HUD CONSOLIDATED PLAN 2007 – 2012 REVIEW

On September 14th, 2010 the Planning and Economic Development Committee of the Allegany County Legislature passed a resolution to refer to the Allegany County Planning Board the review of the 2007 HUD Consolidated Plan. The Planning Board considered this request and the members reviewed the plan. During the deliberations of the review the Planning Board decided that the agencies that actually utilize the plan should be given the opportunity to review the HUD Plan and make their comments. In early November a letter was sent to over 40 agencies and offices requesting that they return their comments by mid-December. Comments continued to arrive as late as early February 2011. The comments are included in the following pages in their entirety. Of the agencies that were requested to review the document the following are the ones that provided comment:

- Office of Employment and Training – no comment but did look at the document.
- Andover Historic Preservation Corporation
- ACCORD/Allegany Business Center
- Greater Allegany County Chamber of Commerce
- Allegany County Planning Board
- Allegany County Office of Social Services
- Allegany County Stop DWI/Youth Bureau
- ACCORD

The HUD Consolidated Plan is supposed to be good from 2007 – 2012. With about one year until the official revision date, the comments are attached as an appendix to the main document for any agency that is utilizing the document to make them aware of things that need to be updated. This new appendix will be sent to ACCORD for inclusion on their website and on the Allegany County Planning Website for future reference until the updates are undertaken next year. The Allegany County Planning Board has reviewed these comments and approved their inclusion as of February 16, 2011. The document is setup as follows:

- SUMMARY
- TABLE OF CONTENTS
- GENERAL SECTION Pages 1 - 33
- HOUSING SECTION Pages 34 – 73
- HOMELESS SECTION Pages 74 - 89
- COMMUNITY AND ECONOMIC DEVELOPMENT SECTION 90 – 111
- APPENDICES

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General Comments:

Allegany County Planning Board:

All census data should be checked to be up to date with the 2010 Census Data or other more up to date data.

Notes from Andover Historic Preservation Corporation

First, please note that Andover Historic Preservation Corporation's address is AHPC, PO Box 713, Andover, NY - and we are physically located at 22 E. Greenwood St., Andover. The letter we received was sent to 32 Rochambeau Ave. - which is our Senior Citizen apartment building.

I have read through the consolidated plan once again and made the following notes as applicable to AHPC programs throughout the county.Over the past several years AHPC has noted a dramatic increase in requests for assistance to meet the needs of Allegany County's senior citizens. We have been awarded and used RESTORE emergency funds (for homeowners over the age of 60), ACCESS funds (to provide handicap modifications for disabled homeowners and renters) and Community Development Block Grant housing rehabilitation funds to assist with those requests. The majority of requests are from seniors without the available income to make repairs that are necessary for a safe living environment. We continue to have more requests for housing assistance than funds to correct them.

In addition, we continue to have a wait list for our Senior Apartment buildings and have had requests to develop a Senior Apartment complex in Whitesville, NY. We also have had requests for a nutrition site in the Village of Andover - similar to those in other towns.

If there is anything else that AHPC can do to assist the review, please do not hesitate to contact this office.
Deb Padden Program Director
Monica Dean Executive Director

Comments from the ACCORD/Allegany Business Center and the Allegany Community Development Services, Inc.

The following information was submitted to be included throughout the document at the appropriate sections
CREATING OPPORTUNITIES FOR BUSINESS & COMMUNITY DEVELOPMENT
The strategies and activities of the ACCORD/Allegany Business Center (ABC) and the Allegany Community Development Services, Inc. (ACDSI) have been aligned to meet the previously identified needs contained within the Allegany County Comprehensive Plan.

INTRODUCTION

The Allegany Business Center (ABC) is a division of ACCORD Corporation. The ACCORD Corporation is a private, not-for-profit, community action agency and rural housing preservation company that offers comprehensive services with funding from federal, state, and local sources. ABC offers business development and management assistance for all stages of business ownership from the feasibility study through start-up and expansion. ACCORD Corporation's Allegany Business Center is part of the ACCORD Corporation Business and Community Development Division (BCDD). This division administers the Entrepreneurial Assistance Program (EAP) Center, an eleven-station computer laboratory, Allegany Community Development Service Inc. (ACDSI), and the Vehicle Loan Program (Wheels to Work).

Allegany Community Development Services, Inc. (ACDSI) is a not-for-profit Community Development Financial Institution created to serve Allegany and Cattaraugus County entrepreneurs, business owners, and community members who are unable to access traditional credit. ACDSI has business start-up and expansion loans for both income eligible individuals and businesses that employ income eligible individuals. ACDSI was certified in 2002 as a CDFI from the US Department of Treasury. This corporation supports and partners with the Allegany County Micro Enterprise Revolving Loan Fund in an effort to bring much needed business capital to the business community.

ACDSI and the Allegany Business Center's experience working directly with and advocating for micro-business owners and potential owners was the best way to address the needs of micro-business in Allegany County. The focus was on bringing in more businesses and therefore more jobs to the County and infusing new energy into the program. ACDSI took over administration of the revolving loan funds, and ACCORD concentrated on training and technical assistance. We continue to see an increasing need for this service with higher success rates.

ACCORD benefits ACDSI by offering expertise in human services, workforce investment, varying educational services and administrative services. The Allegany County Microenterprise Development Project & Revolving Loan Fund is comprised of four activities: client intake, training / counseling, capitalization, and client tracking. Funds from the CDBG grants are needed for capitalization activities-specifically, a revolving loan fund for microenterprises. The ACCORD/Allegany Business Center is the lead agency for these activities.

ACDSI makes regular referrals to the following agencies for financing, regulatory issues, product development, and skills training: ACCORD Corporation, ROECI of Rochester, STEDO, the United States Department of Agriculture (USDA), Allegany County Employment and Training Center, and the Industrial Development Agency (IDA).

The Entrepreneurial Assistance Program (EAP) was created in New York State by the NYS Omnibus Economic Development Act of 1987. Since its inception, the EAP initiative has helped entrepreneurs create new businesses and has provided in-depth assistance to minorities, women and dislocated workers interested in starting a business.

EAP centers are established in local communities to provide instruction, training, technical assistance and support services to individuals who have recently started their own business or are interested in starting a business. EAP assists new and aspiring entrepreneurs in

developing basic business management skills, refining business concepts, devising early-stage marketing plans and preparation of action plans. In addition, the program actively assists EAP clients' efforts to obtain business financing. Two thirds of the centers operate or are formally affiliated with a micro-loan fund.

Using ESDC funding, the Business Center has established its own computer laboratory, which is open to all clients. The available software programs are regularly upgraded and are valuable tools for website development, ecommerce, e-marketing and business plan development. Software usage and basic computer skills are taught based on student need. The computer laboratory is utilized by clients who are working on their business plans and by existing business owners who need tutoring. Seminars and workshops on business-related topics are offered throughout the year in the computer lab to the eligible entrepreneurs and business owners.

The Vehicle Loan Program consists of the Wheels To Work Program as well as the Community Solutions for Transportation (CST) programs. This program is aimed at helping working individuals to obtain and maintain gainful employment through providing auto loans to income eligible individuals.

SELECTED ALLEGANY COUNTY COMPREHENSIVE PLAN GOALS AND STRATEGIES ACCORD/ALLEGANY BUSINESS CENTER WILL EMPLOY TO ADDRESS EACH GOAL

Under Business Locations (pg. IV-3):

County Goal: Encourage new and established businesses to utilize & invest in existing empty buildings.

ACCORD/ABC Strategies:

- *Support new and existing business with capital loan opportunities*
- *Stimulate Low- to Moderate-Income (LMI) job growth*
- *Provide access to business start-up capital*
- *Provide resources to program entrepreneurs of existing locations*
- *Provide entrepreneurial Business development program*

Under Business Investment (pg. IV-5)

County Goal: Communicate the business assistance in a more consistent manner.

ACCORD/ABC Strategies:

- *Promote the growth of living wage jobs by offering business development opportunities and increasing access to capital and credit for potential and existing businesses.*
- *Focus our efforts on specific markets that compliment Allegany County existing businesses and entrepreneurs.*
- *Use a multitude of technology media forums (i.e. print, radio, webinar, internet) to increase visibility of the Allegany Business Center and referral resources in our service area.*
- *Implement a marketing plan to include the consumers of ACCORD and the Allegany Business Center based services newsletter and websites www.alleganybusinesscenter.com and www.accordcorp.org.*
- *Conduct client satisfaction and outcome surveys utilizing our EAP data system.*

Under Educational Sector (pg. IV-9):

County Goal: Develop entrepreneurship programs in area schools.

County Goal: To provide high quality, relevant educational opportunities for all students which will prepare them for the careers in the 21st century?

ACCORD/ABC Strategies:

- *Develop leadership capacity in regional planning efforts to improve youth programs by sharing resources, strategies and developing regional funding applications.*
- *Develop entrepreneurship programs in area schools.*
- *Identify skill sets needed in growing businesses in the County for current and future entrepreneurs. Develop training programs to provide these skills.*
- *Promote adult literacy and education programs such as Literacy West NY, Inc., Southern Tier Traveling Teachers, Adult Educational and Opportunity Center, ACCORD Business Development Training Center, CABOCES, Computer Cafe, Higher Education Institutions, etc.*
- *Continue collaborative partnerships with local schools and universities.*
- *Maximize training opportunities though the State funded EAP program, ACDSI and the Allegany Business Center.*
- *The Allegany Business Centers EAP center provides the following in-depth services to owners and operators of start-up businesses:*
    - *Counseling on the feasibility of starting a business*
    - *Assistance in refining a business concept and developing a business plan*
    - *Education in established management principles and practices*
    - *In-depth business counseling in product development and marketing*
    - *Guidance in exporting, contract procurement and licensing*
    - *Women own business Certification assistance*
    - *One-on-one counseling in identifying and accessing capital and credit repair*
    - *Access to business support networks*
    - *Ongoing and continued technical assistance to program graduates including linkages to other small business services*
    - *Workshops and Seminars covering: Marketing, Strategic Business Planning, Computer skills, Record-keeping, Business Taxes, E-Commerce, and Website development*

Other County Goals and Objectives

County Goal: To increase property tax base throughout Allegany County.

ACCORD/ABC Strategy:

- *Help entrepreneurs start successful businesses, creating jobs, therefore adding to the tax revenue for the county.*
- *Support workforce development programs that teach job-keeping and transferable skills for the workplace as our client's businesses grow.*

County Goal; Improved appearance and sense of community will encourage people to stay and thereby encourage companies to locate in the County.

ACCORD/ABC Strategies:

- *Support opportunities for individuals and families to secure and build financial assets by offering financial management education and literacy skills training; increasing capacity for homeownership.*
- *Promote individual and family self-sufficiency by increasing vocational, literacy and life skills training and reducing barriers to sustained employment such as transportation and access to child care.*
- *Develop home rehabilitation loan program to improve the appearance of the housing stock.*

County Goal: To maintain and improve the agriculture sector of Allegany County. County Goal: To provide farmers ready access to USDA and NYS programs which assist farms with mitigation of environmental issues.

ACCORD/ABC Strategies:

- *Promote "Green Business" cluster Building Industry. In addition, the training portion will fund seminars on event coordination and planning, developing niche products, "Green Business and supporting Green business development and effective marketing and business plan development.*
- *ABC can continue to help develop green businesses, as well as create collaborations within that industry.*
- *Seek and support educational opportunities for all to improve ecology and natural resources that have been developed through our USDA "Green Business" development projects.*

County Goal: To improve, expand and promote the cultural offerings of Allegany County

ACCORD/ABC Strategy:

- *Tailor a program focused on the business aspect of being a craftsman, and collaborate with Allegany Artisans.*

County Goal: To retain and expand economic/business growth within Allegany County

ACCORD/ABC Strategies:

- *Provide increased access to capital and information through training and support of housing, business, and other community development activities.*
- *Provide business and financial education, training, and select financial products to entrepreneurs, business owners and/or private individuals in the target markets that we serve.*
- *Collaborate with and refer clients to area business organizations such as: Area Chambers of Commerce (County, Wellsville, and Cuba), Alfred Businessmen's Association, Service Core of Retired Executives (SCORE), Friendship Empire Zone, IDA and the Allegany County Office of Development.*

Business Center Stats as of February 1, 2011	
EAP since 1987	
New Clients	1245
Businesses Started	167
Businesses Saved	51
Increased Sales of Existing Businesses	$4,325,833.00
Increased Sales of New Businesses	$912,608.00
Financial Packages Developed	133
Financial Packages Approved	214
Financing Secured	$7,118,396.00
Total Jobs Created	242
Total Jobs Retained	465
ACDSI since 2003	
Amount Loaned	$480,101.00
Loans Given	43
Wheels for Work since 2001	
Loans Given	372
Amount Loaned	$1,250,000.00
Doing Business As Forms since July 2007	
Forms given	454

SUMMARY – No Comments

TABLE OF CONTENTS – No Comments

GENERAL SECTION Pages 1 - 33

Planning Board comments:

- Page 1 reference to "and special subdivisions, such as Empire Zone Communities" should be modified to eliminate EZ.
- Page 5: remove "Allegany County Empire Zone;" from subsection C
- Page 8: numerous references to the Empire Zone and its program need to be removed and are no longer relevant.
- Page 9: numerous references to the Empire Zone program need to be removed.
- Page 14: Empire Zone Director should be removed from last paragraph; Patricia Schmelzer's name should be changed if we know who is replacing her as she is retiring [Vickie Grant].
- Attachment 4 on Page 29 should be removed.
- Page 30: This map needs to be modified significantly.
- Page 32: Add the apartments at the Belmont Hotel to the list.

Allegany County Chamber of Commerce comments:

- Page 1 - Last word says areas when it should be area's
- Page 6 - Question regarding the resident income wondering if it is based on the college student income that drives the county's ranking down – this should be further researched to ascertain the relevance of this data.
- Page 7 – remove all references throughout the document to The Committee of 44 and add the Allegany County Chamber of Commerce.
- Page 8 – remove all references to the Friendship Empire Zone
- Page 10 – needs new data from 2010 census
- Page 12, 13 – D. Update references to the County Comprehensive Plan to show that the plan has been completed rather than starting.
- Page 14 – remove Friendship Empire Zone, and update the committee structure as in place by the County Legislature.
- Page 15 – E. check tense to make sure that things that have already happened are stated in past tense.
- Page 20 – remove ACCORD references unless the update is actually being done by ACCORD.
- Page 22 – tense issues under G.
- Page 32 – Belmont Hotel should be on the list in attachment 7

HOUSING SECTION Pages 34 – 73

Comments from Mrs. Patricia Schmelzer, MSW – Social Services Commissioner

As the County Planning Board starts to review the HUD Consolidated Plan, I would like to bring to your attention some housing issues experienced by the Department of Social Services. DSS is required to provide housing for the homeless population of Allegany County. In the past, this was a limited number of people, and we were able to adequately provide for emergency temporary housing.

Due to a broader definition of homelessness, an increasing number of parolees, and other emergency needs of families, it is becoming more difficult for the department to identify housing for this population. So far in 2010, the Department has paid over $135.000 for emergency hotel rooms. A conservative estimate of local share of these costs would be at least $65,000. Included in this cost is the cost of housing the registered sex offender population. In 2005, there were 20 registered sex offenders in Allegany County. In 2007 there were 71, and in 2010, there are 107. The majority of the homeless population is single individuals, although there are some families with children. Generally, the families require emergency housing for a shorter period of time.

There is a demand for single room housing for the homeless population. The costs for housing this population in hotels and motels are ever increasing, and an alternative transitional housing option could save tax dollars.

Notes from Stop DWI/Youth Bureau

Pages 43-44 - DSS will need to provide current numbers for youth receiving assistance (Financial Assistance, Medicaid, and Food Stamps) and SSI. Workforce preparation continues to be an issue and agencies such as Literacy West, Southern Tier Traveling Teacher and Employment and Training continue to work to address needs. The Youth Bureau has funded these programs for a number of years and will continue to do so.

Page 64 - You will need to contact ACCORD for the status of housing and other programs for runaway and homeless youth. (I'm not sure if they received any funding for the 2007 application.) The New York State Office of Children and Family Services (my oversight agency) provides funding for programs for Runaway and Homeless Youth Assistance (RHYA) but we have never received funding in that area.

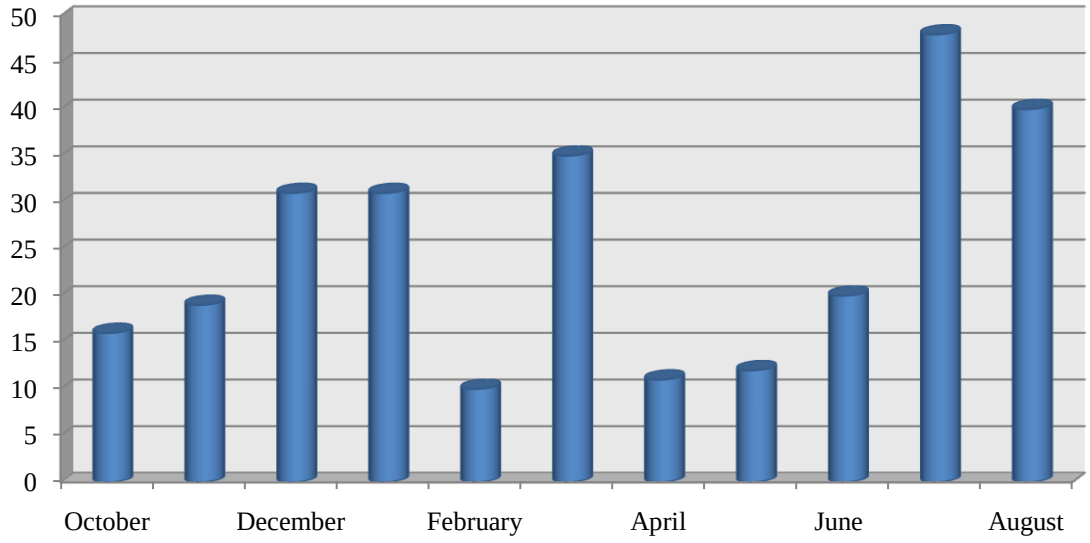
The following section re-write was submitted by ACCORD for consideration:

SECTION II
Housing

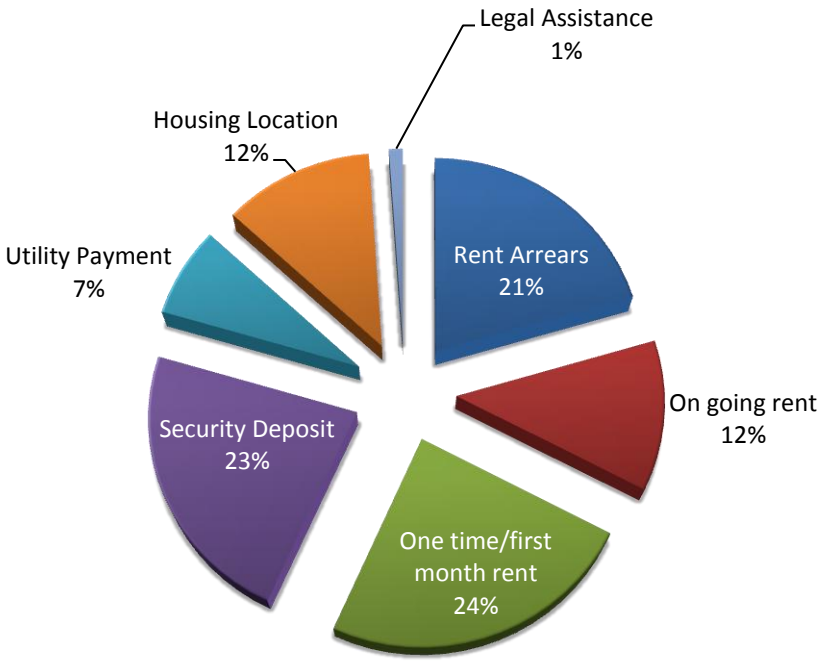
Housing Data

The 2005-2007 Census data reports that the average household size in Allegany County is 2.46 and the average family size is 3. The majority of households in Allegany County (64.8%) are family households, while 12% are households 65 years and over. Additional data demonstrated that 6.3% of the occupied units did not have a telephone, 7.7% did not own a vehicle, and 91.3% had one or more vehicles.

Households Served
(ACCORD Corporation)
October 2009 – August 2010



Percentage of Housing Services Provided
(ACCORD Corporation)
October 2009 – August 2010



Section 8 Housing Program

In 2009, 117 households were on a Section 8 Program waiting list. So far, in 2010 an additional 66 households have been added to the Section 8 Program waiting list. The average wait for families to receive Section 8 services is 18 to 24 months.

Housing Stock

The 2005-2007 Census identified 24,853 total housing units within the county. Over 50% of these units were built before 1940. 18,574 are occupied housing units, of which 0.7% lacked complete plumbing facilities, 6.3% have no telephone service and 1% lacked complete kitchen facilities. According to Allegany County Environmental Health statistics for 2004, approximately 50% obtained their water from a public water supply, while the remaining 50% had private water sources such as wells and springs, while 30% were connected to a public sewer, with 70% having individual sewage disposal systems, such as septic systems, cesspools, etc.

A significant amount of the housing stock in Allegany County has deteriorated to the point that finding decent and safe housing is difficult. There are insufficient personal, private, or public resources to rehabilitate all of the properties that have condition problems. 8.66%, or 2,122 units, of Allegany County's total housing stock, including seasonal homes, had incomplete plumbing facilities, as of the

2000 Census. According to the NYS Division of Housing and Community Renewal, 90% of housing built prior to 1940 and 80% of the housing built between 1940 and 1959 can be expected to have lead paint hazards. In addition, other environmental hazards such as unsafe septic systems and wells are of significant concern; in that only about 5% of Allegany County residents have access to public water systems and 30% to waste water systems.

In a county-wide survey updated in 2000, 43% of the County's housing stock was determined to be substandard. Structural components exhibiting the greatest degree of disrepair were roofs and chimneys, windows and doors, and porches and foundations. Repair and/or replacement of these items are a major part of bringing eligible homes up to Housing Quality Standards.

Home Ownership

It is evident from a variety of measures including median and per capita incomes, poverty rates, and percentages of household incomes expended on housing, that Allegany County has a particularly high need for resources to assist low-income families. Homeownership is a positive goal for some low-income families. However, there are a number of barriers to homeownership including a lack of sufficient funds to cover closing and other initial costs of homeownership, a lack of knowledge regarding the demands of homeownership to be able to make an informed decision about home purchase and a lack of sufficient resources to maintain the home in good repair.

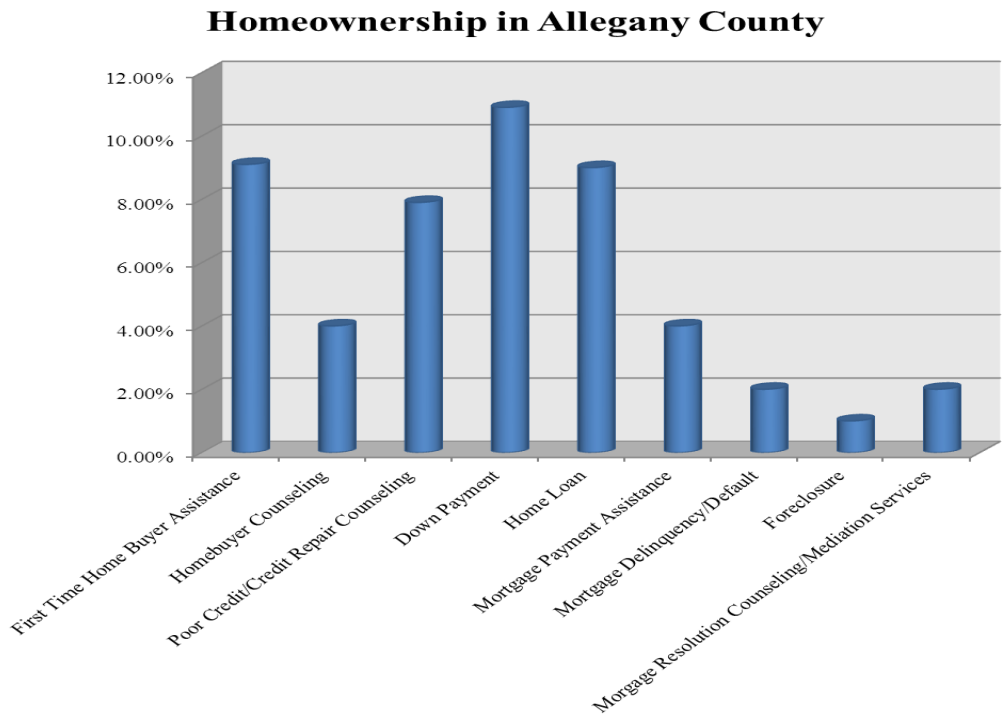
It is recognized that low-income homeowners may have to struggle with the combined costs associated with a home, including taxes, insurance, maintenance and heating costs, in addition to mortgage expense.

Housing costs are relatively low in Allegany County. This positive as to affordability is offset by lower household incomes and higher energy costs due to living in the U.S. Northeast, and, for many, due to disrepair of housing units. There is a high need and demand for LI-HEAP and an uncertainty as to the funding level each heating season. In the longer term, weatherization assistance, housing rehabilitation, and related programs are needed to assist in lowering energy costs. These programs are in continuous demand, with no expectation that the resources will be able to address the level of need that exists for low and extremely low income households.

Homeownership is quite high in Allegany County. Comparatively 73.7% of all housing units are owner-occupied, compared to 53.0% statewide. There were 18,076 households in the county as of the 2000 Census; 13,330 of them owner-occupied and 4,756 renter-occupied. In the case of very low income homeowners, with household incomes of less than 30% of median family income, 811 homes (83.5% of 971), have some housing problems. 81.1% of the costs of their homes exceed 30% of their incomes and 60.2% of the home costs exceed the household incomes by 50% or more. For owner-occupied households with incomes between 30% and 50% of median income, 821 homes (59.1% of 1,389) have HUD-defined housing problems. 56.2% of housing costs for these homes exceed 30% of the household's income and 23% exceed household incomes by 50%.

40.4% (392 of 971) of all owner-occupied households with very low incomes, defined as those which have incomes less than 30% of median family income are classified as elderly 1-2 person households. Median monthly mortgage payments for owner-occupied housing units were $923, with 35.1% of these homes valued at less than $50.000. Another 46% of these homes are valued at $50,000 to $99,000, for a total of 81.1% of the homes in Allegany County valued at less than $100,000.

A SENSES (Statewide Emergency Network for Social and Economic Security) study of HMDA (Home Mortgage Disclosure Act) data shows that 50.3% of the total applications for home purchase loans and 43.8% of applications for loans for home improvement in Allegany County were made by low or moderate-income households. Denial rates for Allegany County, compared to two other upstate counties, were very high (46% for owners compared to 26% and 21% in other counties and 19% for non-owners compared to 7% and 15%). This was the case even though the average amounts of the loans were considerably lower. Very low incomes of applicants and poor conditions of housing stock are factors in a higher than average rate of home mortgage and home repair loan denial.



Homeownership services needs include first time home buyer assistance, counseling, down payment assistance, home loans, and credit repair counseling. The chart above reflects the percentage of the community members who participated in the Community Assessment that are in need of homeownership assistance but are unable to access services. Indicated barriers include income eligibility restrictions, high finance rates, and lack of awareness of service and resource availability.

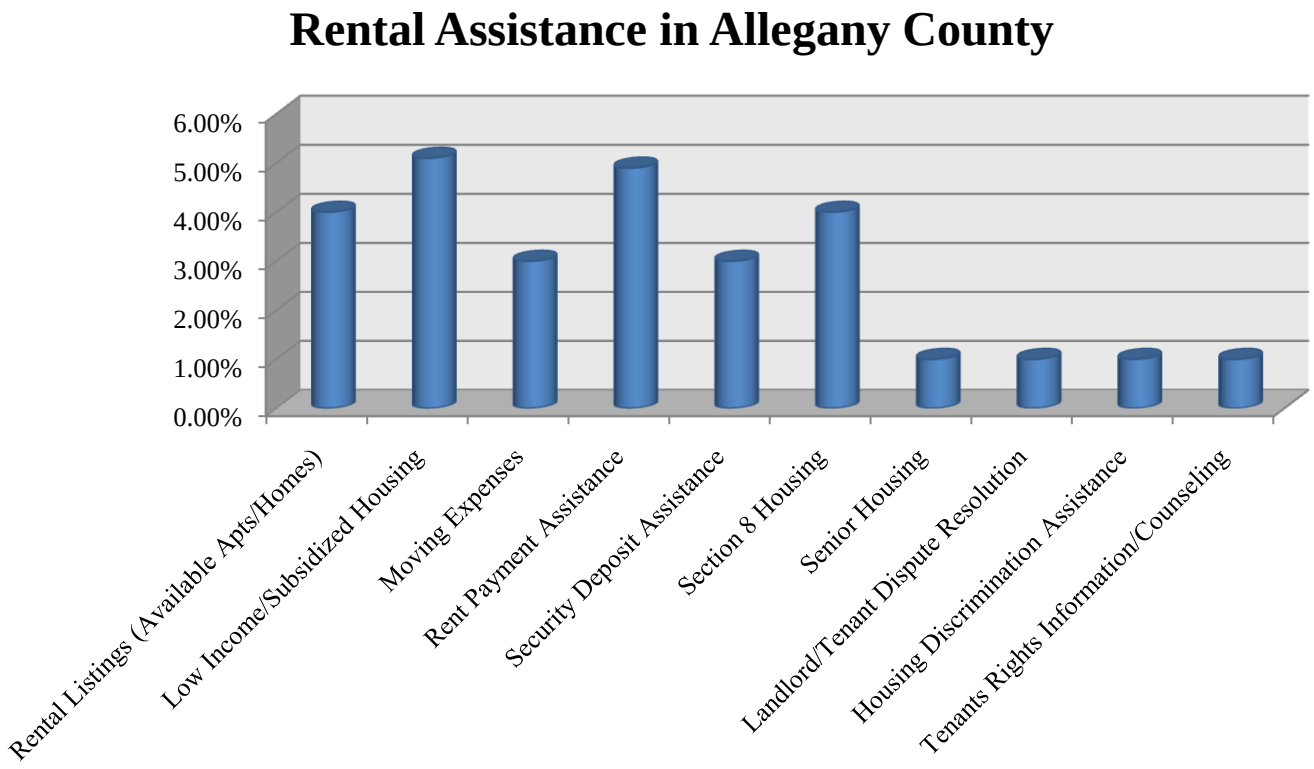
Rental Units

The median monthly rent for leased occupied units was $423. According to the newly updated National Low Income Housing Coalition's Out of Reach study (nlihc.org), currently 56% of all renter households in Allegany County pay more than 50% of the their income in rent.

Mobile Homes

The number of mobile homes in the county has risen from 849 in 1970 to 4,548 in 2000. Mobile homes comprise 18.56% of the county's housing units, whereas statewide only 2.7% of the housing stock are mobile homes. The majority of the mobile homes located in Allegany County are aging and substandard. The useful life of a mobile home is significantly less than that of other structures, and cost of repair,

particularly of older units, often exceeds the value of the home, making it more cost effective to either replace or abandon the home.



Rental assistance services needs include access to listings of available rental units and/or homes; financial assistance with security deposits; ongoing financial assistance with monthly rent expenses; and Section 8 Housing Program services. The chart above reflects the percentage of the community members who participated in the Community Assessment that are currently in need of rental assistance services but are unable to access the needed service(s). Indicated barriers include income eligibility restrictions, lack of available rental units/homes within the county, and lack of awareness of available resources and services.

Homelessness

Homeless Prevention Services

There has been an increase in requests for hotel/motel vouchers as an alternative to emergency shelter. The Allegany County Department of Social Services served 23 families and 53 individuals in 2009 with emergency housing. From January-July of 2010, 11 families and 60 individuals have received emergency housing services provided by social services. It is evident that additional assistance is required to place these hard-to-house families and individuals in permanent housing; however existing housing placement programs available in Allegany County are currently operating at capacity. Many of the existing housing assistance programs are limited to a particular target population with stringent eligibility requirements.

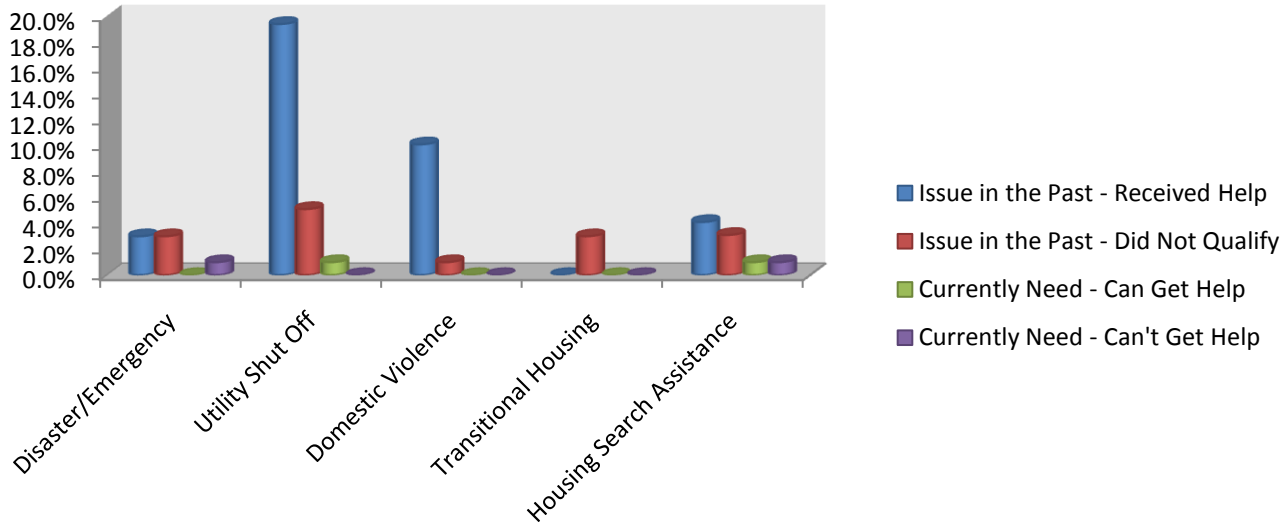
The housing opportunities for formerly homeless individuals and families include such resources as ACCORD Corporation's Section 8 Housing Choice Program, which currently has a waiting list of at least two years. Subsidized housing units are very limited in Allegany County and maintain a waiting list of a minimum of three to four months. Both the need and eligibility for housing assistance is great, due to the prevalence of very low- to low-income households, coupled with the age and poor conditions of the available and affordable housing units to the very low- to low-income households.

In October 2009, ACCORD received funding to administer and operate homeless prevention and intervention programs through the American Recovery and Reinvestment Act (ARRA). These programs have since served 273 households in need of assistance. The charts throughout this section demonstrate the number of households served, the services provided and the current need for services as indicated by the community members who participated in the Community Assessment.

Elmira, Chemung, Steuben, and Allegany Counties Continuum of Care conducted a Point-in-Time Result Survey for the date of January 28, 2009 and identified 25 individuals who spent the night in a hospital, jail or treatment facility; transitional or permanent shelter; emergency shelter; and/or the residence of a friend or relative. Legal assistance to prevent eviction is provided by Southern Tier Legal Services to approximately 20-25 at-risk or homeless clients annually. Landlord/tenant dispute mediation is provided through ACCORD Corporation's existing Homelessness Intervention Program (HIP) and Supplemental Homelessness Intervention Program (SHIP) to 25-30 at-risk or homeless clients annually. Budgeting/credit repair is also provided through these programs to 25-30 homeless and at-risk of homeless clients annually.

Other homelessness prevention services in Allegany County through local Federal Emergency Management Agency (FEMA) funding includes the Red Cross, Salvation Army, United Way, and Catholic Charities with limited capacity to provide rent, utility or mortgage payment assistance for one month only. There currently are no emergency shelter beds available in Allegany County for homeless and/or runaway youth.

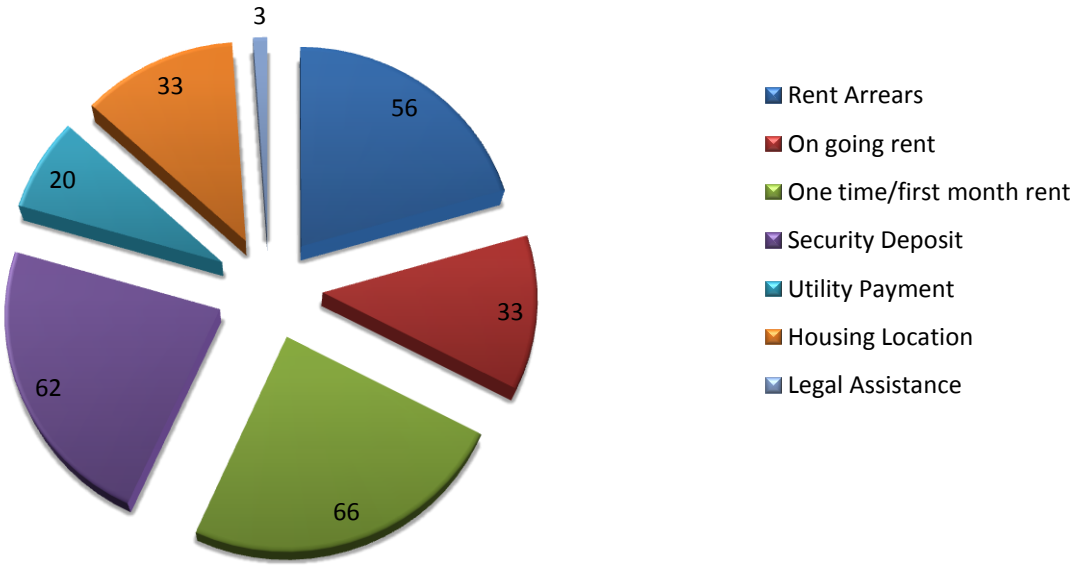
Homelessness in Allegany County

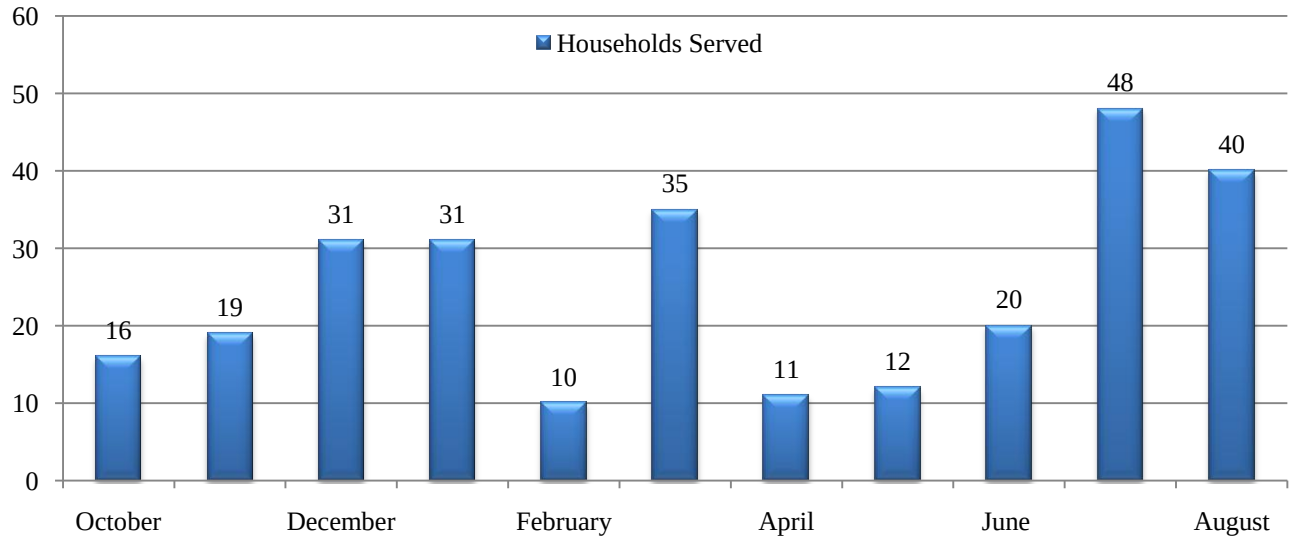


Homelessness service needs indicated by the Community Assessment include housing location assistance and financial assistance with utility expenses. The chart above reflects the percentage of community members that participated in the Community Assessment who have been or are currently homeless and whether or not this population received the assistance they needed, are currently receiving assistance, or were/are not able to access services. Indicated barriers include low family income and/or limited income preventing the purchase of homes; lack of resources to assist with mortgage delinquency and foreclosure; and a lack of rental units in the area that allow pets.

Homelessness Prevention Services

In October 2009, ACCORD received funding to operate homeless prevention and intervention programs. Since its inception, the program has served 273 households. The table and charts below demonstrate the services provided.





There been a recent increase in requests for hotel/motel vouchers as an alternative to emergency shelter. The Allegany County Department of Social Services indicates that they have provided hotel/motel voucher assistance to # families and # individuals in the first six months of 2010. Additional assistance is required to place these hard-to-house individuals and families in permanent housing. The

existing housing placement programs in Allegany County are currently operating at capacity. Many of the programs that exist are limited to a particular target population. The housing opportunities for formerly homeless individuals and families include such resources as the ACCORD's Section 8 (Housing Choice) program, which has a waiting list of at least two years. There is limited subsidized housing in Allegany County, and they all maintain waiting lists of a minimum of three to four months. Both the need and eligibility for housing assistance is great, due to the prevalence of very low to low income households, coupled with the age and poor state of repair of the portion of the housing stock that is most affordable to very low and low income households.

There are 1,275 renter and 971 homeowner households with incomes below 30% MFI and 1,147 renter and 1,389 homeowner households whose incomes are between 30% and 50% MFI, for a total of 4,782 of Allegany County's 18,076 (26.5%) households, as of the year 2000, in which the household income is either very low or low, by HUD definition. The sheer numbers of households without the financial resources to acquire and maintain decent housing is daunting.

Housing Services Evaluation Results

The Allegany County HUD Consolidated Plan indicates the following priorities for Allegany County: increasing the supply of decent, affordable housing for low-moderate income families through rehabilitation of owner-occupied homes, the need for resources to repair and/or replace mobile homes to provide decent, safe, sanitary, and affordable housing to low-income, elderly, and handicapped individuals and families.

Since more than 50% of Allegany County's housing stock was built prior to 1960, indicating a high rate of deteriorating, older homes, a large percentage of Allegany County's homes are substandard, with roofs and windows, porches and entryways, and cellars and foundations exhibiting the greatest degree of deterioration. In addition, environmental hazards are present in varying degrees in the homes of Allegany County, including lead based paint, mold, radon, and pests. Low income households cannot afford the cost of bringing their homes up to standard.

The Allegany County HUD Consolidated Plan indicates that local lending institutions have denied relatively high percentages of applications for homeownership in Allegany County, although the average amount of the mortgages sought is comparatively low. This is in part due to the depressed wages and minimal savings of low-income individuals and families, past inability of applicants to meet financial responsibilities, lack of funds for down payments and closing costs, the modest value of the properties being purchased, and/or the poor quality of the housing. Presumably the denial reasons are related to the impact of a depressed local economy on the families that live within it. As indicated in HMDA data, many potential homebuyers turn to sub-prime lenders for assistance in buying a home. The Plan concludes that Allegany County and its Towns and Villages need to continue this strategy together, forming alliances among or across jurisdictions in order to share planning and development efforts. More funding is needed to provide people with grant assistance for down payments and closing costs. It was also noted in the Plan that it is difficult for rural areas to become priority locations for homeownership funds, because 54% owner-occupied unites and 46% rental units is considered a good mix for a healthy community. However, of the 3,345 housing units in Allegany County occupied by low- to moderate-income residents, 1,527, or less than 46%, are homeowners. One strategy for promoting low-income family homeownership in rural areas is to ensure that policy makers are aware of the demographic differences in rural versus urban or suburban areas.

According to 2000 U.S. Census data, there are 45,561 individuals in Allegany County for whom poverty status is determined. Of these, 7,066 or 15.5% are below poverty level. These are 2,522 renter households in Allegany County earning less than 50% of area median. Of these, 1,700 households (or 67%) pay 30% or more of their income for gross rent. Housing placement remains an obstacle. According the Allegany County's HUD Consolidated Plan, without a funding stream for security deposits, rent and utilities, some chronically homeless persons will be unable to stop the cycle of homelessness.

HOMELESS SECTION Pages 74 - 89

Notes from Stop DWI/Youth Bureau

- Page 78 - Again, ACCORD will need to provide status of the 2007 application for Runaway and Homeless Youth. You will need to get current stats from school districts, DSS, Probation, and Youth for Christ.
- Page 82 - The Youth Bureau continues to provide funding through OCFS. We receive money from OCFS under two funding streams - Special Delinquency Prevention Program (SDPP) and Youth Development/Delinquency Prevention (YDDP). YDDP funding is split into four areas - Recreation (town and village recreation programs), Service, Initiative, and Administrative (Youth Bureau administration). We fund a total of 38 programs annually and can provide that list to you if it would be helpful.

COMMUNITY AND ECONOMIC DEVELOPMENT SECTION 90 – 111

Allegany County Chamber of Commerce comments:

- Page 91 – delete reference to Committee of 44
- Page 94 – need to update unemployment rates
- Page 97 – remove empire zone references. The ideas may be ok but need to be not related to empire zone.
- Page 99 – add the Allegany County Chamber of Commerce to the listings.
- Page 101 – indicated that the charts need to be updated but not clear what or why.
- Page 103 – need to add the Energy Ad-Hoc Committee to the listings. Also need to add Marcellus Shale to the lists of concerns. Add Communication Ad-Hoc committee to the listings.
- Page 108 – Add Chamber of Commerce to the descriptions
- Page 109 – remove Friendship Empire Zone; question regarding if the Employment Connections Partnership is still active.
- Page 111 – Add Chamber of Commerce to the descriptions; remove Friendship Empire Zone

APPENDICES:

Planning Board comments:

- Page i: Appendix D – remove the 2005 and 2007 Empire Zone Development Plans reference.
- Last page: name acknowledgements: update the County Planning Board names; remove Patricia Schmelzer and replace accordingly [Vickie Grant]; Remove Penny Cavanaugh and the Friendship House from the list.

This concludes this review of the HUD Consolidated Plan 2007 – 2012.

Allegany County Planning Board

February 16, 2011