



City of Newburgh, New York

DRAFT
HUD CONSOLIDATED HOUSING
AND COMMUNITY DEVELOPMENT
PLAN

Five Year Strategic Plan

DRAFT JULY 8, 2005

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GENERAL INFORMATION

Purpose of the HUD Consolidated Housing and Community Development Plan

This five year plan serves the following purposes for the City of Newburgh:

- 1) Integration of its housing and community development programs with guidance by, and accountability to, citizens generally, and especially those who can benefit the most from the effective implementation of these programs
- 2) Application to the U.S. Department of Housing and Urban Development for formula-based Community Development Block Grant (CDBG) and Home Investment Partnership Act (HOME) funds;
- 3) It lays out specific strategies for the implementation of the CDBG and HOME programs for the period of 2006 - 2010
- 4) It includes an annual action plan to allow for performance measurement.

As federal statutes provide, the basic goals of the CDBG and HOME programs are:

1. To Provide Decent Housing:
 - a) Assist the homeless to obtain appropriate housing
 - b) Assist those threatened with homelessness
 - c) Retain the affordable housing stock
 - d) Make available permanent housing that is affordable to low-income residents without discrimination
 - e) Increase the supply of supportive housing for persons with special needs
2. To Provide a Suitable Living Environment:
 - a) Improve the safety and livability of neighborhoods
 - b) Increase access to quality facilities and services
 - c) Reduce isolation of income groups within an area through decentralization of housing opportunities and revitalization of deteriorating neighborhoods
 - d) Restore and preserve properties of special value for historic, architectural or aesthetic reasons
 - e) Conserve energy resources

3. To Expand Economic Opportunity:
 - a) Create jobs accessible to low-income persons
 - b) Provide access to capital and credit for development activities that promote the long-term economic and social viability of the community
 - c) Establish, stabilize and expand small businesses
 - d) Empower low-income persons to achieve self-sufficiency to reduce generations of poverty in federally assisted public housing

Executive Summary

Newburgh, New York is one of the most beautiful and challenged cities on the east coast. Its riverfront vistas, historic buildings, wide main streets and proximity to New York City make this an attractive destination for second-home buyers, developers and real estate speculators. This multi-cultural city is also one of the preferred destinations for low-income urban residents who want to relocate upstate. Furthermore, the city suffers from a generation of socioeconomic decline as reflected in unemployment, poverty, and socioeconomic indicators such as teen parenthood (145.9/1,000 births) and infant mortality (20.1/1000 live births). Home ownership in Newburgh is lower than the state average at 30.7%, and declined between 1990 and 2000. Rents and housing prices are now climbing significantly, and are greatly outpacing real wages and economic opportunities. These dynamics create a politically charged climate with regard to affordable housing and equitable housing policy, and a period of opportunity for innovative and equitable solutions.

In the last several years, the City of Newburgh has taken a significantly new approach to government operations, community development and civic life. The current administration has made it a priority to develop and maintain fair, consistent and transparent policies in all phases of city administration, and to engage citizens fundamentally in the city's redevelopment. Initiatives in building code enforcement, and in the identification and restoration of vacant and abandoned structures, are sending a signal of this new climate. An active Arts Forum, Brownfields opportunity analysis, transportation planning process for the Broadway corridor, and a series of planning initiatives aimed at waterfront revitalization are laying a foundation of awareness of current assets and enlivening future visions. The City of Newburgh has undertaken its HUD Consolidated Housing and Community Development Plan within a framework of asset-based development, with a commitment to expanded, diversified public participation. This process has served as a pilot for a highly participatory Sustainable Master

Plan that will be carried out in 2005-06, guiding Newburgh's development for the coming thirty-five years through 2040.

The City's 1999 – 2004 plan focused on a spectrum of housing and community development initiatives to:

1. Provide rental housing opportunities for very low and other low income families
2. Provide rehabilitation assistance to homeowners and support an increase in homeownership through public/ private alliances
3. Support neighborhood revitalization particularly in the East End inclusive of infrastructure improvements, property rehabilitation and reduction of densities
4. On-going support for existing homeless and transitional housing facilities to meet the needs of the homeless and those with special needs
5. Developing job opportunities for City residents through a variety of public/ private alliances
6. Support human resource development as part of the a coordinated program of economic development
7. Provide support of youth programs inclusive of recreational programs and facilities.

[Still Needed: A LIST OF MAJOR INITIATIVES AND OUTCOMES]

The City of Newburgh faces substantial challenges in creating and preserving decent, affordable housing, and making housing opportunities available equitably to its diverse population; it faces parallel challenges in redeveloping neighborhoods and rebuilding its core economy. The degree of physical deterioration is high and visible nearly everywhere (with 12% of housing stock vacant or abandoned). A shortage of discretionary public funds and private capital constrains redevelopment, and the historic disenfranchisement of Newburgh's citizens must be honestly acknowledged. At the same time, the asset-based approach has drawn out a range of resources that provide the basis for a strategic approach to housing policy within a context of long-term community renewal. These include:

1. the city's physical infrastructure, including a major park designed by Frederick Law Olmsted, and over 4,000 historic sites in the riverfront area alone.

2. an unusually youthful population, many with international and cross-cultural experience.
3. a complex web of civic organizations engaged in advocacy, service, and direct rehabilitation of structures and neighborhoods, as well as supporting arts and culture with increasing sophistication, providing 'social capital' by linking the City's initiatives with the needs and values of its citizens;
4. a private sector developers' network with long-standing involvement in historic preservation;
5. educational institutions in and around the City including Mt. St. Mary College, West Point and Orange County Community College;
6. support for innovation on the part of Orange County's planning department county executive, and other agencies, as well as increasingly within City government and community agencies.

The City of Newburgh's Five Year Consolidated Housing and Urban Development Plan aims to close the gap in addressing livable, affordable housing, homelessness, special needs housing, and community development in a framework that develops and utilizes these assets and makes coordinated investments in infrastructure and people.

Mission for the Consolidated Plan:

In response to regulation by the Department of Housing and Urban Development, the City of Newburgh has prepared a Consolidated Plan for Fiscal Years 2005 – 2009, with an action plan for FY05 beginning January 1, 2005 and ending December 31, 2005. The City of Newburgh's Consolidated Plan consists of six parts:

1. General community information and strategies to be followed;
2. Housing needs, housing market analysis and a statement of priority housing needs
3. Homeless needs and priorities set by the city
4. Overall community development needs of the city
5. Non-homeless special need populations and priorities for assisting them in housing and community development;
6. The Annual Action Plan for 2005, describing all projects that will be undertaken with 2005 funding from the HUD Community Development Block Grant Program, the Home Investment Partnership Program, and the Emergency Shelter Grant Program.

Community profile:

The Newburgh Consolidated Housing and Community Development Plan represents the City of Newburgh, a 4 sq. mi. urban area on the eastern edge of Orange County and bordering the Hudson River. Newburgh is approximately 80 miles north of New York City. Located near the intersection of major routes 87 (N-S, the New York Thruway), 84 (E-W), and 17K, the city is surrounded on three sides by the expanding suburbanized towns of Newburgh and New Windsor.

Orange County's population has grown by 86% since 1960, and substantial growth has taken place in the greater metropolitan area of Newburgh (City and Town, and the adjacent town of New Windsor) – for example, a 7.3% rise in population between 1991 and 1999.

Changes in Population of New York State Metro Areas

	1991-99	1991-95	1995-99
Upstate:			
Albany	0.00%	1.20%	-1.20%
Binghamton	-6.6	-2.9	-3.8
Buffalo	-4.1	-0.8	-3.3
Elmira	-3.5	-1.2	-2.4
Glens Falls	1.3	1.8	-0.5
Jamestown	-3.4	-0.9	-2.5
Rochester	0.7	1.3	-0.6
Syracuse	-2.1	-0.1	-2
Utica-Rome	-8	-3.4	-4.7
Lower New York:			
Dutchess	2.9	0.3	2.7
Nassau-Suffolk	2.9	1.3	1.5
New York	2.1	0.9	1.2
Newburgh	7.3	3.2	3.9
New York State	0.9	0.7	0.3

Data Source: US Census Bureau

Changes in Employment in New York State Metro Areas

MSA	Percent Change in Total Employment		Total Employment Growth Rank Among MSAs*		Per Capita Income Growth Rank Among MSAs*	
	1991-99	1995-99	1991-99	1995-99	1991-98	1995-98
Newburgh	14.20%	10.00%	92	55	153	131
Nassau-Suffolk	10.9	9	117	74	104	50
Elmira	10.8	7.8	121	90	105	83
Utica-Rome	8.4	4.9	136	131	101	82
Rochester	7.8	5	140	129	137	116
Glens Falls	7.6	1	141	166	95	98
Albany	7.4	5.1	142	128	122	71
New York	7.2	8.3	144	82	54	40
Jamestown	4.8	3	152	153	129	123
Syracuse	4.7	4.8	153	132	135	115
Buffalo	3.9	2.8	156	156	92	91
Binghamton	1.4	5.6	161	119	145	49
Dutchess	-1.3	9.3	163	66	125	4

Data Sources: US Bureau of Labor Statistics, NYS Department of Labor, US Bureau of Economic Analysis

Population growth has not been accompanied by a rise in employment or income in the City of Newburgh. The median household income in Newburgh in 2000 was \$30,332, the lowest of any community in Orange County (whose median income was \$52,058). Unemployment is high, with 39% of the adult population not in the labor force. 63.2% of the City's families are classified as low or very low income, while 25.8% are below the Federal poverty level; 13% receive public assistance.

Deleted: rowth in the area has not meant higher salaries for residents

Demographics/ Low Income and Racial/ Ethnic Concentrations

Eighteen per cent of Newburgh's residents speak a language other than English as their native tongue (mainly Spanish). Out of a total population of 28,259, 10,257 are Hispanic (36%); 9,314 are African American (33%); and 7,969 (28%) are Caucasian.

There are 733 elderly households in the City, and 16% of residents age 64 or over are below the Federal poverty level.

The City's most challenged neighborhoods in terms of housing quality, vacant and abandoned buildings, and safety occur along with the highest concentrations of both poverty and racial/ ethnic minority concentrations. The census tracts with highest concentration of African-American and Hispanic residents (4 and 5) are

also the ones with the greatest poverty, and the highest concentration of vacant structures, as well as distressed buildings and neighborhoods. The census tracts with the highest concentration of Caucasian residents are also the ones with the highest rates of owner occupancy and the lowest poverty rates.

Geographic basis for allocating investments

The primary geographic focus of investment is on the four Census tracts classified as low or moderate income. The secondary focus is on enhancing citywide assets such as parks, recreational and cultural facilities that contribute to neighborhood safety and business recruitment and retention.

Obstacles to meeting underserved needs

Like most cities in its size range, Newburgh has not historically operated its own network of social services, but instead has worked in partnership with Orange County and with the nonprofit sector to address those needs more flexibly. Many city and county nonprofit organizations are challenged in their capacity. To make the most of existing resources, coordination takes place through the Orange County Continuum of Care Consortium, discussed below.

With regard to homelessness specifically, several initiatives to create a shelter within the City have been proposed over the years by private nonprofit organizations. However, siting controversies have arisen and the projects have not gone forward.

With regard to housing rehabilitation and affordability, one of the City's assets – its historic districts – also poses a challenge in terms of cost and procedural efficiency. Renovation of buildings in the City's historic district is subject to review and approval by an Architectural Review Board of citizens charged with ensuring that the historic quality of the district is maintained. Continuing efforts have been made to ensure a streamlined and affordable review procedure in order to reconcile the goals of structural improvement with preservation of the historic character of the City's buildings and neighborhoods.

With an estimated 18% of the city's population speaking languages other than English – chiefly Spanish – and that number growing with migration from throughout Latin America, the City and County systems for housing services and

community development have been challenged to maintain effective two-way communication. Both dissemination of information about programs, resources, and requirements, and the airing of citizens' questions and concerns have been hampered by limited numbers of Spanish-speaking personnel in positions of public interface. The City has recently expanded its Spanish-speaking staff in City Hall, and on the basis of the community inputs related to this plan, expects to do so in other areas of housing services and policy as well.

Financially, most of the City's resources are devoted to preserving the basic functions of government. In the last several years, concerted efforts to expand revenue sources have brought in significant planning funds for the waterfront, the Broadway corridor, and for Brownfields identification and restoration in Census Tract 5, as well as programmatic funds including a Twenty-First Century Grant for youth development. Substantial new funding will be needed in order to realize the vision of an upgraded housing stock, vibrant and attractive neighborhoods, and a population that has moved out of poverty enough to afford quality housing at every socioeconomic level.

Managing the Process

1. Lead Agency. The lead agency for the Consolidated Housing and Community Development Plan is the City of Newburgh's Department of Planning and Development, housed in City Hall at 83 Broadway, Newburgh, NY 12550.

2. Consultation with agencies involved in housing, social services and related community institutions:

- a. In the public participation process described above, Stakeholder Representatives were drawn directly from the Newburgh Housing Authority, Mullins Apartments Tenant Association, Fogarty Apartments Tenant Association, Habitat for Humanity, Safe Harbors, Rural Opportunities, Newburgh Community Action Program, Newburgh for Newcomers, Newburgh Artisans and other groups concerned with housing and community development.
- b. Telephone or face-to-face interviews were conducted with staff at Safe Harbors, Rural Opportunities, Orange County Department of Social Services, Project LIFE, Habitat for Humanity, Project Head Start, Newburgh Housing Authority, and Newburgh Community Improvement Corporation.

- c. Additional data was provided by the Orange County Continuum of Care Consortium and its authorized data management agency, Project LIFE.

3. Development of the plan – public participation

In an effort to expand and diversify participation in the formulation and review of this plan, the City has taken the approach of “going to the community” by attending the meetings of established civic, educational and faith-based groups as well as scheduling a series of focused Housing Forums around the city, including but not limited to low-income neighborhoods and public housing centers, to maximize the inputs of those most significantly affected by this plan.

The citizen participation strategy was built around the engagement of over 100 “stakeholders” representing major institutions, the private sector, youth, governmental agencies, and other planning processes such as transportation and waterfront development that must be integrated to ensure comprehensiveness. A two day training in communication skills and collaborative leadership was provided to these representatives in order to engage them, with the city, in the framing of the consolidated housing and community development plan as a full partnership between local government and the wider community. This plan is viewed by the City as the first stage in a participatory, “sustainable” master planning process to be launched in the fall of 2005. Adapted from the Burlington, Vermont Legacy Project, and incorporating the global principles of the Earth Charter framework, the EarthCAT asset-based approach engages a representative stakeholder group in reviewing the city’s basic human needs, assets, current and potential strategies for meeting the needs, then drawing on this data to set goals and measurable targets and create an action plan that will be carried out by the city and stakeholder institutions in partnership. After training, stakeholders selected for their engagement with housing and community leadership conceived and assisted with the outreach, with support from the City and two nonprofit partners, Global Community Initiatives (www.global-community.org) and Sustainable Hudson Valley (www.sustainhv.org).

In May and June, 2005, 5 meetings were held in neighborhood centers, public housing facilities, and other easily accessible sites. One meeting was held in Spanish with assistance from faculty at Lehman College and the Hispanic Catholic Center in Newburgh. Public testimony was also sought at the June 20, 2005 Newburgh City Council meeting. Small groups of stakeholders, as well as city

staff, participated as listeners and recorders of public opinion. [Community housing forum agendas in English and Spanish are attached.]

Formal notice was provided in local newspapers and backed up with flyers distributed to every residence in the City's public housing facilities and distributed by stakeholders in their networks. [Sample flyer attached]

In the same time period as the preparation of this Consolidated Housing and Community Development Plan, Newburgh separately held a citywide Youth Summit involving 157 young people recruited from a wide range of community organizations. The views expressed by the city's youth, including a desire for meaningful jobs and involvement in the workings of government, were also strongly taken into account in the development of this Plan. The youth of Newburgh identified five broad thematic clusters of youth development goals [Summary attached] that clearly serve also as community development goals:

- Access equity and opportunity through job creation, after school programs, and improvements to schools and hospitals;
- Youth power through opportunities for involvement in government and special youth gatherings;
- Extraordinary places to live and learn through both housing and neighborhood infrastructure upgrades, and a greatly strengthened climate of multiculturalism and participation
- Exceptional people – innovative practices centering on expanded, diversified and quality programming, and the valuing of youth themselves, and the professionals and volunteers involved in youth development
- Effective organizational systems within the city's youth development staff and volunteer structures, and in the agencies serving youth from schools to law enforcement to faith and community based institutions.

Additional information on the formal public participation guidelines developed during this process, and applicable to future Consolidated Plans, is provided at the end of this document.

INSTITUTIONAL STRUCTURE

The City of Newburgh works with a variety of public agencies, local and state nonprofit organizations, private sector organizations and faith based organizations to deliver the benefits of the CDBG and HOME programs to the community. The

Department of Planning and Development works closely with the Newburgh Housing Authority for administration, planning and monitoring of the Authority's operations and budget.

In a climate of limited resources during the period of the previous Five Year Consolidated Plan, the City's emphasis has been on the coordination and effective delivery of services by other public and private agencies, and on the linkage between public services and economic development. In housing and social services, the primary coordination vehicles have been the Orange County Continuum of Care Consortium and the Orange County HOME Consortium.

In community and economic development, the City has engaged in neighborhood revitalization efforts through CDBG, Enterprise Community Program and the Economic Development Zone; there was also exploration of the creation of a Revitalization Zone in the city's most challenged neighborhoods. Wherever possible, the City's economic development efforts are coordinated internally with the Newburgh Developers Association, and externally with the Orange County Chamber of Commerce, Orange County Partners, Southeastern New York Council of Industries and Mid-Hudson Pattern for Progress.

Institutionally, the majority of categories of need for housing, services and economic opportunity are met by agencies either within the city or serving the city (e.g. county agencies). However, none of these agencies has the capacity to respond to the levels of need that exist. For this reason, capacity building is a fundamental theme of this five year plan, applying equally to City and its partners, and to the low-income residents of Newburgh, whose talents and motivation must be cultivated and enlisted in the city's renewal.

In providing affordable housing to the low, very low and extremely low income residents of Newburgh, the Newburgh Housing Authority has primarily targeted its available assistance to families at or below 50% of the Area Median Income. Admissions preferences have been for families with economic hardships. The Authority's primary efforts to affirmatively further fair housing have been in helping Section 8 tenants to find housing outside areas of poverty or minority concentration, and marketing the Section 8 program to owners outside those areas. This approach has been shaped by funding and staffing constraints, limited availability of sites for assisted housing, evidence of housing needs, and consultations with local and state government, with residents and with Tenant Associations. However, in the last year, the Authority has developed a Section 8 homeowner support program allowing for the use of program funds to support

down payments; first time homebuyer education is provided by Newburgh Community Improvement Corporation. The program's first home purchase occurred in 2005.

The Newburgh Housing Authority is governed by a seven member board of directors. Five of these are appointed by the City Manager and serve a five-year term. Two others are elected by residents and serve two year terms. Staff hiring is the responsibility of the Executive Director; budgets are developed by staff and approved by the Board of Directors.

MONITORING STANDARDS AND PROCEDURES FOR CDBG PROGRAM

The City, through the Department of Planning and Development, performs an annual monitoring of CDBG subrecipients. Agencies that have demonstrated an excellent track record with CDBG compliance may be viewed as low-risk, and monitored every other year. Agencies in which there have been findings or other indications of significant concern may be monitored bi-annually. Subrecipients are monitored for compliance with CDBG regulations and for success in achieving the goals and objectives defined in their funding contracts. Each year, program staff establish priority areas for the monitoring program based on local and national trends and concerns. This process of prioritization will consider the following questions and select the short list of the most relevant ones¹:

- Is the project operating within the approved budget? If not, why not?
- Has there been an audit of the agency? If so, a copy is obtained and reviewed. If not, why not?
- Where there is program income, what is the process for reporting and using it?
- Do accounting records adequately identify the use of CDBG funds?
- Are accounting records supported by source documentation for vendors (invoices, purchase orders, time sheets, contracts, etc.)?
- e agency document use of funds througords such as payroll ledgers, cancelled checks, receipts ledgers, bank deposit tickets and bank statements, time sheets and contracts for services?
- Is the information reviewed on a site visit consistent with the records maintained by the agency and with data previously provided to the City?

¹ Adapted from the Burlington, Vermont Office of Community and Economic Development – permission granted for use – NOT YET REVIEWED BY CITY OF NEWBURGH – MAY BE WAY OFF – Melissa 7/7/05.

- What procedure does the subrecipient use for procurement? Is it consistent with Circular A-110 (nonprofits) or A-102 (governmental entities)?
- Are the actual measurable accomplishments of the project to date proceeding according to contract projections? If not, why not?
- Is the project providing the full scope of services delineated in the contract? If not, why not?
- What are the number and percentage of low and moderate income people served by the project?
- How does the project prove that it serves low and moderate income people?
- Does the project serve minority populations? What is the method of outreach?
- Is the project on schedule? If not, why not?
- How does the agency evaluate the effectiveness of the project?
- Does the project conform to any additional terms of the contract?
- Has any work on the project been subcontracted?
- What effort was made to employ local residents and use local businesses and contractors?
- Is the agency complying with equal opportunity requirements?
- Is the agency complying with disability access and nondiscrimination requirements?
- What provisions does the agency make for translation/interpretation?

MONITORING OF THE HOME PROGRAM

The City ensures that subrecipients comply with statutory and regulatory requirements by means of:

- Contracts between the City and subrecipients.
- Annual review of audits and project financials.
- Review of income eligibility - as established by the U.S. Department of Housing & Urban Development (HUD) - of beneficiaries.
- Review of continuing affordability as established by HUD and by the Department of Planning and Development.
- Review to ensure that no permanent displacement of current occupants results from the investment of CDBG, HOME and/or other public money in a given housing project.
- Review of annual income certifications as required by HUD.

- Review of financial statements and the project pro formas for nonprofit and for-profit borrowers, and a review of assets and management performance for for-profit landlords.
- Review to ensure that property taxes are current.
- Title searches for loans exceeding \$2,000.
- Mortgages and housing subsidy covenants containing home restrictions for all loans.
- Appraisals or recent City tax assessment for all loans.
- Record of compliance by the applicant in meeting fair housing standards and City ordinances.
- For for-profit landlords, the loan to value after rehabilitation must be no more than 90%. (Home buyers, homeowners, nonprofit organizations and limited equity cooperatives may be allowed to go as high as 100%).
- Debt services coverage ratio for for-profit landlords must be 1:1 or better
- Loans/grant amounts may not exceed more than \$30,000 per unit, although exceptions may be granted on a case-by-case bases. No single loan/grant may exceed 50% of the annual HOME allocation.
- Rehabilitation standards require that all buildings containing assisted units conform to Newburgh's minimum housing code and to HUD's housing quality standards. In addition, cost effective energy conservation improvements may be required.
- Bidding by contractors in accordance with federal, state and City requirements.
- Lead paint hazard assessment and abatement .
- Professional asbestos abatement where there is an obvious hazard of friable asbestos, pipe lagging, or an asbestos-insulated heating plant.
- Level 1 site assessment where there is reason to believe that a hazard may exist.

OVERALL APPROACH TO HOUSING AND COMMUNITY DEVELOPMENT

Cross-cutting the City's housing policies and programs is the concept of a ladder of housing tenure that all individuals should be equally able to rise along, regardless of their current status or socioeconomic background.

The first two rungs of the ladder address preventing and overcoming homelessness by building up the supply of, and ensuring accessibility to, safe, decent transitional

housing together with supportive services such as case management, landlord-tenant dispute resolution, short-term rent assistance and economic opportunities. We distinguish two kinds of initiatives, one directed at homelessness due to conditions in the housing market, and one directed at homelessness due in part to broader social stresses – the situation faced by many individuals with handicapping conditions, substance abuse problems, criminal records, and other social circumstances that may be barriers to opportunity.

The third rung of the ladder is ongoing access to decent, affordable housing on a stable rental basis, allowing for coherence in choices about employment and schooling, and creating over time a sense of place and stewardship for home, neighborhood and beyond.

The fourth rung of the ladder is home ownership at prices that are affordable for a majority of the city's working population, increasing stability and owner-occupancy, building up citizens' equity and enhancing neighborhood quality of life.

With a primary focus on increased housing stability and equity, this strategy integrates the four distinct program goals of the Community Development Block Grant program: housing, homelessness, non-homeless special needs and community development. Focusing on low-, very low- and extremely low-income residents of the City of Newburgh, and especially on historically disadvantaged or disenfranchised populations, this strategy presumes a connection between meeting special needs and affording equal access to economic opportunities that are available through community development. It views homelessness prevention and reversal as a necessary foundation for the stability of housing tenure for the city's inhabitants.

At each rung of the ladder, the City has adopted a capacity-building strategy aimed at simultaneously expanding the supply of decent, affordable housing, and helping tenants and homeowners to increase their economic and social resilience. Both the condition of housing stock and the socioeconomic conditions in the city call for far greater capacity building than can be achieved with currently available resources. Recognizing this situation, the City will invest in both infrastructure and people, in coordination, so that safe, affordable housing will be developed in increasingly attractive neighborhoods populated by citizens with growing economic self-reliance and civic engagement. The linkage between infrastructure investment and social capacity building will be fostered by identifying housing initiatives that also serve to develop the work force, nonprofit and business capacity, and the revenues

available for further housing initiatives. At each level, the strategy focuses on qualifying households that can derive the greatest benefit from the City's investment of resources.

Newburgh, like most cities its size, relies primarily on social services and capacity building programs offered at the County level, and by the nonprofit sector. Therefore the goals and five year strategic focus areas laid out below will be carried out by the City in partnership with Orange County's Continuum of Care Consortium and HOME Consortium, and with area nonprofits generally. The City's advocacy and program development is geared toward strengthening regional solutions for housing and community development.

Housing summary/ needs

Occupancy and Vacancy

The city's housing stock consists of a total of 10,529 housing units, 9,197 of which are occupied, with a 12% vacancy rate. This citywide trend of vacant or abandoned housing is strongly connected with deteriorated quality, compounded by a high percentage of absentee landlords. A strong theme in the public participation sessions was the deteriorated condition of both rental housing and potentially affordable units up for sale, and the high costs of renovation – in part related to the historic nature of many structures and neighborhoods.

The highest concentration of vacant and abandoned housing is in the lowest-income, and most ethnically diverse, neighborhoods. Census Tract Four, for example, has boarded and/or vacant buildings on 124 parcels (12%). A walking survey was carried out by the nonprofit Newburgh Community Improvement Corporation in 2005, ranking residential buildings as poor, fair, normal or good based upon structural and repair factors. Almost forty-six percent of the total were classified as in Fair condition, while another 36% were evaluated as poor. This adds up to a total of approximately 81% of the census tract's residential buildings needing significant repairs or rehabilitation.



Rental housing costs are rising rapidly and unpredictably, with the fair market value of a one-bedroom apartment now \$815. Thirty-eight percent of Newburgh's households pay more than 35% of their gross income in rent. At least 3734 households cannot afford the median rent and, of these, 1858 families fall between 25-50% of the area median income.

In the city as a whole, crowding is a sign of the mounting crisis in housing affordability. In light of Newburgh's population (28,259) and size (four square miles), the City's population density is high. The number of households increased from 9,029 in 1990, to 12,210 in 2000, adding to the pressure on housing availability and affordability. According to analysis conducted in 2005 by Habitat for Humanity of Greater Newburgh, this means that:

Newburgh has a density of 7,246 persons per square mile, on parity with the New York/ New Jersey metropolitan area. This is well above the New York State average of 402 persons per square mile, and the US average of 80 persons per square mile. Overcrowding is prevalent with 4639 housing units divided into 3 or greater units per building.

Public Housing Programs

Public housing in the City is administered by the Newburgh Housing Authority, which was serving 135 households as of the beginning of 2005 and anticipated a turnover rate of no more than 2%. The Newburgh Housing Authority waiting list totals 248, and includes:

Extremely low income households	202
Very low income	31
Low income	5
Families w/ children	187
Elderly families	49
Families w/ disabilities	12

This list has been closed for 24 months. The city does not expect to reopen it within a year for general application, but does continue to allow senior housing requests. The City also has 205 units of state-assisted housing.

In the City of Newburgh, HUD’s Section 8 Voucher program was serving 431 households at the beginning of the year, with an anticipated turnover rate of no more than 5% or 21 households. However, for Section 8 housing vouchers, the city’s waiting list totals 448 households. The income levels represented are:

- 375 Extremely low income 84%
- 68 Very low income 15%
- 5 Low income 1%

This wait list includes 369 families with children, 38 elderly families, 41 families with disabilities; In racial/ ethnic composition, 102 of these households are Hispanic (22.7% of the Section 8 waiting list compared with 36% of the general population); 188 are African-American (41.9% of the Section 8 waiting list compared with 33% of the general population); and 152 are Caucasian (33.9% compared with 28% of the general population). The list has been closed 36 months, and it not expected to reopen in the foreseeable future. Countywide, as well, there is a significant Section 8 waiting list and it is closed.

Lead Paint Risks

In the City of Newburgh, 55.9% of the housing was built before 1939 and only 17% has been built since 1960. The prevalence of lead paint in the city’s older housing stock is assumed to be high. Lead paint mitigation is required by the City whenever buildings are renovated, and this process is monitored by the City’s Code Enforcement Office. Physician reports of child lead paint exposure are addressed by the Orange County Department of Health, with support from the City’s Code Enforcement Office. Proactive efforts to reduce health risks from lead paint in the city’s homes have taken the form of neighborhood based outreach by the Orange County Health Department, including “lead blitzes” with health information and case management services, and regular health fairs in Newburgh’s neighborhoods providing education on techniques to minimize impacts such as damp dusting and mopping.

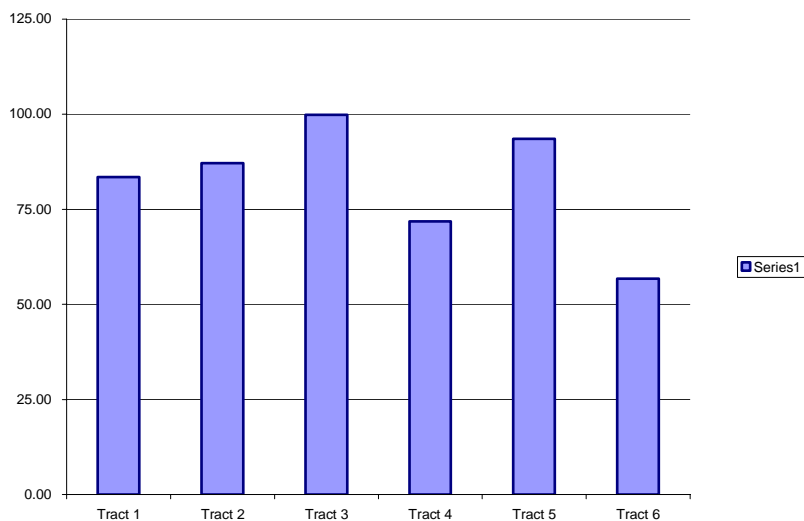
Overall Affordability

Home ownership in Newburgh is 30.7% (down from 35.4% in 1990). Ownership is concentrated in the higher income Census Tracts 1 - 3. Median home sale price in the city was \$124,850 in 2003 and \$146,700 in 2004, an increase of 17.5%. In contrast, in that same one-year period, median income for the City only rose from \$31,545 to \$32,897 (an increase of 4%).

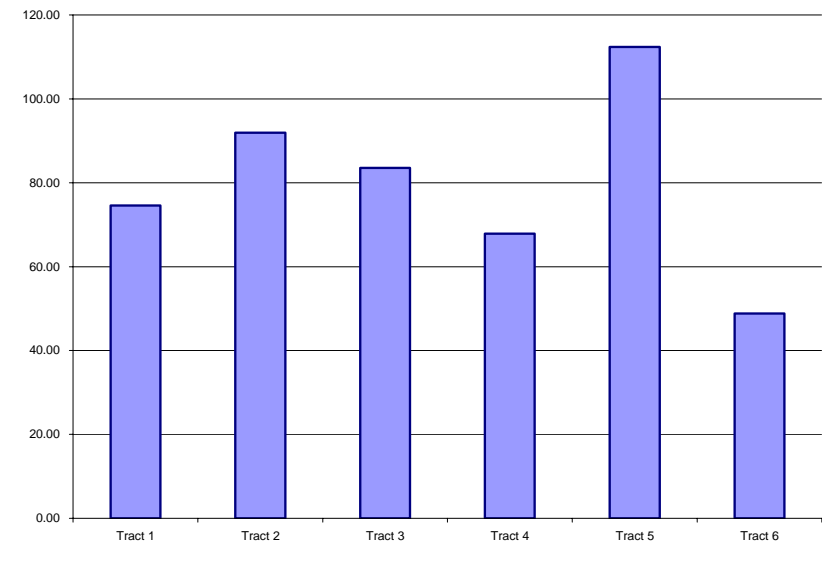
A Housing Affordability Index calculated in 2005 by the City Assessor revealed that housing affordability (measured as a ratio of median household income and median home sale price, by census tract) is going down in most of the city. Only in Census Tract 2, where incomes have risen in proportion to median home sale price, and Tract 5, where median home sale price has fallen, has the affordability index improved. [Housing Affordability Index calculations attached]

The following two graphs show the distribution of affordability in the six different census tracts in the city in 2003 and 2004. Note that in the 2004 version, the upper range is 120% of affordability, not 100% as it is in 2003. This is because in Tract 5, the gentrification pressures are more obvious, as people move into a deteriorated area with higher incomes.

2003 Affordability Index



2004 Affordability Index



In terms of housing needs by size and type, the City's population is diverse in terms of family and household composition, creating a particular need for diverse and appropriate housing for extended families and non-family households (which are 3,166 of the city's 12,210 households). Grandparents serve as caregivers in 313 households or approx 1% of households, while 1,300 children are living with relatives who are not their parents. There are 844 households of unmarried partners. Group living is the norm for 912 non-institutionalized individuals and 193 others within institutions.

Ideally, this need would be met by a mix of conventional multi-family buildings, including small apartment complexes and primary residences with "in-law" apartments, and by less conventional designs allowing for a combination of private and shared space, and live/work space for professionals and craftspeople working in the city. The high levels of vacant and abandoned structures can begin to be viewed as an asset, seen through creative eyes, in light of the opportunities for major renovations and the need for innovative uses. In the public forums, citizens especially expressed the hope that redevelopment would avoid the trap of isolating the lowest income households in conspicuous new or renovated facilities, and would aim instead to create vibrant, mixed-income neighborhoods throughout the city.

The City continues to participate in the successful Orange County HOME consortium, which has created 845 units of affordable housing. By spending \$5 million through this initiative, the City has been able to leverage \$40 million in public and private funds. Because HOME funding can be used for new home construction, the city has relied primarily on HOME resources for new residential units and on CDBG resources for other types of infrastructure improvements.

A primary new program to address both home ownership and the challenge of vacant/ abandoned housing stock is the city's initiative to reclaim **approximately 100 properties** sold at auction in the last two years, where owners have not complied with contractual agreement to see that these properties are rehabilitated, with valid certificates of occupancy, and occupied. The City has initiated legal proceedings to reclaim these properties with a view toward offering them for sale by sealed bid with a preference for qualifying first-time homebuyers.

Public/Private Partnerships

Historically, the City has also implemented its affordable housing strategies through partnerships with nonprofit organizations. In direct rehabilitation of properties and support of home owners, two programs are central: Habitat for Humanity of Greater Newburgh and the Newburgh Community Improvement Corporation.

Habitat for Humanity of Greater Newburgh, an affiliate of Habitat for Humanity International, has operated programs to provide home ownership supports and affordable housing in the City since 1999, concentrating in the low-income East End along the Hudson River (Census Tracts 4, 5 and 6). In keeping with the City's built-out condition and the wide availability of structures needing rehabilitation, Habitat's programs have focused exclusively on renovation rather than new home construction. Habitat participants purchase homes for \$750 cash plus a minimum of 250 – 400 hours of sweat equity participation in the renovation of the structure. Habitat recently completed its 17th house, and aims to complete an additional 20 in the next three years. However, in 2005, 70 families applied for Habitat participation and 30 met the qualifications fully, leaving a service gap with respect to this highly motivated, potentially stable cohort of citizens with the skills, and the financial and personal capacity to become stable home owners.

Newburgh Community Improvement Corporation (NCIC) is a Neighborhood Preservation Program, with designation by the NYS Division of Housing & Community Renewal. Its mission is to revitalize Newburgh and increase

affordable, safe and sanitary housing for low income families. To date NCIC has rehabilitated 33 buildings into 64 units of affordable housing in the Lander-Chamber-South Street area, and will rehabilitate another 13 buildings over the next 12 months into 20 more units of housing.

NCIC runs a Homeownership Education and Training Program that helps first time home owners learn how to be informed and skillful buyers, and helps them to secure affordable loans at reasonable interest rates. The agency also provides post-purchase support for homeowners. NCIC is part of Rural Opportunities, Inc.,(ROI) a non-profit established in 1969 to provide housing, training, and other supports to migrant worker families and other disadvantaged families. ROI ranks 4th nationally in the development of first time home buyers, as ranked by the Neighborhood Reinvestment Corporation. NCIC will be rehabilitating 12 buildings over the next year for sale to first time homebuyers in the income range of 41%-70% of area median income.

NCIC also has a permanent housing program for homeless individuals with mental disabilities, serving 95 people.

Homebuyer support programs have been launched by such major employers as Mt. St. Mary College and St. Luke's Cornwall Hospital. Both programs provide stipends to cover closing costs connected with home purchasing for qualifying employees.

To summarize, the City has a programmatic foundation for addressing each tier in the ladder of housing tenure, from crisis and long-term homelessness to the development of housing units for rental and sale. However, the affordability pressures and the magnitude of need on the part of low, very low and extremely low income households far outweighs these resources. As a realistic statement of priorities, the City must find ways to stabilize the ladder at both its ends - that is, to reduce the socioeconomic crisis of homelessness, overcrowded and substandard housing for its lowest-income residents, and to help its working poor households to achieve the economic stability of home ownership, benefiting themselves and further stabilizing the city's neighborhoods.

We need a list of other city financial investments – and the status of last 5 years projects from previous plan

Homeless summary: Needs and Strategies

The Orange County's Department of Social Services reports that, in 2004, 529 households in the City of Newburgh sought transitional housing assistance and an additional 5% or 26 households are estimated by O.C. DSS to be long-term homeless and outside the reach of social services. Of those who requested assistance, 99 were placed in transitional shelters, 247 were placed in hotels or motels, and 183 did not receive assistance. Some of these did not qualify for services, while others may have received assistance from other sources. The challenge of homelessness has not been significantly reduced in recent years, and may be on the rise. Orange County received an exemption from conducting its annual street census in 2005, so more empirical data on the current picture is unavailable. Other rough estimates by human service professionals familiar with Newburgh's homeless citizens place the long-term homeless count in the city conservatively at 60 - 100 households.

The City of Newburgh addresses most of its core needs for homeless and housing-related services through a partnership with the Orange County Continuum of Care Consortium, a partnership of public, private and non-profit agencies dedicated to responding to the housing needs of the County's homeless and low-income population. Annually, the Consortium develops a Continuum of Care to respond to the needs for permanent and transitional housing, as well as services that include health care, mental health counseling, substance abuse treatment, education and employment. The Orange County Continuum of Care Consortium has developed a strategic plan aimed at ending chronic homelessness by 2012 through targeted outreach, coordinated support services, and expansion of both emergency shelters and transitional housing. Agencies participating in this network of service delivery – including both members and non-members – are attached. Also attached is a summary of the committee and governance structure of the Consortium. The Consortium received \$1,834,239 from HUD for its programs in 2005.

The homeless crisis support services of the Consortium include five primary transitional housing facilities, all performing some amount of crisis support services along with intake, emergency shelter and referral to additional services:

- The Adult/ Family Shelter of the Emergency Housing Group, Inc., located in Middletown but open to homeless families and individuals throughout the County, providing emergency counseling and supportive services, but operating at or near capacity;

- “A Friend’s House,” a 13-bed youth emergency shelter operated by The Emergency Housing Group, also in Middletown but open to youth countywide;
- Project LIFE, developed by the Newburgh Interfaith Emergency Housing Group, a transitional shelter for fragile families, providing apartment-style shelter for 16 families, each for up to six months at a time.
- The Stephen Saunders Residence, with 8 permanent units for persons suffering from HIV/ AIDS
- Safe Harbors of the Hudson, a nonprofit engaged in the renovation of the former Hotel Newburgh complex on Broadway, to create 116 supportive housing units for adults with mental illness and 12 additional units for low-income artists

An additional source of integrative case management, counseling, social supports and life skill development is the Newburgh Ministry, which operates a drop-in center providing telephone access, a thrift shop, a learning center for children, life skill and self-esteem classes, and English as a second language instruction. During the winter months, the Ministry has established expanded hours to provide overnight access for 15 homeless men.

In order to improve, streamline and better evaluate services for the homeless and other special needs populations, the Continuum of Care Consortium began implementing Homeless Management Information System (HMIS) in April 2005, with the initial participation of the Regional Community Action Program (RECAP) and Crystal Run Village, both with regional bases of operations in Middletown. By the end of 2005, this data sharing system will be expanded through the participation of the Mental Health Association of Orange County, Project LIFE, and Emergency Housing Services. Orange County has also entered into partnership with Ulster County (immediately north) and Dutchess County (just across the Hudson River) for additional data sharing and coordination of services.

The City recognizes that homelessness has complex roots in both housing market conditions and the wider socioeconomic stresses experienced by its households, including but not limited to: physical and mental disabilities; substance abuse; security issues related to domestic violence and life-threatening illnesses such as HIV/AIDS. Responses to homelessness, therefore, are divided into two categories: homelessness rooted in housing market issues, requiring a relatively short-term response oriented toward crisis supports and financial assistance in securing new housing and adequate employment; and homelessness rooted also in socioeconomic stresses, and requiring a longer-term response including case

management, sustained transitional housing, and supports in developing workplace readiness. For longer-term housing in connection with other special needs, the City is served by the following agencies

Crystal Run Village, a nonprofit provider of assisted living, rehabilitation, case management and vocational development for people with developmental, physical or psychological disabilities, serving Orange County residents through a network of 43 community-based group homes with 4 – 14 residents each.

Rehabilitation Support Services, a nonprofit mental health agency providing 6 supported housing apartments for adults with a history of mental illness, along with counseling, coordination with clinical services, vocational assistance and 24 hour on-call staff support.

Independent Living (long-term housing for people with physical disabilities)

Community development summary/ needs

With respect to community development, the city has experienced substantial flight of industry and commerce into the surrounding suburban towns and the Stewart Airport industrial/ commercial zone outside the city, which has been a focus for regional development incentives. Disinvestment in the city's core and neighborhoods over a generation has taken a visible toll, with high levels of vacancy and disrepair on the major commercial streets as well as in the residential neighborhoods.. Due to limits in available open space and suitable commercial/ industrial real estate in the city itself, light industry and larger commercial facilities such as malls and box stores have developed outside the city limits.

A modest city bus system is organized around a loop through low income neighborhoods and in proximity to many social service agencies, but does not effectively connect the work force to employers in that wider geographic radius; even bus transportation to employment hubs in New York and New Jersey originates outside the City itself. The city's poverty levels reflect a combination of unemployment, underemployment, and depressed wage levels stemming from the labor market conditions including out migration of employers and the limited skill base of some of the city's work force.

In the community forums, a recurrent theme was the importance of developing work force supports including transportation, training, job readiness, entrepreneurial opportunities. This is a community that clearly wishes for greater

self-reliance and for community development strategies that build a distinctive commercial and creative economy. While the City's infrastructure realistically contains few opportunities for large-scale manufacturing or centralized service businesses, there is opportunity for a revival of retail, professional services, trades, crafts and knowledge-based businesses, both in the vacant but restorable structures lining Broadway, and in the historic buildings throughout the city's neighborhoods. Opportunities for youth recreation, vocational training and entrepreneurship are seen by the community as essential, as are opportunities for part-time, flexible and home-based work. Opportunities for business ventures in or near the Newburgh Housing Authority's Mullins and Kenney Apartments were an interest expressed by tenants.

A related, strong theme in the community forums was public safety and its connection with business recruitment and retention, both on the Broadway Corridor and in the neighborhoods. More extensive, targeted and sophisticated presence of law enforcement officers, and expanded youth development programming, are both seen as essential by the community.

The primary barriers to more dynamic economic revitalization in Newburgh today are capital and technical assistance that are capable of bridging between the current skills gap, on the one hand, and the high aspirations of the community for a revitalized, distinctive economy oriented toward rebuilding and cultural renaissance. The city government has responded with a foundation of planning for equitable redevelopment, including completion of a New York State funded Local Waterfront Revitalization Plan, preparation for ferry service across the Hudson to neighboring Beacon (with commuter rail service to New York City and parallel redevelopment efforts well underway), securing funds for identifying and redeveloping Brownfields, securing planning funds for redevelopment of the city's main street, Broadway; and support of an active Arts Forum.

Orange County, too, has invested in revitalization of Broadway, by placing a county office complex as hub of a block near City Hall that is a focus for revitalization efforts. However, concerns have been expressed by some citizens that a recent reduction in staffing by social service agencies, at that location, will put them at a disadvantage.

Non-homeless special needs summary/ needs

In the City of Newburgh, significant special needs populations include individuals and households with physical handicaps and developmental disabilities, mental illness, alcoholism and chemical dependency, HIV/AIDS and other serious illnesses, as well as the elderly and frail elderly.

According to U.S. Census data, there are 1,059 children and young people ages 5 – 20, with disabilities, among the 8,355 city residents in this age range (12.7%). There are 4,735 adults 21 – 64 years old, with disabilities, among the 14,540 adults in this age range (32.6%). There are 1,138 adults 65 and over in the City with disabilities, in an overall population of 2,405 in this age range (47.3%).

Service delivery, again, is coordinated by the Orange County Continuum of Care Consortium, in which the City's Department of Planning and Development is a member, as are most of the major nonprofits serving special needs populations.

HOMELESS PREVENTION AND CRISIS SUPPORT GOALS

Goal: Rapidly and effectively respond to homelessness resulting from housing market conditions.

Five year focus:

(1) assist currently homeless individuals and families with case management, safe and appropriate shelter facilities, and the enhancement of economic capacity through vocational training and support, including entrepreneurial skill development by participation in the Orange County Continuum of Care Consortium.

(2) strengthen the system for homelessness prevention through landlord-tenant dispute resolution, tenant financial stabilization by methods including energy conservation, and expansion of crisis supports to provide ongoing education and training for economic self-sufficiency.

Goal: Enhance opportunities for housing and economic stability, for individuals and households at risk of long-term or chronic homelessness or housing instability, resulting from special needs including handicapping conditions, physical and mental health issues, or status as an ex-offender.

Five year focus:

- (1) expand the supply of appropriate transitional housing and work closely with community stakeholders on appropriate siting to build neighborhood support for these facilities;
- (2) advocate for expansion of case management and supportive services provided by Orange County for individuals with special needs that place them at risk of homelessness, and work with the County to advocate for appropriate siting of social services in the City of Newburgh to ensure accessibility;
- (4) continue and expand participation in the Orange County Continuum of Care Consortium.

HOUSING GOALS

Goal: Expand the supply of affordable housing in good condition, available for rental or sale in Newburgh, that meets the requirements of the City's diverse households and family structures.

Five year focus:

- (1) using HOME, low-income housing tax credits and other applicable programs, stimulate rehabilitation of housing that is currently in poor or fair condition, focusing on the census tracts with the greatest concentration of vacant and abandoned housing, and the greatest concentration of racial and ethnic minorities;
- (2) through purchasing or reclamation of abandoned properties by the City, create a pool of publicly-owned or controlled, affordable housing at least sufficient to eliminate the waiting lists for the Newburgh Housing Authority and other public housing facilities;
- (3) explore financing mechanisms such as New Market Tax Credits and HUD Revitalization Zone program options, as well as other sources of revenue to provide financial and technical support for the renovation of both rental housing and owner-occupied homes;
- (4) adjust zoning to allow for mixed-use residential development, and, where possible, design renovated structures to encourage extended and nontraditional family households and expand handicapped accessibility;
- (5) expand the availability of Spanish language information about housing policy, programs, and opportunities.

Goal: Make home ownership possible for everyone who wants it in the City of Newburgh. Increase homeownership in low income neighborhoods by 15%.

Five year focus:

- 1) stimulate the rehabilitation of single-family and multifamily homes and small apartment units appropriate for separate, private ownership by occupants;
- 2) work with banks and other funding agencies to expand the availability of mortgage loans for first-time homebuyers;
- 3) expand upon successful nonprofit programs for homebuyer education and support;
- 4) partner with, and build the capacity of, effective nonprofits working in homeowner education and housing rehabilitation for the first-time homeowner market; preferentially work with nonprofits and for-profit developers willing to allocate significant portions of new and renovated housing complexes to low- income households.
- 5) **Drafter's Note: The following recommendations are from other cities that Newburgh might want to consider .**
- 6) **Implement a Newburgh HomeOwnership Program, making \$10 million in affordable mortgage financing through Fannie Mae.**
- 7) **Seek voter approval for increasing the Housing Trust Fund tax rate by one cent or by developing a new, alternate funding source for the purpose of supporting homeownership in areas of the city with low rates of homeownership.**
- 8) **Amend the City's Condominium Conversion ordinance to exempt the conversion of all rental buildings containing six or fewer apartments and explore increasing the exemption further.**
- 9) **Amend the City's zoning ordinance to allow accessory apartments (not exceeding 25% of total square feet of a building) under the condition that the owner (person whose name is on the deed) lives in the home.**
- 10) **Create a Newburgh Community Land Trust to support the operations of the HomeOwnership Center.**
- 11) **Create an Employer Assisted Housing benefit to encourage City employees to buy homes in neighborhoods with low rates of homeownership.**
- 12) **Encourage Congress to establish tax credits and other incentives to encourage the production of owner-occupied housing affordable to low and moderate-income households and increase funding for homeownership counseling.**
- 13) **Encourage banks, credit unions and mortgage companies to offer innovative in-house mortgage products that expand homeownership.**

NON-HOMELESS SPECIAL NEEDS GOAL

Goal: Support Newburgh's citizens with special needs in reaching their full economic and social potential through effective, accessible, equitably administered services and through accessible infrastructure in the city's built environment

Five year focus:

- (1) expand the capacity, and support the coordination, of Continuum of Care agencies to reach and provide some assistance for all who qualify for, and require, their services;
- (2) identify priority housing facilities and public spaces for upgrading in terms of handicapped accessibility, and invest in those upgrades.

Goal: Older adults and people with disabilities have the necessary community supports to live independently - with advocacy, recreation and social services appropriately available.

Five-Year Focus:

- 1) Maintain existing senior centers and programming in senior centers and other community centers throughout the City.
- 2) Maintain home-based and center-based services to senior citizens and people with disabilities, particularly those most vulnerable due to poverty, illness and social isolation.
- 3) Advocate for an exploration of state support for senior centers.
- 4) Expand attendant care and respite options for persons with disabilities and elderly residents.

COMMUNITY DEVELOPMENT GOAL

Goal: Raise the income and purchasing power of Newburgh's citizens at least proportionately to increases in housing costs, and greatly reduce the number of households living in extremely low-income conditions, by creating good local jobs, business opportunities, and a revitalized infrastructure that supports business development and retention.

Five year focus:

- (1) Recruit and develop local enterprises with the capacity to employ, train and mentor the local work force;
- (2) Focus on industries connected with the renewal of the community such as arts, culture and craft; energy-efficient sustainable building, food, transportation, information and communications technology;
- (3) Target economic development and infrastructure revitalization in neighborhoods with the greatest proportion of low and moderate income households, and historically under-served communities, and carry out infrastructure revitalization on a coherent, neighborhood-by-neighborhood basis wherever possible;

- (4) Develop the capacity of the City's youth as an economic, civic and cultural force through innovative, diverse and holistic education and training opportunities;
- (5) Build supports in the city's neighborhoods for work force and economic development, including but not limited to enhanced child care, business services, transportation to neighborhood and city centers, and amenities that support business development such as neighborhood parks, well maintained streets, community gardens, arts and culture,
- (6) provide a comprehensive directory of human services, cultural resources, natural and historic assets, potentially co-published with the existing annual *Green Guide to Newburgh*;
- (7) Recruit and retain quality businesses by strengthening Newburgh's identity as a "city that builds." That is, create an economy that encourages high quality housing and infrastructure renovation coupled with care for historic preservation by working innovatively with the building trades and crafts, new materials and energy sources, and a community of self-reliant, innovative people who are turning their economy around and creating enterprises with long-term public benefit.

CROSS-CUTTING STRATEGIES

Cross-cutting these programmatic goals and five year strategic focus areas, the City has identified a number of strategies that could cost-effectively enhance its capacity to solve or better manage entrenched problems, and to build on assets in housing and community development generally. During the first year of this Five Year Plan, these will be further investigated, and those prioritized by the City Council and citizen stakeholders will be implemented. These may include:

- 1) Creation of a formal, ongoing Housing and Community Development Task Force comprised of stakeholders representing key agencies and the city's low- and moderate- income citizens, and charged with monitoring the implementation of the City's Consolidated Housing and Community Development Plan; developing and refining project proposals for future years; interfacing with the appropriate boards and city personnel to address building code, inspection, zoning and other enforcement issues related to housing stability and quality; and ensuring effective communications overall between the City of Newburgh's housing and community development programs and the citizens they serve.
- 2) Creation and funding of the position of Housing Officer, a bilingual (Spanish-English) professional who can implement educational programs, resolve housing related disputes, refine local policy, advocate for the citizens

of Newburgh at the County, State and Federal levels, and develop funding streams and housing infrastructure to meet the City's housing goals.

- 3) Building the capacity of nonprofit organizations engaged in housing and related services and/or community development, through investments targeted at increasing their financial or professional capacity such as mini-grants in support of fundraising, technical assistance, and collaborative project development, as well as drawing on replicable program models in use by nonprofits outside the area and relevant to the needs of the City of Newburgh, including programs in energy efficiency improvements for low-income housing and entrepreneurial supports for low-income youth.
- 4) Innovative approaches to property ownership that allow the City greater influence on rental housing rates and supply with minimal administrative overhead, such as the Community Land Trust model in use in Portland, Oregon and other communities, whereby the municipality owns the land and development rights, and can either rent housing units or sell the homes separately from the land, with clear conditions set on resale and clear division of responsibilities.
- 5) Innovative approaches to funding and technical assistance for community and neighborhood development, such as Neighborhood Improvement Mini-Grants administered on a competitive basis, revolving loan funds for home improvements (including energy improvements) by low or moderate income residents; and work with banks to implement programs for Energy-Efficient Mortgages and Location – Efficient Mortgages encouraging homeowners to save energy and reduce commuting costs where possible.

Taken together, these strategies are aimed at stabilizing and then reversing the trends of housing deterioration, declining affordability and gentrification, and ensuring that the community residents of Newburgh have substantial access to the financial benefits derived from the enhancement of housing stock and overall quality of life in the city.

Citizen Participation Plan

The City of Newburgh, through its Department of Planning and Development, strongly encourages public involvement in the Consolidated Plan process and use of Consolidated Development Block Grant money. In the course of the expanded participatory process that was created in the development of the current Consolidated Plan, the City has outlined a Citizen Participation Plan for the future, as required by 24 CFR Part 91.105.

The Citizen Participation Plan can be reviewed at the offices of the Department of Planning and Development, on its website, and at the Newburgh Free Library.

This Plan, together with all other materials relating to the City's CDBG and HOME programs, are available in alternative formats for persons with disabilities. For information, contact the Department of Planning and Development at 845-569-9400.

Public Hearings

1. The City will hold at least two public hearings during the year to obtain citizens' views about housing and community development needs, development of proposed activities and review of program performance. At least one public hearing will be held to obtain the views of citizens on housing and community development needs (including priority non-housing community development needs) as the next Consolidated Plan is being prepared to be published for comment.
2. The City will ensure adequate public notice before each public hearing, with sufficient information published about the subject of the hearing to permit informed comment. Public hearings will be announced in the newspaper, on public access television and by posting flyers around the city. Citizens will be notified of the public hearings at least two weeks before they are held.
3. Advanced public notice will also be given of all public meetings relating to the Consolidated Plan and performance progress.
4. The City will hold all public hearings at times and locations convenient to potential and actual beneficiaries, and accommodations will be made for people with disabilities. All hearings will be held in accessible locations, and sign language interpreters will be made available upon advance request.
5. The City will provide interpretation services for non-English speaking residents at public hearings upon advance request, provided such services are available in the community.

Citizen Advisory Board [proposed]

1. A Citizen Advisory Board will make recommendations each year to the Mayor and City Council on the allocation of CDBG funds.

2. The Board will include:

- A neighborhood representative from each of the City's six Census tracts
- A representative of the Orange County Continuum of Care Consortium
- A representative of New York State
- Two representatives from low-income neighborhood or tenant associations
- Three youth representatives;
- Three representatives of the City of Newburgh appointed by the Mayor, including one tenant living in public housing or subsidized housing.

In appointing representatives, the Mayor will attempt to ensure to the fullest extent possible that the Board represents the existing diversity of the community.

The City Manager and Director of Planning and Development will serve as ex officio members of the Board.

Future Consolidated Plan Development

1. The City, through the Department of Planning and Development, will make a concerted effort to notify citizens, agencies and organizations of the development of the consolidated plan and the availability of CDBG funds through mailings, postings and public notices in the newspaper.

2. Before the City adopts the Consolidated Plan, the City will make available to citizens, public agencies and other interested parties information that includes the amount of assistance the City expects to receive and the range of activities that may be undertaken, including the estimated amount that will benefit persons of low and moderate income.

3. The City will publish its proposed Consolidated Plan for review and comment. The City will publish a newspaper summary describing the contents and purpose of the Consolidated Plan and listing the locations where the entire plan may be examined. The entire plan will be made available for review and examination at the Community & Economic Development Office and at the Fletcher Free Library.

4. The City will receive and consider comments on the proposed Consolidated Plan for 30 days before preparing the final Consolidated Plan.

Amendments to the Consolidated Plan

1. The City will amend its approved Consolidated Plan whenever it makes one of the following decisions:

a. To make a substantial amendment in allocation priorities or a substantial amendment in the method of distribution of funds; b. To carry out an activity, using funds from any program covered by the Consolidated Plan (including program income) not previously described in the action plan; or c. To substantially amend the purpose, scope, location or beneficiaries of an activity.

2. "Substantial amendment" is defined as a change in a planned or actual activity proposed after the official adoption of the Consolidated Plan that affects 10% or more of the City of Newburgh's current annual allocation of CDBG or HOME funds.

3. Substantial amendments to the approved Consolidated Plan must be authorized by the Mayor and the City Council, and will be made public by postings and public notices in the newspaper.

4. The City will receive and consider comments on substantial amendments to the Consolidated Plan for 30 days before implementing those amendments.

Performance Reports

1. The City will prepare a performance report each year on the progress of the Consolidated Plan in accordance with the requirements of the U.S. Department of Housing & Urban Development.

2. Citizens will be afforded notice of the performance report through posting, public access television and newspapers. The performance report will be available at the Department of Planning and Development and the Newburgh Free Library.

3. The City will receive and consider comments on the performance report for 15 days before the report is submitted to HUD.

Access to Information and Records

The City, through the Department of Planning and Development, will provide citizens, public agencies and other interested parties with reasonable and timely access to information and records relating to the City's Consolidated Plan and the

City's use of funds under the CDBG and HOME programs during the preceding five years.

The City, through the Department of Planning and Development, will regularly communicate with citizens and applicants for CDBG funds regarding the progress of the Consolidated Plan.

The City will consider any comments or views of citizens received in writing, or orally at public hearing, in preparing this Citizen Participation Plan, the final Consolidated Plan, substantial amendments to either Plan, and the annual performance reports. A summary of these comments or views will be attached to the Citizen Participation Plan, the final Consolidated Plan, substantial amendment or performance report.

The City, through the Department of Planning and Development, will respond to written complaints received by the Department relating to the Consolidated Plan, any amendments to the Plan, and the annual performance reports. Upon request, the Department of Planning and Development will transcribe oral complaints for signature by the complaining person or organization. Where practicable, the Department will respond to complaints within 15 working days of receiving the written complaint.

Displacement

The City will minimize displacement of persons (families, individuals, businesses, nonprofit organization and farms) and will assist any persons displaced as a result of projects assisted with CDBG and/or HOME funds.

Figures/ appendices to be included:

Population/ demographic shifts
Housing stock summary – Newburgh and Orange County
Housing affordability index
Social service providers: homeless services
Social service providers: non-homeless special needs
Employment by industry, unemployment #s
Housing forum flyer
Housing forum sample agenda
Housing questionnaires English/ Spanish
Summary of responses: housing questionnaires and forums

