media pages, and city email. Hard copies of the survey were available at public meetings and hearings. City Planning Staff also conferred with the City's Parks and Recreation Department to determine the needs of the City's parks over the next five years and referenced the City's 2016 Parks Master Plan.

Describe the jurisdiction's need for Public Improvements:

Public Improvements needed in the City of Auburn include neighborhood revitalization, sewer and water line improvements, and new sidewalks. Neighborhood revitalization will include the Home Repair Program, the Mortgage Assistance Program, and the Distressed Property Program. The Distressed Property Program will include Acquisition Rehab and Clearance and Demolition Work. Neighborhood Revitalization in relation to public improvements will include a streetscape program which will be installing new street trees in low to moderate income areas where there are very few trees. The City has a list of sidewalks that are in need of repairs or create a missing connection between heavily used sidewalks. At this time, the City does not have a sewer/lateral project for the upcoming Action Plan but since sewer/water lines have been listed as such a high priority, staff will confer with the Director of Municipal Utilities to determine if there is a project in an eligible area that CDBG can partner on. It is important to note that the laterals that connect to a person's home can be included as part of the Home Repair Assistance Program.

How were these needs determined?

The above needs were determined through a public survey. The survey was available on the City's website, advertised on the City's social media pages, and city email. Hard copies of the survey were available at public meetings and hearings. City Staff also conferred with the City Engineering Department to discuss public improvements in the City over the next five years.

Describe the jurisdiction's need for Public Services:

Priorities for public services are as follows:

1. Child Care Services
2. Services for the disabled
3. Senior Services
4. Homeless Prevention and Assistance
5. Youth Programming
6. Transportation Services
7. Substance Abuse Services
8. Assistance to the Hungry
9. Domestic Violence Programs
10. Fair Housing Outreach and Education

It is important to note that there is a greater need for public services than the funding cap allows. The request from the various organizations is consistently higher than what the funding cap allows.

How were these needs determined?

The City's need for public services was determined through a public survey. The survey was available on the City's website, advertised on the City's social media pages, and city email. Hard copies of the survey were available at public meetings and hearings. The City issued a Request for Proposals. The proposals were then reviewed by a review committee consisting of community members. The review committee determined a funding amount for the proposal based on the needs identified by the community in the public survey.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Auburn's housing market presents some challenges for our low income populations. There is a demand for units for single persons. The number of extremely affordable units available has also decreased, with one public housing complex being converted into a tax credit property with increased, fixed rents and a minimum gross annual income requirement. The City's "hard to house" population is becoming harder to house because of these factors, as well as more stringent screening criteria, which is excellent for management of the housing and interaction with the neighborhood, but difficult for eligibility.

With the majority of the City's housing units built before 1980, the condition of housing is also a challenge. Maintenance has been deferred on some owner-occupied properties, especially those owned by elderly homeowners who are trying to age in place, as well as rental properties. In addition, rehabilitating these properties typically requires addressing hazardous materials, including lead based paint and asbestos.

There remains a need for affordable and accessible rental housing for persons with special needs and disabilities, including supportive housing and/or transitional housing programs to assist with their self-sufficiency.

Housing, income, health and supportive services are key components to ending homelessness in our community. Chapel House emergency shelter has 19 emergency shelter beds, and 22 permanent supportive housing beds. Community Action Program has 38 Rapid Rehousing beds, and Rescue Mission has 8 transitional housing units. There are a myriad of services in place to assist homeless individuals and families within these programs.

Regulatory barriers to affordable housing include HUD's income guidelines, which control eligibility for CDBG Programs, as well as HUD's rent calculation formula for Section 8 and homeless persons.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	6,150	50%
1-unit, attached structure	320	3%
2-4 units	3,500	28%
5-19 units	1,270	10%
20 or more units	1,135	9%
Mobile Home, boat, RV, van, etc	35	0%
Total	12,410	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	530	9%
1 bedroom	135	3%	1,630	27%
2 bedrooms	625	12%	2,085	35%
3 or more bedrooms	4,460	85%	1,720	29%
Total	5,220	100%	5,965	100%

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

- Greenview Hills, a 30-unit complex built under the New York State Low Income Housing Tax Credit Program, opened in 2010.

-The SE Payne/Cornerstone Project, consisting of 35 units was completed in 2014 under the Federal Low Income Housing Tax Credit program.

- Unity House and Two Plus Construction completed construction on the rehabilitation and conversion of the West Middle School in Auburn to 59 one and two-bedroom affordable housing units and office space. The project was financed with a combination of tax-exempt bonds, Low Income Housing Tax Credits and Housing Trust Fund, Supportive Housing Opportunity subsidy via Homes and Community

Renewal; capital funds and debt service through Office of Mental Health; annual Federal and State Historic Tax Credits; New York State Energy Research and Development Authority incentive funds; and developer equity

The best option for low income households is the Section 8 Housing Choice Voucher Program, which has, in recent years, experienced large funding cuts. Two agencies in the county administer Section 8 vouchers, including Cayuga County Homsite and Auburn Housing Authority. The voucher program is income-based and screening includes a criminal background check only (no credit check, rental history check, or minimum income requirement). Both have very long waiting lists

In addition, Oak Creek Townhomes and Brogan Manor, two affordable housing complexes in Auburn with a combined total of 238 units, underwent substantial rehabilitation. Currently, Melone Village is also undergoing renovations. While the substantial rehabilitation projects will not result in an overall increase in the number of affordable housing units available, it is certainly a positive development for our community.

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 Auburn Housing Authority is in the process of redeveloping its units and converting them to low-income tax credit affordable units. While the units remain/will remain highly affordable, rent is set at a fixed level and does not vary based on income. In public housing, rent is based on 30-33% of income, whereas in affordable tax credit housing, rent remains the same regardless of changes in employment/wages/household composition. While the Housing Authority provides project-based Section 8 assistance to some of the units, this is often not possible. Therefore, over time, low-income households will have less flexibility/ability to change jobs and/or pursue higher education and will become more vulnerable.

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

There are not enough rental units that are affordable and in good condition. The City of Auburn is still experiencing children with elevated lead levels in their blood.

Describe the need for specific types of housing:

Decent and affordable rental units are most needed. Single Room Occupancy or units for single persons have been identified as a shortage in the community.

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

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	85,600	96,000	12%
Median Contract Rent	462	560	21%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,370	39.7%
\$500-999	3,315	55.5%
\$1,000-1,499	175	2.9%
\$1,500-1,999	95	1.6%
\$2,000 or more	19	0.3%
Total	5,974	100.1%

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	510	No Data
50% HAMFI	2,310	690
80% HAMFI	4,210	1,814
100% HAMFI	No Data	2,569
Total	7,030	5,073

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	562	621	786	994	1,081
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source Comments: 2019 Cayuga County Fair Market Rent

Is there sufficient housing for households at all income levels?

There is a shortage of decent and affordable rental housing in Auburn. This makes finding suitable housing a struggle, especially for households of lower income. The real estate market also witnessed higher selling prices on homes with multiple offers meeting the asking price. This makes it harder for households of lower income to purchase a home.

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

Affordability of housing has been decreasing. The housing market for owners has become competitive with prices rising and multiple offers on houses at the asking price.

There has been an increase number of affordable housing units in the City due to new complexes built by developers using the low income tax credits available. This has lead to discussion within the community about what is truly affordable for households of low to moderate income.

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

HOME Rents / Fair Market Rents are higher than the Median Contract Rent. This contradicts what we hear from our service providers who often have a difficult time finding a decent apartment for their clients to rent that meet the Fair Market Rent requirements. All available units advertised on Facebook Market place on December 26, 2019 were higher than Fair Market Rent and did not include utilities. On Zillow, there were a handful of apartments that did meet Fair Market Rent. Two of these units had recently been renovated through the Rental Rehab program that the City of Auburn partnered CDBG funds on with the local housing development agency, Homsite Fund, Inc. These units are required to charge fair market rent for a certain number of years. On Craigslist, there were also several units available that did meet Fair Market Rent.

Five advertisements were viewed for one-bedroom apartments. Fair Market Rent for a one-bedroom apartment is \$657. Two of the five units viewed met Fair Market Rent. Twelve advertisements were viewed for two-bedroom apartments. Five of the 12 units viewed met Fair Market Rent. Eight advertisements for three-bedroom apartments were viewed. Six of the eight units viewed met Fair Market Rent. One advertisement for a four-bedroom unit was viewed which did meet Fair Market Rent.

Discussion

This data highlights the need to continue the City's support of rehabilitation for affordable units.

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

Introduction

Much of the housing in Auburn is dilapidated and in need of rehabilitation. This is demonstrated by the data that one-fifth of Auburn’s owner occupied housing faces one or more detrimental conditions and two-fifths of Auburn’s renter occupied housing faces one or more detrimental conditions. Almost all homes in the City were built before 1980 highlighting the risk of lead paint City of Auburn households face. There is need for more accessible units in Auburn and a need for truly affordable housing that is in standard condition.

Definitions

The City uses the following definitions for the Consolidated Plan:

- Standard condition – a unit that meets or exceeds HUD’s Section 8 housing quality standards.
- Substandard but suitable for rehabilitation – a unit that does not meet Section 8 housing quality standards, but could be brought up to those standards for less than 50 percent of the unit’s replacement cost.

Some important variables to consider when evaluating the physical condition of a City’s housing stock are whether a unit lacks complete plumbing facilities; lacks complete kitchen facilities; has more than one person per room; or has a cost burden that exceeds 30 percent of household income. The Census Bureau considers the first three of these conditions to be indicators of substandard housing.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,065	20%	2,375	40%
With two selected Conditions	0	0%	140	2%
With three selected Conditions	0	0%	75	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	4,155	80%	3,380	57%
Total	5,220	100%	5,970	100%

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	40	1%	80	1%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1980-1999	195	4%	665	11%
1950-1979	1,420	27%	1,885	32%
Before 1950	3,560	68%	3,340	56%
Total	5,215	100%	5,970	100%

Table 34 – Year Unit Built

Data Source: 2011-2015 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	4,980	95%	5,225	88%
Housing Units build before 1980 with children present	115	2%	10	0%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 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 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

There continues to be a great need for both owner-occupied units and renter-occupied units in the City. As indicated by the ACS data, 68% of owner occupied homes were built before 1950 and 56% of renter occupied homes were built before 1950. The age of housing in Auburn demonstrates a need for rehabilitation and updating major systems. This is especially true for low to moderate income households who are already experiencing a cost burden and are faced with aging housing stock in need of repairs that is likely to have lead-based paint hazards as well. Forty percent (40%) of rental housing stock is experiencing at least one selected condition. We expect that this percentage would be even higher but many of our low to moderate income households in rental situations are hesitant to report negative living conditions.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

It is difficult to make an assumption on how many of the housing units are occupied by low or moderate income families with lead based paint hazards. Considering that 95% of owner occupied homes and 88% of renter occupied homes were built in 1980 or before and lead based paint used in housing was not banned until 1978, it is likely that the majority of our low or moderate income families are living with some sort of lead based paint hazard. We know that families in Auburn, especially families who rent, continue to face lead based hazards as the City is still experiencing cases of children testing high for lead in their blood levels. The City has partnered with Homsite Fund, Inc. and the Cayuga County Health Department on an initiative to combat lead supported by local foundations.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Housing Authority officially has 394 vouchers (60 project-based, 334 tenant-based), but is currently only able to lease up 363 total vouchers with the funding that HUD provides for the Section 8 Housing Choice Voucher Program.

Auburn Housing Authority currently administers 15 VASH vouchers on behalf of Syracuse Housing Authority – they are not reflected here, as we are the administering agency only, while SHA is the direct recipient.

Auburn Housing Authority was recently awarded 30 Mainstream Vouchers for non-elderly, disabled households exiting institutions or at risk of Institutionalization. Lease-up will begin February 1, 2020 and continue throughout the year. As a result, these vouchers are not yet included in counts.

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			50	229				0	0	0
# of accessible units										

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

Table 37 – 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:

The Auburn Housing Authority is in the process of redeveloping its 188 State public housing units and converting them to low-income tax credit affordable units. The Housing Authority plans to do the same with its 50 Federal public housing units within the next five years. While the units remain/will remain highly affordable, rent is set at a fixed level and does not vary based on income. In public housing, rent is based on 30-33% of income, whereas in affordable tax credit housing, rent remains the same regardless of changes in employment/wages/household composition. While the Housing Authority provides project-based Section 8 assistance to some of the units, this is often not possible. Therefore, over time, low-income households will have less flexibility/ability to change jobs and/or pursue higher education and will become more vulnerable.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

Olympia Terrace was built in 1980 and requires the following physical improvements:

- A new underground water main system
- New sidewalks, paving, striping, and, porches, site lighting, and security cameras
- Units need new hot water heaters and updated heating systems
- Units need new flooring throughout, new interior doors, new half bathrooms, new lighting, new hardwired smoke detectors, and repaired walls
- 5 units need new kitchens and new full bathrooms

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

The Auburn Housing Authority has outlined the following goals in its 2020 Five-Year Plan:

Goal 1: Maintain an occupancy rate of at least 98% at the housing authority’s public housing complexes. Explore RAD conversion options/redevelopment at Olympia Terrace complex during 2021 (after final funding application for conversion of 100% of NYS public housing units has been submitted). Utilize capital funding to complete all predevelopment work required for RAD conversion.

Goal 2: Continue to renovate and modernize public housing units with focus on energy efficiency and continued affordability.

Goal 3: Expand the supply of highly-affordable one-bedroom units in Auburn by renovating existing housing stock and/or strategically deploy project-based vouchers to help area landlords/developers do the same.

Goal 4: Maximize use of budget authority in the Section 8 HCV program and the Mainstream Voucher program. Maximize the use of the new Landlord Risk Reduction Fund to increase landlord participation in the Mainstream Voucher program.

Goal 5: Be a leader in ensuring equal opportunity and affirmatively furthering fair housing.

Goal 6: Reduce turnover in public housing units to 10-15% annually.

Goal 7: Continue to develop innovative solutions, along with community partners, to increase access to housing for households experiencing homelessness.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The following tables and narrative summarize the facilities and services available to the homeless population in the City of Auburn. The data within the charts was compiled by the Housing and Homeless Coalition of CNY, Continuum of Care NY 505 and is provided by local organizations who provide the day to day needs of the homeless.

Facilities and Housing Targeted to Homeless Households

	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)	3	21	31	79	0
Households with Only Adults	34	47	15	36	0
Chronically Homeless Households	0	0	0	11	0
Veterans	0	0	0	20	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: COC NY-505

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

Health Care: Access to health care is a priority in our community. The Cayuga County Department of Social Services (DSS) is often the first place homeless and housing vulnerable households seek assistance. DSS offers many services and encourages all eligible households to apply for health care and food stamps.

The Special Supplemental Nutrition Program for Women, Infants and Children (WIC) offers nutrition education, breastfeeding support, referrals and a variety of nutritious foods to low-income pregnant, breastfeeding or postpartum women, infants and children up to age five to promote and support good health. WIC improves the health of pregnant women, new mothers and their infants and young children.

The Veterans Clinic is affiliated with the Veterans Administration. The Veterans Clinic located on Genesee Street in Auburn provides primary care services for Veterans in Cayuga County and surrounding area. Services offered include personal health care: A health care team consisting of Primary Care Providers, RNs, LPNs and Clerical staff to provide primary care services at the clinic as well as routine diagnostic procedures, urgent care services and dietary services. Patients with specialized medical needs are treated at VA Health Care Upstate New York at Syracuse via telehealth or at the main facility.

Mental Health: Cayuga County Mental Health Center programs are driven by consumer need and are delivered in a team approach. Capacity at the county outpatient clinic, Cayuga County Community Mental Health Center, has increased as demand for services continues to increase. Over the last four years, the clinic has experienced a 20% increase in visits (which includes visits for psychiatry, therapy and nursing). To meet the added demand, staffing has expanded to include additional therapists and medical prescribers. Cayuga Counseling is in the process of implementing open access in their Article 31 clinic which will help to meet increasing demand as well.

Cayuga Counseling Services, Inc., a local nonprofit, provides mental health programs that are designed to promote emotional wellness in those they serve. Their primary focus is on children and families and their treatment philosophy encourages the involvement of parents/significant others in the treatment process. Cayuga Counseling Services believe that by positively affecting the environment where their consumers live and by including parents and significant others in the treatment process, those that seek services will experience more positive treatment outcomes.

Unity House has transitional apartments throughout Auburn for individuals seeking assistance while transitioning to permanent housing. Residents are provided with rehabilitative counseling and support, daily living skills development, medication monitoring and community integration.

Unity House provides permanent supportive housing throughout Cayuga County offering individuals managing mental issues case management support, housing search and placement, security deposits,

rental assistance, utility assistance, furnishing, budget counseling, linkage to community supports and access to ancillary services.

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.

Cayuga County Department of Social Services is often the first place homeless and housing vulnerable households seek assistance. The Department has an intake process to link services with an individual's or family's needs. Cayuga County Department of Social Services contracts with local agencies including the Rescue Mission for rapid rehousing of homeless women and families and the local men's homeless emergency shelter for homeless men 18 and older. Contracts include case management and supportive services.

The Veterans Clinic provides an array of services that focus on providing high quality and compassionate care to veterans.

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

Introduction

Housing needs identified in the community include a limited availability of quality affordable housing for persons living on fixed incomes. The Continuum of Care/ Homeless Task Force works collaboratively to identify and maximize community resources and strengthen relationships with County Mental Health Services, County Department of Social Services, drug and alcohol services and the public housing authority to identify gaps in services and housing needs in the community.

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

Elderly/Frail Elderly: According to 2017 ACS data, 23% of persons in the City of Auburn are over the age of 60 and approximately eight percent of seniors age 65 and above have income that is below poverty level. Elderly and Frail Facilities and Services include: Aurora of CNY, Cayuga County Office of the Aging, Cayuga County Long Term Care, ElderChoice, Home Instead Senior Care, Boyle Senior Center, Faatz-Croftut Home, Evergreen Heights, Catholic Charities, SSI case management, Seniors Helping Seniors, Westminster Manor, Northbrook Heights Assisted Living, Daybreak on St. Anthony, Adult Medical Program, Alzheimer's Association.

Disabilities: For both individuals with developmental disabilities and individuals with physical disabilities finding appropriate, affordable quality housing continues to be an issue. Services for persons with disabilities include: Aurora of CNY, Unity House, Arise (Home Access Program), E. John Gavras Center, Auburn Housing Authority Shelter Plus Care Program, Cayuga Seneca Community Action Agency Permanent Housing programs, Chapel House Permanent Supportive Housing program, Freedom Recreation, Seneca/ Cayuga ARC, Cayuga County Mental Health Center, National Alliance of Mental Illness of Cayuga County, Cayuga Counseling Services, Cayuga Centers, Hillside Family of Agencies.

Addictions: There are a number of support and fellowship groups in the community. Substance Abuse resources include: C.H.A.D., Recovery Counseling, Older Adult Recovery Program, Unity House/GRACE House, Auburn Drug and Alcohol Treatment Court, Nick's Ride 4 Friends, H.E.A.L, Cayuga County Drug Free Coalition, Syracuse Recovery Services in Auburn, Narcotics Anonymous Meetings,

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

Cayuga County Mental Health has a Clinic program has professionally trained staff who provide confidential treatment designed to reduce symptoms, improve patient functioning, and to provide

ongoing support. Services include outpatient treatment, emergency, psychosocial and rehabilitation services, consultation and community education.

Unity House offers supportive housing for individuals with mental illness and has a Unity Employment Services (UES) program that provides qualified, job-ready employment candidates with disabilities who are pre-screened to match employers' specific job needs. UES turns "Help Wanted" into: Help Hired" by assessing and helping candidates discover and develop their skills and interests; developing strategies for candidates to use in pursuing attainable careers; teaching and overseeing resume development, job application techniques, interview strategies, networking and job skills; and matching trained employees with employer's needs. UES provides worksite employee and employer supports by providing on site job coach; on-going support service and support monitoring of job performance and satisfaction' progress reviews with employers; development of positive, productive relationships among supported employee, co-workers and employer; and training and direction during non-work hours. The overall focus of UES is on career development and job retention.

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))

CDBG-Public Services

Funding will be provided in the 2020-2021 program year for social, educational, nutritional, recreational, and transportation services for seniors. Funding will also be used to provide adaptive aids for the elderly so they may remain independent in their homes. The City is also providing funding for Freedom Recreational Services which provides a structured supportive environment with summer programming for children with disabilities.

CDBG- Residential Rehab

The residential rehab loan program will provide funding for the rehabilitation of existing owner-occupied structures to ensure the availability of decent, safe, and affordable housing for low and moderate-income households. This program is open to all eligible homeowners including persons with special needs.

CDBG- Home Access Program

This program provides ramps and/or accessibility modifications for physically disabled low to moderate income persons in the City of Auburn.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Contributing factors to affordable housing and residential investment identified in the 2020 Analysis of Impediments to Fair Housing include the following:

- Discriminatory patterns in lending
- Access to low poverty areas
- Access to labor market engagement
- Moderate to high levels of segregation
- Insufficient affordable housing in a range of unit sizes
- Black renter households have disproportionate rates of housing problems
- Insufficient accessible affordable housing
- Location of public housing units tend to have lower levels of access to opportunity
- Lack of fair housing infrastructure
- Insufficient fair housing education
- Insufficient understanding of credit

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

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	199	0	2	0	-2
Arts, Entertainment, Accommodations	1,216	1,284	13	12	-1
Construction	339	216	4	2	-2
Education and Health Care Services	2,113	3,291	23	31	8
Finance, Insurance, and Real Estate	389	306	4	3	-1
Information	151	120	2	1	-1
Manufacturing	1,631	1,993	18	19	1
Other Services	481	596	5	6	1
Professional, Scientific, Management Services	584	724	6	7	1
Public Administration	0	0	0	0	0
Retail Trade	1,391	1,698	15	16	1
Transportation and Warehousing	270	221	3	2	-1
Wholesale Trade	364	299	4	3	-1
Total	9,128	10,748	--	--	--

Table 40 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	13,125
Civilian Employed Population 16 years and over	11,805
Unemployment Rate	10.00
Unemployment Rate for Ages 16-24	34.90
Unemployment Rate for Ages 25-65	5.78

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	2,140
Farming, fisheries and forestry occupations	475
Service	1,705
Sales and office	2,725
Construction, extraction, maintenance and repair	760
Production, transportation and material moving	615

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	8,760	79%
30-59 Minutes	1,900	17%
60 or More Minutes	405	4%
Total	11,065	100%

Table 43 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	580	150	1,500
High school graduate (includes equivalency)	2,505	245	1,540
Some college or Associate's degree	3,505	280	1,375

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	2,385	165	360

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	70	110	50	160	145
9th to 12th grade, no diploma	510	720	485	705	590
High school graduate, GED, or alternative	815	820	1,025	2,450	1,695
Some college, no degree	1,040	655	645	1,530	1,045
Associate's degree	280	685	555	1,095	355
Bachelor's degree	205	740	390	760	290
Graduate or professional degree	0	320	225	470	325

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,580
High school graduate (includes equivalency)	26,708
Some college or Associate's degree	31,519
Bachelor's degree	40,050
Graduate or professional degree	56,417

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

1. Education & Health Care Services
2. Manufacturing
3. Retail Trade
4. Arts, Entertainment, Accommodations

Describe the workforce and infrastructure needs of the business community:

Unemployment is still at historic lows, which means many businesses are struggling to find qualified and motivated workers. Un/under-employed individuals would benefit from more than just traditional job training. Many need wrap around services and one-on-one assistance with soft skill development and problem solving. While some of these services are available in the community, there is a need (and burgeoning effort) to create a community-wide workforce pipeline strategy that incorporates various workforce development, educational, and community partners.

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.

- DRI \$10m grant + private match
- ERHC \$10m
- Recent/ongoing/upcoming REDC and IDA projects:
- Currier Plastics expansion, Prison City expansion, Volpi expansion, Copper John expansion, Schines Theater redevelopment, Holiday Inn renovation

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

Recently, employers have more often referenced the need to find people that are motivated, confident, and reliable as opposed to referencing the need for specific skill sets. There are still skill gaps, but employers are more willing to train on the job (particularly for entry level positions).

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.

- A group of partners (headed by CCC, CEDA and Cayuga Works) are planning to implement ACT WorkKeys in Cayuga County. Currently securing funding.
- Various workforce development partners are planning to co-locate in the current Cornell Cooperative Extension building. This co-location will help with both service provision and collaborative strategies.
- SUNY 2020 funding is available to CCC and other SUNYs through the Workforce Development Initiative. This funding is intended to help SUNYs and community colleges develop employer-driven training programs on-campus and/or on site at the business.

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.

Not applicable

Discussion

NA

MA-50 Needs and Market Analysis Discussion

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

Code Enforcement does not notice a concentration of housing problems in any distinct areas in the City. Housing problems are all over the City. We do look forward to being able to analyze this further with a new mapping application in the upcoming year.

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

Census Tract 421 has a higher number of Black persons than other Census Tracts. This Census Tract also has the highest housing cost burden and the highest percentage of persons in poverty.

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

This Census Tract contains some of the oldest housing stock in the City with more than 54% of the housing stock being built before 1949 and more than 81% of the housing stock being built before 1980. This contributes to a high risk of lead paint poisoning in this Census Tract.

Are there any community assets in these areas/neighborhoods?

This Census Tract has many assets including the Orchard Street Neighborhood Association, the SE Payne Cornerstone Project completed in 2012, St. Francis Park and Playground completed in 2018, Benton Street Playground refurbished in 2014, and the newly opened daycare facility operated by the local community college.

Are there other strategic opportunities in any of these areas?

The Opportunity Zone for tax incentives is located adjacent to Census Tract 421 and the Brownfield Opportunity Zone is located in Census Tracts 421 and 417.

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.

Broadband is available throughout the City of Auburn. It is a matter of if low to moderate income households can afford the added cost of a broadband plan. It is very important for affordable housing complexes in Auburn to offer access to computers with access to broadband internet. This allows children to complete homework assignments and for adults to search and apply for job opportunities.

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

Residents in the City of Auburn are fortunate to be able to choose from Verizon Fios, Verizon DSL, Spectrum, and Earthlink DSL. There is also the option to obtain high speed internet through a satellite as well with two providers offering service in Auburn. It is important that Auburn has the competition in order to keep up with technology and keep pricing affordable.

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 City of Auburn has an increased risk to its water supply. The City obtains its water from Owasco Lake which has had an increase in harmful blue-green algae. In order to combat this, the City of Auburn has already had to install a charcoal carbon activated filtering to use when blue-green algae is present in water samples.

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

All low to moderate income households are at risk if the drinking water supply becomes contaminated. The City of Auburn continues to be highly proactive with testing and precautions. The City also is highly involved with the NYS DEC and NYS Department of Health and also works with the Owasco Lake Watershed Inspection Program and sits on the Owasco Watershed Management Council.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The preceding sections of this Consolidated Plan have focused on an assessment of needs. These needs have been identified through a process of review of applicable studies and analyses, statistical research, consultation with public and private agencies and organizations, a needs public hearing, and citizen participation.

In response to these identified needs, this Strategic Plan includes geographic priorities, description of priority needs, market influences on these needs, anticipated resources to meet identified needs, goals, and the institutional structure for delivery programs and resources to achieve the goals. Within the strategy there are specific components that will be addressed including public housing, barriers to affordable housing, homelessness, lead-based paint hazards, and poverty. There is also a description of monitoring procedures to assess progress toward achieving goals.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

All area-wide projects will be located in either areas of low to moderate income or low to moderate income service areas. The City will be targeting eligible area as funding allows. Eligible Census Block Groups include: 413-1; 413-3; 413-5

414-1

421-1; 421-2; 421-3

418-4; 418-5

417-1; 417-2;

415-4

416-1; 416-3

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of Auburn is over fifty-one percent low to moderate income and is considered an “old” city needing improvements across the City in housing conditions, infrastructure including sewer/water lines and sidewalks, and refurbishing parks.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Residential Rehab Substantial Rehab Direct Financial Assistance to Homebuyers
	Description	Affordable Housing priority needs include rehabilitation of renter and owner-occupied homes and homeownership assistance. These are direct benefit programs so activities can take place anywhere in the City provided that the applicants meet the low to moderate income criteria.
	Basis for Relative Priority	As noted in MA-10 and the 2020 Analysis of Impediments to Fair Housing, there is a great need to improve the quality of housing stock as well as the quality of existing rental units in the City of Auburn. The improvements will positively impact distressed neighborhoods.
2	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	

	Associated Goals	Public Services
	Description	Funding of public services for persons of low to moderate income with or without special needs. This a direct benefit program so activities can take place anywhere in the City provided that the applicants meet the low to moderate income criteria.
	Basis for Relative Priority	The City of Auburn faces a high poverty rate with many persons in need of public services. The City is limited to the public services funding cap of 15% and is committed to funding the priorities of the community.
3	Priority Need Name	Non-Housing Community Development
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	Public Infrastructure Public Facilities
	Description	Funding of improvements to public infrastructure and public facilities. Public improvements including the neighborhood sidewalk program, a neighborhood streetscape improvement program, and sewer/water replacement will be targeted to area-wide eligible census block groups. The City is also interested in partnering the streetscape improvement program as part of a neighborhood block blitz or similar improvement program with local partners in the community.
	Basis for Relative Priority	The basis for the relative priority was the public comments and feedback we received during public meetings, the public survey, and city staff knowledge.
4	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate

	Geographic Areas Affected	
	Associated Goals	
	Description	Economic Development Activities including the Small Business Assistance Program including the Micro-Enterprise Grant Program, the delivery of the Small Business Assistance Program. This is a city-wide program since it is direct benefit via jobs being provided to persons of low to moderate income.
	Basis for Relative Priority	The basis for the relative priority was the public comments and feedback we received during public meetings, the public survey, and city staff knowledge.
5	Priority Need Name	Community Development
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	Residential Rehab Substantial Rehab Clearance Special Development
	Description	Community Development priority needs include clearance, demolition, and brownfield remediation.
	Basis for Relative Priority	The basis for the relative priority was the public comments and feedback we received during public meetings, the public survey, and city staff knowledge.
6	Priority Need Name	Administration/Planning
	Priority Level	Low
	Population	Extremely Low Low Moderate

	Geographic Areas Affected	
	Associated Goals	Administration
	Description	Planning and administration of the CDBG program including fair housing activities and homelessness prevention through the Homeless Task.
	Basis for Relative Priority	The basis for the relative priority was the public comments and feedback we received during public meetings, the public survey, and city staff knowledge.
7	Priority Need Name	Homeless
	Priority Level	Low
	Population	Extremely Low Low Moderate Chronic Homelessness Individuals Families with Children Chronic Substance Abuse Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	
	Description	Providing permanent housing for chronically homeless and disabled persons. Programs are for families with children and single men. This is a direct benefit program, activities can take place anywhere in the City provided that the applicants meet the low to moderate income criteria.
	Basis for Relative Priority	This is a high priority activity for the City of Auburn but programs are funded through the Continuum of Care.

Narrative (Optional)

SP-30 Influence of Market Conditions – 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 data presented in section NA-10 underscores the need for Tenant Based Rental Assistance as the number one housing problem is cost burden. Tenant Based Rental Assistance would decrease the cost burden for renters who are affected the most by cost burden.
TBRA for Non-Homeless Special Needs	Human Service Agencies advocated for the need of tenant based rental assistance for non-homeless special needs populations.
New Unit Production	New units are also needed in neighborhoods where there is blight and dilapidated housing that is beyond rehabilitation. The City’s housing stock is old and in need of rehabilitation but not all houses can be rehabilitated and in those cases should be demolished and new units constructed.
Rehabilitation	Housing built before 1980 is in need of rehabilitation not only for lead paint purposes but also for energy efficient upgrades and general maintenance as well. MA-20 underscores the need of rehabilitation as its data shows that 95% of owner occupied homes were built before 1980 and 88% of renter occupied homes were built before 1980.
Acquisition, including preservation	The City will acquire properties through tax foreclosure. The list of properties being acquired will be reviewed by the Office of and Planning and Economic Development to see if there are any properties that should be either demolished in a CDBG eligible area, or in need of preservation via significant rehab. In the latter case, the Office of Planning and Economic Development will approach community partners to see if CDBG funds could be leveraged with another source for the significant rehab.

Table 49 – Influence of Market Conditions

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

Introduction

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	889,803	122,423	544,214	1,556,440	3,871,336	The expected amount available for the remainder of the Consolidated Plan is based on four years of the 2019 annual allocation amount and an estimate of program income over the next 4 years based on current loans. This could change due to fluctuations in the entitlement amount as well as the amount of program income.

Table 50 - 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 City of Auburn will continue to partner with Homsite Fund, Inc. and Home Headquarters. The following resources will be available to leverage the City’s Home Repair Assistance Program and Special Development Projects:

- NYS Affordable Housing Corporation – AHC 3Q50 was received in August 2019 and Homsite has \$500,000 to expend on home improvement cases throughout Cayuga County, with an emphasis on the City of Auburn. It is expected that we will assist at least 40 homeowners.
- Alliance for Economic Inclusion – Applied for \$500,000 and will repair at least 20 units up to \$25,000/unit. Both low-income homeowners and landlords renting to low-income tenants will be eligible for funding, with low-income defined as below 80% AMI. In the case of assistance to rental properties, landlords must commit to maintaining affordability of any assisted units. The funds will be used to correct home health hazards associated with lead poisoning, asthma, lung cancer, and other significant preventable health concerns by providing no-cost deferred loans to remediate lead paint, replace lead pipes, mitigate radon, improve air quality, replace obsolete electrical systems, etc. This grant has not been awarded at this time – award announcements are expected by the Governor of New York in the near future.
- Cayuga County Lead Poisoning Prevention Program- \$200,000 awarded from the Emerson Foundation for the replacement of windows and doors in households with lead-based paint and for the hiring of a public health sanitarian to assist the County in increasing the number of environmental lead risk assessments. This program has also applied for an additional \$225,000 from another local foundation. It is expected that the foundation will make a decision in the near future regarding this grant request.
- NYS Office of Community Renewal – RESTORE (for seniors over 60 needing emergency home repair funding) awarded \$150,000 for repair of 20 units. Average award is expected to be \$5,000.
- NYS Acquisition Rehab Grant - \$280,000 over a two year period starting in 2019 to acquire and rehab 7 properties in the City of Auburn.

In addition, Home HeadQuarters, as a Community Development Financial Institution (CDFI) has lending capital, through a Revolving Loan Fund, available to lend in Cayuga County (Auburn). At this point, with limited marketing, Home HeadQuarters typically serves 10 homeowners a year in the City specifically with these funds, with capital of up to \$10,000-15,000 per property. There are no upper income limits; these funds are typically for those who have limited equity in their homes, so qualifying with a traditional lender is challenging. The homeowner needs to have the ability to pay back the loan. The Interest rate is 5.24%, and term is 7 years. HHQ is the only CDFI in Cayuga County.

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

The City of Auburn is committed to providing quality recreational opportunities and greenspaces within neighborhoods. Neighborhood parks are key to quality of life within a City; therefore public park improvements will include an assessment of the park including historical usage and

community involvement. Playground and park improvements will be focused in US HUD CDBG designated low to moderate income areas. For the 5 Year Consolidated Plan the following public parks and playgrounds, located in the corresponding Census Tracts, will be improved:

Miles Lepak Park, also known as the permaculture park- Census Tract 418

Buonocore Park- Census Tract 417

Casey Park- Census Tract 413

Bradford Street Playground - Census Tract 416

Wall Street Park and Playground – Census Tract 421

Discussion

SP-40 Institutional Delivery Structure – 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
AUBURN	Government	Economic Development Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction
City of Auburn/Cayuga County Homeless Task Force	Continuum of care	Homelessness	Onondaga, Oswego, and Cayuga Counties
Auburn Housing Authority	PHA	Public Housing	Jurisdiction
Homsite Fund, Inc.	CBDO	Non-homeless special needs Ownership Rental	Cayuga County
Cayuga Economic Development Agency	Subrecipient	Economic Development	Cayuga County

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The goals outlined in a previous section of this Strategic Plan will be carried out by several organizations. The structure is summarized as follows:

City of Auburn Office of Planning and Economic Development

The Office of Planning and Economic Development is responsible for the administration of the CDBG funds. Responsibilities include coordination of the citizen participation process, hosting public hearings, soliciting applications for CDBG funding, reviewing applications with the application review committee, preparation of the Consolidated Plan and Annual Action Plans for funding, preparation of all sub-recipient agreements with sub-grantees, monitoring of activities and preparation of the CAPER report on performance. The Office of Planning and Economic Development is also responsible for the implementation of the recommendations of the Fair Housing Analysis of Impediments.

City of Auburn Departments

City departments including Public Works, Parks and Recreation, and Engineering assist in the identification of needs as well as goals needed to improve the infrastructure. These departments also implement infrastructure projects selected for funding. The Corporation Counsel reviews contracts before recommending execution by the Mayor.

Sub-Recipient Agencies and Organizations

There is a network of local human service and non-profit agencies, which provide programs and assistance to low to moderate income individuals. These programs work with individuals in providing assistance to meet life basic needs including emergency food, rental assistance, case management and counseling support, hearing and visual aids, transportation, legal aid, health and recreational programming for youth, seniors and the disabled.

Auburn Housing Authority

The Auburn Housing Authority is responsible for providing affordable, decent housing for lower income households. This includes both public housing units and Section 8 vouchers.

Homsite Fund, Inc

Homsite is a non-profit community development agency that serves the City of Auburn and Cayuga County. Homsite provides housing and community development services specifically to assist low- and moderate-income persons and improve neighborhoods.

City of Auburn/Cayuga County Homeless Task Force

The City of Auburn Continuum of Care (CoC) also known as the City of Auburn/Cayuga County Homeless Task Force is comprised of representatives from human service agencies. The homeless task force is responsible for homeless Point in Time Count, Homeless Management Information Systems (HMIS) reporting, the preparation of the NOFA, soliciting applications for HUD Continuum of Care (CoC) funding, review of the applications and a recommendation as to activities to be funded, and the amount of such funding.

Cayuga Economic Development Agency (CEDA)

CEDA is a non-profit organization that attracts, grows and expands businesses in the City of Auburn and Cayuga County.

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	
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services		X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	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			
	X	X	X

Table 52 - 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 of Auburn Cayuga County Homeless Task Force, the Continuum of Care, and active participation of Steering Committee members is the key organization meeting the needs of the homeless.

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 strength of the delivery system is an active Continuum of Care Steering Committee representing numerous agencies and programs. A gap exists in the lack of funding for permanent affordable housing and supportive housing as well as a full time street outreach program.

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 of Auburn Office of Planning and Economic Development works cooperatively with local housing agencies, HHC CNY Continuum of Care, human service agencies, Cayuga County Department of Social Services and Health Department. City staff is knowledgeable about CDBG rules and regulations as well as programs and their delivery. The Office of Planning and Economic Development staff works closely with the City Engineering Department for construction management on CDBG projects. However, with limited staff and time, the Engineering Department has been restricted in how many projects they are able to take on. Therefore the Office of Planning and Economic Development will be releasing a Request for Proposals to engineering firms for construction management oversight.

SP-45 Goals Summary – 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	Residential Rehab	2020	2024	Affordable Housing		Affordable Housing Community Development	CDBG: \$1,000,000	Homeowner Housing Rehabilitated: 70 Household Housing Unit
2	Public Services	2020	2024	Non-Housing Community Development		Public Services	CDBG: \$607,500	Public service activities other than Low/Moderate Income Housing Benefit: 7000 Persons Assisted
3	Public Infrastructure	2020	2024	Non-Housing Community Development		Non-Housing Community Development	CDBG: \$825,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,355 Persons Assisted
4	Substantial Rehab	2020	2024	Affordable Housing		Affordable Housing Community Development	CDBG: \$120,000	Homeowner Housing Rehabilitated: 6 Household Housing Unit
5	Direct Financial Assistance to Homebuyers	2020	2024	Affordable Housing		Affordable Housing	CDBG: \$140,000	Direct Financial Assistance to Homebuyers: 30 Households Assisted
6	Economic Development	2020	2024	Non-Housing Community Development		Economic Development	CDBG: \$550,000	Jobs created/retained: 25 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Public Facilities	2020	2024	Non-Housing Community Development		Non-Housing Community Development	CDBG: \$1,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4,495 Persons Assisted
8	Clearance	2020	2024	Community Development		Community Development	CDBG: \$255,000	5 homes demolished
9	Special Development	2020	2024	Affordable Housing		Community Development	CDBG: \$30,000	1 Project
10	Administration	2020	2024	Administration		Administration/Planning	CDBG: \$717,500	Other: 0 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Residential Rehab
	Goal Description	Residential Rehab includes the Home Access Program, which serves low to moderate income persons with a disability; Housing Program Delivery; and the Home Repair Assistance Program and Rental Rehab Program, serving low to moderate income individuals. These programs are available city wide for households that meet HUD’s low to moderate income guidelines.
2	Goal Name	Public Services
	Goal Description	Public services for persons of low to moderate income of both special needs and non-special needs.

3	Goal Name	Public Infrastructure
	Goal Description	Public Infrastructure improvements to neighborhoods which are low to moderate income according to ACS data.
4	Goal Name	Substantial Rehab
	Goal Description	Substantial rehab of units for low to moderate income households that revitalizes a neighborhood.
5	Goal Name	Direct Financial Assistance to Homebuyers
	Goal Description	Assisting first-time homebuyers in the City of Auburn with closing costs.
6	Goal Name	Economic Development
	Goal Description	The Small Business Assistance Program provides "gap" financing to small businesses in the City of Auburn that will be creating or retaining jobs for low to moderate income persons. The City will also be implementing the MicroEnterprise Grant Program, a subset of the Small Business Assistance Program . A workforce development program will also be implemented during this Consolidated Plan. Funding Allocated also includes funds for program delivery.
7	Goal Name	Public Facilities
	Goal Description	Improvements and new construction of parks, trails, playgrounds and other public facilities.
8	Goal Name	Clearance
	Goal Description	Funding for clearance, demolition, and brownfield remediation in low to moderate income areas.
9	Goal Name	Special Development
	Goal Description	RLF

10	Goal Name	Administration
	Goal Description	Administrations costs for the CDBG program, Homeless Task Force, Human Services Coalition, and fair housing activities. A goal outcome indicator of "0" is entered under other as this is funds used to administer the program.

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

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

All tenants and applicants on the waiting list for accessible units need of single-story units. They do not require wheelchair-accessible units or audio/visual units specifically – they are simply households with a member(s) who cannot walk upstairs. This is unfortunate, as most of our public housing stock is comprised of multi-level units with the bathroom located on the second floor.

Activities to Increase Resident Involvements

Two of the seven seats on the Auburn Housing Authority’s Board are reserved for tenants residing in the Housing Authority’s public housing complexes. Tenants are elected every 2 years, and one seat is currently occupied. The Housing Authority is working to find another tenant who is willing to run for the vacant seat. Tenant commissioners play an integral role in policy formulation. Auburn Housing Authority has surveyed tenants regarding needed improvements at both public housing complexes, and the improvements that the Housing Authority plan to make directly reflect the priorities noted in the surveys. While developing the Auburn Housing Authority’s Five-Year Plan, tenants are consulted for feedback, comments and/or concerns.

Auburn Housing Authority works closely with Cayuga County Homsite and Home Headquarters to ensure that tenants are aware of their homeownership programs. Auburn Housing Authority frequently distributes marketing materials to their tenants, and has allowed Cayuga County Homsite and Home Headquarters to hold informational sessions/trainings on site.

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

No

Plan to remove the ‘troubled’ designation

This is not applicable as the public housing agency is not designated as troubled.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Contributing factors to affordable housing and residential investment identified in the 2020 Analysis of Impediments to Fair Housing include the following:

- Discriminatory patterns in lending
- Access to low poverty areas
- Access to labor market engagement
- Moderate to high levels of segregation
- Insufficient affordable housing in a range of unit sizes
- Black renter households have disproportionate rates of housing problems
- Insufficient accessible affordable housing
- Location of public housing units tend to have lower levels of access to opportunity
- Lack of fair housing infrastructure
- Insufficient fair housing education
- Insufficient understanding of credit

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Strategies to remove barriers to affordable housing include:

- Promoting fair housing education through an annual workshop or series of public forums.
- Provide annual outreach, education, and financial literacy related to credit for prospective homebuyers. Promote the homebuyers education course required for the Mortgage Assistance Program.
- Review development standards for accessible housing and inclusionary policies for accessible housing units; continue recommending appropriate amendments each year.
- Locate any future publically supported housing units in high opportunity areas. Review the location of publically supported housing units annual.
- Research opportunities for increased funding options annual for publically supported housing.
- Review zoning for areas with restrictions to housing development, including minimum lot requirements; make appropriate amendments yearly.
- Work with code enforcement to ensure that code violations can easily be reported.
- Continue using CDBG to fund housing rehabilitation for homeowner and rental housing. Goal of 50 residential units over five years.
- Explore opportunities annually for redevelopment or rehabilitation of residential properties in high opportunity areas and utilize the City's joint program with Homsite Fund, Inc. for acquisition rehabilitation.

- Continue to promote homeownership, especially in high opportunity areas with the City's Mortgage Assistance Program that includes financial assistance to eligible homebuyers using CDBG funds. Goal of 35 households over five years.
- Review opportunities annually to increase funding sources for additional low-income housing in high opportunity areas.

SP-60 Homelessness Strategy – 91.215(d)

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

The City of Auburn Homeless Task Force (HTF) coordinates local agencies and organizations that focus on meeting the needs of people who are homeless. The Auburn/Cayuga County HTF homeless outreach seeks to:

- Identify and assist those who are homeless;
- Build relationships with those who are homeless to better understand and meet the specific needs of this population;
- Meet people’s basic needs such as food, clothing and shelter;
- Not only conduct street outreach when called upon, but to have a dedicated paid person who on a regular basis will search known as well as new areas in the city and county where our homeless population be found.
- Be flexible and creative not only in terms of where, when and how outreach is conducted but also in connecting households with needed services;
- Educate the community about homelessness and how we are working toward ending homelessness;
- Make connections with community members who encounter those experiencing homelessness and provide information on available services and contacts for help
- Serve those having difficulty accessing services, which includes, chronically homeless persons, individuals struggling with unmanaged mental health and/or substance abuse issues;
- End homelessness one person at a time and integrate people back into the community.

Currently, Chapel House, Auburn Rescue Mission, Veteran’s Administration social workers and community volunteers conduct street outreach throughout the City of Auburn and County of Cayuga when reports of people living outside are received. The City of Auburn/Cayuga County Homeless Task Force has identified a need for a dedicated street outreach position. Efforts are currently underway to obtain funding for a pilot program to hire a street outreach worker to search for homeless weekly, create relationships and gain trust with the people that are living in a place not meant for human habitation, and work with to house them. The street outreach position would be employed by one of our homeless housing providers or Department of Social Services and would possess the knowledge of mental health and substance abuse issues and barriers to housing.

The Community Services Directory (containing an abundance of human services agency information and services) are available throughout the community and provide listings for housing resources and many

additional services. The 2-1-1/ LIFE LINE Program and call center connects individuals and families with many that are available in Cayuga County and the surrounding Finger Lakes region. The 24-hour Veteran's Call Center phone number is widely distributed to agencies and community members by Department of Veteran's Affairs caseworkers for homeless veterans. Assistance is generally received within 24 hours of the call. Cayuga County Department of Social Services has an after-hours emergency phone number where emergency housing and services are provided or coordinated for homeless individuals and families. The Auburn Police Department works closely with the local emergency shelter and homeless task force when homeless individuals or families are identified to secure emergency housing and services. School social workers, the School Homeless Liaison position along with the Runaway Homeless Youth Program coordinate efforts with homeless providers to identify homeless youth, provide housing and services to enable young people to continue with their education.

Addressing the emergency and transitional housing needs of homeless persons

Auburn has two emergency shelters one that serves homeless men and a domestic violence shelter for woman and households with children fleeing domestic violence. Both shelters can be accessed 24 hours a day. Veterans from an 18 county area may access the men's emergency shelter. The Cayuga County Department of Social Services (DSS) emergency houses, in local hotels, individuals and families who cannot find shelter when they are homeless. Therefore, they do not have friends or family where they can stay and do not have liquid resources to house themselves. DSS has an after-hours emergency number where those seeking housing can call for assistance. DSS also contracts with Catholic Charities to assist individuals that are unable to work to apply for SSI/SSDI assistance to increase their income and housing options.

Chapel House has an 11 unit transitional housing program for hard to serve individuals (i.e. high barrier parolees, chronically homeless, substance abuse, mental health) that provide supportive housing and aftercare along with a pathway to permanent housing.

The Auburn Rescue Mission and Community Action Programs of Cayuga and Seneca counties have transitional housing programs for homeless women and families with children. Both programs utilize trauma-informed care principles.

Community Action Programs has a transitional supportive housing Young Adult program for homeless youth ages 18-25 years of age that provides supportive services and stability for homeless youth.

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.

Our community has placed great emphasis on ending an episode of homelessness as quickly as possible. The Cayuga County Department of Social Services (DSS) currently contracts with Catholic Charities of the Finger Lakes to provide a Homeless Coordinator to track and assist all homeless households that present to the county. The homeless coordinator collaborates with local homeless programs to help households find a passage to permanent housing as quickly as possible.

Chapel House has case managers who assist homeless single adults with housing search and placement and follow up case management to increase housing stability. Although RRH and TH programs generally allow up to 24 months for participants to transition to permanent housing, Chapel House typically moves individuals through their program and into permanent housing much quicker; several are placed in permanent housing in less than 3 months.

Community Action Program (CAP) of Cayuga/Seneca Counties has a rapid re-housing case manager assists households with children with housing search and placement and follow up case management. CAP has CDBG funds for security deposit assistance, Federal FEMA funding for rental assistance and DSS CHESS funding to assist persons in need with necessary furnishings and housing needs. CAP also provides rapid rehousing for individuals.

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

Every effort should be made to keep individuals and families in their existing housing. Our community has moved towards Coordinated Assessment which has helped streamline paperwork and lessen the duplication of efforts. DSS will assist eligible households with assistance to prevent eviction if the household has the income to sustain such housing. Community Action Programs, Catholic Charities, Auburn Rescue Mission and Salvation Army have limited resources which they often pool together to help prevent homelessness. Soldier On operates a homeless prevention rapid re-housing program for veterans and their families that have money for rental arrears and rental assistance.

One of the key components of our community's strategy to end homelessness is to preserve and expand more affordable housing. The number of people who rent in the City of Auburn is considerably higher than the national average. The City of Auburn/Cayuga County Homeless Task Force and member agencies explore and apply for available affordable housing opportunities and build relationships with landlords who provide housing for homeless households.

Merriman Circle is a 28-unit supportive housing neighborhood with 8 Transitional Housing units and 20 Permanent Supportive Housing units, which are managed by Auburn Housing Authority, with supportive

services provided by the Auburn Rescue Mission. The neighborhood houses homeless women and families with children and works closely with families to deliver supportive services that will help them remain in permanent housing. Merriman Circle has been successfully operating and since March 2017.

In April of 2018 Unity House and Two Plus Construction completed construction on the rehabilitation and conversion of the West Middle School in Auburn to 59 one and two-bedroom affordable housing units and office space. The project contains 20 Supportive Service units that are housing homeless households. In December 2018, Auburn Housing Authority Development Corporation received funding to completely renovate 62 additional units at Melone Village, a public housing complex. They will apply to redevelop the remainder of units (56) in 2020. The redevelopment of these units will ensure that they are available for low-income families in our community for the next 30 years.

SP-65 Lead based paint Hazards – 91.215(i)

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

The City will continue to fund the Home Repair Assistance Program and will test each property for lead-based paint hazards to comply with lead based paint regulations issued under Sections 1012 and 1013 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, which is Title X of the Housing and Community Development Act of 1992.

The City continues to partner with the local housing development authority and the Cayuga County Health Department to combat lead based paint hazards. These entities have partnered together to form the Cayuga County Lead Task Force. The Cayuga County Lead Task Force recently created the Cayuga County Lead Poisoning Prevention Program. Thus far, this program has been awarded \$200,000 from a local foundation for the replacement of windows and doors in households with lead-based paint and for the hiring of a public health sanitarium to assist the County in increasing the number of environmental lead risk assessments. The lead task force is waiting to hear if additional funding has been awarded from another local foundation.

The City continues to partner CDBG funds as leverage in grant applications to further combat lead-based paint hazards.

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

The actions above help to decrease the amount of lead poisoning and hazards. With that being said, it is not enough to address all of the lead based paint issues in the City since 95% of owner occupied homes and 88% of renter occupied homes were built before 1980 and lead based paint was not outlawed until 1978.

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

Home Repair Assistance Program experience maintains that, for most projects, abatement is more cost-effective than the labor-intensive interim controls. For example, it is most times less costly to replace a window than perform the specialized cleaning, wet scraping, temporary containment, painting, ongoing maintenance, etc. involved with interim controls.

SP-70 Anti-Poverty Strategy – 91.215(j)

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

Over 18 percent of Auburnians are living at or below the poverty level. This is higher than the national average of 11.8%. Therefore, the City of Auburn has a multi-pronged approach to reducing the number of families in poverty including collaboration with public service agencies and supporting the delivery of homeless intervention and prevention programs.

The City of Auburn collaborates with many community-based organizations to address the needs of households living below poverty in the City of Auburn. This is evident in the City's efforts to reduce and eliminate the homelessness in the City and County. The City of Auburn /Cayuga County Homeless Task Force collaborates with various nonprofit organizations to meet the needs of the homeless living in the City through Continuum of Care funding (CoC). Three programs are supported through this annual funding request including one permanent housing projects to serve the chronically homeless, and one permanent supportive housing programs to serve individuals or families that are homeless and have a qualifying disability. Additionally the funding supports a Rapid Rehousing program and a data collection project (Homeless Management Information Systems - HMIS) that is required for funding. The City of Auburn's involvement and support in the Auburn/ Cayuga County Homeless Task Force has identified and provided a better understanding of the needs these agencies are seeing in their programs and with their clients. Agencies representing homeless and those at risk are represented on the City of Auburn/ Cayuga county Homeless Task Force and attend the Housing and Homeless of CNY subcommittees. The City will continue its efforts to decrease this population and will support grant applications and program development that is effective in reducing the number of families in crisis. On an annual basis the City will make adjustments and introduce new programs that will better serve the poor and low to moderate income residents of the City of Auburn. When a program and/or service that is funded with CDBG is no longer being effective and does not meet its identified outcomes and objectives, Office of Planning and Economic Development staff will work with partners and the residents of Auburn themselves to tweak and recalibrate programs to best meet the needs of the City.

Although the City of Auburn antipoverty strategy is not a separate strategy on its own, it instead manifests itself in the activities the City offers or supports through the CDBG Program, including public services, economic development, and housing.

The availability and retention of jobs is a critical component of the City's antipoverty strategy. To this extent the City will continue to fund the Small Business Assistance Program and will start a microenterprise business program. The City will also reach out to partners in regards to a workplace development program. The primary purpose of these initiatives is to retain and create jobs for low and moderate income residents of the City as well as help residents be prepared with general skills for a job.

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

The City will continue to fund housing activities that support the City's antipoverty strategy by ensuring that housing stock in the City, both owner occupied and rental, remains affordable, maintained, and available to low and moderate income residents. These CDBG funded programs include Mortgage Assistance Program, Home Repair Assistance Program, Home Access Program, and Housing Special Development Projects. The City will also continue to partner on project initiatives for lead based paint, quality rental housing, and acquisition rehab projects.

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

Monitoring is required for some CDBG Activities. These activities are comprised of the Home Repair Assistance Program loans, Mortgage Assistance Program grants, Small Business Assistance Program loans, Human Services Program sub-recipients, and the Neighborhood Sidewalk and Curb Replacement Program.

Monitoring for both the Home Repair Assistance Program Loans and the Mortgage Assistance Program grants consists of mailing out a letter that must be filled out and returned to the City of Auburn to ensure that mortgagees and grantees are still living in their homes. We also include a pre-addressed stamped envelope with the letter to make it easier for people to respond and also to ensure that people that cannot afford postage and envelopes will respond.

Small Business Assistance Program Loan monitoring consists of meeting with the small business which was assisted and ensuring that the business still has the loan collateral and that it is in good condition, as well as documenting job creation. This also allows the business to share any concerns or challenges they are facing.

Human Services Monitoring includes a meeting with each subrecipient on site, where it is verified that the subrecipient has followed appropriate policies and procedures as outlined in their subrecipient manual.

The CDBG Sidewalk and Curb Replacement Program is an annual capital project fully administered and monitored by City of Auburn staff. The project budget is approximately \$175,000, and as such, is advertised and publically bid each year. The City Engineering department completes the bid specification book, coordinates with the NYS Department of Labor to obtain a Wage Rate Determination, and completes all necessary bid coordination and issuance of addendums if necessary. Once a contractor is hired through the competitive bid process, the City of Auburn Engineering and Planning Departments field verify and identify all ADA non-compliant walk ways within the pre-determined CDBG eligible area.

Full time construction management and inspection services are provided by the City Engineering Department. The contractor is observed daily performing all work related tasks including but not limited to excavation, stone placement, installing concrete forms, pouring concrete, replacing ADA handicap curb ramps, and final restoration to ensure industry standard sidewalk and curb placement procedures are followed. The Engineering Department manages and coordinates all payment requests with the Contractor during construction process.

In addition to the construction of new ADA facilities, the Engineering Department also request and files all Certified Payrolls for this project. At least one time during the construction period the designated inspector completes a labor questionnaire with the employees of the contractor. The form used during this process is Form HUD-11 (attached).

The Planning Department keeps a running tabulation of sidewalk installation utilizing ARCGIS and annually updates a City wide sidewalk map.

The City has asked CEDA to develop an informational seminar on becoming W/MBE certified. We have many businesses located in the City and County but there are not many who are certified as M/WBE even though they have the potential to be certified. By hosting a seminar, the City hopes to share this information with local businesses so they can make the decision on becoming certified.

Expected Resources

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available 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	889,803	122,423	544,214	1,556,440	3,3871,336	The expected amount available for the remainder of the Consolidated Plan is based on four years of the 2019 annual allocation amount and an estimate of program income over the next 4 years based on current loans. This could change due to fluctuations in the entitlement amount as well as the amount of program income.

Table 54 - 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 City of Auburn will continue to partner with Homsite Fund, Inc. and Home Headquarters. The following resources will be available to leverage the City’s Home Repair Assistance Program and Special Development Projects:

- NYS Affordable Housing Corporation – AHC 3Q50 was received in August 2019 and Homsite has \$500,000 to expend on home

improvement cases throughout Cayuga County, with an emphasis on the City of Auburn. It is expected that we will assist at least 40 homeowners.

- Alliance for Economic Inclusion – Applied for \$500,000 and will repair at least 20 units up to \$25,000/unit. Both low-income homeowners and landlords renting to low-income tenants will be eligible for funding, with low-income defined as below 80% AMI. In the case of assistance to rental properties, landlords must commit to maintaining affordability of any assisted units. The funds will be used to correct home health hazards associated with lead poisoning, asthma, lung cancer, and other significant preventable health concerns by providing no-cost deferred loans to remediate lead paint, replace lead pipes, mitigate radon, improve air quality, replace obsolete electrical systems, etc. This grant has not been awarded at this time – award announcements are expected by the Governor of New York in the near future.
- Cayuga County Lead Poisoning Prevention Program- \$200,000 awarded from the Emerson Foundation for the replacement of windows and doors in households with lead-based paint and for the hiring of a public health sanitarian to assist the County in increasing the number of environmental lead risk assessments. This program has also applied for an additional \$225,000 from another local foundation. It is expected that the foundation will make a decision in the near future regarding this grant request.
- NYS Office of Community Renewal – RESTORE (for seniors over 60 needing emergency home repair funding) awarded \$150,000 for repair of 20 units. Average award is expected to be \$5,000.
- NYS Acquisition Rehab Grant - \$280,000 over a two year period starting in 2019 to acquire and rehab 7 properties in the City of Auburn.

In addition, Home HeadQuarters, as a Community Development Financial Institution (CDFI) has lending capital, through a Revolving Loan Fund, available to lend in Cayuga County (Auburn). At this point, with limited marketing, Home HeadQuarters typically serves 10 homeowners a year in the City specifically with these funds, with capital of up to \$10,000-15,000 per property. There are no upper income limits; these funds are typically for those who have limited equity in their homes, so qualifying with a traditional lender is challenging. The homeowner needs to have the ability to pay back the loan. The Interest rate is 5.24%, and term is 7 years. HHQ is the only CDFI in Cayuga County.

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

The City of Auburn is committed to providing quality recreational opportunities and green spaces within neighborhoods. Neighborhood parks are key to quality of life within a City; therefore public park improvements will include an assessment of the park including historical usage and community involvement. Playground and park improvements will be focused in US HUD CDBG designated low to moderate income areas. For the 5 Year Consolidated Plan the following public parks and playgrounds, located in the corresponding Census Tracts, will be improved:

Miles Lepak Park, also known as the permaculture park- Census Tract 418

Buonocore Park- Census Tract 417

Casey Park- Census Tract 413

Bradford Street Playground - Census Tract 416

Wall Street Park and Playground – Census Tract 421

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Residential Rehab	2020	2024	Affordable Housing		Affordable Housing Community Development	CDBG: \$319,636	Homeowner Housing Rehabilitated: 14 Household Housing Unit
2	Public Services	2020	2024	Non-Housing Community Development		Non-Housing Community Development	CDBG: \$121,500	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted Homeless Person Overnight Shelter: 48 Persons Assisted
3	Public Infrastructure	2020	2024	Non-Housing Community Development		Non-Housing Community Development	CDBG: \$171,510	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 855Persons Assisted
4	Substantial Rehab	2020	2024	Affordable Housing		Community Development	CDBG: \$120,000	Homeowner Housing Rehabilitated: 6 Household Housing Unit
5	Direct Financial Assistance to Homebuyers	2020	2024	Affordable Housing		Community Development	CDBG: \$24,000	Direct Financial Assistance to Homebuyers: 6 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Economic Development	2020	2024	Non-Housing Community Development		Economic Development	CDBG: \$332,456	Jobs created/retained: 5 Jobs Businesses assisted: 3 Businesses Assisted
7	Public Facilities	2020	2024	Non-Housing Community Development		Non-Housing Community Development	CDBG: \$281,392	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3585 Persons Assisted
8	Clearance	2020	2024	Community Development		Non-Housing Community Development	\$22,114	Buildings Demolished: 1 Buildings
9	Special Development	2020	2024	Affordable Housing			CDBG: \$20,332	1 Project
10	Administration	2020	2024	Administration		Administration/Planning	CDBG: \$143,500	Other: 0 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Residential Rehab
	Goal Description	Residential Rehab includes the Home Access Program, which serves low to moderate income persons, the Home Repair Assistance Program and Housing Programs Delivery. These programs are available city-wide for households that meet HUD's low to moderate income guidelines.
2	Goal Name	Public Services
	Goal Description	Public services for persons of low to moderate income of both special needs and non-special needs.

3	Goal Name	Public Infrastructure
	Goal Description	Public Infrastructure improvements to neighborhoods that is low to moderate income according to ACS data.
4	Goal Name	Substantial Rehab
	Goal Description	Substantial Rehab of units for low to moderate income households that revitalizes a neighborhood. The City has partnered with Homsite Fund Inc and Home Headquarters to purchase and renovate 6 homes. These homes will be then sold to income eligible home buyers.
5	Goal Name	Direct Financial Assistance to Homebuyers
	Goal Description	Assisting first time homebuyers in the City of Auburn with closing costs. This program will be administered by Homsite Fund, Inc.
6	Goal Name	Economic Development
	Goal Description	The Small Business Assistance Program provides gap financing to small businesses in the City of Auburn. As a result, jobs are created or retained for low to moderate income persons. The City will also be implementing the Microenterprise program, a subset of the Small Business Assistance Program. A workforce development plan will also be implemented. Funding allocated includes revolving loan funds and program delivery funds.
7	Goal Name	Public Facilities
	Goal Description	Improvements and new construction of parks, trails, playgrounds, and other public facilities.
8	Goal Name	Clearance
	Goal Description	Funding for clearance, demolition, and brownfield remediation in low to moderate income areas.
9	Goal Name	Special Development
	Goal Description	RLF

10	Goal Name	Administration
	Goal Description	Administration costs for the CDBG program, Human Services Coalition, CNY Fair Housing, and the landlord training conducted by Community Health. A goal outcome indicator of "0" is entered under other as the funds are used to administer the program.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Auburn allocated its CDBG resources in a manner that addresses its identified housing and community development needs. The projects and programs selected for funding over the upcoming program year are ranked according to project number followed by the project's name and needs that are address. Funding for each program is also identified in the following table.

Projects

#	Project Name
1	Home Repair Assistance Program
2	Home Access Program
3	Public Services
4	Sidewalk Replacement Program
5	Streetscape Improvement Program
6	Distressed Property Program
7	Mortgage Assistance Program
8	Economic Development
9	Park, Playground, and Public Facility Improvements
10	Administration

Table 56 – Project Information

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

The Office of Planning and Economic Development considered all public comments submitted during the public hearings, meetings, surveys, and public comment period. The above priorities are a result of the public participation process for the PY 2020 Annual Action Plan and are meant to meet the community's needs. The greatest obstacle to meeting all of the community's underserved needs continues to be limited financial resources with which to finance programs and projects.

AP-38 Project Summary

1	Project Name	Home Repair Assistance Program (HRAP)
	Target Area	
	Goals Supported	Residential Rehab
	Needs Addressed	Community Development
	Funding	\$301,636
	Description	HRAP will continue to focus on the rehabilitation of existing housing stock for occupancy by low and moderate income persons. The program will address urgent repair matters such as roof repair/replacement, furnaces, sewer/water lines, electrical/plumbing, accessibility modifications, and health and safety matters. Other priorities of the program will be exterior improvements for city beautification, energy efficiency (partner with the Weatherization program at Cayuga-Seneca Community Action Agency when possible), and partner with Healthy Neighborhoods and Lead Education at the County Health Department regarding lead abatement in homes with children under 6. The City recently certified Homsite as a CBDO, which allows them to manage a revolving loan fund. Homsite would continue to use their revolving loan fund to make additional loans meeting the same criteria. The loan will be a combination sliding scale for payback at a low interest rate for homeowners with a deferred loan as well. While this program is designed for homeowners, the City is committed to addressing lead paint as well. In rental units where lead paint has been deemed a hazard, the home repair assistance program will step in to assist with rehabilitation. For homes owned by a landlord, the sliding scale will not be implemented and it will be 100% loan based.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	A minimum of ten households of low to moderate income will benefit from the Home Repair Assistance Program.
	Location Description	City-wide as this is a direct benefit program.
	Planned Activities	
2	Project Name	Home Access Program
	Target Area	
	Goals Supported	Residential Rehab

	Needs Addressed	Community Development
	Funding	\$18,000
	Description	The Home Access Program provides ramps and/or accessibility modifications for physically disabled low and moderate income persons living in the City of Auburn. The City of Auburn will contract with the local Independent Living Center, ARISE, as a Sub recipient to implement the program. This program will benefit four units.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Four households of low to moderate income will benefit from the Home Access Program.
	Location Description	This program will take place city-wide as it is a direct benefit program.
	Planned Activities	
3	Project Name	Public Services
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Non-Housing Community Development
	Funding	\$121,500

<p>Description</p>	<p>Public Service Agency Programs are designed to serve low to moderate income persons in the City of Auburn. Activities are City-wide. Funded this year includes the following:</p> <p>Aurora of CNY - \$10,000</p> <p>Boyle Senior Center - \$10,000</p> <p>Cayuga Counseling - \$15,000</p> <p>Community Action Programs - \$9,000</p> <p>Rescue Mission - \$13,000</p> <p>Booker T. Washington Center, Afterschool Program - \$9,500</p> <p>ARISE Freedom Camp - \$8,000</p> <p>Legal Aid, Services for Domestic Violence - \$10,000</p> <p>Calvary Food Pantry - \$10,000</p> <p>Scat Van - \$10,500</p> <p>East Hill Medical - \$2,500</p> <p>Chapel House - \$14,000</p>
<p>Target Date</p>	
<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>1,048 persons of low to moderate income will benefit from public services.</p>
<p>Location Description</p>	<p>City-wide as this is a direct benefit program.</p>

	Planned Activities	<p>Funded this year includes the following:</p> <p>Aurora of CNY - \$10,000</p> <p>Boyle Senior Center - \$10,000</p> <p>Cayuga Counseling - \$15,000</p> <p>Community Action Programs - \$9,000</p> <p>Rescue Mission - \$13,000</p> <p>Booker T. Washington Center, Afterschool Program - \$9,500</p> <p>ARISE Freedom Camp - \$8,000</p> <p>Legal Aid, Services for Domestic Violence - \$10,000</p> <p>Calvary Food Pantry - \$10,000</p> <p>Scat Van - \$10,500</p> <p>East Hill Medical - \$2,500</p> <p>Chapel House - \$14,000</p>
4	Project Name	Sidewalk Replacement Program
	Target Area	
	Goals Supported	Public Infrastructure
	Needs Addressed	Non-Housing Community Development
	Funding	\$165,000

	<p>Description</p>	<p>The City of Auburn will continue to implement a sidewalk replacement program in income eligible neighborhoods. The purpose of this program is to ensure that all residents, regardless of their ability, are provided with a safe and accessible pedestrian network of sidewalks within the City. In consultation with the City's Department of Engineering Services, sidewalks that are in poor condition will be replaced in the areas identified. All sidewalks will be reviewed and replaced in a comprehensive manner to ensure an interconnected network of sidewalks. The Consolidated Plan outlines Census Tract priorities for public infrastructure including sidewalk replacement. As part of 2020 Action Plan, it is the City's intent to continue following those priorities and address areas within Census Tract 413 and 421 in eligible block group areas. It is the City's intent to finish sidewalk improvements on Seymour Street and Cottage and commence sidewalk improvements on Washington Street from Van Anden Street to the Arterial. Sidewalks will be replaced and curbs will be installed as necessary to protect the sidewalks and the green space as well as for drainage issues. New handicap ramps will be replaced on Perrine Street in partnership with the City Road Program. CDBG will improve sidewalks on Perrine Street in a future program year when utility work is completed. Work will then move to other eligible, nearby streets. All work is as funding allows. Work that is not completed in this program year will be re-evaluated as to the community's priorities and written into future action plans. Street trees will also be planted where appropriate as part of this program along newly installed sidewalk or curbing either through the CDBG or City programs.</p>
	<p>Target Date</p>	<p>3/31/2021</p>
	<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>855 persons of low to moderate income will benefit from the sidewalk program.</p>
	<p>Location Description</p>	<p>Perrine Street (railroad to State Street) North Division Street (from Allen Street south, on west side) Alternate: Bradley Street</p>
	<p>Planned Activities</p>	
<p>5</p>	<p>Project Name</p>	<p>Streetscape Improvement Program</p>
	<p>Target Area</p>	

	Goals Supported	Public Infrastructure
	Needs Addressed	Non-Housing Community Development
	Funding	\$6,510
	Description	
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	500 persons of low to moderate income will benefit.
	Location Description	
	Planned Activities	
6	Project Name	Distressed Property Program
	Target Area	
	Goals Supported	Substantial Rehab Clearance
	Needs Addressed	Community Development
	Funding	CDBG: \$142,114

	Description	The Office of Planning and Economic Development will provide funding for clearance and substantial rehab related activities. The Distressed Property Program will identify underutilized property in the City of Auburn and will be concentrated in low to mod income areas. If a property is not located in a low to mod area, it will be reviewed to determine if it meets the elimination of slums and blight and if we will still be benefitting 70% low to mod income persons during the program year. Combined with Housing Special Development Project funding and Home Repair Assistance Program funds, this fund will allow for the substantial rehabilitation and/or the demolition of housing that is deteriorating a neighborhood and that if not for this program the neighborhood could be faced with declining assessed values and depressed self-image. The City of Auburn has partnered with Homsite on an acquisition rehab grant to acquire and rehab 7 properties and sell them to a new homeowner over the span of two years. When appropriate the City of Auburn will work with Home HeadQuarters, Homsite, and/or the City's Department of Engineering Services to implement this program. The City has identified five sites, approximately 26 acres, in low to moderate income area Census Tracts 421, 413, and 417 that would benefit from Brownfield Cleanup funding.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	6 households of low to moderate income will benefit from the Distressed Property Program.
	Location Description	City-wide for acquisition rehab as it is a direct benefit program. If a clearance activity occurs, this will happen in an eligible census block group area.
	Planned Activities	
7	Project Name	Mortgage Assistance Program (MAP)
	Target Area	
	Goals Supported	Direct Financial Assistance to Homebuyers
	Needs Addressed	Affordable Housing
	Funding	\$24,000

	Description	MAP will be used to assist first-time homebuyers with a grant of \$4,000 for down payment or closing cost assistance for income qualified, first-time homebuyers of an owner-occupied single-family, two-family, or three-family home. Participants must have participated in a certified homebuyers class or training and provide a certificate of completion. This program will benefit 6 households.
	Target Date	3/29/2021
	Estimate the number and type of families that will benefit from the proposed activities	This program will benefit 6 households of low to moderate income.
	Location Description	City-wide as it is a direct benefit program.
	Planned Activities	
8	Project Name	Economic Development
	Target Area	
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	\$332,456

<p>Description</p>	<p>The Office of Planning and Economic Development continues to make available the Small Business Assistance Program to support new business development and business retention/expansion. The overall business assistance strategy requires a pool of flexible funding that can be used to meet the needs of larger economic development projects that may develop at any time. This is accomplished through the continuation of the Special Development Projects (described in a later section).The SBAP provides a revolving loan fund that utilizes the revolving loan fund income as an ongoing funding source. This program line capitalizes the program at the anticipated levels required for the coming program year. The funding allocation will utilize revolving loan fund income (as opposed to Entitlement Funding) for the capitalization. Repayments from this loan program will be put back into a revolving loan fund and utilized for economic development activities. The SBAP will continue to offer flexible gap financing to small businesses and developers. The City has successfully administered the SBAP for nearly 20 years and the program often plays a catalyst role in the business community. Working cooperatively with local lending institutions, the City supports economic activity that would otherwise not occur without SBAP subordinate lending. SBAP loans are used to create or retain jobs with a required focus on job creation for low and/or moderate income individuals. Loan funds may be used for permanent working capital, inventory, property acquisition, and/or the purchase of machinery and equipment. Cayuga Economic Development Agency (CEDA), the local one-stop economic development agency for Cayuga County, currently delivers the Small Business Assistance Program including the responsibilities outlined above and is working to develop new guidelines for the program to make it more palatable.</p> <p>A microenterprise program will kick off this year and will offer \$5,000 grants to 3 businesses. After initial application, a series of trainings and seminars must be completed within 6 to 12 months including credit counseling, and programs offered by CEDA, SCORE, and the Onondaga Small Business Development Center. There will be a focus on educating businesses on becoming WBE, MBE, VOSB, and DBE certified.</p> <p>The City will also be working with community partners to implement a workforce development program.</p>
<p>Target Date</p>	<p>3/31/2020</p>

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that five jobs will be created for persons of low to moderate income and that three businesses will be assisted.
	Location Description	City-wide as this is a direct benefit program.
	Planned Activities	
9	Project Name	Park, Playground, and Public Facility Improvements
	Target Area	
	Goals Supported	Public Facilities
	Needs Addressed	Non-Housing Community Development
	Funding	\$281,392
	Description	Neighborhood parks, playgrounds and public facilities are vital to a City's quality of life and the City of Auburn is committed to providing quality green spaces within City neighborhoods. The City completed a Parks Master Plan in June 2016, which provides information and makes recommendations on park improvements. The Office of Planning and Economic Development in coordination with the Department of Public Works and the Department of Engineering Services will work together to complete park and playground improvements or to create a new park specific to the neighborhood needs and priorities. Depending on the park or playground, improvements may include the installation of new playground equipment, replacing broken or unsafe equipment, rehabbing sports courts, and installing lighting, pathways, landscaping, etc. The parks and playgrounds targeted for improvements are located in low to moderate income neighborhoods. The Consolidated Plan established a general priority list based on Census Tracts. The City intends to address the following parks and playgrounds during this Action Plan as funding allows: Buonocore Park, Bradford Park & Playground, and Miles-Lepak Park.
	Target Date	3/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 3,585 persons of low to moderate income will benefit from public facility improvements.

	Location Description	Buonocore Park Bradford Park Miles-Lepak Park
	Planned Activities	Buonocore Park Bradford Park Miles-Lepak Park
10	Project Name	Administration
	Target Area	City-wide
	Goals Supported	Administration
	Needs Addressed	Administration/Planning
	Funding	CDBG: \$143,500
	Description	City of Auburn staff salaries are reimbursed for work directly related to administering CDBG projects and programs.
	Target Date	3/31/2021

AP-50 Geographic Distribution – 91.220(f)

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

Geographic Distribution

All area-wide projects will be located in either areas of low to moderate income or low to moderate income service areas. The City will be targeting eligible area as funding allows. Eligible Census Block Groups include: 413-1; 413-3; 413-5

414-1

421-1; 421-2; 421-3

418-4; 418-5

417-1; 417-2;

415-4

416-1; 416-3

Rationale for the priorities for allocating investments geographically

The City of Auburn is over fifty-one percent low to moderate income and is considered an “old” city needing improvements across the City in housing conditions, infrastructure including sewer/water lines and sidewalks, and refurbishing parks. The city of Auburn will allocate resources in eligible areas where there are priority needs identified by the community.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	68
Non-Homeless	20
Special-Needs	0
Total	88

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	20
The Production of New Units	0
Rehab of Existing Units	14
Acquisition of Existing Units	6
Total	40

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

AP-60 Public Housing – 91.220(h)

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

The Housing Authority completed the gut rehabilitation of 70 units at Melone Village in 2019 and was able to kick off the second phase of the project consisting of the redevelopment of an additional 62 units. The Housing Authority secured \$4,583,315 in Housing Trust Fund funding, up to \$1,364,000 of 9% Low-Income Housing Credits (valued at approximately \$12.5 million) and will provide 8 project-based housing choice vouchers to the property. Renovations are expected to be complete by July 1, 2021. A maintenance storage garage will be created along with 4 handicapped-accessible units, 3 audio/visual-equipped units, and additional off-street parking.

The Housing Authority will apply in October of 2020 for funding through the Unified Funding Round to complete the redevelopment of the remaining 56 units at Melone Village.

The Housing Authority will continue to make improvements at the 50-unit Olympia Terrace apartment complex. The Housing Authority recently used Capital Fund Program funding to replace roofs on all buildings. Future rounds of capital funding will be used to replace half bathrooms and flooring as well as deteriorated water lines.

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

Two of the seven seats on the Auburn Housing Authority's Board are reserved for tenants residing in the Housing Authority's public housing complexes. Tenants are elected every 2 years, and one seat is currently occupied. The Housing Authority is working to find another tenant who is willing to run for the vacant seat. Tenant commissioners play an integral role in policy formulation. Auburn Housing Authority has surveyed tenants regarding needed improvements at both public housing complexes, and the improvements that the Housing Authority plan to make directly reflect the priorities noted in the surveys. While developing the Auburn Housing Authority's Five-Year Plan, tenants are consulted for feedback, comments and/or concerns.

Auburn Housing Authority works closely with Cayuga County HomeSite and Home Headquarters to ensure that tenants are aware of their homeownership programs. Auburn Housing Authority frequently distributes marketing materials to their tenants, and has allowed Cayuga County HomeSite and Home Headquarters to hold informational sessions/trainings on site.

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

The PHA is not designated as troubled and is rated as a high performer.

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

Introduction

The City of Auburn is an active member of the Housing and Homeless Coalition (HHC) of CNY Continuum of Care (CoC)-NY 505. The Housing and Homeless Coalition 10 year Plan to end Homelessness is currently being updated and will be adopted within the next six months. Many of the goals and actions with the 10 year plan to end homelessness are outlined in this section.

- Goal 1 Increase Leadership, Collaboration and Civic engagement thorough out the CoC.

- Through education and outreach with businesses, nonprofits and faith based organizations as well as involving citizens with firsthand experience the CoC will collaborate and focus efforts to prevent homelessness.

-Increase attendance at the HHC meetings. The City of Auburn will have attendance at the Advisory Board Meeting, the Planning & Advocacy committee as well as the Performance Selection Committee, which directly impact programs here in Cayuga County

-Increase the number of agencies in the CoC reporting in HMIS. All Cayuga County CoC funded agencies including Chapel House and Cayuga Action Programs must report in HMIS. Cayuga County DSS reports in HMIS.

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

Goal 5: retool the homeless Response System

- Determine opportunities to utilize mainstream resources to provide housing stabilization assistance to clients who are homeless or at high risk of homelessness
- Develop and promote best practices for crisis response programs and increase their adoption by agencies receiving federal funds.
- Ensure that homelessness prevention and rapid re-housing strategies are coordinated with Education for Homeless Children and Youth, and incorporated within federal place-based strategies to improve neighborhoods and schools, including Promise Neighborhoods and Choice Neighborhoods.

The Target outcome is to reduce overall homelessness within our CoC by 90%

GOAL 2: Increase Access to stable and affordable housing by providing permanent supportive housing to prevent and end chronic homelessness.

The HHC will work with agencies, public and private organizations to increase meaningful and sustainable employment for people experiencing or most at risk of homelessness by improving access to mainstream programs and services to reduce people's financial vulnerability to homelessness and to

Integrate primary and behavioral health care services with homeless assistance programs and housing services to reduce people's vulnerability to and the impacts of homelessness. Several of the action steps include:

Develop client profiles regarding service needs of people who are homeless.

Determine clients' housing needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

Goal 2 Increase Access to Stable and Affordable Housing:

- As a CoC, we will aim to increase service-enriched housing by co-locating or connecting services with affordable housing (ies. Providing a community space to host homework rooms, onsite health clinics and legal clinics for survivors of domestic violence)
- Assess annually the needs CoC NY-505 has for number of permanent housing units by using the PIT data, Housing Inventory Chart, gaps and needs assessment of HHC, assess the number of permanent housing units needed.
- Work to improve retention in PSH units by assessing the demographics and disabilities of populations served and increase services based on assessment.

The target over the next 10 years is to increase the availability of low income housing across the CoC by 15%.

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

Goal 2 Increase Access to Stable and Affordable Housing.

The target over the next 10 years is to increase the availability of low income housing across the CoC by 15% and have 95% of participants remain in CoC-funded permanent housing for at least six months.

- As a CoC, we will aim to increase service-enriched housing by co-locating or connecting services with affordable housing (ies. Providing a community space to host homework rooms, onsite health clinics and legal clinics for survivors of domestic violence)
- - Assess annually the needs CoC NY-505 has for number of permanent housing units by using the PIT data, Housing Inventory Chart, gaps and needs assessment of HHC, assess the number of permanent housing units needed.
- - Work to improve retention in PSH units by assessing the demographics and disabilities of populations served and increase services based on assessment.

Improve access to mainstream programs and services to reduce people's financial vulnerability to homelessness.

- Improve outreach to homeless assistance providers and collaborations across government and with community nonprofits, online consolidated application processing, and electronic submission. SSI/SSDI Outreach, Access and Recovery Initiative (SOAR), and the Homeless Outreach and Projects and Evaluation Initiative (HOPE)
- Review county and local program policies, procedures, and regulations to identify administrative or regulatory mechanisms that could be used to remove barriers and improve access to income supports.
- Ensure all Veterans and their families know they can obtain homelessness prevention assistance from the VA or other places in their community.
- Collaborate to review program eligibility and determination criteria across the range of programs which people experiencing or at risk of homelessness may access. Identify changes that should be made to create incentives for work, earning and retaining income while maintaining access to health coverage, housing assistance, child care.

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

Goal 3 Increase Economic Security

- Collaborate with jobs programs to ensure that job development and training strategies focus attention on people who are experiencing or most at risk of homelessness.
- Review federal program policies, procedures, and regulations to identify educational, administrative, or regulatory mechanisms that could be used to improve access to work support.

Goal 4: Improve Health and Stability

- Develop and disseminate best practices on helping people with histories of homelessness and barriers to employment enter the workforce, including strategies that take into consideration transportation, child care, child support, domestic violence, criminal justice history, disabling conditions, and age appropriateness.
- Improve outreach to homeless assistance providers and collaborations across government and with community nonprofits, online consolidated application processing, and electronic submission. SSI/SSDI Outreach, Access and Recovery Initiative (SOAR), and the Homeless Outreach and Projects and Evaluation Initiative (HOPE)
- Ensure all Veterans and their families know they can obtain homelessness prevention assistance from the VA or other places in their community.
- Advance health and housing stability for people experiencing homelessness who have frequent contact with hospitals and criminal justice

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

Introduction:

Contributing factors to affordable housing and residential investment identified in the 2020 Analysis of Impediments to Fair Housing include the following:

- Discriminatory patterns in lending
- Access to low poverty areas
- Access to labor market engagement
- Moderate to high levels of segregation
- Insufficient affordable housing in a range of unit sizes
- Black renter households have disproportionate rates of housing problems
- Insufficient accessible affordable housing
- Location of public housing units tend to have lower levels of access to opportunity
- Lack of fair housing infrastructure
- Insufficient fair housing education
- Insufficient understanding of credit

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

Strategies to remove barriers to affordable housing include:

- Promoting fair housing education through an annual workshop or series of public forums
- Provide annual outreach, education, and financial literacy related to credit for prospective homebuyers. Promote the homebuyers education course required for the Mortgage Assistance Program.
- Review development standards for accessible housing and inclusionary policies for accessible housing units; continue recommending appropriate amendments each year
- Locate any future publically supported housing units in high opportunity areas. Review the location of publically supported housing units annual.
- Research opportunities for increased funding options annual for publically supported housing.
- Review zoning for areas with restrictions to housing development, including minimum lot requirements.; make appropriate amendments yearly
- Work with code enforcement to ensure that code violations can easily be reported
- Continue using CDBG to fund housing rehabilitation for homeowner and rental housing. Goal of 50 residential units over five years.

- Explore opportunities annually for redevelopment or rehabilitation of residential properties in high opportunity areas and utilize the City's joint program with Homsite Fund Inc for acquisition rehabilitation.
- Continue to promote homeownership, especially in high opportunity areas with the City's Mortgage Assistance Program that includes financial assistance to eligible homebuyers using CDBG funds. Goal of 35 households over five years.
- Review opportunities annually to increase funding sources for additional low-income housing in high opportunity areas.

AP-85 Other Actions – 91.220(k)

Introduction:

The Strategic Plan addresses the issue of meeting underserved needs through a variety of initiatives. Several of these initiatives are proposed for funding in this Annual Action Plan.

Actions planned to address obstacles to meeting underserved needs

The greatest obstacle that the city faces to address all needs is the limited community development dollars available from federal, state, local, and private sources. To address this, the City is proactive seeking leveraging dollars and combining funds from various sources in order to achieve project goals and address community needs.

Actions planned to foster and maintain affordable housing

The City will continue to collaborate with local housing and community development agencies to foster and maintain affordable housing. The City has taken a comprehensive approach in revitalizing neighborhoods with existing housing through the CDBG Home Repair program, Mortgage Assistance Program, the Acquisition Rehab under the Distressed Property Program as well as by partnering with local Housing Corporation, Homsite, and the Syracuse based housing corporation Home Headquarters.

The City plans to take the next year to collaborate with local agencies in the Community to plan a block blitz for PY 2021-2022. The idea of the block blitz would be to make a large impact on a distressed neighborhood with minor improvements such as repairing porches, painting, landscaping, etc.

Actions planned to reduce lead-based paint hazards

The City will continue to fund the Home Repair Assistance Program and will test each property for lead-based paint hazards to comply with lead based paint regulations issued under Sections 1012 and 1013 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, which is Title X of the Housing and Community Development Act of 1992. The City will continue to work with the Cayuga County Health Department and Homsite Fund, Inc on lead based paint hazards in homes. The Health Department has recently launched the Cayuga County Lead Advisory Task Force, which includes a City Councilor and a representative from the Office of Planning and Economic Development, to work on partnerships and collaboration around lead-based paint issues. The Health Department has expressed concern over recent data that shows increased instances of lead poisoning in children, which has resulted in required chelation in a couple of cases. The health department also has an increased number of cases to manage due to new state mandates. The City is committed to providing assistance to this task force as members look for ways to combine resources and experience to address this issue. The Lead Advisory Task Force continues to explore funding sources for the abatement of lead. The task force recently developed a proactive program to replace windows and doors in 20 units. A local foundation has awarded \$200,000 and there is an outstanding application for \$225,000 to another local foundation. The task force is

hopeful that the additional funding amount will be awarded soon.

The City also continues to fund the Community Health Network tenant/landlord workshops addresses lead based paint as one of the topics.

Actions planned to reduce the number of poverty-level families

The City will continue to pursue an improvement in the local economy and employment opportunities. This includes workforce development and business development for the creation of low to moderate income jobs. The City plans on implementing a Micro-enterprise Business Grant Program in PY2020-2021 in order to assist persons of low to moderate income start and succeed in a small business with the hopes of allowing this person to rise out of poverty. As mentioned in the Consolidated Plan, the City plans to work together with numerous partners in the community to determine the needs of local businesses and to develop a workforce development program to meet those needs. This would also assist in the reduction of poverty-level families by giving someone the ability to learn the needed attributes that local businesses are seeking.

In addition the City will continue to work with human service agencies that provide case management services and programming to poverty level families.

Actions planned to develop institutional structure

The City plans to continue to hire an intern to assist senior level planning staff with CDBG during the summer and winter break. The intern reports to senior level staff in regards to CDBG and assists in monitoring of CDBG projects, procurement for CDBG projects, and assists with other CDBG related tasks as directed.

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

The City will continue to be involved in the Housing and Homeless Coalition of CNY NY-505 Continuum of Care as well as the City of Auburn/Cayuga County Homeless Task Force and Executive Committee. The City will continue to assist in the coordination of public and private housing and social service agencies.

The City supports, with CDBG funds, the Human Services Coalition of Cayuga County to bring together human service providers, public and private organizations, and individuals to address the needs of the community through inter-agency coordination, information sharing and collaboration. In addition the City attends and participates in Community Network Meetings. The Community Network meetings are held every other month for about one hour and provide Cayuga County social service agencies and public housing agencies an opportunity to network, share information and coordinate on programs.

Program Specific Requirements

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	122,423
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:	122,423

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.	70.00%

PY2020, PY2021, and PY2022 are included in this certification.

Appendix

CITY OF AUBURN

Community Development Block Grant Program

2020 Annual Action Plan - Proposed Budget

	Anticipated 2020 PY Ent.	Prior Entitlement Funds	2020 Revolving Loan Fund	Available RLF	Total	
Housing & Neighborhood Programming						
H1	Mortgage Assistance Program (MAP)	\$ 10,287	\$ 13,713	\$ -	\$ -	\$ 24,000
H2	Home Repair Assistance Program (HRAP)	\$ -	\$ 121,645	\$ 44,962	\$ 90,029	\$ 256,636
H3	Home Access Program (HAP)	\$ 18,000		\$ -	\$ -	\$ 18,000
H4	Distressed Property Program	\$ 78,614	\$ 63,500	\$ -	\$ -	\$ 142,114
H5	Housing Programs Delivery	\$ 45,000		\$ -	\$ -	\$ 45,000
H6	Sidewalks Replacement Program	\$ 165,000	\$ -	\$ -	\$ -	\$ 165,000
H7	Public Facilities/Park and Playground Improver	\$ 281,392		\$ -	\$ -	\$ 281,392
H8	Streetscape Improvement Program	\$ 6,510				\$ 6,510
Total Housing & Neighborhood Improvement		\$ 604,803	\$ 198,858	\$ 44,962	\$ 90,029	\$ 938,652
Public Services						
P1	Aurora of CNY	\$ 10,000	\$ -	\$ -	\$ -	\$ 10,000
P2	Boyle Senior Center	\$ 10,000	\$ -	\$ -	\$ -	\$ 10,000
P3	Cayuga Counseling	\$ 15,000	\$ -	\$ -	\$ -	\$ 15,000
P4	Community Action Programs Cayuga/Seneca	\$ 9,000	\$ -	\$ -	\$ -	\$ 9,000
P5	Rescue Mission	\$ 13,000	\$ -	\$ -	\$ -	\$ 13,000
P6	Booker T. Washington	\$ 9,500	\$ -	\$ -	\$ -	\$ 9,500
P7	ARISE	\$ 8,000	\$ -	\$ -	\$ -	\$ 8,000
P8	Legal Aid	\$ 10,000	\$ -	\$ -	\$ -	\$ 10,000
P9	Calvary Food Pantry	\$ 10,000	\$ -	\$ -	\$ -	\$ 10,000
P10	Scat Van	\$ 10,500	\$ -	\$ -	\$ -	\$ 10,500
P11	East Hill Medical	\$ 2,500	\$ -	\$ -	\$ -	\$ 2,500
P12	Chapel House	\$ 14,000	\$ -	\$ -	\$ -	\$ 14,000
Total CD Support Services		\$ 121,500	\$ -	\$ -	\$ -	\$ 121,500
Business Assistance						
E1A	Small Business Assistance Program	\$ -	\$ -	\$ 64,419	\$ 223,037	\$ 287,456
E1B	Micro Enterprise Program	\$ -	\$ -	\$ -	\$ 15,000	\$ 15,000
E2	Economic Development Program Delivery	\$ -	\$ 10,000	\$ -	\$ -	\$ 10,000
E3	Workforce Development	\$ 20,000	\$ -	\$ -	\$ -	\$ 20,000
Total Economic Development		\$ 20,000	\$ 10,000	\$ 64,419	\$ 238,037	\$ 332,456
S1	Special Development Loans	\$ -	\$ -	\$ 13,042	\$ 7,290	\$ 20,332
Total Special Development Projects		\$ -	\$ -	\$ 13,042	\$ 7,290	\$ 20,332
Administration						
A1	Planning and Administration	\$ 128,500	\$ -	\$ -	\$ -	\$ 128,500
A2	Human Services Coalition	\$ 8,000	\$ -	\$ -	\$ -	\$ 8,000
A3	Community Health - Tenant/Landlord	\$ 3,000	\$ -	\$ -	\$ -	\$ 3,000
A4	CNY Fair Housing	\$ 4,000	\$ -	\$ -	\$ -	\$ 4,000
Total Planning and Administration		\$ 143,500	\$ -	\$ -	\$ -	\$ 143,500
TOTAL ALL PROGRAMS		\$ 889,803	\$ 208,858	\$ 122,423	\$ 335,356	\$ 1,556,440

City of Auburn: Community Development Block Grant Program
 PY2020 Action Plan: Amendments to Prior Years Action Plans

The purpose of this amendment is to provide the public with notice of the proposed change. Approval for this change is anticipated to be obtained as a component of the approval of the 2020 Annual Action Plan. The following summarizes the changes necessary to make the funds available:

Account #	Amount	To Project	Comments
CD8669.3010.2017	\$1,800.00	Mortgage Assistance Program	Unexpended funds to be used for the 2020 Mortgage Assistance Program
CD8669.3010.2016	\$2,000.00	Mortgage Assistance Program	Unexpended funds to be used for the 2020 Mortgage Assistance Program
CD8683.2511.2017	\$1,213.77	Mortgage Assistance Program	Unexpended funds to be used for the 2020 Mortgage Assistance Program

Meetings with Departments and Organizations

**CDBG Five Year Consolidated Plan
Meeting with Auburn Housing Authority
10.2.19**

Attending: Renee Jensen, Tiffany Beebee, Stephanie Hutchinson, Liz Vuillemot

The Auburn Housing Authority discussed upcoming projects, Housing needs in our community and programming needs.

- Melone Village Renovation Project: 188 units total.
 - 70 units have been completed as part of Phase I,
 - 62 units are underway with renovations now and will be complete by June 1, 2021.
 - This fall AHA will be applying for funding. If funding goes through the renovations will be complete by June 1, 2023

Olympia Terrace has 50 units that are in need of renovation. To be a competitive project Olympia Terrace will be part of a larger renovation project that will include single room occupancy units that are scattered site in Auburn (these would be Apartment building renovation projects.)

AHA would like the support of CDBG and DRI funding in the application for Olympia Terrace and scattered site renovation project.

- Main Stream Voucher Program:

AHA applied to HUD for 40 additional Section 8 vouchers that would be available for individuals exiting or at risk of entering institutions. The entity referring individuals to apply for the vouchers would be SPOA. Currently there are 120 people that are in need of housing on the SPOA list. Vouchers would be scattered site and would include case management.
- Landlord Risk Reduction Program:
 - The Landlord Risk Reduction program would be designed to cover section 8 tenant damages to an apartment. This would be if damages exceed the security deposit.
- Priority Needs:
 - Security Deposit program, especially for those in transitional housing
 - Single Room Occupancy rentals that are affordable
 -

CDBG Five Year Consolidated Plan
Meeting with Cayuga Economic Development Agency (CEDA)
10.10.19

Attending: Renee Jensen, Tiffany Beebee, Jenny Haines, Tracy Verrier, Samantha Fruge

The meeting started with discussion regarding the current CDBG contract for small Business Assistance and meeting the needs of Businesses within our community.

- Current CDG program is marketed to qualified small business individuals regularly. Currently Banks are financing and the CDBG program is not always the perfect fit.
- CEDA does see a need for the program and would like to partner funds with Downtown Revitalization initiative (DRI) program that is moving forward in the next year. Specifically, CEDA sees the need for GAP financing for working capital and construction costs. The application process for DRI funding will be available in early 2020. Gap financing would be needed fall of 2020 and available for the next two years.

Identified needs:

- Gap Financing for business in DRI program
- Microenterprise assistance
- Technical Assistance for small businesses and their set up systems: ie. Staff person (accountant).
- Small Business Assistance program-Assistance with construction costs but has a loan forgiveness portion wrapped into the loan.

**CDBG Five Year Consolidated Plan
Meeting with DPW
9.27.19**

Attending: Renee Jensen, Holly Glor, Mike Talbot, Jeff Brown

Discussion around upcoming park improvements for the 2020-2025 Five-year plan and the 2020-2021 Annual Action Plan. Eligible Parks discussed for the five year plan include: Bradford Park, Miles Lepak Park, Casey Park, Wall Street Park, 1-7 State Street

- Bradford Park: Community meeting was held and park improvements will include, play structures, pathways and fencing. Fencing between residential properties will be done this fall. Landscape and park plan will be underway this winter.

2020-2021- Replace front fence should be 4 foot decorative in nature. Should be 6" off the ground for maintenance purposes. Play Structure and pathways. DPW recommends surfacing for play structure to be rubber mulch or poured in place.

- Miles Lepak Park- This year, willow structure.

2020-2021- Permeable Pathways, benches and signage.

- Casey Park: This year's improvements are complete

2020-2021- Skate Park. Planning Stage. The skate park is in disrepair and needs significant improvements. Bike/Skate park was recommended with a mix of materials ie. Concrete, steel, bowl, handrails...

2021-2022- Complete improvements to Skate Park

2020-2021- Ninja Course. The Drug Free Coalition would like partner and do a youth ninja course community build for youth 12+. DPW recommended Casey Park, near the fitness equipment. The department agrees that more teenage recreational opportunities are needed in the City.

2021-2022- Pavilions. The two pavilions are in major disrepair and need to be replaced. Only the one is currently being rented out but that is directly related to its proximity to the playground and that it has the availability of picnic tables. Metal roof was recommended

- Wall Street Park. Low Mod Park

2022-2023- Community meeting, planning and install.

- 1-7 State Street: Improvements will be taking place this spring. Moveable seats for city wide functions that take place at State street was requested. Would like to fit into the music theme.

**CDBG Five Year Consolidated Plan
Meeting with Drug Free Coalition
10.1.19**

Attending: Renee Jensen, Tiffany Beebee, JoLynn Mulholland, Tiffany

Introduction about the Drug Free Coalition and the focus on youth programming. the Drug Free Coalition is currently doing youth programming on a small scale and would like to expand to address the need for safe, drug free, youth programming (ages 13-18). The following was discussed as needs

- A place where youth ages 13-18 can gather that is safe and drug free. According to the programming that is currently being held the coalition serves: 90% City of Auburn youth that are low to moderate income.
- Programming would include: job readiness, Café that is youth run, after school homework sessions, mid term and final exam meeting space, overnight lock ins and team building activities.
- The coalition would like to explore the use of CDBG funds: for securing a building space, creating a business café that would be student run, and/or future programming for job readiness and financial literacy.
- The Drug Free Coalition would also like to partner with the City on implementing a ninja warrior course for youth ages 13+. The project would be a community build and would involve the input and volunteerism of youth. Casey Park would be the location for the ninja course since it is utilized by the entire City as well as the adjacent housing complexes.

CDBG 5 Year Consolidated Strategic Plan Meeting
Planning Department and Engineering
10.25.19

Attending: Renee Jensen, Tiffany Beebee, Onea Kloster, Bill Lupien

Discussion regarding the sidewalk program and sidewalks that need improvement. Sidewalks that will be improved over the next five years may include the following: See page 2 for public input.

Census Tract 413-1

Perrine Street (from the Railroad to State Street)
Pulaski (east side)
Chase Street

Census Tract 413-1 & 421-2

Wall Street (Washington to Aurelius Ave)
Aurelius Ave

Census Tract 413-5

Perrine Ave
North Division Street (from Allen Street south, on west side)
Case Ave
Bradley Street

Census Tract 416-1

Bradford Street
Fredrick Street Walnut Street (S. Hoops & S. Herman on North side)

Annual Action Plan PY 2020-2021 Sidewalks will include:

Perrine Street (from the Railroad to State Street)
North Division Street (from Allen Street south, on west side)
Alternate: Bradley Street

Discussion of a Street Tree Program. Will be included in the Annual Action Plan for PY 2020-2021

Survey and Community Meeting Sidewalk Comments

Area priorities with participants suggested streets

#1 Census Tract 421 (32%)

Washington
Orchard Ave
Orchard Street
West Genesee Street (Partially eligible)

#2 Census 413-5; Census 418-4 & 5; Census 417-1 (30%)

Perrine- where there are no sidewalks
Cottage (2 suggestions)
Leavenworth
Steel Street (Partially eligible)
Osborne Street

#3 Census Tract 413-1 (28%)

Pulaski Street
North Street (Partially eligible)

#4 Census Tract 416-1 & 416-3 (23%)

Bradford Street
Frances Street
Augustus Street

#5 Census Tract 415-4 (22%)

#6 Census Tract 414-1 (19%)

Grant Ave (partially eligible)

Other Comments: Census Tracts: 415-4; 421-3; 417-1; 417-2 sidewalk improvements (especially connect to medical services- Summit Peds, East Hill, ACH, Med Central)

Non-Eligible Suggestions:

Prospect (II)
South Street- Metcalf to Harriet Tubman Park
North Seward
By Hospital
Nelson Street

**CDBG Five Year Consolidated Plan
Meeting with Homsite
10.17.19**

Attending: Renee Jensen, Tiffany Beebee, Crystal Cosentino, Erica Ryan, Breanna Ryan

The meeting started with discussion regarding the current CDBG programs and the need for housing programs over the next five years

- Rental Rehab: Current program is full.
 - 216 Woodlawn, single family- complete just needs lead clearance
 - 5 Church St, 4 units- 3 units completed; 1 unit is not completed yet.
 - 36 Chedell- In progress
 - 33 N. Division, 3 units- Mortgage process
 - Seymour, duplex- Mortgage process
 - 33-35 Hoffman- Reviewing specs
 - 8 Fredrick St- Approval, underwriting

Homsite recently submitted an application for Alliance funding (state funding) and will know if the program will continue in January. Would like to partner CDBG funds with the program.

- Rental needs in auburn- addressing lead
- Mortgage Assistance Program- (MAP) Closing costs have increased and Homsite requested increasing the grant amount to \$4,000.00 with a 5 year lien. Still remain at 6 annual MAP grants.
- Home Repair needs continue.
- Acquisition Rehab- will be continuing. The program was designed to acquire 7 homes, 1 home has been acquired thus far.
- Block Blitz- The City would like to partner with Homsite, HHQ, ABC and other agencies to hold a neighborhood revitalization effort through a Block Blitz. Crystal recommended looking at the Fulton Block Builders. Neighborhoods discussed include: Wall Street, Washington St, Bradford Area.
- Homsite and HHQ is interested in having a phone conference with WES regarding the Fair housing plan

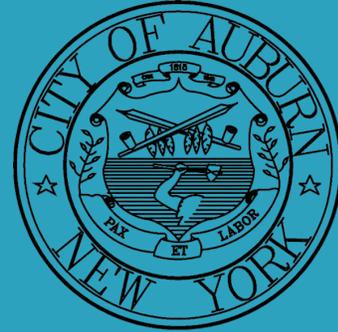
Public Meetings

PUBLIC MEETING

October 21, 2019, 3-5 PM
Memorial City Hall

Community MEETING

CDBG 2020-2024



PUBLIC HEARING

November 6, 2019, 6:30 PM
MEMORIAL CITY HALL

The City of Auburn is looking for community input on distributing federal **Community Development Block Grant** funds to help low to moderate income city residents and areas. Please stop in anytime to share your **thoughts and ideas**. A little bit of your time will influence our community for a lifetime.

Take our CDBG survey at: <https://www.surveymonkey.com/r/AuburnCDBG2020>



For more information: Office of Planning & Economic Development

24 South Street, Auburn, NY 13021 | Phone: 315-255-4115 | E-Mail: rjensen@auburnny.gov

All meeting locations are accessible. If you need a sign language interpreter or materials in an alternate format, please contact the Planning Office 10 days in advance.

City of Auburn
2020-2024
CDBG Meeting

October 21, 2019
3:00pm - 5:00pm

Name		Address/Affiliation
Jessica Soule	38 Jarvis St. Auburn	East Hill Medical
Bob Steigenwald	11 TeLLer Ave Auburn	Scot VAN
Geoff Peppel	21 Lincoln St. Auburn	ARISE @ Freedom Camp
DAVID A. SCOTT	63 SOUTH ST. APT. 10 AUBURN, NY	NEW BATAVIA, LLC
Shari Weiss		CCHN
Robin DeBenedictis	392 Glenbrook Dr. Aub.	Boyle Center Inc.
Julie Lockhart	Po Box 1903 Auburn	Habitat For Humanity Cay. Cty
Sean Anson	205 Laurier Dr. Syr. NY 13208	ARISE
Garj Mann	7500 Frankly Blvd Auburn	Rescue Mission
Timothy Donnam	23 Pennac Place.	Community Advocate
Sue Van Zyk	17 Nelson St Auburn	Scot VAN
Kierstyn Zaykoski	50 Logan St. Auburn	Kaleidoscope Dance Theatre / New York Institute of Dance & Ed.

City of Auburn
2020-2024
CDBG Meeting

October 21, 2019
3:00pm – 5:00pm

Name

Address/Affiliation

Dennis Bailey

13 Union St. 13021 AUBURN PERMACULTURE PARK

Erica Ryan

COHDC 100 Clark St, Auburn, NY 13021

Arlene P. Ryan

CDBG Five Year Consolidated Plan
Public Meeting
October 21, 2019
3:00-5:00pm
City Council Chambers

Staff present: Renee Jensen, Tiffany Beebee, Holly Glor

Attendance sheet attached

Renee Jensen welcomed participants to the public meeting and provided an introduction to the CDBG program. Attendees were encouraged to provide input and list priority projects, programs and eligible City areas via comment cards or talking directly to staff. Surveys were also available for participants to complete.

Comments to staff:

- Increasing access to public transportation specifically adding centro bus lines to areas that provide services(food pantries, case management, homeless shelters, housing service) in the city of Auburn
- Promoting emotional and developmental growth for low to moderate income youth through the arts.
- Youth programming and Summer Rec Programs in our City Parks
- Security Deposits
- Bradford St Park Improvements
- Casey Park facility accessibility assessment
- Senior programming and transportation

Comments submitted during the public meeting:

Programming

- Summer Programming such as the New York Dance Festival who is in its 30th year and scholarships are available to underserved demographics and families in this community, providing and up bringing-focusing on emotional and personality development.
- Youth programs the Circles program has been funded in the past in conjunction with Booker T Washington Center, The Kaleidoscope Dance Theater (501 c3) New York Institute of Dance and Education
- Senior Services- SCAT Van services-critical transport for Dr. appts., groceries, social, door to door service, wheelchair accessible. Visually impaired are taken weekly to workshops and meetings. We travel to locations that Centro does not have a bus route on. City is completely covered.

- Casey Park and the arena are heavily used for Freedom Camp at ARISE. Providing opportunities for kids with disabilities and their families' area priority. Being the only camp of its kind in the Auburn area meets the needs and desires of the residents of Auburn. The program meets the needs of many of the criteria in the direct benefit activities including- services for the disabled, child care services, and youth programs.
- Funding from CDBG has been essential to keep Freedom Camp up and running for children with disabilities. Cost support includes covering costs for field trips, transportation, activities, etc. with 51% of Auburn being low to moderate income, providing children with the opportunity to attend Freedom Camp is essential for ARISE's mission.
- Senior programming at Boyle Senior Center- All activities are offered to the community of Cayuga County. Our program offers many opportunities for our residents to get out of their apartments to socialize with others and to get involved with many clubs and activities happening at Boyle Center on a daily basis. Having a lot of activities in the building is a way for residents to stay connected and indirectly look out for each other's well-being. The happiness and enjoyment that this program receives is amazing as you can see by our monthly success letters. The residents at Boyle Center are appreciative of CDBG funding as it helps them physically, emotionally, spiritually and mentally stable and reduces stress and loneliness. Residents at Boyle center live for the activities that this program offers. We hear from other senior housing that we are very lucky to have this and we enjoy offering the benefit to the community. Senior Citizens need to stay involved in daily living. Having the CDBG grant ensures this population of staying involved and to know that there are services looking out for them and keeping them healthy in a positive way.

Ranking of Activities

- Substance Abuse (4)
- Youth Programs (3)
- Landlord Education/ housing resources (2)
- Child Care Services (2)
- Senior Services (2)
- Affordable Housing (2)
- Home Repair Assistance
- 1st homebuyer
- Fair Housing
- Domestic Violence Programs
- Homeless Prevention and Assistance Services
- Assistance for the Hungry
- Small Business Assistance
- Nonprofit capacity building

Area Wide Activities

- Census Tracts: 415-4; 421-3; 417-1;417-2 sidewalk improvements (especially connect to medical services- Summit Peds, East Hill, ACH, Med Central)
- Derby Ave and Barber Street Census Tract 421; 413-Neighborhood revitalization
- Need better affordable housing
- Auburn looks beautiful, especially with the flower pits. Please continue pavement work on city roads and more curbs.
- Census tract 413, including Casey Park, with emphasis on continuing to enhance accessibility of the park. Municipal parks and recreation inclusion is of high value and importance. The arena provides an awesome opportunity for CDBG funds.
- Bradford playground improvements, landscaping, ride improvements, new fencing, community input needed and welcomed

General Comments

- More CDBG priorities and funds need to be directed towards addressing racism in the City of Auburn. Racism, not substance abuse, not crime, not noise pollution, is the largest quality of life issue in the City of Auburn. Individual, systematic and institutional racism has created a “2-speed” society in Auburn and needs to be addressed in FY 2020. CDBG for:
 - Racism reduction and interdiction
 - Equal Opportunity and Equal Employment Opportunity for all City Vendors
 - Housing Discrimination Hotline
 - Employment Discrimination Hotline
 - Private Racial Profiling Reporting Hotline
 - Mobile Bias Response unit-racism
 - Minority Health Program at ACH
 - Community Renewable Energy Program for minority communities
 - small business microenterprise grant
 - minority business/disadvantaged business grant
- More CDBG focus needs to be placed on sustainability. This means Environmental and social sustainability. This means complying with the new NYS Leadership and Community Protection Act of 2019.

**CITY OF AUBURN PLANNING BOARD
TUESDAY NOVEMBER 6, 2019 6:30 PM
MEMORIAL CITY HALL**

Present: Crystal Cosentino (Chair), Andy Tehan, Elizabeth Koenig

Excused: Theresa Walsh, Tina Tomasso

Staff: Nate Garland, Corporation Counsel; Stephen Selvek, Office of Planning and Economic Development; Greg Gilfus, Traffic Officer; Brian Hicks, Code Enforcement

Agenda Items:

1. Approval of the July 2, 2019 Planning Board Meeting Minutes
2. PUBLIC HEARING: Application for a Special Use Permit and site plan review to construct a +/- 1,800 SF addition to an existing carwash tunnel and add 18 new vacuum bays at 108 North Street. Applicant: Mark Kubarek for K&S Carwash.
3. PUBLIC HEARING: Community Development Block Grant 2020-2024 5-year Consolidated Plan and Annual Action Plan. This public hearing will provide an opportunity to comment on the plans and priorities of the Community Development Block Grant. Tiffany Beebee, Senior Planner & Renee Jensen, Senior Planner.

Items Approved: Agenda Items 1

Applications Denied: None

Applications Tabled: Agenda Item 2

Chair calls the meeting to order. The Pledge of Allegiance is recited. Roll is called.

Agenda Item 1: Approval of July 2, 2019 Planning Board Meeting Minutes.

Chair asks for any corrections on the July 2nd, 2019 meeting minutes. There being none, Chair asks for a motion to approve the July meeting minutes. Motion made by Elizabeth Koenig, seconded by Andy Tehan. All in favor. No members opposed. Motion carried.

Agenda Item 2: PUBLIC HEARING: Application for a Special Use Permit and site plan review to construct a +/- 1,800 SF addition to an existing carwash tunnel and add 18 new vacuum bays at 108 North Street. Applicant: Mark Kubarek for K&S Carwash.

Chris Kubarek – Explains the proposed expansion project. It would include: a 40' addition onto the wash tunnel, a 2-lane pay station out front, 18 vacuums on the empty back lot, and changes to make ingress/egress easier.

Steve – Discusses questions from staff brought up at the Design Review Committee meeting regarding: the vacuums, stacking, and circulation.

Chris – Mentions there will be one central vacuum for all 18 stalls. Noise level would be 60 decibels, which would be quieter and more efficient than 18 individual vacuums. The stacking currently allows for

20 cars as is with a single pay lane. They'd be able to double stack, which should streamline the process. For exiting, customers would have to go out to Seymour and back in to utilize the vacuums.

Steve – Mentions additional concerns, including: cones needing to be set up on busy days, additional paving would cause storm water runoff, as well as cars circulating out onto Seymour and back into the property. He also asks if cars can be run the other direction through the wash tunnel.

Chris – Due to the current set up cars cannot be run through the other direction. That would require an entirely new building. He mentions that customers go out onto Seymour already.

Chair – Opens the public hearing, inviting up any member of the public who wish to be heard.

Everett J. Walter, 77 Seymour Street – Lives across from the exit where the vacuums are currently. He's concerned about the loudness of the car wash and the traffic congestion it causes. Asks how long it will be open for daily as he hears beeping throughout the night. Also asks about where snow will be put as it was previously put into the empty lot.

Chris – Says the congestion would be fixed with the added lane. The beeping is from the 24-hour wash tunnel. Snow removal would be pushed to the back left corner of the currently empty lot.

Chair – Closes the public hearing and asks the board for comments.

Andy – Asks what percentage of customers use the vacuums.

Mark Kubarek – says 15% maybe less.

Elizabeth – Mentions it gets extremely busy and is concerned with traffic for the wash backing up onto Seymour street like it does now. Would like to know how the 2 lanes would help that. And what time the wash closes. She also expresses concerns with the vacuum noise for neighbors and would like to know the timeline for the project.

Chris – Responds, the multiple lanes should expedite the process. There is about 150 feet from the front of the building to North Street, the main carwash closes at 8 PM, the vacuums would be noisy from the suction, and it would take an estimated 2 months.

Crystal – Asks about entry and exit in consideration to stacking.

Chris – The exits would be onto North Street or the exit on Seymour closest to North Street.

Crystal – Expresses concerns for only exiting onto North Street when stacking is congested.

Chris – There will be an attendant on the lot to direct the flow of traffic.

Mark – Mentions the unlimited passes available, so the line shouldn't get held up with the pay station automatically reading passes.

Chair – Asks staff for more comments.

Steve – Asks applicants to provide plans clearly showing the available stacking and curb cuts. Mentions the code requires 10 stacking spots, but the planning board can require more. They also need to indicate snow storage on the plans, along with storm water runoff, and the vegetation fence.

Chair – Asks for a motion to table the application. Motion made by Andy and seconded by Elizabeth. All in favor. None opposed. Motion carried.

Agenda Item 3: PUBLIC HEARING: Community Development Block Grant 2020-2024 5-year Consolidated Plan and Annual Action Plan. This public hearing will provide an opportunity to comment on the plans and priorities of the Community Development Block Grant. Tiffany Beebee, Senior Planner & Renee Jensen, Senior Planner.

Renee Jensen and Tiffany Beebee – Present an overview of the program and explain current and past projects complete with CDBG assistance. They ask the public to speak this evening about what they see as needs for the community.

Chair – Opens the public hearing.

Jeff Pepple, Manager for Inclusive Recreation, Arise – Mentions Arise at Freedom Camp which is funded with help of CDBG.

Gary Mamm, Regional Program Manager, Rescue Mission – Mentions they use CDBG funds to help run Merriman Circle Neighborhood event programming.

Ann Kosta, Vice President, Aurora of CNY – Receive funding from CDBG to buy assistive devices for individuals who are blind, visually impaired, deaf, and hard of hearing.

David Scott, Chief Operating Officer, New Batavia Planning – Expresses many concerns he has with discussions from this evening's planning board meeting and from the community, specifically: environment and social sustainability as well as minority concerns.

Crystal Cosentino – Deputy Director, Homsite and Home HeadQuarters – Thanks the City and planning staff for their continued support in the Home Repair Program and the Acquisition Rehab Program.

Chair – Closes the public hearing and asks for a motion to adjourn. Motion made by Andy and seconded by Elizabeth. All in favor. None opposed. Motion Carried.

Other Items

Date for next Board meeting is Tuesday December 3rd, 2019 at 6:30 P.M.

Motion to adjourn today's meeting made by Andy, seconded by Elizabeth. All in Favor. None Opposed. Motion Carried.

Respectively submitted by Holly Glor



CAYUGA COUNTY
HOMSITE
DEVELOPMENT
CORPORATION

HOMSITE FUND

HOMSITE
HOLDINGS
COMPANY

CAYUGA
DEVELOPMENTS

60 Clark Street
Auburn, NY 13021

(315) 253-8451
www.homsite.org

My name is Crystal Cosentino, I live at 121 S. Herman Ave., Auburn and am the Deputy Director at Homsite Fund, Inc and Home HeadQuarters – a community based development organization located at 60 Clark Street, with an office in Syracuse, too.

I want to use this public hearing to thank the City for their ongoing support of the CDBG program and in particular the City's financial support through this grant of Homsite Fund. Our ability to use CDBG as a revolving loan fund has tremendously helped increase capacity while meeting home improvement needs of Auburn residents. In our last program year, as a Neighborhood Preservation Company, we deployed just short of \$150,000 in CDBG funds in 11 cases. In total we deployed nearly \$500,000 in home improvement financing in Auburn.

As a result of our ability to secure CDBG funds from the City, we leverage these federal dollars with state funds including grants from the NYS Affordable Housing Corporation, NYS HOME, RESTORE and even private funds homeowners themselves contribute for critical home improvements like a roof, sewer repair and siding. These home repairs add value through improved quality of life – for both the homeowner and the neighborhood. Without access to affordable home improvement financing, important home repairs will be deferred or gone without – further deteriorating the value of the home and causing an economic strain on the homeowner.

This past year we have worked with landlords and have provided affordable financing to address code issues and environmental hazards like lead and mold to make repairs to their rental units which are occupied by low to moderate income tenants. This too, like rehab funds available to owner-occupants will improve a tenant's quality of life while improving our City's housing stock. To date, there are 8 projects completed or underway. We have also recently purchased a house that we are looking to renovate for a first time homebuyer and are actively seeking other homes for an acquisition rehab grant awarded to Homsite from NYS. Through our homebuyer education and the funds we receive via CDBG for our mortgage assistance program we are creating new homeowners – this past year we closed on 5 and have one grant pending. Yet another economic engine in our community. Property taxes, sales tax through the purchase of new items to set up their home, real estate commissions, new mortgages – hundreds of thousands of dollars per transaction – adding to the local economy.

We are hopeful to learn of grant funding where Homsite will be partnering with the city and county on addressing lead and other home health hazards. We are excited about the collaboration and work being done with the Cayuga County Lead Task Force that is looking to address ways to remove barriers to healthy housing.

Again, I want to thank the City for their continued support and we look forward to deploying CDBG funds for a positive outcome for the City.



The City of Auburn Invites Residents to Attend a...

Public Meeting

Wednesday, December 4th, 2019

6:30PM-7:30PM

Booker T. Washington Center

23 Chapman Ave, Auburn, NY 13021



WE WANT TO HEAR FROM YOU!

TOPICS OF DISCUSSION:

The City of Auburn is looking for community input on distributing federal Community Development Block Grant funds to help low to moderate income city residents and areas. Please stop in to share your **thoughts and ideas**. There will also be an update on **Miles-Lepak Permaculture Park Improvements**. A little bit of your time will influence our community a lifetime.

For more information: Office of Planning & Economic Development

24 South Street, Auburn, NY 13021 | Phone: 315-255-4115 | E-Mail: rjensen@auburnny.gov

All meeting locations are accessible. If you need a sign language interpreter or materials in an alternate format, please contact the Planning Office 5 days in advance.

City of Auburn
2020-2024
CDBG Meeting@BTW

December 4, 2019

6:30 pm to 7:30 pm

Name

Address/Affiliation

Demi Farrington

Booker T. Washington

Jeanice Freeman

41 Frances St Apt. 2 Auburn, NY 13021

~~Jeanice Freeman~~

4 Seminary St. Auburn

Rhonda Quastriat-wilson

BTW 181 Woodlawn Ave Auburn N.Y. 13021

Jia Li MAP

14 Thornton Ave Auburn Tgilliam@Caphelps.org

Melody Johnson

PO Box 331 Auburn, NY 13021

Lily Parn

177 Washington St, Auburn, NY 13021

Brandon Wakeham

Booker T Washington

CDBG Five Year Consolidated Plan
Public Meeting
December 4, 2019
6:30-7:30pm
City Council Chambers

Staff present: Renee Jensen, Tiffany Beebee

Attendance sheet attached

City staff welcomed participants to the public meeting and provided an introduction to the CDBG program. Attendees were encouraged to provide input and list priority projects, programs and eligible City areas by talking with staff or comment cards. Surveys were also available for participants to complete.

Comments submitted during the public meeting:

Programming

- Rental Assistance Programs
- Prevention Services for Youth
- Middle School afterschool program at a rec center
- Microenterprise trainings
 - Emerging Businesses
 - Training in the trades
 - Workforce development
- Coordination of Services- Hotline for emergency situations.
- App based hotline for services
- Affordable Housing
- Youth programs
- Senior Services
- Food Assistance
- Rental Housing Conditions
- Literacy Training/Avenues for people to obtain high school diploma

Area Wide Activities

- Skate park at Casey Park
- Owasco River Corridor – Clean it up, block blitz
- Owasco River Greenway Trail – Finish connection behind high school, County investing in trails that will connect
- Sidewalks on Bradford

(For publication on Tuesday, January 7, 2020)

**City of Auburn
Community Development Block Grant Program
Proposed 2020-2024 Consolidated Planning Strategy
Proposed PY 2020-2021 Annual Action Plan**

Date: January 7, 2020

City of Auburn
Memorial City Hall
24 South Street
Auburn, New York 13021

Jeff Dygert
City Manager
315-255-4146

TO ALL INTERESTED AGENCIES, GROUPS AND PERSONS:

The City of Auburn Office of Planning and Economic Development is preparing the proposed 2020-2024 Consolidated Planning Strategy and the First Annual Action Plan (PY 2020) for the use of Community Development Block Grant (CDBG) funds for the period of April 1, 2020 through March 31, 2021. The Office of Planning and Economic Development will accept comments on the Proposed Plan for a 30 day period beginning January 7, 2020 and ending on February 5, 2020.

Based on prior year funding, the City is anticipating an allocation of approximately \$845,411.00 in Entitlement funding for PY 2020. In accordance with the City of Auburn's Citizen Participation Plan for the Community Development Block Grant Program, the following is a summary of programming for the 2020-2021 Proposed Action Plan:

Housing & Neighborhood Programming including but not limited to the Mortgage Assistance Program, Home Repair Assistance Program (HRAP), Home Access Program (HAP), Distressed Property Program, Housing Programs Delivery, Public Infrastructure including Sidewalk Replacement Program, and Neighborhood Park, Playground & Public Facilities Improvements

Public Services: Funding to not-for-profit housing and human service agencies to provide needed services to low- and moderate-income residents of the City.

Business Assistance including loans through the Small Business Assistance Program, Microenterprise Program, and Business Assistance Program Delivery.

Special Development Projects including Special Development Projects and Loans

Administration and Planning: Funding for delivery of the CDBG program including administration and reporting, coordination of homeless services, community outreach and agency coordination, and planning activities.

Copies of the Proposed Plan are available at the Office of Planning and Economic Development, Memorial City Hall, 24 South Street, Auburn, NY or by calling the Office of Planning and Economic Development at 315-255-4115.

Public Hearing

A Public Hearing on the Proposed Plan will be held before the Auburn City Council on Thursday, January 23rd, 2020 at 6:00 PM in the Council Chambers of Memorial City Hall, 24 South Street. Comments on the plan are welcomed at the public hearing.

MARKETPLACE

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■ REAL ESTATE 140-355 ■ SERVICES OFFERED 358-392 ■ JOBS 396-465 ■ MERCHANDISE 500-917 ■ RECREATION 950-1000 ■ AUTO 1018-1090

AVAILABLE 24/7 - PRINT AND ONLINE

Dilbert

By Scott Adams



Bridge By Phillip Alder

TRY TO KEEP YOUR OPTIONS OPEN

Dealer: South
Vulnerable: Neither

North 01-07-20
♠ J 9 8 7 3
♥ K 2
♦ 8 4 2
♣ K 9 2

West
♠ K 6 4 2
♥ A 10 6
♦ 10 5 3
♣ A 10 7

East
♠ 10
♥ 9 8 7 4 3
♦ A 9 7
♣ 8 6 5 4

South
♠ A Q 5
♥ Q J 5
♦ K Q J 6
♣ Q 3

South West North East
1 ♠ Pass 1 ♠ Pass
2 NT Pass ??
Opening lead: ♠ 7

Abie Lemons, who was a college basketball player and coach, said: "There are really only two plays: 'Romeo and Juliet' and put the darn ball in the basket."

In today's deal, look only at the North hand. South opens one diamond. North responds one spade, and South rebids two no-trump, showing a balanced 18 or 19 points. What should North do now?

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Two no-trump is in principle game-forcing. But should the final contract be three no-trump or four spades?

Luckily, North-South had the right tool, and North showed excellent imagination. She rebid three clubs, New Minor Forcing. Then, when South answered with three spades to show three-card support, North continued with three no-trump, not four spades. This offered South a choice of games. (If North had only four spades, she would have raised two no-trump to three. If North had been 4-4 in the majors, she would have responded one heart, not one spade.)

South had an easy pass with such a soft hand — 11 of his points in quacks. Note that four spades has four unavoidable losers, one in each suit.

Against three no-trump, West led the club seven. What did South do?

The winning line was to play on diamonds, dislodging East's entry before his long club was established. However, South won trick one with dummy's club nine, then played a spade to the 10, queen and king. If West had continued with the ace and another club, the contract would have failed, but he shifted to a low heart. Declarer won with dummy's king and played on diamonds to get home.

Tues., 1/7

TODAY'S CROSSWORD PUZZLE

NEA Crossword Puzzle

Answer to Previous Puzzle

- ACROSS**
- 1 Steal from capital
 - 4 Airgun ammo noises
 - 7 Typewriter type employee
 - 11 Plumbing bend dearmont
 - 12 Stadium noise
 - 14 Framed prep school
 - 15 Boxing great
 - 16 Wight or Capri
 - 17 Dog chow brand
 - 18 White water
 - 20 Like some arches
 - 22 Pop-up writing
 - 23 Fury entertainer
 - 24 Della — DOWN
 - 27 Omitted in speech
 - 30 As well as
 - 31 USC rival
 - 32 Chart shape
 - 34 Shoe-wiping place
 - 35 Does it wrong
 - 36 Lake dwellers
- DOWN**
- 37 Bahamas'
 - 38 Watch noises
 - 40 Hosp. employee
 - 41 Term of endearment
 - 42 Swimsuit
 - 45 Pulled hard
 - 49 Roman poet
 - 50 Depletes
 - 52 Role for great
 - 53 Road division
 - 54 — julep now'
 - 55 Author's need
 - 56 Goals
 - 57 Set in place
 - 58 Writing fluid
 - 21 Opera tune
 - 24 Barnyard animal
 - 25 Gusto
 - 26 Is, to Pedro
 - 27 Light czar
 - 28 Homer's "Aeneid," for one
 - 29 Platter
 - 31 Nuclear reactor fuel
 - 33 Codgers' queries
 - 35 "WNBA Tuesday"
 - 10 Soon
 - 13 Pharmacy arches
 - 19 In that case
 - (2 wds.)
 - 39 Nice and warm
 - 41 "Laughing" animal
 - 42 Tree trunk
 - 43 Dreaded czar
 - 44 Good-natured
 - 46 Military cap
 - 47 Uniform
 - 48 Wet and chilly
 - 51 RSVP word

1	2	3	4	5	6	7	8	9	10	
11		12		13		14				
15		16				17				
18		19		20	21					
	22		23							
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	37					38				
42	43	44				45		46	47	48
49				50	51			52		
53				54				55		
56					57			58		



Legal Notices - LLC's

Notice of Formation of Chestnut Creek Farm, LLC. Arts of Org. filed with New York Secy of State (SSNY) on 11/14/19. Office location: Cayuga County. SSNY is designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: POB 352, Fair Haven, NY 13064. Purpose: any lawful activity. T6, 12/24, 12/31, 1/7, 1/14, 1/21, 1/28.

Notice of Formation of State/Dill Street LLC. Arts of Org. filed with Secy. of State of NY (SSNY) on 12/13/19. Office location: Cayuga County. SSNY designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: United Corporate Services, Inc., 10 Bank St., Ste 560, White Plains, NY 10606, the registered agent of LLC upon whom process may be served. Purpose: any lawful activity. T6, 12/24, 12/31, 1/7, 1/14, 1/21, 1/28.

For Classified Ads, Happy Ads, or Memoriams

Contact us at 315-282-2200 or AUBClassified@lee.net and get your ad in.

Trucks

FOR SALE: MORAVIA
2006 4x4 F150, Automatic, Low mileage 47,708. New tires on the back, heavy duty workload suspension, everything works great. Asking \$8,700 cash. Call Bill at (315)900-0461

Merchandise Under \$100

FOR SALE: AUBURN
Curio cabinet, darkwood, 3 shelves, 2 glass doors, 2 drawers. 27" width, 9" depth, 65" height. \$30. Call (315)253-3186

FOR SALE: AUBURN
ESP snowboard with bindings. Orange and white. 144 cm (57 inches). Very good condition. \$25. Call (315)253-3186

FOR SALE: AUBURN
Kitchen table with 2 chairs, legs unbolit, 2 extra chairs. 42" round plus 2 more with extension \$40. Call (315)253-3186

FOR SALE: AUBURN
Kitchen table, Nice, folds down and up. No chairs. \$35. (315)664-8832

FOR SALE: AUBURN
New York Giants WARM coat, size large, detachable hood, real embroidered logos on the trim on logos, made by "Starter". \$70

Many Disney VHS children's tapes in original colorful Disney box covers, \$5 each

Huge 3 inch and 2 inch three ring binders for documents, stamps, 2x2 coin frames, \$8 each

Medium sized antique crock brown and beige, enameled inside, no cracks \$25

Nascar model cars, new sealed boxes, some Dale Earnhardt, Kellogg, and others. 18 cars to choose \$5 to \$20.

Toy car set cannot make in 1958 with original box, works, just makes noise. does not shoot anything. \$60

Brown and gray antique ceramic crock jug with finger rings, with paper label "BEGY Manufacturing Pharmacists, Rochester, NY." \$45

Brown and gray round "spherical" shaped crock, 7" tall, 7" at widest point, top handle, rare old enameled inside, \$25. Plus another just like it, but just brown, and no lid, \$20.

Brown and gray 6" tall, and 9" diameter, brown enameled inside, no cracks \$25

Gray crock about 18 1/2" tall, 1 to 2 gallon, 7.25" diameter, 7.5" tall, 5" wall, no cracks. \$25

Phone calls only 315-567-1569

Leave a voice message about the item interested in purchasing if I miss your calls. I will call you back if you DO leave a voice message. No texts answered

Houses Unfinished

FOR RENT - MORAVIA
Studio House for rent, \$700.00 plus security. Updated Bath, Off-Street Parking, Nice yard with stream in back. Call: 645-796-8032

Apts Unfurnished

Murray Hill 2BR \$660/\$725, Prospect Pointe Apts 2BR \$660, 1BR \$560, Studio \$440. Tenant pays utilities 315-252-6446.

General

HELP WANTED:
Baby-sitting Monday-Friday (Days)
Reasonable rates 315-252-2277

In accordance with the federal Fair Housing Act, we do not accept for publication any real estate listing that indicates any preference, limitation, or discrimination based on race, color, religion, sex, disability, family status, or national origin. If you believe a published listing states such a preference, limitation, or discrimination, please notify this publication at fairhousing@lee.net.

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Legal Notices - LLC's

JIMW Holdings, LLC, a domestic Limited Liability Company (LLC) filed with the Sec of State of NY on December 13, 2019. NY Office location: Cayuga County. SSNY is designated as agent upon whom process against the LLC may be served. SSNY shall mail a copy of any process against the LLC served upon him/her to: Davies Law Firm, P.C., 210 E. Fayette St., Syracuse, NY 13202. General Purposes. T6, 12/17, 12/24, 12/31, 1/7, 1/14, 1/21

NOTICE OF FORMATION
A Plus Spray Foam LLC
Andrew Danner
3387 State Route 34B
Scipio Center, NY 13147
Cayuga County
Purpose of business - Any Lawful Start Date - 10/23/19
T6, 12/10, 12/17, 12/24, 12/31, 1/7, 1/14

Notice of Formation of Auburn Properties of Auburn, LLC. Arts of Org. filed with Secy. of State of NY (SSNY) on 12/17/19. Office location: Cayuga County. SSNY designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: c/o The LLC, 4 Malrose Road, Auburn, NY 13021. Purpose: any lawful activity. T6, 12/24, 12/31, 1/7, 1/14, 1/21, 1/28

Do you know someone with a birthday coming up?
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The Citizen. auburnpub.com

(For publication on Tuesday, January 22, 2020)

City of Auburn
Community Development Block Grant Program
Proposed 2020-2024 Consolidated Planning Strategy
Proposed PY 2020-2021 Annual Action Plan

Date: January 22, 2020

City of Auburn
Memorial City Hall
24 South Street
Auburn, New York 13021

Jeff Dygert
City Manager
315-255-4146

TO ALL INTERESTED AGENCIES, GROUPS AND PERSONS:

The City of Auburn Office of Planning and Economic Development is preparing the proposed 2020-2024 Consolidated Planning Strategy and the First Annual Action Plan (PY 2020) for the use of Community Development Block Grant (CDBG) funds for the period of April 1, 2020 through March 31, 2021. The Office of Planning and Economic Development has been accepting comments on the Proposed Plan beginning January 7, 2020. The comment period is extended until Monday, March 2, 2020.

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Housing & Neighborhood Programming including but not limited to the Mortgage Assistance Program, Home Repair Assistance Program (HRAP), Home Access Program (HAP), Distressed Property Program, Housing Programs Delivery, Public Infrastructure including Sidewalk Replacement Program, and Neighborhood Park, Playground & Public Facilities Improvements

Public Services: Funding to not-for-profit housing and human service agencies to provide needed services to low- and moderate-income residents of the City.

Business Assistance including loans through the Small Business Assistance Program, Microenterprise Program, and Business Assistance Program Delivery.

Special Development Projects including Special Development Projects and Loans

Administration and Planning: Funding for delivery of the CDBG program including administration and reporting, coordination of homeless services, community outreach and agency coordination, and planning activities.

Copies of the Proposed Plan are available at the Office of Planning and Economic Development, Memorial City Hall, 24 South Street, Auburn, NY or by calling the Office of Planning and Economic Development at 315-255-4115.

Public Hearing

The public hearing for the Draft Five Year Consolidated Plan scheduled for January 23, 2020 at 6pm, is **rescheduled** and will be held before City Council on February 27, 2020 at 5:00pm in the Council Chambers of Memorial City Hall, 24 South Street. Comments on the plan are welcomed at the public hearing.

MARKETPLACE

Dilbert By Scott Adams



Legal Notices - LLC's

SECTION #206
Teal Lobster, LLC, Arts of Org. filed with Sec. of State of NY (SSNY) 1/22/2019. By Cayuga SSNY design, as agent upon whom process against may be served, a shall mail process to Boyle & Anderson, P.C., 110 Genesee St., 300, Auburn, NY 13021, General Purpose.
T6, 1/22, 1/29, 2/5, 2/12, 2/19, 2/26

Three Needs Creative, LLC, Filed with SSNY on 1/19/19. Office: Cayuga County, SSNY designated as agent for process and shall mail to: 3096 East Genesee Street, Road, Auburn, NY 13021. Purpose: Any lawful.
T6, 1/22, 1/29, 2/5, 2/12, 2/19, 2/26

Legal Notices - Cayuga County

City of Auburn
Community Development Block Grant Program
Proposed 2020-2024
Consolidated Planning Strategy Proposed FY 2020-21 Annual Action Plan
Date: January 22, 2020
City of Auburn
Memorial City Hall
24 South Street
Auburn, New York 13021

Legal Notices - Cayuga County

TO ALL INTERESTED AGENCIES, GROUPS AND PERSONS:
The City of Auburn Office of Planning and Economic Development is preparing the proposed 2020-2024 Consolidated Planning Strategy and the First Annual Action Plan (FY 2020-21). The Community Development Block Grant (CDBG) funds for the period of April 1, 2020 through March 31, 2021. The Office of Planning and Economic Development is seeking accepting comments on the Proposed Plan beginning January 22, 2020. The comment period is extended until Monday, March 2, 2020.

Based on prior year funding, the City is anticipating an allocation of approximately \$845,411.00 in Entitlement funding for FY 2020. In accordance with the City of Auburn's Citizen Participation Plan for the Community Development Block Grant Program, the following is a summary of programming for the 2020-2021 Proposed Action Plan:

Housing & Neighborhood Programming including but not limited to the Mortgage Assistance Program, Home Repair Assistance Program (HRAP), Home Access Program (HAP), Distressed Property Program, Housing Programs Delivery, Public Infrastructure including Sidewalk Replacement Program, and Neighborhood Parks, Playground & Public Facilities Improvements

Public Services: Funding to not-for-profit housing and other service agencies to provide needed services to low- and moderate-income residents of the City.

Business Assistance including loans through the Small Business Assistance Program, Microenterprise Program, and Business Assistance Program Delivery.

Special Development Projects including Special Development Projects and Loans

Administration and Planning: Funding for delivery of the CDBG program including administration and reporting, coordination of homeless services, community outreach and agency coordination, and planning activities.

Copies of the Proposed Plan are available at the Office of Planning and Economic Development, Memorial City Hall, 24 South Street, Auburn, NY or by calling the Office of Planning and Economic Development at 315-255-4115.

Public Hearing
The public hearing for the Draft Five Year Consolidated Plan scheduled for January 23, 2020 at 6pm, is rescheduled and will be held before City Council on February 27, 2020 at 5:00pm in the Council Chambers of Memorial City Hall, 24 South Street. Comments on the plan are welcomed at the public hearing.
T1, 1/22.

For breaking local news, head to **auburn.com**

Do you know someone with a birthday coming up? Celebrate their Day in a Special Way! Call Classified Advertising at 315-282-2200 to place a happy ad!

Legal Notices - Cayuga County

NOTICE
The Sennett Fire District held its organizational meeting on January 9, 2020. The following was approved for 2020:
1) Official depositories for District funds will be Cayuga Lake National Bank and Lyons National Bank.
2) Dale Yates will act as attorney for the District.
3) The Treasurer's Bond will be renewed with the Adams & Son Ins. Agency.
4) The Citizen is designated as the District's official newspaper.
5) Regular meetings for the Board of Commissioners will be held on the second Thursday of each month except for October when the regular meeting will be held on the third Tuesday of the month. The year end meeting will be held on December 28, 2020. The organizational meeting for 2021 will be on January 14, 2021.
6) The Citizen is designated as the District's official newspaper.

Legal Notices - Cayuga County

Sealed bids will be received as set forth in instructions to bidders until 10:30 A.M. on Thursday, February 20, 2020 at the NYSDOT Contract Management Bureau, 50 Wolf Rd., 1st Floor, Suite 1CM, Albany, NY 12222 and will be publicly opened and read. Bids may also be submitted via the internet using www.bids.com. A certified cashier's check payable to the NYSDOT for the sum specified in the proposal or a bid bond, form CONR 391, representing 5% of the bid total, must accompany each bid. Electronic documents and Amendments are posted to www.dot.ny.gov/bids-business/opportunities /constr-notices. The Contractor is responsible for ensuring that all Amendments are incorporated into its bid. To receive notification of Amendments via e-mail you must submit a request to be placed on the Planners List at www.dot.ny.gov/bids-business/opportunities /constr-noticeholder. Amendments may be present direct to your placement on the Planners list.

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Tools & Equipment

FOR SALE: Auburn - Snowblower Troy-Bilt Storm 1028, 28" elec start 6P/2R speeds Heated grips Dix Cab Serviced each season \$350 315-246-6186 Lu mess

Merchandise Under \$100

FOR SALE: ALBURN TABLE- Glass Top w separate metal base. Rounded corners, nice for patio. 42" x 22" x 29" \$25.00 Call 315-253-3186

FOR SALE: 57" bedliner for Dodge Ram 1500. Fits 2014-2019 models. Excellent condition \$100 Call 315-255-0789

FOR SALE: ALBURN White bedspread, double, \$20 negotiable. 2 blanket throws, one solid orchid, 2 other multi-size, each w/ grey leaves, black w/ pink flowers. \$3 each. Humidifier for a small room. \$5. End table w/ 14" x 20" x 29" high x 15" long \$10 Call 315(252)4873

FREE: ALBURN Adult walker, good condition. (315)964-8832

Garage Sales

ENTIRE CONTENTS SALE: ALBURN Boyle Center Apt. 408 Friday 1/24 8 a.m. to 3 p.m. Cash only, no early bids. Large items must be removed by Saturday morning. Please observe parking.

Small and large drop leaf tables, chairs, recliner, 2 cedar chests, Howler Miller Colorator Cabinet, 1935 Brass Chief's lantern oil lamp, full size oak bed, dresser, ironing board, coins, afghans, bedding, homemade quilts, XXL leather jackets, other, silver, vase, fax, printer, box of crystal, Rack of spores, 3 bookcases (2 glass), jewelry, books, booklets - military and religious, tools, power tools, paintings, microwave, appliances, couch, Hoover vacuum, dishes, steins, mugs, nautical items, fishing poles, King balancing, Gladding Line Walton, others. Bull Dog Bunting, 48 Star Flag 5x9.5, and more!

Mobile Homes & Lots

FOR RENT: 12x60 mobile home, 1 bdrm, nice country location near Auburn /Weasport, private yard, 1 1/2 car garage, no parking, fenced-in front porch, a back deck & washer/dryer. Includes lawn care, no smoking, no pets. \$750 plus util., security deposit, application, references. Call 315(252)0052

Apts Unfurnished

FOR RENT: 1BR, New kitchen, full bath, hardwood floors, apartment with sun room, partially furnished, nice neighborhood downstairs and next to bus stop. \$550+ utilities. Call 315-447-4243

Murray Hill 2BR \$660/725. Prospect Pointe Apts 2BR \$660, 1BR \$560, Studio \$440. Tenant pays utilities 315-252-6446

Medical & Dental

We are seeking a personable and patient oriented dental office assistant for a growing dental practice. This is a competitive salary and a good working environment. This is a full-time position. Excellent opportunity for the right candidate. Applicants must have an active NY's Dental Hygiene License. To apply, send resume to: slatersin@gmail.com

Education

The Port Byron Central School District is seeking two dynamic individuals to fill two Varsity Assistant Football Coaching vacancies. Interested candidates must submit a letter of interest, resume and copy of coaching certifications to Mr. Kim Brown, Athletic Director, via email at kbrown@pbcschools.org no later than January 31, 2020.

Call it fast in the Classifieds

Call 315-282-2200 to place an ad!

Bridge By Phillip Alder

A PROMOTION IS NOT GOOD FOR DECLARER

Dealer East
Vulnerable: East-West
North 01-22-20
♠ J
♥ A 8 6 5 3
♦ A K J
♣ K Q 7 4

West ♠ 10 8 5 2
♥ 2
♦ 9 7 4
♣ 10 9 6 3 2

East ♠ A
♥ K J 10 9 7 4
♦ 8 6 3
♣ A J 5

South ♠ K Q 7 6 4 3
♥ Q
♦ Q 10 5 2
♣ 8

South West North East
4 ♠ Pass Pass Pass

Opening lead: ♥ 2

George Harrison said, "If I write a tune, and people think it's nice, then that's fine by me. But I hate having to compete and promote the thing. I really don't like promotion." Bridge defenders love trump promotion, turning a low trump into a loser. How does one occur in this deal?

COPYRIGHT: 2020, UNITED FEATURE SYNDICATE Wed., 1/22

Do you have an item you'd like to sell but you don't know where to start? Place a Classified Ad!

Call Classified Advertising at 315-282-2200

TODAY'S CROSSWORD PUZZLE

ACROSS
1 Numskull
4 Necklace
8 Part
10 4g underground
12 Letter after pi
13 Argue for
14 Hound's trail
15 Water on the Seine
16 Ounce fraction
17 "Whatever — Wants"
18 Necessitate
20 Heaps
22 Not hungry
23 "Iron Man"
24 Lip
27 Piped off
30 Town near Lake Tahoe
31 Male voice
32 Clock numeral
33 Binbad's transport
35 Spurt forth
36 Forbids
37 Interstellar dust cloud

39 Rare sight
40 Forest
41 Burrow
42 Shrimp
43 antree
45 Bug
46 played on
47 horseback
50 Gutter locale
52 Type of cookie
53 Locale
54 Shute
55 Noisily
55 Doctors' org.
56 High one
57 Scholer
57 Slinger
58 — Turner
58 — Kippur
DOWN
1 Hydrox rival
2 Moby Dick
3 Umpire's call
4 Yields
26 Not twice
27 Blatant
28 Enjoy a banquet
31 Most cumbersome
33 Is, to Fritz
35 Sizable
36 one swallow
36 Marshes
38 Cry about
39 Movies
19 In that case
(2 wds.)
21 Klutz's mutter
24 Dog sound
25 Spinks of the ring
26 Not twice
27 Blatant
28 Enjoy a banquet
43 Inermost part
44 Helm
46 Online
47 Hunter's wear
49 Ore hauler
51 "Rope-a-dope" boxer

Answer to Previous Puzzle

C	Z	A	R	B	L	A	B	I	R	A
L	L	S	A	R	O	B	E	C	O	R
A	T	E	N	A	S	E	M	E	N	T
L	A	G	R	A	M	P	U	D	G	Y
E	I	E	K	E	R	E				
Q	U	A	D	S	A	B	R	A	D	E
T	L	C	A	T	A	C	O	L	A	V
S	N	I	A	T	E	S	L	E	I	D
P	E	A	S	E	S	E				
P	E	A	S	E	S	E				
P	E	A	S	E	S	E				
S	T	Y	O	O	N	S	E	D	I	N
T	A	O	P	O	S	E	N	E	S	T

1	2	3	4	5	6	7	8	9	10	11
12	13	14	15	16	17	18	19	20	21	22
23	24	25	26	27	28	29	30	31	32	33
34	35	36	37	38	39	40	41	42	43	44
45	46	47	48	49	50	51	52	53	54	55
56	57	58	59	60	61	62	63	64	65	66

COUNCIL RESOLUTION #3 of 2020

**AUTHORIZING A PUBLIC HEARING FOR THE
2020-2024 COMMUNITY DEVELOPMENT BLOCK GRANT CONSOLIDATED PLAN
AND THE 2020-2021 COMMUNITY DEVELOPMENT BLOCK GRANT ACTION PLAN**

By Councilor Locastro

January 16, 2020

BE IT RESOLVED, by the City Council of the City of Auburn, New York, that it does hereby authorize that a Public Hearing be held before the City Council of the City of Auburn, New York, on the 27th day of February 2020 at 5:00pm at City Council Chambers, 1st floor, Memorial City Hall, Auburn, New York concerning the 2020-2024 Community Development Block Grant Consolidated Plan and the 2020-2021 Community Development Block Grant Annual Action Plan.

BE IT FURTHER RESOLVED, that the City Clerk is hereby authorized and directed to advertise this resolution in the official newspaper of the City of Auburn in accordance with the governing State and local requirements.

Seconded by Councilor Giannettino

	Ayes	Noes	Excused
Councilor McCormick			X
Councilor Giannettino	X		
Councilor Cuddy	X		
Councilor Locastro		X	
Mayor Quill	X		
Carried and Adopted	X		

City of Auburn, New York

STATE OF NEW YORK)
) SS.:
COUNTY OF CAYUGA)

I, CHARLES MASON, Clerk of the City of Auburn, Cayuga County, New York (the “City”), DO HEREBY CERTIFY:

That I have compared the annexed abstract of the minutes of the meeting of the Council of the City (the “Council”), held on the 16th day of January, 2020, including the Council Resolution #3 of 2020 contained therein, with the original thereof on file in my office, and the attached is a true and correct copy of said original and of the whole of said original so far as the same relates to the subject matters therein referred to.

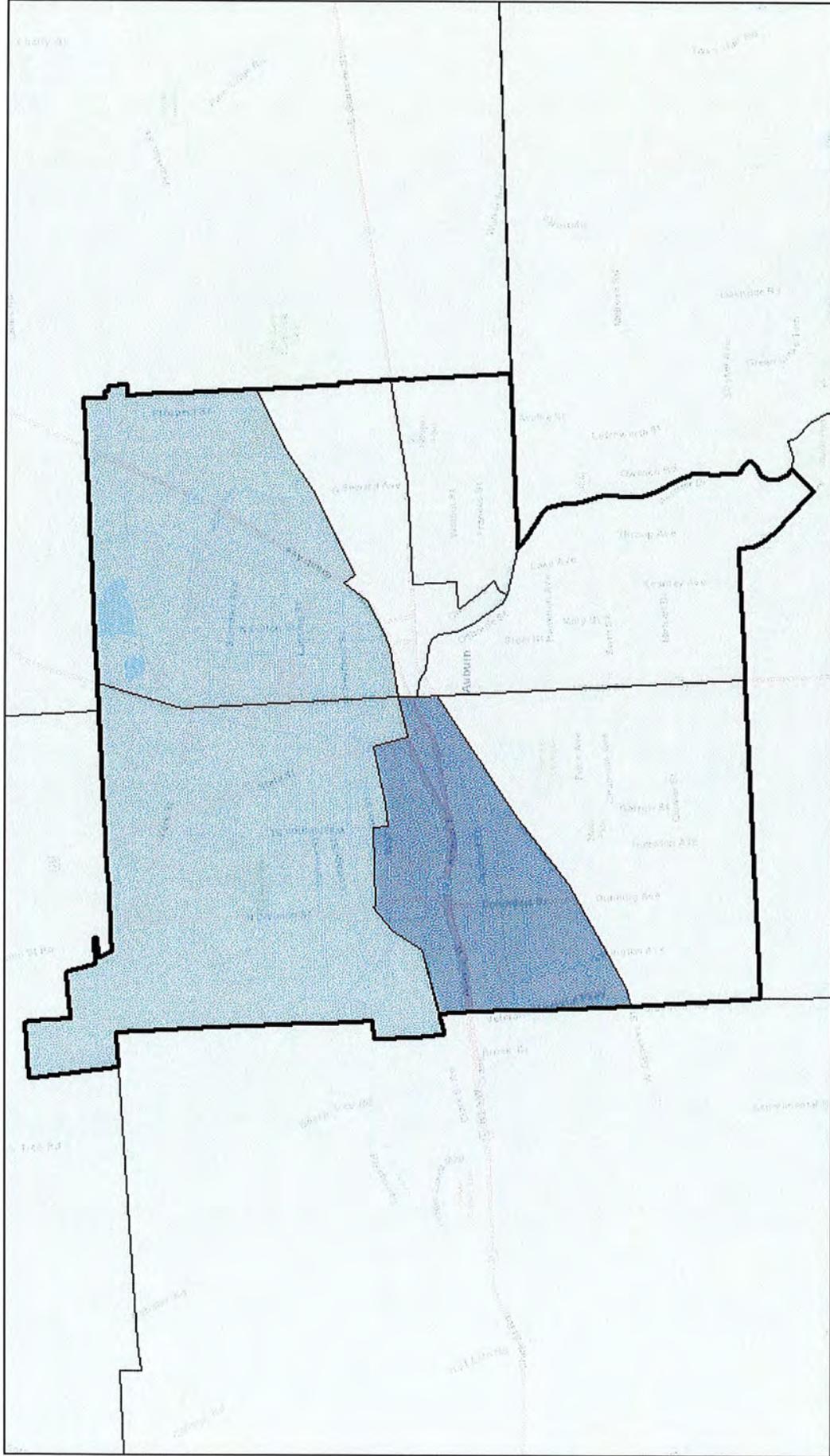
IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of the City this 16th day of January, 2020.



Charles Mason, Clerk
City of Auburn, Cayuga County, New York

Maps

Housing Cost Burden -



January 17, 2020

Override 1 HousingCostBurden

B25106_CB_PCT

0-29.28% Paying>30%

29.28-38.78% Paying>30%

38.78-47.69% Paying>30%

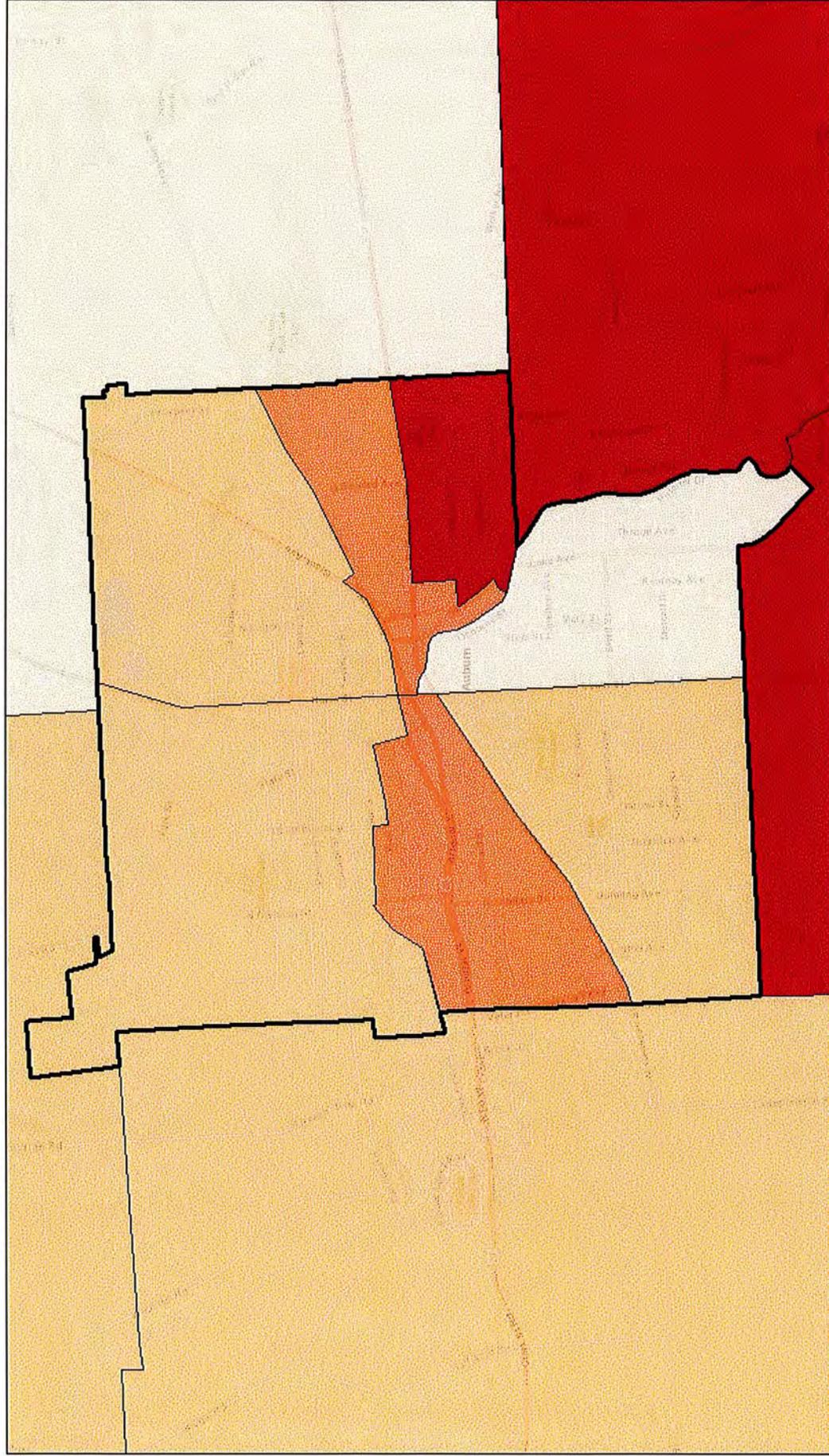
1:52,845

0 0.45 0.9 1.8 mi

0 0.5 1 2 km

Source: Esri, HERE, Garmin, USGS, Imagio, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (The Indo), NGCC, Swis OpenStreetMap contributors, and the GIS User Community

Housing with Any of 4 Severe Housing Problems - Extremely Low Income

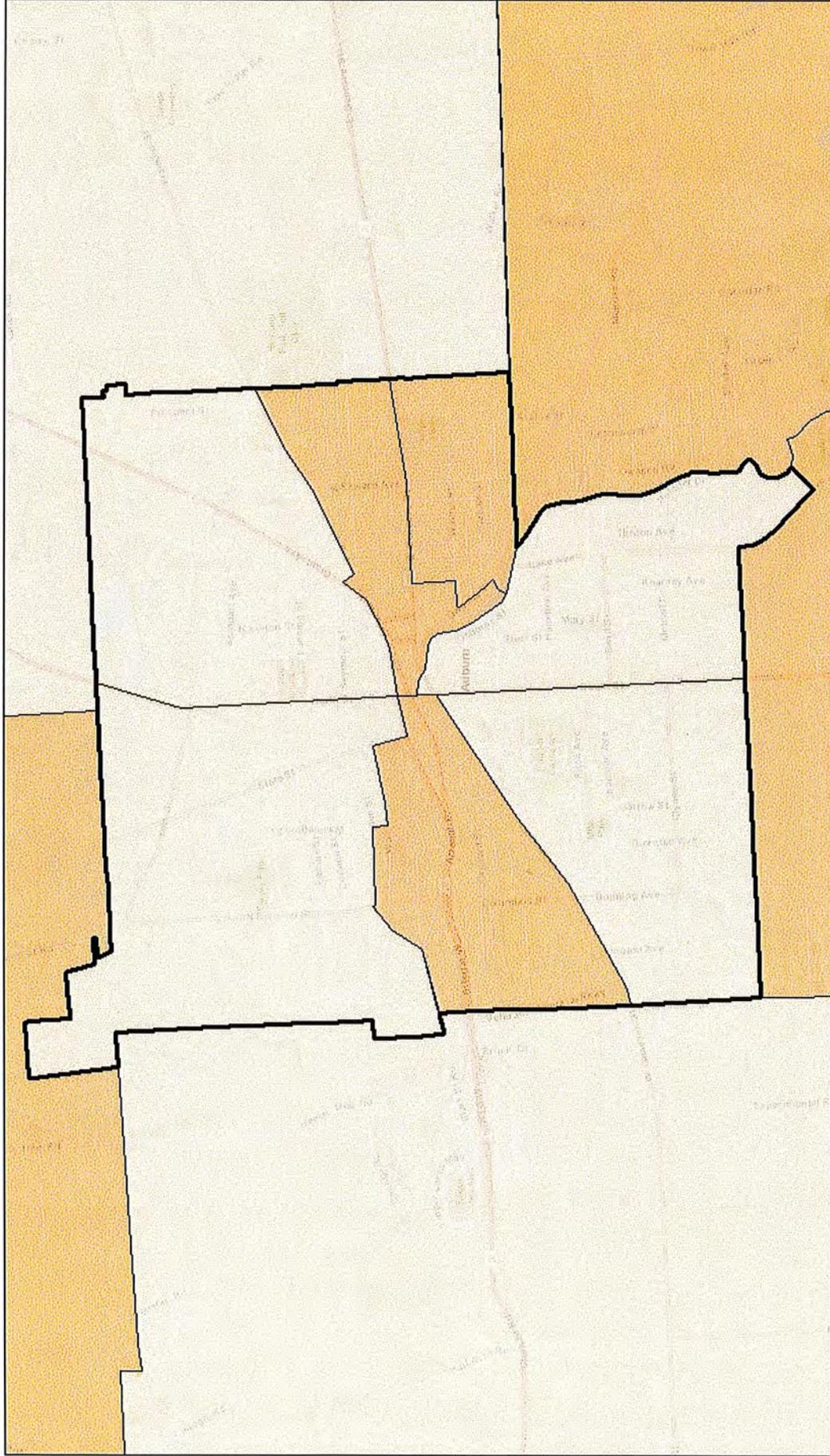


February 13, 2020

- Override 1 ELIHHWithHousingProblems 39.29-57.46%
- T2_LE30_HP2_PCT 57.46-72.31%
- 0-39.29% >86.84%

Source: Esri, HERE, Garmin, USGS, Imagery, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (The Netherlands), NGCC, © OpenStreetMap contributors, and the GIS User Community

Housing with Any of 4 Severe Housing Problems - Low Income



February 13, 2020

Override 1 LHHWithHousingProblems 38.54-53.93%

T2_LE50_HP2_PCT

0-38.54%

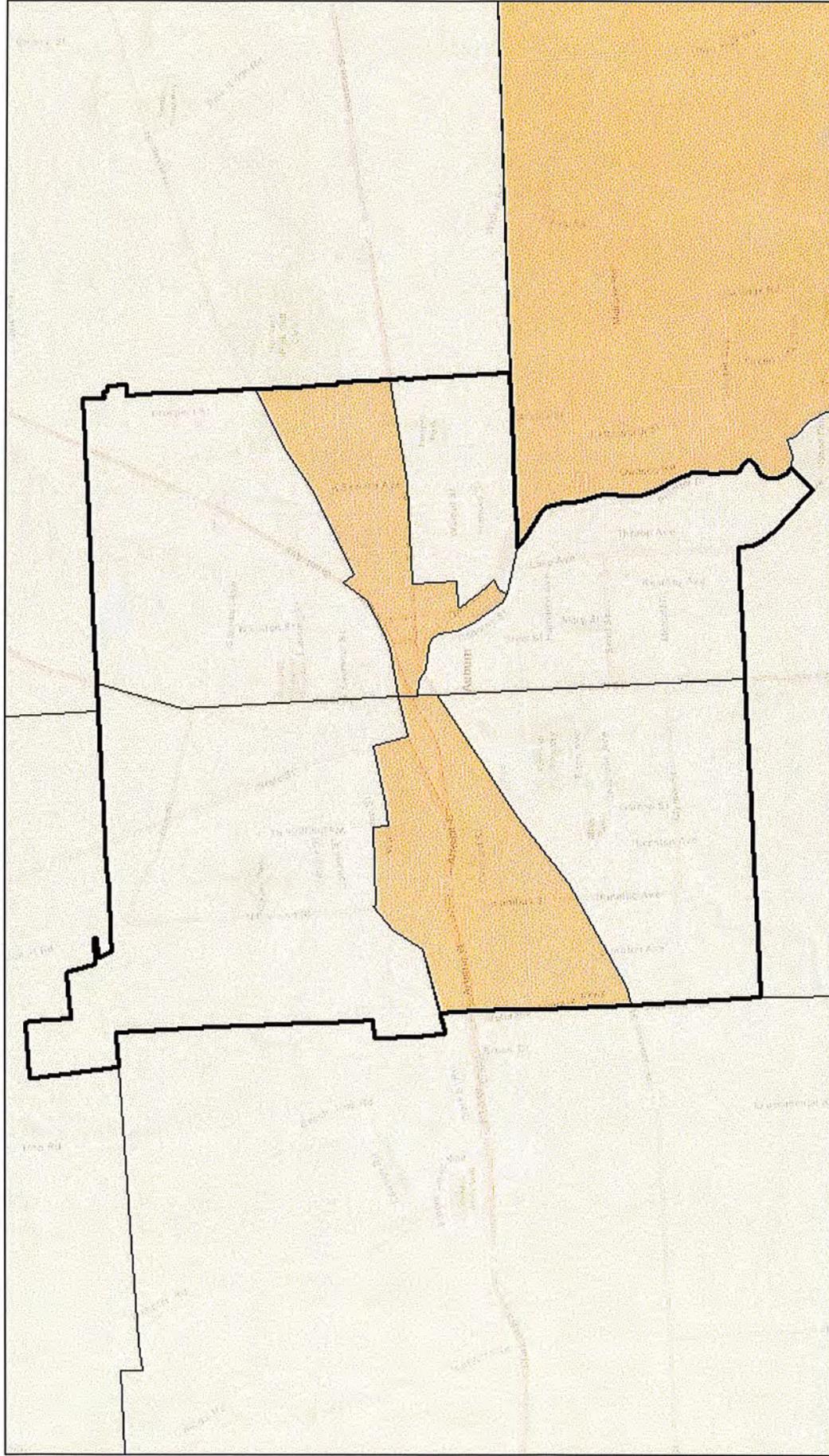
1:52,845

0 0.45 0.9 1.8 mi

0 0.5 1 2 km

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Housing with Any of 4 Severe Housing Problems - Moderate Income



February 13, 2020

Override 1 **MHHWithHousingProblems** 30.19-43.14%

T2_LE80_HP2_PCT

0-30.19%

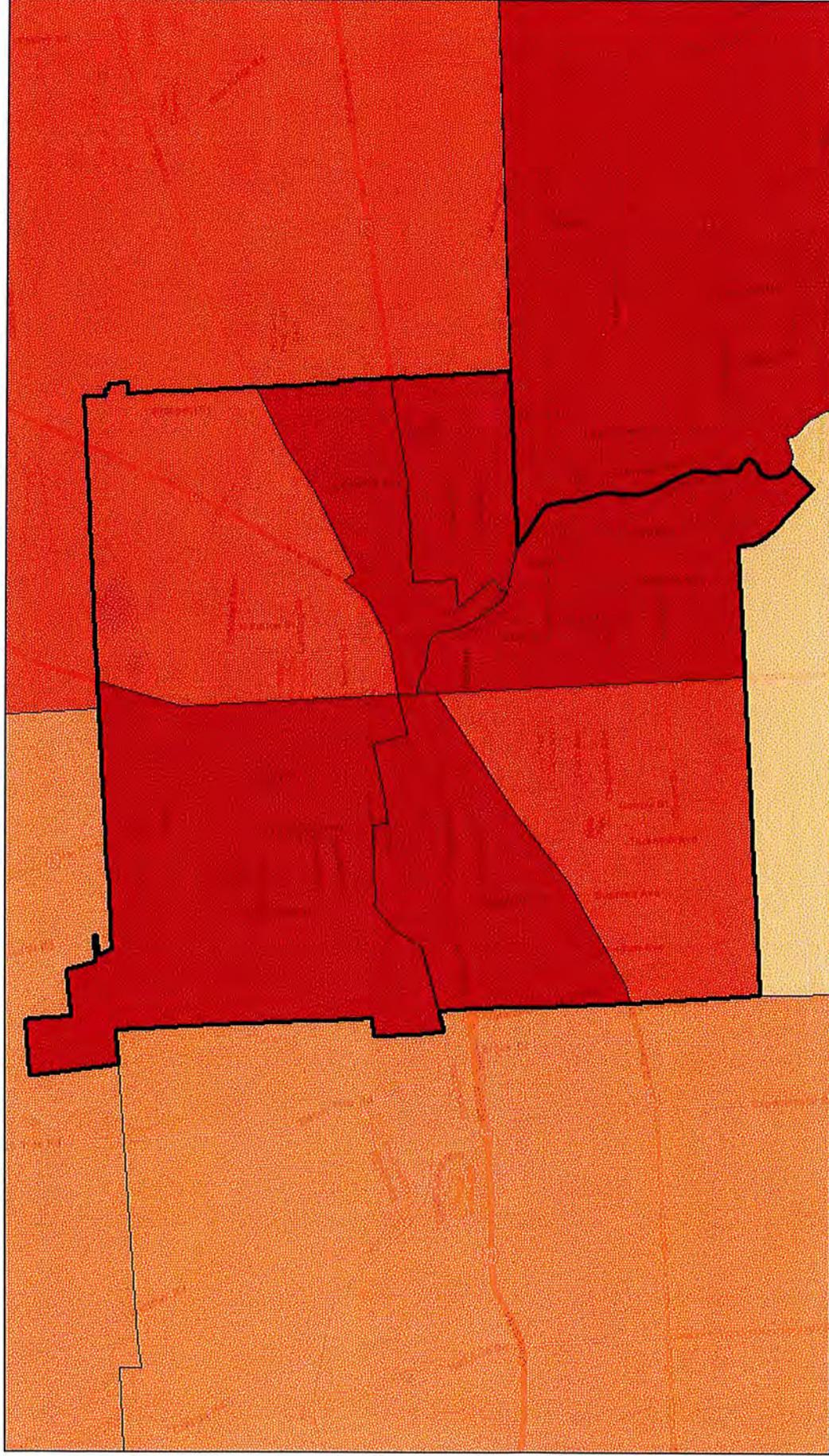
1:52,845

0 0.45 0.9 1.8 mi

0 0.5 1 2 km

Sources: Esri, HERE, Garmin, USGS, Imagery, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (The Land), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Housing Subject to Lead Based Paint - % of Rental Housing Built Before 1980



February 13, 2020

Override 1 RentalHousingBuiltBefore1980

B25036_RENT_80MINUS_PCT

- 45.04-64.34%
- 64.34-81.98%
- >81.98%
- 23.55-45.04%

1:52,845

0 0.45 1 1.8 mi

0 0.5 1 2 km

Sources: Esri, HERE, Garmin, USGS, Imagio, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (The Netherlands), Swire, OpenStreetMap contributors, and the GIS User Community

City of Auburn

Analysis of Impediments

2020 CITY OF AUBURN

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE:



Prepared for:
The City of Auburn
24 South Street
Auburn, NY 13021

Prepared by:
Western Economic Services, LLC
212 SE 18th Avenue
Portland, OR 97214
Phone: (503) 239-9091
Toll Free: (866) 937-9437
Fax: (503) 239-0236

Website: <http://www.westernes.com>

**Final Report
January 21, 2020**

Has Your Right to Fair Housing Been Violated?

If you feel you have experienced discrimination in the housing industry, please contact:

New York Division of Human Rights

New York Division of Human Rights
333 E. Washington Street, Room 543
Syracuse, New York 13202
Telephone: (315) 428-4633
Fax: (315) 428-4106
Email: InfoSyracuse@dhr.ny.gov

U.S. Department of Housing and Urban Development

New York Regional Office
Jacob K. Javits Federal Building
26 Federal Plaza, Suite 3541
New York, NY 10278-0068
Telephone: (212) 264-8000
Fax: (212) 264-0246
TTY: (212) 264-0927
Email: NY_Webmanager@hud.gov

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Section I. Executive Summary

Overview

Title VIII of the 1968 Civil Rights Act, also known as the Fair Housing Act, protects people from discrimination based on race, color, national origin, religion, sex, familial status, and disability when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing related activities. The Act, and subsequent laws reaffirming its principles, seeks to overcome the legacy of segregation, unequal treatment, and historic lack of access to housing opportunity. There are several statutes, regulations, and executive orders that apply to fair housing, including the Fair Housing Act, the Housing Amendments Act, and the Americans with Disabilities Act.¹

Affirmatively furthering fair housing is defined in the Fair Housing Act as taking “meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics”.² Specifically, affirmatively furthering fair housing requires that recipients of federal housing and urban development funds take meaningful actions to address housing disparities, including replacing segregated living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws.³ Furthering fair housing can involve developing affordable housing, removing barriers to affordable housing development in high opportunity areas, investing in neighborhood revitalization, preserving and rehabilitating existing affordable housing units, improving housing access in areas of concentrated poverty, and improving community assets.

Assessing Fair Housing

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development’s (HUD’s) housing and community development programs. These provisions come from Section 808(e)(5) of the Fair Housing Act, which requires that the Secretary of HUD administer federal housing and urban development programs in a manner that affirmatively furthers fair housing.⁴

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle. As a part of the consolidated planning process, and entitlement communities that receive such funds from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing (AFFH).

¹ https://www.hud.gov/program_offices/fair_housing_equal_op/fair_housing_and_related_law

² § 5.152 Affirmatively Furthering Fair Housing

³ § 5.152 Affirmatively Furthering Fair Housing

⁴ 42 U.S.C.3601 et seq.

In July of 2015, HUD released a new AFFH rule which provided a format, a review process, and content requirements for the newly named “Assessment of Fair Housing”, or AFH.⁵ The assessment would now include an evaluation of equity, the distribution of community assets, and access to opportunity within the community, particularly as it relates to concentrations of poverty among minority racial and ethnic populations. Areas of opportunity are physical places within communities that provide things one needs to thrive, including quality employment, high performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes.

The AFH includes measures of segregation and integration, while also providing some historical context about how such concentrations became part of the community’s legacy. Together, these considerations were intended to better inform public investment decisions that would lead to amelioration or elimination of segregation, enhance access to opportunity, promote equity, and hence, housing choice. Equitable development requires thinking about equity impacts at the front end, prior to the investment occurring. That thinking involves analysis of economic, demographic, and market data to evaluate current issues for citizens who may have previously been marginalized from the community planning process. All this would be completed by using an on-line Assessment Tool.

However, on January 5, 2018, HUD issued a notice that extended the deadline for submission of an AFH by local government consolidated plan program participants to their next AFH submission date that falls after October 31, 2020.⁶ Then, on May 18, 2018, HUD released three notices regarding the AFFH; one eliminated the January 5, 2018, guidance; a second withdrew the on-line Assessment Tool for local government program participants; and, the third noted that the AFFH certification remains in place. HUD went on to say that the AFFH databases and the AFFH Assessment Tool guide would remain available for the AI; and, encouraged jurisdictions to use them, if so desired.

Hence, the AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, housing transactions, locations of public housing authorities, areas having racial and ethnic concentrations of poverty and access to opportunity. The development of an AI also includes public input, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified fair housing issues and impediments.

The City of Auburn receives CDBG funds and is an entitlement community. In accordance with the applicable statutes and regulations governing the Consolidated Plan, the City of Auburn certifies that they will affirmatively further fair housing, by taking appropriate actions to overcome the effects of any impediments identified in the Analysis of Impediments to Fair Housing Choice and maintaining records that reflect the analysis and actions taken in this regard.

Socio-Economic Context

The population in the City of Auburn is not growing, and the racial and ethnic makeup of the City has not changed significantly since 2010, with 86.7 percent of the population being white, and 8.7 being black in 2017. However, there are areas in the City that have a disproportionate share of

⁵ 80 FR 42271. <https://www.federalregister.gov/documents/2015/07/16/2015-17032/affirmatively-furthering-fair-housing>

⁶ 83 FR 683 (January 5, 2018)

black households. In terms of ethnicity, some 3.7 percent of the population was considered Hispanic in 2017. An estimated 28.4 percent of the population had a high school diploma or equivalent, another 37.0 percent have some college, 12.1 percent have a Bachelor's Degree, and 6.6 percent of the population had a graduate or professional degree.

Overall, employment in Auburn has been steadily declining since 1990 from 12,981 to 10,987 in 2018. The labor force has been declining during this time as well, from 14,058 in 1990 to 11,565 in 2018. The unemployment rate for Auburn has fluctuated during this time period to a high of 9.4 percent in 2009 and 2010, which came down to 5.1 percent in 2018. These trends have mirrored the statewide average, but the unemployment rate in Auburn itself has remained higher than the statewide average since 2005.

Poverty in Auburn has also grown since 2000 from 16.5 percent to 17.6 percent in 2017. This accounts for 4,328 persons living in poverty in Auburn in 2017. Poverty was concentrated in the western parts of the City in Census tract 421 in 2017.

The housing stock in Auburn has not grown significantly in recent years. Faced with an older housing stock, the City may see a greater need for housing rehabilitation and renovation. Owner occupied units accounted for about 46.9 percent of units in 2017, while renter occupied units accounted for 53.1 percent. Over half, or 53.6 percent of units are single-family units, while 20.3 percent are apartment units, and 16.9 percent are duplex units. These distributions of housing types have not changed significantly since 2010.

The City has seen an increase in the number of vacant housing units, up from an estimated 948 units in 2010 to 1,263 units in 2017. There has also been an increase in "other" vacant units, which have increased from 31.2 percent of all vacant units in 2010 to 38.4 percent of vacant units in 2017. These units are not for sale or for rent and are not otherwise available to the marketplace.

Housing costs were highest in the eastern portions of Auburn for both rentals and median home values. The median home value in Auburn was estimated to be \$97,800 in 2017, although public input suggests that the sale price of homes in Auburn is significantly more.

Overview of Findings

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, the City of Auburn has identified a series of fair housing issues/impediments, and other contributing factors that contribute to the creation or persistence of those issues.

Table I.1, on the following page, provides a list of the contributing factors that have been identified as causing these fair housing issues/impediments and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice
2. Medium: Factors that have a less direct impact on fair housing choice, or that the City of Auburn has limited authority to mandate change.
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that the City of Auburn has limited capacity to address.

ADDITIONAL FINDINGS

In addition to the table on the following page are several significant findings or conclusions summarized here. The City had no Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) at the time of this report.

A review of the City's Municipal Code found that there are no city policies to encourage the development of affordable housing. However, as the City's population is not growing, the development of new housing may not be necessary to meet the needs of the population. Public input suggested that the City's current housing is not meeting the needs of residents in terms of safety and code enforcement. The need for rehabilitation and renovation may be a higher priority than the development of new units in Auburn. The City's website does not have information about reasonable accommodations. In addition, information from code enforcement suggests that housing choice is limited in the City by the level of code violations in the City.

The results of the 2019 Fair Housing Survey found that while respondents did recognize some of the illegal activities in the survey, there is an on-going need for outreach and education. This is particularly indicated by the proportion of respondents that did not respond to a number of questions, averaging about one quarter of respondents for each question, as well as the proportion of respondents that were not aware of what constituted a protected class in fair housing law. The overall findings of the survey indicate that the City may need to reach additional members of the population with outreach and education efforts.

Table I.1 Contributing Factors City of Auburn		
Contributing Factors	Priority	Justification
Discriminatory patterns in lending	High	As demonstrated by 2008-2017 HMDA data black and Hispanic households have a higher mortgage denial rate than white households. The average denial rate over the entire period was 9.7 percent for white households; however, the denial rate was 12.5 percent for black households, and 27.6 percent for Hispanic households. This also may indicate a lack of black and Hispanic households applying for mortgages overall.
Access to low poverty areas	Med	Low poverty index is markedly lower for black and Hispanic populations than white school proficiency, indicating inequitable access to low poverty areas. However, the City of Auburn has little control over increasing access.
Access to labor market engagement	Med	Black and Hispanic households have less access to labor market engagement as indicated by the Access to Opportunity index. However, the City has little control over impacting labor market engagement on a large scale.
Moderate to high levels of segregation	Low	American Indian and "other" racial households have moderate to high levels of segregation. However, these households represent less than one percent of the overall population in Auburn.
Insufficient affordable housing in a range of unit sizes	High	Some 31.3 percent of households have cost burdens. This is more significant for renter households, of which 41.9 percent of renter households have cost burdens. This signifies a lack of housing options that are affordable to a large proportion of the population. In addition, public input suggests that much of the city housing stock is insufficiently maintained and does not provide a safe and suitable living environment for renters.
Black renter households have disproportionate rates of housing problems	High	Black renter households face housing problems at a rate of 77.3 percent, compared to the jurisdiction average of 43.5 percent.
Insufficient accessible affordable housing	High	The number of accessible affordable units may not meet the need of the growing elderly and disabled population, particularly as the population continues to age. Some 54.0 percent of persons aged 75 and older have at least one form of disability.
Location of public housing units tend to have lower levels of access to opportunity	Med	The location of public housing units tends to be in areas with lower levels of access to low poverty areas and labor market engagement.
Lack of fair housing infrastructure	High	The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing.
Insufficient fair housing education	High	The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education.
Insufficient understanding of credit	High	The fair housing survey and public input indicated an insufficient understanding of credit needed to access mortgages.

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

Table I.2 summarizes the fair housing issues/impediments and contributing factors, including metrics, milestones, and a timeframe for achievements.

Table I.2
Recommended Fair Housing Issues, Contributing Factors, and Recommended Actions
 City of Auburn

Fair Housing Issues/ Impediments	Contributing Factors	Recommended Actions to be Taken
Disparities in Access to Opportunity	<p>Access to low poverty areas</p> <p>Access to labor market engagement</p> <p>Labor market engagement</p>	<p>Review opportunities annually to increase funding sources for additional low-income housing in high opportunity areas.</p> <p>Continue to promote homeownership opportunities in high opportunity areas with the City's Mortgage Assistance Program that includes financial assistance to homebuyers using CDBG funds: 35 households over five (5) years.</p> <p>Continue to explore opportunities annually for redevelopment or rehabilitation of residential properties in high opportunity areas and utilize the City's Acquisition Rehab Program.</p>
Disproportionate Housing Need	<p>Insufficient affordable housing in a range of unit sizes</p> <p>Black renter households have disproportionate rates of housing problems</p>	<p>Review zoning for areas with restrictions to housing development, including minimum lot requirements; make appropriate amendments every year for the next five (5) years. Work with code enforcement to ensure code violations can easily be reported. Continue to use vacant building registry.</p> <p>Continue to use CDBG funds to fund housing rehabilitation for homeowner and rental housing option: 50 residential housing units over five (5) years.</p>
Publicly Supported Housing	<p>Location of public housing units tend to have lower levels of access to opportunity</p>	<p>Locate any future publicly supported housing units in high opportunity areas. Review the location of publicly supported housing units annually.</p> <p>Research opportunities for increased funding options annually.</p>
Disability and Access	<p>Insufficient accessible affordable housing</p>	<p>Review development standards for accessible housing and inclusionary policies for accessible housing units; continue recommending appropriate amendments each year, over the next five (5) years.</p>
Fair Housing Enforcement and Outreach	<p>Insufficient fair housing education</p> <p>Insufficient understanding of credit</p> <p>Insufficient fair housing infrastructure</p> <p>Discriminatory patterns in lending</p>	<p>Continue to promote fair housing education through annual or biannual workshops.</p> <p>Continue to promote annual outreach and education related to credit for prospective homebuyers.</p> <p>Partner with agency to provide financial literacy classes for prospective homebuyers on an annual basis.</p>

Section II. Community Participation Process

The following section describes the community participation process undertaken for the 2020 City of Auburn Analysis of Impediments to Fair Housing Choice.

A. OVERVIEW

The outreach process included the 2019 Fair Housing Survey, three (3) Fair Housing Forums, and a public review meeting.

The Fair Housing Survey was distributed as an internet outreach survey, as well as being made available as a printed version. As of the date of this document, 49 responses have been received.

Fair Housing Forums were held the October 8th and 9th in order to gather feedback and input from members of the public.

The Draft for Public Review AI was made available on December 12 and a 30-day public input period was initiated.

A public hearing was held during the public review period in order to gather feedback and input on the draft Analysis of Impediment. After the close of the public review period and inspection of comments received, the final draft was made available to the public at the beginning of January 2020.

B. THE 2019 FAIR HOUSING SURVEY

The purpose of the survey, a relatively qualitative component of the AI, was to gather insight into knowledge, experiences, opinions, and feelings of stakeholders and interested citizens regarding fair housing as well as to gauge the ability of informed and interested parties to understand and affirmatively further fair housing. Many individuals and organizations throughout the City of Auburn were invited to participate. At the date of this document, some 49 responses were received. A complete set of survey responses can be found in **Section IV.I Fair Housing Survey Results**.

C. FAIR HOUSING FORUM

Three (3) Fair Housing Forums were held in Auburn. The dates and locations of these meetings are in the Appendix. A summary of the comments received during these meetings are included below. The complete transcript from these meetings is included in the Appendix.

- **High rents-low-income being priced out**
- **Need for accessible housing**
- **Need for training for landlords on fair housing practices**
- **Need for outreach and education**
- **Need for low-income housing options**
- **Concern for segregation of low-income/ people with disabilities with construction of new properties**
- **Low-income housing costs too high- need for rents to be lower**

- **Implement a rental registry of rents for the city**
- **Need for Services to be on Public Transit line**
- **Expensive rental properties in poor condition**
- **Increase in the cost of housing-rental and purchasing**
- **Cost of rent greater than what a mortgage would cost**
- **Need for home buyer education**

D. THE FINAL PUBLIC REVIEW PROCESS

A 30-day public review process was held December 12, 2019 through January 12, 2020.

It included a public review meeting was held during the City Council Meeting on December 12, 2019.

Section III. Assessment of Past Goals and Actions

An Analysis of Impediments to Fair Housing Choice for The City of Auburn was last completed in 2014. The conclusions drawn from this report are outlined in the following narrative.

A. PAST IMPEDIMENTS AND ACTIONS

The conclusions of the 2014 Analysis of Impediments are included below:

IMPEDIMENTS TO FAIR HOUSING CHOICE AND SUGGESTED ACTIONS

An Analysis of Impediments to Fair Housing Choice was conducted by the City of Auburn in 2014. The following is a list of potential impediments found:

- Landlords not making needed repairs such as fixing stoves, refrigerators, heating equipment as well as not addressing lead and mold issues for low income households.
- Failure to make repairs has put these households at greater risk of becoming homeless and negatively impacted their quality of life.
- Landlords have refused to lease to some households based on source of income. In particular those households that have public assistance or Section 8 housing grants.
- Landlords not following proper legal procedures when retaking possession of premises from low income households violating basic due process.
- Landlords intentionally or unintentionally misusing City Code to condemn their own premises (i.e. not paying utilities to remove tenant, removing door to apartment). □ Denial of housing opportunities based on familiar status.
- Screening criteria at affordable housing complexes.
- Adults not able to get utilities turned on in their name.
- Predatory lending by rent to own and credit card companies.
- HUD Income Guidelines to access CDBG programs.
- HUD rent calculation formula for Section 8 and homeless programs.
- Housing discrimination complaints are not systematically categorized by outcome and basis of complaint.
- Annual detailed discrimination reports are not submitted to the Executive branch of Auburn City government.
- Failure to submit a proposal in response to the New York State OTDA RFP for Fair Housing Enforcement and Information programs.
- Failure to utilize Social Security's Ticket to Work Program

The following recommendations were made:

- Commission the City Manager and/or City Office of Planning and Economic Development to study a City Land Bank.
- Discrimination against people in protected classes by real estate and other housing professionals may go undetected and unaddressed if not adequately monitored and enforced. Considering the growing number of residents in protected classes, there is a greater need for fair housing awareness, education and enforcement opportunities.
- Track zoning variance and local permit applications as well as substantially adjusted residential permit applications to monitor any potential impediments to fair housing.
- Track housing discrimination complaints in more detailed systematic manner. Complaints should be tracked not only by number but outcome and basis and an annual report should be provided to the Auburn City government executive branch.
- Apply for New York State Office of Temporary and Disability Assistance Solutions to End Homelessness Program (STEPH) funding in August 2014 to assist protected classes end homelessness and increase fair housing choice.
- Create City of Auburn Affordable Housing Fair by encouraging financial institutions to partner with realtors and public and private housing professionals to educate, prepare and equip renters for home ownership. This will help address the high renter rate in the City and increase minority and low income household home ownership.
- Create Central Coordinated Intake and Assessment System for all Housing Vulnerable and Homeless persons.
- Establish Bi-Annual Fair Housing Work Group

FAIR HOUSING ACTIVITIES

The following actions have been described in the 2018 Consolidated Annual Performance and Evaluation Report (CAPER):

During PY2016, The Human Services Coalition Adult and Community Task Force identified housing as a priority for the City of Auburn and Cayuga County and partnered with a number of different community agencies to create a survey to better understand the specific issues that renters are facing as well as the concerns of agencies that are working with clients who are tenants. The survey identified a multi-layered issue involving rental housing and landlord/tenant relations. This feedback as well as communication with community agencies such as The Auburn Police Department who identified tenant/landlord conflicts as one of the most common complaints the police department handles, identified specific community housing needs. A Renter's Rights Workshop and a Landlord Resource Workshop was designed and attracted more than 35 Human Service employees who work with clients that are tenants, and 75 landlords. The main objective of the workshop was to provide affordable and suitable decent housing to Auburn residents and create communication and access to programs for human service agencies and landlords. Based on the 2016 workshop attendance and feedback, the workshop was offered in program year 2017. New topics regarding housing related subjects were covered.

To expand on addressing the fair housing issues identified through this process, the City of Auburn is partially funding the workshops with the Community Development Block Grant. In addition, The City of Auburn is funding CNY Fair Housing for the Fair Housing Education and Enforcement

program. This program will provide comprehensive fair housing services in the City of Auburn including complaint intake, undercover testing and investigation, fair housing counseling, and advocacy and representation to victims of discrimination. Both of these programs together help address a number of the impediments listed in the 2014 City of Auburn Analysis of Impediments to Fair Housing (AI).

In addition, the City of Auburn continues to make strides in promoting equitable access to housing. These efforts are outlined in the narrative below.

- **Cayuga County Lead Task Force efforts and recent Emerson Foundation Grant award**

The Cayuga County Lead Task Force was formed in 2015 in response to a child suffering from severe lead poisoning. The task force includes City of Auburn staff and is seeking ways to lower the number of lead cases in the City and County. Homsite Fund Inc and the City of Auburn recently partnered CDBG grant funds with NYS grant funds to complete a Rental Rehab Program where 18 units have been remediated of lead. While this is a start in the right direction, the lead task force understands that more work needs to be completed. The lead task force partnered with Homsite Fund Inc with support from the City of Auburn on a grant application to two local foundations to on a pilot program to replace windows and doors in 20 rental units. One foundation has awarded grant funds in December of 2019 and we look forward to hearing from the second foundation in the near future. The lead task force continues to strive to ensure that all children are being test for lead and to find ways to increase the number of safe units available.

- **New Code Enforcement software that will increase efficiencies and good data.**

Reviewed in more detail in section IV.J. Municipal Code Review and Code Enforcement

- **LISC – Work with vacant and zombie properties and foreclosure prevention activities**

The City of Auburn was awarded a \$150,000 Zombie grant in 2016 from LISC to combat vacant and zombie properties. Through this grant, reputable foreclosure prevention was marketed. The City was also able to hire an additional code enforcement officer and assistant corporation counsel. Through this, the City was actively pursuing violations on zombie homes and commencing court cases. The City experienced great success with this program such as exterior code violations being addressed, winning settlements in court, and decreasing the number of zombie homes on the DFS list. The City was recently awarded a Zombie 2.0 grant to continue the same initiatives and implement a new mapping application to analyze the City's neighborhoods.

- **Rental Registry coming**

The City has determined that there exists in the City of Auburn issues arising from the relatively large proportion of residential rental property, which currently accounts for approximately 50% of all residential units in the City. A number of these rental units may, from time to time, be substandard or in violation of the New York State Uniform Fire Prevention and Building Code, the New York State Multiple Residence Law, or other state codes and local codes. The City finds that identifying and contacting a responsible party to address code violations, nuisance calls, and emergencies associated with residential rental properties is frequently a challenge for City staff because contact information for the owner or his/her agent is not routinely gathered and updated. In light of this finding, the City has further determined that it is in the public interest to establish a biennial rental property

registration program, wherein owners of residential rental property shall provide, biennially to the City, contact and other information that will aid staff in identifying a responsible party for each rental property and to encourage owners of rental property to comply with all relevant housing codes. Staff expects this Rental Registry to be under consideration by the City Council in early 2020.

- **Vacant Building Registry in place**

All vacant buildings, as of 2013, must be registered with the fire department no more than 30 days after becoming vacant.

- **AFD / APD / Civil Service Commission efforts to educate about the Civil Service system—**Connecting Bridges: Harriet Tubman Center for Justice and Peace, in a long term collaborative working partnership with the Auburn Police Department and the Cayuga County Sheriff's Office, as well as the Auburn Fire Department. Auburn Civil Service Commission, and host meeting venues seeks to enhance the relationship that the community has with local law enforcement. Mindful of national policing situations, this county-wide initiative seeks to foster a better understanding of local law enforcement and ensure that the community's concerns are heard, addressed, and strategic solutions and new initiatives reported back to the community. This effort seeks a mutual understanding of experiences and expectations and needs from all participating groups, and any corrective actions for planned change.

Section IV. Fair Housing Analysis

This section presents demographic, economic, and housing information that is drawn from the 2010 Census and American Community Survey (ACS) estimates unless otherwise noted. This analysis uses ACS Data to analyze a broad range of socio-economic characteristics, including population growth, race, ethnicity, disability, employment, poverty, and housing trends; these data are also available by Census tract, and are shown in geographic maps. Ultimately, the information presented in this section illustrates the underlying conditions that shape housing market behavior and housing choice in the City of Auburn.

Lead Agency

The City of Auburn is the lead agency undertaking this Analysis of Impediments to Fair Housing Choice.

A. SOCIO-ECONOMIC OVERVIEW

DEMOGRAPHICS

Population Estimates

Table IV.1 shows the population for the City of Auburn. As can be seen, the population in the City of Auburn decreased from 27,687 persons in 2010 to 26,454 persons in 2018, or by -4.5 percent.

Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial Census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more

Year	Population	Percent Yearly Change
2000	28,593	.
2001	28,299	-1.0%
2002	28,301	0%
2003	28,279	-0.1%
2004	28,229	-0.2%
2005	28,143	-0.3%
2006	28,069	-0.3%
2007	27,963	-0.4%
2008	27,894	-0.2%
2009	27,766	-0.5%
2010	27,687	-0.3%
2011	27,542	-0.5%
2012	27,349	-0.7%
2013	27,167	-0.7%
2014	27,052	-0.4%
2015	26,994	-0.2%
2016	26,744	-0.9%
2017	26,622	-0.5%
2018	26,454	-0.6%

responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Population Estimates

Population by race and ethnicity through 2017 is shown in Table IV.2. The white population represented 85.5 percent of the population in 2017, compared with black population accounting for 8.7 percent in 2017. Hispanic households represented 3.7 percent of the population in 2017.

Race	2010 Census		2017 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	23,889	86.3%	23,047	85.5%
Black	2,346	8.5%	2,350	8.7%
American Indian	107	0.4%	145	0.5%
Asian	168	0.6%	184	0.7%
Native Hawaiian/ Pacific Islander	9	0%	0	0%
Other	313	1.1%	155	0.6%
Two or More Races	855	3.1%	1,081	4.0%
Total	27,687	100.0%	26,962	100.0%
Non-Hispanic	26,696	96.4%	25,961	96.3%
Hispanic	991	3.6%	1,001	3.7%

The change in race and ethnicity between 2010 and 2017 is shown in Table IV.3. During this time, the total non-Hispanic population was 25,961 persons in 2017. The Hispanic population was 1,001.

The geographic distribution of black households is shown in Map IV.1, on the following page. There is one Census tract in Auburn that has a disproportionate share of black households. A disproportionate share exists when one group is concentrated in an area at a rate that is at least ten (10) percentage points higher than the jurisdiction average. The area with a disproportionate share of black households is in the western part of Auburn, as seen in the map.

Map IV.1
2017 Black Population
 City of Auburn
 HUD AFFH Database

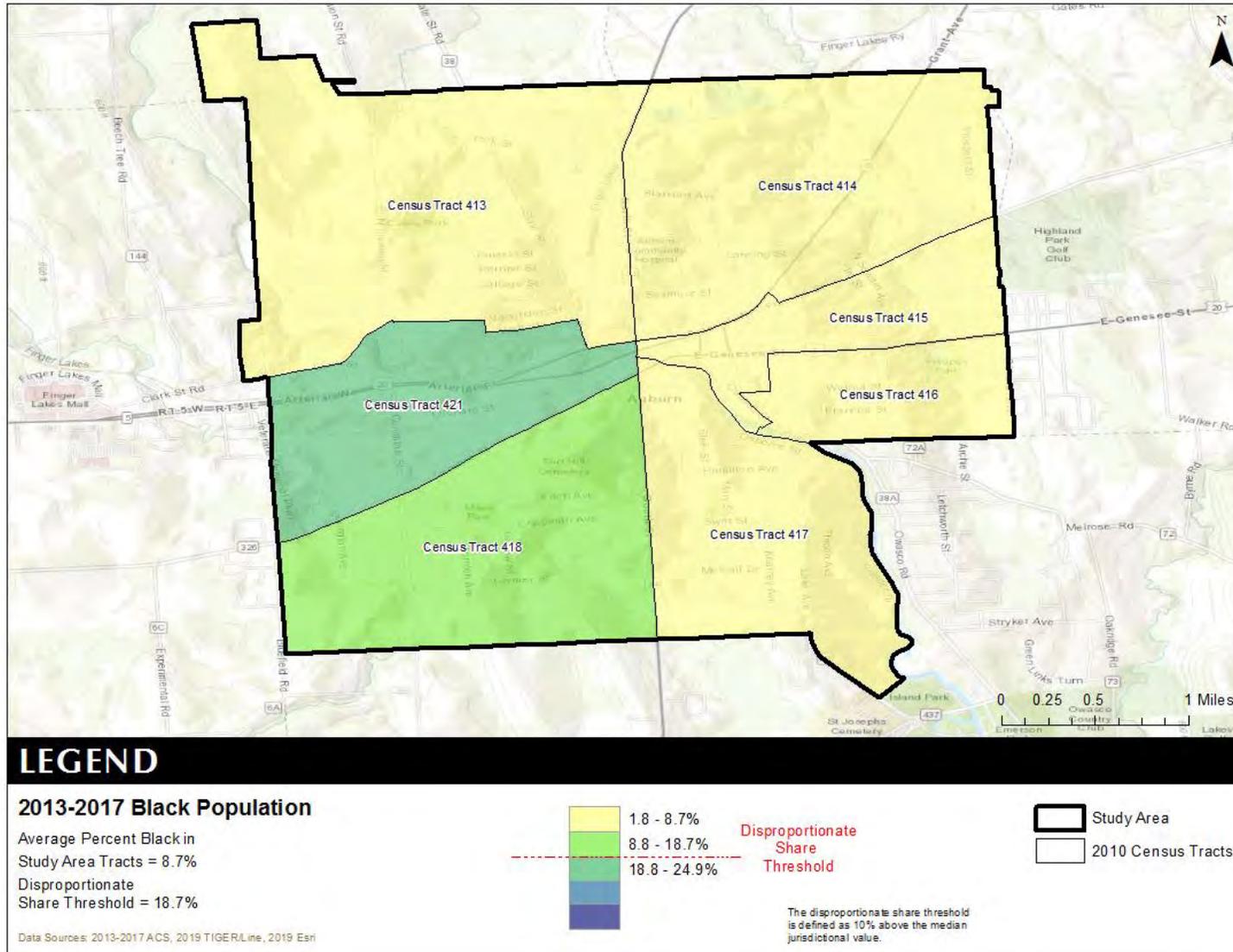


Table IV.3				
Population by Race and Ethnicity				
City of Auburn				
2010 Census & 2017 Five-Year ACS				
Race	2010 Census		2017 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	23,404	87.7%	22,508	86.7%
Black	2,214	8.3%	2,255	8.7%
American Indian	99	0.4%	68	0.3%
Asian	166	0.6%	184	0.7%
Native Hawaiian/ Pacific Islander	9	0%	0	0%
Other	64	0.2%	0	0%
Two or More Races	740	2.8%	946	3.6%
Total Non-Hispanic	26,696	100.0%	25,961	100.0%
Hispanic				
White	485	48.9%	539	53.8%
Black	132	13.3%	95	9.5%
American Indian	8	0.8%	77	7.7%
Asian	2	0.2%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	249	25.1%	155	15.5%
Two or More Races	115	11.6%	135	13.5%
Total Hispanic	991	100.0	1,001	100.0%
Total Population	27,687	100.0%	26,962	100.0%

The group quarters population was 2,328 in 2010, compared to 2,620 in 2000. Institutionalized populations experienced a -2.8 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -55.0 percent change during this same time period.

Table IV.4					
Group Quarters Population					
City of Auburn					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	1,704	77.5%	1,733	81.0%	1.7%
Juvenile Facilities	.	.	35	1.6%	.
Nursing Homes	445	20.2%	370	17.3%	-16.9%
Other Institutions	51	2.3%	1	0%	-98.0%
Total	2,200	100.0%	2,139	100.0%	-2.8%
Non-Institutionalized					
College Dormitories	55	13.1%	63	33.3%	14.5%
Military Quarters	0	0%	0	0%	0%
Other Non -Institutionalized	365	86.9%	126	66.7%	-65.5%
Total	420	100.0%	189	100.0%	-55.0%
Group Quarters Population	2,620	100.0%	2,328	100.0%	-11.1%

The number of foreign-born persons is shown in Table IV.5. An estimated 0.3 percent of the population was born in India, some 0.2 percent were born in China excluding Hong Kong and Taiwan, and another 0.2 percent were born in Iraq.

Table IV.5
Place of Birth for the Foreign-Born Population
 City of Auburn
 2017 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	India	94	0.3%
#2 country of origin	China excluding Hong Kong and Taiwan	54	0.2%
#3 country of origin	Iraq	53	0.2%
#4 country of origin	Ecuador	39	0.1%
#5 country of origin	Other Eastern Africa	38	0.1%
#6 country of origin	Greece	36	0.1%
#7 country of origin	Canada	29	0.1%
#8 country of origin	Guyana	26	0.1%
#9 country of origin	Italy	26	0.1%
#10 country of origin	Bulgaria	25	0.1%

Limited English Proficiency and the language spoken at home are shown in Table IV.6. An estimated 1.7 percent of the population speaks Spanish at home, followed by 0.4 percent speaking Other Indo-European languages.

Table IV.6
Limited English Proficiency and Language Spoken at Home
 City of Auburn
 2017 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	423	1.7%
#2 LEP Language	Other Indo-European languages	107	0.4%
#3 LEP Language	Other and unspecified languages	43	0.2%
#4 LEP Language	Chinese	37	0.1%
#5 LEP Language	French, Haitian, or Cajun	27	0.1%
#6 LEP Language	Other Asian and Pacific Island languages	20	0.1%
#7 LEP Language	Arabic	8	0%
#8 LEP Language	German or other West Germanic languages	0	0%
#9 LEP Language	Korean	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

Education

Education and employment data, as estimated by the 2017 ACS, is presented in Table IV.7. In 2017, some 11,799 persons were employed and 1,074 were unemployed. This totaled a labor force of 12,873 persons. The unemployment rate for the City of Auburn was estimated to be 8.3 percent in 2017.

Table IV.7	
Employment, Labor Force and Unemployment	
City of Auburn	
2017 Five-Year ACS Data	
Employment Status	2017 Five-Year ACS
Employed	11,799
Unemployed	1,074
Labor Force	12,873
Unemployment Rate	8.3%

In 2017, 89.6 percent of households in the City of Auburn had a high school education or greater.

Table IV.8	
High School or Greater Education	
City of Auburn	
2017 Five-Year ACS Data	
Education Level	Households
High School or Greater	10,365
Total Households	11,572
Percent High School or Above	89.6%

As seen in Table IV.9, some 28.4 percent of the population had a high school diploma or equivalent, another 37.0 percent have some college, 12.1 percent have a Bachelor's Degree, and 6.6 percent of the population had a graduate or professional degree.

Table IV.9		
Educational Attainment		
City of Auburn		
2017 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	3,448	16.0%
High School or Equivalent	6,137	28.4%
Some College or Associates Degree	7,991	37.0%
Bachelor's Degree	2,605	12.1%
Graduate or Professional Degree	1,432	6.6%
Total Population Above 18 years	21,613	100.0%

Demographics Summary

The population in the City of Auburn is not growing, and the racial and ethnic makeup of the City has not changed significantly since 2010, with 86.7 percent of the population being white, and 8.7 being black in 2017. However, there are areas in the City that have a disproportionate share of black households. In terms of ethnicity, some 3.7 percent of the population was considered Hispanic in 2017. An estimated 28.4 percent of the population had a high school diploma or equivalent, another 37.0 percent have some college, 12.1 percent have a Bachelor's Degree, and 6.6 percent of the population had a graduate or professional degree.

ECONOMICS

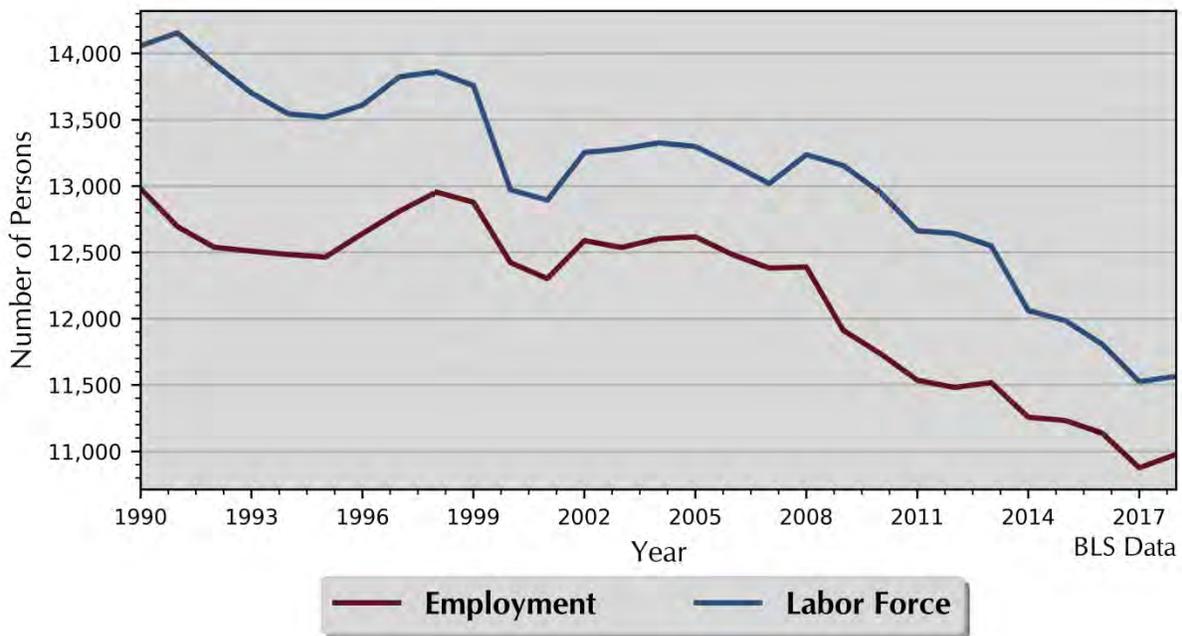
The following section describes the economic context for the City of Auburn. The data presented here is from the Bureau of Economic Analysis (BEA) and the Bureau of Labor Statistics (BLS). The data from the BEA is only available at the County level and shows the entirety of Cayuga County. The BLS data presented below is specified for the City of Auburn.

Labor Force

Table IV.10, on the following page, shows the labor force statistics for the City of Auburn from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2000 with a rate of 4.2 percent. The highest level of unemployment occurred during 2009 and 2010 rising to a rate of 9.4 percent. This compared to a statewide low of 4.5 in 2000 and statewide high of 8.6 percent in 2010. Over the last year, the unemployment rate in the City of Auburn decreased from 5.6 percent in 2017 to 5.1 percent in 2018, which compared to a statewide decrease to 4.1 percent.

Diagram IV.1 shows the employment and labor force for the City of Auburn. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 10,978 persons, with the labor force reaching 11,565, indicating there were a total of 587 unemployed persons.

Diagram IV.1
Employment and Labor Force
 City of Auburn
 1990 – 2017 BLS Data



Year	City of Auburn			Unemployment Rate	Statewide Unemployment Rate
	Unemployment	Employment	Labor Force		
1990	1,077	12,981	14,058	7.7%	5.3%
1991	1,461	12,694	14,155	10.3%	7.2%
1992	1,381	12,538	13,919	9.9%	8.6%
1993	1,192	12,510	13,702	8.7%	7.9%
1994	1,059	12,484	13,543	7.8%	6.9%
1995	1,056	12,465	13,521	7.8%	6.3%
1996	968	12,642	13,610	7.1%	6.2%
1997	1,013	12,811	13,824	7.3%	6.4%
1998	906	12,955	13,861	6.5%	5.6%
1999	880	12,878	13,758	6.4%	5.2%
2000	549	12,423	12,972	4.2%	4.5%
2001	592	12,302	12,894	4.6%	4.8%
2002	664	12,589	13,253	5.0%	6.1%
2003	742	12,537	13,279	5.6%	6.4%
2004	723	12,603	13,326	5.4%	5.8%
2005	681	12,617	13,298	5.1%	5.0%
2006	679	12,484	13,163	5.2%	4.5%
2007	637	12,382	13,019	4.9%	4.6%
2008	847	12,390	13,237	6.4%	5.4%
2009	1,243	11,912	13,155	9.4%	8.3%
2010	1,215	11,737	12,952	9.4%	8.6%
2011	1,126	11,537	12,663	8.9%	8.3%
2012	1,161	11,482	12,643	9.2%	8.5%
2013	1,031	11,518	12,549	8.2%	7.7%
2014	805	11,257	12,062	6.7%	6.3%
2015	752	11,233	11,985	6.3%	5.3%
2016	670	11,137	11,807	5.7%	4.9%
2017	650	10,876	11,526	5.6%	4.7%
2018	587	10,978	11,565	5.1%	4.1%

Unemployment

Diagram IV.2 shows the unemployment rate for both the State and the City of Auburn. During the 1990's the average rate for Auburn was 8.0 percent, which compared to 6.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 5.6 percent, which compared to 5.6 percent statewide. Since 2010, the average unemployment rate was 7.3 percent. Over the course of the entire period the Auburn city had an average unemployment rate that higher than the State, 6.9 percent for Auburn, versus 6.2 statewide.

Earnings: Cayuga County

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies. Diagram IV.3 shows real average earnings per job for Cayuga County from 1990 to 2017. Over this period the average earning per job for Cayuga County was 45,456 dollars, which was lower than the statewide average of 71,628 dollars over the same period. Although we are seeing the average earnings as significantly lower, the statewide average includes New York City and surrounding areas. It should be expected that this will skew the statewide results to a much higher rate of earnings that is not proportional to the earnings in other parts of the State.

Diagram IV.2
Annual Unemployment Rate
 City of Auburn
 1990 – 2017 BLS Data

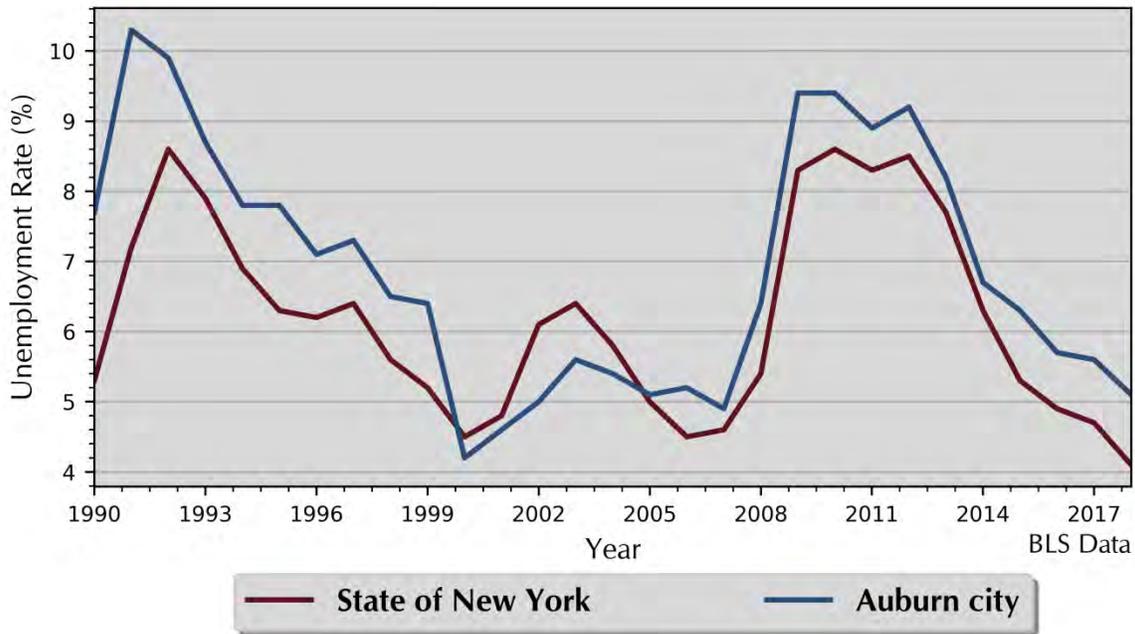


Diagram IV.3
Real Average Earnings Per Job
 Cayuga County
 BEA Data 1990 - 2017

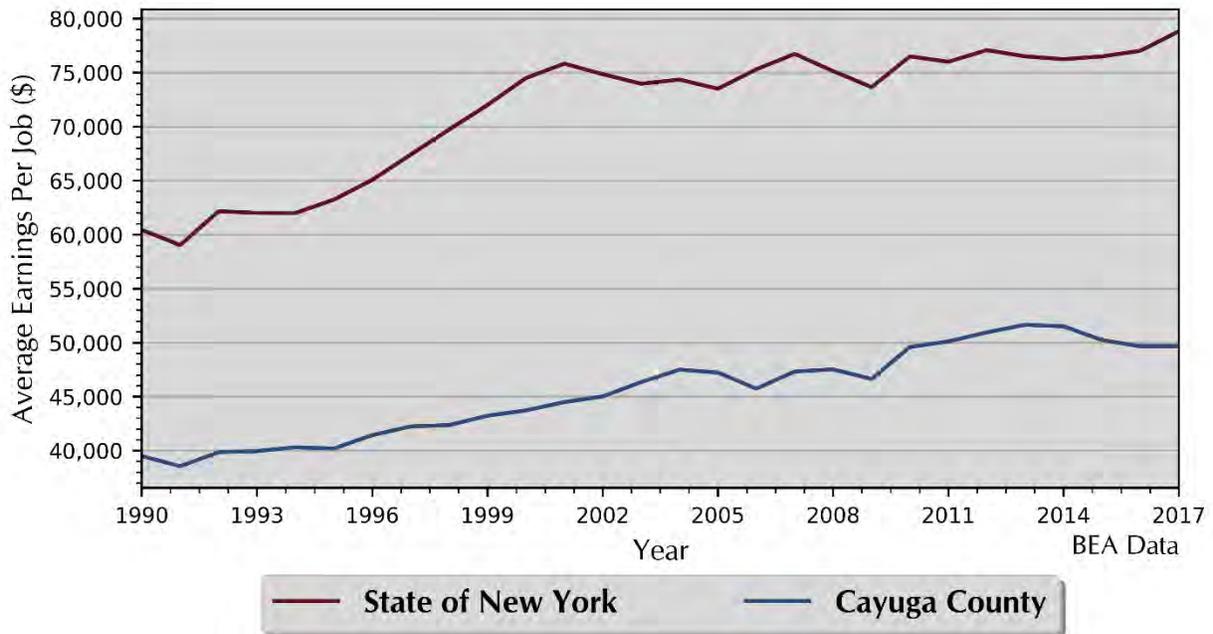
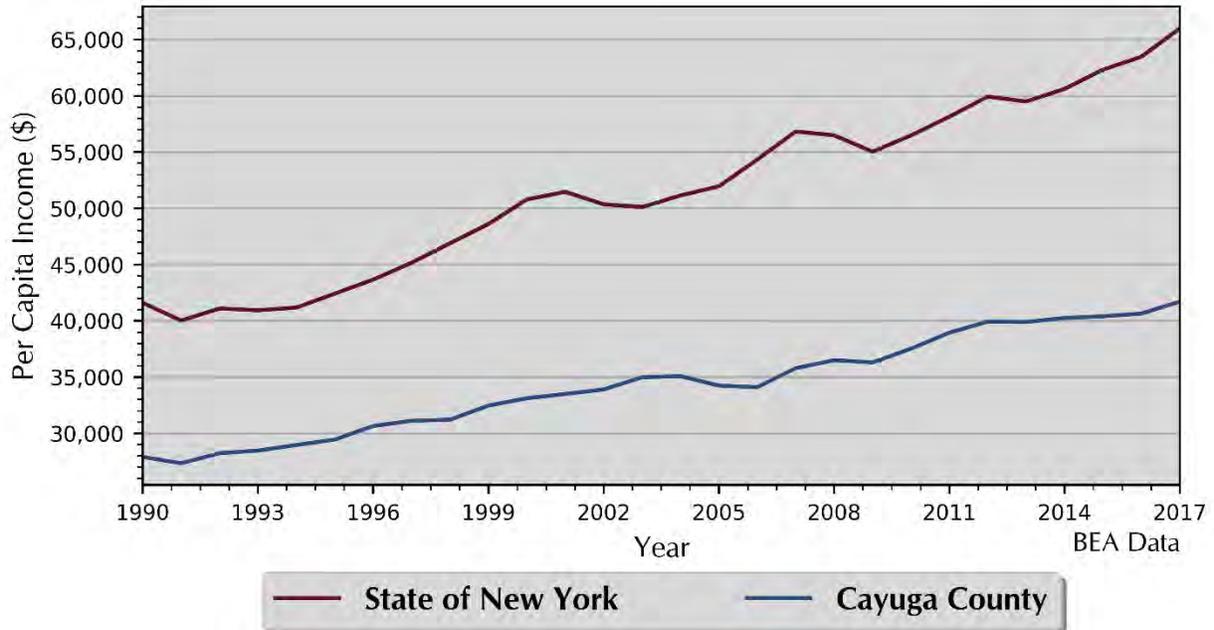


Diagram IV.4 shows real per capita income for the Cayuga County from 1990 to 2017, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Cayuga County was 34,385 dollars,

which was lower than the statewide average of 51,666 dollars over the same period. The statewide data once again includes New York City and should be expected to be higher due to incomes in those parts of the State.

**Diagram IV.4
Real Per Capita Income**

Cayuga County
BEA Data 1990 - 2017



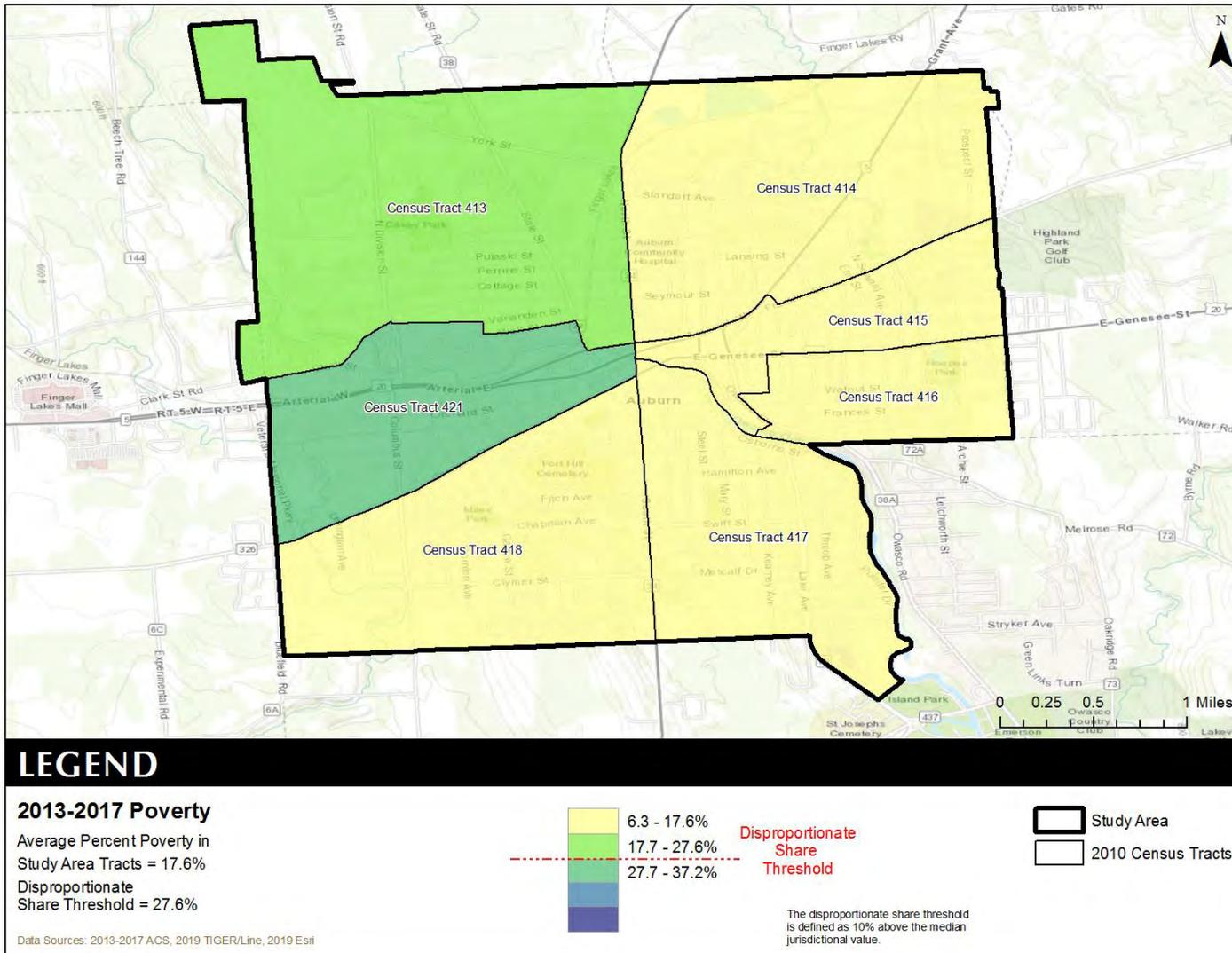
Poverty

The rate of poverty for the City of Auburn is shown in Table IV.11. In 2017, there were an estimated 4,328 persons living in poverty. This represented a 17.6 percent poverty rate, compared to 16.5 percent poverty in 2000. In 2017, some 13.7 percent of those in poverty were under age 6, and 7.8 percent were 65 or older.

Table IV.11 Poverty by Age City of Auburn 2000 Census SF3 & 2017 Five-Year ACS Data				
Age	2000 Census		2017 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	579	13.4%	594	13.7%
6 to 17	944	21.8%	724	16.7%
18 to 64	2,331	53.8%	2,671	61.7%
65 or Older	481	11.1%	339	7.8%
Total	4,335	100.0%	4,328	100.0%
Poverty Rate	16.5%	.	17.6%	.

Poverty was more heavily concentrated in western Auburn in Census tract 421. This tract saw a disproportionate share of poverty in 2017. This is shown in Map IV.2.

Map IV.2
Poverty
 City of Auburn
 HUD AFFH Database



Economic Summary

Overall, employment in Auburn has been steadily declining since 1990 from 12,981 to 10,987 in 2018. The labor force has been declining during this time as well, from 14,058 in 1990 to 11,565 in 2018. The unemployment rate for Auburn has fluctuated during this time period to a high of 9.4 percent in 2009 and 2010, which came down to 5.1 percent in 2018. These trends have mirrored the statewide average, but the unemployment rate in Auburn itself has remained higher than the statewide average since 2005.

Poverty in Auburn has also grown since 2000 from 16.5 percent to 17.6 percent in 2017. This accounts for 4,328 persons living in poverty in Auburn in 2017. Poverty was concentrated in the western parts of the City in Census tract 421 in 2017.

HOUSING

Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in the City of Auburn decreased from 1 authorization in 2017 to 0 in 2018. The units shown in this table and the following diagrams are only new construction in the City. City staff asserts that there has been additional development in the City in the form of renovation that had added new units to the housing stock.

The real value of single-family building was \$203,362 in 2016. This compares to an increase in permit value statewide, with values rising from \$303,430 in 2017 to \$295,459 in 2018. Additional details are given in Table IV.12 and are illustrated in Diagrams IV.5 and IV.6.

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2017\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	62	0	4	0	66	81,753	0
1981	7	0	0	0	7	73,269	0
1982	3	0	0	0	3	104,845	0
1983	4	2	0	0	6	72,973	0
1984	11	2	0	0	13	93,053	0
1985	22	0	0	0	22	81,566	0
1986	20	0	4	0	24	81,846	0
1987	28	2	0	0	30	93,334	0
1988	33	0	0	0	33	90,524	0
1989	10	4	12	0	26	89,029	0
1990	8	0	4	6	18	84,621	37,564
1991	5	0	0	0	5	81,754	0
1992	7	0	0	0	7	87,602	0
1993	20	0	0	0	20	90,242	0
1994	12	0	0	8	20	112,958	53,905
1995	8	0	0	0	8	117,685	0
1996	3	0	0	0	3	91,503	0
1997	3	0	0	0	3	103,796	0
1998	1	0	0	0	1	87,977	0
1999	4	0	0	0	4	121,044	0
2000	11	0	0	0	11	144,724	0
2001	3	0	0	0	3	179,194	0
2002	4	2	0	0	6	221,606	0
2003	5	0	0	0	5	184,142	0
2004	7	0	0	0	7	121,512	0
2005	8	0	0	0	8	186,578	0
2006	7	4	0	0	11	231,996	0
2007	3	2	0	0	5	194,932	0
2008	1	0	0	0	1	76,095	0
2009	0	30	0	0	30	0	0
2010	4	0	0	0	4	91,880	0
2011	2	0	0	0	2	67,499	0
2012	2	18	6	0	26	194,983	0
2013	3	0	0	0	3	139,220	0
2014	4	0	0	110	114	183,647	88,763
2015	1	28	0	0	29	235,963	0
2016	30	0	0	0	30	203,362	0
2017	1	0	0	0	1	30,678	0
2018	0	0	0	0	0	0	0

Diagram IV.5
Single-Family Permits
 City of Auburn
 Census Bureau Data, 1980–2017

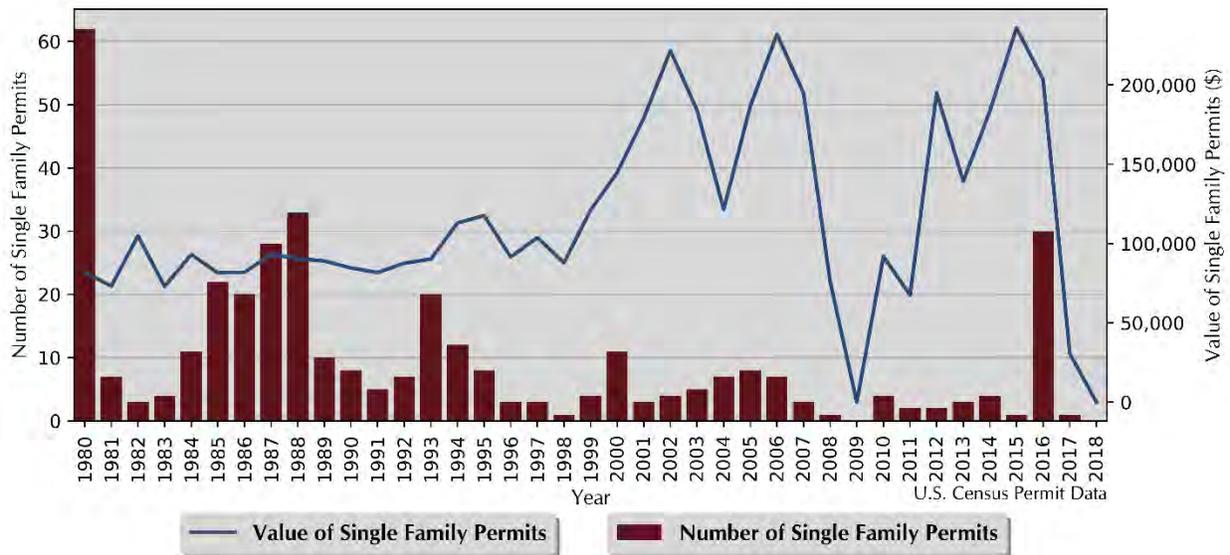
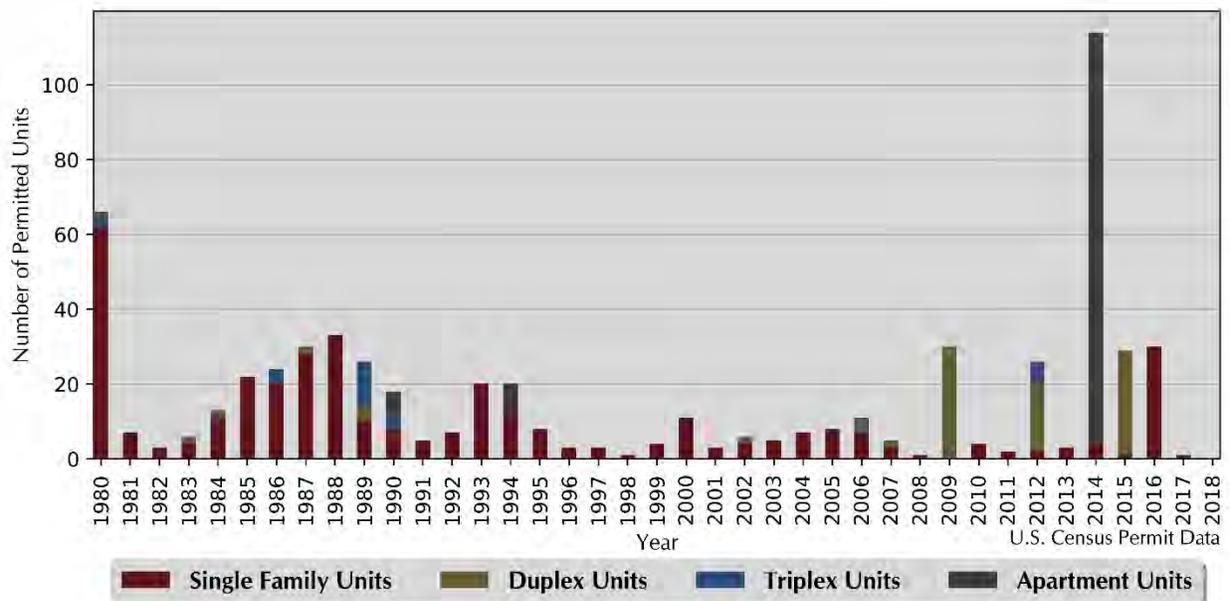


Diagram IV.6
Total Permits by Unit Type
 City of Auburn
 Census Bureau Data, 1980–2017



Housing Characteristics

Households by type and tenure are shown in Table IV.13. Family households represented 51.1 percent of households, while non-family households accounted for 48.9 percent. These changed from 52.6 percent and 47.4 percent, respectively.

Table IV.13				
Household Type by Tenure				
City of Auburn				
2010 Census SF1 & 2017 Five-Year ACS Data				
Household Type	2010 Census		2017 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	6,150	52.6%	5,910	51.1%
Married-Couple Family	3,619	58.8%	3,378	57.2%
Owner-Occupied	2,778	76.8%	2,504	74.1%
Renter-Occupied	841	23.2%	874	25.9%
Other Family	2,531	41.2%	2,532	42.8%
Present				
Male Householder, No Spouse	672	26.6%	647	26.5%
Owner-Occupied	318	47.3%	292	45.1%
Renter-Occupied	354	52.7%	355	54.9%
Female Householder, No Spouse	1,859	73.4%	1,885	73.4%
Owner-Occupied	668	35.9%	642	34.1%
Renter-Occupied	1,191	64.1%	1,243	65.9%
Non-Family Households	5,541	47.4%	5,662	48.9%
Owner-Occupied	1,907	34.4%	1,986	35.1%
Renter-Occupied	3,634	65.6%	3,676	64.9%
Total	11,691	100.0%	11,572	100.0%

Table IV.14 shows housing units by type in 2010 and 2017. In 2010, there were 13,199 housing units, compared with 12,835 in 2017. Single-family units accounted for 53.6 percent of units in 2017, compared to 49.1 in 2010. Apartment units accounted for 20.3 percent in 2017, compared to 18.7 percent in 2010.

Table IV.14				
Housing Units by Type				
City of Auburn				
2010 & 2017 Five-Year ACS Data				
Unit Type	2010 Five-Year ACS		2017 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	6,484	49.1%	6,881	53.6%
Duplex	2,729	20.7%	2,170	16.9%
Tri- or Four-Plex	1,423	10.8%	1,102	8.6%
Apartment	2,466	18.7%	2,600	20.3%
Mobile Home	97	0.7%	82	0.6%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	13,199	100.0%	12,835	100.0%

Table IV.15 shows housing units by tenure from 2010 to 2017. By 2017, there were 12,835 housing units. An estimated 46.9 percent were owner-occupied, and 9.8 percent were vacant.

Table IV.15				
Housing Units by Tenure				
City of Auburn				
2010 Census & 2017 Five-Year ACS Data				
Tenure	2010 Census		2017 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	11,691	92.5%	11,572	90.2%
Owner-Occupied	5,671	48.5%	5,424	46.9%
Renter-Occupied	6,020	51.5%	6,148	53.1%
Vacant Housing Units	948	7.5%	1,263	9.8%
Total Housing Units	12,639	100.0%	12,835	100.0%

Households by income for the 2010 and 2017 5-year ACS are shown in Table IV.16. Households earning more than \$100,000 per year represented 12.2 percent of households in 2017, compared to 9.0 percent in 2010. Meanwhile, households earning less than \$15,000 accounted for 16.8 percent of households in 2017, compared to 18.6 percent in 2010.

Income	2010 Five-Year ACS		2017 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	2,279	18.6%	1,942	16.8%
\$15,000 to \$19,999	1,127	9.2%	963	8.3%
\$20,000 to \$24,999	896	7.3%	596	5.2%
\$25,000 to \$34,999	1,645	13.4%	1,476	12.8%
\$35,000 to \$49,999	1,628	13.3%	1,840	15.9%
\$50,000 to \$74,999	2,292	18.7%	2,045	17.7%
\$75,000 to \$99,999	1,306	10.6%	1,298	11.2%
\$100,000 or More	1,099	9.0%	1,412	12.2%
Total	12,272	100.0%	11,572	100.0%

Table IV.17 shows households by year home built for the 2010 and 2017 5-year ACS data. Housing units built between 2000 and 2009, account for 1.3 percent of households in 2010 and 1.2 percent of households in 2017. Housing units built in 1939 or earlier represented 51.8 percent of households in 2017 and 56.5 percent of households in 2010.

Year Built	2010 Five-Year ACS		2017 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	6,937	56.5%	5,990	51.8%
1940 to 1949	760	6.2%	905	7.8%
1950 to 1959	1,213	9.9%	1,604	13.9%
1960 to 1969	1,079	8.8%	1,324	11.4%
1970 to 1979	1,524	12.4%	723	6.2%
1980 to 1989	531	4.3%	378	3.3%
1990 to 1999	65	0.5%	376	3.2%
2000 to 2009	163	1.3%	137	1.2%
2010 or Later	-	-	135	1.2%
Total	12,272	100.0%	11,572	100.0%

The distribution of unit types by race are shown in Table IV.18. An estimated 55.6 percent of white households occupy single-family homes, while 39.5 percent of black households do. Some 19.8 percent of white households occupied apartments, while 21.5 percent of black households do. An estimated 28.6 percent of Asian, and 72.0 percent of American Indian households occupy single-family homes.

Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	55.6%	39.5%	72.0%	28.6%	0%	0%	44.9%
Duplex	15.9%	21.1%	28.0%	0%	0%	0%	35.3%
Tri- or Four-Plex	8.2%	17.9%	0%	0%	0%	52.9%	0%
Apartment	19.8%	21.5%	0%	71.4%	0%	47.1%	19.9%
Mobile Home	0.4%	0%	0%	0%	0%	0%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant units between 2010 and 2017 are shown in Table IV.19. By 2017, for rent units accounted for 27.5 percent of vacant units, while for sale units accounted for 10.8 percent. "Other" vacant units accounted for 38.4 percent of vacant units, representing a total of 485 "other" vacant units.

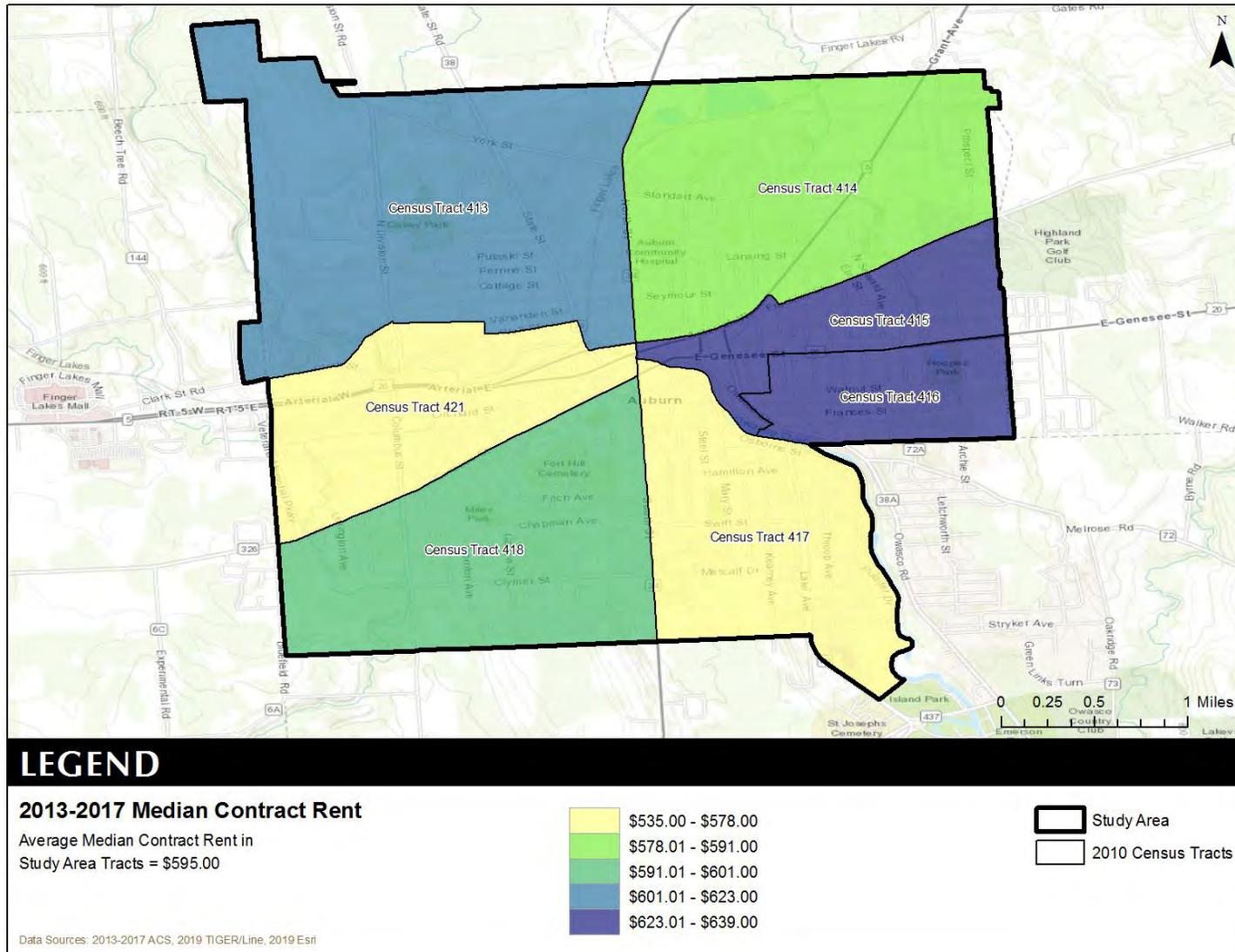
Disposition	2010 Census		2017 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	425	44.8%	347	27.5%
For Sale	121	12.8%	137	10.8%
Rented Not Occupied	27	2.8%	107	8.5%
Sold Not Occupied	35	3.7%	64	5.1%
For Seasonal, Recreational, or Occasional Use	44	4.6%	123	9.7%
For Migrant Workers	0	0%	0	0%
Other Vacant	296	31.2%	485	38.4%
Total	948	100.0%	1,263	100.0%

The age of a structure influences its value. As shown in Table IV.20, structures built in 1939 or earlier had a median value of 89,200 dollars while structures built between 1950 and 1959 had a median value of 117,100 dollars. Those built between 1990 and 1999 had a median value of 112,900 dollars. The total median value in the City of Auburn was 97,800 dollars.

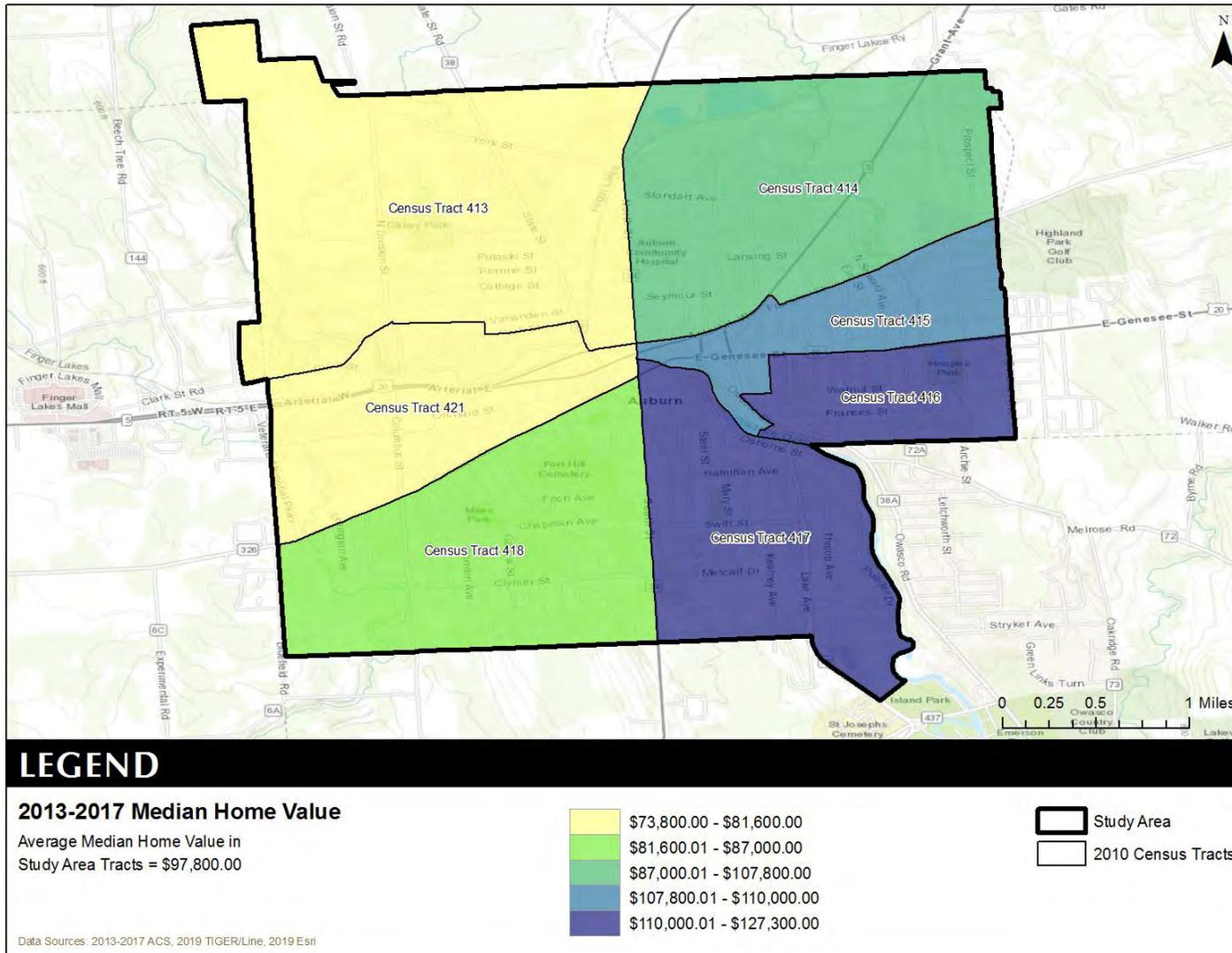
Median contract rent was highest in the eastern part of Auburn, as seen in Map IV.3. Similarly, median home values were highest in the southeastern part of Auburn, as seen in Map IV.4.

Year Structure Built	Median Value
1939 or earlier	89,200
1940 to 1949	86,800
1950 to 1959	117,100
1960 to 1969	140,100
1970 to 1979	128,600
1980 to 1989	145,700
1990 to 1999	112,900
2000 to 2009	248,200
2010 to 2013	0
2014 or later	0
Median Value	97,800

Map IV.3
Median Contract Rent
 City of Auburn
 HUD AFFH Database



Map IV.4
Median Home Value
 City of Auburn
 HUD AFFH Database



Housing Summary

The housing stock in Auburn has not grown significantly in recent years. Faced with an older housing stock, the City may see a greater need for housing rehabilitation and renovation. Owner occupied units accounted for about 46.9 percent of units in 2017, while renter occupied units accounted for 53.1 percent. Over half, or 53.6 percent of units are single-family units, while 20.3 percent are apartment units, and 16.9 percent are duplex units. These distributions of housing types have not changed significantly since 2010.

The City has seen an increase in the number of vacant housing units, up from an estimated 948 units in 2010 to 1,263 units in 2017. There has also been an increase in “other” vacant units, which have increased from 31.2 percent of all vacant units in 2010 to 38.4 percent of vacant units in 2017. These units are not for sale or for rent and are not otherwise available to the marketplace.

Housing costs were highest in the eastern portions of Auburn for both rentals and median home values. The median home value in Auburn was estimated to be \$97,800 in 2017, although public input suggests that the sale price of homes in Auburn is significantly more.

B. SEGREGATION AND INTEGRATION

The “dissimilarity index” provides a quantitative measure of segregation in an area, based on the demographic composition of smaller geographic units within that area. One way of understanding the index is that it indicates how evenly two demographic groups are distributed throughout an area: if the composition of both groups in each geographic unit (e.g., Census tract) is the same as in the area as a whole (e.g., city), then the dissimilarity index score for that city will be 0. By contrast; and again, using Census tracts as an example; if one population is clustered entirely within one Census tract, the dissimilarity index score for the city will be 1. The higher the dissimilarity index value, the higher the level of segregation in an area.

A Technical Note on the Dissimilarity Index Methodology

The dissimilarity indices included in this study were calculated from data provided by the Census Bureau according to the following formula:

$$D_j^{WB} = 100 * \frac{1}{2} \sum_{i=1}^N \left| \frac{W_i}{W_j} - \frac{B_i}{B_j} \right|$$

Where i indexes a geographic unit, j is the j th jurisdiction, W is group one and B is group two, and N is the number of geographic units, starting with i , in jurisdiction j .⁷

This is the formula that HUD uses to calculate dissimilarity index values. In most respects (including the use of tract-level data available through the Brown Longitudinal Tract Database), the methodology employed in this study exactly duplicates HUD’s methodology for calculating the index of dissimilarity.

The principle exception was the decision to use Census tract-level data to calculate dissimilarity index values through 2010. While HUD uses tract level data in 1990 and 2000, HUD uses block group-level data in 2010. The decision to use tract-level data in all years included in this study was motivated by the fact that the dissimilarity index is sensitive to the geographic base unit from which it is calculated. Concretely, use of smaller geographic units produces dissimilarity index values that tend to be higher than those calculated from larger geographic units.⁸

As a general rule, HUD considers the thresholds appearing in the table below to indicate low, moderate, and high levels of segregation:

Interpreting the dissimilarity index		
Measure	Values	Description
Dissimilarity Index [range 0-100]	<40	Low Segregation
	40-54	Moderate Segregation
	>55	High Segregation

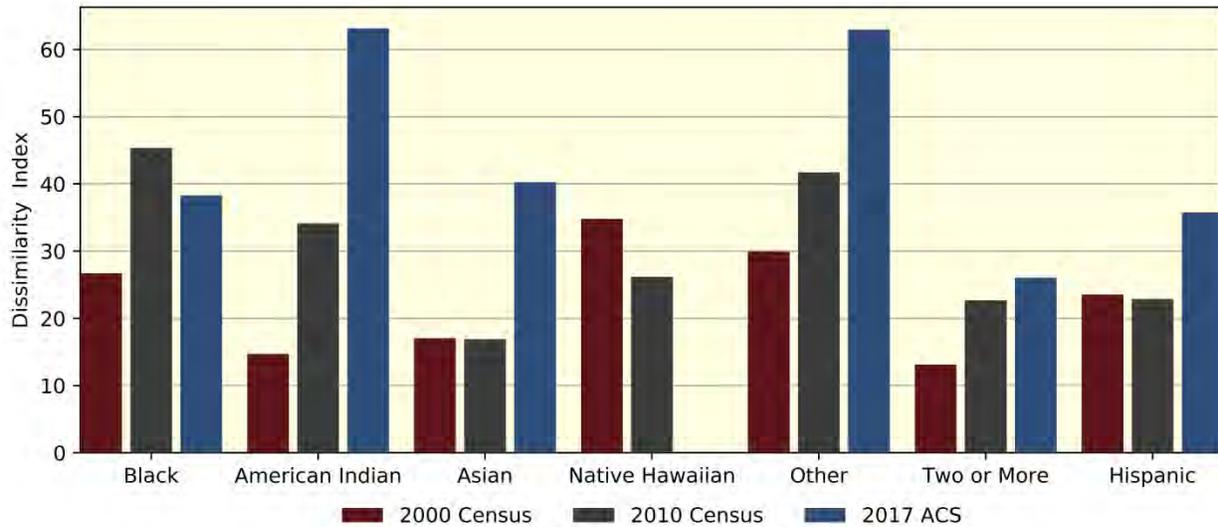
⁷ Affirmatively Furthering Fair Housing Data Documentation. HUD. December 2015.

⁸ Wong, David S. “Spatial Decomposition of Segregation Indices: A Framework Toward Measuring Segregation at Multiple Levels.” *Geographical Analyses*, 35:3. The Ohio State University. July 2003. P. 179.

Segregation Levels

Diagram IV.7 shows the dissimilarity index by racial type in 2000, 2010, and 2017. American Indian and “other” race households had a moderate to high level of segregation in 2017, but these racial groups accounted for very little of the overall population and this data may not be statistically significant.

Diagram IV.7
Dissimilarity Index
City of Auburn



C. RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY

Racially or ethnically concentrated areas of poverty (R/ECAPs) are Census tracts with relatively high concentrations of non-white residents living in poverty. Formally, an area is designated an R/ECAP if two conditions are satisfied: first, the non-white population, whether Hispanic or non-Hispanic, must account for at least 50 percent of the Census tract population. Second, the poverty rate in that Census must exceed a certain threshold, at 40 percent.

R/ECAPs over Time

There were no R/ECAPs in Auburn at the time of this study.

D. DISPARITIES IN ACCESS TO OPPORTUNITY

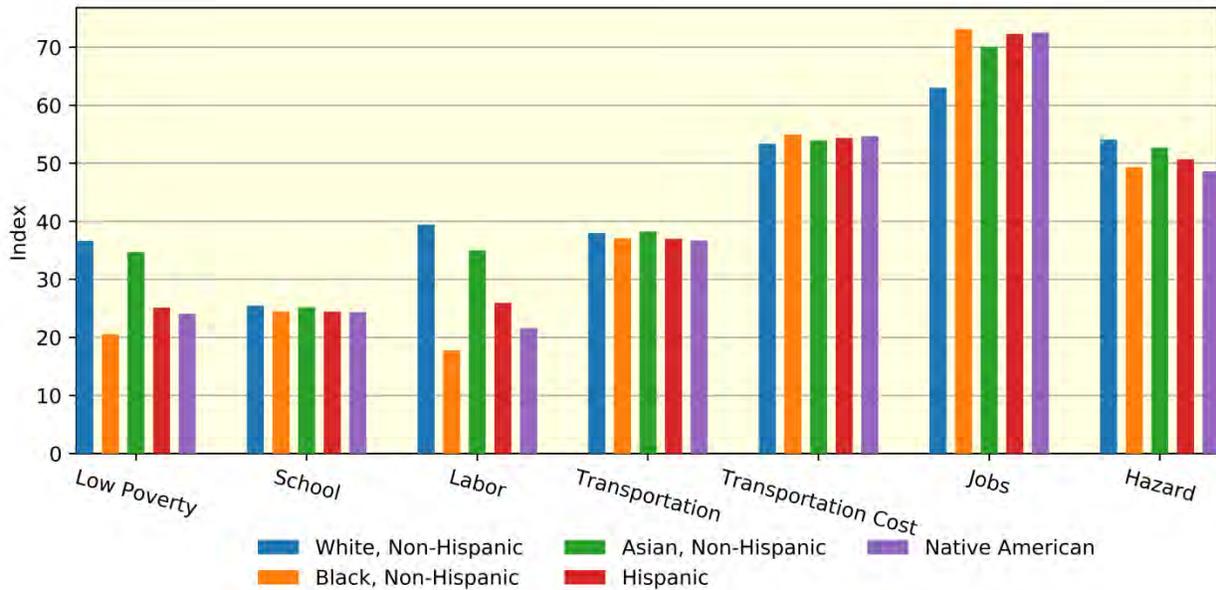
Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, well performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes. Disparities in access to opportunity inspects whether a select group, or certain groups, have lower or higher levels of access to these community assets. HUD expresses several of these community assets through the use of an index value, with 100 representing total access by all members of the community, and zero representing no access.

The HUD opportunity indices are access to Low Poverty areas; access to School Proficiency; characterization of the Labor Market Engagement; residence in relation to Jobs Proximity; Low Transportation Costs; Transit Trips Index; and a characterization of where you live by an Environmental Health indicator. For each of these a more formal definition is as follows:

- Low Poverty – A measure of the degree of poverty in a neighborhood, at the Census tract level.
- School Proficiency - School-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing schools.
- Jobs Proximity - Quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Core Based Statistical Area (CBSA)
- Labor Market Engagement - Provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood
- Low Transportation Cost – Estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region
- Transit Trips - Trips taken by a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters
- Environmental Health - summarizes potential exposure to harmful toxins at a neighborhood level

All the indices are presented in Diagram IV.8. As seen therein, black and Hispanic households have a lower access to low poverty areas than white and Asian households. A similar trend is seen for labor engagement, in which black and Hispanic households have index ratings markedly lower than white non-Hispanic households. Transit trips, transportation costs, proximity and environmental health indices are fairly even across all racial and ethnic groups.

Diagram IV.8
Access to Opportunity
 City of Auburn



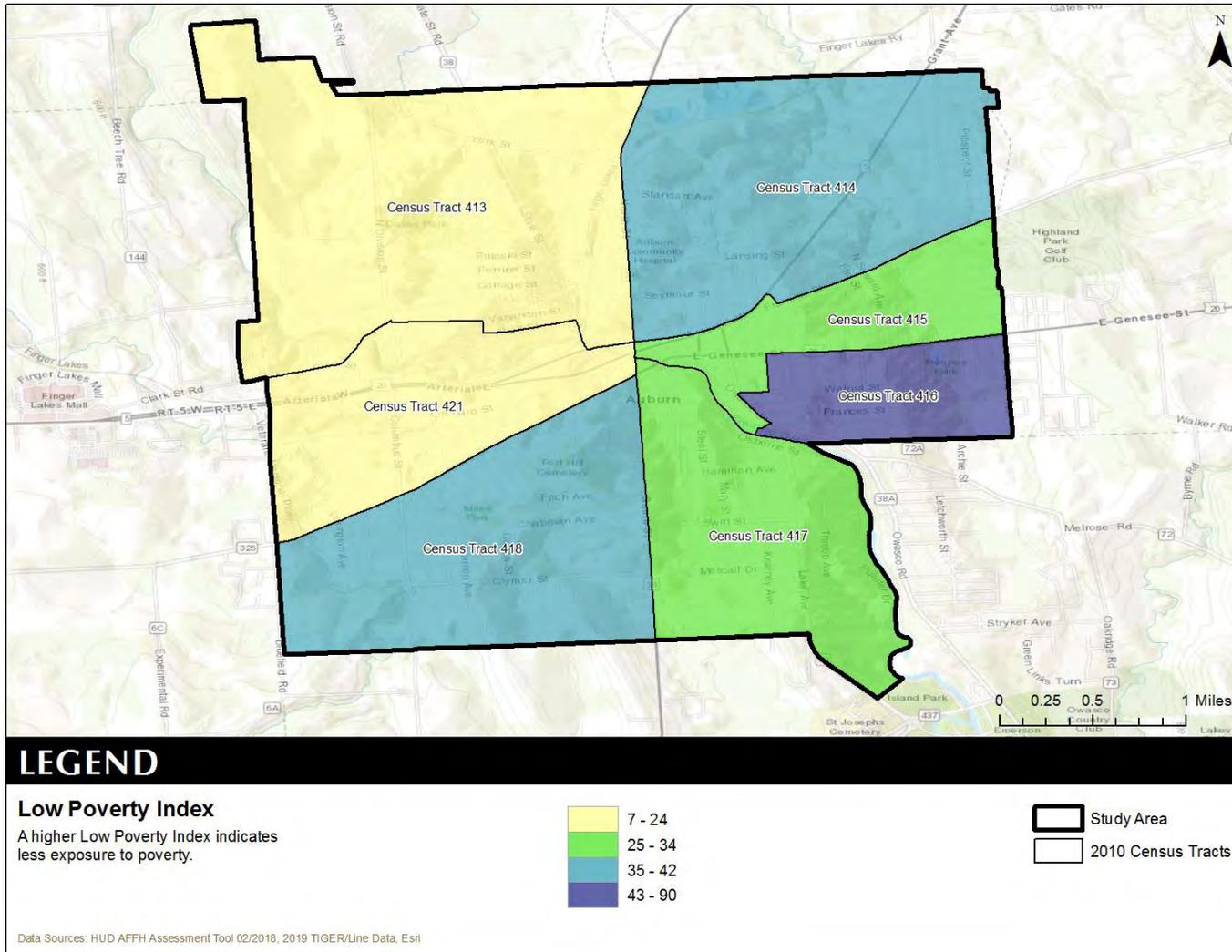
LOW POVERTY INDEX

The Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. A higher score is more desirable, generally indicating less exposure to poverty at the neighborhood level.

The highest low-poverty index ratings are seen in the eastern portion of Auburn, while the lowest scores are in western Auburn.

The Low Poverty index was lower for black and Hispanic households than for white households in Auburn.

Map IV.5
Low Poverty
City of Auburn
HUD AFFH Database



SCHOOL PROFICIENCY INDEX

The School Proficiency Index measures the proficiency of elementary schools in the attendance area (where this information is available) of individuals sharing a protected characteristic or the proficiency of elementary schools within 1.5 miles of individuals with a protected characteristic where attendance boundary data are not available. The values for the School Proficiency Index are determined by the performance of 4th grade students on state exams.

School proficiency did not vary by race and ethnicity.

School Proficiency indices are highest are seen in the eastern portions of Auburn while the lowest scores are in northern and western Auburn. The highest index ratings are above 29 on a scale of 100, while the lowest are below 24. These are shown in Map IV.6.

JOBS PROXIMITY INDEX

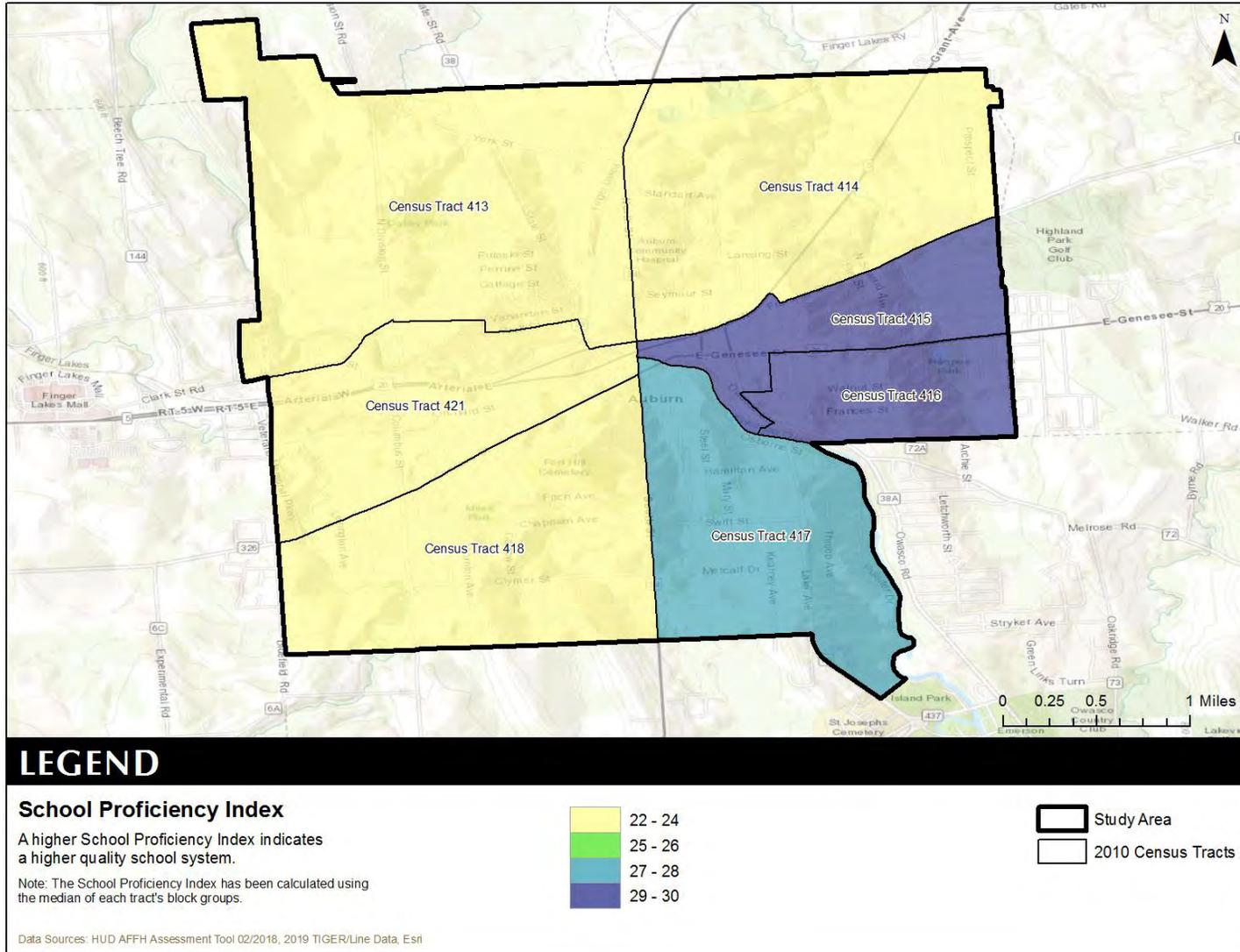
The Jobs Proximity Index measures the physical distances between place of residence and jobs by race/ethnicity and is shown in Map IV.7. Job proximity varied widely across the City. As one would expect, the areas closest to the city center had the highest job proximity index ratings. Job Proximity index ratings were fairly even for all racial and ethnic groups in the City, showing very little variation across racial and ethnic groups.

LABOR MARKET ENGAGEMENT INDEX

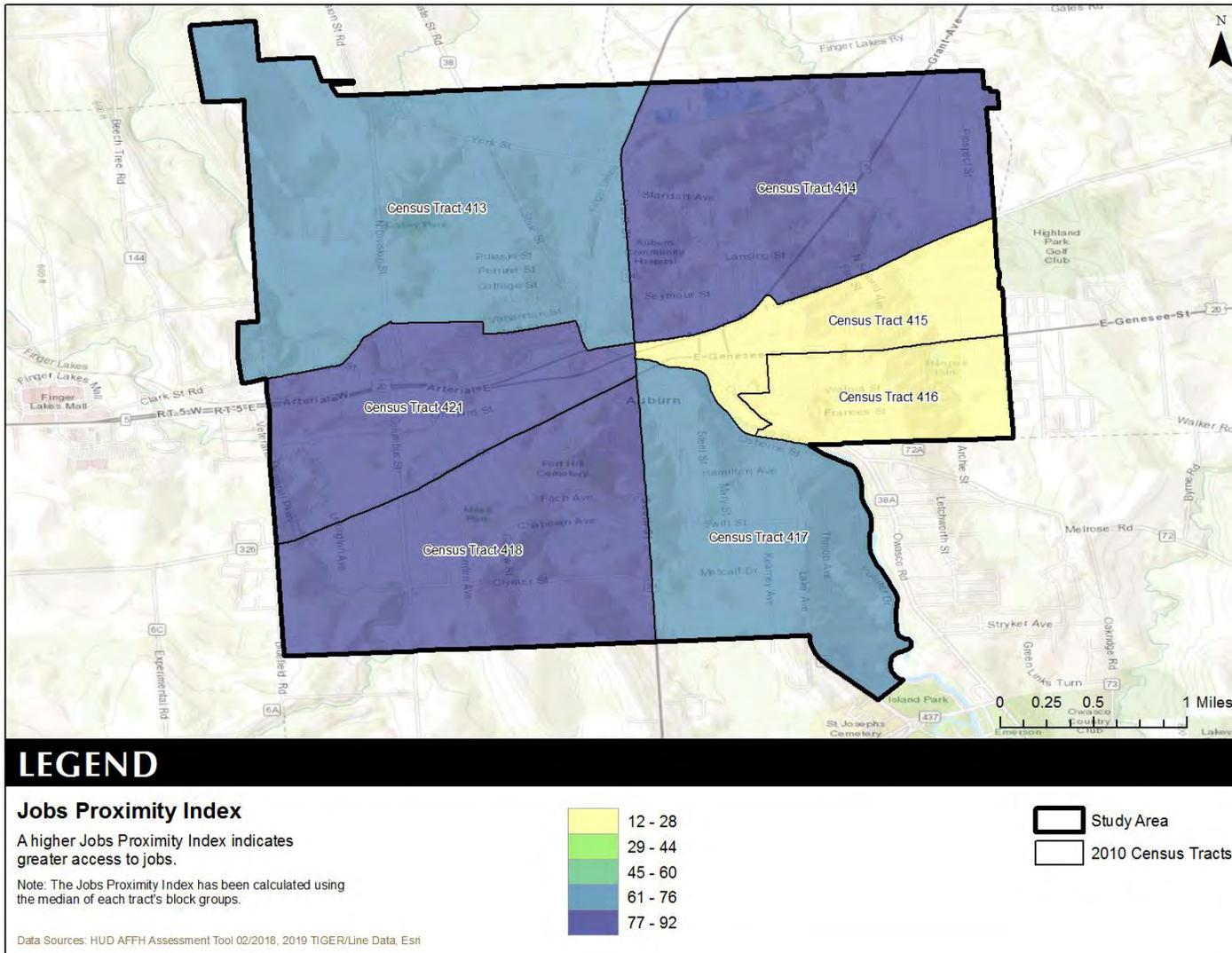
The Labor Market Engagement Index provides a measure of unemployment rate, labor-force participation rate, and percent of the population ages 25 and above with at least a bachelor's degree, by neighborhood Map IV.8 shows the labor market engagement for the study area. Areas in the eastern parts of the study area had the highest rate of labor market engagement, above 68 index ratings, while areas in the western part had the lowest ratings, below 28 index ratings. Black and Hispanic households have a lower level of access to labor engagement compared to other racial and ethnic groups in the City.

Geographic location did not seem to correspond with greater access to jobs and labor market engagement overall. However, black and Hispanic households tended to have lower access to labor market engagement, which may depend on a variety of factors, including education and unemployment levels.

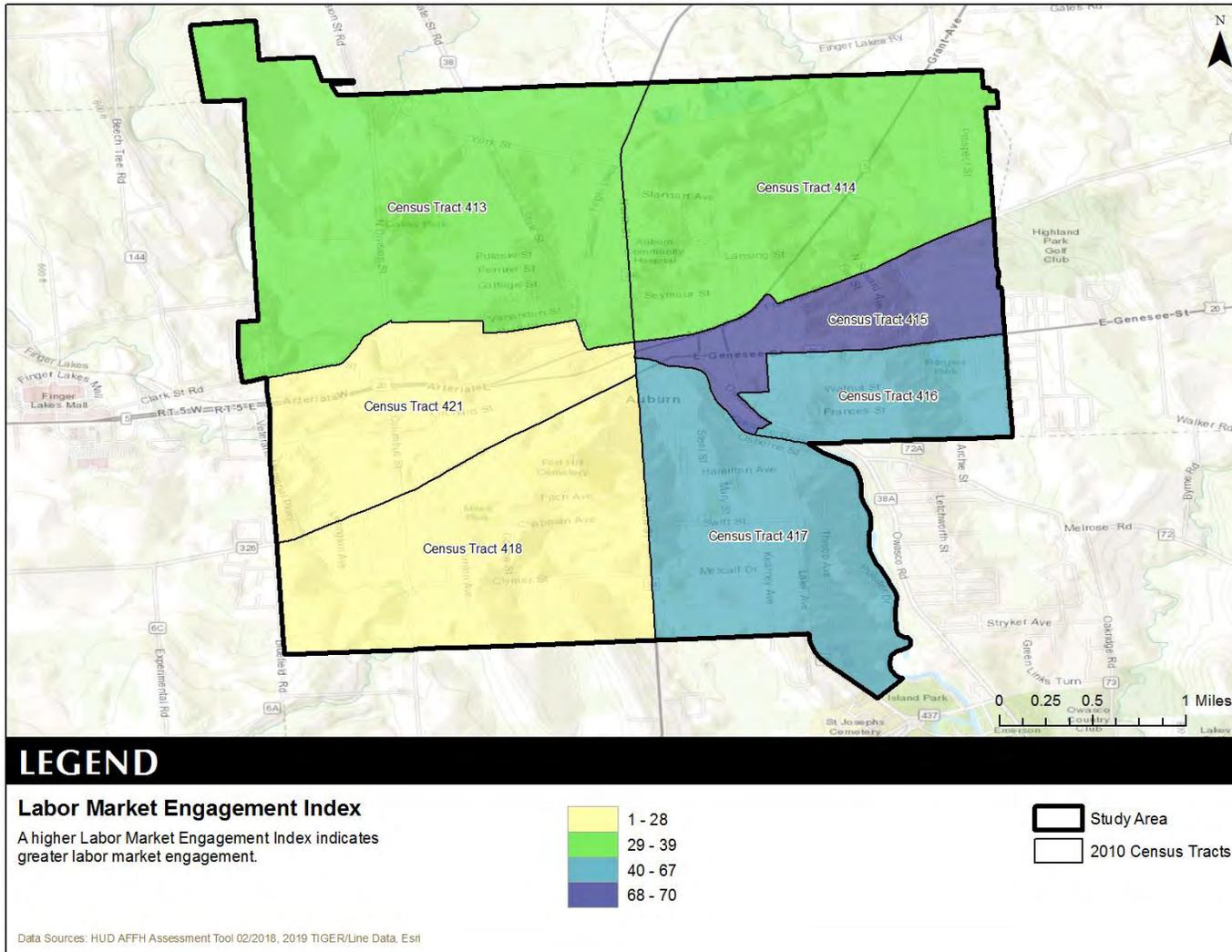
Map IV.6
School Proficiency
 City of Auburn
 HUD AFFH Database



Map IV.7
Job Proximity
 City of Auburn
 HUD AFFH Database



Map IV.8
Labor Market Engagement
 City of Auburn
 HUD AFFH Database



TRANSPORTATION TRIP INDEX

The Transportation Trip Index measures proximity to public transportation by neighborhood. There was little difference in index rating across racial and ethnic groups. The Transportation Trip Index measures proximity to public transportation by neighborhood. The Transit Trips Index measures how often low-income families in a neighborhood use public transportation. The highest rate of transit trips was in southern Auburn, at a rate above 41.

The Transit Trips Index measures how often low-income families in a neighborhood use public transportation. The transit trip index did not vary by racial or ethnic groups in the City.

LOW TRANSPORTATION COST INDEX

The Low Transportation Cost Index measures cost of transport and proximity to public transportation by neighborhood. Transportation Costs were lowest in the areas in and adjacent to the Auburn city center. This is shown in Map IV.10. As with transit trips, however, there is little difference among racial and ethnic groups in the City.

ENVIRONMENTAL HEALTH INDEX

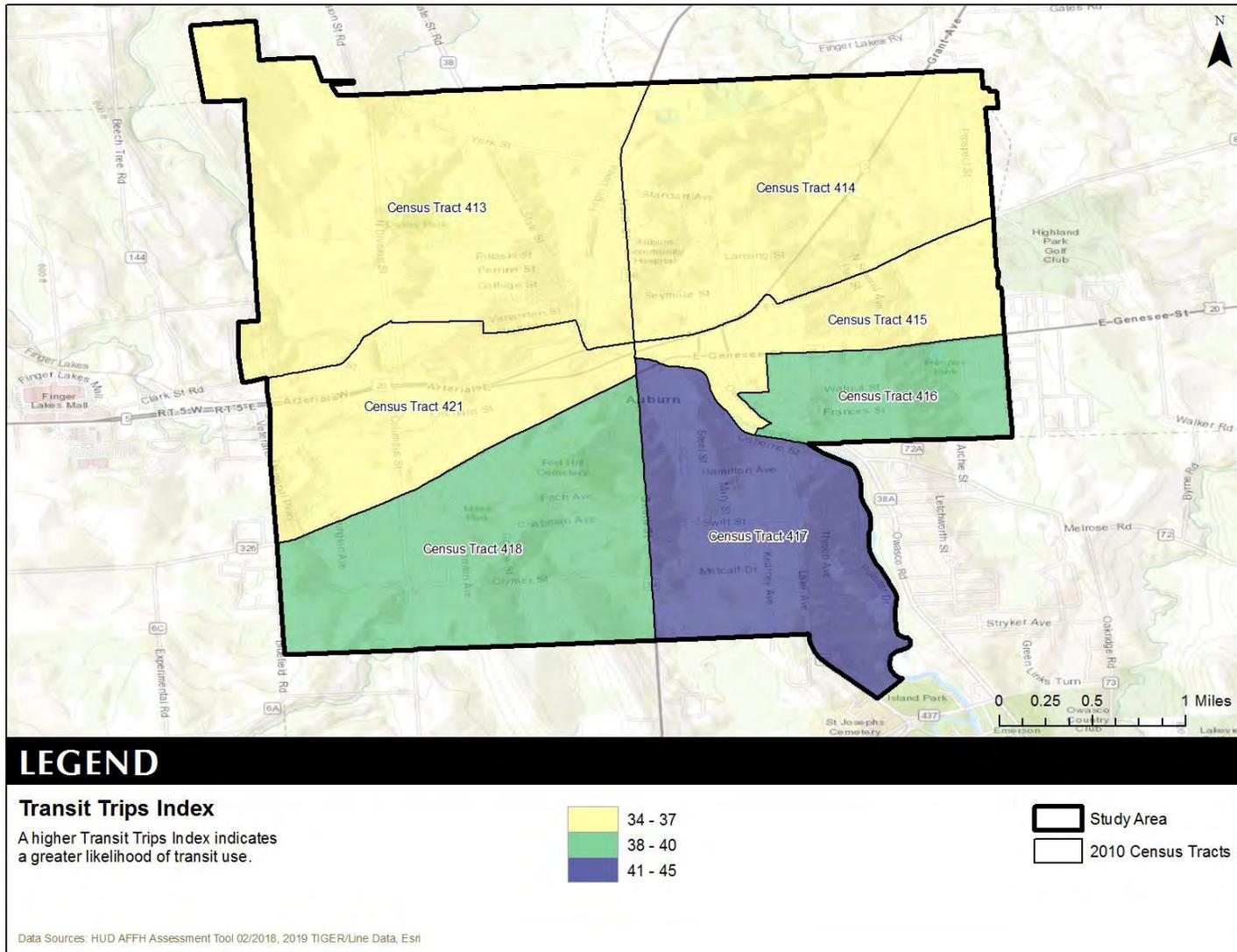
The Environmental Health Index measures exposure based on EPA estimates of air quality carcinogenic, respiratory and neurological toxins by neighborhood.

The areas in the northeast and central parts of Auburn tended to have the lowest Environmental Health index ratings, while areas in the southwestern part of the study area had the highest ratings. Overall, this index does not vary substantially by race or ethnicity.

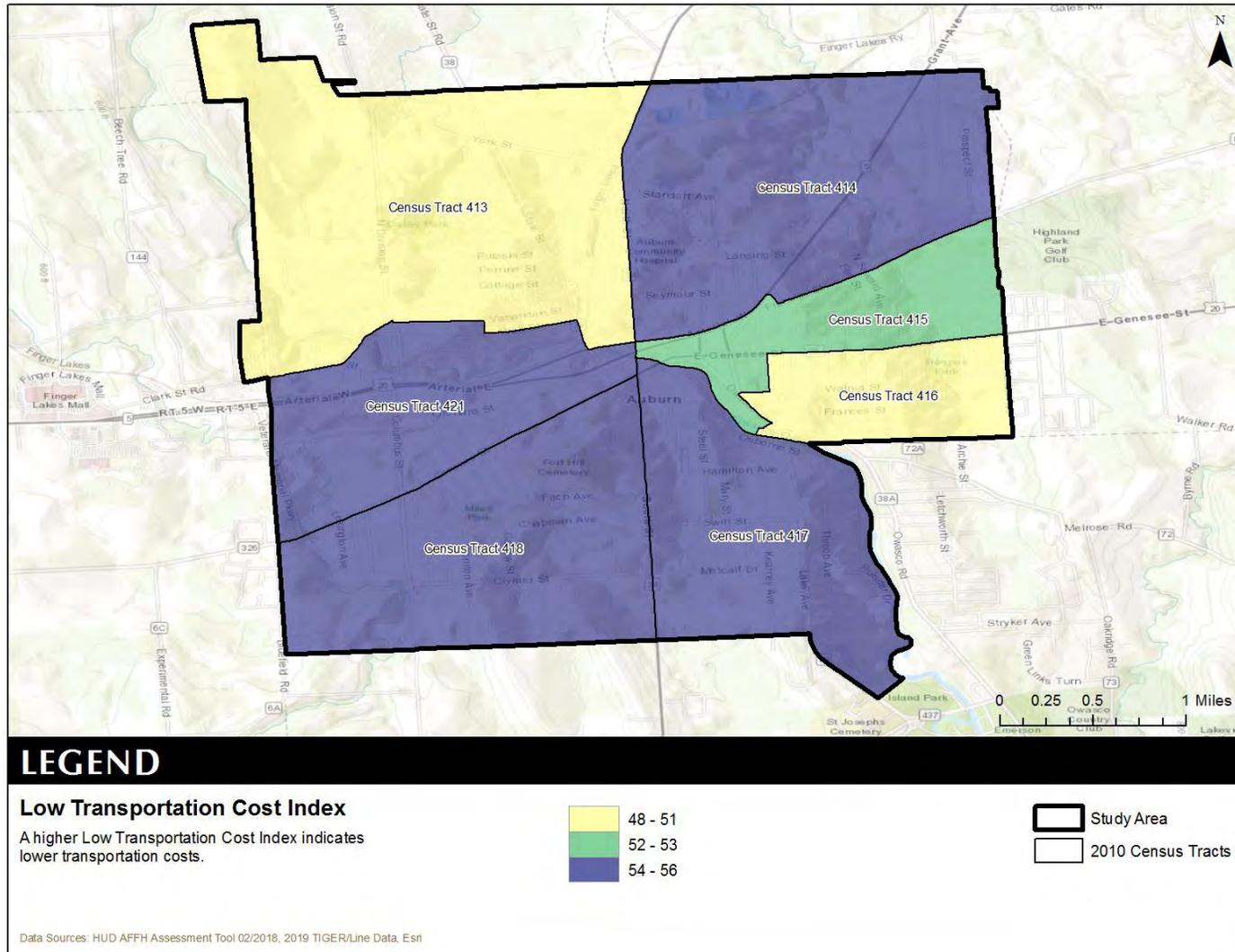
PATTERNS IN DISPARITIES IN ACCESS TO OPPORTUNITY

The degree to which residents had access to low poverty areas and labor market engagement differed depending on their race or ethnicity, particularly resulting in lower index ratings for black and Hispanic households in the City of Auburn. Other measures of opportunity (school proficiency, use of public transit, transportation costs, and environmental quality) did not differ dramatically by race or ethnicity.

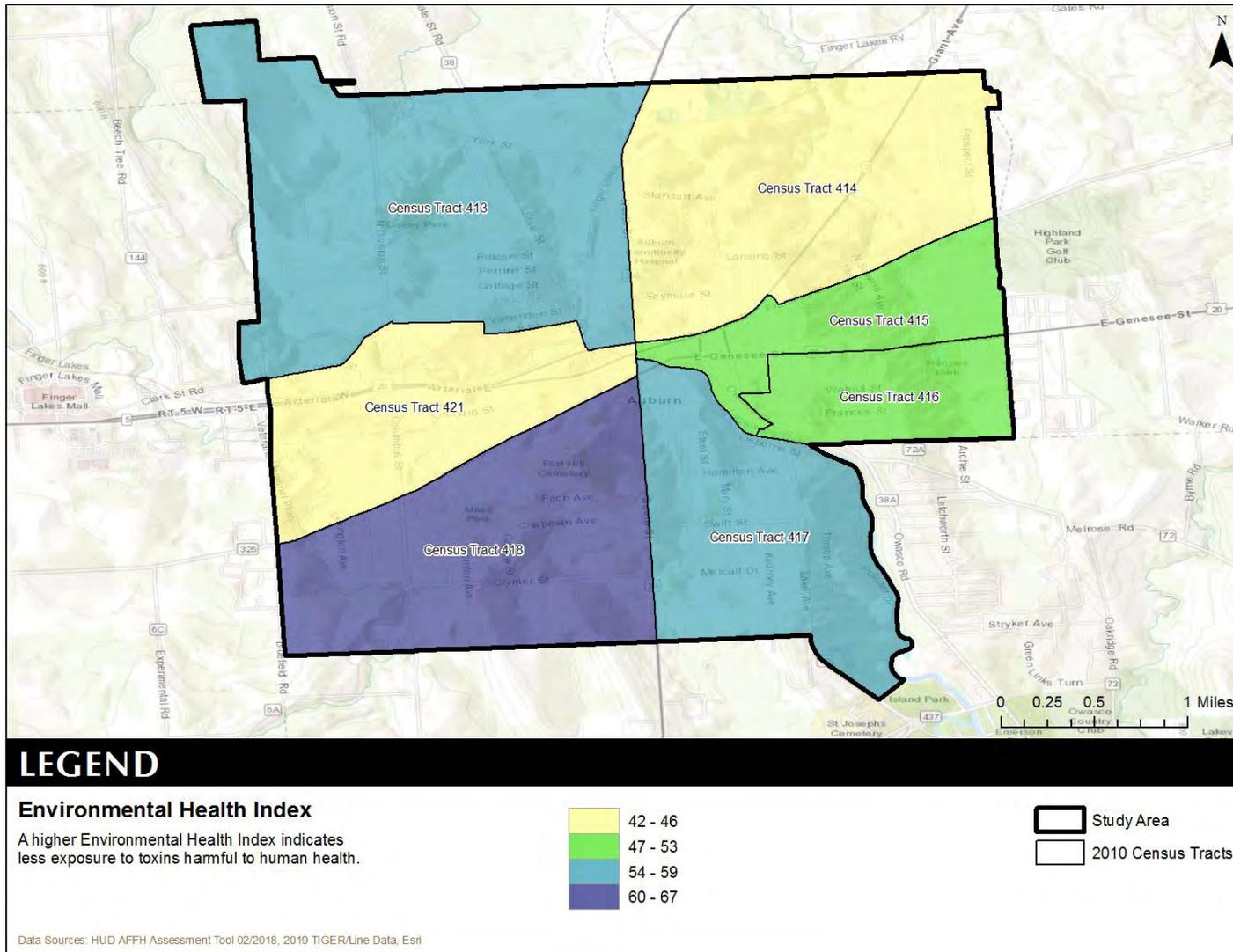
Map IV.9
Transit Trips
 City of Auburn
 HUD AFFH Database



Map IV.10
Transportation Cost
 City of Auburn
 HUD AFFH Database



Map IV.11
Environmental Health
 City of Auburn
 HUD AFFH Database



E. DISPROPORTIONATE HOUSING NEEDS

The Census Bureau collects data on several topics that HUD has identified as “housing problems”. For the purposes of this report, housing problems include overcrowding, incomplete plumbing or kitchen facilities, and cost-burden.

Overcrowding

Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table IV.21. In 2017, an estimated 0.6 percent of households were overcrowded, and an additional 0.4 percent were severely overcrowded.

Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2010 Five-Year ACS	6,044	99.9%	6	0.1%	0	0%	6,050
2017 Five-Year ACS	5,424	100.0%	0	0%	0	0%	5,424
Renter							
2010 Five-Year ACS	6,155	98.9%	49	0.8%	18	0.3%	6,222
2017 Five-Year ACS	6,026	98.0%	72	1.2%	50	0.8%	6,148
Total							
2010 Five-Year ACS	12,199	99.4%	55	0.4%	18	0.1%	12,272
2017 Five-Year ACS	11,450	98.9%	72	0.6%	50	0.4%	11,572

Incomplete Plumbing and Kitchen Facilities

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There was a total of 107 households with incomplete plumbing facilities in 2017, representing 0.9 percent of households in the City of Auburn. This is compared to 0.8 percent of households lacking complete plumbing facilities in 2010.

Table IV.22		
Households with Incomplete Plumbing Facilities		
City of Auburn		
2010 and 2017 Five-Year ACS Data		
Households	2010 Five-Year ACS	2017 Five-Year ACS
With Complete Plumbing Facilities	12,169	11,465
Lacking Complete Plumbing Facilities	103	107
Total Households	12,272	11,572
Percent Lacking	0.8%	0.9%

There were 151 households lacking complete kitchen facilities in 2017, compared to 110 households in 2010. This was a change from 0.9 percent of households in 2010 to 1.3 percent in 2017.

Table IV.23		
Households with Incomplete Kitchen Facilities		
City of Auburn		
2010 and 2017 Five-Year ACS Data		
Households	2010 Five-Year ACS	2017 Five-Year ACS
With Complete Kitchen Facilities	12,162	11,421
Lacking Complete Kitchen Facilities	110	151
Total Households	12,272	11,572
Percent Lacking	0.9%	1.3%

Cost Burdens

Cost burden is defined as gross housing costs that range from 30 to 50 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In the City of Auburn 15.3 percent of households had a cost burden and 16.0 percent had a severe cost burden. Some 19.4 percent of renters were cost burdened, and 22.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 7.3 percent and a severe cost burden rate of 3.5 percent. Owner occupied households with a mortgage had a cost burden rate of 12.7 percent, and severe cost burden at 12.0 percent.

Table IV.24
Cost Burden and Severe Cost Burden by Tenure
 City of Auburn
 2010 & 2017 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2010 Five-Year ACS	2,698	72.1%	689	18.4%	296	7.9%	57	1.5%	3,740
2017 Five-Year ACS	2,449	74.8%	417	12.7%	392	12.0%	15	0.5%	3,273
Owner Without a Mortgage									
2010 Five-Year ACS	1,797	77.8%	284	12.3%	229	9.9%	0	0%	2,310
2017 Five-Year ACS	1,919	89.2%	157	7.3%	75	3.5%	0	0%	2,151
Renter									
2010 Five-Year ACS	3,356	53.9%	1,136	18.3%	1,488	23.9%	242	3.9%	6,222
2017 Five-Year ACS	3,100	50.4%	1,193	19.4%	1,381	22.5%	474	7.7%	6,148
Total									
2010 Five-Year ACS	7,851	64.0%	2,109	17.2%	2,013	16.4%	299	2.4%	12,272
2017 Five-Year ACS	7,468	64.5%	1,767	15.3%	1,848	16.0%	489	4.2%	11,572

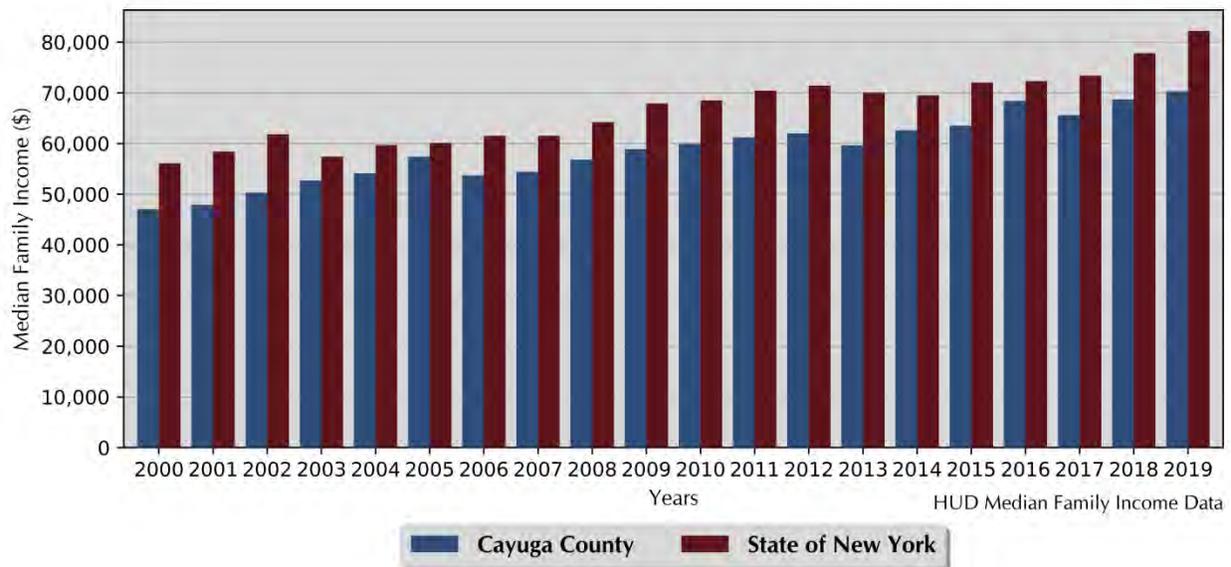
Housing Problems by Income

Table IV.25 shows the HUD calculated Median Family Income (MFI) for a family of four for Cayuga County. As can be seen in 2019 the MFI was 70,300 dollars, which compared to 82,200 dollars for the State of New York.

Table IV.25
Median Family Income
 Cayuga County
 2000–2019 HUD MFI

Year	MFI	State of New York MFI
2000	47,000	56,100
2001	47,900	58,400
2002	50,300	61,800
2003	52,700	57,400
2004	54,100	59,700
2005	57,400	60,100
2006	53,700	61,500
2007	54,400	61,500
2008	56,800	64,200
2009	58,900	67,900
2010	59,900	68,500
2011	61,200	70,400
2012	62,000	71,400
2013	59,600	70,000
2014	62,600	69,500
2015	63,500	72,000
2016	68,400	72,300
2017	65,600	73,400
2018	68,700	77,800
2019	70,300	82,200

Diagram IV.10
Estimated Median Family Income
 Cayuga County vs. New York
 HUD Data: 2000 – 2019



Comprehensive Housing Affordability Strategy (CHAS)

The following table set shows Comprehensive Housing Affordability Strategy (CHAS) data.

Housing Problems by Income, Race, and Tenure

Table IV.26 through Table IV.29 show households with housing problems by race/ethnicity. These tables can be used to determine if there is a disproportionate housing need for any racial or ethnic groups. If any racial/ethnic group faces housing problems at a rate of ten percentage points or high than the jurisdiction average, then they have a disproportionate share of housing problems. Housing problems are defined as any household that has overcrowding, inadequate kitchen or plumbing facilities, or are cost burdened (pay more than 30 percent of their income on housing). In the City of Auburn, 25 black homeowner households face housing problems, 15 Asian households, and 25 Hispanic homeowner households face housing problems.

American Indian and Hispanic homeowner households have a disproportionate share of housing problems. However, these represent four (4) and 25 households, respectively, and may not be statistically significant.

Table IV.26 Percent of Homeowner Households with Housing Problems by Income and Race City of Auburn 2011–2015 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,090	75.0%	0%	0%	100.0%	0%	100.0%	0%	76.8%
\$21,091 to \$35,150	58.8%	0%	0%	0%	0%	0%	0%	58.8%
\$35,151 to \$56,240	37.1%	25.0%	60.0%	0%	0%	0%	100.0%	36.6%
\$56,241 to \$70,300	21.4%	0%	0%	0%	0%	0%	0%	21.3%
Above \$70,300	1.8%	0%	0%	0%	0%	0%	0%	1.8%
Total	19.6%	21.0%	30.0%	100.0%	0%	20.0%	100.0%	20.2%

Table IV.27 Homeowner Households with Housing Problems by Income and Race City of Auburn 2011–2015 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,090	135	0	0	4	0	10	0	149
\$21,091 to \$35,150	350	0	0	0	0	0	0	350
\$35,151 to \$56,240	310	25	15	0	0	0	25	375
\$56,241 to \$70,300	150	0	0	0	0	0	0	150
Above \$70,300	50	0	0	0	0	0	0	50
Total	995	25	15	4	0	10	25	1,074
Total								
\$0 to \$21,090	180	0	0	4	0	10	0	194
\$21,091 to \$35,150	595	0	0	0	0	0	0	595
\$35,151 to \$56,240	835	100	25	0	0	40	25	1,025
\$56,241 to \$70,300	700	4	0	0	0	0	0	704
Above \$70,300	2,765	15	25	0	0	0	0	2,805
Total	5,075	119	50	4	0	50	25	5,323

In total, some 2,589 households face housing problems in the City of Auburn. Of these, some 255 black households, 4 Asian households, and 20 Hispanic renter households face housing problems.

Black renter households have a disproportionate share of housing problems, at a rate of 77.3 percent, compared to the jurisdiction average of 43.5 percent.

Table IV.28
Renter Households with Housing Problems by Income and Race
 City of Auburn
 2011–2015 HUD CHAS Data

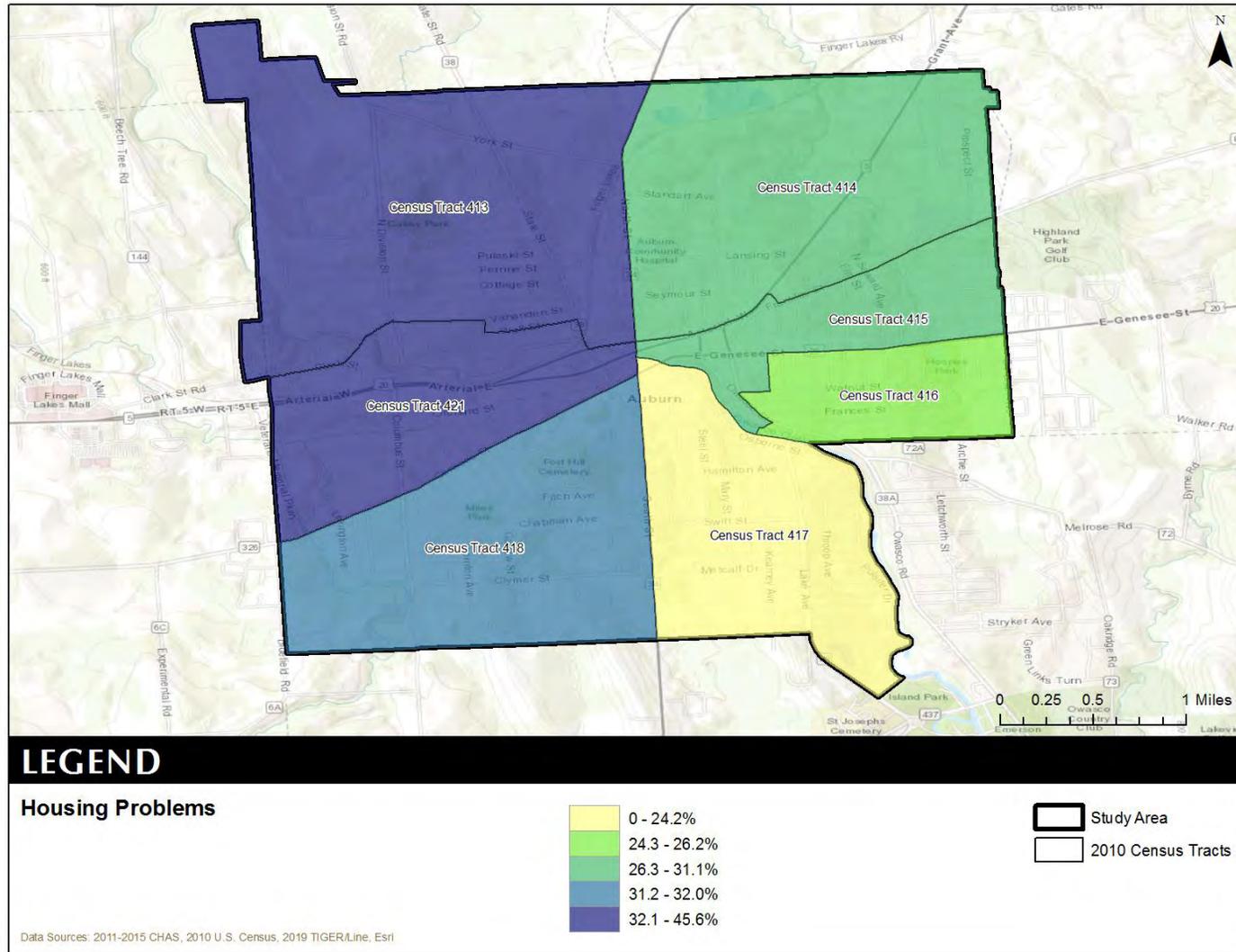
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,090	1,115	95	0	0	0	35	0	1,245
\$21,091 to \$35,150	650	45	0	0	0	15	0	710
\$35,151 to \$56,240	375	115	0	0	0	40	0	530
\$56,241 to \$70,300	40	0	4	0	0	0	20	64
Above \$70,300	40	0	0	0	0	0	0	40
Total	2,220	255	4	0	0	90	20	2,589
Total								
\$0 to \$21,090	1,555	95	0	0	0	35	20	1,705
\$21,091 to \$35,150	1,010	55	0	0	0	15	0	1,080
\$35,151 to \$56,240	1,160	125	0	15.0	0	65	0	1,365
\$56,241 to \$70,300	475	40	14	0	0	0	35	564
Above \$70,300	1,210	15	0	0	0	10	0	1,235
Total	5,410	330	14	15	0	125	55	5,949

Table IV.29
Percent of Renter Households with Housing Problems by Income and Race
 City of Auburn
 2011–2015 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$21,090	71.7%	100.0%	0%	0%	0%	100.0%	0%	73.0%
\$21,091 to \$35,150	64.4%	81.8%	0%	0%	0%	100.0%	0%	65.7%
\$35,151 to \$56,240	32.3%	92.0%	0%	0%	0%	61.5%	0%	38.8%
\$56,241 to \$70,300	8.4%	0%	28.6%	0%	0%	0%	57.1%	11.3%
Above \$70,300	3.3%	0%	0%	0%	0%	0%	0%	3.2%
Total	41.0%	77.3%	28.6%	0%	0%	72.0%	36.4%	43.5%

The geographic distribution of housing problems is shown in Map IV.12, on the following page. Households in the northwestern parts of Auburn are most likely to experience housing problems. These areas see housing problems at a rate of over 32 percent, compared to areas in the southeast part of the City that see housing problems at a rate less than 24.2 percent.

Map IV.12
Housing Problems
 City of Auburn
 HUD AFFH Database



ACCESS TO MORTGAGE FINANCE SERVICES

Congress enacted the Home Mortgage Disclosure Act in 1975, permanently authorizing the law in 1988⁹. The Act requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans. Under the HMDA, financial institutions are required to report the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Institutions must meet a set of reporting criteria. For depository institutions, these are as follows:

1. The institution must be a bank, credit union, or savings association;
2. The total assets must exceed the coverage threshold;¹⁰
3. The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA);
4. The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling;
5. The institution must be federally insured or regulated; and
6. The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

For other institutions, including non-depository institutions, the reporting criteria are:

1. The institution must be a for-profit organization;
2. The institution's home purchase loan originations must equal or exceed 10 percent of the institution's total loan originations, or more than \$25 million;
3. The institution must have had a home or branch office in an MSA or have received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancing on property located in an MSA in the preceding calendar year; and
4. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year.

In addition to reporting race and ethnicity data for loan applicants, the HMDA reporting requirements were modified in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high-annual percentage rate loans (HALs), defined as more than three percentage points for purchases when contrasted with comparable treasury instruments or five percentage points for refinance loans.

For the purposes of this analysis, these flagged originations will be termed predatory, or at least predatory in nature. Overall, the data contained within the HMDA reporting guidelines represent the best and most complete set of information on home loan applications. This report includes HMDA data from 2008 through 2017, the most recent year for which these data are available.

⁹ Prior to that year, Congress had to periodically reauthorize the law.

¹⁰ Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

Table IV.30 shows the purpose of loan by year for the City of Auburn from 2008 to 2017. As seen therein, there were over 686,665 loans during this time period, of these some 290,944 were for home purchases. In 2017, there were 57,529 loans, of which 33,664 were for home purchases.

Table IV.30
Purpose of Loan by Year
City of Auburn
2008–2017 HMDA Data

Purpose	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Home Purchase	390	315	229	248	272	324	343	319	353	348	3,141
Home Improvement	176	113	86	89	108	118	109	106	114	99	1,118
Refinancing	423	389	252	289	315	270	199	195	175	180	2,687
Total	989	817	567	626	695	712	651	620	642	627	6,946

Table IV.31 shows the occupancy status for loan applicants. A vast majority of applicants were or owner-occupied units, accounting for 90.6 percent between 2008 and 2017, and for 89.8 percent in 2017 alone.

Table IV.31
Occupancy Status for Applications
City of Auburn
2008–2017 HMDA Data

Status	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Owner-Occupied	902	761	493	546	599	604	556	518	540	547	6,066
Not Owner-Occupied	61	32	47	44	51	70	54	66	60	59	544
Not Applicable	26	24	27	36	45	38	41	36	42	21	336
Total	989	817	567	626	695	712	651	620	642	627	6,946

Owner-occupied home purchase loan applications by loan types are shown in Table IV.32. Between 2008 and 2017, some 63.2 percent of home loan purchases were conventional loans, 30.9 percent were FHA insured, and 5.3 percent were VA Guaranteed.

Table IV.32
Owner-Occupied Home Purchase Loan Applications by Loan Type
City of Auburn
2008–2017 HMDA Data

Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Conventional	118	82	71	63	68	89	103	76	94	116	880
FHA - Insured	209	189	119	146	145	153	140	174	174	161	1,610
VA - Guaranteed	14	11	8	9	16	22	38	16	23	26	183
Rural Housing Service or Farm Service Agency	0	0	0	0	0	0	1	0	0	0	1
Total	341	282	198	218	229	264	282	266	291	303	2,674

Denial Rates

After the owner-occupied home purchase loan application is submitted, the applicant receives one of the following status designations:

- “Originated,” which indicates that the loan was made by the lending institution;
- “Approved but not accepted,” which notes loans approved by the lender but not accepted by the applicant;
- “Application denied by financial institution,” which defines a situation wherein the loan application failed;
- “Application withdrawn by applicant,” which means that the applicant closed the application process;

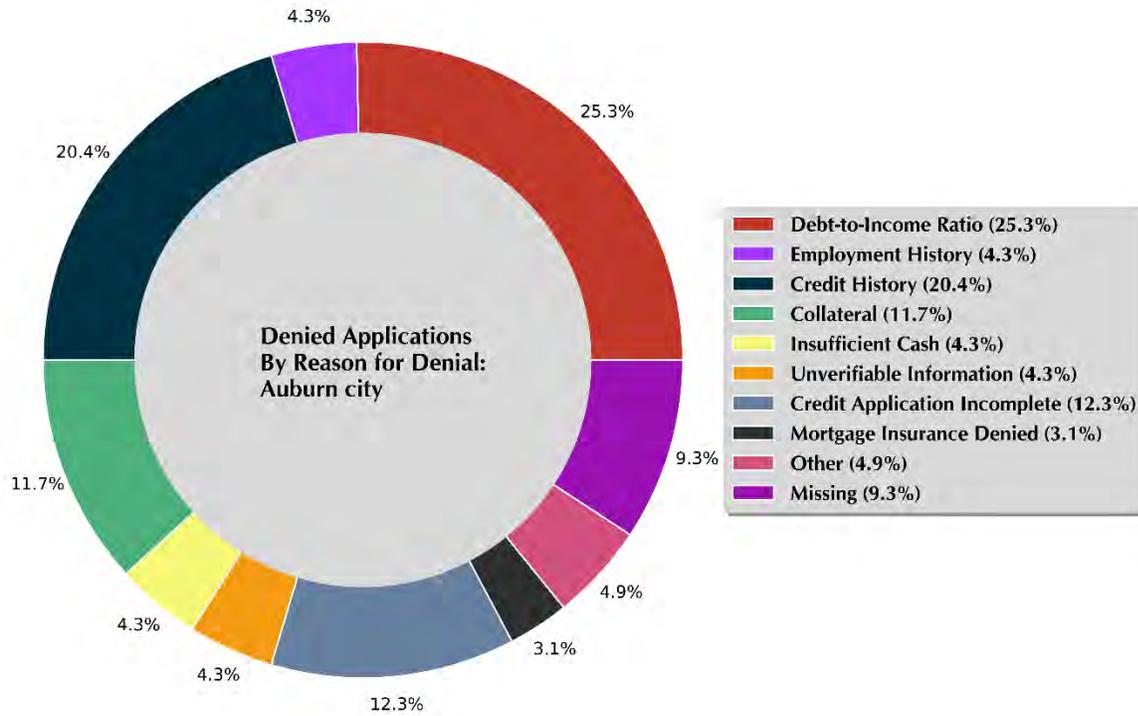
- “File closed for incompleteness” which indicates the loan application process was closed by the institution due to incomplete information; or
- “Loan purchased by the institution,” which means that the previously originated loan was purchased on the secondary market.

As shown in Table IV.34, just over 11,974 home purchase loan applications were originated over the 2008-2017 period, and 1,000 were denied.

Action	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Loan Originated	185	158	117	127	117	133	154	151	177	186	1,505
Application Approved but not Accepted	11	10	4	4	7	4	5	5	1	5	56
Application Denied	22	19	11	11	10	17	18	14	18	22	162
Application Withdrawn by Applicant	13	11	10	4	10	14	10	5	8	8	93
File Closed for Incompleteness	3	2	0	0	1	2	3	2	5	4	22
Loan Purchased by the Institution	107	81	56	72	84	94	92	89	82	78	835
Preapproval Request Denied	0	1	0	0	0	0	0	0	0	0	1
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0	0	0
Total	341	282	198	218	229	264	282	266	291	303	2,674

The most common reasons cited in the decision to deny one of these loan applications related to the debt-to-income ratio of the prospective homeowner, as shown in Table IV.35. Credit history and collateral were also commonly given as reasons to deny home purchase loans. Reasons for denial are also shown in the diagram on the following page.

Denial Reason	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Debt-to-Income Ratio	4	8	2	3	1	5	4	3	5	6	41
Employment History	0	0	2	1	0	1	2	0	0	1	7
Credit History	2	3	1	2	2	4	4	4	3	8	33
Collateral	1	3	1	2	3	1	2	3	1	2	19
Insufficient Cash	3	0	0	1	0	0	0	0	2	1	7
Unverifiable Information	1	0	2	0	0	1	1	0	1	1	7
Credit Application Incomplete	2	1	1	0	2	3	4	1	4	2	20
Mortgage Insurance Denied	0	0	1	0	0	0	1	1	1	1	5
Other	0	0	1	1	2	1	0	2	1	0	8
Missing	9	4	0	1	0	1	0	0	0	0	15
Total	22	19	11	11	10	17	18	14	18	22	162



Denial rates were observed to differ by race and ethnicity, as shown in Table IV.36. While white applicants had a denial rate of 8.8 percent over the period from 2008 through 2017, black applicants had a denial rate of 12.5 percent. As for ethnicity, Hispanic applicants had a higher denial rate than non-Hispanic applicants, at 27.6 percent versus 9.0 percent.

Race/Ethnicity	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
American Indian	100.0%	100.0%	%	%	%	%	100.0%	%	%	%	100.0%
Asian	66.7%	%	%	%	%	%	0.0%	0.0%	%	0.0%	28.6%
Black	0.0%	25.0%	0.0%	0.0%	0.0%	%	50.0%	0.0%	25.0%	0.0%	12.5%
Pacific Islander	%	%	%	%	%	0.0%	%	%	%	0.0%	0.0%
White	8.2%	9.5%	8.7%	7.5%	7.4%	9.6%	8.1%	8.0%	9.3%	10.6%	8.8%
Not Available	50.0%	25.0%	%	25.0%	33.3%	30.8%	50.0%	25.0%	0.0%	14.3%	25.4%
Not Applicable	%	%	%	%	%	%	0.0%	%	%	%	0.0%
Average	10.6%	10.7%	8.6%	8.0%	7.9%	11.3%	10.5%	8.5%	9.2%	10.6%	9.7%
Hispanic	50.0%	20.0%	0.0%	%	66.7%	50.0%	0.0%	33.3%	0.0%	0.0%	27.6%
Non-Hispanic	8.7%	10.5%	8.9%	7.5%	5.8%	10.1%	9.2%	7.8%	9.7%	10.4%	9.0%

Predatory Lending

In addition to modifications implemented in 2004 to correctly document loan applicants’ race and ethnicity, the HMDA reporting requirements were changed in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and

3. Presence of high annual percentage rate (APR) loans (HALs), defined as more than three percentage points higher than comparable treasury rates for home purchase loans, or five percentage points higher for refinance loans.

Home loans are designated as “high-annual percentage rate” loans (HALs) where the annual percentage rate on the loan exceeds that of a comparable treasury instruments by at least three percentage points. As shown in Table IV.37, only 31 loans between 2008 and 2017 were HALs, accounting for 2.1 percent. The highest rate of HAL loans was seen in 2008, at 11.9 percent, which fell to 0 percent in 2017.

Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
HAL	22	7	0	0	0	0	1	0	1	0	31
Other	163	151	117	127	117	133	153	151	176	186	1474
Total	185	158	117	127	117	133	154	151	177	186	1,505
Percent HAL	11.9%	4.4%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.6%	0.0%	2.1%

F. PUBLICLY SUPPORTED HOUSING ANALYSIS

There are a variety of types and locations of public housing units within the City. According to HUD's AFFH data, there are 503 total publicly supported units in the City. Of these, some 453 are project-based Section 8.

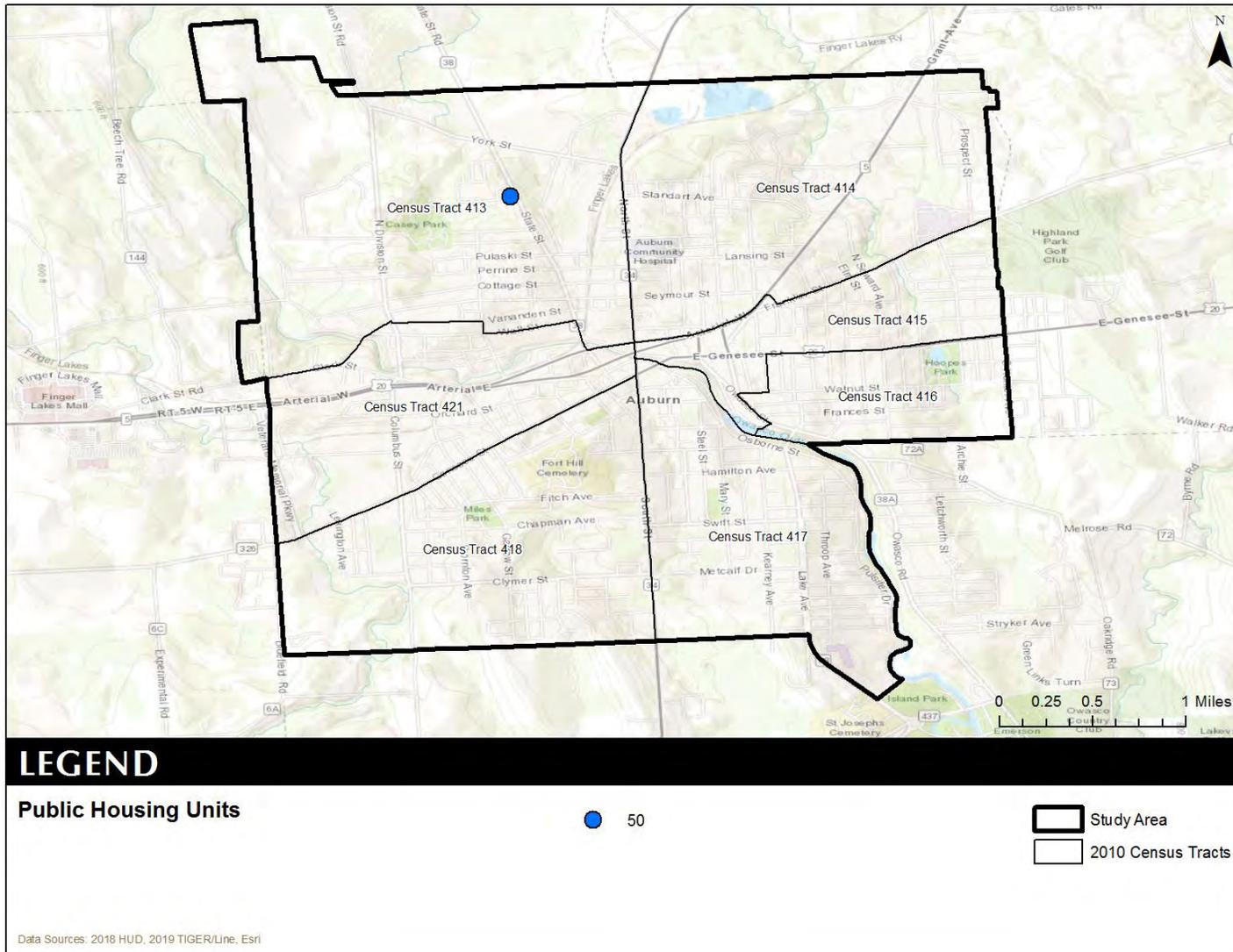
Program	Total Units	Total Disabled Units
Public Housing	50	7
Project Based Section 8	453	73
Other HUD Multifamily	0	0
Housing Choice Vouchers	0.0	0.0
Total	503	80

Map IV.14 shows public housing units in the City of Auburn. Map IV.15 shows housing choice vouchers. Low Income Housing Tax Credit (LIHTC) units are shown in Map IV.16 and Map IV.17 shows other assisted multi-family housing units in the City.

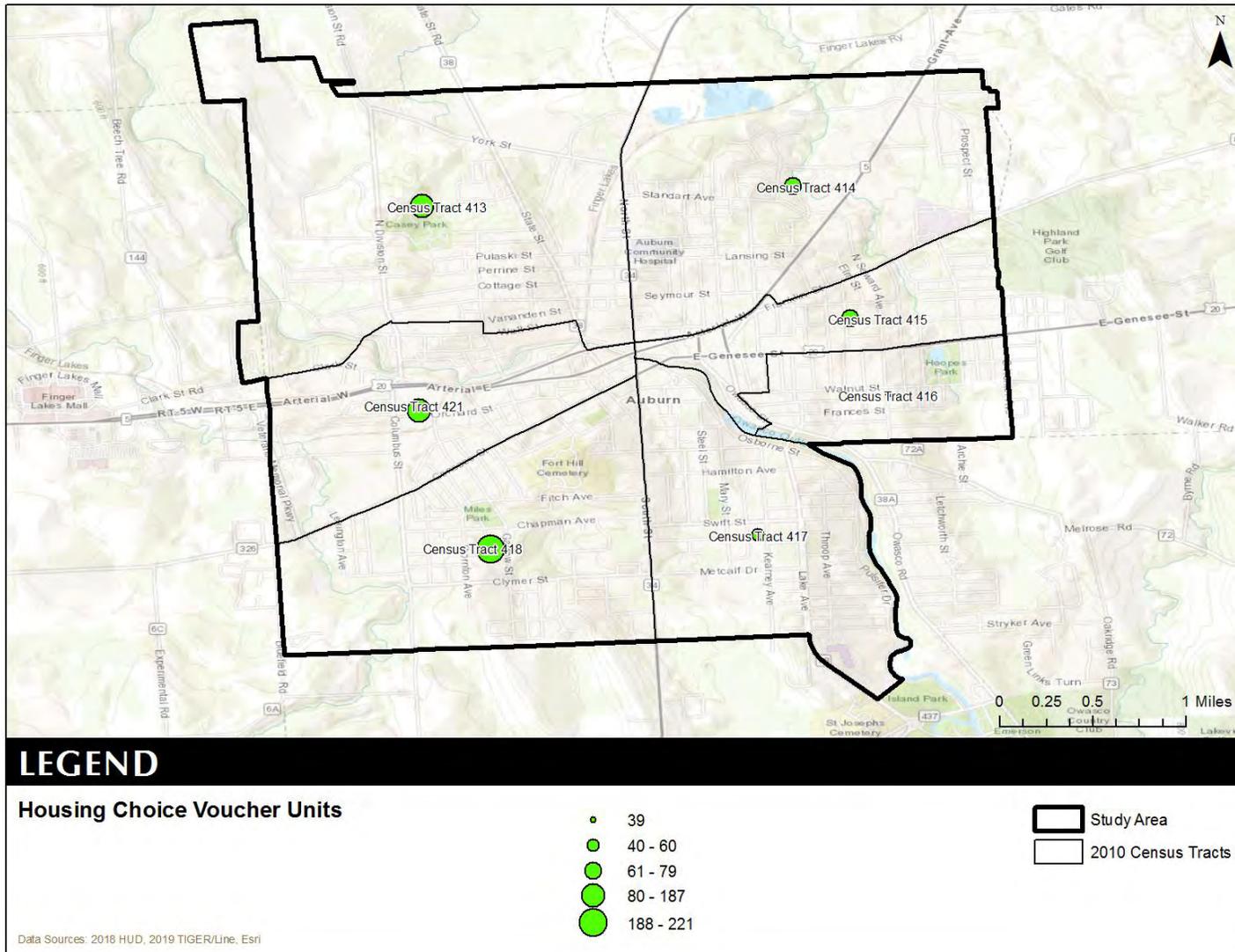
Disparities in Access to Opportunity

The locations of publicly supported housing units are in areas with both high and low access to opportunity. While publicly supported housing units tended to be located in areas with higher access to transportation and job proximity, they also tended to be located in areas with lower school proficiency and with lower access to low poverty areas.

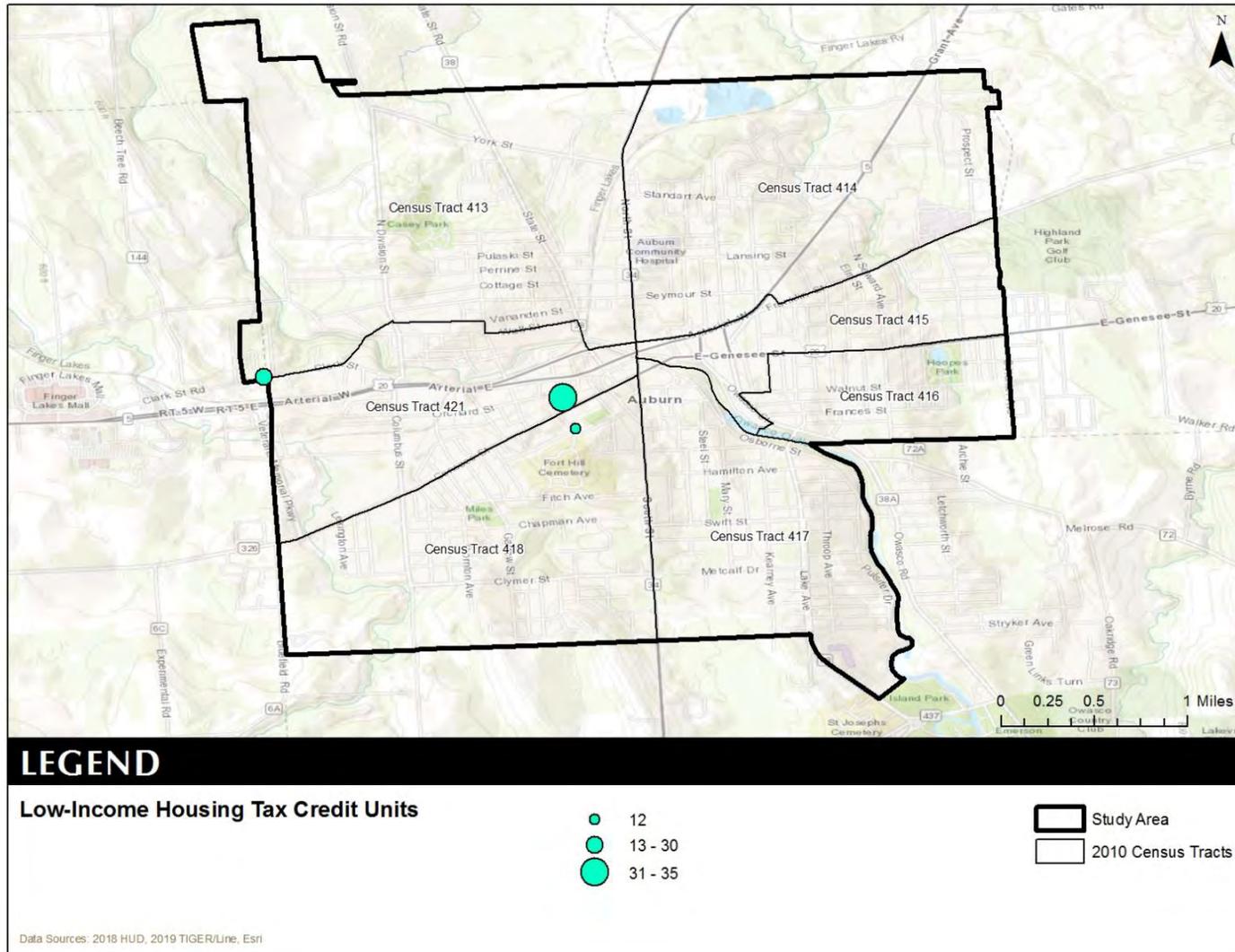
Map IV.14
Public Housing Units
 City of Auburn
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



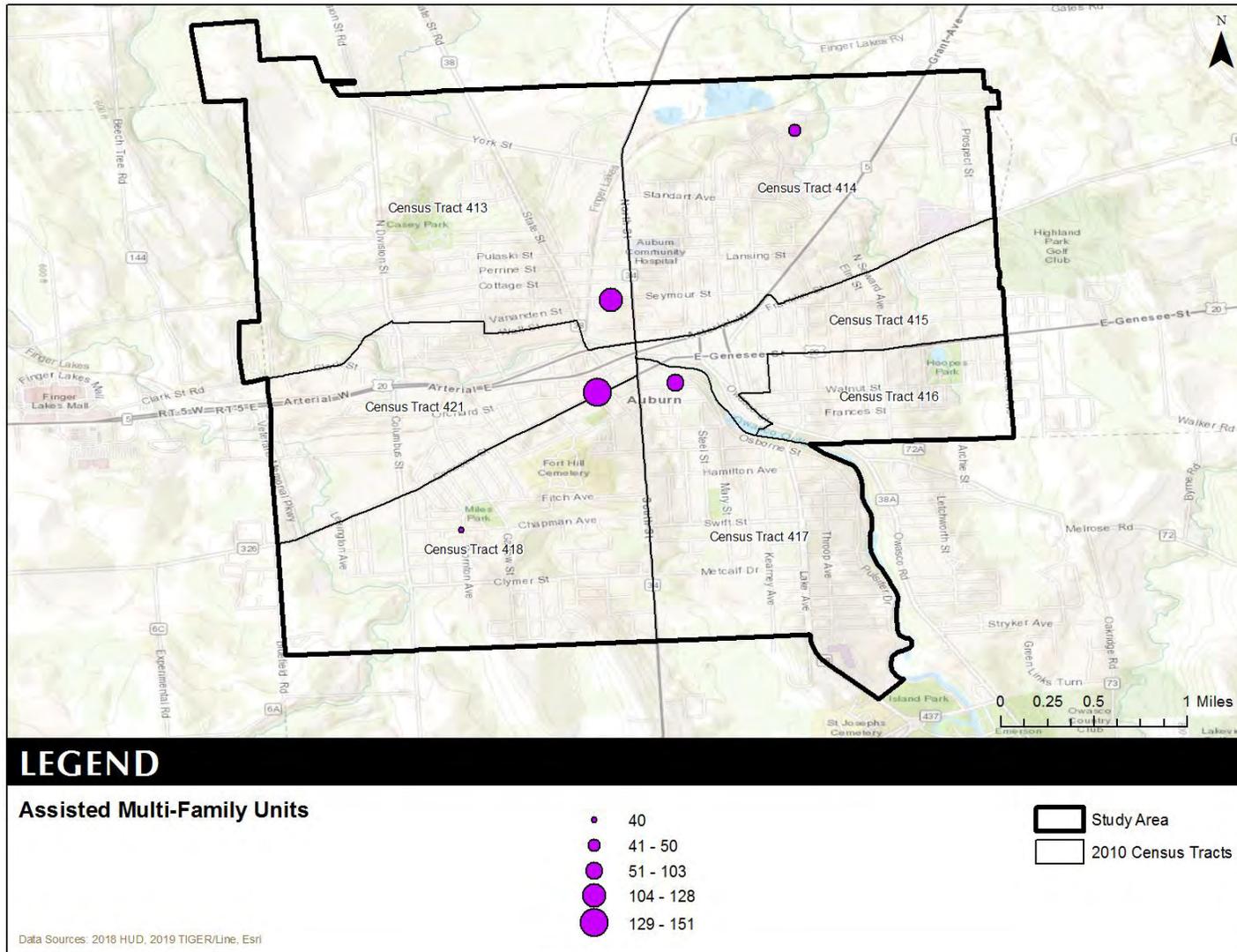
Map IV.15
Housing Choice Voucher Units
 City of Auburn
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.16
Low Income Housing Tax Credit (LIHTC) Units
 City of Auburn
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.17
Other HUD Multi-Family Units
 City of Auburn
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



G. DISABILITY AND ACCESS ANALYSIS

Section 503 of the Rehabilitation Act of 1973 prohibits discrimination based on disability in any program or activity receiving federal assistance.¹¹ Title II of the Americans with Disabilities Act of 1990 prohibits discrimination based on disability by public entities. HUD enforces the housing-related activities of public entities, including public housing, housing assistance, and housing referrals.¹²

Persons with Disabilities

Disability by age, as estimated by the 2017 ACS, is shown in Table IV.39. The disability rate for females was 15.5 percent, compared to 14.3 percent for males. The disability rate grew precipitously higher with age, with 54.0 percent of those over 75 experiencing a disability.

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	14	1.8%	23	2.7%	37	2.3%
5 to 17	142	7.4%	69	3.9%	211	5.7%
18 to 34	267	9.0%	222	7.3%	489	8.2%
35 to 64	656	14.3%	782	16.2%	1,438	15.3%
65 to 74	303	27.6%	276	21.8%	579	24.5%
75 or Older	325	55.4%	622	53.3%	947	54.0%
Total	1,707	14.3%	1,994	15.5%	3,701	14.9%

The number of disabilities by type, as estimated by the 2017 ACS, is shown in Table IV.40. Some 8.3 percent have an ambulatory disability, 5.8 percent have an independent living disability, and 3.5 percent have a self-care disability.

Disability Type	Population with Disability	Percent with Disability
Hearing disability	1,169	4.7%
Vision disability	712	2.9%
Cognitive disability	1,361	5.9%
Ambulatory disability	1,917	8.3%
Self-Care disability	802	3.5%
Independent living disability	1,137	5.8%

Housing Accessibility

Accessible housing units are located throughout the City. However, many newer housing units are located outside city center areas. These newer housing units are more likely to have the mandatory minimum accessibility features.

¹¹ 29 U.S.C. §§794

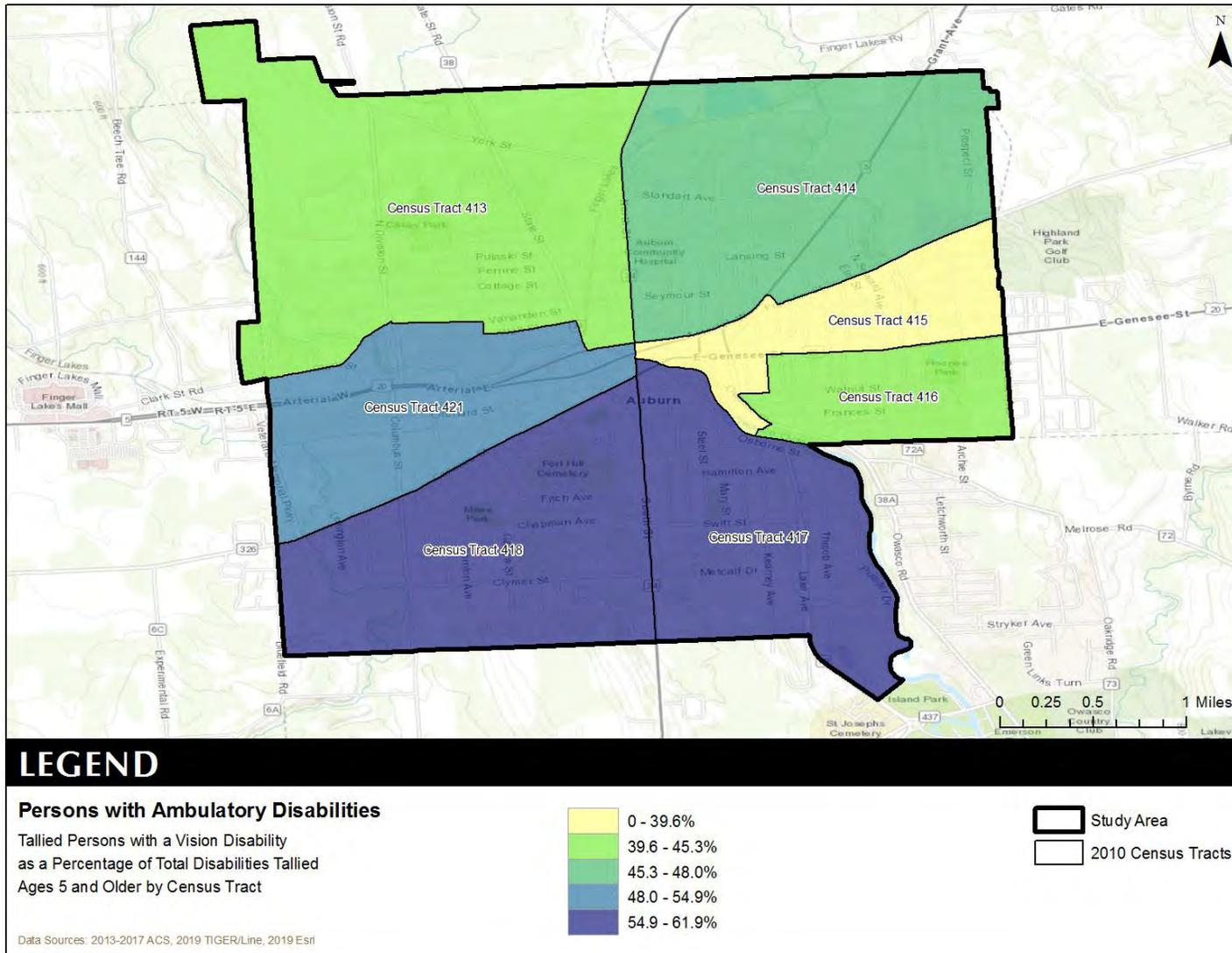
¹² 42 U.S.C. §§ 12131 – 12165

Some 15.9 percent of publicly supported housing units, according to HUD's AFFH database, are accessible. This exceeds the rate of disability for the general population in the City.

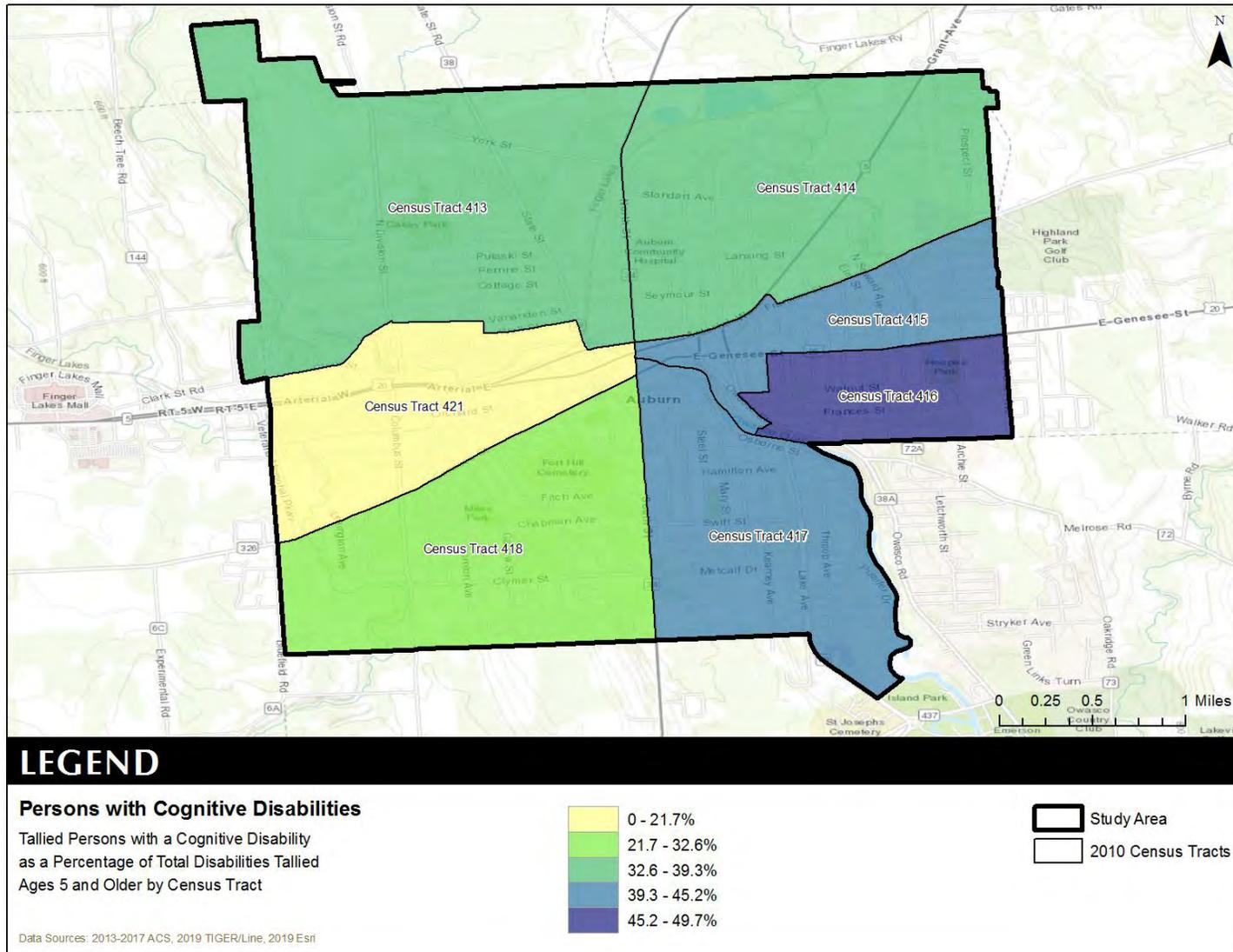
Table IV.41 Residents with Disabilities by Subsidized Housing Type City of Auburn HUD AFFH Raw Database		
Program	Total Units	Total Disabled Units
Public Housing	50	7
Project Based Section 8	453	73
Other HUD Multifamily	0	0
Housing Choice Vouchers	0	0
Total	503	80

The maps on the following pages show the distribution of households with various disabilities. There does not appear to be a concentration of households by disability type in any one area of the City.

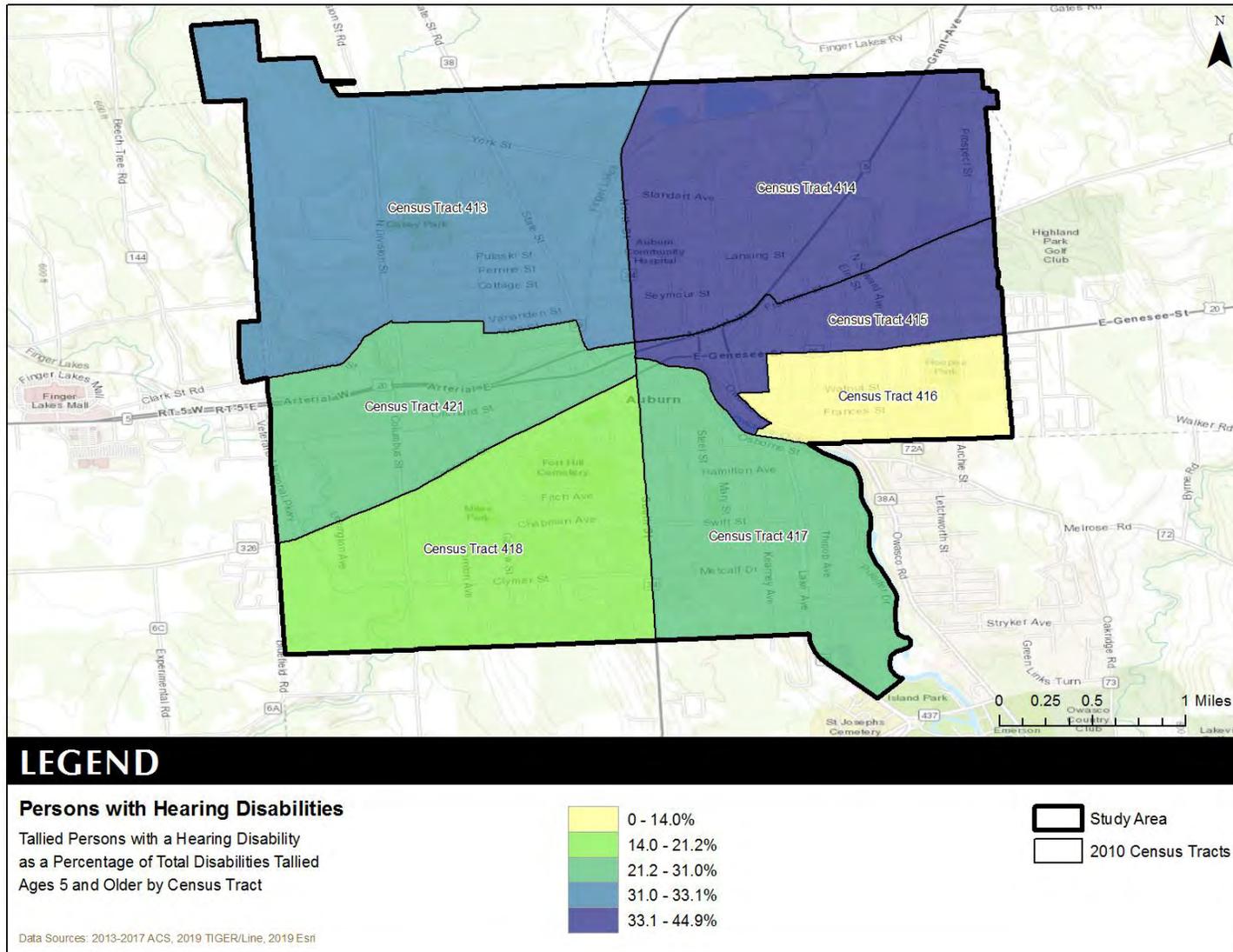
Map IV.18
Persons with Ambulatory Disabilities
 City of Auburn
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



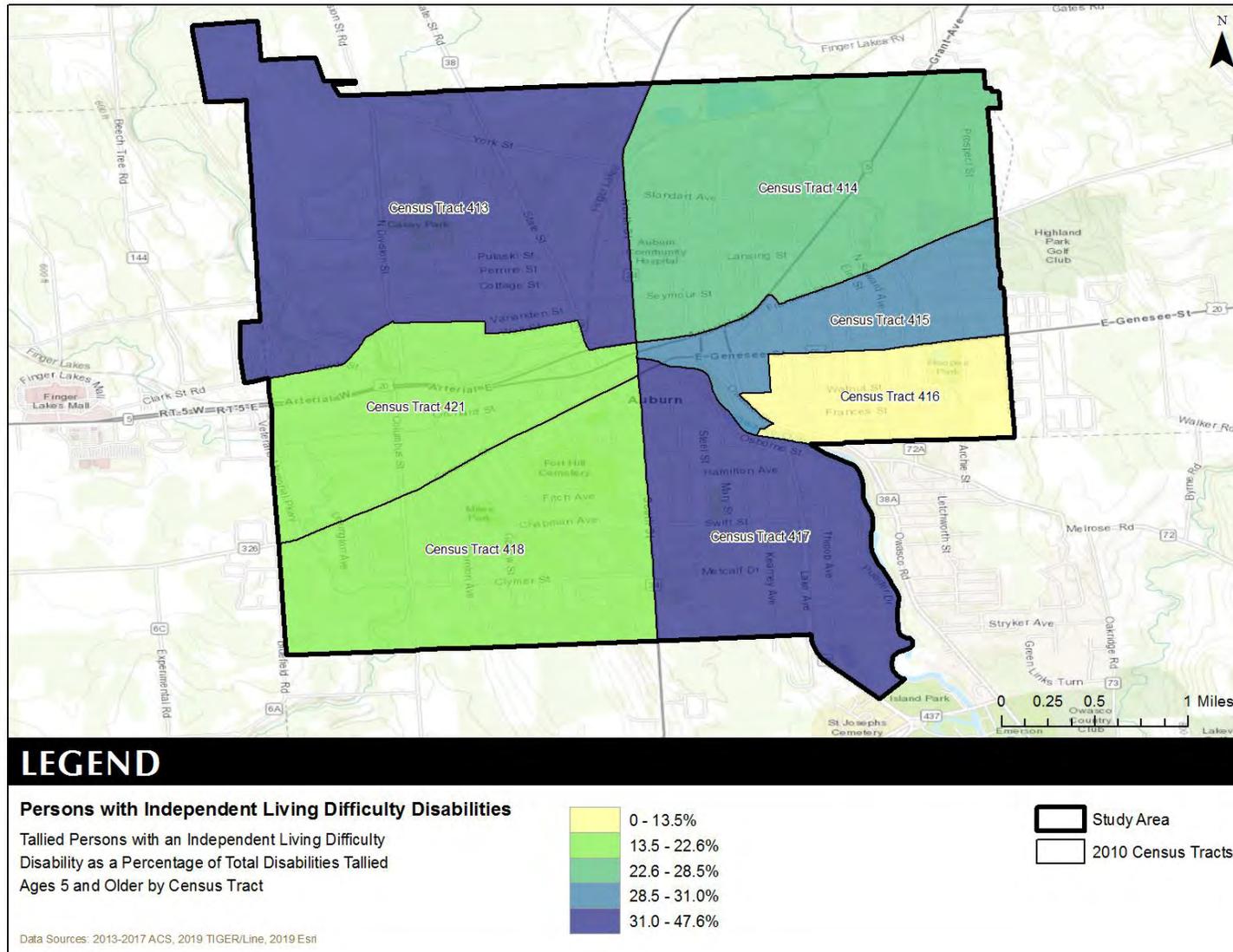
Map IV.19
Persons with Cognitive Disabilities
 City of Auburn
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



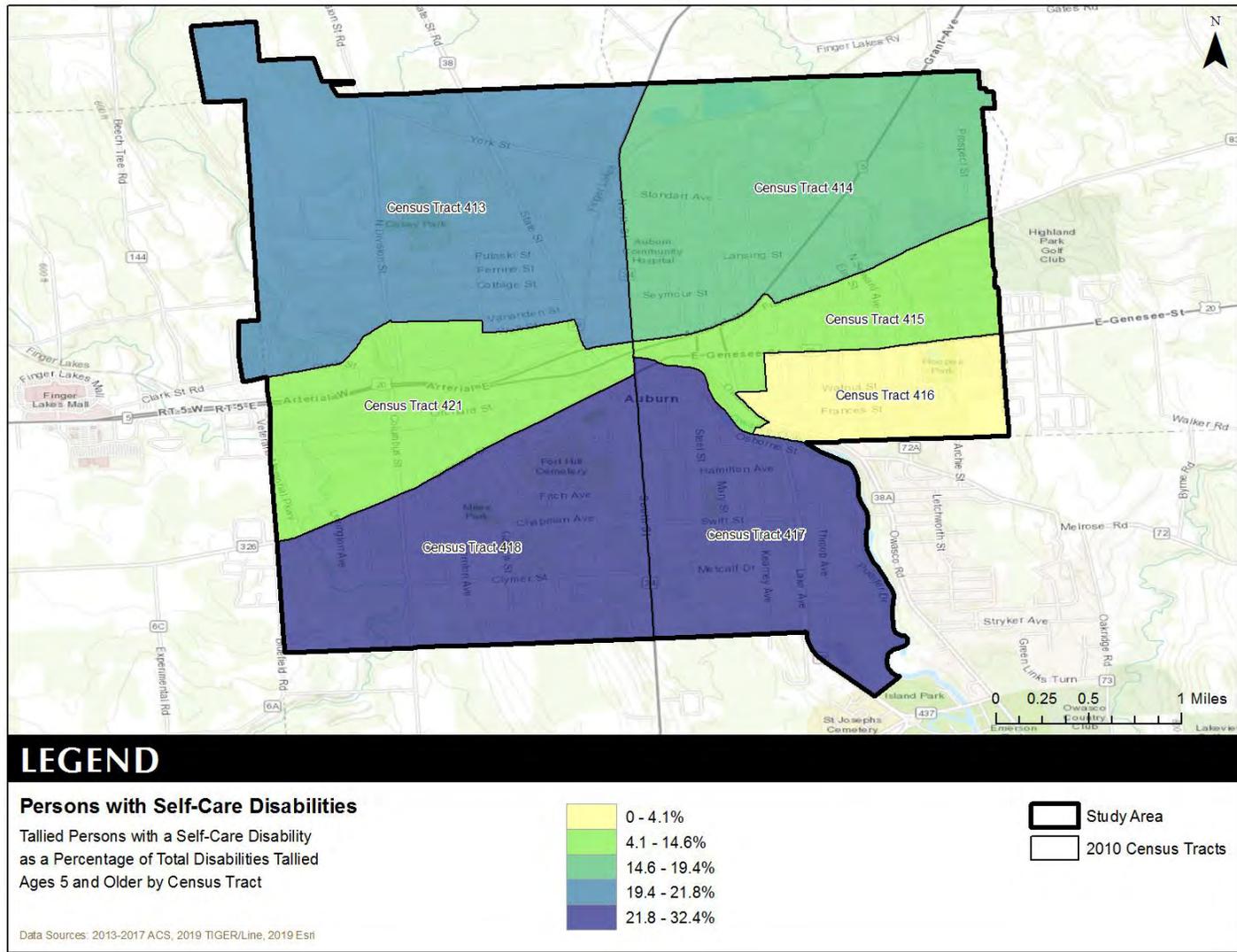
Map IV.20
Persons with Hearing Disabilities
 City of Auburn
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



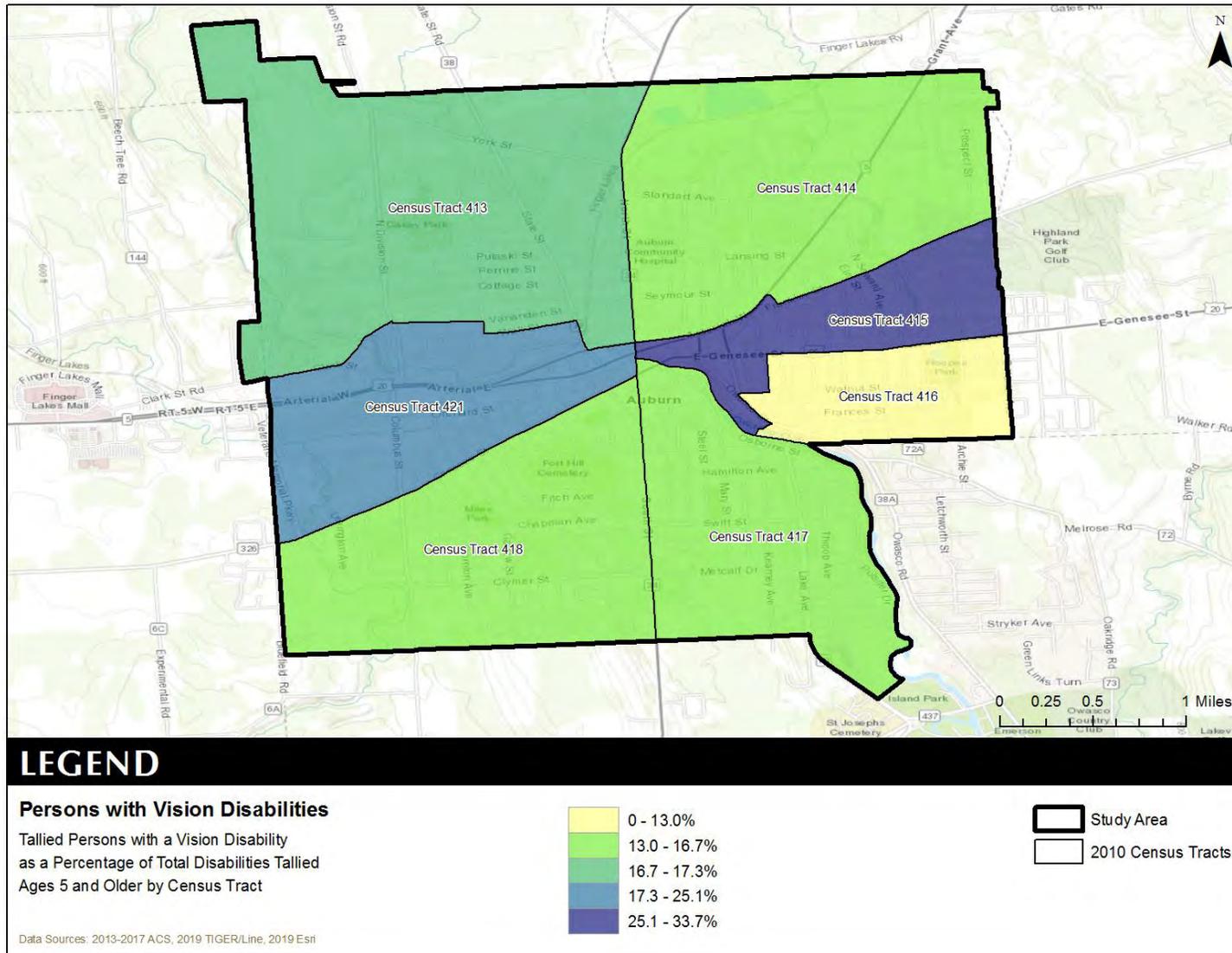
Map IV.21
Persons with Independent Living Disabilities
 City of Auburn
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.22
Persons with Self Care Disabilities
 City of Auburn
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.23
Persons with Vision Disabilities
 City of Auburn
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



H. FAIR HOUSING ENFORCEMENT, OUTREACH CAPACITY, & RESOURCES

FEDERAL FAIR HOUSING LAWS

Federal laws provide the backbone for U.S. fair housing regulations. The following federal and state rules, regulations, and executive orders inform municipalities and developers of their fair housing obligations and the rights of protected classes. Many of these statutes were successful in generating specialized resources, such as data, to aid organizations, government entities, and individuals in affirmatively furthering fair housing. While some laws have been previously discussed in this report, a list of laws related to fair housing, as defined on the U.S. Department of Housing and Urban Development's (HUD's) website, is presented below:

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)¹³

The Fair Housing Act prohibits discrimination in the sale, rental, financing, and insuring of housing on the basis of race, color, religion, sex, and national origin. In 1988, the act was amended to include family status and disability as protected classes, which includes children under the age of 18 living with parents or legal custodians, pregnant women, and persons securing custody of children under the age of 18. Jurisdictions may add protected classes but are not allowed to subtract from the seven federally protected classes.¹⁴ The Act also contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.¹⁵ On April 30, 2013, HUD and the Department of Justice released a Joint Statement that provides guidance regarding the persons, entities, and types of housing and related facilities that are subject to the accessible design and construction requirements of the Act.

It is unlawful under the Act to discriminate against a person in a protected class by: Refusing to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, familial status, or national origin; discriminating against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities based on a protected class; representing that a dwelling is not available for inspection, sale, or rental when it is, in fact, available; publishing an advertisement indicating any preference, limitation, or discrimination against a protected class; or refusing to allow a person with a disability to make a reasonable modification to the unit at the renter's own expense.

There are several exceptions to the law. It is legal for developments or buildings for the elderly to exclude families with children. In addition, single-family homes being sold by the owner of an owner-occupied 2 family home may be exempt, unless a real estate agency is involved, if they have advertised in a discriminatory way, or if they have made discriminatory statements. There are no exemptions for race discrimination because race is covered by other civil rights laws.

The following are examples of Fair Housing Act violations:

1. Making any representation, directly or implicitly, that the presence of anyone in a protected class in a neighborhood or apartment complex may or will have the effect of lowering

¹³ 42 U.S.C. 3601, et. Seq., as amended in 1988

¹⁴ "HUD Fair Housing Laws and Presidential Executive Orders."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws

¹⁵ "Title VIII: Fair Housing and Equal Opportunity."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/progdesc/title8

property taxes, reduce safety, make the neighborhood and/or schools worse, change the character of the neighborhood, or change the ability to sell a home.

2. Providing inconsistent, lesser, or unequal service to customers or clients who are members of a protected class, such as failing to return calls from a buyer agent to avoid presenting a contract to your seller, avoiding or delaying an appointment for a showing a listing, making keys unavailable, failing to keep appointments, or refusing maintenance or repairs to an apartment.
3. Requiring higher standards for a member of a protected class, including asking for more references or demanding a higher credit rating.
4. Requiring employers to make distinctions on applications, or in the application process, among protected class members, including marking applications to indicate race, sex, etc. of applicant or misrepresenting availability for particular protected classes.
5. Advertising in a manner that indicates a preference for a particular class and thereby excluding protected class members.

Title VI of the Civil Rights Act of 1964

Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance, including denying assistance, offering unequal aid, benefits, or services, aiding or perpetuating discrimination by funding agencies that discriminate, denying planning or advisory board participation, using discriminatory selection or screening criteria, or perpetuating the discrimination of another recipient based on race, color, or national origin.

Section 504 of the Rehabilitation Act of 1973

The Act prohibits discrimination based on disability in any program or activity receiving federal financial assistance. The concept of “reasonable accommodations” and “reasonable modifications” was clarified in memos dated May 17, 2004 and March 5, 2008. Reasonable accommodations are changes in rules, policies, practices, or services so that a person with a disability can participate as fully in housing activities as someone without a disability. Reasonable modifications are structural changes made to existing premises, occupied or to be occupied by a person with a disability so they can fully enjoy the premises.

Section 109 of the Housing and Community Development Act of 1974

Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs or activities funded from HUD’s Community Development Block Grant Program.

Title II of the Americans with Disabilities Act of 1990

Title II applies to state and local government entities and protects people with disabilities from discrimination on the basis of disability in services, programs, and activities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968

The Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and useable by handicapped persons. The ABA specifies accessibility standards for ramps, parking, doors, elevators, restrooms, assistive listening systems, fire alarms, signs, and other accessible building elements and are enforced through the Department of Defense, HUD, the General Services Administration, and the U.S. Postal Services.

Age Discrimination Act of 1975

The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance, applies to all ages, and may be enforced by the head of any Federal department or agency by terminating grant funding for those with an express finding on the record who fail to comply with the Act after reasonable notice. HUD established regulations for implementation of the Age Discrimination Act for HUD programs.

Title IX of the Education Amendments Act of 1972

Title IX prohibits discrimination on the basis of sex or blindness in education programs or activities that receive federal financial assistance.¹⁶

The Home Mortgage Disclosure Act (HMDA)

HMDA requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans, including the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Depository institutions that meet the following criteria are required to report:

- Bank, credit union, or savings association
- Total assets must exceed the coverage threshold¹⁷
- The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA)
- The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling
- The institution must be federally insured or regulated
- The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac

For other institutions, including non-depository institutions, the reporting criteria are:

1. The institution must be a for-profit organization
2. The institution's home purchase loan originations must equal or exceed 10 percent of the institution's total loan originations, or more than \$25 million
3. The institution must have had a home or branch office in an MSA or have received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancing on property located in an MSA in the preceding calendar year

¹⁶ "HUD Fair Housing Laws and Presidential Executive Orders."

¹⁷ Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer price Index for Urban Wage Earners and Clerical Workers.

4. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year

In addition to reporting race and ethnicity data for loan applicants, the HMDA reporting requirements were modified in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans)
3. Presence of high-annual percentage rate loans (HALs), defined as more than three percentage points for purchases when contrasted with comparable treasury instruments or five percentage points for refinance loans

EXECUTIVE ORDERS

Executive Order 11063 Equal Opportunity in Housing

Signed by President Kennedy on November 20, 1962, the Order prohibits discrimination based on race, color, religion, creed, sex, or national origin in the sale, leasing, rental, or other disposition of properties and facilities owned, operated, or funded by the federal government. The Order also prohibits discrimination in lending practices that involve loans insured or guaranteed by federal government.

Executive Order 12892 Leadership and Coordination of Fair Housing in Federal Programs: Affirmatively Furthering Fair Housing

Signed by President Clinton on January 11, 1994, the Order required federal agencies to affirmatively further fair housing in the programs and activities with the Secretary of HUD coordinating the effort, and established the President's Fair Housing Council, which is chaired by the Secretary of HUD.

Executive Order 12898 Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations

Signed by President Clinton on February 11, 1994, the order requires federal agencies to practice environmental justice in its programs, policies, and activities. Specifically, developers and municipalities using federal funds must evaluate whether or not a project is located in a neighborhood with a concentration of minority and low-income residents or a neighborhood with disproportionate adverse environmental effects on minority and low-income populations. If those conditions are met, viable mitigation measures or alternative project sites must be considered.

Executive Order 13166 Improving Access to Services for Persons with Limited English Proficiency

Signed by President Clinton on August 11, 2000, the Order eliminates limited English proficiency as a barrier to full and meaningful participation in federal programs by requiring federal agencies to examine the services they provide, identify the need for LEP services, then develop and implement a system to provide those services. The Department of Justice issued policy guidance which set forth compliance standards to ensure accessibility to LEP persons.

Executive Order 13217 Community Based Alternatives for Individuals with Disabilities

Signed by President Bush on June 18, 2001, the Order requires federal agencies to evaluate their policies and programs to determine if they need to be revised to improve the availability of community-based living arrangements for persons with disability, noting that isolating or segregating people with disabilities in institutions is a form of disability-based discrimination prohibited by Title II of the ADA.

STATE FAIR HOUSING LAWS

The New York State Human Rights Law protects all of the same characteristics as the federal Fair Housing Act but also makes it illegal to discriminate based on creed, age, sexual orientation, marital status, or military status.

Some local governments afford their residents additional protections. For example, the New York City Human Rights Law prohibits housing discrimination based on: gender, citizenship status, partnership status, gender identity, lawful occupation, and lawful source of income (including public assistance or housing assistance, social security, supplemental security income, pensions, annuities, or unemployment benefits).¹⁸

New York Division of Human Rights

The New York Division of Human Rights (DHR) was created to enforce the state Human Rights Law. In service to its mission to ensure that “every individual... has an equal opportunity to participate fully in the economic, cultural, and intellectual life of the State”, the DHR prosecutes unlawful discriminatory practices; receives, investigates, and resolves complaints of discrimination; promotes awareness among members of the public concerning their rights and obligations under the law; and develops human rights policies and legislation for the State. Auburn residents who believe that their right to fair housing choice has been violated may contact the local office of the Division of Human Rights through the following information:¹⁹

Address:

New York Division of Human Rights
333 E. Washington Street, Room 543
Syracuse, New York 13202
Phone: (315) 428-4633
Fax: (315) 428-4106
Email: InfoSyracuse@dhr.ny.gov

Human Rights Commission

The City of Auburn’s Human Rights Commission mission is to “To encourage and ensure that every individual has an equal opportunity to participate in the economic, cultural, and

¹⁸ <https://ag.ny.gov/civil-rights/fair-housing>

¹⁹ <http://www.dhr.ny.gov/contact-us> The Syracuse office of the DHR also serves residents of Cayuga, Jefferson, Oneida, Onondaga, Oswego

intellectual life of the community regardless of disability, creed, race, gender, age, or national origin.”²⁰ This commission receives fair housing complaints for the City.

FAIR HOUSING COMPLAINTS

Federal Fair Housing Law prohibits housing discrimination based on race, color, national origin, religion, sex, familial status, or disability. An individual may file a complaint if they feel their rights have been violated. HUD maintains records of complaints that represent potential and actual violations of federal housing law.

Fair Housing and Equal Opportunity (FHEO) begins its complaint investigation process shortly after receiving a complaint. A complaint must be filed within one year of the last date of the alleged discrimination under the Fair Housing Act. Other civil rights authorities allow for complaints to be filed after one year for good cause, but FHEO recommends filing as soon as possible. Generally, FHEO will either investigate the complaint or refer the complaint to another agency to investigate. Throughout the investigation, FHEO will make efforts to help the parties reach an agreement. If the complaint cannot be resolved voluntarily by an agreement, FHEO may issue findings from the investigation. If the investigation shows that the law has been violated, HUD or the Department of Justice may take legal action to enforce the law.

Fair housing complaint data received for the City of Auburn by the Department of Housing and Urban Development from January 1, 2008 to the present was used for this analysis. Table IV.42 shows a total of 12 complaints, with the most common complaint filed based on disability eight (8) complaints, followed by race five (5) complaints.

Table IV.42
Fair Housing Complaints by Basis
City of Auburn
HUD Fair Housing Complaints

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Disability	1	0	0	0	0	0	3	0	2	0	1	1	8
Race	0	2	0	0	0	0	1	2	0	0	0	0	5
Color	0	0	0	0	0	0	0	0	0	0	0	0	0
Sex	0	0	0	0	0	0	0	0	0	0	0	0	0
Familial Status	0	0	0	0	0	0	0	0	0	0	0	0	0
Religion	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Basis	1	2	0	0	0	0	4	2	2	0	1	1	13
Total Complaints	1	2	0	0	0	0	4	2	2	0	1	1	13

Table IV.43 shows Fair Housing complaints by closure. Some four (4) complaints resulted in a successful conciliation or settlement agreement. There was a no cause determination for nine (9) complaints.

²⁰ <https://www.auburnny.gov/human-rights-commission>

Table IV.43
Fair Housing Complaints by Closure
 City of Auburn
 HUD Fair Housing Complaints

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Conciliation/settlement successful	0	1	0	0	0	0	1	0	2	0	0	0	4
No cause determination	1	1	0	0	0	0	3	2	0	0	1	1	9
Total Closures	1	2	0	0	0	0	4	2	2	0	1	1	13
Total Complaints	1	2	0	0	0	0	4	2	2	0	1	1	13

Table IV.44 shows Fair Housing complaints by issue. The most common issues were discriminatory refusal to rent.

Table IV.44
Fair Housing Complaints by Issue
 City of Auburn
 HUD Fair Housing Complaints

Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Discriminatory refusal to rent	0	0	0	0	0	0	1	0	2	0	0	0	3
Otherwise deny or make housing unavailable	0	1	0	0	0	0	0	0	0	0	0	0	1
Discriminatory refusal to rent and negotiate for rental	0	1	0	0	0	0	0	1	0	0	0	0	2
Discrimination in terms/conditions/privileges relating to rental	0	0	0	0	0	0	2	0	0	0	0	0	2
Other discriminatory acts	0	0	0	0	0	0	1	0	0	0	0	0	1
Discriminatory terms, conditions, privileges, or services and facilities	0	0	0	0	0	0	0	1	0	0	1	0	2
False denial or representation of availability - rental	0	0	0	0	0	0	0	0	0	0	0	1	1
False denial or representation of availability	1	0	0	0	0	0	0	0	0	0	0	0	1
Discriminatory advertisement - rental	0	0	0	0	0	0	0	0	0	0	0	0	0
None	0	0	0	0	0	0	0	0	0	0	0	0	0
Failure to make reasonable accommodation	0	0	0	0	0	0	0	0	0	0	0	0	0
Discriminatory acts under Section 818 (coercion, Etc.)	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Issues	1	2	0	0	0	0	4	2	2	0	1	1	13
Total Complaints	1	2	0	0	0	0	4	2	2	0	1	1	13

HUD COMPLAINTS WITH CAUSE

HUD Fair Housing complaints found with cause are shown in Table IV.45. The most common discrimination complaint with cause was for disability with three (3) complaints, followed by race with one (1) complaint.

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Disability	0	0	0	0	0	0	1	0	2	0	0	0	3
Race	0	1	0	0	0	0	0	0	0	0	0	0	1
Color	0	0	0	0	0	0	0	0	0	0	0	0	0
Sex	0	0	0	0	0	0	0	0	0	0	0	0	0
Familial Status	0	0	0	0	0	0	0	0	0	0	0	0	0
Religion	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Basis	0	1	0	0	0	0	1	0	2	0	0	0	4
Total Complaints Found with Cause	0	1	0	0	0	0	1	0	2	0	0	0	4

The closure of fair housing complaints found with cause is shown in Table IV.46. The outcome of four (4) complaints was a successful settlement or conciliation.

Basis	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Conciliation/settlement successful	0	1	0	0	0	0	1	0	2	0	0	0	4
No cause determination	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Closures	0	1	0	0	0	0	1	0	2	0	0	0	4
Total Complaints Found with Cause	0	1	0	0	0	0	1	0	2	0	0	0	4

Table IV.47 shows fair housing complaints by issue. Discriminatory refusal to rent was the most common, accounting for three (3).

Table IV.47
Fair Housing Complaints by Issue
 City of Auburn
 HUD Fair Housing Complaints

Issue	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total
Discriminatory refusal to rent	0	0	0	0	0	0	1	0	2	0	0	0	3
Otherwise deny or make housing unavailable	0	1	0	0	0	0	0	0	0	0	0	0	1
Discriminatory refusal to rent and negotiate for rental	0	0	0	0	0	0	0	0	0	0	0	0	0
Discrimination in terms/conditions/privileges relating to rental	0	0	0	0	0	0	0	0	0	0	0	0	0
Other discriminatory acts	0	0	0	0	0	0	0	0	0	0	0	0	0
Discriminatory terms, conditions, privileges, or services and facilities	0	0	0	0	0	0	0	0	0	0	0	0	0
False denial or representation of availability - rental	0	0	0	0	0	0	0	0	0	0	0	0	0
False denial or representation of availability	0	0	0	0	0	0	0	0	0	0	0	0	0
Discriminatory advertisement - rental	0	0	0	0	0	0	0	0	0	0	0	0	0
None	0	0	0	0	0	0	0	0	0	0	0	0	0
Failure to make reasonable accommodation	0	0	0	0	0	0	0	0	0	0	0	0	0
Discriminatory acts under Section 818 (coercion, Etc.)	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Issues	0	1	0	0	0	0	1	0	2	0	0	0	4
Total Complaints Found with Cause	0	1	0	0	0	0	1	0	2	0	0	0	4

I. FAIR HOUSING SURVEY RESULTS

The Fair Housing survey has a total of 49 responses to date. The majority of survey respondents are renters, representing 29 respondents.

Table IV.48 What is your primary role with housing? City of Auburn 2019 Fair Housing Survey Data	
Primary Role	Total
Homeowner	29
Renter	9
Human Service Agency	2
Other	2
Missing	0
Total	49

As seen in Table IV.49, the mean time that respondents have lived in the City of Auburn is 3 years, 2 months and 3 weeks.

Table IV.49 How long have you lived in the City of Auburn? City of Auburn 2019 Fair Housing Survey Data
Mean Response
3 years, 2 months, and 3 weeks

When asked what classes are protected by fair housing laws, the most common responses included race, disability, and religion.

Table IV.50 Please select all the classes you believe are protected by Fair Housing Law: City of Auburn 2019 Fair Housing Survey Data	
Familiarity	Total
Religion	34
Sexual Orientation	28
Age	31
Gender	33
Marital Status	28
Ethnicity	35
Race	40
Familial Status	29
National Origin	30
Color	34
Public Assistance Status	26
Income	24
Disability	38
Children	25

Some ten (10) respondents feel that fair housing laws are adequately enforced, and 13 respondents feel they are not. Some seven (7) respondents are aware of any fair housing ordinance, regulation, or plan. Some eight (8) respondents are aware of any activities to foster inclusive communities and overcome patterns of segregations.

Table IV.51 Federal, State, and Local Fair Housing Laws City of Auburn 2019 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you feel that fair housing laws are adequately enforced in your community?	10	13	17	9	49
Are you aware of any fair housing ordinance, regulation, or plan in your community?	7	15	13	14	49
Are you aware of any activities in the City of Auburn to foster inclusive communities and overcome patterns of segregation?	8	16	10	15	49

Respondents were also asked about a variety of scenarios to judge to level of fair housing knowledge in the community. In the scenario of a households using government assistance to rent an apartment being refused by a landlord, some 21 respondents said this action by the landlord is illegal, and 21 respondents also said it should be illegal.

Table IV.52 Fair Housing Activities in the City of Auburn City of Auburn 2019 Fair Housing Survey Data					
Scenario: A low income married couple who received government assistance to pay their rent was moving to a new town and looking for an apartment. They called an ad in the local paper and were told by the landlord that she doesn't accept renters who are receiving government assistance.					
Question	Legal	Illegal	Don't Know	Missing	Total
Is refusing to rent to a couple receiving government assistance with their rent legal or illegal?	10	21	7	11	49
Should the landlords actions be legal or illegal?	10	21	6	12	49

In a scenario where a real estate agent steers a Hispanic household into primarily Hispanic neighborhoods, some 25 respondents said this activity is illegal, and 22 respondents said it should be illegal.

Table IV.53 Fair Housing Activities in the City of Auburn City of Auburn 2019 Fair Housing Survey Data					
Scenario: A Hispanic family wants to buy a house and finds a real estate agent to show them houses in their price range. The real estate agent is also Hispanic. Their agent only shows them houses in predominately Hispanic areas, even though there are houses they could afford in other parts of town because she tells them they will be more comfortable in a Hispanic neighborhood.					
Question	Legal	Illegal	Don't Know	Missing	Total
Is this real estate agents decision to show them homes predominately in Hispanic parts of town legal or illegal?	7	25	6	11	49
Should the real estate agents decision be legal or illegal?	6	22	9	12	49

In a scenario where an apartment owner chooses to not build a wheelchair ramp for a disabled tenant, some 32 respondents thought this action by the landlord is illegal, and 30 indicated it should be illegal.

Table IV.54 Fair Housing Activities in the City of Auburn City of Auburn 2019 Fair Housing Survey Data					
Scenario: An apartment building owner is renting to a tenant who uses a wheelchair. The building is old and does not have a wheelchair ramp. The tenant asks if he could arrange to have a ramp built so he can get into the building more easily. The tenant has offered to pay for the ramp. The owner thinks the ramp will ruin the look of the building so he refuses to have one built.					
Question	Legal	Illegal	Don't Know	Missing	Total
Is the apartment building owner's decision to not have the ramp built, legal or illegal?	2	32	4	11	49
Should the apartment building owner's decision to not have the ramp built be legal or illegal?	3	30	4	12	49

When respondents were asked about fair housing barriers in the private sector, respondents were most likely to be aware of barriers in the rental housing market or real estate industry.

Table IV.55 Barriers to Fair Housing in the Private Sector City of Auburn 2019 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Have you or anyone you know experienced discrimination or impediments to fair housing in the following areas?					
The rental housing market? Example: Refusing to rent based on religion or color.	9	23	5	12	49
The real estate industry? Example: Only showing properties to families with children in certain areas.	8	21	8	12	49
The mortgage and home lending industry? Example: Offering higher interest rates only to women or racial minorities.	5	24	8	12	49
The housing construction or housing design fields? Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility.	5	23	9	12	49
The home insurance industry? Example: Limiting policies and coverage for racial minorities.	2	23	10	14	49
The home appraisal industry? Example: Basing home values on the ethnic composition of neighborhoods.	5	22	10	12	49
Any other housing services?	6	20	11	12	49

When respondents were asked about community assets, the ones that were most likely to have a significant impact were access to good nutrition, healthy food, fresh vegetables, etc., followed by lack of acceptance of housing choice vouchers.

Table IV.56					
Access to Community Assets					
City of Auburn					
2019 Fair Housing Survey Data					
Question	Not at all	Slightly	Moderately	Significantly	Total
How do the factors listed below affect your community?					
Access to public transportation to schools, work, health care, services	4	3	6	13	49
Access to good nutrition, healthy food, fresh vegetables, etc	6	4	10	15	49
Access to school choice	6	5	7	13	49
Access to proficient Public Schools	9	4	7	13	49
Access to parks, libraries, other public facilities	11	3	10	13	49
Access to health care	7	4	12	13	49
Access to mental health care	2	5	11	13	49
Access for seniors and/or people with disabilities to public transportation	3	7	8	13	49
Lack of affordable housing	1	8	5	13	49
Lack of acceptance of housing choice vouchers	3	3	8	14	49
Other	0	0	1	41	49

When asked if various factors are happening in the City of Auburn, respondents were most likely to be aware of segregation and differences in access to housing opportunities for people of various income, races, ethnicity, genders, and family status.

Table IV.57					
Barriers to Fair Housing in the Public Sector					
City of Auburn					
2019 Fair Housing Survey Data					
Question	Yes	No	Don't Know	Missing	Total
Do you believe these issues are happening in the City of Auburn? If so, how much are the issues impacting the community?					
Segregation	7	9	13	13	49
Concentrations of racial or ethnic minorities	6	9	11	15	49
Concentrations of poverty	1	8	6	15	49
Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status	7	8	4	13	49
Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status.	2	8	9	13	49
Challenges for persons with disabilities	0	8	14	13	49
Lack of affordable single-family houses	4	3	11	13	49
Lack of affordable rental housing	2	7	6	13	49
Other	0	0	1	43	49

Summary

The results of the 2019 Fair Housing Survey found that while respondents did recognize some of the illegal activities in the survey, there is an on-going need for outreach and education. This is particularly indicated by the proportion of respondents that did not respond to a number of questions, averaging about one quarter of respondents for each question, as well as the proportion of respondents that were not aware of what constituted a protected class in fair housing law. The overall findings of the survey indicate that the City may need to reach additional members of the population with outreach and education efforts.

J. MUNICIPAL CODE REVIEW AND CODE ENFORCEMENT

A review of the City of Auburn's Municipal Code was conducted in order to review if there are any barriers in the city's regulations that may impede access to housing. The following narrative is a description of any language or statutes that may act a barrier to fair housing choice.

This review gauged zoning and code regulations that may encourage or limit fair housing choice within the City. The Municipal Code was review for definitions of dwelling unit, disability, and family. The use of the word family, including a strict definition of family, or limiting the number of people in "family," may limit housing choices within a jurisdiction. The review included the allowance of mixed-use and conditional uses, which may increase opportunities for the development of more affordable housing choices. The review also asked about any policies that encourage the development of affordable housing, as well as any policies that promote fair housing within their communities. The review also sought to ascertain any restrictions to group housing and housing for seniors, including definitions and where these units may be permitted.

The City does have a definition of the word "Family," which is included here:

"Family" means a person living alone, two or more persons related by blood or marriage, or any other analogous family union recognized under federal and/or state statute, as distinguished from a group occupying a hotel, club, or communal residence. For the purposes of this definition, minors living with a parent shall not be counted as part of the maximum number of residents. The purpose of defining family is to assist in the regulation of occupancy standards within dwelling units and to define different types of structures; it is not intended to interfere with the civil rights of individuals who establish relationships under the terms of state and federal laws."

The City does not have a definition for the term "disabled" or "disability," or for "reasonable accommodation."

The City does not have any policies to encourage affordable housing development.

Group residence facilities are allowed as a conditional use in three (3) residentially zoned areas.

Efforts to reach out to the code enforcement office were unsuccessful. This included several phone calls and an email. The code enforcement office did not have a way to leave a voice mail at the time this was undertaken. This may inhibit access for residents that are seeking to report code violations.

During the timeframe that data and information was being gathered for the Analysis of Impediments, the Code Enforcement Office has been in significant transition. A long-time staff person in the office departed in September 2019. The hiring process to replace that employee is just completed, with a new employee set to begin work in early January 2020. This gap in staffing required one other employee in the department to cover the responsibilities for both positions, therefore causing a delay in response to phone calls or e-mails.

In addition, during this same timeframe, Code Enforcement staff have been fully engaged in new software implementation, which has taken them out of the office and away from their regular duties on a daily basis. The City will be live in the new software in Mid-December 2019, and will follow with upgrades to include voicemail.

The code enforcement interview found that the most common code violations include lack of smoke and carbon monoxide detectors, broken windows, drywall holes, torn flooring, chipping paint, lighting fixtures missing globes. The process to report code violations includes calling the office or emailing an inquiry. Codes are enforced by a written violation, which is coded, mailed, and re-inspected within 30 days. If an individual is renting a unit with code violations they can call to have it inspected. The interview respondent indicated that they believe the current housing stock is mediocre and that code violations limit the availability of suitable housing options. In addition, if the housing court were to increase its efforts on fixing violations, the housing stock in Auburn would be in better shape.

Section V. Fair Housing Goals and Priorities

Overview

Title VIII of the 1968 Civil Rights Act, also known as the Federal Fair Housing Act, made it illegal to discriminate in the buying, selling, or renting of housing based on a person's race, color, religion, or national origin. Sex was added as a protected class in the 1970s. In 1988, the Fair Housing Amendments Act added familial status and disability to the list, making a total of seven federally protected characteristics. Federal fair housing statutes are largely covered by the following:

1. The Fair Housing Act,
2. The Housing Amendments Act, and
3. The Americans with Disabilities Act.

The purpose of fair housing law is to protect a person's right to own, sell, purchase, or rent housing of his or her choice without fear of unlawful discrimination. The goal of fair housing law is to allow everyone equal opportunity to access housing.

Assessing Fair Housing

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development's (HUD's) housing and community development programs. These provisions come from Section 808(e) (5) of the federal Fair Housing Act, which requires that the Secretary of HUD administer federal housing and urban development programs in a manner that affirmatively furthers fair housing.

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG)²¹, and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle. As a part of the consolidated planning process, and entitlement communities that receive such funds from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing (AFFH). This was described in the Analysis of Impediments to Fair Housing Choice and a Fair Housing Planning Guide offering methods to conduct such a study was released in March of 1993.

In 2015, HUD released a new AFFH rule, which gave a format, a review process, and content requirements for the newly named "Assessment of Fair Housing", or AFH. The assessment would now include an evaluation of equity, the distribution of community assets, and access to opportunity within the community, particularly as it relates to concentrations of poverty among minority racial and ethnic populations. Areas of opportunity are physical places, areas within communities that provide things one needs to thrive, including quality employment, high performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes.

²¹ The Emergency Shelter Grants program was renamed the Emergency Solutions Grants program in 2011.

The AFH would also include measures of segregation and integration and provide some historical context about how such concentrations became part of the community's legacy. Together, these considerations were then intended to better inform public investment decisions that would lead to amelioration or elimination of such segregation, enhancing access to opportunity, promoting equity, and hence housing choice. Equitable development requires thinking about equity impacts at the front end, prior to the investment occurring. That thinking involves analysis of economic, demographic, and market data to evaluate current issues for citizens who may have previously been marginalized from the community planning process. All this would be completed by using an on-line Assessment Tool.

However, on January 5, 2018, HUD issued a notice that extended the deadline for submission of an AFH by local government consolidated plan program participants to their next AFH submission date that falls after October 31, 2020. Then, on May 18, 2018, HUD released three notices regarding the AFFH; one eliminated the January 5, 2018, guidance; a second withdrew the on-line Assessment Tool for local government program participants; and, the third noted that the AFFH certification remains in place. HUD went on to say that the AFFH databases and the AFFH Assessment Tool guide would remain available for the AI; and, encouraged jurisdictions to use them, if so desired.

Hence, the AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, housing transactions, locations of public housing authorities, areas having racial and ethnic concentrations of poverty and access to opportunity. The development of an AI also includes public input, and interviews with stakeholders, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified fair housing issues/impediments.

In accordance with the applicable statutes and regulations governing the Consolidated Plan, the City of Auburn certifies that they will affirmatively further fair housing, by taking appropriate actions to overcome the effects of any impediments identified in the Analysis of Impediments to Fair Housing Choice and maintaining records that reflect the analysis and actions taken in this regard.

Overview of Findings

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, the City of Auburn has identified a series of fair housing issues/impediments, and other contributing factors that contribute to the creation or persistence of those issues.

Table V.1, on the following page, provides a list of the contributing factors that have been identified as causing these fair housing issues/impediments and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice
2. Medium: Factors that have a less direct impact on fair housing choice, or that the City of Auburn has limited authority to mandate change.

3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that the City of Auburn has limited capacity to address.

Table V.1 Contributing Factors City of Auburn		
Contributing Factors	Priority	Justification
Discriminatory patterns in lending	High	As demonstrated by 2008-2017 HMDA data black and Hispanic households have a higher mortgage denial rate than white households. The average denial rate over the entire period was 9.7 percent for white households; however, the denial rate was 12.5 percent for black households, and 27.6 percent for Hispanic households. This also may indicate a lack of black and Hispanic households applying for mortgages overall.
Access to low poverty areas	Med	Low poverty index is markedly lower for black and Hispanic populations than white school proficiency, indicating inequitable access to low poverty areas. However, the City of Auburn has little control over increasing access.
Access to labor market engagement	Med	Black and Hispanic households have less access to labor market engagement as indicated by the Access to Opportunity index. However, the City has little control over impacting labor market engagement on a large scale.
Moderate to high levels of segregation	Low	American Indian and "other" racial households have moderate to high levels of segregation. However, these households represent less than one percent of the overall population in Auburn.
Insufficient affordable housing in a range of unit sizes	High	Some 31.3 percent of households have cost burdens. This is more significant for renter households, of which 41.9 percent of renter households have cost burdens. This signifies a lack of housing options that are affordable to a large proportion of the population. In addition, public input suggests that much of the city housing stock is insufficiently maintained and does not provide a safe and suitable living environment for renters.
Black renter households have disproportionate rates of housing problems	High	Black renter households face housing problems at a rate of 77.3 percent, compared to the jurisdiction average of 43.5 percent.
Insufficient accessible affordable housing	High	The number of accessible affordable units may not meet the need of the growing elderly and disabled population, particularly as the population continues to age. Some 54.0 percent of persons aged 75 and older have at least one form of disability.
Location of public housing units tend to have lower levels of access to opportunity	Med	The location of public housing units tends to be in areas with lower levels of access to low poverty areas and labor market engagement.
Lack of fair housing infrastructure	High	The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing.
Insufficient fair housing education	High	The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education.
Insufficient understanding of credit	High	The fair housing survey and public input indicated an insufficient understanding of credit needed to access mortgages.

ADDITIONAL FINDINGS

In addition to the table on the following page are several significant findings or conclusions summarized here. The City had no Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) at the time of this report.

A review of the City's Municipal Code found that there are no city policies to encourage the development of affordable housing. However, as the City's population is not growing, the development of new housing may not be necessary to meet the needs of the population. Public

input suggested that the City's current housing is not meeting the needs of residents in terms of safety and code enforcement. The need for rehabilitation and renovation may be a higher priority than the development of new units in Auburn. The City's website does not have information about reasonable accommodations. In addition, information from code enforcement suggests that housing choice is limited in the City by the level of code violations in the City.

The results of the 2019 Fair Housing Survey found that while respondents did recognize some of the illegal activities in the survey, there is an on-going need for outreach and education. This is particularly indicated by the proportion of respondents that did not respond to a number of questions, averaging about one quarter of respondents for each question, as well as the proportion of respondents that were not aware of what constituted a protected class in fair housing law. The overall findings of the survey indicate that the City may need to reach additional members of the population with outreach and education efforts.

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

Table V.2, on the following page, summarizes the fair housing issues/impediments and contributing factors, including metrics, milestones, and a timeframe for achievements.

Table V.2 Recommended Fair Housing Issues, Contributing Factors, and Recommended Actions City of Auburn		
Fair Housing Issues/ Impediments	Contributing Factors	Recommended Actions to be Taken
Disparities in Access to Opportunity	Access to low poverty areas Access to labor market engagement Labor market engagement	Review opportunities annually to increase funding sources for additional low-income housing in high opportunity areas. Continue to promote homeownership opportunities in high opportunity areas with the City's Mortgage Assistance Program that includes financial assistance to homebuyers using CDBG funds: 35 households over five (5) years. Continue to explore opportunities annually for redevelopment or rehabilitation of residential properties in high opportunity areas and utilize the City's Acquisition Rehab Program.
Disproportionate Housing Need	Insufficient affordable housing in a range of unit sizes Black renter households have disproportionate rates of housing problems	Review zoning for areas with restrictions to housing development, including minimum lot requirements; make appropriate amendments every year for the next five (5) years. Work with code enforcement to ensure code violations can easily be reported. Continue to use vacant building registry. Continue to use CDBG funds to fund housing rehabilitation for homeowner and rental housing option: 50 residential housing units over five (5) years.
Publicly Supported Housing	Location of public housing units tend to have lower levels of access to opportunity	Locate any future publicly supported housing units in high opportunity areas. Review the location of publicly supported housing units annually. Research opportunities for increased funding options annually.
Disability and Access	Insufficient accessible affordable housing	Review development standards for accessible housing and inclusionary policies for accessible housing units; continue recommending appropriate amendments each year, over the next five (5) years.
Fair Housing Enforcement and Outreach	Insufficient fair housing education Insufficient understanding of credit Insufficient fair housing infrastructure Discriminatory patterns in lending	Continue to promote fair housing education through annual or biannual workshops. Continue to promote annual outreach and education related to credit for prospective homebuyers. Partner with agency to provide financial literacy classes for prospective homebuyers on an annual basis.

Section VI. Appendices

A. ADDITIONAL PLAN DATA

Table VI.1 Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant City of Auburn 2008–2017 HMDA Data												
Race		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
American Indian	Originated	0	0	0	0	0	0	0	0	0	0	0
	Denied	1	1	0	0	0	0	1	0	0	0	3
	Denial Rate	100.0%	100.0%	%	%	%	%	100.0%	%	%	%	100.0%
Asian	Originated	1	0	0	0	0	0	1	1	0	2	5
	Denied	2	0	0	0	0	0	0	0	0	0	2
	Denial Rate	66.7%	%	%	%	%	%	0.0%	0.0%	%	0.0%	28.6%
Black	Originated	1	3	2	1	2	0	1	6	3	2	21
	Denied	0	1	0	0	0	0	1	0	1	0	3
	Denial Rate	0.0%	25.0%	0.0%	0.0%	0.0%	%	50.0%	0.0%	25.0%	0.0%	12.5%
Pacific Islander	Originated	0	0	0	0	0	1	0	0	0	1	2
	Denied	0	0	0	0	0	0	0	0	0	0	0
	Denial Rate	%	%	%	%	%	0.0%	%	%	%	0.0%	0.0%
White	Originated	180	152	115	123	113	123	148	138	165	169	1426
	Denied	16	16	11	10	9	13	13	12	17	20	137
	Denial Rate	8.2%	9.5%	8.7%	7.5%	7.4%	9.6%	50.0%	8.0%	9.3%	10.6%	8.8%
Not Available	Originated	3	3	0	3	2	9	3	6	9	12	50
	Denied	3	1	0	1	1	4	3	2	0	2	17
	Denial Rate	50.0%	25.0%	%	25.0%	33.3%	30.8%	50.0%	25.0%	0.0%	14.3%	25.4%
Not Applicable	Originated	0	0	0	0	0	0	1	0	0	0	1
	Denied	0	0	0	0	0	0	0	0	0	0	0
	Denial Rate	%	%	%	%	%	%	0.0%	%	%	%	0.0%
Total	Originated	185	158	117	127	117	133	154	151	177	186	1,505
	Denied	22	19	11	11	10	17	18	14	18	22	162
	Denial Rate	10.6%	10.7%	8.6%	8.0%	7.9%	11.3%	10.5%	8.5%	9.2%	10.6%	9.7%
Hispanic	Originated	3	4	2	0	1	1	1	2	2	5	21
	Denied	3	1	0	0	2	1	0	1	0	0	8
	Denial Rate	50.0%	20.0%	0.0%	%	66.7%	50.0%	0.0%	33.3%	0.0%	0.0%	27.6%
Non-Hispanic	Originated	168	145	113	124	114	125	148	142	167	172	1418
	Denied	16	17	11	10	7	14	15	12	18	20	140
	Denial Rate	8.7%	10.5%	8.9%	7.5%	5.8%	10.1%	9.2%	7.8%	9.7%	10.4%	9.0%

TableVI.2
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant

City of Auburn
2008–2017 HMDA Data

Denial Reason	American Indian	Asian	Black	Pacific Islander	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
Debt-to-Income Ratio	0	0	0	0	35	6	0	41	0
Employment History	0	0	0	0	7	0	0	7	0
Credit History	0	0	2	0	28	3	0	33	0
Collateral	0	0	0	0	17	2	0	19	0
Insufficient Cash	0	0	1	0	6	0	0	7	0
Unverifiable Information	0	1	0	0	6	0	0	7	0
Credit Application Incomplete	1	0	0	0	16	3	0	20	1
Mortgage Insurance Denied	0	0	0	0	3	2	0	5	0
Other	0	0	0	0	8	0	0	8	0
Missing	2	1	0	0	11	1	0	15	7
Total	3	2	3	0	137	17	0	162	8
% Missing	66.7%	50.0%	0.0%	%	8.0%	5.9%	%	9.3%	87.5%

TableVI.3
Denial Rates by Gender of Applicant

City of Auburn
2008–2017 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2008	9.3%	10.5%	100.0%	%	10.6%
2009	9.1%	12.5%	0.0%	%	10.7%
2010	10.8%	4.4%	%	%	8.6%
2011	8.5%	5.6%	50.0%	%	8.0%
2012	10.3%	2.2%	33.3%	%	7.9%
2013	9.5%	11.9%	28.6%	%	11.3%
2014	9.0%	9.3%	50.0%	0.0%	10.5%
2015	11.8%	1.8%	16.7%	%	8.5%
2016	7.1%	12.0%	0.0%	%	9.2%
2017	6.5%	15.4%	28.6%	%	10.6%
Average	9.1%	9.4%	30.8%	0.0%	9.7%

Table VI.4
Loan Applications by Selected Action Taken by Gender of Applicant

City of Auburn
2008–2017 HMDA Data

Gender		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Male	Originated	117	80	74	75	70	76	101	90	91	115	889
	Denied	12	8	9	7	8	8	10	12	7	8	89
	Denial Rate	9.3%	9.1%	10.8%	8.5%	10.3%	9.5%	9.0%	11.8%	7.1%	6.5%	9.1%
Female	Originated	68	77	43	51	45	52	49	56	81	66	588
	Denied	8	11	2	3	1	7	5	1	11	12	61
	Denial Rate	10.5%	12.5%	4.4%	5.6%	2.2%	11.9%	9.3%	1.8%	12.0%	15.4%	9.4%
Not Available	Originated	0	1	0	1	2	5	3	5	5	5	27
	Denied	2	0	0	1	1	2	3	1	0	2	12
	Denial Rate	100.0%	0.0%	%	50.0%	33.3%	28.6%	50.0%	16.7%	0.0%	28.6%	30.8%
Not Applicable	Originated	0	0	0	0	0	0	1	0	0	0	1
	Denied	0	0	0	0	0	0	0	0	0	0	0
	Denial Rate	%	%	%	%	%	%	0.0%	%	%	%	0.0%
Total	Originated	185	158	117	127	117	133	154	151	177	186	1,505
	Denied	22	19	11	11	10	17	18	14	18	22	162
	Denial Rate	10.6%	10.7%	8.6%	8.0%	7.9%	11.3%	10.5%	8.5%	9.2%	10.6%	9.7%

Table VI.5
Denial Rates by Income of Applicant

City of Auburn
2008–2017 HMDA Data

Income	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	30.0%	13.5%	11.5%	8.7%	5.6%	13.0%	14.8%	6.2%	10.0%	20.0%	14.2%
\$30,001–\$50,000	10.8%	14.5%	6.2%	7.5%	14.8%	17.6%	15.0%	14.5%	14.0%	10.4%	12.6%
\$50,001–\$75,000	3.2%	2.4%	5.7%	3.0%	3.1%	8.5%	7.1%	2.0%	1.9%	10.7%	4.9%
\$75,001–\$100,000	0.0%	9.1%	0.0%	19.0%	0.0%	5.9%	0.0%	5.3%	7.1%	12.1%	6.8%
\$100,001–\$150,000	23.1%	16.7%	33.3%	0.0%	0.0%	0.0%	0.0%	0.0%	20.0%	0.0%	9.4%
Above \$150,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	33.3%	33.3%	0.0%	0.0%	7.4%
Data Missing	%	%	%	%	%	%	%	%	%	%	%
Total	10.6%	10.7%	8.6%	8.0%	7.9%	11.3%	10.5%	8.5%	9.2%	10.6%	9.7%

Table VI.6
Loan Applications by Income of Applicant: Originated and Denied
 City of Auburn
 2008–2017 HMDA Data

Income		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	Loan Originated	21	32	23	21	17	20	23	15	18	16	206
	Application Denied	9	5	3	2	1	3	4	1	2	4	34
	Denial Rate	30.0%	13.5%	11.5%	8.7%	5.6%	13.0%	14.8%	6.2%	10.0%	20.0%	14.2%
\$30,001 –\$50,000	Loan Originated	66	59	45	49	46	42	51	59	74	69	560
	Application Denied	8	10	3	4	8	9	9	10	12	8	81
	Denial Rate	10.8%	14.5%	6.2%	7.5%	14.8%	17.6%	15.0%	14.5%	14.0%	10.4%	12.6%
\$50,001 –\$75,000	Loan Originated	61	40	33	32	31	43	52	49	53	50	444
	Application Denied	2	1	2	1	1	4	4	1	1	6	23
	Denial Rate	3.2%	2.4%	5.7%	3.0%	3.1%	8.5%	7.1%	2.0%	1.9%	10.7%	4.9%
\$75,001 –\$100,000	Loan Originated	26	20	9	17	12	16	20	18	26	29	193
	Application Denied	0	2	0	4	0	1	0	1	2	4	14
	Denial Rate	0.0%	9.1%	0.0%	19.0%	0.0%	5.9%	0.0%	5.3%	7.1%	12.1%	6.8%
\$100,001 –\$150,000	Loan Originated	10	5	6	5	5	10	6	8	4	18	77
	Application Denied	3	1	3	0	0	0	0	0	1	0	8
	Denial Rate	23.1%	16.7%	33.3%	0.0%	0.0%	0.0%	0.0%	0.0%	20.0%	0.0%	9.4%
Above \$150,000	Loan Originated	1	2	1	3	6	2	2	2	2	4	25
	Application Denied	0	0	0	0	0	0	1	1	0	0	2
	Denial Rate	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	33.3%	33.3%	0.0%	0.0%	7.4%
Data Missing	Loan Originated	0	0	0	0	0	0	0	0	0	0	0
	Application Denied	0	0	0	0	0	0	0	0	0	0	0
	Denial Rate	%	%	%	%	%	%	%	%	%	%	%
Total	Loan Originated	185	158	117	127	117	133	154	151	177	186	1,505
	Application Denied	22	19	11	11	10	17	18	14	18	22	162
	Denial Rate	10.6%	10.7%	8.6%	8.0%	7.9%	11.3%	10.5%	8.5%	9.2%	10.6%	9.7%

Table VI.7
Denial Rates of Loans by Race/Ethnicity and Income of Applicant
 City of Auburn
 2008–2017 HMDA Data

Race	\$30,000 or Below	\$30,001 – \$50,000	\$50,001 – \$75,000	\$75,001 – \$100,000	\$100,001 – \$150,000	> \$150,000	Data Missing	Average
American Indian	100.0%	100.0%	%	%	%	%	%	100.0%
Asian	33.3%	0.0%	0.0%	%	100.0%	%	%	28.6%
Black	0.0%	25.0%	0.0%	0.0%	%	0.0%	%	12.5%
Pacific Islander	%	0.0%	0.0%	%	%	%	%	0.0%
White	11.4%	11.6%	5.0%	6.2%	8.5%	4.3%	%	8.8%
Not Available	42.9%	29.2%	7.1%	16.7%	0.0%	100.0%	%	25.4%
Not Applicable	0.0%	%	%	%	%	%	%	0.0%
Average	14.2%	12.6	4.9%	6.8%	9.4%	7.4%	%	9.7%
Non-Hispanic	33.3%	41.7	11.1%	0.0%	%	50.0%	%	27.6%
Hispanic	12.6%	11.7	4.8%	6.3%	9.6%	4.2%	%	9.0%

Table VI.8
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied

City of Auburn
2008–2017 HMDA Data

Race		\$30,000 or Below	\$30,001 – \$50,000	\$50,001 – \$75,000	\$75,001 – \$100,000	\$100,001 – \$150,000	> \$150,000	Data Missing	Total
American Indian	Loan Originated	0	0	0	0	0	0	0	0
	Application Denied	2	1	0	0	0	0	0	3
	Denial Rate	100.0%	100.0%	%	%	%	%	%	100.0%
Asian	Loan Originated	2	2	1	0	0	0	0	5
	Application Denied	1	0	0	0	1	0	0	2
	Denial Rate	33.3%	0.0%	0.0%	%	100.0%	5	%	28.6%
Black	Loan Originated	1	9	7	1	0	3	0	21
	Application Denied	0	3	0	0	0	0	0	3
	Denial Rate	0.0%	25.0%	0.0%	0.0%	%	0.0%	%	0.0%
Pacific Islander	Loan Originated	0	1	1	0	0	0	0	2
	Application Denied	0	0	0	0	0	0	0	0
	Denial Rate	%	0.0%	0.0%	%	%	%	%	0.0%
White	Loan Originated	194	531	422	182	75	22	0	1426
	Application Denied	25	70	22	12	7	1	0	137
	Denial Rate	11.4%	11.6%	5.0%	6.2%	8.5%	4.3%	%	8.8%
Not Available	Loan Originated	8	17	13	10	2	0	0	50
	Application Denied	6	7	1	2	0	1	0	17
	Denial Rate	42.9%	29.2%	7.1%	16.7%	0.0%	100.0%	%	25.4%
Not Applicable	Loan Originated	1	0	0	0	0	0	0	1
	Application Denied	0	0	0	0	0	0	0	0
	Denial Rate	0.0%	%	%	%	%	%	%	0.0%
Total	Loan Originated	206	560	444	193	77	25	0	1,505
	Application Denied	34	81	23	14	8	2	0	162
	Denial Rate	14.2%	12.6%	4.9%	6.8%	9.4%	7.4%		9.7%
Hispanic	Loan Originated	2	7	8	3	0	1	0	21
	Application Denied	1	5	1	0	0	1	0	8
	Denial Rate	33.3%	41.7%	11.1%	0.0%	%	50.0%	%	27.6%
Non-Hispanic	Loan Originated	195	529	418	178	75	23	0	1418
	Application Denied	28	70	21	12	8	1	0	140
	Denial Rate	12.6%	11.7%	4.8%	6.3%	9.6%	4.2%	%	9.0%

Table VI.9
Loans by Loan Purpose by HAL Status

City of Auburn
2008–2017 HMDA Data

Loan Purpose		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
Home Purchase	HAL	22	7	0	0	0	0	1	0	1	0	31
	Other	163	151	117	127	117	133	153	151	176	186	1474
	Percent HAL	11.9%	4.4%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.0%	0.6%	0.0%
Home Improvement	HAL	11	10	1	5	2	0	1	3	0	3	36
	Other	57	48	48	44	72	67	55	52	73	54	570
	Percent HAL	16.2%	17.2%	2.0%	10.2%	2.7%	0.0%	1.8%	5.5%	0.0%	5.3%	2.1%
Refinancing	HAL	28	11	0	1	2	2	1	5	2	0	52
	Other	102	152	109	128	155	144	83	80	70	69	1092
	Percent HAL	21.5%	6.7%	0.0%	0.8%	1.3%	1.4%	1.2%	5.9%	2.8%	0.0%	2.1%
Total	HAL	61	28	1	6	4	2	3	8	3	3	119
	Other	322	351	274	299	344	344	291	283	319	309	3136
	Percent HAL	15.9%	7.4%	0.4%	2.0%	1.1%	0.6%	1.0%	2.7%	0.9%	1.0%	3.7%

Table VI.10											
HALs Originated by Race of Borrower											
City of Auburn											
2008–2017 HMDA Data											
Race	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
American Indian	0	0	nan	nan	nan	nan	0	nan	0	nan	0
Asian	0	0	nan	nan	nan	nan	0	nan	0	nan	0
Black	0	1	nan	nan	nan	nan	0	nan	0	nan	1
Pacific Islander	0	0	nan	nan	nan	nan	0	nan	0	nan	0
White	21	6	nan	nan	nan	nan	1	nan	1	nan	29
Not Available	1	0	nan	nan	nan	nan	0	nan	0	nan	1
Not Applicable	0	0	nan	nan	nan	nan	0	nan	0	nan	0
Total	22	7	0	0	0	0	1	0	1	0	31
Hispanic	1	0	nan	nan	nan	nan	0	nan	0	nan	15
Non-Hispanic	20	7	nan	nan	nan	nan	1	nan	1	nan	1,217

Table VI.11											
Rate of HALs Originated by Race/Ethnicity of Borrower											
City of Auburn											
2008–2017 HMDA Data											
Race	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
American Indian	%	%	%	%	%	%	%	%	%	%	%
Asian	0.0%	%	%	%	%	%	0.0%	%	%	%	0.0%
Black	0.0%	33.3%	%	%	%	%	0.0%	%	0.0%	%	5.3%
Pacific Islander	%	%	%	%	%	%	%	%	%	%	0.0%
White	11.7%	3.9%	%	%	%	%	0.7%	%	0.6%	%	2.3%
Not Available	33.3%	0.0%	%	%	%	%	0.0%	%	0.0%	%	2.6%
Not Applicable	%	%	%	%	%	%	0.0%	%	%	%	0.0%
Average	11.9%	4.4%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.6%	0.0%	2.1%
Hispanic	33.3%	0.0%	%	%	%	%	0.0%	%	0.0%	%	6.2%
Non-Hispanic	11.9%	4.8%	%	%	%	%	0.7%	%	0.6%	%	2.3%

Table VI.12
Loans by HAL Status by Race/Ethnicity of Borrower
 City of Auburn
 2008–2017 HMDA Data

Race	Loan Type	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
American Indian	HAL	0	0	nan	nan	nan	nan	0	nan	0	nan	0
	Other	0	0	0	0	0	0	0	0	0	0	0
	Percent HAL	%	%	%	%	%	%	%	%	%	%	%
Asian	HAL	0	0	nan	nan	nan	nan	0	nan	0	nan	0
	Other	1	0	0	0	0	0	1	1	0	2	3
	Percent HAL	0.0%	%	%	%	%	%	0.0%	%	%	%	0.0%
Black	HAL	0	1	nan	nan	nan	nan	0	nan	0	nan	1
	Other	1	2	2	1	2	0	1	6	3	2	18
	Percent HAL	0.0%	33.3%	%	%	%	%	0.0%	%	0.0%	%	5.3%
Pacific Islander	HAL	0	0	nan	nan	nan	nan	0	nan	0	nan	0
	Other	0	0	0	0	0	1	0	0	0	1	1
	Percent HAL	%	%	%	%	%	%	%	%	%	%	0.0%
White	HAL	21	6	nan	nan	nan	nan	1	nan	1	nan	29
	Other	159	146	115	123	113	123	147	138	164	169	1,228
	Percent HAL	11.7%	3.9%	%	%	%	%	0.7%	%	0.6%	%	2.3%
Not Available	HAL	1	0	nan	nan	nan	nan	0	nan	0	nan	1
	Other	2	3	0	3	2	9	3	6	9	12	18
	Percent HAL	33.3%	0.0%	%	%	%	%	0.0%	%	0.0%	%	2.6%
Not Applicable	HAL	0	0	nan	nan	nan	nan	0	nan	0	nan	0
	Other	0	0	0	0	0	0	1	0	0	0	1
	Percent HAL	%	%	%	%	%	%	0.0%	%	%	%	0.0%
Total	HAL	22	7	0	0	0	0	1	0	1	0	31
	Other	163	151	117	127	117	133	153	151	176	186	1474
	Percent HAL	11.9%	4.4%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.6%	0.0%	2.1%
Hispanic	HAL	1	0	nan	nan	nan	nan	0	nan	0	nan	15
	Other	2	4	2	0	1	1	1	2	2	5	1
	Percent HAL	33.3%	0.0%	%	%	%	%	0.0%	%	0.0%	%	6.2%
Non-Hispanic	HAL	20	7	nan	nan	nan	nan	1	nan	1	nan	1,217
	Other	148	138	113	124	114	125	147	142	166	172	29
	Percent HAL	11.9%	4.8%	%	%	%	%	0.7%	%	0.6%	%	2.3%

Table VI.13
Rates of HALs by Income of Borrower
 City of Auburn
 2008–2017 HMDA Data

Income	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Average
\$30,000 or Below	19.0%	6.2%	%	%	%	%	4.3%	%	0.0%	%	3.7%
\$30,001–\$50,000	13.6%	1.7%	%	%	%	%	0.0%	%	0.0%	%	2.0%
\$50,001–\$75,000	11.5%	5.0%	%	%	%	%	0.0%	%	1.9%	%	2.5%
\$75,001–\$100,000	3.8%	10.0%	%	%	%	%	0.0%	%	0.0%	%	1.8%
\$100,00–\$150,000	10.0%	0.0%	%	%	%	%	0.0%	%	0.0%	%	1.7%
Above \$150,000	0.0%	0.0%	%	%	%	%	0.0%	%	0.0%	%	0.0%
Data Missing	%	%	%	%	%	%	%	%	%	%	%
Average	11.9%	4.4%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.6%	0.0%	2.1%

Table VI.14
Loans by HAL Status by Income of Borrower

City of Auburn
 2008–2016 HMDA Data

Income		2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
\$30,000 or Below	HAL	4	2	nan	nan	nan	nan	1	nan	0	nan	7
	Other	17	30	23	21	17	20	22	15	18	16	183
	Percent HAL	19.0%	6.2%	%	%	%	%	4.3%	%	0.0%	%	3.7%
\$30,001 –\$50,000	HAL	9	1	nan	nan	nan	nan	0	nan	0	nan	10
	Other	57	58	45	49	46	42	51	59	74	69	481
	Percent HAL	13.6%	1.7%	%	%	%	%	0.0%	%	0.0%	%	2.0%
\$50,001 –\$75,000	HAL	7	2	nan	nan	nan	nan	0	nan	1	nan	10
	Other	54	38	33	32	31	43	52	49	52	50	384
	Percent HAL	11.5%	5.0%	%	%	%	%	0.0%	%	1.9%	%	2.5%
\$75,001 – \$100, 000	HAL	1	2	nan	nan	nan	nan	0	nan	0	nan	3
	Other	25	18	9	17	12	16	20	18	26	29	161
	Percent HAL	3.8%	10.0%	%	%	%	%	0.0%	%	0.0%	%	1.8%
\$100,001 –\$150,000	HAL	1	0	nan	nan	nan	nan	0	nan	0	nan	1
	Other	9	5	6	5	5	10	6	8	4	18	58
	Percent HAL	10.0%	0.0%	%	%	%	%	0.0%	%	0.0%	%	1.7%
Above \$150,000	HAL	0	0	nan	nan	nan	nan	0	nan	0	nan	0
	Other	1	2	1	3	6	2	2	2	2	4	21
	Percent HAL	0.0%	0.0%	%	%	%	%	0.0%	%	0.0%	%	0.0%
Data Missing	HAL	0	0	nan	nan	nan	nan	0	nan	0	nan	0
	Other	0	0	0	0	0	0	0	0	0	0	0
	Percent HAL	%	%	%	%	%	%	%	%	%	%	%
Total	Other	22	7	0	0	0	0	1	0	1	0	31
	HAL	163	151	117	127	117	133	153	151	176	186	1474
	Percent HAL	11.9%	4.4%	0.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.6%	0.0%	2.1%

B. PUBLIC INPUT

Auburn Fair Housing Forum 1

October 8, 2019 2:00pm

Equal Rights Heritage Center

25 South St, Auburn, NY

Presenter: Megan Brace, Project Manager, Western Economic Services

Comment: Does this factor in the bus line too?

Presenter: This is where you live. We will look at your access to transportation in the next couple of slides.

Presentation

Comment: When you say transit trends is that...

Presenter: Public Transportation.

Presentation

Comment: I am wondering, and you are showing all this disparity.

Presenter: That is part of why we are here today, to see what we can do about this. Unfortunately, there might be historical trends or other contributing factors, but we like to have the City decide what we could take to help alleviate these barriers that people have access to housing.

Comment: I (Not Discernable) what these people are.

Presenter: What the city can do.

Comment: Are you addressing that?

Comment: So, myself and I work with the planning department and so what we are looking at today is identifying fair housing issues.

Presenter: And seeing how we can address them.

Comment: She is from a consulting firm called...

Presenter: Western Economic Services.

Comment: They are helping through their analytics department.

Comment: Alright, thank you.

Comment: I work at ARISE across the street and we are an independent living center and we serve people with disabilities to help them live in the community as independently as possible. So, one

of the things that we are seeing, and I don't have any solutions at the moment, and we have been working on this for a long time though. We see a lot of landlords pricing out of individuals who are lower income. So, a lot of our individuals are living in poverty or living on SSI. The apartments are not affordable for them. It is way above their limit. I know that the source of income bill that has just come in. We do a landlord training every year for CDBG funding with a couple of agencies. So we are going to be talking about that at the end of this month with them and I want to use some of this language with them to help them understand what is going on which I think will eliminate some of it, but not all of it. We invited 1,200 people and we have 22 who are coming. I don't know what the answer is, but I think that is what we are finding is that they are being priced out specifically because they are lower income.

Comment: That is currently not available.

Comment: Yes.

Comment: So, if keep raising the rents.

Comment: One more thing is that the accessible housing that is available may not be appropriate for the disability. While we understand that no complex can keep an apartment open that they have to fill apartments because they have to make money and that is a thing that somebody without a disability might be going onto an apartment that is accessible then that apartment is not available for somebody who needs that apartment.

Comment: Is that a thing? We don't do that. We can't do that. I work at Oak Creek Townhomes and we have 10 ADA units on our property and when they empty, they have to go to someone that needs that ADA unit.

Comment: The tax credit properties that we have seen they don't have to.

Comment: We have to. We did it once and now we do it forever. Somebody that needs it has to have it. So, we can't, and I could not today.

Comment: What is an ADA?

Comment: Accessible unit.

Comment: Like a handicap unit?

Comment: Yes, we just don't use the term handicap.

Comment: Oh.

Comment: Yes, that is what it is.

Comment: How many?

Comment: Ten.

Comment: Do you have a wait list on those? So, you could let me know when it is ...

Comment: Who were it is have them apply.

Comment: There is not that many.

Comment: So, when somebody buys a property and it is a duplex and they are given their certificate of occupancy for the first time. All they do is check out the house, right? Not the landlord.

Comment: Correct.

Comment: Not the landlord. That is the biggest impediment is if you have somebody that is in the business simply to make a buck and only wants somebody living in the 1 percent to move in, they will not move in single people with children and they will not move in somebody who maybe doesn't have any money or access to their money, because they don't have to give rhyme or reason. If you are like me and you leave a voice mail and they have their life story on the voice mail, they can attain that I am a single woman with children with moderate income and they just won't call me back. So, there is nothing to be and they go in and they check out the house, but nothing is done to the landlord to assure that they know all of their landlord right, all of the tenant rights, they just bought the property.

(Not Discernable)

Comment: Theoretically. They don't have to give a reason. It is just I rented it to somebody else. It could be a lot and you are not obligated to tell the person who you rented it to because that violates.

Comment: Rented in a month and isn't that kind of obvious?

Comment: Landlords are really inundated. There are a lot of people who are searching. So, if you have an apartment that is available you probably could get 100 calls on that. So, picking the one person you want...

Comment: You could rent to anybody that you want, is that right?

Comment: (Not Discernible) there is just not enough low-income housing options and a lot of landlords don't want to rent to people who are getting assistance from DSS or assistance from a similar program. You want people who have money. There is Olympia Terrace, Oak Creek Townhomes, and I am forgetting one and those are your options is you are low-income and there are waitlists for all of them. Some of them are like three year wait lists. It is crazy. (Not Discernible) finding affordable housing.

Comment: They have those DSS (Not Discernable)

(Not Discernible)

Comment: They want one check from the renter. They don't want two checks one being from the renter and one from the county. Maybe they don't trust that the renter can pay their portion, because they are low-income.

Comment: DSS doesn't pay the whole rent?

Comment: In certain cases.

Comment: One of the issues with that I think and when we are looking at this kind of data , one of my concerns is when you create low-income housing you create pockets of these low-income people or disability housing there are pockets of people with disabilities and that is not really and if there was a way that we could and we used to do scatter sites when we had HUD housing program to avoid that situation, but if there was a way and I don't know, but for the city to somehow to work with HUD to enable private landlords to be able to provide low-income housing the same way that the low-income housing properties have them. So that we are not creating pockets of people with disabilities or people with low-income. Does that make sense?

Comment: Yes.

Comment: The city gets all of these pilots out and all of these funding's and tax exemptions, they claim that when they are building these apartments that are going to be low-income. Is that not low enough for what? They are supposed to be doing it on Market Street. I don't know if the guy got the money, but some other places they were building. So, all of these pilots and all of the money the grants that they are getting, aren't they supposed to have low-income if they say they are going to have low-income?

Presenter: From what I am gathering and from what I have been hearing and what we are seeing is that there are not enough of those units available. The population that we are trying to serve, the low-income households there are not enough affordable housing units in the city to meet everybody's needs. If you have anything to add to that, but that is what I have been understanding what is happening in Auburn That there are just not enough low-income housing units to serve everybody.

Comment: In addition to that they are doing a state tax credit and it has nothing to do with the city., The state tax credit there is an income threshold that the person has to meet. If they receive social security income as a side and they do not meet that threshold. So even though it is a low-income apartment, they don't make enough money to go into that.

Comment: Low-income is not low enough.

Comment: That criteria is skewed.

Comment: That is what we are here for to tell the city ...

Comment: They can't tell the state that.

Comment: Low-income level should be at this level and not at this level. If they are going to advertise low-income housing it should be what they city decides what low-income is. If it is \$400 a month and that is considered low-income...housing. That is something that they can afford. I am seeing apartments that is \$700 to \$1,000 that they are saying they are low-income. That is something I couldn't even afford.

Comment: Who is determining what low-income is?

(Crosstalk)

Comment: They could say that low-income housing that they want to produce should be really low-income and maybe a portion of their apartments. Not all of their apartments, but maybe a portion. That is what we are here for right?

(Not Discernible)

Comment: For HUD...

(Not Discernible)

Comment: ...flat rate and a lot of our programs that we assistance with they have a certain income threshold level as well. So, the thresholds for income are a little different for HUD verses...

Comment: I am talking about the landlords and when they get this money they are going to advertise or promote when their application that they are low-income. The city really needs to see what that low-income amount.

Comment: The federal government sets that amount. That is set by the federal government and we have to follow what the federal government or what the state says.

Comment: Fair housing market rate and you can go online and look that up and it is set for each.

(Not Discernible)

Comment: What is considered low-income housing market rates?

Comment: We don't (Not Discernable) the Department of Social Services when they do their subsidies would be very familiar with all the fair market housing rates are.

(Not Discernable)

Comment: And whether the utilities are included.

(Crosstalk)

Comment: I don't think the low-income is not really low-income.

Comment: Right, I agree.

(Not Discernable)

Comment: That is what we are hearing and that is what we are analyzing right now.

Comment: (Not Discernable)

Comment: They are a HUD run and so when you talk about low-income, Oak Creek has to income layers. Either you are below the 50 percent area median income limit or 60 percent. They operate at 30 percent. So, all their rents are way low because they have people.

Comment: What is the rent?

Comment: It is based on their income.

Comment: So, it is a percentage.

Comment: Ours are fixed. So, you move in and that is how much.

Comment: So, they find out your income and they determine your rent amount.

Comment: Yes.

Comment: So, you are paying 30 percent of your income.

Comment: Adjusted gross income.

Comment: I see.

Comment: (Not Discernible)

Comment: Minimum wage it is going to be almost nothing.

Comment: Sometimes they pay for it.

Comment: Serious.

Comment: They pay for their utilities, but that is not private landlord. Regular landlords set their own rates. That is why you are seeing \$700; those are private landlords.

(Not Discernable)

Comment: I thought there was a new tenant right rule. A thing is a resident moves out you can't rent that the next month for this exponential increase, but nobody checks so nobody knows.

Comment: The landlord receives funding source then the CDBG funds go into homes they have (Not Discernable) they are going to track and insure that fair market rents are being charged for a certain amount of time after that, but as far as a generic tracking method the city does not have one (Not Discernable). There has been discussion of possibly implementing rental registry. That is still just (Not Discernable)

Comment: I am the pastor of Westminster Presbyterian Church and I am on the Human Rights Commission and the downtown church we get lots of people coming in who are in need of help in one way or another. We sometimes supply rental assistance for some of your folks at Oak Creek or security deposits or other kinds of assistance. A few things that I am seeing almost on a daily basis are there is transportation and there is public transportation here in Auburn, but not all resources are equitably accessible. So, for instance like that which is an awesome and fantastic resource is not on a bus line. So, your street is not as easy. So, if you are going for the food pantry and you don't have a car you are carrying your food. That is true for some of the other resources throughout the city are not accessible. Plus, there are a lot of folks who can't even afford bus passes. Even that is an expense beyond them. Another group of people that I am seeing fall through the crack are people, especially single people in their 50s. In an age range where their children are grown and they are no longer living with them and if they had a minor living with them they would have access to certain resources, but they don't anymore and they are not of a certain age to qualify for other resources and a lot of them are ending up homeless or they can't afford and they might have they might be making just enough that they don't get certain benefits and resources, but not enough to be able to afford a \$650 apartment. So, I know a woman right now who is living homeless in this very situation and I make her aware of various homeless resources that are and we do have shelters and DSS will put people them up in a hotel, but she doesn't want to be separated from her partner and they would be separated. So that is a choice she is making, but to be able to stay with her support system she has had to choose between shelter and that support system and has chosen to be homeless, because she cannot afford the what is affordable housing. I have seen so many people in that age range who are falling through the cracks. There are a lot of people who just can't afford what the affordable housing is. They have a part time job and erratic hours. What and there are a variety of organizations that are trying to step into the gap. Westminster Church, Catholic Charities, and many other and we step in and have great partnerships with some of the institutions in our community include Oak Creek and Lone Village and that has been when really exciting things happen is those partnerships. We are always working on a symptomatic level. So, ARISE reached out to us and there was a man living in just horrid conditions and unsafe conditions and we get him, and he is going to be moving to the (Not Discernable) Center. He can't afford transportation. Who is going to move all of his stuff? Who is going to transport him to get there? ARISE reached out to us and so the church members will go pack up his stuff and move him or Catholic Charities and we will work together to pay someone's security deposit or rental assistance, but a lot of that is a one-time deal. We can't afford to do that on a regular basis or about a year and a half ago there was a discovery of some Guatemalan families on this farm in this area that were living in horrid conditions. They were kicked out for their own safety, but then were essentially homeless. Again, we all came together, rescue mission also, Catholic Charities, and Westminster and we put them up in a hotel for a couple of weeks and we found a landlord that was able to provide housing. There was a landlord that was willing to work with us and provide affordable housing. That synergy produced positive results and keep those families off the streets. We are just catching the bodies. What is not happening and what I am not seeing as much is strategic systemic collaboration to try to stop those bodies from getting to us in the first place. There are definitely organizations that are ready to step up to assist with that. To try to see how we can increase affordable housing option,

how do we address and identify the people in the gaps, how do we expand transportation, centralize resources and make that more navigable, but right now it feels like and despite there being some really noble endeavors, everything is pretty despite and everyone is just sort of fighting to survive and help who they can. What would happen if there was more and there is some, but more effort to bring us together and really have a strategy that we are all signed onto and that we are take these steps to make these changes. That is what I think is and otherwise it is daily, and we are looking at these situations. I would also add that disability is a big issue. What is often happening is people if they can't afford the coded places, they are going into places that are not coded or approved for renting and unsafe conditions and sometimes really horrid conditions, because it is the only place that they can afford. I was just walking by before I came in here and saw a woman who has disabilities and she was on her porch and leaning on the railing and it gave way and she fell. Collided with the dumpster there and serious medical injuries. That is out and extreme version, but the circumstances are not uncommon.

Comment: I agree it very trying. I know that the City is doing everything that they can work on some of the landlord issues, but we had a person with a disability call just last week and the landlord said it is not my responsibility. So, you know, what do you do?

Comment: The other option is that you call code enforcement.

Comment: Potentially they could...

Comment: Call the house and say that you can't stay there. Then you have no place to live.

Comment: That is where we are trying on resources to say what are we going to do if that happens, because that was our first suggestion to call code enforcement. Then what happens when this person potentially become homeless because you know. You have to prep for those things as agencies. We all are working really hard together.

Comment: How do we reward and identify the landlords who are willing. I have and some of these personal landlords are willing to go the extra mile for someone and willing to go with late payments for bills and work with us for multiple sources of payment and what not. So, there are some really incredible folks out there. How do we incentivize that behavior and honor it publicly so that and know who those folks are and starting to build that coalition? There are always going to be some greedy folks out there. That is a part of our world but how do we start focusing on the folks that are willing to us right.

Comment: I literally asked the same question yesterday. How do we better support the landlords that are doing the right things and recognize them for that? So, you are not the only one thinking that.

Comment: Or having to catch them before they become the (Crosstalk) if anyone has an answer.

Comment: Some problems are kind of beyond the pale right. I bought a house in 1970 and started to rent it 1970 and I forever have occupancy. I am subject to 1970 code rules and not 2019 code rules. That has happened.

Comment: I am not familiar, and I know (Not Discernable) as far as ...

Comment: (Not Discernable) Part of the historic district and they have apartment on the fourth floor with no screens and no emergency exit. The fourth floor with no way out but a narrow hallway. How do they get out if there is a fire on that stairway if that is the only way out?

Comment: (Not Discernable) I don't know.

Comment: There are the horror stories which are heard third hand that we hear that I have no this and I have no that and I have one way out of my apartment and code says we can't do anything to the house. We can't make them do anything to the house. Maybe it is because it is one of the historic buildings that they can't or that takes months to get reviewed.

Comment: Human Rights Commission, we get a lot of tenant/landlord complaints. I would say less than 45 percent at least that and most of them are employment issues, but for the city to develop some kind of place where people could go? An office or something for housing. Is there a housing complaint bureau?

Comment: The way that the system is set up for Auburn is that the Human Rights Commission does take any housing complaints and they could come to the City of Auburn or the mayor's office if it is not a serious complaint or what we really recommend is CNY Housing.

Comment: Where are they located?

Comment: They are located in Syracuse, but they cover our region and they do investigations and they research and the do outreach and education all around fair housing.

Comment: Do you think these landlords know about it? I don't even know about it.

Comment: That is something that we can certainly put in this and address is the outreach and education portion of fair housing.

Comment: You would think they would have a branch in our area. Maybe they have an office here. How many people can't afford to go to Syracuse.

Comment: Their region is very very large where this one is several counties.

Comment: Is there a branch here in Auburn or outreach person?

Comment: No, but they have people that come to Auburn.

Comment: Oh, they do.

Comment: Yes.

Comment: Is that announced? I didn't even know about it.

Comment: So, for any education or outreach they will come to Auburn and for investigations they will come to Auburn to do say undercover if it is an investigation and so there is fair housing complaints they come into.

Comment: How do you know about it?

Comment: The Human Rights Commission then refers it to CNY Housing. Then they talk to the client and they talk it through and see if the complaint is worth investigating. So maybe somebody was complaining that they were denied rent based on race. So, then an investigator will call that landlord and those apartments and try and rent it and wait to see what the outcome is.

Presenter: There is actually data that we are processing and collecting. So, we can look at in the city people have highest complaints based on race or based on disability. So that will be part of the report too to see what types of complaints are being issued in the city and outreach and education. That is a big piece of fair housing. Do people know where they can turn to, when they have issues. So, that is definitely something that we want to hear because we can then try to alleviate that problem. What can we do to make sure that people know about what is going on?

Comment: (Not Discernable) access to financial literacy education. (Not Discernable) a lot of people just never learn and create this cycle that they can't get out of and education on finances would be awesome if there was something that the community could put together and for free and people could show up. I think it would really help.

Comment: On a side note we represent the (Not Discernable) we provide that service and that training so there is (Not Discernable) that covers a variety of things and not just financial. ARISE, we are right across the street.

Comment: I would second that. A lot of these folks are in generational poverty. So, they have never experienced or had modeled an opportunity to learn some of these skill sets, and values and I think in addition to that we see at the Human Rights Commission some of that too late. I remember we had a case where a young women was telling us about she had been evicted and eventually inappropriately and had invested quite a bit of money fixing up the place and from her description it was in pretty bad condition and her security deposit and the investment made into that wasn't returned to her, but she had not know. She is a young woman and had not known to take pictures of the place prior to her improvements. So, we had no availability to legally document what she had done. It sounds like such a simple thing, but if you don't know it, you don't know it. So, to know tenant rights and to know good practices and that is something that is sorely lacking. Then to have to find and meet vehicles for distributing that information, because how do you know a website or someplace ultimately is going to reach these folks. Is it in our schools, the high school? Is it at Booker T. Washington Community center? Is it in our different resources? How is it going to actually reach the people that need it and a way that they are going tend to it?

Auburn Fair Housing Forum 2

October 8, 2019 5:30 pm

Brogan Manor Community Room – Auburn Housing Authority

37 Olympia Av, Auburn, NY

Presenter: Megan Brace, Project Manager, Western Economic Services

No public Comment

Auburn Fair Housing Forum 3

October 9, 2019 9:00 am

City Hall

24 South St, Auburn, NY

Presenter: Megan Brace, Project Manager, Western Economic Services

Comment: I am assuming elementary schools.

Presenter: Yes, these data from HUD are based on fourth grade test results.

Presentation

Comment: I think one of the barriers that we see in the health department with a lot of the kids with families that we work with and are poisoned by lead is we find out that the amount of rent that they are paying is that these families could be owning a home for much less than the rent. The quality and conditions of the homes that they pay for and it is an astronomical amount for rent just is shocking to me and basically it is all that is available and if we raise the standard of what is safe, affordable, accessible housing then everybody across the board would be able to equally access all of that, but because there is such a huge disparity in what is available and the amount of money that these landlords are getting for units that are not well maintained. It is just alarming to me and then you get into the whole do they have enough credit to get a mortgage, because they could be better off if they were able to afford that mortgage and pay less for that than they are for rent. So, it is just like that conundrum of what comes first for them. A lot of times the families don't want to leave the neighborhood because that is where their kids are going to school then there is not much available in that neighborhood.

Presenter: Thank you. Any other comments on what might be a barrier for people to access housing or how the city can help get people into housing opportunities that they might not have at the moment?

Comment: I think one thing that we have discusses is the conditions and maintenance of the homes and maybe code enforcement could get more staff to do more work to prevent. You keep the housing conditions more properly maintained and more access for people so that there is better options for people.

Presenter: Thank you.

Comment: Does anyone know what the average rent is for a unit.

Presenter: That is something that we were discussing yesterday. There is not rental registry or anything in the city. We have Census data that shows it, but it is lagging a couple of years. So, it is not accurate to what you are probable experiencing in the city right now.

Comment: Do they need to, is there any standard? I don't know or like a fair market rent or a fair market value for rent?

Presenter: If it is publicly supported housing there are regulations where, affordable housing regulations for what it should cost, but regular market rate rent there is no, and you get whatever somebody will pay for it. You set the rent. There is no regulations to control that.

Comment: Let me get some input here. In 2008, the mortgage meltdown the market decreased. Then Obama came in with the First-Time Homebuyer thing which I actually qualified for, (Not Discernable) That created a local bubble. So, people who were escalating the price of the houses, so it stayed there. So, over the last and it has been since 2018, so it has been over the last ten years. So, in Auburn you could've bought a really nice house for \$75 to \$80,000 and now it is over \$100,000. That is progressively because of this bubble.

Comment: Rents. I was paying \$500 a month in rent and now it is over \$700. I go online and research this stuff. So, given that a number of jobs that have left this area, which I think also impacts the viability and rent ability of the people and you don't have a certain income level here. For people that are living here, it creates a hardship for them. Everything has gone up. Sometimes wages are staying static in certain places. So, she is right. It is cheaper to buy a house here than it is to rent, but now with the housing crisis it has gone up over \$100,000. So, now you have got \$25 to \$30,000 increase in the last ten years. So that impacts buying ability, because if the person has a marginally to acceptable credit, of course now in today's market it is basically a buyers' market, actually a sellers' market, but the interest rates are low which attracts buyers. So, I think you have a double-edged sword there. You don't have the stock that we need. The environment for buying right now it is a sellers' market because the stock is down and the fact that jobs have left the area. So that contact it creates hardship for people looking, because it is definitely cheaper to buy a house here than to rent. From personal experience when I was renting the landlord did not really pay attention to some things and I see in my travels in Auburn some really should have been torn down. I mean burn it to the ground. Another issue with the housing and just talking about the mechanic of it. A big issue in Auburn is people getting their rent deposit back, because it is written in there that you have got to and I had the same thing with a family that owned three different properties in the area and she didn't want to give me my deposit back. I went completely through and in was living in a house that had been converted into four units. I scrubbed everything and cleaned everything, and she came up and inspected and my niece was living with me, she had to find something, and she found some little thing behind the (Not Discernable) and I said gone, I'll do it right now. She wrote me out a check because I said if you don't, I will sue you for it. So that is another issue, people getting the landlords to stand behind their agreements. So that is my two cents worth.

Presenter: I have heard both of you mention that buying seems to be a better option for a lot of people. What barriers that you see that people are facing in buying a house? Is it coming up with a down payment? Is it having good enough credit? What barriers do you know of that people face when they try to buy?

Comment: I think two of them is having the credit and coming up with the funds, because since 2008 when we had the low doc/no doc we don't care what you are making, HAL, there are no high-risk loans now. So, unless you mark the boxes you are not getting any loan. It is just not going to happen. It has to be verifiable. So now there are certain situation where you can and depending on the type of loan that you are getting, family can help fund a down payment and so forth. Conventional is the top of the line. FHA is next and VA, and there is no high response anymore. They have gone away. So, people who got anything in there before and if there is anything in their credit. I used to work for a financial institution, and we did home equity loans and I saw a situation there a couple of times where there was flat out discrimination because there was a senior citizen and they refused the loan based on age. I was like you can't do this, but I think those are the two points. The credit rating, because institutions having gone through 2008 and having seen the financial bust have backed off doing anything that looks like a high risk.

Comment: I think that it is both. It is the need to put a down payment and it is lack of knowledge of first-time homebuyer programs that are available. There are some that you can get some money for a down payment and from what we have seen from the families that we work with they are working but their credit isn't good.

(Crosstalk)

Comment: I also think you made a really good point about what the housing costs a few years ago and what you could get. Ten years ago, when I was looking for a house in the city, there was some really cute houses then I could afford. Now, we see how much houses have gone up in price, I hadn't really seen that much change in the industry. The houses didn't look that much nicer or newer than ten years ago. So, I think you are right that has impacted people's ability to actually purchase in the city and you are creating a larger gap. I was actually surprised that the higher income bracket getting larger.

Comment: That surprised me too.

Comment: It is creating more gaps and this community is small. So, a big gap like that is pretty and you will see that in a community that is so small and that was surprising to me.

Presenter: Any other comments?