



# **CITY OF NEWBURGH**

**Orange County, New York**

**Consolidated Plan 2015 – 2019  
Annual Action Plan 2015**

**SYNOPSIS**  
**NEWBURGH, NEW YORK CONSOLIDATED PLAN 2015-2019**  
**AND**  
**FIRST-YEAR ANNUAL ACTION PLAN**

**INTRODUCTION**

The Consolidated Plan for the City of Newburgh has been prepared in response to a consolidated process developed by the U.S. Department of Housing and Urban Development (HUD) for the Community Development Block Grants (CDBG) program. The new Consolidated Plan regulations replace all previous HUD planning and application requirements with a single submission that will satisfy the minimum statutory requirements for participation in the program.

The City participates in the CDBG program and is required to prepare and submit a consolidated plan for HUD approval in order to receive Community Development Grant Funds.

The Consolidated Plan is intended to serve the following functions: 1) A planning document for the City, which builds upon a citizen participation process; 2) An application for federal funds under HUD's formula grant programs; 3) A strategy to be followed in carrying out HUD programs; and, 4) An action plan that provides a basis for assessing performance.

**PUBLIC PARTICIPATION AND CONSULTATION**

The City employs diverse methods to encourage on-going participation from residents, community service providers, and existing and potential community development partners. The participation process for the Consolidated Plan included community meetings; public notices; a 30-day public comment period; public hearings; a community survey (in English and Spanish) made available on the City's website; and consultation with non-profits, City staff, elected officials, and housing providers. In the end, the consolidated planning process yielded the active involvement and input of more than 25 governmental departments, non-profit organizations, and citizens.

Specific outreach was made to services providers and agencies through focus group meetings. These meetings, presentations and discussions described the Consolidated Plan process and the importance of participation by interested agencies in providing input on housing and community development needs and strategies.

## NEEDS ASSESSMENT AND MARKET ANALYSIS

### Income and Poverty

Poverty is a major concern in Newburgh as 27.9 percent of the population had an income in the preceding twelve months that was below the established poverty level of \$23,850. There is a great disparity between the income and poverty levels in the city and those of Orange County. The Median Household income in Newburgh is \$36,077, as shown on the following page, while that of the County is \$70,712, almost twice the City figure. The poverty percentage for the City is twice that of the County. Further, in Newburgh, 23.9 percent of the elderly, and 36.9 percent of persons under 18 are living in poverty.

The following table compares key income and poverty figures for the city, the state, and the United States.

### SELECTED INCOME AND POVERTY STATISTICS NEWBURGH, ORANGE COUNTY, AND THE UNITED STATES – 2012 ACS

	Newburgh	Orange County	United States
Median HH Income (\$)	\$36,077	\$70,712	\$53,046
Per Capita Income (\$)	\$16,589	\$30,397	\$28,051
Persons in Poverty (%)	27.9	11.7	14.8

*Source: ACS, 2012*

Newburgh's Median household Income is 68.0 percent of the national figure. City's Per Capita Income is 59.1 percent of the national figure and the percentage of persons living in poverty is almost twice the national figure.

As might be expected given the relatively lower percentage of seniors in Newburgh, the City does have a lower percentage of households with retirement income than the nation (14.5% vs. 17.6%) and a lower percentage of households with Social Security income (25.4% vs. 28.3%). At the same time, the percentage of persons with Supplemental Security Income is 10.2 percent compared to the national figure of 4.6 percent. The percentage of persons receiving Food Stamp/SNAP benefits is 24.6 percent, which is twice the national percentage, 11.4.

The table below shows the number and percentage of households at various income levels.

**NEWBURGH HOUSEHOLD INCOMES, 2012**

Income	Newburgh Number of HH	Newburgh Percentage	US Percentage
Less than \$10,000	1,349	14.5	7.2
\$10,001 to \$14,999	613	6.6	5.4
\$15,000 to \$24,999	1,300	14.0	10.7
\$25,000 to \$34,999	1,234	13.3	10.4
\$35,000 to \$49,999	1,427	15.4	13.7
\$50,000 to \$74,999	1,167	12.6	18.2
\$75,000 to \$99,999	960	10.4	12.2
\$100,000 to 149,999	891	9.6	12.8
\$150,000 to \$199,999	285	3.1	4.8
\$200,000 or more	47	0.5	4.6

*Source: ACS, 2012*

The City has a substantial number of households with an income of less than \$15,000; indeed, 21.1 percent of households, some 1,962 households, are below this figure. The percentage of persons with incomes over \$50,000 is well below the US percentage

HUD has provided detailed data as part of its Comprehensive Housing Affordability Strategy materials to assist in preparing the Consolidated Plan and implementing HUD programs. HUD established five income categories for its analysis of incomes. The five income ranges are:

- Extremely Low (0-30% of the median income),
- Very Low-income (31-50% of the median income),
- Low-income (51-80% of the median),
- Moderate-income (81-100% of the median), and
- Upper-income (100% and above of the median).

The following table shows the income distribution of households in the City based upon this data. The 2014 Median Income figure for a family of four in Newburgh, calculated by HUD, is \$83,100, but it should be noted that this figure is for the Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area which includes both Orange and Dutchess Counties. .

**HUD AREA MEDIAN FAMILY INCOME NEWBURGH, 2014**

Income Category	2014 HUD Median HH Income \$83,100	Approx. # of HH	Approx. % of HH
<30% AMI	\$24,930	3,262	35.2%
31-50% AMI	\$41,550	1,948	21.0%
51-80% AMI	\$66,480	1,461	15.8%
81-100% AMI	\$83,100	727	7.8%
>101% AMI	\$83,931	1,876	20.2%

*Source: HUD Income Limits Documentation System*

**By HUD definitions, 6,671 (79.1 %) of Newburgh households are in the low-income categories.**

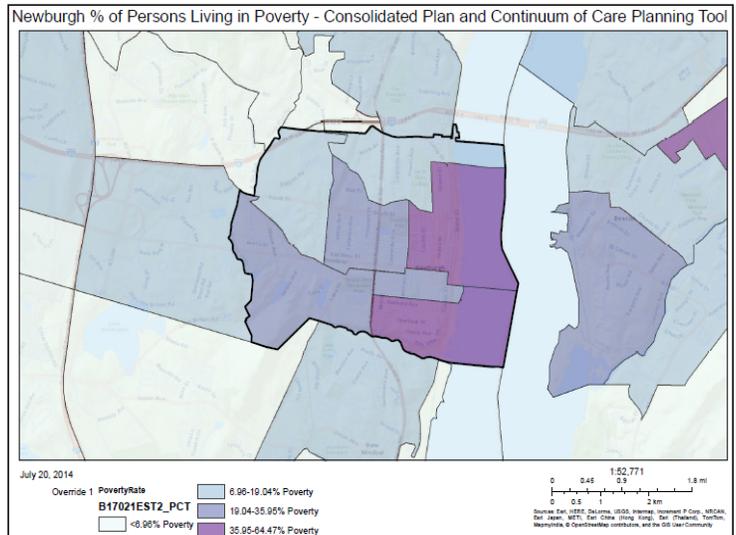
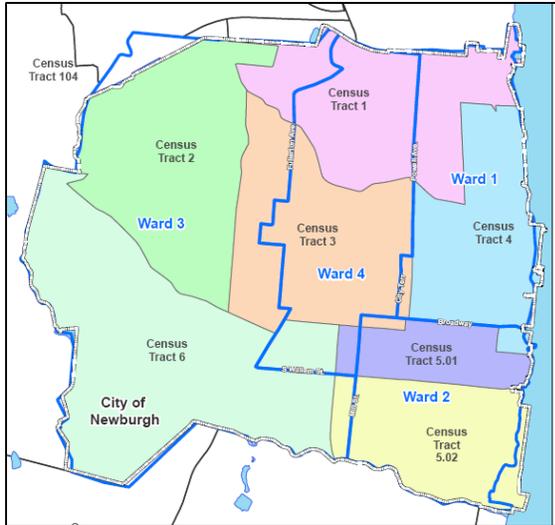
The Area Median Family Income figure is high because it is based upon incomes for the Metropolitan Statistical Area that includes a number of more affluent communities.

It is also worth noting that the City Median Income had increased by slightly over \$7,300 between 2000 and 2010. However, to keep up with inflation over that decade, the median income would have had to increase to \$41,905 according to the Bureau of Labor Statistics inflation calculator. Clearly, incomes in Newburgh were not keeping pace with inflation in general, and not keeping up with inflation in housing prices.

Four of the seven Census Tracts in the City are considered low/mod tracts by HUD. The following map shows that poverty is greatest in Census Tracts along the river. None of these Census Tracts has a poverty rate greater than 50.0 percent, though the rate in Census Tract 5.02 (the southeastern portion of the City) is slightly over 40.0 percent according to the data from the CPD Maps website. The following table shows the Median Household Income and percentage of people living below the poverty level for each of the four tracts.

	<b>Tract 3</b>	<b>Tract 4</b>	<b>Tract 5.01</b>	<b>Tract 5.02</b>
Median HH Income	\$45,838	\$25,319	\$25,430	\$38,420
% of Persons in Poverty	25.9%	37.5%	31.7%	41.1%

*Source: ACS, 2012*



Activities will be focused on the City’s low-mod Census Tracts and the needs of residents in to those areas. In particular, activities will be targeted to Census tracts 4 and 5 as they have been identified as having the greatest need. They suffer from high poverty levels, a high number of foreclosed, vacant and City-owned properties and high crime rates. The map on the left, provided by HUD, shows the percentage of individuals living in poverty. Over 35% of the individuals living in census tract 4 and 5.02 live in poverty, which are considered high priority areas. It is important to note that more than 19% of people living in census tract 5.01, 6, and 3 are living in poverty and should also receive priority. The map on the left shows the City Census Tracts as they relate to individual wards.

Housing Needs

HUD has identified four housing problems, which are (1) overcrowding, (2) lack of complete kitchen, (3) lack of complete plumbing, and (4) cost burden. Overcrowding means that more than one person per room lives in a housing unit. The lack of complete kitchen or lack of plumbing is straightforward.

By HUD’s definition, when households spend over 30 percent of their income on shelter they are “cost burdened,” and when they spend over 50 percent of their income for shelter they are “severely cost burdened.” Expenditures for shelter include rent or mortgage payments and utility costs.

The data clearly indicates that the greatest housing problem is Cost Burden greater than 50 percent of income followed closely by Cost Burden greater than 30 percent of income. There are 1,865 Renter households with a cost burden greater than 50 percent and another 1,060 Renter households with a cost burden greater than 30 percent. Though the numbers are not as large, there are 635 Owner households with a cost burden greater than 50 percent and another 485 Owner households with a cost burden greater than 30 percent. These numbers far exceed the numbers of either Renter or Owner households facing overcrowding or substandard housing.

The problem is most severe among extremely low-income renters; 80.9 percent of the Renter households with a severe cost burden are extremely low-income and 40.1 percent of Owner households with severe cost burden are in the extremely low-income category. It should be noted that among

those with a cost burden greater than 30 percent, 605 of the 1,060 affected Renter households (57.5%) are in the very low-income range.

Low-income households at imminent risk of homelessness often have recently lost a job, seen their hours cut if still working, or have encountered a medical emergency, the effect of which is to cause them to spend any savings they might have and reduce or eliminate income. Such households may not have any support from friends or family, who may be in the same economic situation. Lacking education or skills, or facing medical situations or lack of transportation, these persons cannot readily obtain new, better paying positions.

Households facing the termination of re-housing assistance are in a similar situation. In order to obtain a stable housing situation, they need full-time employment, affordable child care, affordable housing, and transportation. Access to healthcare, life skills training, and additional education and/or training, including GED programs, and English as a Second Language, are valuable, if not necessary, in most situations.

#### Homelessness

Homelessness and the prevention of homelessness are on-going concerns in Newburgh. The homeless population continues to increase because of continued unemployment, high housing costs, the continuing effects of the recession, and a difficult housing market. However, the City is working with local and regional organizations to identify and meet the needs of homeless persons and those threatened with homelessness.

The needs of homeless persons are complex and require a wide range of specialized services. Numerous agencies are often involved in the care of a homeless person, providing distinct services such as housing, mental health counseling, employment training, and case work services. The majority of the services for the homeless are located in Newburgh.

According to the Point In Time count conducted on January 30, 2014, there were 46 male and 18 female unsheltered homeless in Newburgh, 30 of whom were chronically homeless. Nineteen of the 64 individuals were severely mentally ill and 17 were chronic substance abusers. Four were victims of domestic abuse.

The City has four shelters, which at the time of the count, had 34 male and three female residents. The Newburgh Family Shelter housed five one-child households and five multi-child households. There are two Transitional Housing programs in Newburgh, assisting 25 adult women, 22 children and two adult males at the time of the count.

#### Special Needs Populations

Certain population groups require supportive services and/or supportive housing, either on a permanent basis, or on a temporary basis. Many special needs populations are very low-income households (below 50% of Median Family Income) because they are not able to work or can only work on a part-time basis. Special population groups include the elderly and frail elderly, the physically and developmentally disabled, severely mentally ill persons, and those with substance abuse issues.

Many disabled individuals rely on Supplemental Security Income (SSI) for financial support. SSI provides income support to persons 65 years and over, the blind, and also the disabled. Since many disabled persons have limited incomes, finding affordable and accessible housing is often a serious challenge. Even when new affordable rental housing is developed, the rental rates for the housing units are often too high for many disabled persons.

In addition, these persons often require various types of special assistance, program activities to enhance their quality of life, and respite care for their caregivers. Support for municipal programs as well as assistance to not-for-profit organizations is necessary for the implementation of these types of activities.

HUD has identified special needs populations and has provided data on several of these through the data. However, detailed information on some special needs populations is often not available from census or HUD data sources. The City has used information from reliable sources or calculations from entities such as ARC (for the developmentally disabled), the National Institutes of Mental Health, or the National Institute of Alcohol and Alcohol Abuse to estimate the numbers of persons in those categories. Where possible, figures from reliable local sources are used to support these analyses.

While the City's resources are not sufficient to address the needs of all these groups, the City is committed to supporting other entities in their efforts to provide needed resources. The Newburgh Community Planning and Development Department staff works closely with organizations that serve the needs of these populations through on-going participation in a wide range of committees and community-based efforts.

Specific populations include the elderly and frail elderly, disabled persons.

#### The Elderly and Frail Elderly

The elderly, 65 and over, constituted 8.8 percent of the total population in City of Newburgh in the 2012 ACS, and there are an estimated 1,221 frail elderly (75 and older) in Newburgh.

The elderly, especially in very low-income households, face housing difficulties based upon their particular housing needs (size of units, and types of fixtures and amenities), and on the basis of the cost burden they bear for housing and the fact that most are limited by fixed incomes. The Frail Elderly, those 75 and over, may need additional assistance to live independently and have additional requirements for their housing, such as elevators, grab bars in the bathroom, and special types of kitchen and bathroom fixtures.

#### Persons with Disabilities

The 2012 figures for disability indicate that 16.1 percent of the City's population has some disability. This represents 4,632 persons. This percentage is above the national figure of 12.0 percent, and the State percentage of 10.9 percent. Information about specific types of disability is not available.

#### The Developmentally Disabled

The Association for Retarded Citizens (ARC) indicates that the base definition of developmentally disabled is an IQ score less than 70. ARC indicates that the nationally accepted percentage of the population that can be categorized as developmentally disabled is two and one-half to three percent of the population. By this calculation, there are an estimated 722 developmentally disabled persons in Newburgh.

The preferred housing options for the developmentally disabled are those that present a choice and integrate them into the community. This includes supervised apartments, supported living, skilled development homes, and family care homes.

#### The Physically Disabled

In Newburgh, the number of persons under the age of 18 with disabilities is 756, while the number of persons aged 18 to 64 with disabilities is 2,434, or 13.9 percent of the persons in that age group. The number of persons 65 and over with disabilities is 1,442 or 57.2 percent of that age group. These figures, based upon the Census Bureau definition of disability, include a wide range of disabilities and a precise figure for persons with physical disabilities is difficult to determine.

Deducting the number of developmentally disabled persons from the census figure for disabled persons gives an approximate figure of 3,910 persons who may be physically disabled.

Persons with physical disabilities may require assistance with daily living, and additional requirements for their housing including, for example, special types of kitchen and bathroom fixtures and special fire alarms.

#### Persons with Alcohol and Drug Dependencies

The City has no direct data upon which to reliably estimate the number of persons with alcohol/other drug addiction problems. However, various organizations and bodies have supplied figures on this topic from a national perspective.

The National Institute of Alcohol Abuse and Alcoholism estimates that 16 to 17 percent of the male population over the age of 18 has a drinking problem and that six percent of women over the age of 18 has this problem. These estimates mean that in Newburgh an estimated 1,496 males and 643 women are in need of supportive services for alcohol alone.

According to the 2012 *National Survey on Drug Use and Health (NSDUH)*, conducted by the Substance Abuse and Mental Health Services Administration (SAMHSA), an estimated 23.9 million Americans in 2012 had substance dependence or abuse (9.2 percent of the total population aged 12 or older). Applying these statistics to Newburgh's population, approximately 1,974 persons aged 12 and older had substance dependence or abuse in 2012.

The US Center for Disease Control estimates that 0.3 percent of the US population currently lives with HIV/AIDS, and that 15.8 percent of those infected are not aware of their infection. Applying the 0.3 percent figure to Newburgh would indicate that 87 persons in Newburgh are affected.

Figures from the Orange County Department of Health for 2011 (the most recent data available) indicate that there were 20 reported AIDS cases in that year, and that there were 21 reported HIV infections. The rate for the County was well below that of the Mid-Hudson Valley region. The number of persons living in Orange County with HIV or AIDS in 2011 was 815, and again the rate of incidence was lower than either the Mid-Hudson Valley or Upstate New York.

The actual numbers may be higher in Newburgh because of its socioeconomic conditions. The Orange County Community Health Assessment 2005-2010 indicated that Black/African-American and Hispanic/Latino populations are overrepresented in AIDS cases in the county.

The City of Poughkeepsie administers HOPWA funds for Orange and Dutchess Counties as a separate formula grant program. These funds support a rental assistance program for persons with HIV/AIDS. Through which 19 Newburgh households receive rental assistance.

Persons with HIV/AIDS face a number of housing barriers, including discrimination, housing availability, transportation and housing affordability. The co-incidence of other special needs problems with HIV/AIDS can make some individuals even more difficult to house. Substance abuse is a difficult issue and the incidence of mental illness among the HIV/AIDS community is also high. There is a high need for additional housing services for persons with HIV/AIDS.

### Housing

Population growth follows job growth and the demand for housing will be influenced by the location, type, and wage levels of the City. The affordability component of housing demand, however, is based upon local wages and salaries that are translated into household incomes. The availability of an existing supply of various housing types and price levels must be maintained to meet the housing demand of the variety of occupations that comprise the local economic base.

The size of the City's labor force has been stagnant since 2009, according to Bureau of Labor Statistics (BLS) figures. The workforce was 11,534 in 2009, 11,778 in 2010, 11,670 in 2011, 11,615 in 2012, and was 11,547 in 2013. The average number of persons employed and unemployed were also consistent over the period, though the number of unemployed declined in 2013 when the unemployment rate dropped to less than ten percent for the first time since the recession started. The most recent BLS figures show an unemployment rate of 7.8 percent.

The implication for the housing market is that the combination of very low population growth and low employment growth create a stagnant demand for housing. This in turn serves to drive housing costs downward and increase disinvestment in housing in general. While there are many available housing units throughout the City, many of those units are dilapidated and unsafe. Poor compliance with building codes is widespread in the City of Newburgh and vacant and abandoned buildings dominate the landscape. The City has many low-income homeowners struggling to keep up with the cost of maintaining their houses, many bank owned properties that are not managed or maintained, and a significant number of absentee landlords who have left properties vacant and let them deteriorate. Many of the City's low-income renters are forced to pay more for the limited supply of rental units, a substantial portion of which are older and sometimes in deteriorated condition.

The objectives of the housing programs in the City are to 1) provide property rehabilitation assistance, 2) provide opportunities for additional ownership and rental housing and 3) expand the supply of affordable housing **in good condition** that meets the needs of the City's diverse households, family structures, and income levels. This includes the 3,262 extremely low-income and 1,948 very low-income households in the City as well as the 376 Housing Choice Voucher and 135 public housing households.

Based upon the above data and data from the 2012 American Community Survey, there is some mismatch between the housing supply and the housing need. Housing in Newburgh differs from the national norm in terms of the types of structures. Nationally, over 60.0 percent of structures are one-unit structures and the percentage of multi-unit structures is around 40.0 percent. In Newburgh only 27.5 percent of structures are one-unit detached and over forty percent are multi-unit structures. The table below shows the number and percent of each type of unit in Newburgh and compares this to State and national percentages.

**Housing Units by Type  
Newburgh and the US, 2012**

Type of Structure	Newburgh Number of Units	Newburgh Percent of Units	New York Percent of Units	US Percent of Units
One unit, detached	3,062	27.5%	42.1%	61.7%
One unit, attached	789	7.1%	4.9%	5.8%
Two units	2,240	20.1%	10.7%	3.8%
3 or 4 units	2,458	22.0%	7.4%	4.4%
5 to 9 units	829	7.4%	5.3%	4.8%
10 to 19 units	388	3.5%	4.1%	4.5%
20 or more units	1,353	12.1%	23.0%	8.4%
Mobile home	18	0.2%	2.4%	6.5%
Boat, RV or van	11	0.1%	0.0%	0.1%

*Source: ACS 2012*

A review of the ACS numbers of units by room size shows that 41.4 percent of units are 3 bedrooms, and that there are 3,051 small units (no bedroom or one bedroom) – 27.3 percent of housing units, which compares to 13.3 percent for the US. At the same time, there are 1,270 units of four or five bedrooms (11.4% of the total) for large households, compared to 20.2 percent nationally. Thus, the supply of small units for small households does appear to be in line with the need. However, the supply of larger units for larger families is about one-half the national percentage, indicating a potential shortage of larger units. Indeed, ACS figures show the percentage of overcrowded households in Newburgh at 9.1 percent, almost three times the national figure of 3.2 percent.

Based upon the numbers presented above, the City does need additional affordable rental units for larger households in order to relieve overcrowding. However, the more pressing need is not related the number or types of housing units. **The need is for better maintained affordable rental units and the maintenance and rehabilitation of owner-occupied units.**

The Housing Needs Assessment noted that almost three-quarters (72.0%) of Newburgh households are in the three lowest HUD income categories, and almost one-half of that number are in the extremely low-income category. This amounts to close to 6,500 households at or very close to the poverty level.

The affordability component of housing demand, however, is based upon local wages and salaries that are translated into household incomes. Therefore, the availability of an existing supply of various housing types and price levels must be maintained to meet the housing demand of the variety of occupations that comprise the local economic base.

According to the National Low Income Housing Coalition's 2014 "Out of Reach" report, the Fair Market Rent (FMR) for a two-bedroom apartment in New York State is \$1,293. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,311 monthly or \$51,731 annually.

The same report identifies a similar situation in Newburgh. The FMR for a two-bedroom unit in Newburgh is \$1,258 and a renter household must earn \$24.19 to rent a two-bedroom apartment without spending more than 30% of household income. At the minimum wage of \$8.00 per hour, a worker would need to work 121 hours per week to afford the apartment. The result of high rental housing costs and a large number of low-income households is housing instability, cost burden, "doubling up" and a need for individuals and families to work more than one job just to "afford" the rent.

There is a significant gap in affordable and **habitable** housing for extremely low- and very low-income households in particular. As noted above, the FMR for a two-bedroom unit in Newburgh is \$1,258 and a renter household must earn \$24.19 to rent a two-bedroom apartment without spending more than 30% of household income. This wage is well above that earned by the City's low-income households

Affordability will continue to be a problem as the housing market recovers. Homeownership will be difficult both because of strict lending requirements and increasing prices of both the home and the cost of renovations or repairs. Rental prices, already difficult for low-income households will worsen as prices for units, especially those in good condition, increase in the face of increased demand. Anecdotal information indicates that persons from New York City and its suburbs are seeking rental units in the Newburgh area, reducing the supply and driving prices up.

The City's aging housing stock requires significant maintenance and often upgrades and renovation for outdated plumbing and electrical work to accommodate modern equipment, fixtures, and living needs. Unfortunately, many buildings comprising the housing stock have experienced a lack of maintenance and disinvestment, resulting in substandard living conditions or outright blight. The City's percentage of vacant structures is four percent higher than the United States average, and the ACS figure of 1,875 vacant and deteriorating structures creates a negative impression, depresses property values, and reduces the quality of life in many neighborhoods, especially low- and moderate-income neighborhoods.

Data shows that 43 percent of owner occupied and 56 percent of renter occupied units have one of the four housing problems identified in the Census. As noted, the majority of these units are cost burdened or severely cost burdened. However, as noted in public meetings and the focus groups sessions, upkeep and maintenance are key issues especially for elderly homeowners living on a fixed income, and for many renters living in older buildings with absentee landlords.

There is a tremendous need for both owner and rental housing rehabilitation in the City of Newburgh, as evidenced by participants in past rehabilitation programs and feedback received during stakeholder discussions during the consultation/participation phase of preparing this document.

#### Affordable Housing

Through vehicles such as zoning ordinances, subdivision controls, permit systems, and housing codes and standards, the City has attempted to ensure the health, safety, and quality of life of its residents while minimizing the barriers that may impede the development of affordable housing. None of these measures is intended to restrict the affordability of housing, though these regulations may on occasion affect the pricing of housing.

The most important impediment to affordable housing revolves around the lack of income of the City residents. Exacerbating this factor is the lack of Federal and State resources for affordable housing initiatives. The lack of programs and resources to reduce excessive rent or mortgage burdens to qualified persons is a key factor. Despite the recent downturn in the housing market nationally, housing prices, both purchase and rental, remain relatively high, especially for lower income households in Newburgh, which has very low income levels.

In addition, the cost of maintenance, renovation, or redevelopment is also very high. Many structures, as noted earlier, are very old and contain both lead-based paint and asbestos, which must be remediated in order to bring the structure up to code. These facts make Newburgh housing redevelopment expensive and put affordable housing out of the reach of low-income households.

The Housing Needs Assessment also identified stringent criteria in the mortgage origination process due to the foreclosure crisis, which also is outside the scope and control of City policy. In some instances, issues revolving around personal finances (lack of down payment, credit history, employment history) affect the availability of affordable housing for Newburgh residents.

#### Economic Development

The largest employment sector in Newburgh is Education and Health Care Services, with Manufacturing as the second largest sector in terms of employment, Retail as third, and Arts, Entertainment and Accommodations/Food Service as fourth.

However, the key point here is not so much the number of jobs as the wages of those jobs. Many of the jobs in these sectors do not pay well, and as noted in the housing affordability analysis do not approach the \$25.00 per hour needed to afford a two-bedroom apartment.

The greatest need for the City in terms of economic development is the creation or attraction of new jobs for City residents that pay a living wage. However, these jobs can only be created if there is an adequate, trained workforce in place to fill them. To this end the City has, and will continue to, support education and job training programs. These efforts include job training for younger persons, retraining for older workers, the provision of a good basic education for the City's youth, and the assisting young persons in the development of life skills.

The earnings figures for workers in the City show what is commonly known - that the higher one's level of education, the greater one's earnings. Indeed, the Median Income figure for those with less than a high school diploma is below the current poverty level. Unfortunately, in Newburgh the educational attainment level of many residents is very low - over 2,000 persons in the working age cohorts (18 - 65) do not have a high school diploma and only 871 persons in these cohorts have a Bachelor's degree.

The City has conducted a number of economic development and community development studies and sought to improve the economic conditions in the City. These have included the Façade

Improvement/Signage Program, a Small Business Loan Program, and the Newburgh-Stewart Economic Development Zone. Also, the River of Opportunities program seeks to attract larger employers to the City's available properties. Industrial and commercial space in Newburgh is plentiful, varied, and cheap relative to other locations, but the City needs to better market itself and change its perception in the marketplace. Local property owners need to participate in the listing program, so that the City is better prepared to show potential tenants what properties are available and how the City can meet the prospect's needs.

Success in attracting businesses to the City will require a range of workforce and economic development initiatives, including but not limited to child care, business services, transportation to employment and city centers, and amenities that support business development such as neighborhood parks, well maintained streets, community gardens arts and culture.

There is a significant need for job training, life skills training, and literacy to support workforce development and community strengthening and community building activities.

The City is working diligently to retain and, when possible, expand existing businesses and attract new ones, as noted. Though the City has an abundant labor force, the educational and training level of that workforce does not match the needs of many of today's industries and businesses. The City's employment opportunities are limited at this time, and in some measure it is the quality of the labor force that limits those opportunities.

## **Strategic Plan Overview**

The target areas for projects utilizing federal grant funds are in the City's low- and moderate-income neighborhoods, especially those with the highest rates of poverty and crime, the poorest school performance ratings, and poorest housing characteristics. As noted the City's low-mod neighborhoods evidence these characteristics.

The highest priority needs for these target areas and the City's low/mod population are: Affordable housing (Rental Assistance, Rental Rehabilitation, Homeowner Repair), Homeless Assistance and Prevention, Public Service Programs, Infrastructure and Public Facilities, and Economic Development.

Market conditions, especially increasing rental costs, low incomes, stagnant wages, and a low vacancy rate create the needs for the rental programs, while high down payment requirements and stringent loan standards create a need for home buyer assistance programs.

The City's homelessness strategy is a multi-pronged approach that emphasizes homelessness prevention, immediate assistance and rapid re-housing; support for persons and families as they transition to economic and housing stability; and efforts to prevent those persons from returning to homelessness. Lead-based paint hazards are a serious problem in Newburgh in light of the age and condition of many housing units and the presence of many children in the most vulnerable age group.

The City's anti-poverty strategy is part of an effort to create jobs and improve the local economy. The creation of economic opportunities is not an isolated solution to alleviating poverty, and the City also works with community partners to identify educational, life skills and training needs and provide opportunities for self-empowerment that will enable low- and moderate-income residents to become and continue to be self-sufficient and economically independent. These programs have an immediate impact on primary needs of the low-income population and the causes of poverty.

### Priorities

Based upon an analysis of the available data, input from the public through public meetings and focus group discussions and the results of the community survey, the City has established the following priorities for the use of CDBG funds.

Priority Need Name	Priority Level	Population	Goals Addressing
Provide Affordable Housing Opportunities, including Rental Assistance, Homeowner Rehabilitation, Increased Supply of Single-family Housing, Increased Ownership Opportunities	High	Extremely low-income Elderly Families Chronic Homeless Disabled persons Persons with HIV/AIDS	Affordable Housing Homeless Prevention
Homeless Activities, including Homeless Prevention, Emergency Shelters, and Transitional Housing	High	Chronic Homeless Persons threatened with homelessness Families with children Elderly Youth The Disabled Mentally Ill Persons with HIV/AIDS Victims of domestic violence Persons with Alcohol or other addictions	Affordable housing Homeless prevention Services for at-risk populations Improved quality of life
Public Service Programs, especially for the Elderly, and for Youth	High	Extremely low, very low, and low-income Families with children Elderly Youth	Quality of Life Provide Services

		<p>The Disabled</p> <p>Mentally Ill</p> <p>Persons with HIV/AIDS</p> <p>Victims of domestic violence</p> <p>Persons with Alcohol or other addictions</p>	
Public Improvements/Infrastructure	High	Extremely low, very low, and low-income	<p>Neighborhood Revitalization</p> <p>Improve Quality of Life</p>
Economic Development, including job training	High	<p>Extremely low, very low, and low-income</p> <p>Youth</p>	<p>Increase employment opportunities</p> <p>Strengthen local economy</p> <p>Develop new businesses</p>
Public Facilities	High	<p>Extremely low, very low, and low-income</p> <p>Elderly</p> <p>Youth</p>	<p>Neighborhood Revitalization</p> <p>Improve Quality of Life</p> <p>Means to provide services</p>
Rental Acquisition and Rehabilitation; New Rental Construction	Medium	<p>Extremely low-income</p> <p>Elderly</p> <p>Families</p> <p>Chronic Homeless</p> <p>Disabled persons</p>	<p>Affordable Housing</p> <p>Homeless Prevention</p> <p>Neighborhood Revitalization</p> <p>Lead based Paint abatement</p>

		Persons with HIV/AIDS	
Fair Housing	Low	All residents	Fair Housing

The needs in the target areas are numerous and varied. The principal needs are: 1) affordable housing for both owners and renters, 2) assisting the homeless, including preventing homelessness, 3) economic development, including small business assistance loans, facades, job training and education, 4) public service programs especially for youth and the elderly, 5) public facilities to revitalize neighborhoods and improve the quality of life, and 6) public improvements and infrastructure.

The City believes that rehabilitation of both rental and owner housing units is a High priority, as these efforts keep people in affordable housing and, especially for extremely low-income and elderly homeowners may serve to prevent homelessness. Similarly, Homeless activities, ranging from providing emergency shelter to preventing homelessness receive a High priority. Thus, the City will focus on multiple efforts including rental assistance, rental rehabilitation, new rental construction, as well as homeowner repair to provide affordable housing and in many instances prevent homelessness.

While the City supports programs for affordable homeownership, the opportunities for homeownership among the City's low-income residents are limited by the poor economy, job uncertainty, strict lending criteria and significant down payment requirements. Homeowner loan programs are still given a High priority ranking, however, and efforts will be made to assist those seeking to purchase a home.

Economic Development receives a High ranking because of the need to assist residents in finding quality family-sustaining jobs. Because of the difficult economic situation in the City's low/mod Census Tracts the provision of Public Service Programs receives a High priority rank. The need for a wide range of services, including programs for seniors and youth, feeding programs, and child care, is present in each of these areas.

Public Improvements and Infrastructure are very important to the City and receive a High ranking as they are an important aspect in improving neighborhoods and the quality of life.

Public Facilities receives a High ranking as well. The public facilities in the City (both public and private) are in need of maintenance and repair. Spending in this area makes it possible to have good, well located facilities to provide services and have community activities.

Goals

The City has established the following overall goals for the 2015 – 2019 period of this Consolidated Plan. These goals are subject to change depending upon the funding available and changes in City needs and/or priorities.

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Increase Affordable Housing Opportunities	2014	2019	Affordable Housing	LOW MODERATE INCOME AREAS	Rental Assistance Rental Acquisition and Rehabilitation; New Rental Home Owner Repair Homeowner Loan Program Fair Housing	CDBG: \$	Rental units constructed: Household Housing Unit  Rental units rehabilitated: Household Housing Unit  Homeowner Housing Added: Household Housing Unit  Homeowner Housing Rehabilitated: Household Housing Unit
Increase Employment Opportunities	2014	2019	Non-Housing Community Development	LOW MODERATE INCOME AREAS	Economic Development	CDBG: \$	Jobs created/retained:
Increase Services for Low/Moderate Income Persons	2014	2019	Non-Homeless Special Needs	LOW MODERATE INCOME AREAS	Public Service Programs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit:

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
							Persons Assisted
Maintain or Improve Public Facilities	2014	2019	Non-Homeless Special Needs Non-Housing Community Development	LOW MODERATE INCOME AREAS	Public Facilities Public Improvements/Infrastructure	CDBG:	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: Persons Assisted
Provide Housing for the Elderly	2013	2018	Affordable Housing Public Housing	LOW MODERATE INCOME AREAS	Rental Assistance Home Owner Repair	CDBG:	Public service activities for Low/Moderate Income Housing Benefit: Households Assisted
Reduce Homes with Lead-based Paint Hazard	2013	2018	Safe Housing	CITYWIDE LEAD PREVENTION	Rental Acquisition and Rehabilitation; New Rental Home Owner Repair	CDBG:	Rental units rehabilitated: Household Housing Unit  Homeowner Housing Rehabilitated: Household Housing Unit

The **preliminary** draft allocation for projects for FY 2015 is as follows:

HOUSING AND COMMUNITY DEVELOPMENT PROGRAM

**CONSOLIDATED PLAN PROGRAM FY 2015 – REQUESTS FOR FUNDING**

PROGRAM YEAR: JANUARY 1, 2015 – December 30, 2015

<u>PROJECT</u>	<u>PROPOSED AMOUNT</u>
<hr/>	
<u>COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) – PROPOSED ALLOCATION \$787,179:</u>	
PROGRAM INCOME	\$82,000
<b>TOTAL:</b>	<b>\$869,179</b>
-----	
PARK IMPROVEMENTS	\$240,000
Skate Park and ADA Playground Equipment Purchase and Installation;	
-----	
INFRASTRUCTURE/ STREET IMPROVEMENTS -	\$207,368
-----	
ADMINISTRATION & PLANNING	\$121,292
-----	
DOWNING PARK GREENHOUSE IMPROVEMENTS	\$100,000
-----	
BUSINESS SERVICES/ FAÇADE IMPROVEMENT	\$164,519
-----	
COMMUNITY POLICING/ NEIGHBORHOOD SERVICES	
Funds support playground on wheels and national night out	\$6,479
-----	
SMALL BUSINESS REVOLVING LOAN FUND	\$30,000
-----	
TOTAL CDBG FUNDS REQUESTED.	\$869,17

## **Executive Summary**

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

- 1. Introduction**
- 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**
- 3. Evaluation of past performance**
- 4. Summary of citizen participation process and consultation process**
- 5. Summary of public comments**
- 6. Summary of comments or views not accepted and the reasons for not accepting them**
- 7. Summary**

**TO BE PREPARED ONCE DOCUMENT FINALIZED**

## 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
Lead Agency	CITY OF NEWBURGH	Planning and Development Department

Table 1 – Responsible Agencies

### Narrative

The Planning and Development Department is the lead agency for the completion of the Consolidated Plan and the implementation of the Annual Action Plan, as well as the responsible party for the processing and distribution of federal funds under the CDBG program, once allocated by the federal government and approved by the Newburgh City Council.

### Consolidated Plan Public Contact Information

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City of Newburgh, Planning & Development Department  
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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

The City employs diverse methods to encourage on-going participation from residents, community service providers, and existing and potential community development partners. The participation process for the Consolidated Plan included community meetings; public notices; a 30-day public comment period; public hearings; a community survey (in English and Spanish) made available on the City's website; and consultation with non-profits, City staff, elected officials, and housing providers. In the end, the consolidated planning process yielded the active involvement and input of more than 25 governmental departments, non-profit organizations, and citizens.

Specific outreach was made to services providers and agencies through focus group meetings. These meetings, presentations and discussions described the Consolidated Plan process and the importance of participation by interested agencies in providing input on housing and community development needs and strategies.

A list of agencies and organizations participating in these meetings appears in the Table below.

### **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 development of this Consolidated Plan included a series of public hearings as well as consultation with public and private agencies that provide assisted housing, health services and social services. Community and economic development entities were also consulted.

It should also be noted that City staff members serve on various committees concerned with the needs of special populations in the County, such as the Orange County Housing Consortium. Through this on-going involvement, the City is aware of housing needs and has provided various programs to meet such needs. These programs have included housing rehabilitation for elderly households, and support for various homeless and transitional housing programs.

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

The City of Newburgh participates in the Orange County Housing Consortium which consists of a wide array of individuals and entities that directly and indirectly serve homeless persons. Through a variety of coordinating councils, networks and other organizational structures the housing needs and priorities for the homeless are analyzed. The integration and coordination of resources and programs ensures that housing and support services are broad based, comprehensive and organized. The County's Housing Consortium meets on a regular basis and has actively sought program funds in a collaborative manner. Together, as a consortium, they have successfully applied for federal Continuum of Care funding.

**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 consultation process for preparation of the 2015-2019 Consolidated Plan has been on-going over the last several months. This process has been in response to the conditions experienced by the City over the last several years. As part of the preparation of applications for these funds, the City has consulted with various public/private entities within the City and the County that provide assisted housing, health services and social services. This consultation included needs assessment and program design.

**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**

The agencies and organizations with which the City consults are shown in the table below. As noted, this list includes a wide range of agencies and entities.

<b>Agency/Group /Organization</b>	<b>Agency/Group /Organization Type</b>	<b>What section of the Plan was addressed by Consultation?</b>	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes</b>
Orange County Housing Consortium	Homeless Assistance	Housing Need Assessment and Market Analysis	Face-to-face meeting to discuss homeless needs and current conditions in Newburgh. Input to be included in annual planning/allocation process.
Members of the Hispanic Community	Community Organization	Non-housing community development; economic development; housing	Face-to-face meeting to request input on plan and discuss how to target CDBG funds to address community development strategies. Input to be incorporated into annual planning/allocation process.
Our House Homeless Shelter	Homeless Assistance	Housing Need Assessment and Market Analysis	Face-to-face meeting to discuss homeless needs and current conditions in Newburgh. Input to be included in annual planning/allocation process.
City Public Works, Recreation, Planning, Fire and Water Departments	City Agencies	Housing Need Assessment, Market Analysis, Strategic Plan, Annual Action Plan	Face-to-face meeting to discuss needs and current conditions in Newburgh. Input to be included in annual planning/allocation process.
Housing Authority of Newburgh	Housing Authority	Housing Need Assessment, Market Analysis	Face-to-face meeting to discuss housing needs and current conditions in Newburgh.
Industrial Development Authority	Economic Development Organization	Economic Development	Face-to-face meeting to discuss economic development needs and current conditions in Newburgh.
River of Opportunity	Economic Development Organization	Economic Development	Face-to-face meeting to discuss economic development needs and current conditions in Newburgh.
YMCA	Community Organization	Non-housing community development	Face-to-face meeting to discuss how to target CDBG funds to address community needs.
Boys and Girls Clubs	Community Organization	Non-housing community development	Face-to-face meeting to discuss how to target CDBG funds to address community needs.
Path Stone	Community Organization	Non-housing community development	Face-to-face meeting to discuss how to target CDBG funds to address community needs.

<b>Agency/Group /Organization</b>	<b>Agency/Group /Organization Type</b>	<b>What section of the Plan was addressed by Consultation?</b>	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes</b>
Orange County Department of Health	County Agency	Non-housing community development	Face-to-face meeting to discuss how to target CDBG funds to address community needs.
Ecclesia	Community Organization	Housing and Non-housing community development	Face-to-face meeting to discuss how to target CDBG funds to address community needs.
Planned Parenthood	Community Organization	Housing and Non-housing community development	Face-to-face meeting to discuss how to target CDBG funds to address community needs.

**Table 2 – Agencies, groups, organizations who participated**

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

To the best of its ability, the City has been in contact with all known agencies and organizations involved in activities that are relevant to CDBG, HOME, and ESG activities and programs.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
The City of Newburgh Economic Adjustment Strategy	City of Newburgh	Economic revitalization; job creation;
Sustainable Master Plan	City of Newburgh	Economic revitalization; job creation housing and community services
Future Land Use Plan	City of Newburgh	Housing
Local Waterfront Redevelopment Plan	City of Newburgh	Housing; Economic Development
Commercial Downtown Implementation Strategy	City of Newburgh	Economic Development

A Three-County Regional Housing Needs Assessment: <i>Orange, Dutchess, and Ulster Counties 2006 to 2020</i>	Orange County	Housing Needs
Comprehensive Economic Development Strategies (CEDS) – <i>Hudson Valley Regional Council (2011)</i>	Orange County	Economic Development
Orange County Comprehensive Plan (2010)	Orange County	Economic Development
Newburgh Area Transportation and Land Use Study	Orange County	Transportation & Infrastructure
Long Range Transportation Plan	Orange County	Transportation & Infrastructure
Mid-Hudson Valley Transportation Management Area	Orange County	Transportation & Infrastructure

**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))**

As noted above, the City coordinates with a range of public entities, including the Planning, Health and Economic Development offices of Orange County, the Orange County Transportation Council, and a number of State agencies in the in the development and execution of a range of programs and activities.

## **PR-15 Citizen Participation**

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

The City considers the involvement of its low- and moderate-income residents to be essential to the development and implementation of its Five-Year Consolidated Plan and Annual Action Plans.

As noted in PR-10, Consultation, publicized public hearings were held on two occasions – July 14, 2014 as part of a regularly scheduled City Council meeting and on October 20, 2014 again as part of a regularly scheduled City Council meeting. These sessions were part of a concerted effort to obtain as much public input as possible in the planning stages of the Plan preparation.

The City also conducted seven focus group meetings. Five meetings were held on June 10 and June 11, 2014 at City Hall and two others on July 14, 2014. Representatives from City and County Departments and agencies, community service organizations, members of the housing development and real estate community, the Housing Authority, economic development organizations, and members of the CDBG Advisory Committee attended these meetings. A public meeting was held in the evening at the Delano-Hitch Recreation Park on June 11. Active participation by attendees at all meetings provided insight into community and neighborhood needs.

The City also prepared a web-based community survey (available in both English and Spanish) to obtain additional public input. The survey was available on the City website from May 24 until July 7, 2014, and hard copies were made available at all public meetings, hearings, and focus group meetings. The City received 72 completed surveys, which were valuable in establishing citizen perspectives on goals and priorities.

The City will provide a Spanish-speaking staff person for meetings in order to accommodate the needs of Spanish-speaking citizens when necessary. The City ensures that all Public Hearings are held at times and locations convenient to potential and actual beneficiaries and with accommodations for persons with disabilities. Upon request, in advance of the meeting, the City will attempt to make accommodations for those individuals in need of special assistance. The City also provides technical assistance workshops for all interested in the programs.

The Citizen Outreach Participation Table below provides details about the various outreach efforts.

## 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	Focus Group 6/10/14	City Departments	Ten attendees	Need and Priorities for Infrastructure, Public Facilities, and Public Improvements	N/A	
2	Focus Group 6/10/14	Housing and CDBG Advisory Board	Four attendees	Housing Needs Identified	N/A	
3	Focus Group 6/11/14	Economic Development Organizations; Business Owners; Commercial Property Owners	Nine attendees	Need for Revitalization of Broadway; Programs to accomplish Economic Development	N/A	
4	Focus Group 6/11/14	Housing Advocates and Providers	Five attendees	Housing Needs Identified	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Focus Group 6/11/14	Youth and Community Services	Ten attendees	Need to address poverty and coordinate programs	N/A	
6	Public Meeting 6/11/14	The public	14 persons	Discussed wide range of topics and needs; affordable housing and jobs were top priorities	N/A	
7	Focus Group 7/14/14	Homeless Persons	18 Attendees	Needs of the Homeless; Jobs for those seeking work	N/A	
8	Focus Group 7/14/14	The Hispanic Community	Six Attendees	Need for more information about programs	N/A	
9	Public Hearing 7/14/14	The public	Over 30 persons	General discussion and information dissemination	N/A	
10	Survey	The public	69 responses to the English survey; three responses to the Spanish survey	Poor neighborhoods and housing	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Public Comment Period	The public	No Responses	No Comments Received	N/A	
12	Public Hearing October 20, 2014	The public	City Council Meeting	No Comments Received	N/A	
13	City Council Meeting November 10, 2014	The Public	City Council Meeting	Plan Approval	N/A	

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

Poverty is a major concern in Newburgh as 27.9 percent of the population had an income in the preceding twelve months that was below the established poverty level of \$23,850. There is a great disparity between the income and poverty levels in the city and those of Orange County. The Median Household income in Newburgh is \$36,077, as shown in the table below, while that of the County is \$70,712, almost twice the City figure. The poverty percentage for the City is twice that of the County. Further, in Newburgh, 23.9 percent of the elderly, and 36.9 percent of persons under 18 are living in poverty.

The following table compares key income and poverty figures for the city, the state, and the United States.

#### SELECTED INCOME AND POVERTY STATISTICS NEWBURGH, ORANGE COUNTY, AND THE UNITED STATES – 2012 ACS

	Newburgh	Orange County	United States
Median HH Income (\$)	\$36,077	\$70,712	\$53,046
Per Capita Income (\$)	\$16,589	\$30,397	\$28,051
Persons in Poverty (%)	27.9	11.7	14.8

Source: ACS, 2012

Newburgh's Median household Income is 68.0 percent of the national figure. City's Per Capita Income is 59.1 percent of the national figure and the percentage of persons living in poverty is almost twice the national figure.

As might be expected given the relatively lower percentage of seniors in Newburgh, the City does have a lower percentage of households with retirement income than the nation (14.5% vs. 17.6%) and a lower percentage of households with Social Security income (25.4% vs. 28.3%). At the same time, the percentage of persons with Supplemental Security Income is 10.2 percent compared to the national figure of 4.6 percent. The percentage of persons receiving Food Stamp/SNAP benefits is 24.6 percent, which is twice the national percentage, 11.4.

The table below shows the number and percentage of households at various income levels.

**NEWBURGH HOUSEHOLD INCOMES, 2012**

Income	Newburgh Number of HH	Newburgh Percentage	US Percentage
Less than \$10,000	1,349	14.5	7.2
\$10,001 to \$14,999	613	6.6	5.4
\$15,000 to \$24,999	1,300	14.0	10.7
\$25,000 to \$34,999	1,234	13.3	10.4
\$35,000 to \$49,999	1,427	15.4	13.7
\$50,000 to \$74,999	1,167	12.6	18.2
\$75,000 to \$99,999	960	10.4	12.2
\$100,000 to 149,999	891	9.6	12.8
\$150,000 to \$199,999	285	3.1	4.8
\$200,000 or more	47	0.5	4.6

*Source: ACS, 2012*

The City has a substantial number of households with an income of less than \$15,000; indeed, 21.1 percent of households, some 1,962 households, are below this figure. The percentage of persons with incomes over \$50,000 is well below the US percentage

HUD has provided detailed data as part of its Comprehensive Housing Affordability Strategy materials to assist in preparing the Consolidated Plan and implementing HUD programs. HUD established five income categories for its analysis of incomes. The five income ranges are:

- Extremely Low (0-30% of the median income),
- Very Low-income (31-50% of the median income),
- Low-income (51-80% of the median),
- Moderate-income (81-100% of the median), and
- Upper-income (100% and above of the median).

The following table shows the income distribution of households in the City based upon this data. The 2014 Median Income figure for a family of four in Newburgh, calculated by HUD, is \$83,100, but it should be noted that this figure is for the Poughkeepsie-Newburgh-Middletown, NY Metropolitan Statistical Area which includes both Orange and Dutchess Counties. .

**HUD AREA MEDIAN FAMILY INCOME NEWBURGH, 2014**

Income Category	2014 HUD Median HH Income \$83,100	Approx. # of HH	Approx. % of HH
<30% AMI	\$24,930	3,262	35.2%
31-50% AMI	\$41,550	1,948	21.0%
51-80% AMI	\$66,480	1,461	15.8%
81-100% AMI	\$83,100	727	7.8%
>101% AMI	\$83,931	1,876	20.2%

*Source: HUD Income Limits Documentation System*

By HUD definitions, 6,671 (79.1 %) of Newburgh households are in the low-income categories. The Area Median Family Income figure is high because it is based upon incomes for the Metropolitan Statistical Area that includes a number of more affluent communities.

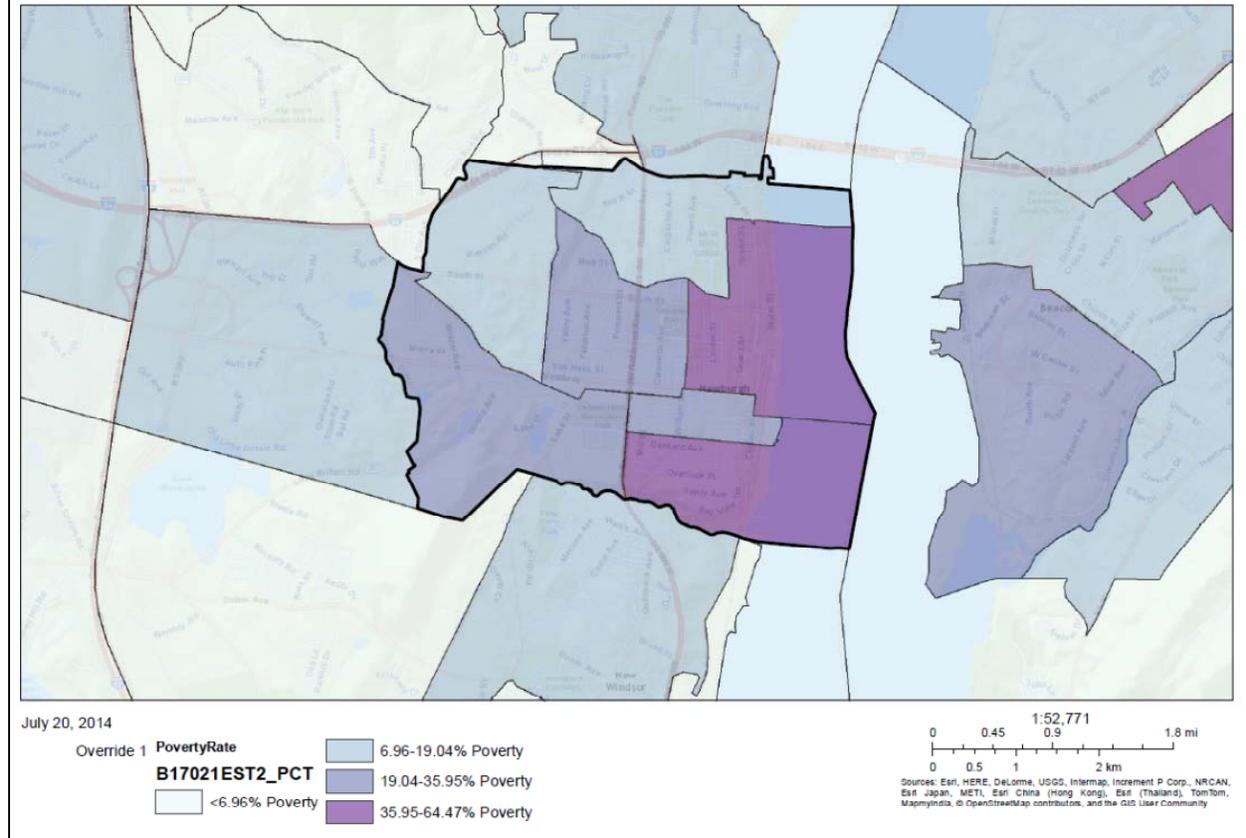
It is also worth noting that in Table 5 in Section NA-10, below, the City Median Income had increased in 2010 by slightly over \$7,300. However, to keep up with inflation over that decade, the median income would have had to increase to \$41,905 according to the Bureau of Labor Statistics inflation calculator. Clearly, incomes in Newburgh were not keeping pace with inflation in general, and, as will be seen in the housing market assessment, not keeping up with inflation in housing prices.

Four of the seven Census Tracts in the City are considered low/mod tracts by HUD. The following map shows that poverty is greatest in Census Tracts along the river. None of these Census Tracts has a poverty rate greater than 50.0 percent, though the rate in Census Tract 5.02 (the southeastern portion of the City) is slightly over 40.0 percent according to the data from the CPD Maps website. The table following shows the Median Household Income and percentage of people living below the poverty level for each of the four tracts.

	<b>Tract 3</b>	<b>Tract 4</b>	<b>Tract 5.01</b>	<b>Tract 5.02</b>
Median HH Income	\$45,838	\$25,319	\$25,430	\$38,420
% of Persons in Poverty	25.9%	37.5%	31.7%	41.1%

*Source: ACS, 2012*

Newburgh % of Persons Living in Poverty - Consolidated Plan and Continuum of Care Planning Tool



Source: CPD Maps

HUD is concerned about the racial concentration of poverty and has defined Racially Concentrated Areas of Poverty (RCAP) as those in which both the poverty level of the population is greater than 40 percent and the minority percentage is greater than 50 percent. The following table shows that despite high concentrations of minority populations in four of the seven Census Tracts, only one Census Tract meets the criteria.

**CENSUS TRACTS WITH HIGH LEVELS OF POVERTY AND CONCENTRATIONS OF MINORITY PERSONS**

Census Tract	Minority	Minority Percentage	Poverty (>40 %)
5.02	Hispanic	60.4	Y – 40.63%
5.01	Hispanic	66.5	N – 23.7%
3.00	Hispanic	64.75	N – 25.49%
4.00	African-American	63.64	N – 38.1%

Source: CPD Maps and Swiger Analysis

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

### Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	28,259	28,999	3%
Households	27,129	9,162	-66%
Median Income	\$30,332.00	\$37,671.00	24%

**Table 5 - Housing Needs Assessment Demographics**

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,515	1,685	1,865	890	2,205
Small Family Households *	915	695	890	395	1,245
Large Family Households *	295	260	325	270	315
Household contains at least one person 62-74 years of age	440	215	115	90	350
Household contains at least one person age 75 or older	380	205	120	65	114
Households with one or more children 6 years old or younger *	885	385	599	310	264
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

Data Source: 2006-2010 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
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	20	0	0	0	20	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	90	60	75	30	255	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	70	145	80	130	425	20	25	25	10	80
Housing cost burden greater than 50% of income (and none of the above problems)	1,510	320	35	0	1,865	255	220	125	35	635
Housing cost burden greater than 30% of income (and none of the above problems)	155	605	285	15	1,060	55	110	210	110	485

	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)	75	0	0	0	75	25	0	0	0	25

**Table 7 – Housing Problems Table**

Data 2006-2010 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
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,695	525	190	165	2,575	280	245	145	45	715
Having none of four housing problems	380	740	1,185	350	2,655	65	175	340	335	915
Household has negative income, but none of the other housing problems	75	0	0	0	75	25	0	0	0	25

**Table 8 – Housing Problems 2**

Data 2006-2010 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
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	770	495	190	1,455	15	115	215	345
Large Related	215	175	90	480	60	55	30	145
Elderly	405	215	15	635	185	110	80	375
Other	465	215	60	740	45	65	35	145

	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	1,855	1,100	355	3,310	305	345	360	1,010

**Table 9 – Cost Burden > 30%**

Data 2006-2010 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
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	740	135	35	910	15	100	110	225
Large Related	195	65	0	260	35	55	0	90
Elderly	350	55	0	405	160	30	10	200
Other	370	120	0	490	45	55	25	125
Total need by income	1,655	375	35	2,065	255	240	145	640

**Table 10 – Cost Burden > 50%**

Data 2006-2010 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
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	160	175	105	130	570	20	25	0	10	55
Multiple, unrelated family households	0	34	50	30	114	0	0	25	0	25
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	160	209	155	160	684	20	25	25	10	80

**Table 11 – Crowding Information – 1/2**

Data 2006-2010 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 the ACS figures the percentage of persons living alone in Newburgh (29.7%) is slightly higher than the US percentage (27.5%), though the percentage of elderly households in Newburgh (20.9%) is slightly below the national figure of 24.9 percent.

However, figures from table 6 below show that there are 1,610 small family households in the extremely low- and very low-income range. Assuming that 29.7 percent of these households are persons living alone, then it can be assumed that there are 478 single person households who could need housing assistance.

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

ACS figures indicate that there are 4,632 persons with a disability in Newburgh, which is 16.1 percent of the population, a figure 4.1 percent higher than the national percentage. Figures broken down by age categories show that the percentages of persons with a disability are significantly higher than US figures, especially among the elderly (Newburgh 57.2% of the elderly with a disability – US 36.8% with a disability). As income levels in Newburgh are low, and many of the elderly are living on retirement or Social Security income, there is very likely a high degree of need for housing assistance among persons with a disability.

According to the Newburgh/Middletown/Orange County CoC Point-In-Time Homeless Counts, in 2013 reported 24 adults (5% of all adults) reporting domestic violence as contributing to their homelessness. There are zero public housing program users who are self-reported as domestic violence victims in Orange County. This population may be undercounted.

In the County as a whole, there have been approximately 2,000 domestic violence offenses reported to local police departments per year in 2013, 2012, and 2011, according to the NYS Division of Criminal Justice Services. In 2013, there were 86 reported aggravated assaults, 1,695 simple assaults, 32 sex offenses, and 184 violations of protection orders.

## **What are the most common housing problems?**

HUD has identified four housing problems, which are (1) overcrowding, (2) lack of complete kitchen, (3) lack of complete plumbing, and (4) cost burden. Overcrowding means that more than one person per room lives in a housing unit. The lack of complete kitchen or lack of plumbing is straightforward.

By HUD's definition, when households spend over 30 percent of their income on shelter they are "cost burdened," and when they spend over 50 percent of their income for shelter they are "severely cost burdened." Expenditures for shelter include rent or mortgage payments and utility costs.

Figures from Table 9 above clearly indicate that the greatest housing problem is Cost Burden greater than 50 percent of income followed closely by Cost Burden greater than 30 percent of income. There are 1,865 Renter households with a cost burden greater than 50 percent and another 1,060 Renter households with a cost burden greater than 30 percent. Though the numbers are not as large, there are 635 Owner households with a cost burden greater than 50 percent and another 485 Owner households with a cost burden greater than 30 percent. These numbers far exceed the numbers of either Renter or Owner households facing overcrowding or substandard housing.

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

The problem is most severe among extremely low-income renters; 80.9 percent of the Renter households with a severe cost burden are extremely low-income and 40.1 percent of Owner households with severe cost burden are in the extremely low-income category. It should be noted that among those with a cost burden greater than 30 percent, 605 of the 1,060 affected Renter households (57.5%) are in the very low-income range.

## **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**

Low-income households at imminent risk of homelessness often have recently lost a job, seen their hours cut if still working, or have encountered a medical emergency, the effect of which is to cause them to spend any savings they might have and reduce or eliminate income. Such households may not have any support from friends or family, who may be in the same economic situation. Lacking education or skills, or facing medical situations or lack of transportation, these persons cannot readily obtain new, better paying positions.

Households facing the termination of re-housing assistance are in a similar situation. In order to obtain a stable housing situation, they need full-time employment, affordable child care, affordable housing, and transportation. Access to healthcare, life skills training, and additional education and/or training, including GED programs, and English as a Second Language, are valuable, if not necessary, in most situations.

**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:**

Persons at risk of homelessness are defined as individuals or families facing immediate eviction and who cannot relocate to another residence. Statistics on this population cannot be provided directly, but an examination of the data on overcrowding and upon cost burdened households provides some insight into the extent of the problem in Newburgh. Particular attention is accorded to households in the extremely low-income range as these represent the most stressed and vulnerable group.

Overcrowding (more than 1.01 persons per room) and severe overcrowding (> 1.51 persons per room) are possible factors in creating an at-risk household. The figures in Table 9 indicate that there are 520 Renter households in the lowest income categories and 70 Owner households in the lowest income categories with either overcrowding or severe overcrowding problems.

However, as noted above, there are 1,865 Renter households with a cost burden greater than 50 percent and another 1,060 Renter households with a cost burden greater than 30 percent. Though the numbers are not as large, there are 635 Owner households with a cost burden greater than 50 percent and another 485 Owner households with a cost burden greater than 30 percent.

Though these numbers far exceed the numbers of either Renter or Owner households facing overcrowding or substandard housing, they remain a potential cause of homelessness for a significant number of persons. The average household in Newburgh numbers 2.98 persons, so that, using the figures in Table 10, there could be 5,557 extremely low-income Renters and 1,892 extremely low-income Owners on the edge of homelessness.

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

Lack of affordable and habitable housing, especially among extremely low- and very low-income renters, is the principal risk linked to housing instability in Newburgh. However, poor housing maintenance can result in housing violations or findings of uninhabitable living conditions among rental properties can force renters into homelessness. The issue of code violations and habitability standards can affect homeowners as well, especially the elderly who do not have the resources to maintain their homes. Lack of accessibility features can force both homeowners and renters out of their living situations.

## 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.

### Introduction

HUD has identified four housing problems, which are (1) overcrowding, (2) lack of complete kitchen, (3) lack of complete plumbing, and (4) cost burden. Overcrowding means that more than one person per room lives in a housing unit.

### 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	2,140	155	90
White	410	25	10
Black / African American	1,120	115	15
Asian	10	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	584	15	65

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2006-2010 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	1,325	280	0
White	385	55	0
Black / African American	425	130	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	460	89	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2006-2010 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	930	850	0
White	190	185	0
Black / African American	295	300	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	445	370	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2006-2010 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	280	635	0
White	100	195	0
Black / African American	59	165	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	110	270	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2006-2010 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

In the 0%-30% of Area Median Income range, 89.7 percent of all households report a housing problem. Black households, numbering 1,120 households and Hispanic households (584) report one or more housing problems, though the percentage of households does not exceed the 89.7 percent figure.

However, 100.0 percent of Asian households report one or more housing problems, though this represents a total of ten households. This is the only group with a disproportionate need for housing problems.

## 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

#### 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	1,840	455	90
White	335	105	10
Black / African American	975	265	15
Asian	10	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	509	85	65

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2006-2010 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	675	930	0
White	125	315	0
Black / African American	160	395	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	350	199	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2006-2010 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	500	1,285	0
White	55	320	0
Black / African American	160	435	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	285	530	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2006-2010 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	125	780	0
White	25	275	0
Black / African American	0	225	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	100	285	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2006-2010 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**

In the 0%-30% of Area Median Income range 77.1 percent of all households report severe housing problems. However, 100.0 percent of Asian households report one or more housing problems. This is the only group with a disproportionate need for severe housing problems. It should be noted that this group consists of ten households.

In the 30%-50% of Area Median Income range 42.1 percent of all households report severe housing problems, but 63.8 percent of Hispanic households report severe housing problems, qualifying them as a disproportionate need.

## 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	0%-30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	3,980	1,934	2,500	115
White	1,280	695	485	10
Black / African American	1,205	705	1,110	40
Asian	65	0	10	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	1,410	495	870	65

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2006-2010 CHAS

### Discussion:

In the 0% to 30% of AMI category, 46.7 percent of households are cost burdened. The only group with a disproportionately greater need is Asian households, of which 86.7 percent have a cost burden concern.

No other group at any of the income levels has a disproportionately greater need.

## 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?**

As noted above:

- In the 0%-30% of Area Median Income range 89.7 percent of all households report a housing problem. However, 100.0 percent of Asian households report one or more housing problems. This is the only group with a disproportionate need for housing problems.
- In the 0%-30% of Area Median Income range 77.1 percent of all households report severe housing problems. However, 100.0 percent of Asian households report one or more housing problems. This is the only group with a disproportionate need for severe housing problems. It should be noted that this group consists of ten households.
- In the 30%-50% of Area Median Income range 42.1 percent of all households report severe housing problems, but 63.8 percent of Hispanic households report severe housing problems, qualifying them as a disproportionate need.
- In the 0% to 30% of AMI category, 46.7 percent of households are cost burdened. The only group with a disproportionately greater need is Asian households, of which 86.7 percent have a cost burden concern.

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

The identified needs are the principal housing needs of these groups. The need for good paying jobs, training and educational opportunities, as well as a range of social support programs are imperative in order to improve neighborhood conditions.

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

There are four Census Tracts in the City with significant concentrations of minority populations. The following table, based upon CPD Map data identifies these.

Census Tract	Minority	Minority Percentage
5.02	Hispanic	60.4
5.01	Hispanic	66.5
3.00	Hispanic	64.75
4.00	African-American	63.64

## NA-35 Public Housing – 91.205(b)

### Introduction

The Newburgh Housing Authority (NHA) manages the City’s public housing stock, which includes 135 units in two projects, including 65 elderly units (studio and one-bedroom units) at the City’s Fogarty project, and 70 family units (one-, two-, three- and four-bedroom units) at the Mullin project.

### 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	129	376	3	371	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	15,235	14,899	9,588	14,810	0	0	
Average length of stay	0	0	7	6	4	6	0	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Household size	0	0	1	2	1	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	73	107	1	106	0	0
# of Disabled Families	0	0	15	82	2	80	0	0
# of Families requesting accessibility features	0	0	129	376	3	371	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	36	157	1	155	0	0	0
Black/African American	0	0	92	219	2	216	0	0	0
Asian	0	0	0	0	0	0	0	0	0

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 *
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0
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	30	98	0	98	0	0	0
Not Hispanic	0	0	99	278	3	273	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:**

Table 23 shows that there is a significant demand for accessible units in Newburgh with 129 Public Housing and 376 Housing Choice Voucher (HCV) families requesting accessibility features. These numbers are in addition to the 15 Public Housing and 82 HCV families in the existing programs.

These figures are in line with the high percentage of Newburgh residents (of all ages) who are disabled.

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

The most immediate housing needs of Public Housing and Housing Choice Voucher Holders with respect to accessibility issues appears to be for additional accessible units. The increasing number of elderly and younger disabled persons creates additional need for accessible units.

In broader terms, these households often need jobs or improved job skills as well as support services, such as access to day care, health care, and transportation to improve their employment situation and prospects.

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

These needs are similar to those faced by most low-income households in the City. However, these needs are often exacerbated by having fewer resources and lower income levels than the population at large.

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

Homelessness and the prevention of homelessness are on-going concerns in Newburgh. The homeless population continues to increase because of continued unemployment, high housing costs, the continuing effects of the recession, and a difficult housing market. However, the City is working with local and regional organizations to identify and meet the needs of homeless persons and those threatened with homelessness.

The needs of homeless persons are complex and require a wide range of specialized services. Numerous agencies are often involved in the care of a homeless person, providing distinct services such as housing, mental health counseling, employment training, and case work services. The majority of the services for the homeless are located in Newburgh.

According to the Point In Time count conducted on January 30, 2014, there were 46 male and 18 female unsheltered homeless in Newburgh, 30 of whom were chronically homeless. Nineteen of the 64 individuals were severely mentally ill and 17 were chronic substance abusers. Four were victims of domestic abuse.

The City has four shelters, which at the time of the count, had 34 male and three female residents. The Newburgh Family Shelter housed five one-child households and five multi-child households. There are two Transitional Housing programs in Newburgh, assisting 25 adult women, 22 children and two adult males at the time of the count.

**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):**

The City works to address the needs of the homeless, at risk of becoming homeless, and the special needs population. Newburgh has 4,632 residents living with a disability, some of whom may require rapid housing with supportive services. Most of these people are working poor and those that have been unemployed who are in dire need of low cost housing. Most of the families and homeless individuals are the City's poorest and typically cannot turn to family members for assistance or housing. The current homeless population includes women with children, persons with mental illness, substance abusers, persons with HIV/AIDS, victims of domestic violence, as well as youth, and veterans who have returned from Iraq and Afghanistan and are unable to find work and a decent and affordable place to live.

The main factor that contributes to homelessness is the lack of a decent living wage and the lack of affordable housing. Another divesting factor is the short length of time that families are allowed to receive benefits, as well as other cuts or limits in programs such as rental assistance programs, and Section 8 certificates.

**Nature and Extent of Homelessness: (Optional)**      Figures are from the 1/30/14 PIT

<b>Race:</b> N/A	<b>Sheltered:</b> 37	<b>Unsheltered (optional)</b> 64
<b>Ethnicity:</b> N/A	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>

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

At the time of the Point In Time count there were two unsheltered male veterans in Newburgh and ten families with children in transitional housing.

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

Figures for the homeless in Newburgh are not available by race or ethnicity.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

As described above, there were, at the time of the count in January 2014, 46 male and 18 female unsheltered homeless in Newburgh, 30 of whom were chronically homeless. Nineteen of the 64 individuals were severely mentally ill and 17 were chronic substance abusers. Four were victims of domestic abuse.

The City has four shelters, which at the time of the count, had 34 male and three female residents. The Newburgh Family Shelter housed five one-child households and five multi-child households. There are two Transitional Housing programs in Newburgh, assisting 25 adult women, 22 children and two adult males at the time of the count.

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

### **Introduction:**

Certain population groups require supportive services and/or supportive housing, either on a permanent basis, or on a temporary basis. Many special needs populations are very low-income households (below 50% of Median Family Income) because they are not able to work or can only work on a part-time basis. Special population groups include the elderly and frail elderly, the physically and developmentally disabled, severely mentally ill persons, and those with substance abuse issues.

Many disabled individuals rely on Supplemental Security Income (SSI) for financial support. SSI provides income support to persons 65 years and over, the blind, and also the disabled. Since many disabled persons have limited incomes, finding affordable and accessible housing is often a serious challenge. Even when new affordable rental housing is developed, the rental rates for the housing units are often too high for many disabled persons.

In addition, these persons often require various types of special assistance, program activities to enhance their quality of life, and respite care for their caregivers. Support for municipal programs as well as assistance to not-for-profit organizations is necessary for the implementation of these types of activities.

HUD has identified special needs populations and has provided data on several of these through the data. However, detailed information on some special needs populations is often not available from census or HUD data sources. The City has used information from reliable sources or calculations from entities such as ARC (for the developmentally disabled), the National Institutes of Mental Health, or the National Institute of Alcohol and Alcohol Abuse to estimate the numbers of persons in those categories. Where possible, figures from reliable local sources are used to support these analyses.

While the City's resources are not sufficient to address the needs of all these groups, the City is committed to supporting other entities in their efforts to provide needed resources. The Newburgh Community Planning and Development Department staff members work closely with organizations that serve the needs of these populations through on-going participation in a wide range of committees and community-based efforts.

Specific populations include the elderly and frail elderly, disabled persons.

### **Describe the characteristics of special needs populations in your community.**

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

##### The Elderly and Frail Elderly

The elderly, 65 and over, constituted 8.8 percent of the total population in City of Newburgh in the 2012 ACS, and there are an estimated 1,221 frail elderly in Newburgh.

The elderly, especially in very low-income households, face housing difficulties based upon their particular housing needs (size of units, and types of fixtures and amenities), and on the basis of the cost burden they bear for housing and the fact that most are limited by fixed incomes. The Frail Elderly, those 75 and over, may need additional assistance to live independently and have additional requirements for their housing, such as elevators, grab bars in the bathroom, and special types of kitchen and bathroom fixtures.

#### Persons with Disabilities

The 2012 figures for disability indicate that 16.1 percent of the City's population has some disability. This represents 4,632 persons. This percentage is above the national figure of 12.0 percent, and the State percentage of 10.9 percent. Information about specific types of disability is not available.

#### The Developmentally Disabled

The Association for Retarded Citizens (ARC) indicates that the base definition of developmentally disabled is an IQ score less than 70. ARC indicates that the nationally accepted percentage of the population that can be categorized as developmentally disabled is two and one-half to three percent of the population. By this calculation, there are an estimated 722 developmentally disabled persons in Newburgh.

The preferred housing options for the developmentally disabled are those that present a choice and integrate them into the community. This includes supervised apartments, supported living, skilled development homes, and family care homes.

#### The Physically Disabled

The number of persons under the age of 18 with disabilities is 756, while the number of persons aged 18 to 64 with disabilities is 2,434, or 13.9 percent of the persons in that age group. The number of persons 65 and over with disabilities is 1,442 or 57.2 percent of that age group. These figures, based upon the Census Bureau definition of disability, include a wide range of disabilities and a precise figure for persons with physical disabilities is difficult to determine.

Deducting the number of developmentally disabled persons from the census figure for disabled persons gives an approximate figure of 3,910 persons who may be physically disabled.

Persons with physical disabilities may require assistance with daily living, and additional requirements for their housing including, for example, special types of kitchen and bathroom fixtures and special fire alarms.

#### Persons with Alcohol and Drug Dependencies

The City has no direct data upon which to reliably estimate the number of persons with alcohol/other drug addiction problems. However, various organizations and bodies have supplied figures on this topic from a national perspective.

The National Institute of Alcohol Abuse and Alcoholism estimates that 16 to 17 percent of the male population over the age of 18 has a drinking problem and that six percent of women over the age of 18 has this problem. These estimates mean that in Newburgh an estimated 1,496 males and 643 women are in need of supportive services for alcohol alone.

According to the 2012 *National Survey on Drug Use and Health (NSDUH)*, conducted by the Substance Abuse and Mental Health Services Administration (SAMHSA), an estimated 23.9 million Americans in 2012 had substance dependence or abuse (9.2 percent of the total population aged 12 or older). Applying these statistics to Newburgh's population, approximately 1,974 persons aged 12 and older had substance dependence or abuse in 2012.

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

The US Center for Disease Control estimates that 0.3 percent of the US population currently lives with HIV/AIDS, and that 15.8 percent of those infected are not aware of their infection. Applying the 0.3 percent figure to Newburgh would indicate that 87 persons in Newburgh are affected.

Figures from the Orange County Department of Health for 2011 (the most recent data available) indicate that there were 20 reported AIDS cases in that year, and that there were 21 reported HIV infections. The rate for the County was well below that of the Mid-Hudson Valley region. The number of persons living in Orange County with HIV or AIDS in 2011 was 815, and again the rate of incidence was lower than either the Mid-Hudson Valley or Upstate New York.

The actual numbers may be higher in Newburgh because of its socioeconomic conditions. The Orange County Community Health Assessment 2005-2010 indicated that Black/African-American and Hispanic/Latino populations are overrepresented in AIDS cases in the county.

The City of Poughkeepsie administers HOPWA funds for Orange and Dutchess Counties as a separate formula grant program. These funds support a rental assistance program for persons with HIV/AIDS. Through which 19 Newburgh households receive rental assistance.

Persons with HIV/AIDS face a number of housing barriers, including discrimination, housing availability, transportation and housing affordability. The co-incidence of other special needs problems with HIV/AIDS can make some individuals even more difficult to house. Substance abuse is a difficult issue and the incidence of mental illness among the HIV/AIDS community is also high. There is a high need for additional housing services for persons with HIV/AIDS.

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

### **Describe the jurisdiction's need for Public Facilities:**

The Department of Public Works and City Administration are acutely aware of the need for and importance of maintaining, repairing and upgrading the City's infrastructure to preserve the community's general well-being. Further, this infrastructure is critical in order to maintain and preserve commercial and residential areas and attract development. The City will strive to meet the needs of the community through the upkeep of its roads, sidewalks, sewers, bridges, parks and public buildings.

### **How were these needs determined?**

Non-housing Community Development needs and priorities were identified in the course of preparing this Consolidated Plan through the input of community leaders, citizen participation, and requests and ideas from a wide range of service providers and public agencies. These inputs were provided in a series of meetings and public hearings, as well as the Community Survey, described in the public participation section of this Plan. Representatives from City Department were invited to a focus group meeting that focused on ranking City infrastructure needs and developing ideas to coordinate City infrastructure efforts with those of private sector entities such as the utility companies.

The City is also in touch with agency officials and organization heads, forwarding program information to them prior to meetings and hearings. The Community Development Department is in contact with County and State departments and agencies that often raise issues and concerns or make requests about improvements or conditions in the low/mod neighborhoods. The City has considered the many and varied needs, and the funding and project selection process reflect the input and weighing of needs and requests in light of the overall objective and availability of funds.

### **Describe the jurisdiction's need for Public Improvements:**

The need for Public Improvements in Newburgh is significant. The City is faced with an aged and rapidly deteriorating water and sewer system, street and road conditions that are bad and worsening, and a large system of parks and open spaces that require significant attention. All of these demands must be met with limited and declining resources because of the City's declining tax and revenue base.

### **How were these needs determined?**

The needs are exceptionally numerous and costly. The representatives from the City Departments found it difficult to establish priorities as so much needs to be done immediately. The group also realized that CDBG funds are not adequate to undertake the size and scope of the infrastructure work that needs to be done. The group concluded that it would be best to integrate and coordinate CDBG projects to assist residents with larger infrastructure projects such as street repair and water or sewer line upgrades.

The responses in the resident focus group meetings and the survey noted the deteriorating and difficult streets, but focused more on the provision of community services and jobs.

**Describe the jurisdiction's need for Public Services:**

The City wishes to do all that it can to improve the quality of life for its most vulnerable low- and moderate-income populations, including the elderly, the disabled, and the homeless. Many of the non-profit agencies serving the neediest in Newburgh's low-income neighborhoods rely on CDBG funds to serve the greatest number of citizens possible. Public Services play a vital role in providing for some of the most vulnerable Newburgh residents, including youth, the elderly and the disabled. Given the City's poverty rate and population, Public Services are increasingly in demand. As noted in the focus groups, meetings, and the survey, there is a significant need for jobs, job training, economic revitalization, and neighborhood and housing rehabilitation.

**How were these needs determined?**

As noted earlier, poverty is a significant concern in Newburgh, as 27.9 percent of the City's population has an income below the federally established poverty level for a family of four. Furthermore, almost three-quarters (79.1%) of Newburgh households are in the three lowest income categories, as determined by HUD. Almost one-half of that number is in the extremely low-income category. This amounts to approximately 4,000 households at or very close to the poverty level. The numbers of elderly, disabled and homeless or those at risk of becoming homeless were also described above.

Thus, the need is significant and diverse, and decision making is especially difficult in light of the 15 percent cap on Public Service spending and anticipated cuts in the grant itself.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Population growth follows job growth and the demand for housing will be influenced by the location, type, and wage levels of the City. The affordability component of housing demand, however, is based upon local wages and salaries that are translated into household incomes. The availability of an existing supply of various housing types and price levels must be maintained to meet the housing demand of the variety of occupations that comprise the local economic base.

The size of the City's labor force has been stagnant since 2009, according to Bureau of Labor Statistics (BLS) figures. The workforce was 11,534 in 2009, 11,778 in 2010, 11,670 in 2011, 11,615 in 2012, and was 11,547 in 2013. The average number of persons employed and unemployed were also consistent over the period, though the number of unemployed declined in 2013 when the unemployment rate dropped to less than ten percent for the first time since the recession started. The most recent BLS figures show an unemployment rate of 7.8 percent.

The implication for the housing market is that the combination of very low population growth and low employment growth create a stagnant demand for housing. This in turn serves to drive housing costs downward and increase disinvestment in housing in general. While there are many available housing units throughout the City, many of those units are dilapidated and unsafe. Poor compliance with building codes is widespread in the City of Newburgh and vacant and abandoned buildings dominate the landscape. The City has many low-income homeowners struggling to keep up with the cost of maintaining their houses, many bank owned properties that are not managed or maintained, and a significant number of absentee landlords who have left properties vacant and let them deteriorate. Many of the City's low-income renters are forced to pay more for the limited supply of rental units, a substantial portion of which are older and sometimes in deteriorated condition.

The following market analysis will also demonstrate that low incomes and limited job opportunities for "living wage" jobs keep household incomes low in the face of increasing rents. As noted in the Needs Assessment, Newburgh, like the rest of the nation, has seen stagnant income levels over the past decade, so that even those working in "good" jobs are losing ground financially. The rent figures continue to increase as the population grows and the supply of units remains stable. At the same time, demands for increased down payment and stricter lending criteria keep many households from purchasing homes, which also increases the pressure on the rental market.

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

### Introduction

A basic premise of all housing markets is that there should be a spectrum of housing choices and opportunities for residents. This concept recognizes that housing choice and needs differ in most communities because of factors such as employment mix, household income, the age of the population, proximity to employment, and personal preference. Local housing markets and labor markets are linked to one another, and local housing markets provide choices and opportunities for current and future workers.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	3,012	28%
1-unit, attached structure	656	6%
2-4 units	4,869	45%
5-19 units	1,121	10%
20 or more units	1,233	11%
Mobile Home, boat, RV, van, etc	29	0%
<b>Total</b>	<b>10,920</b>	<b>100%</b>

**Table 26 – Residential Properties by Unit Number**

Data Source: 2006-2010 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	8	0%	506	9%
1 bedroom	174	5%	1,492	25%
2 bedrooms	653	20%	2,066	35%
3 or more bedrooms	2,379	74%	1,884	32%
<b>Total</b>	<b>3,214</b>	<b>99%</b>	<b>5,948</b>	<b>101%</b>

**Table 27 – Unit Size by Tenure**

Data Source: 2006-2010 ACS

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

The objectives of the housing programs in the City are to 1) provide property rehabilitation assistance, 2) provide opportunities for additional ownership and rental housing and 3) expand the supply of affordable housing **in good condition** that meets the needs of the City's diverse households, family structures, and income levels. This includes the 3,262 extremely low-income and 1,948 very low-income households in the City as well as the 376 HCV and 135 public housing households.

**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 City’s Housing Choice Voucher Program has the capacity to serve 374 households through 371 housing choice vouchers and 3 project based units. It is not anticipated that any units will be lost. The Housing Authority has two public housing sites with a total of 135 units.

The Housing Choice Voucher program waiting list has been closed for some time.

The Newburgh Housing Authority, which administers the HCV program offers a Family Self-Sufficiency program.

Additionally, Pathstone, formerly Orange County Rural Opportunities, Inc., administers Section 8 certificates and vouchers from Orange County within the City of Newburgh.

The City has 205 units of state-sponsored housing which have since been privatized. Through support from the State of New York Tax Credit Program, they currently remain low-income.

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

Based upon the above data and data from the 2012 American Community Survey, there is some mismatch between the housing supply and the housing need. Housing in Newburgh differs from the national norm in terms of the types of structures. Nationally, over 60.0 percent of structures are one-unit structures and the percentage of multi-unit structures is around 40.0 percent. In Newburgh only 27.5 percent of structures are one-unit detached and over forty percent are multi-unit structures. The table below shows the number and percent of each type of unit in Newburgh and compares this to State and national percentages.

**Housing Units by Type  
Newburgh and the US, 2012**

Type of Structure	Newburgh Number of Units	Newburgh Percent of Units	New york Percent of Units	US Percent of Units
One unit, detached	3,062	27.5%	42.1%	61.7%
One unit, attached	789	7.1%	4.9%	5.8%
Two units	2,240	20.1%	10.7%	3.8%
3 or 4 units	2,458	22.0%	7.4%	4.4%
5 to 9 units	829	7.4%	5.3%	4.8%
10 to 19 units	388	3.5%	4.1%	4.5%
20 or more units	1,353	12.1%	23.0%	8.4%
Mobile home	18	0.2%	2.4%	6.5%
Boat, RV or van	11	0.1%	0.0%	0.1%

Source: ACS 2012

A review of the ACS numbers of units by room size shows that 41.4 percent of units are 3 bedrooms, and that there are 3,051 small units (no bedroom or one bedroom) – 27.3 percent of housing units, which compares to 13.3 percent for the US. At the same time, there are 1,270 units of four or five bed rooms (11.4% of the total) for large households, compared to 20.2 percent nationally. Thus, the supply of small units for small households does appear to be in line with the need. However, the supply of larger units for larger families is about one-half the national percentage, indicating a potential shortage of larger units. Indeed, ACS figures show the percentage of overcrowded households in Newburgh at 9.1 percent, almost three times the national figure of 3.2 percent.

### **Describe the need for specific types of housing:**

Based upon the numbers presented above, the City does need additional affordable rental units for larger households in order to relieve overcrowding.

### **Discussion**

However, the more pressing need is not related the number or types of housing units. The need is for better maintained affordable rental units and the maintenance and rehabilitation of owner-occupied units.

The Housing Needs Assessment noted that almost three-quarters (72.0%) of Newburgh households are in the three lowest HUD income categories, and almost one-half of that number are in the extremely low-income category. This amounts to close to 6,500 households at or very close to the poverty level.

The HUD data show that the greatest problem in Newburgh is cost burden. The problem is most severe among extremely low-income renters; 80.9 percent of the Renter households with a severe cost burden are extremely low-income and 40.1 percent of Owner households with severe cost burden are in the extremely low-income category. It should be noted that among those with a cost burden greater than 30 percent, 605 of the 1,060 affected Renter households (57.5%) are in the very low-income range.

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

### **Introduction**

As noted earlier, a basic premise of housing markets is that there should be a spectrum of housing choice and opportunity for residents. This housing choice and resident needs will vary because of employment mix, household incomes, age of the population, and personal preference. However, housing markets and labor markets are inextricably linked and the level of affordable housing demand is largely a function of job growth and retention. Employment growth will occur through the retention and expansion of existing firms, and new economic growth will result from start-ups, spin-offs, and relocations. Population growth follows job growth and the demand for housing will be influenced by the location, type, and wage levels of the City.

The affordability component of housing demand, however, is based upon local wages and salaries that are translated into household incomes. Therefore, the availability of an existing supply of various housing types and price levels must be maintained to meet the housing demand of the variety of occupations that comprise the local economic base.

According to the National Low Income Housing Coalition's 2014 "Out of Reach" report, the Fair Market Rent (FMR) for a two-bedroom apartment in New York State is \$1,293. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,311 monthly or \$51,731 annually.

The same report identifies a similar situation in Newburgh. The FMR for a two-bedroom unit in Newburgh is \$1,258 and a renter household must earn \$24.19 to rent a two-bedroom apartment without spending more than 30% of household income. At the minimum wage of \$8.00 per hour, a worker would need to work 121 hours per week to afford the apartment. The result of high rental housing costs and a large number of low-income households is housing instability, cost burden, "doubling up" and a need for individuals and families to work more than one job just to "afford" the rent.

## Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	93,200	210,400	126%
Median Contract Rent	549	813	48%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	961	16.2%
\$500-999	3,500	58.8%
\$1,000-1,499	1,261	21.2%
\$1,500-1,999	218	3.7%
\$2,000 or more	8	0.1%
<b>Total</b>	<b>5,948</b>	<b>100.0%</b>

Table 29 - Rent Paid

Data Source: 2006-2010 ACS

## Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	475	No Data
50% HAMFI	1,490	260
80% HAMFI	4,890	690
100% HAMFI	No Data	1,220
<b>Total</b>	<b>6,855</b>	<b>2,170</b>

Table 30 – Housing Affordability

Data Source: 2006-2010 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent					
High HOME Rent					
Low HOME Rent					

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

### **Is there sufficient housing for households at all income levels?**

No, there is a significant gap in affordable and **habitable** housing for extremely low- and very low-income households in particular. As noted above, The FMR for a two-bedroom unit in Newburgh is \$1,258 and a renter household must earn \$24.19 to rent a two-bedroom apartment without spending more than 30% of household income. This wage is well above that earned by the City's low-income households

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

Affordability will continue to be a problem as the housing market recovers. Homeownership will be difficult both because of strict lending requirements and increasing prices of both the home and the cost of renovations or repairs. Rental prices, already difficult for low-income households will worsen as prices for units, especially those in good condition, increase in the face of increased demand. Anecdotal information indicates that persons from New York City and its suburbs are seeking rental units in the Newburgh area, reducing the supply and driving prices up.

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

The HUD Fair Market Rent for a two-bedroom unit is \$1,258, which is \$4 greater than the HUD High Income Limit for that sized unit, and \$277 greater than the Low HOME Rent Limit. As noted above, the need for affordable units remains critical, and the City must do all that it can to preserve affordable units and produce additional units to meet demand.

### **Discussion**

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

### Introduction

The condition of much of the housing, particularly rental housing, in Newburgh is poor and many households are living in structures that are dilapidated or even unsafe. As shown below in Table 33 over two-thirds of rental units were constructed before 1950 and are thus at least 60 years old. Recent construction, both owner and rental, has been almost non-existent. Absentee landlords have little incentive to maintain their units and do not respond to code violation citations.

### Definitions

Substandard condition refers to a dwelling unit that does not meet acceptable conditions per the City's Building Code and is structurally in need of significant renovation or rehabilitation, or in worst cases, demolition/condemnation. Substandard condition but suitable for rehabilitation means a structure is in poor condition and may have one or more housing code violations, however it is financially and physically feasible to rehabilitate it and return it to a condition that satisfies City code. This definition does not include units that require only minor cosmetic work or maintenance work.

HUD has identified four housing problems, which are 1) overcrowding, 2) lacks complete kitchen, 3) lacks complete plumbing, or 4) cost burden. Overcrowding means that there is more than one person per room living in a housing unit. The lack of complete kitchen or lack of plumbing is self-apparent.

The U.S. Census estimates the total number of substandard units in a geographic area by calculating both owner- and renter-occupied units 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, and 3) 1.01 or more persons per room (extent of housing overcrowding). The U.S. Census defines "complete plumbing facilities" to include: (1) hot and cold piped water; (2) a flush toilet; and (3) a bathtub or shower. All three facilities must be located in the housing unit.

Overcrowding is defined by HUD as 1.01 to 1.50 persons per room, while severe overcrowding is 1.51 or more persons per room. HUD data on the numbers of persons residing in housing units provides some insight into the potential for homelessness.

Another factor to consider when discussing the condition of housing stock is the age of the housing stock. For the purposes of this analysis, the City of Newburgh defines any rental property located in a low income neighborhood older than 30 years as "older housing stock".

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,387	43%	3,320	56%
With two selected Conditions	47	1%	397	7%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	1,780	55%	2,231	38%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
<i>Total</i>	<i>3,214</i>	<i>99%</i>	<i>5,948</i>	<i>101%</i>

**Table 32 - Condition of Units**

Data Source: 2006-2010 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	85	3%	48	1%
1980-1999	109	3%	457	8%
1950-1979	602	19%	1,485	25%
Before 1950	2,418	75%	3,958	67%
<i>Total</i>	<i>3,214</i>	<i>100%</i>	<i>5,948</i>	<i>101%</i>

**Table 33 – Year Unit Built**

Data Source: 2006-2010 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	3,020	94%	5,443	92%
Housing Units build before 1980 with children present	50	2%	104	2%

**Table 34 – Risk of Lead-Based Paint**

Data Source: 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

### Vacant Units

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

**Table 35 - Vacant Units**

### Need for Owner and Rental Rehabilitation

The City's aging housing stock requires significant maintenance and often upgrades and renovation for outdated plumbing and electrical work to accommodate modern equipment, fixtures, and living needs. Unfortunately, many buildings comprising the housing stock have experienced a lack of maintenance and disinvestment, resulting in substandard living conditions or outright blight. The City's percentage of vacant structures is four percent higher than the United States average, and the ACS figure of 1,875

vacant and deteriorating structures creates a negative impression, depresses property values, and reduces the quality of life in many neighborhoods, especially low- and moderate-income neighborhoods.

Table 32 shows that 43 percent of owner occupied and 56 percent of renter occupied units have one of the four housing problems identified in the Census. As noted in the Needs Assessment, the majority of these units are cost burdened or severely cost burdened. However, as noted in public meetings and the focus groups sessions, upkeep and maintenance are key issues especially for elderly homeowners living on a fixed income, and for many renters living in older buildings with absentee landlords.

There is a tremendous need for both owner and rental housing rehabilitation in the City of Newburgh, as evidenced by participants in past rehabilitation programs and feedback received during stakeholder discussions during the consultation/participation phase of preparing this document.

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

As noted above, 75.0 percent of the City's owner housing stock and 76.0 percent of rental units were constructed before 1950, and this most likely to contain lead-based paint. In total over 92 percent of owner and renter occupied units were built before the use of lead-based paint was stopped. Also as noted, many of these older structures are in need of renovation and maintenance so that children are commonly exposed to lead. The City's population is 72.0% extremely low-, very low-, and low-income households, who have the nearly impossible task of locating safe and affordable rental housing. Poverty and parental supervision are risk factors in determining the prevalence of lead poisoning.

We estimate that at least 60% of the City's existing housing stock is likely to have lead-based paint hazards.

### **Discussion**

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

### Introduction

#### Totals Number of Units

	Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers						
				Total	Project - based	Tenant - based	Special Purpose Voucher			
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available			135	431				0	0	0
# of accessible units										
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>										

**Table 36 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

#### Describe the supply of public housing developments:

The Newburgh Housing Authority (NHA) has 135 units of public housing in two buildings in different locations. The NHA residents are predominantly African-American and elderly.

The Authority does not anticipate adding or losing any units in the foreseeable future.

#### 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 Authority was consulted during this consolidated planning process, and its 135 units are in good to fair condition. It is the Authority's intention to continue to make improvements to the assisted housing units under its management. The Authority does not qualify for Comprehensive grant funds since it does not meet the minimum unit threshold (250 units).

The Authority intends to continue this improvement program during the coming year. The City of Newburgh will continue to provide technical assistance to NHA as appropriate.

**Public Housing Condition**

<b>Public Housing Development</b>	<b>Average Inspection Score</b>
<b>Newburgh Housing Authority</b>	<b>78</b>

**Table 37 - Public Housing Condition**

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

The Authority’s 135 units are in good to fair condition. As the units are older, it is the Authority’s intention to continue to maintain and to make improvements to the assisted housing units under its management.

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

The Newburgh Housing Authority, which administers the Section 8 program offers a Family Self-Sufficiency program. Generally, NHA’s public housing needs, including resident services, are met through funding sources other than CDBG.

**Discussion:**

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

### Introduction

The City and the Continuum of Care provide a range of housing assistance for 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)	120	0	42	154	0
Households with Only Adults	139	0	n/a	123	0
Chronically Homeless Households					
Veterans					
Unaccompanied Youth	13	n/a	0	0	0

**Table 38 - Facilities and Housing Targeted to Homeless Households**

**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**

The City of Newburgh addresses most of its core needs for homeless and housing related services through a partnership with the Orange County Housing 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 related services such as health care, mental health care, counseling, substance abuse treatment, education and employment counseling.

Also, the Housing Resource Center, a collaborative effort of the Orange County Department of Social Services, Catholic Charities Community Services of Orange County, and the Joint Mental Health and Community Agencies of Orange County, assists the homeless and those threatened with homelessness. The Housing Resource Center is located in downtown Newburgh.

The City of Newburgh has supplemented these efforts. For example, the City has supported the efforts of Safe Harbors, Inc., a supportive housing facility as well as other local efforts.

An additional source case of 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, English-as-a-Second- Language instruction.

**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.**

**ROSTER AND DESCRIPTION OF CITY HOMELESS SHELTERS AND SERVICES BEING OBTAINED**

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

### **Introduction**

The City has a wide range of facilities and services to assist persons and families with special needs.

Longer-term supportive housing, in connection with other special needs services, are provided to the City of Newburgh residents as follows:

- Crystal Run Village, Middletown, NY, serves Orange County residents with developmental, physical or psychological disabilities through a network of 43 community-based group homes, each housing 4 to 14 residents.
- Rehabilitation Support Services, based in Albany and New York City, provides six supported housing apartment for adults who have histories of mental illness.
- Independent Living, provides eight units of long-term housing for people with physical disabilities.
- Steven Saunders Residence, Newburgh, provides eight permanent units for persons with HIV/AIDS.
- The Cornerstone Residence, a 128 unit special needs housing project for artists and formerly homeless tenants, including the mentally ill, victims of domestic violence, veterans and other adults.

**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**

It is anticipated that over the next five years there will continue to be economic difficulties, ongoing housing affordability issues and possible reductions in the funding of community assistance programs at the state and federal levels. Thus, the City is making a concerted effort to identify those populations that are most at risk and/or in need of assistance with housing and basic services.

As noted in the Needs Assessment section, these groups and their needs are:

#### **Elderly**

Defined as age 62 and older, the elderly constituted 10.6 percent (3,062 persons) of the total population in the City in the 2012 ACS. Though this percentages is lower than that of the State, it still represents a significant part of the population, and the numbers will increase as the baby boomer generation ages. Their supportive housing needs include the needs for assisted living, financial assistance, and home rehabilitation.

#### **Persons with HIV/AIDS**

These individuals will require housing for themselves and their families that can accommodate visits from healthcare/social workers and adaptations/features that may be necessary in connection with illnesses and disabilities related to HIV/AIDS and concurrent illnesses.

**Developmentally Disabled**

The preferred housing options for the developmentally disabled are those that present a choice and integrate them into the community. This includes supervised apartments, supported living, skilled development homes, and family care homes.

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

The City currently does not have a discharge program. The topic is one of concern, but the City has not been able to focus on it in light of more immediate homeless needs.

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

The City is considering a number of activities to address the housing and supportive service needs of persons who are not homeless, but have other special needs. The ideas include providing naturalization assistance, an ombudsman for the elderly or the provision of dental assistance, especially for youth.

**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))**

**Not Applicable**

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Through vehicles such as zoning ordinances, subdivision controls, permit systems, and housing codes and standards, the City has attempted to ensure the health, safety, and quality of life of its residents while minimizing the barriers that may impede the development of affordable housing. None of these measures are intended to restrict the affordability of housing, though these regulations may on occasion affect the pricing of housing.

The most important impediment to affordable housing revolves around the lack of income of the City residents. Exacerbating this factor is the lack of Federal and State resources for affordable housing initiatives. The lack of programs and resources to reduce excessive rent or mortgage burdens to qualified persons is a key factor. Despite the recent downturn in the housing market nationally, housing prices, both purchase and rental, remain relatively high, especially for lower income households in Newburgh, which has very low income levels.

In addition, the cost of maintenance, renovation, or redevelopment is also very high. Many structures, as noted earlier, are very old and contain both lead-based paint and asbestos, which must be remediated in order to bring the structure up to code. These facts make Newburgh housing redevelopment expensive and put affordable housing out of the reach of low-income households.

The Housing Needs Assessment also identified stringent criteria in the mortgage origination process due to the foreclosure crisis, which also is outside the scope and control of City policy. In some instances, issues revolving around personal finances (lack of down payment, credit history, employment history) affect the availability of affordable housing for Newburgh residents.

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

### Introduction

The City has a number of needs in order to support economic development, which is critical to the growth and revitalization of Newburgh. As noted in the Housing Needs Assessment and the Housing Market Analysis, good, well-paying jobs are the means to secure economic stability, improve neighborhoods and obtain decent housing. The City's economic development needs center upon obtaining new jobs and providing the workforce to take those jobs. Education and job training (and retraining) are crucial to having a competitive workforce. At the same time, the City needs to make substantial investments in infrastructure to be competitive in attracting new businesses.

Though the City has the advantage of existing water and sewer systems and buildings, many of these elements need to be upgraded or replaced, a daunting task in light of the City's limited resources and the scale of the necessary projects. Further, the reuse of many sites will entail the environmental cleanup of a significant number of neglected buildings and brownfield sites in the City's old industrial areas and waterfront.

### 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	26	0	0	0	0
Arts, Entertainment, Accommodations	697	603	11	8	-3
Construction	215	219	3	3	0
Education and Health Care Services	1,415	4,146	22	53	32
Finance, Insurance, and Real Estate	324	222	5	3	-2
Information	134	45	2	1	-1
Manufacturing	644	526	10	7	-3
Other Services	260	341	4	4	0
Professional, Scientific, Management Services	373	246	6	3	-3
Public Administration	0	0	0	0	0
Retail Trade	1,044	324	16	4	-12
Transportation and Warehousing	370	51	6	1	-5
Wholesale Trade	499	309	8	4	-4
Total	6,001	7,032	--	--	--

**Table 39 - Business Activity**

Data Source: 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	13,007
Civilian Employed Population 16 years and over	12,042
Unemployment Rate	7.42
Unemployment Rate for Ages 16-24	13.66
Unemployment Rate for Ages 25-65	4.88

**Table 40 - Labor Force**

Data Source: 2006-2010 ACS

Occupations by Sector	Number of People
Management, business and financial	1,152
Farming, fisheries and forestry occupations	647
Service	1,845
Sales and office	2,670
Construction, extraction, maintenance and repair	1,243
Production, transportation and material moving	1,236

**Table 41 – Occupations by Sector**

Data Source: 2006-2010 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	7,915	71%
30-59 Minutes	2,383	21%
60 or More Minutes	843	8%
<b>Total</b>	<b>11,141</b>	<b>100%</b>

**Table 42 - Travel Time**

Data Source: 2006-2010 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	2,460	287	1,589
High school graduate (includes equivalency)	3,078	175	1,364

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Some college or Associate's degree	2,225	195	453
Bachelor's degree or higher	1,585	8	207

**Table 43 - Educational Attainment by Employment Status**

Data Source: 2006-2010 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	52	863	493	689	360
9th to 12th grade, no diploma	867	955	557	779	408
High school graduate, GED, or alternative	1,446	1,523	1,353	1,741	958
Some college, no degree	1,165	713	423	963	306
Associate's degree	192	296	186	292	76
Bachelor's degree	207	246	418	525	116
Graduate or professional degree	0	184	70	360	189

**Table 44 - Educational Attainment by Age**

Data Source: 2006-2010 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,181
High school graduate (includes equivalency)	26,159
Some college or Associate's degree	28,146
Bachelor's degree	41,048
Graduate or professional degree	48,375

**Table 45 – Median Earnings in the Past 12 Months**

Data Source: 2006-2010 ACS

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

According to Table 39, the largest employment sectors are Education and Health Care Services, Retail Trade, Arts and Entertainment, and Manufacturing. We note that the 2012 ACS figures have Manufacturing as the second largest sector in terms of employment, Retail as third, and Arts, Entertainment and Accommodations/Food Service as fourth.

However, the key point here is not so much the number of jobs as the wages of those jobs. Many of the jobs in these sectors do not pay well, and as noted in the housing affordability analysis do not approach the \$25.00 per hour needed to afford a two-bedroom apartment.

**Describe the workforce and infrastructure needs of the business community:**

The greatest need for the City in terms of economic development is the creation or attraction of new jobs for City residents that pay a living wage. However, these jobs can only be created if there is an adequate, trained workforce in place to fill them. To this end the City has, and will continue to, support education and job training programs. These efforts include job training for younger persons, retraining for older workers, the provision of a good basic education for the City's youth, and the assisting young persons in the development of life skills.

The earnings figures in Table 45 show what is commonly known - that the higher one's level of education, the greater one's earnings. Indeed, the Median Income figure for those with less than a high school diploma is below the current poverty level. Unfortunately, in Newburgh the educational attainment level of many residents is very low as shown in Table 44 - over 2,000 persons in the working age cohorts (18 - 65) do not have a high school diploma and only 871 persons in these cohorts have a Bachelor's degree.

The City's infrastructure needs are many and varied, given the age and condition of the City's infrastructure. These infrastructure projects are typically large scale, multi-year projects that require significant resources, which the City by itself does not possess.

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

The City has conducted a number of economic development and community development studies and sought to improve the economic conditions in the City. These have included the Façade Improvement/Signage Program, a Small Business Loan Program, and the Newburgh-Stewart Economic Development Zone. Also, the River of Opportunities program seeks to attract larger employers to the City's available properties. Industrial and commercial space in Newburgh is plentiful, varied, and cheap relative to other locations, but the City needs to better market itself and change its perception in the marketplace. Local property owners need to participate in the listing program, so that the City is better prepared to show potential tenants what properties are available and how the City can meet the prospect's needs.

Success in attracting businesses to the City will require a range of workforce and economic development initiatives, including but not limited to child care, business services, transportation to employment and city centers, and amenities that support business development such as neighborhood parks, well maintained streets, community gardens arts and culture.

There is a significant need for job training, life skills training, and literacy to support workforce development and community strengthening and community building activities.

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

The City is working diligently to retain and, when possible, expand existing businesses and attract new ones, as noted. Though the City has an abundant labor force, the educational and training level of that workforce does not match the needs of many of today's industries and businesses. The City's employment opportunities are limited at this time, and in some measure it is the quality of the labor force that limits those opportunities.

**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.**

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

Newburgh is included in the Hudson Valley Economic Development District's Comprehensive Economic Development Strategy, which is a wide-ranging economic analysis of the region's strengths, weakness, opportunities and threats as well and the goals and strategies for the 2013-2014 program years. This CEDS, prepared by the Hudson Valley Regional Council is a regional economic development road map and master plan, but does not specifically focus on Newburgh and its particular needs and concerns. The CEDS guides the economic growth of the **region's** economy.

**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.**

**Discussion**

## **MA-50 Needs and Market Analysis Discussion**

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

Cost burden and severe cost burden represent the most prevalent housing problem in Newburgh. Over 70 percent of the City's households are in the three lowest HUD income categories and face difficulties in obtaining affordable housing that is decent and safe. These populations are concentrated in the City's low/mod Census Tracts.

Because of vast amount of poverty spread throughout the majority of the City, it may be reasonably asserted that households with multiple housing problems are not concentrated in any particular area. The City's low/mod Census Tracts are all in dire need of reinvestment through owner and rental housing rehabilitation.

An 'area of racial/ethnic minority concentration' is defined as a census tract which has a minority population percentage exceeding the citywide percentage. An 'area of low-income concentration' is defined as a census tract that has a low and moderate-income population percentage exceeding 51%. Overall, 72.0% of Newburgh's population is of low and moderate income and four of the City's six census tracts have low- and moderate-income populations in excess of 51% (tracts 3, 4, 5.01 and 5.02) and all four are areas of 'racial/ethnic minority concentration'. Census Tract 5.02 is a Racially Concentrated Area of Poverty as the poverty level is over 40 percent and the minority percentage is greater than 50 percent.

These are the areas with multiple housing problems.

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

Please see the preceding response.

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

In general, these neighborhoods are characterized by older, often dilapidated structures. Single-family owner units are available at relatively low prices, but the market is weak because of the need for extensive and expensive renovation in many of the structures, as well as stricter loan standards and higher down payment requirements that limit the number of potential buyers. More affluent buyers will tend to favor newer construction in other more attractive neighborhoods.

The rental market in these neighborhoods is stronger in the face of increased demand, especially for more modern or better kept buildings. Rents tend to increase, even for poorer buildings, exacerbating the cost burden issue for low-income households.

**Are there any community assets in these areas/neighborhoods?**

The City has worked very hard to provide community facilities and to support community services in the low/mod neighborhoods. As noted, the needs are great and diverse and the resources available are limited. The City has historically used its CDBG resources across these neighborhoods, creating community centers, improving streets and streetscapes and facades, and providing activities and transportation for youth, senior and training programs.

**Are there other strategic opportunities in any of these areas?**

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The target areas for projects utilizing federal grant funds are in the City's low- and moderate-income neighborhoods, especially those with the highest rates of poverty and crime, the poorest school performance ratings, and poorest housing characteristics. As noted the City's low-mod neighborhoods evidence these characteristics.

The highest priority needs for these target areas and the City's low/mod population are: Rental Assistance, Rental Rehabilitation, Homeowner Repair, Public Service Programs, Economic Development, Homeless Assistance and Prevention, and Fair Housing.

Market conditions, especially increasing rental costs, low incomes, stagnant wages, and a low vacancy rate create the needs for the rental programs, while high down payment requirements and stringent loan standards create a need for home buyer assistance programs.

Overall, the institutional delivery system functions well, but the City is working to improve its outreach and information efforts and to improve coordination, collaboration, and information sharing better among the various entities responsible for program delivery.

The City has identified a number of barriers to affordable housing, including the deteriorated condition of many housing units, environmental problems and the high cost of remediating them, and low income levels that make affordability a major concern. The City is attempting to address these issues through community and economic planning initiatives, as well as by providing financial assistance to developers and homebuyers.

The City's homelessness strategy is a multi-pronged approach that emphasizes homelessness prevention, immediate assistance and rapid re-housing; support for persons and families as they transition to economic and housing stability; and efforts to prevent those persons from returning to homelessness.

Lead-based paint hazards are a serious problem in Bridgeport in light of the age and condition of many housing units and the presence of many children in the most vulnerable age group.

The City's anti-poverty strategy is part of an effort to create jobs and improve the local economy. The creation of economic opportunities is not an isolated solution to alleviating poverty, and the City also works with community partners to identify educational, life skills and training needs and provide opportunities for self-empowerment that will enable low- and moderate-income residents to become and continue to be self-sufficient and economically independent. These programs have an immediate impact on primary needs of the low-income population and the causes of poverty.

The City of Newburgh has a set of procedures to monitor all of its federal activities, programs, and projects and to ensure long-term compliance with applicable program requirements and comprehensive planning. The Department of Housing and Community Development works to ensure that approved

projects meet the purpose of the Consolidated Plan and that available funds are distributed in a timely manner. Monitoring includes programs operated directly by the City and those carried out by any sub-recipients.

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

## Geographic Area

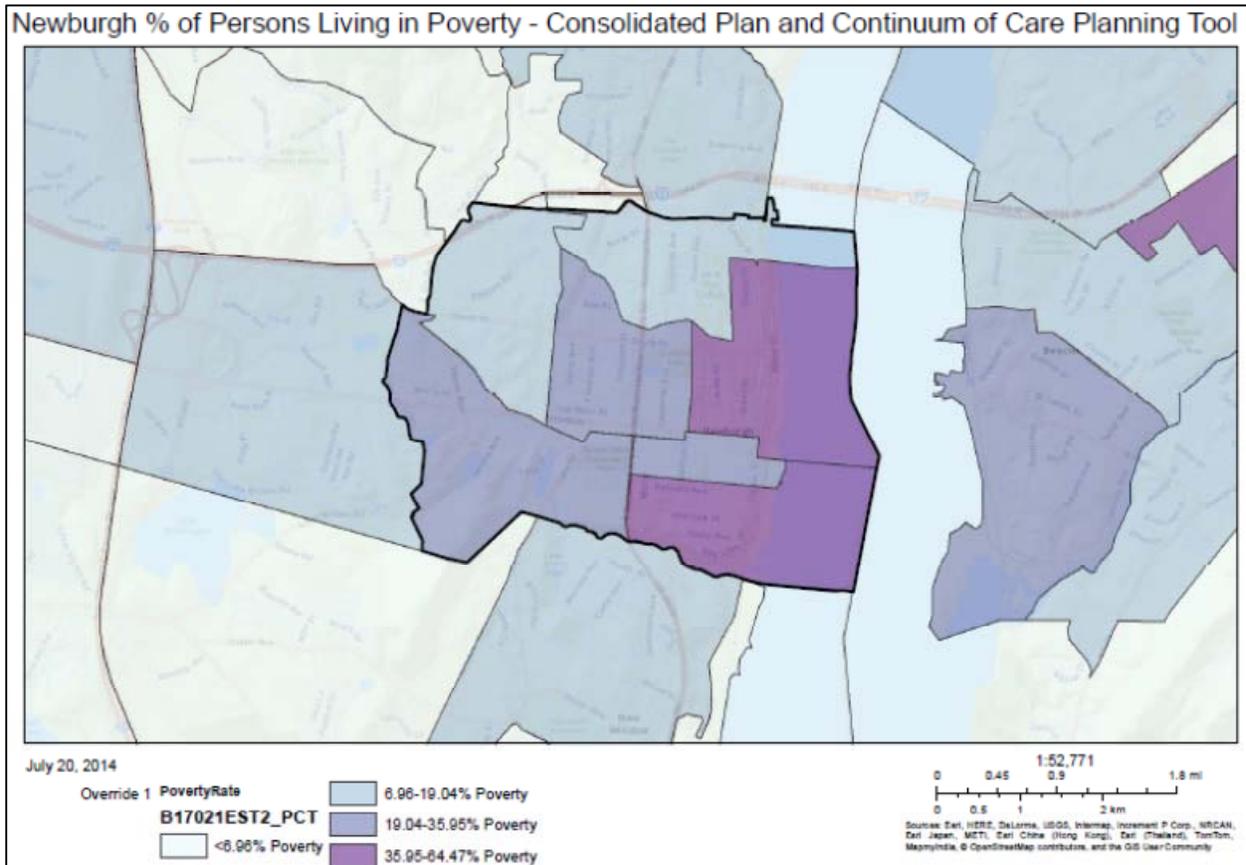
### 1. Area Name:

The target areas in the City are the four low/mod Census Tracts which have the highest levels of poverty. This includes large portions of Wars One, Two and Four.

**Area Type:** All are low/mod neighborhoods as defined by HUD

### Identify the neighborhood boundaries for this target area.

The target areas are the low/mod neighborhoods shown below. High poverty Census Tracts are shown in the darkest color:



**Include specific housing and commercial characteristics of this target area.**

In each of these neighborhoods the housing stock is typically older, often in need of repair or renovation. Streets are often in poor condition and other infrastructure is old and in some instances failing.

**How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

These areas have been areas of concern in the past and emerged in the course of examining the data. They were also frequently mentioned in the course of focus group and Public Hearing discussions. These discussions confirmed the already known needs of these areas, complementing or corroborating the data.

**Identify the needs in this target area.**

The needs in these target areas are numerous and varied. The principal needs are: 1) housing rehabilitation for both owner and renter units, 2) rental assistance for extremely low-income households threatened with homelessness, 3) new affordable rental construction, 4) public improvements to improve/revitalize neighborhoods, 5) small business assistance (loans, facades, training) 6) programs for youth, 7) job training and education, and 8) assisting the homeless.

**What are the opportunities for improvement in this target area?**

The opportunities are significant. First, the City can keep residents in safe, affordable housing and prevent additional persons and families from becoming homeless. Second, the City can improve the quality of life by revitalizing these neighborhoods economically and in their appearance. Third, the City can assist the residents of these areas in obtaining good jobs.

**Are there barriers to improvement in this target area?**

The barriers are significant because of the amount of effort and resources needed to provide the necessary assistance.

**Table 46 - Geographic Priority Areas**

### **General Allocation Priorities**

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

As noted above, these areas emerged in the course of examining the data, but were also frequently mentioned in the course of focus group and Public Hearing discussions. These discussions confirmed the already known needs of these areas, complementing or corroborating the data.

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

**Priority Needs**

<b>Priority Need Name</b>	<b>Priority Level</b>	<b>Population</b>	<b>Goals Addressing</b>
Provide Affordable Housing Opportunities, including Rental Assistance, Homeowner Rehabilitation, Increased Supply of Single-family Housing, Increased Ownership Opportunities	High	Extremely low-income Elderly Families Chronic Homeless Disabled persons Persons with HIV/AIDS	Affordable Housing Homeless Prevention
Homeless Activities, including Homeless Prevention, Emergency Shelters, and Transitional Housing	High	Chronic Homeless Persons threatened with homelessness Families with children Elderly Youth The Disabled Mentally Ill Persons with HIV/AIDS Victims of domestic violence Persons with Alcohol or other addictions	Affordable housing Homeless prevention Services for at-risk populations Improved quality of life
Public Service Programs, especially for the Elderly, and for Youth	High	Extremely low, very low, and low-income Families with children Elderly Youth The Disabled Mentally Ill Persons with HIV/AIDS Victims of domestic violence Persons with Alcohol or other addictions	Quality of Life Provide Services
Public Improvements/Infrastructure	High	Extremely low, very low, and low-income	Neighborhood Revitalization Improve Quality of Life
Economic Development, including job training	High	Extremely low, very low, and low-income Youth	Increase employment opportunities Strengthen local economy Develop new businesses
Public Facilities	High	Extremely low, very low, and low-income Elderly Youth	Neighborhood Revitalization Improve Quality of Life Means to provide services
Rental Acquisition and Rehabilitation; New Rental Construction	Medium	Extremely low-income Elderly, Families Chronic Homeless Disabled persons Persons with HIV/AIDS	Affordable Housing Homeless Prevention Neighborhood Revitalization Lead Paint abatement
Fair Housing	Low	All residents	Fair Housing

Table 47 – Priority Needs Summary

**Narrative (Optional)**

The needs in the target areas are numerous and varied. The principal needs are: 1) housing rehabilitation for both owner and renter units, 2) rental assistance for extremely low-income households threatened with homelessness, 3) new affordable rental construction, 4) improve/revitalize neighborhoods, 5) small business assistance (loans, facades, training), 6) programs for youth, 7) job training and education, and 8) assisting the homeless.

The City believes that rehabilitation of both rental and owner housing units is a High priority, as these efforts keep people in affordable housing and, especially for extremely low-income and elderly homeowners may serve to prevent homelessness. Similarly, Homeless activities, ranging from providing emergency shelter to preventing homelessness receive a High priority. Thus, the City will focus on multiple efforts including rental assistance, rental rehabilitation, new rental construction, as well as homeowner repair to provide affordable housing and in many instances prevent homelessness.

While the City supports programs for affordable homeownership, the opportunities for homeownership among the City's low-income residents are limited by the poor economy, job uncertainty, strict lending criteria and significant down payment requirements. Homeowner loan programs are still given a High priority ranking, however, and efforts will be made to assist those seeking to purchase a home.

Because of the difficult economic situation in the City's low/mod Census Tracts the provision of Public Service Programs receives a High priority rank. The need for a wide range of services, including programs for seniors and youth, feeding programs, and child care, is present in each of these areas.

Economic Development receives a Medium ranking because of the need to assist residents in finding quality family-sustaining jobs. However, funding for economic development projects or programs has not been possible in light of other, pressing needs, and the existence of other programs funded from others sources.

Public Improvements and Infrastructure, though very important to the City, receive a Medium ranking here because these are often large scale projects requiring resources well beyond the ability of the CDBG program. In addition, both the State and other federal programs can provide the funds needed for these projects.

Public Facilities receives a Low ranking. While some of the public facilities in the City (both public and private) are in need of maintenance and repair, most are fairly new and in reasonable repair. Spending in this area makes it possible to have good, well located facilities to provide services and have community activities, but at this time Public Facilities are not a priority item.

## 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)	According to the Housing Needs Assessment and the Housing Market Study the greatest housing problem in Newburgh is cost burden, and many of the households in the lowest income categories are severely cost burdened. Rental assistance thus ranks very high among program strategies. In the face of reduced rental construction and lower vacancy rates, rents are expected to continue to increase, causing the number of cost burdened households to grow.
TBRA for Non-Homeless Special Needs	Rental assistance for the non-homeless special needs group will focus on the elderly and extremely low-income small households as these are the two groups that emerged as most vulnerable both from the analysis of data and from discussion in the public meetings.
New Unit Production	Because of the weak housing market, the City will focus its new construction resources on the production of affordable rental units.
Rehabilitation	Rehabilitation of both owner and renter units in the City's low income areas is a High priority as part of the effort to keep households in affordable housing.
Acquisition, including preservation	Because of the limited funds available, the City will not emphasize the acquisition and rehabilitation of rental units.

**Table 48 – Influence of Market Conditions**

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

### **Introduction**

The City of Newburgh, like many communities, is faced with the challenging task of meeting increasing needs with fluctuating and/or decreasing federal and state resources.

The figures shown in the table below reflect HUD's current allocations. The figure for "Expected Amount Available Remainder of ConPlan" anticipates level funding using the 2014 allocation amounts and projecting those amounts over the four remaining years covered by the Consolidated Plan.

If there are further funding cuts to CDBG over the coming years, the City will adjust accordingly and craft Annual Action Plans reflective of funding realities.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG Public Services  CDBG Public Facilities, Infrastructure, Housing and Economic Development	Federal	Community Services		\$0	\$0		\$472,307	
		Special Needs						
		Homeless Services						
		Housing	\$118,077			\$118,077		
		Public Facilities						
		Economic Development						
CDBG Housing Programs	Federal	Housing Rehab,		\$0	\$0		\$2,046,668	
		Affordable Housing Construction, Rental Assistance	\$511,667			\$511,667		

<b>CDBG Program Administration</b>	<b>Federal</b>	<b>Administration</b>	<b>\$157,435</b>	<b>\$0</b>	<b>\$0</b>	<b>\$157,435</b>	<b>\$629,743</b>	
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**Table 49 - Anticipated Resources**

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

The City continues to cultivate funding partners who can match the City's investment of CDBG funds. The City administration recognizes that the City's annual entitlement and formula allocations are not sufficient to meet all of its needs. Additional funds need to be raised to ensure that more affordable housing is available for those in need. To that end the City seeks funds from the County, the State and grants from other entities, both public and private. In particular, the City has worked closely with the Orange County Office of Community Development as a member of the County's Home Investment Partnership (HOME) Program. The City has historically solicited applications for owner-occupied rehabilitation projects for referral to the County program.

Matching requirements have been satisfied with other eligible financial resources and/or in-kind services, and the City will continue to seek this type of matching as well as financial matches.

**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 owns a number of properties across the City and is seeking ways to develop these properties to meet the City's housing needs. The City created sealed bid and auction opportunities for redevelopers to purchase and rehabilitate City-owned residential and commercial properties throughout the City with the stipulation that the developer must finish rehabilitation of the structures within 18 months. More recently the City established the Newburgh Community Land Bank, whose objective are to stimulate local planning, economic development and neighborhood revitalization by acquiring, managing and disposing of vacant, abandoned and underutilized properties in a responsible manner. The land bank works in collaboration with community stakeholders, developers and other governmental agencies.

**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.

As noted the Community Development division of the Planning and Development Department is the lead agency for Consolidated Plan activities. However, program delivery is conducted through government agencies and private sector organizations. Community Development prepares and distributes the application for funding, conducts outreach efforts to the community about the programs, provides technical assistance to applicants in the competitive application process, and evaluates applications and makes recommendations for activity funding for City Council approval. The outreach efforts targets to both organizations and institutions that have previously received funding, and those that have not. Community Development makes a conscious effort to avoid duplication of services and delivery systems. Community Development seeks to strengthen its service providers and to build capacity so that these organizations can become more financially independent and better leverage and use resources.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Orange County Housing Consortium	Private Sector	Developer/Housing Provider	City
Members of the Hispanic Community	Private Sector	Public Services	City
Our House Homeless Shelter	Not-for-Profit	Public Services	City
City Public Works, Recreation, Planning, Fire and Water Departments	Government	Government	City
Housing Authority of Newburgh	Government	Housing Provider	City
Industrial Development Authority	Government	Economic Development	City
River of Opportunity	Not-for-Profit	Economic Development	City
YMCA	Not-for-Profit	Public Services	City
Boys and Girls Clubs	Not-for-Profit	Public Services	City
Path Stone	Not-for-Profit	Public Services	City
Orange County Department of Health	Government	Service Provider	County

Ecclesia	Not-for-Profit	Public Services	City
Planned Parenthood	Not-for-Profit	Public Services	City
Community Development Division	Government	Government	City
Habitat for Humanity	Not-for-Profit	Public Services	City

**Table 50 - Institutional Delivery Structure**

**Assess of Strengths and Gaps in the Institutional Delivery System**

The institutional structure involved carrying out the City’s housing, homeless, and community development plan includes, in addition to the Lead Agency, the public, municipal officials, private non-profit organizations, faith-based and community organizations, public housing agencies and other public institutions. The strength of this structure is that these organizations make up the City’s service delivery system and the public often serves as an informal outreach mechanism that helps link residents with services.

The City will continue to work closely with Orange County in several areas including social services, lead abatement and mental health services. The City anticipates continued to participation in the Orange County Housing Consortium and will provide information to the City of Poughkeepsie regarding HOPWA.

Previously identified gaps in the delivery system, such as the need for Newburgh-based access points to County services have been addressed.

The City will seek to establish new relationships with the private sector to accomplish economic and community development activities.

One of the strengths of the delivery system is the City’s outreach and information efforts. The City works diligently to involve and inform as many agencies, organizations and institutions of the HUD programs, and has been successful in this regard. The program information that is disseminated is detailed and identifies the City’s priority areas and priority needs. The types of programs and activities that can be funded under each of HUD programs and those activities that are not eligible for funding are clearly defined and the City helps grant applicants understand program requirements, the application and selection process, and the City’s expectations for program reporting. The staff also sits on many local boards/commissions and hold leadership positions in a number of organizations because of their knowledge and expertise.

One of the greatest difficulties Community Development faces is ensuring that sub-recipients understand program and reporting requirements. The City provides information sessions to address this gap that applicants and grantees have identified in recent meetings. These sessions provide the information needed for applicants to properly complete the application process and ensure that their programs or activities are appropriate for HUD funding. At the same time, applicants are made aware of the reporting requirements and measures that they must meet if awarded a grant.

**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
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement	X	X	X
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
<b>Other</b>			
Other			

**Table 51 - Homeless Prevention Services Summary**

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

The City uses a variety of programs and partners to first prevent low-income persons from becoming homeless and, second, to support homeless persons and families in obtaining safe, affordable and sustainable housing. These efforts include a continuum of programs ranging from emergency shelters to transitional housing to permanent supportive housing services.

**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**

This delivery system includes a wide range of services for special needs populations and persons experiencing homelessness, and through the Continuum of Care, these programs are coordinated into a City-wide strategy to prevent homelessness and address it in a comprehensive manner where it occurs. The primary strength of addressing homelessness through participation in the Continuum of Care is that it allows continuum partners to focus resources on specific issues in order to avoid duplication of services. The Continuum also allows for a wider array of voices to be heard on what is a wide ranging issue.

Still, the need exists to provide better and more information among housing providers, social service providers and case management agencies. The City plans to work with the Continuum of Care throughout the year to improve funding applications and best utilize funds.

**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 gap in the institutional structure and service delivery system in Newburgh was identified as the need for more and better information about the application and selection process, and for more and better information sharing among agencies and organizations that provide services.

This being addressed through more and better information and training sessions for applicants. These meetings provide the information needed for applicants to properly complete the application process and ensure that their programs or activities are appropriate for HUD funding. At the same time, applicants are made aware of the reporting requirements and measures that they must meet if awarded a grant.

The City continues to seek new partners and to enhance the relationship with existing partners in City departments and social service agencies to improve and better coordinate the delivery of programs and services. Also the city seeks opportunities to leverage the limited available resources.

**SP-45 Goals Summary – 91.215(a)(4)**

**Goals Summary Information**

**SPECIFIC FIVE YEAR GOALS TO BE DETERMINED**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicators
1	Increase Affordable Housing Opportunities	2014	2019	Affordable Housing	LOW MODERATE INCOME AREAS	Rental Assistance Rental Acquisition and Rehabilitation; New Rental Home Owner Repair Program Fair Housing	CDBG:\$	Rental units constructed: Household Housing Unit  Rental units rehabilitated: Household Housing Unit  Homeowner Housing Added: Household Housing Unit  Homeowner Housing Rehabilitated: Household Housing Unit
2	Increase Employment Opportunities	2014	2019	Non-Housing Community Development	LOW MODERATE INCOME AREAS	Economic Development	CDBG: \$	Jobs created/retained:
3	Increase Services for Low/Moderate Income Persons	2014	2019	Non-Homeless Special Needs	LOW MODERATE INCOME AREAS	Public Service Programs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Beneficiaries:

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicators
								Persons Assisted
4	Maintain or Improve Public Facilities	2014	2019	Non-Homeless Special Needs Non-Housing Community Development	LOW MODERATE INCOME AREAS	Public Facilities Public Improvements/Infrastructure	CDBG:	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: Persons Assisted
7	Provide Housing for the Elderly	2013	2018	Affordable Housing Public Housing	LOW MODERATE INCOME AREAS	Rental Assistance Home Owner Repair	CDBG:	Public service activities for Low/Moderate Income Housing Benefit: Households Assisted
8	Reduce Homes with Lead-based Paint Hazard	2013	2018	Safe Housing	CITYWIDE LEAD PREVENTION	Rental Acquisition and Rehabilitation; New Rental Home Owner Repair	CDBG:	Rental units rehabilitated: Household Housing Unit  Homeowner Housing Rehabilitated: Household Housing Unit
9								

Table 52 – Goals Summary

Goal Descriptions

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

In the coming years the City anticipates being able to assist: **TBD**

**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)**

As noted above, there appears to be a need for additional accessible units, but this activity is the province of the Newburgh Housing Authority and CDBG funds are not planned to be used.

**Activities to Increase Resident Involvements**

This is a function of the Housing Authority and City CDBG funds are not planned to be used for this activity.

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

No

**Plan to remove the ‘troubled’ designation**

Not Applicable

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

### **Barriers to Affordable Housing**

#### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Through vehicles such as zoning ordinances, subdivision controls, permit systems, and housing codes and standards, the City has attempted to ensure the health, safety, and quality of life of its residents while minimizing the barriers that may impede the development of affordable housing. None of these measures are intended to restrict the affordability of housing, though these regulations may on occasion affect the pricing of housing.

The most important impediment to affordable housing revolves around the lack of income of the City residents. Exacerbating this factor is the lack of Federal and State resources for affordable housing initiatives. The lack of programs and resources to reduce excessive rent or mortgage burdens to qualified persons is a key factor. The City will do all that it can with the limited resources available to maintain and produce affordable housing, both owner and renter units. Home rehabilitation programs are in place and have been effective in keeping homeowners in habitable housing.

The most effective means to remove barriers to affordable housing is to have better paying jobs for City residents. The City and its economic development programs are working to retain, expand and attract businesses and to provide the qualified workforce necessary for those new jobs.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

The needs of homeless persons are complex and require a wide range of specialized services. Numerous agencies are often involved in the care of a homeless person, providing distinct services such as housing, mental health counseling, employment training, and case work services. A number of activities and services are funded to help the needs of the homeless and other special needs populations. Overall, these services address the high priority of reducing homelessness and the threat of becoming homeless.

The City of Newburgh participates in the Orange County Housing Consortium which consists of a wide array of individuals and entities that directly and indirectly serve homeless persons. Through a variety of coordinating councils, networks and other organizational structures the housing needs and priorities for the homeless are analyzed. The integration and coordination of resources and programs ensures that housing and support services are broad based, comprehensive and organized. The County's Housing Consortium meets on a regular basis and has actively sought program funds in a collaborative manner. Together, as a consortium, they have successfully applied for federal Continuum of Care funding.

### **Addressing the emergency and transitional housing needs of homeless persons**

The funds used to alleviate homelessness include working with the Continuum of Care to ensure that funds provide stability to those that are transitioning from a shelter to their own apartment; energy assistance; meals; food staples; and counseling. Other actions to help homeless persons transition to permanent housing and independent living through the Continuum of Care are:

- Supportive Housing Programs that provide housing units and congregate living units which include supportive services.
- Shelter Plus Care Program provides grants for rental assistance for homeless individuals and families with disabilities
- The Housing Opportunities for Persons with AIDS (HOPWA) provides individuals and families with permanent housing with supportive services that have been diagnosed with HIV/AIDS.

**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.**

In addition to the activities described above, Continuum of Care funds have been used to help make the transition from homelessness by the following:

1. Providing transitional housing for women and children of domestic violence; social services to homeless or at risk of becoming homeless;
2. Providing utility payments to individuals and families who received shut off notices;
3. Rent and mortgage assistance for individuals and families that have received an eviction notice or those persons leaving the area shelter and prison and transitioning into permanent housing; and
4. Food provisions and nutrition guidance to individuals and families.

**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**

As described above, the City has undertaken efforts to help extremely low-income households, and other “at risk” persons from becoming homeless. Providing habitable and affordable housing for the lowest income households is the City’s primary effort to prevent homelessness.

Though discharge policy is a concern, the City does not have a discharge policy as such, and has not been able to focus upon developing one because of more pressing homeless needs.

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

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

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

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

Poisoning from lead hazards is very preventable, yet it is the most prevalent environmental hazard adversely affecting the development of children. Throughout the City, children continue to be faced with developmental, behavioral, and intellectual impediments from exposure to toxic sources of lead in their homes. More than 50% of the housing stock was built before 1950 when lead-based paint was commonly and legally used. The housing stock has aged to a point of dilapidation, disrepair and continues to be the major source of lead exposure to children.

Federal regulations effective September 2000 implemented lead-based paint requirements for all housing activities undertaken by recipients of HUD funds. These regulations require multiple approaches to evaluate, control and/or abate lead-based paint. Since inception of the CDBG program, all homes older than 1978 scheduled for rehabilitation activities receive lead based paint testing to determine the extent of lead hazards. Lead was found mostly in small amounts such as frames on the doors and was usually on the exterior of the house. All of the lead that was found was addressed by interim controls and abatement through covering and/or painting.

The City has also taken the following steps this program year to meet lead based paint requirements:

- ⇒ continued distribution of the “Protect Your Family From Lead in Your Home” pamphlet to homeowners receiving housing rehabilitation services or homebuyer assistance
- ⇒ continued identification of potential lead hazards for all houses which were built before 1978 which receive HUD-funded rehabilitation/homebuyer assistance
- ⇒ continued treatment of lead hazards on HUD funded rehabilitation projects as mandated by HUD, the Environmental Protection Agency (EPA) and Texas Department of Health (TDH) regulations and requirements
- ⇒ continued provision of lead based paint training for participating contractors and nonprofit organizations in preparation for state-required examinations, to ensure that sub-recipient and contractor activities are fully in compliance
- ⇒ continued provision of lead based paint certification for workers and supervisors working on grant-funded projects which require lead based paint reduction activities
- ⇒ all contractors are in compliance with the most recent regulatory changes
- ⇒ after April 2010, all contractors and the appropriate staff members attended the certification class pertaining to the EPA’s Renovation, Repair, and Painting Rule

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

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

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

The City of Newburgh recognizes that the core of many social and housing problems relate to poverty. The objective of poverty reduction requires programming for broad areas including increased accessibility of resources, job training and placement, public services, education, and basic skills development. It is only through comprehensive, coordinated strategies that nurture skills and provide opportunities to gain and retain employment and thus improve the quality of life that people can improve their situation.

Because the nature of poverty is complex and multi-faceted, the City will continue to allocate CDBG funds for services to very low-income households. Research shows that some of these services may have a direct impact on lowering the poverty rate for family households. Therefore, as a important goal, the City will to the extent possible fund programs that provide job training, education and other employment related services, and child care services for working families.

Many households in Newburgh need not only higher paying jobs to move them toward self-sufficiency, but also ongoing assistance to maintain their current status. Casework services and assistance with food, clothing, transportation costs, and other needed services provide additional strategies in addressing the needs of those in poverty. CDBG provides the core funding for meeting these critical basic needs including health, childcare, housing, and transportation.

## **SP-80 Monitoring – 91.230**

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

The City of Newburgh Department of Planning and Development will monitor use of CDBG funds and the achievement of established goals. The Department will gather performance data from implementing agencies as well as monitor activities carried out directly by the City itself.

The Department will prepare a status report which assess progress and recommend programmatic revisions and/or amendments as appropriate. HUD routinely monitors and audits grantees and the City has made administrative improvements to effectively, efficiently and economically carry out activities in compliance with HUD regulations.

Non-profit organizations that receive CDBG and ESG funds are required to submit monthly financial and performance reports prior to reimbursement of expenditures. These reports provide sufficient information to document compliance with timely expenditures and performance objectives. Performance objectives and outcomes are required of all nonprofits receiving funding and are incorporated in the contract agreement with the City. Monthly reports allow for monthly “desk monitoring” throughout the program year. The Board of the Housing and Human Services Department reviews these reports on a monthly basis.

City staff continues to provide technical assistance to social service and housing organizations that receive Federal funds either by phone, email, or on-site visits whenever a change in program staff or other operational concerns develop.

## Expected Resources

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

#### Introduction

The City of Newburgh, like many communities, is faced with the challenging task of meeting increasing needs with fluctuating and/or decreasing federal and state resources.

The figures shown in the table below reflect HUD's current allocations. The figure for "Expected Amount Available Remainder of ConPlan" anticipates level funding using the 2014 allocation amounts and projecting those amounts over the four remaining years covered by the Consolidated Plan.

If there are further funding cuts to CDBG over the coming years, the City will adjust accordingly and craft Annual Action Plans reflective of funding realities.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG Program Administration	Federal	Administration	\$157,435	\$0	\$0	\$157,435	\$629,743	
CDBG Infrastructure, Public Improvements, Economic Development, Public Services	Federal	Community Services, Infrastructure, Special Needs, Economic Development, Public Facilities	\$118,077	\$0	\$0	\$118,077	\$472,307	
CDBG Housing Programs	Federal	Hosing Rehab, Affordable Housing Construction, Rental Assistance	\$511,667	\$0	\$0	\$511,667	\$2,046,668	

Table 53 - Expected Resources – Priority Table

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

The City will cultivate funding partners who can match the City's investment of CDBG funds. The City administration recognizes that the City's annual entitlement and formula allocations are not sufficient to meet all of its needs. Additional funds need to be raised to insure that more infrastructure improvements, affordable housing, and community services are available for those in need.

Matching requirements will be satisfied with other eligible financial resources and/or in-kind services, and the City will continue to seek this type of matching as well as financial matches.

**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 owns a number of properties across the City and is seeking ways to develop these properties to meet the City's housing needs. The City created competitive property disposition opportunities for developers to purchase and rehabilitate City-owned residential and commercial properties throughout the City with the stipulation that the developer must finish rehabilitation of the structures within 18 months. More recently the City established the Newburgh Community Land Bank, whose objective are to stimulate local planning, economic development and neighborhood revitalization by acquiring, managing and disposing of vacant, abandoned and underutilized properties in a responsible manner. The land bank works in collaboration with community stakeholders, developers and other governmental agencies.

**Discussion**

## 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	Infrastructure and Street Improvements – William Street	2015	2016	Public Improvements, Infrastructure	CT 5	Quality of Life	CDBG	Length of street improvement persons benefitting
2	Skate Park Improvements	2015	2016	Public Improvements	CT 5	Quality of Life	CDBG	Persons benefitting
3	Downing Park Greenhouse Improvements	2015	2016	Public Improvements	CT 5	Quality of Life	CDBG	Persons benefitting
4	Business Services/Façade Improvements	2015	2016	Economic Development	Citywide	Economic Development	CDBG	Businesses assisted
5	Community Policing/Neighborhood Services	2015	2016	Public Services	Citywide	Quality of Life	CDBG	Persons benefitting
6	Small Business Revolving Loan Fund	2015	2016	Economic Development	Citywide	Economic Development	CDBG	Businesses assisted
7	Administration	2015	2016	Administration			CDBG	
8		2015	2019					
9		2015	2019					
10		2015	2019					
11		2015	2019					
12		2015	2019					

Table 54 – Goals Summary

#### Goal Descriptions

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The development of the Annual Action Plan involved consultation with those agencies involved in delivering housing, housing services, and community improvements. Meetings and discussions were held between the staff of the City's Department of Planning & Development and other City Departments, as well as conducting meetings with appropriate housing and social service agencies. Public input was also solicited through a public meeting, public hearings, and a web-based survey. All projects selected to receive funding meet objectives and goals set by the City to address infrastructure, housing, and social needs.

### Projects

#	Project Name
1.	Administration \$139,359
2.	Infrastructure Improvements \$207,368
3.	Park Improvements \$240,000
4.	Community Policing/ Neighborhood Services \$6,479
5.	Downing Park Greenhouse \$100,000
6.	Business Services/ Façade Improvement \$164,519
7.	Small Business Revolving Loan Fund \$30,000

**Table 55 – Project Information**

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

The analysis of the housing market and housing problems and needs of extremely low-income, low-income, and moderate-income renters and homeowners provides the basis of the assignment of relative priorities in the housing needs section.

Infrastructure projects are deemed highly important and the City seeks to leverage CDBG funds to accomplish these often expensive improvements.

Priorities for public services in the City include job training, education and literacy, and community building activities. Public safety, youth services and recreation programs are necessary in the community, and will be funded to the extent possible.

**AP-38 Project Summary**  
**Project Summary Information**

## **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**

**1. Area Name:**

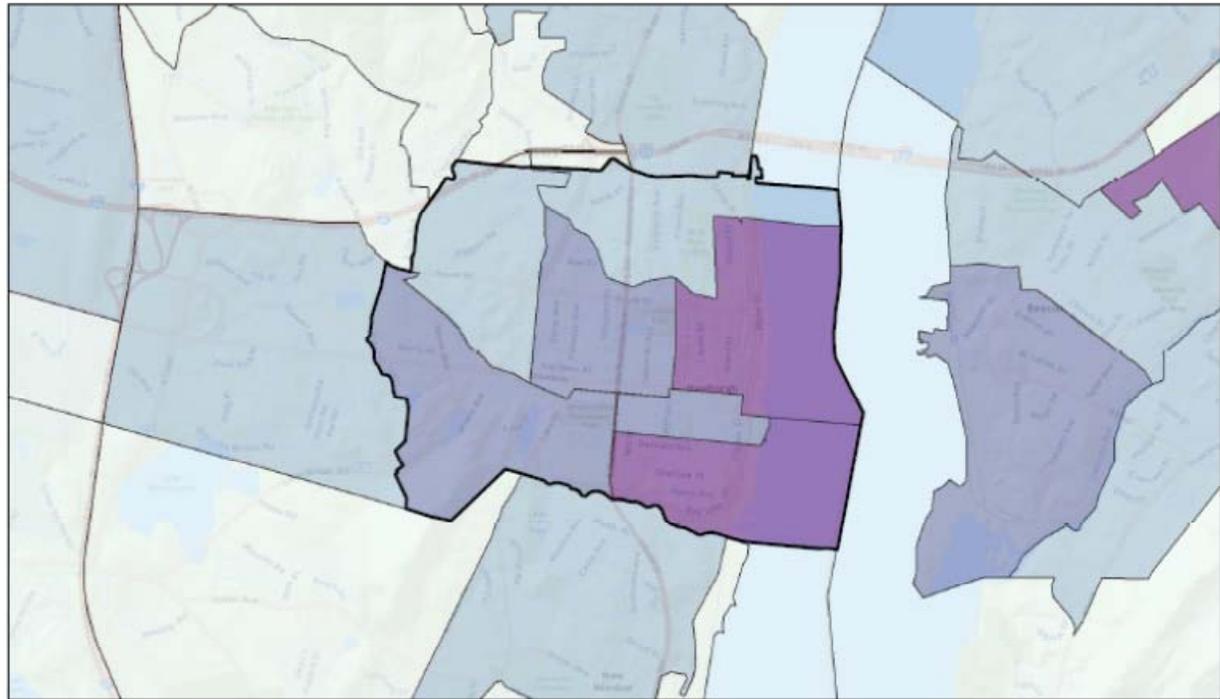
The target areas in the City are the four low/mod Census Tracts which have the highest levels of poverty. They are in Wards One, Two and Four.

**Area Type:** All are low/mod neighborhoods as defined by HUD

### **Identify the neighborhood boundaries for this target area.**

The target areas are the low/mod neighborhoods shown below. High poverty Census Tracts are shown in the darkest color:

### Newburgh % of Persons Living in Poverty - Consolidated Plan and Continuum of Care Planning Tool



#### **Include specific housing and commercial characteristics of this target area.**

In each of these neighborhoods the housing stock is typically older, often in need of repair or renovation. Streets are often in poor condition and other infrastructure is old and in some instances failing.

#### **How did your consultation and citizen participation process help you to identify this neighborhood as a target area?**

These areas have been areas of concern in the past and emerged in the course of examining the data. They were also frequently mentioned in the course of focus group and Public Hearing discussions. These discussions confirmed the already known needs of these areas, complementing or corroborating the data.

#### **Identify the needs in this target area.**

The needs in these target areas are numerous and varied. The principal needs are: 1) housing

rehabilitation for both owner and renter units, 2) rental assistance for extremely low-income households threatened with homelessness, 3) new affordable rental construction, 4) public improvements to improve/revitalize neighborhoods, 5) small business assistance (loans, facades, training) 6) programs for youth, 7) job training and education, and 8) assisting the homeless.

**What are the opportunities for improvement in this target area?**

The opportunities are significant. First, the City can keep residents in safe, affordable housing and prevent additional persons and families from becoming homeless. Second, the City can improve the quality of life by revitalizing these neighborhoods economically and in their appearance. Third, the City can assist the residents of these areas in obtaining good jobs.

**Are there barriers to improvement in this target area?**

The barriers are significant because of the amount of effort and resources needed to provide the necessary assistance.

**Table 56 - Geographic Distribution**

**Rationale for the priorities for allocating investments geographically**

Activities will be focused on the City's low-mod Census Tracts and the needs of residents in to those areas. In particular, activities will be targeted to Census tracts 4 and 5 as they have been identified as having the greatest need. They suffer from high poverty levels, a high number of foreclosed, vacant and City-owned properties, and high crime rates.

The City has worked closely with the public and civic leaders to ascertain the priority needs within the targeted areas.

**Discussion**

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

Through vehicles such as zoning ordinances, subdivision controls, permit systems, and housing codes and standards, the City has attempted to ensure the health, safety, and quality of life of its residents while minimizing the barriers that may impede the development of affordable housing. None of these measures are intended to restrict the affordability of housing, though these regulations may on occasion affect the pricing of housing.

The most important impediment to affordable housing revolves around the lack of income of the City residents. Exacerbating this factor is the lack of Federal and State resources for affordable housing initiatives. The lack of programs and resources to reduce excessive rent or mortgage burdens to qualified persons is a key factor. Despite the recent downturn in the housing market nationally, housing prices, both purchase and rental, remain relatively high, especially for lower income households in Newburgh, which has very low income levels.

In addition, the cost of maintenance, renovation, or redevelopment is also very high. Many structures, as noted earlier, are very old and contain both lead-based paint and asbestos, which must be remediated in order to bring the structure up to code. These facts make Newburgh housing redevelopment expensive and put affordable housing out of the reach of low-income households.

The Housing Needs Assessment also identified stringent criteria in the mortgage origination process due to the foreclosure crisis, which also is outside the scope and control of City policy. In some instances, issues revolving around personal finances (lack of down payment, credit history, employment history) affect the availability of affordable housing for Newburgh residents.

<b>One Year Goals for the Number of Households to be Supported</b>
Homeless
Non-Homeless
Special-Needs
Total

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

<b>One Year Goals for the Number of Households Supported Through</b>
Rehab of Existing Units
The Production of New Units
Rental Assistance
Acquisition of Existing Units
Total

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

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Newburgh Housing Authority was consulted during this consolidated planning process. It is the intention of the Newburgh Housing Authority (NHA) to continue to make improvements to the assisted housing units under its management.

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

The City of Newburgh will continue to provide technical assistance to NHA as appropriate. In recent years, the City has provided technical assistance to the Housing Authority and will continue to do so.

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

The City will continue to provide information about homeownership activities to the Public Housing Authority for posting and/or dissemination to public housing residents to encourage them to participate in homeownership opportunities.

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

**NOT APPLICABLE**

### **Discussion**

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

### **Introduction**

Homelessness and the prevention of homelessness are on-going problems in Newburgh. The homeless population continues to increase because of continued unemployment, high housing costs, the continuing effects of the recession, and a difficult housing market. However, the City is working with local and regional organizations to identify and meet the needs of homeless persons and those threatened with homelessness.

The needs of homeless persons are complex and require a wide range of specialized services. Numerous agencies are often involved in the care of a homeless person, providing distinct services such as housing, mental health counseling, employment training, and case work services. The majority of the services for the homeless are located in Newburgh.

According to the Point In Time count conducted on January 30, 2014, there were 46 male and 18 female unsheltered homeless in Newburgh, 30 of whom were chronically homeless. Nineteen of the 64 individuals were severely mentally ill and 17 were chronic substance abusers. Four were victims of domestic abuse.

The City has four shelters, which at the time of the count, had 34 male and three female residents. The Newburgh Family Shelter housed five one-child households and five multi-child households. There are two Transitional Housing programs in Newburgh, assisting 25 adult women, 22 children and two adult males at the time of the count.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

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

**Addressing the emergency shelter and transitional housing needs of homeless persons**

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities,**

**foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

The City's one-year goals and actions for reducing and ending homelessness include strategies and programs intended to 1) prevent homelessness and enable the formerly homeless to sustain housing by promoting access to prevention, outreach and support resources that are available in the community; 2) support programs and facilities, including emergency and transitional housing, that serve homeless and non-homeless individuals with chemical and or alcohol dependencies, domestic violence victims, youth, veterans, and the general population homeless; 3) support efforts of existing services that aid the homeless; and 4) continue participation in the Orange County Housing Consortium

As noted above the City has a number of programs and facilities in place to address the varied needs of the homeless, but the resources are limited and the need cannot be met in full. Not only are funds limited, but the City needs additional quality affordable housing, additional rental assistance, and a greater supply of housing, both emergency and transitional for the homeless.

## **Discussion**

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

### **Introduction:**

As described above, the City faces a number of barriers to affordable housing, including the aging infrastructure, historic district architectural requirements, a significant low- and extremely low-income population, lack of employment opportunities, and limitations on the part of the public and/or private sector to aggressively pursue affordable housing.

### **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**

To the best of its ability, the City will continue to address major impediments to the creation of affordable housing and to resolve obstacles and assist in the production of affordable units.

The City will utilize CDBG and other HUD funds to support housing efforts that encourage socially diverse and economically integrated neighborhoods, and promote affordable housing, including components for extremely low- and low-income households as part of redevelopment and revitalization projects that also include moderate income and market rate housing to develop a balanced approach to affordable housing development.

Further, the City owns a number of properties across the City and is seeking ways to develop these properties to meet the City's housing needs. The City created sealed bid and auction opportunities for redevelopers to purchase and rehabilitate City-owned residential and commercial properties throughout the City with the stipulation that the developer must finish rehabilitation of the structures within 18 months. More recently the City established the Newburgh Community Land Bank, whose objective are to stimulate local planning, economic development and neighborhood revitalization by acquiring, managing and disposing of vacant, abandoned and underutilized properties in a responsible manner. The land bank works in collaboration with community stakeholders, developers and other governmental agencies.

### **Discussion:**

## **AP-85 Other Actions – 91.220(k)**

**Introduction:** The City has a number of programs in place to deal with other aspects of CDBG activities.

### **Actions planned to address obstacles to meeting underserved needs**

The greatest challenge to meeting underserved needs in the coming year will be meeting the increased need for program activities with a limited amount of funding. To overcome this significant challenge the City will work more efficiently, seek a greater level of collaboration with other agencies and organizations, and aggressively seek opportunities to leverage funds.

### **Actions planned to foster and maintain affordable housing**

The City places great emphasis upon seeing that decent, safe affordable housing is available for low-income residents to the extent possible. The City also believes that rehabilitation of both rental and owner housing units is a High priority, as these efforts keep people in affordable housing and, especially for extremely low-income and elderly homeowners, may serve to prevent homelessness. Homeless activities, ranging from providing emergency shelter to preventing homelessness receive a High priority. Thus, the City will focus on multiple efforts including rental assistance, rental rehabilitation, new rental construction, as well as homeowner repair to provide affordable housing and in many instances prevent homelessness.

### **Actions planned to reduce lead-based paint hazards**

Since inception of the CDBG program, all homes older than 1978 scheduled for rehabilitation activities receive lead based paint testing to determine the extent of lead hazards. Lead was found mostly in small amounts such as frames on the doors and was usually on the exterior of the house. All of the lead that was found was addressed by interim controls and abatement through covering and/or painting.

The City will also continue the tasks described in SP-65 the following steps this program year to meet lead based paint requirements including:

- ⇒ continue on-going coordination with the Orange County Health Department to determine the incidence of lead poisoning in children and cases where abatement is required
- ⇒ continued distribution of the “Protect Your Family From Lead in Your Home” pamphlet to homeowners receiving housing rehabilitation services or homebuyer assistance
- ⇒ continued identification of potential lead hazards for all houses which were built before 1978 which receive HUD-funded rehabilitation/homebuyer assistance
- ⇒ continued treatment of lead hazards on HUD funded rehabilitation projects as mandated by HU and the Environmental Protection Agency (EPA)
- ⇒ continued provision of lead based paint training for participating contractors and nonprofit organizations in preparation for state-required examinations, to ensure that sub-recipient and contractor activities are fully in compliance
- ⇒ continued provision of lead based paint certification for workers and supervisors working on grant-funded projects which require lead based paint reduction activities
- ⇒ all contractors are in compliance with the most recent regulatory changes

⇒ after April 2010, all contractors and the appropriate staff members attended the certification class pertaining to the EPA's Renovation, Repair, and Painting Rule

### **Actions planned to reduce the number of poverty-level families**

As noted above, the City's anti-poverty strategy is part of a coordinated effort to create jobs and improve the local economy. CDBG provides the core funding for critical basic needs including health, childcare, housing, and transportation because the creation of economic opportunities is not an isolated solution to alleviating poverty. The City works with community partners to identify educational, life skills and training needs and provide opportunities for self-empowerment that will enable low- and moderate-income residents to become and continue to be self-sufficient and economically independent. In particular, the City will support youth training and employment programs that will lead to job opportunities for area residents. These programs have an immediate impact on primary needs of the low-income population and the causes of poverty.

Also, the City will encourage the efforts of the Newburgh Housing Authority, which administers the City's Section 8 rental assistance program, the Section 8 Family Self Sufficiency (FSS) program (which teaches self-help skill to low income families with children) and maintains public housing.

### **Actions planned to develop institutional structure and Actions planned to enhance coordination between public and private housing and social service agencies**

The institutional structure involved carrying out the City's housing, homeless, and community development plan includes, in addition to the Lead Agency, the public, municipal officials, private non-profit organizations, faith-based and community organizations, public housing agencies and other public institutions. The strength of this structure is that these organizations make up the City's service delivery system and the public often serves as an informal outreach mechanism that helps link residents with services.

The City has identified gaps in institutional structure for implementing the Consolidated Plan and ways to enhance coordination among housing agencies and social service providers. These gaps included a lack of sufficient resources, limited coordination between service providers, and the difficulty of social services agencies in obtaining Newburgh specific data. As noted in PR-10, the City has been proactive in addressing these gaps and undertaken a number of specific actions to overcome these gaps.

The Planning & Development Department continues its efforts to collaborate with other City and County departments to increase the range of services and benefits for Newburgh residents. Specific strategies include neighborhood revitalization and sustaining and diversifying housing initiatives that promote home ownership.

The Planning & Development Department meets with and coordinates with the Continuum of Care to expand services, and meets with non-profit service providers, faith-based organizations, educational institutions, city departments, and other agencies and organizations to ensure that the needs of the community are addressed. The City serves as a conduit to enable non-profits and faith-based organization to stay abreast of the training and conferences being offered that will enhance the delivery of their services. The City will continue to strengthen existing relationships and build new relationships with private and public organizations, community service agencies, neighborhood associations, and the

faith-based community, and attend meetings of other organizations promoting community development.

The City will continue to work closely with Orange County in several areas including social services, lead abatement and mental health services. The City anticipates continued participation in the Orange County Housing Consortium and will coordinate with the City of Poughkeepsie regarding HOPWA.

The City will seek to establish new relationships with the private sector to accomplish economic and community development activities.

The City of Newburgh and Orange County will conduct joint application reviews for the City's rehabilitation programs, the County HOME program and Lead Safe Orange.

**Discussion:**

## **Program Specific Requirements**

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

#### **Introduction:**

#### **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
  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
  3. The amount of surplus funds from urban renewal settlements
  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.
  5. The amount of income from float-funded activities
- Total Program Income

#### **Other CDBG Requirements**

1. The amount of urgent need activities

#### **Discussion:**

## Appendix - Alternate/Local Data Sources