NEW YORK STATE OF OPPORTUNITY. | **Homes and Community Renewal**

Resources for Municipalities
Office of Community Renewal

NYS Homes & Community Renewal

- Division of Housing & Community Renewal (DHCR)
- Housing Trust Fund Corporation (HTFC)
- Housing Finance Agency (HFA)
- State of New York Mortgage Agency (SONYMA)
- Affordable Housing Corporation (AHC)

Development Offices:

- **Office of Community Renewal (OCR)**

  "Local" grant programs – awarded through municipalities & not-for-profits
  NYS Community Development Block Grant (CDBG), HOME Program, New York Main Street (NYMS), the Neighborhood and Rural Preservation programs, Access to Home, MMHR, RESTORE

- **Office of Finance and Development (F&D)**

  Multi-family development – direct award and oversight
  HOME Capital, Federal and State Low Income Housing Tax Credits, tax exempt bonds, and state sources include HTF and CIF.

Grants and Local Program Administration

Federal and State Funding Overview
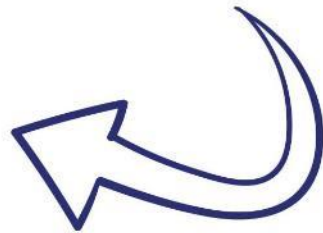
OCR Programs

Federal

- **NYS Community Development Block Grant (CDBG)**

- **NYS CBDG CARES**

- **HOME - Local Programs**

State

- **Affordable Housing Corporation (AHC)**

- **New York Main Street Program**

- **Access to Home Programs**

- **RESTORE Program**

- **Mobile and Manufactured Home Replacement (MMHR) Program**

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Potential Community Development Activities

Public Infrastructure

Private Water/Wastewater Systems

Public Facilities

Manufactured Housing Replacement

Economic Development

Housing Rehabilitation

Small Business Assistance

Community Planning

Microenterprise Development
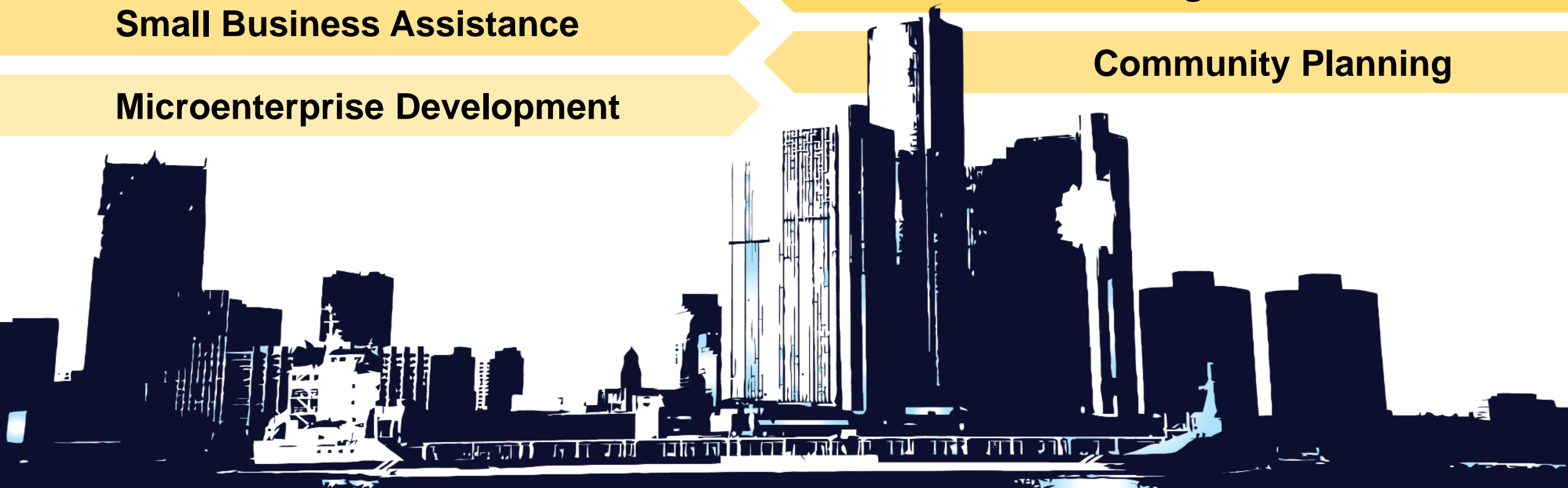
Funding for
Public Infrastructure
Projects

Public Infrastructure Funding Source

Public Water/Sewer/Storm Water Management

NYS CDBG

- Up to $1,000,000 for Cities, Towns and Villages
- Up to $1,250,000 with committed co-funding
- Joint applications, $1,500,000 - $1,750,000

Typical activities

- Public Water Systems
  - water source development, storage, and distribution
- Public Sanitary Sewer Systems
  - sanitary sewage collection and treatment
- Storm Water Systems
  - flood control and storm water drainage

Funding for
Public Facility Activities

Public Facility Funding Source

NYS CDBG Funding

Up to $1,000,000 for Cities, Towns, Villages and Counties

- Health Care Centers
- Day Care Centers
- Senior Centers, Community Centers
- Sidewalks, ADA Compliance
- Lighting
- Tree planting

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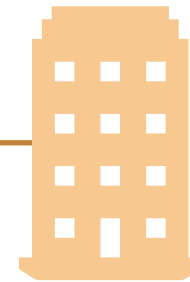# Funding for Economic Development Activities

Economic Development Funding Source
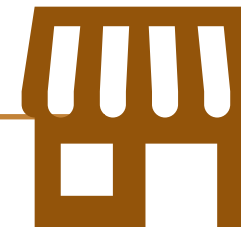
NYS CDBG Funding

Traditional Economic Development

- Up to 40% of the project cost funded by CDBG
- Up to $750,000
- Up to $15,000 per job

Small Business Assistance

- Up to 40% of the project cost funded by CDBG
- Up to $100,000
- Up to $25,000 per job
- 20% owner equity
- 25 or fewer employees

Microenterprise Assistance

- Up to $300,000
- Up to $35,000 maximum per business
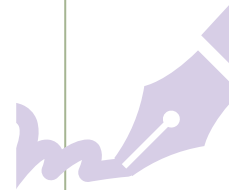
Funding for Housing Activities

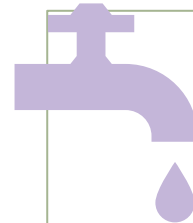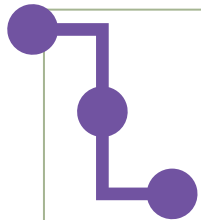# Housing Rehabilitation Activities

Housing rehabilitation

Homeownership

Manufactured housing replacement

Wells and septic replacement

Lateral connection assistance

Accessibility Improvements

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Housing Program Funding Sources

Housing Rehabilitation

NYS CDBG

- Cities, Towns, Villages up to $500K
- Counties up to $1M

HOME Program

- Up to $500K

Main Street

- Up to $500K, $50K/building

AHC

- No cap/application, over $1M consult AHC
- $40K per unit in high-cost area

Housing Program Funding Sources

Housing Rehabilitation

Access to Home
- Up to $150K; $25K/assisted unit

Access to Home for Medicaid Recipients
- Up to $150K; $25K/assisted unit

Access to Home for Heroes
- Up to $300K; $25K/assisted unit

RESTORE
- Up to $150K; $10K/assisted unit

Housing Program Funding Sources

Manufactured Housing Replacement

NYS CDBG
- Up to $750,000 Cities, Towns, Villages
- Up to $1.5 million Counties

HOME Program
- Up to $500,000

MMHR Program
- Up to $500,000
- Up to $100,000/unit

Housing Program Funding Sources

Homeownership

🔑 **NYS CDBG**
- Up to $500,000 for Cities, Towns, Villages
- Up to $1 million for Counties

🔑 **HOME Program**
- Up to $500,000

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Housing Program Funding Sources

Wells and Septic Replacement and Lateral Connections

NYS CDBG

- Cities, Towns, Villages up to $500,000
- Counties up to $1 million

HOME Program (no laterals)

- Up to $500,000

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Funding for Community Planning Activities

Community Planning Funding Source

NYS CDBG
- Up to $50,0000 for Cities, Towns, Villages and Counties

Main Street Program
- Up to $20,000

Potential Activities

- Preliminary Engineering for Water or Sewer
- Asset Management
- Community Needs Assessments
- Downtown Market Analysis
- Housing Needs Assessments

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Getting Ready to Pursue State and Federal Funding
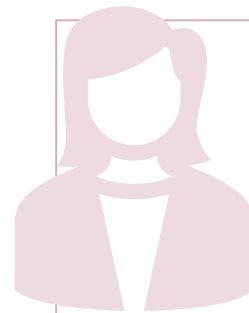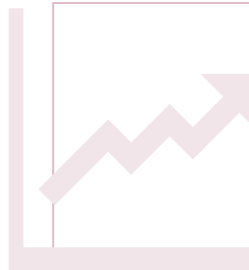
Project Planning and Development Challenges for Small Communities
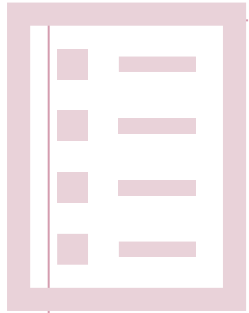
Planning and management require commitment and follow-through

Elected officials are often part-time administrators

Project costs rise

- Materials costs/ labor
- Compliance with new regulations
- Greater emphasis on emergency preparedness and response

Existing systems vs. new systems

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Begin planning now

Master Planning

- Review community wide needs
- Housing needs
- Economic development needs
- Services such as daycare and healthcare

Begin planning now

Projects can take several years from planning to implementation

- ➤ Managerial
- ➤ Financial
- ➤ Technical

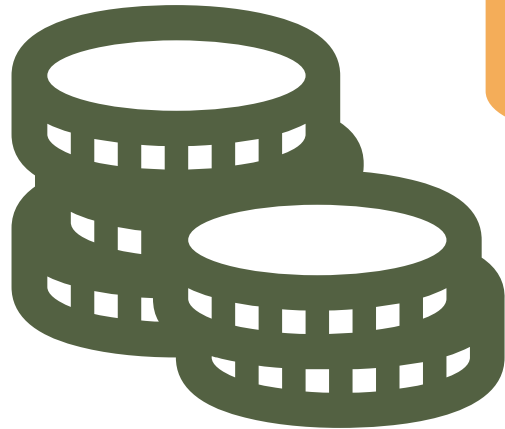**Be cognizant of the demands that will be imposed**

- ➤ May be turn over of administration
- ➤ May be project opposition

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Identify Potential Funding Sources

A successful project may require financing from more than one source

Involve representatives from all potential funding agencies early

- Valuable input on design and funding strategies
- How to maximize the project priority

Evaluate funding eligibility

State and Federal funding sources are only part of the solution

Funding programs don't have unlimited resources

Project could require co-funding

Also, not all projects are eligible

Priority is given to projects that address:

- Public health and/or environmental quality,
- Affordability and community need, and
- Potential for success including through partnering and/or co-funding.

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Take advantage of technical assistance

A variety of no-cost technical assistance (TA):

- Funding agencies,
- Regulators,
- County agencies, and
- Private not-for-profit organizations such as
  - Rural Community Assistance Partnership (RCAP) Solutions
  - NYS Rural Water Association
  - Environmental Finance Center (EFC)

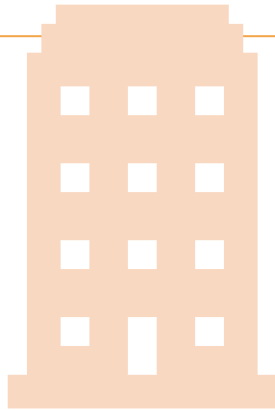Other TA, planning, and grant-writing services can be contracted

OCR is available to coordinate and assist with TA

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Applying for Funding

How to Apply for Funds

NYS Consolidated Funding Application (CFA)

- Public Infrastructure/Facilities (Annual)
- Community Planning (Annual)
- Microenterprise (Open Round)
- Economic Development (Open Round)
- Small Business Assistance (Open Round)

Community Development Online (CDOL)

- All Housing Activities
  - CDBG, HOME, RESTORE, Access, AHC

Application Tips and Other Requirements

Tips:

Use the correct application

Use the submission checklist to ensure completeness

Document citizen participation (public hearing if required)

Key deficiencies: failing to show administrative capacity, adequate funding, budget inconsistencies, readiness
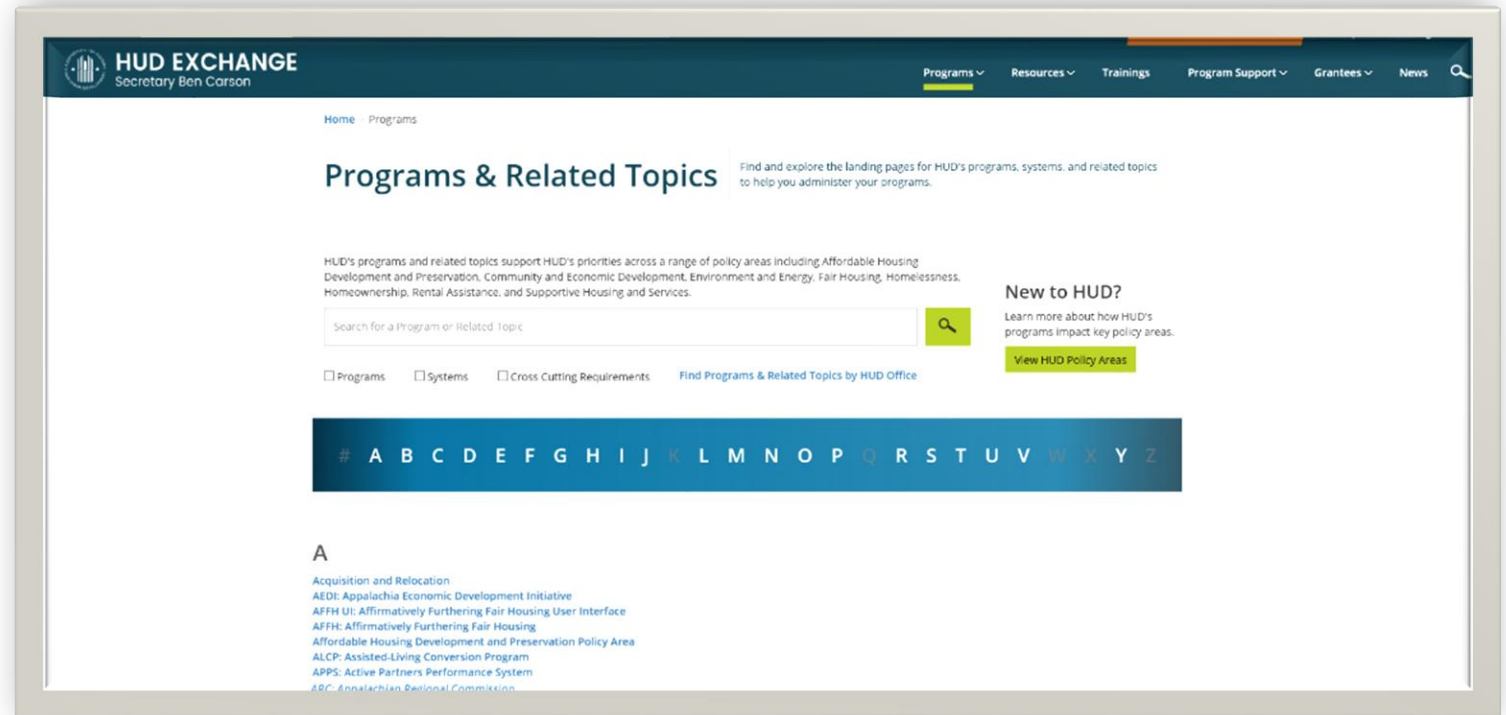
Don't take choice limiting actions prior to award and clearance

HUD Exchange

For <u>HUD Exchange CDBG and HOME</u> only

Source for:

- CPD Notices
- CPD income calculator
- Toolkits

Questions and Answer

Homes & Community Renewal Resources (Links)

Affordable Housing Corporation

Access to Home Program

CDBG Program

CDBG Economic Development

HOME Program

New York Main Street Program

RESTORE Program

MMHR Program

HCR Staff Contact Information

General OCR questions: ocrinfo@hcr.ny.gov

Charlie Philion, CDBG Community Development: Charles.Philion@hcr.ny.gov

Scott LaMountain, CBDG Economic Development: Scott.LaMountain@hcr.ny.gov

Stephanie Galvin-Riley, HOME: Stephanie.Galvin-Riley@hcr.ny.gov

Diane McClure, Access/RESTORE/MMHR: Diane.McClure@hcr.ny.gov

Patricia O'Reilly, New York Main Street: Patricia.OReilly@hcr.ny.gov

Dominic Martello, AHC: Dominic.Martello@hcr.ny.gov

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